

ANNEXURE A: COVERING LETTER WITH CORRESPONDENCE DETAILS

To be submitted on Bidder's Letterhead

To,
The Executive Director (IT/DIGITAL TRANSFORMATION),
Life Insurance Corporation of India, Central Office,
Information Technology - DT Department, 2nd Floor, South Wing,
"Jeevan Seva Annexe", Santacruz (W), S.V.Road, Mumbai – 400054.

<Location, Date>

Dear Sir,

We, the undersigned, hereby submit our response to the RFP Ref: **LIC/CO/IT/DT/2025-26/RFP/CB** as per requirements and scope mentioned in this RFP document.

Our correspondence details with regard to this RFP are:

S.No	Information	Details
1	of the Contact Person	<Insert Name of Contact>
2	ss oftheContactPerson	<Insert Address>
3	, designation and contact, address of the person to whom, all nces shall be made, regarding this RFP.	<Insert Name of Contact>
4	hone number of the Contact Person.	<Insert Phone No.>
5	e number of the Contact Person	<Insert Mobile No.>
6	umber of the Contact Person	<Insert Fax No.>
7	ID of the Contact Person	<Insert Email.>
8	rate website URL	<Insert Website URL.>

We are here by submitting our Request for Proposal. We understand you are not bound to accept any Proposal you receive.

We fully understand and agree to comply that on verification, if any of the information provided here is found to be misleading the short listing process or unduly favours our company in the short listing process, we are liable to be dismissed from the selection process or termination of the contract during the project.

We hereby declare that our proposal submitted in response to this RFP is made in good faith and the information contained is true and correct to the best of our knowledge and belief.

Sincerely,

[Bidder's Name with seal+

<Applicant's Name with seal>

Name: <<Insert Name of Contact>>

Title:<<Insert Name of Contact>> Signature:<<Insert signature>>

ANNEXURE B: DETAILS OF THE BIDDER'S OPERATIONS

To be submitted on Bidder's Letterhead

SI No.	Information Sought	Details to be Furnished
1	Name and address of the Bidder	
2	Incorporation status of the firm (Public limited/private limited, etc.)	
3	Year of Establishment	
4	Date of registration	
5	ROC Reference No.	
6	Details of company registration	
7	Details of registration with Appropriate authorities for service tax	
8	Name, Address, email, Phone nos. And Mobile Number of Contact Person	
9	Recent Awards and Recognitions	
10	Website	

Signature of the Authorized Signatory

Name:

Designation:

Name & Address of the company:

Seal of the Company

Duly authorized to sign this Authorization on behalf of: [insert complete name of Bidder]

Dated on _____ day of _____ 2025.

ANNEXURE C: BID SECURITY DECLARATION

(Notarized on stamp paper of INR 500/-)

RFP Ref: LIC/CO/IT/DT/2025-26/RFP/CB

Date:

To,
The Executive Director (IT/DIGITAL TRANSFORMATION),
LIC of India, Central Office,
2nd Floor, Jeevan Seva Annexe,
Santacruz (W), S V Road,
Mumbai - 400 054

Sir,

I/We understand/declare that, according to your conditions, bids must be supported by a Bid Securing Declaration.

I/We accept that I/We may be disqualified from bidding for any contract with you for a period of one year from the date of notification if I am /We are in a breach of any obligation under the bid conditions, because I/We

- a. have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid; or
- b. having been notified of the acceptance of our Bid by the purchaser during the period of bid validity
 - i. fail or reuse to execute the contract, if required, or
 - ii. fail or refuse to furnish the Performance Security, in accordance with the Instructions to Bidders.

I/We understand this Bid Securing Declaration shall cease to be valid if I am/we are not the successful Bidder, upon the earlier of

- i. the receipt of your notification of the name of the successful Bidder; or
- ii. Thirty days after the expiration of the validity of my/our Bid.

Signature of the Authorized Signatory

Name:

Designation:

Name & Address of the company:

Seal of the Company

Duly authorized to sign this Authorization on behalf of: [insert complete name of Bidder]

Dated on _____ day of _____ 2025.

ANNEXURE D: FORMAT FOR NON-BLACKLISTING/NON-LITIGATION/LAND BORDER CLAUSE

To be submitted on Bidder's Letterhead

Eligibility Criteria (Pre- Qualification)	Bidder should not have any litigation against LIC or any other organizations which may materially impact the bidders' responsibility to implement the scope of this RFP
	Blacklisting Bidder should not have been blacklisted or debarred by Govt. of India and/or any State Government and/or any Central/State PSU at the time of bid submission date

Details of Litigation(s)

(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) :
<p>(B) Under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid.</p> <p>YES / NO</p>
<p>C) I have read Office Memorandum F.No.6/18/2019-PPD dated 23.07.2020 issued by the Ministry of Finance, Department of Expenditure, Public Procurement Division inserting Rule 144 (xi) in GFRs 2017 which defines clauses regarding restrictions or procurement from a bidder of a country which shares a land border with India. I certify that this bidder/OEM is not from such a country or, if from such a country, has been registered with the competent authority,</p> <p>I certify that this bidder fulfils all requirements in this regard and is eligible to be considered. [Where applicable, evidence of valid registration by the competent authority shall be attached.]</p>

Bidder:

Signature:

Name and Address:

Date:

ANNEXURE E: ELIGIBILITY CRITERIA

Bidder's Eligibility Criteria and Submission Requirements and Format

A.1 Compliance to Eligibility Criteria:

Bidders shall be eligible to submit bids only if they meet all the eligibility criteria specified herein and provide all requisite supporting documents. Any bid not accompanied by the documents evidencing compliance with the eligibility criteria and successful PoC shall be summarily rejected.

Sl	Criteria	Documents to be submitted	Service Provider Response
1	Bidder must be a Legal Entity registered in the applicable laws in India	Copy of Certificate of Incorporation/ Registration	
2	Bidder must be Registered with the Tax Authorities	PAN No: GSTIN No:	
3	Bidder should not have been debarred / blacklisted by Indian Government/PSU/Bank or RBI or any other regulatory authority or Financial Institutions in India as on date of RFP submission.	Annexure D Self-declaration to this effect on the company's letterhead should be submitted	
4	Bidder should submit that there are no legal proceedings / inquiries / investigations have been commenced / pending / threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected	Annexure D Self-declaration to this effect on the company's letterhead should be submitted	
5	Bidder must be Indian OSD (Original Software Developer) i.e. the IPR for the Solution must be with the Bidder. The solution must be a Make in India product as defined in Preference to Make in India. Guidelines on Public Procurement (Preference to Make in India), Order)	Annexure II Self-declaration to this effect on the company's letterhead should be submitted	
6	Bid Securing Declaration	As per Annexure C	

7	Bidder should have MEITY Empanelled India Hosted Security Cloud for SaaS offering. The Cloud offering of RASP should be proven with at least 3 BFSI clients. There should be no requirement / dependency on procurement of License for any Proprietary Commercial Software, Licensed Database or Framework) for deployment at LIC.	Self-declaration to this effect on the company's letterhead should be submitted with Solution Architecture and Software Components.	
8	Bidder must have 3 Active BFSI Clients in India for the proposed CoBrowsing Solution.	Self-declaration to this effect on the company's letterhead should be submitted with the Name of the Banks.	Name of Partner Clients.
9	The OEM should have experience of more than 5 years from the date of RFP in the product category of the proposed solution.	Early product commercial release date certificate by OEM.	
10	Bidder must demonstrate the PoC of the proposed solution. PoC must demonstrate all mandatory features: secure session initiation, consent capture, privacy masking, multi-channel session link, in-built chat & annotation.	Successful PoC at LIC's premise as per Annexure H	
11	OEM/OSD's Compliance : a. ISO 27001:2013 OR ISO 27001:2017 OR ISO 27001:2018 OR ISO 27001:2022	Valid Documentary Evidence Submission.	
12	Pre Contact Integrity Pact	Signing of the Integrity Pact with LIC as per Prescribed Format. (As per Annexure I)	

Signature of the Authorized Signatory

Name:

Designation:

Name & Address of the company:

Seal of the Company

Duly authorized to sign this Authorization on behalf of: [insert complete name of Bidder]

Dated on _____ day of _____ 2025.

ANNEXURE F: Scope of Work

LIC intends to implement a secure, enterprise-grade **Co-Browsing Solution** to enhance customer support, improve policyholder experience and meet regulatory KYC requirements. The selected bidder will be responsible for the design, supply, implementation, and ongoing support of this solution. The system must seamlessly integrate with LIC's existing web and mobile applications, protect sensitive customer information, and offer a robust set of collaboration tools for agents and supervisors.

User Count: Five

Duration: 3 Years (36 months post Go Live).

Co-Browsing to be enabled as a feature in LIC's Onboarding applications that empowers LIC Support agents to engage with customers in real-time through Live Chat and support platform. It should allow LIC users to visually guide and assist customers by sharing their screens, providing a seamless and interactive support experience without additional software or downloads.

Minimum Capabilities / Features

1. **Zero Download on Customer Side:** The co-browsing experience shall work without requiring any plug-in or software installation on the customer's device.
2. **Integration with LIC Webpages (eSales.licindia.in):** The co-browsing solution shall support direct integration with LIC's webpages, including eSales.licindia.in, for seamless customer assistance.
3. **Support Agents Login and Dashboard:** Provide a secure login and role-based dashboard for LIC support agents to manage sessions and view relevant metrics.
4. **Dynamic Support Tab Display:** The system shall allow custom display of the support tab on LIC webpages based on the logged-in support agent. (No tab to be shown if no agent is logged in.)
5. **Highlight Fields Using Marker:** The agent shall have the ability to highlight or mark fields on the customer's screen to guide them during a session.
6. **Agents Initiated support url to the customer to invite for co browsing session.**
7. **Masking of Sensitive Information:** PAN, mobile numbers and other sensitive data displayed on the screen shall be automatically masked from the agent side to ensure data privacy.
8. **Single Tab Sharing:** Only the active browser tab selected by the customer shall be shared, preventing inadvertent data exposure.
9. **Easy Integration in Web and Android Apps:** Provide SDKs/APIs for seamless embedding of co-browsing into LIC's web portal and Android/iOS mobile application.
10. **Video Recording for KYC:** Enable high-quality video recording during customer interactions to meet regulatory KYC compliance.
11. **Integrated Live Chat:** Provide real-time chat functionality within the co-browsing session for contextual assistance. Chat Summary to be available.
12. **Group Co-Browsing:** Allow multiple LIC agents/supervisors to join a session simultaneously for training or escalation.

13. **Capture Snapshot:** Enable agents to take and store screen snapshots during sessions for audit/compliance.
14. **VOIP/Voice Calling:** Built-in secure voice calling between customer and agent within the session.
15. **Document/Brochure Sharing:** Share PDFs, images or brochures directly during a live session.
16. **Geo-Tagging:** Capture and store customer location metadata (with consent) for fraud prevention and reporting.
17. **Reporting and Analytics:** Provide dashboards and downloadable reports on session metrics, usage, agent performance, and KYC recordings.
18. **Share Invite via Email/SMS/WhatsApp:** Generate secure session links that can be sent automatically by email, SMS, or WhatsApp.
19. **Security & Compliance:** End-to-end encryption, audit logs, and adherence to Indian data protection guidelines (RBI/IRDAI, if applicable).
20. **Training & Documentation:** Provide user manuals, admin guides, and train LIC's designated users before go-live.
21. **Support & Maintenance:** Offer post-implementation support with defined SLAs.

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ANNEXURE H: PoC Compliance

S. No.	Feature / Requirement	Bidder's Compliance (Yes/No)	Remarks / Supporting Details
1	Zero download on customer side (no plug-in required)		
2	Masking of sensitive information (PAN, mobile, etc.)		
3	Only one tab shared at a time		
4	Easy integration into Web and Android App (SDK/API)		
5	Integration with LIC Webpages (eSales.licindia.in)		
6	Support Agents Login and Dashboard		
7	Dynamic Support Tab Display on webpages (no tab if no agent logged in)		
8	Highlight Fields Using Marker		
9	Video recording for KYC		
10	Integrated live chat within co-browsing session		
11	Group co-browsing (multi-agent session support)		
12	Capture snapshot capability		
13	VOIP/Voice calling within the session		
14	Document/Brochure sharing		
15	Geo-tagging (location capture with consent)		
16	Reporting & analytics dashboards		
17	Share invite via Email/SMS/WhatsApp		
18	API integration with LIC backend systems (CRM/Policy DB)		
19	End-to-end encryption and audit logging for compliance		

Signature of the Authorized Signatory

Name:

Designation:

Name & Address of the company:

Seal of the Company

Duly authorized to sign this Authorization on behalf of: [insert complete name of Bidder]

Dated on _____ day of _____ 2025.

ANNEXURE I: COMMERCIAL BID

(To be submitted on the Bidder's letter head)

REQUEST FOR PROPOSAL Selection of OEM for Supply, Integration and Management of Co-Browsing Solution on Software as a service for 5 Users for 3 Years (Ref: LIC/CO/IT/DT/2025-26/RFP/CB dated 29.09.2025)

Sr. No.	Item Description	Units (a)	Per Unit Cost (b)	Month (c)	Cost in INR without Taxes (d=b*c)
1	Co-Browsing License	5 Users/Monthly Charges		36	
2	Cloud Charges	Monthly		36	
3	One time integration cost (Includes Co-Browsing Deployment with LiveChat (Co-Browsing + 1 API for sharing generated drop links over SMS/eMail))			One time	
Total					
In Words					
GST Amount					
Total with GST					
Total with GST in words					

Payment Terms & Conditions:

- Applicable GST % (GST Payable as applicable).
- Co-Browsing Licence Cost :**
 - Payable in arrears on quarterly basis.
 - Cost of the software subscriptions/licences shall be payable upon Go-Live .
 - If any additional licences are required at any point during the contract period, the cost shall be mutually discussed and agreed upon between the selected bidder and LIC.
- Cloud Charges**
 - Payable quarterly in arrears.
- One-time Integration Cost**

- Covers Co-Browsing deployment with LiveChat and one API for sharing generated drop-links over SMS/e-mail.
- 100% of the cost of the implementation shall be payable upon Go-Live and after 30 days of successful operation.

e. Integration on Any Other Portal

- 100% of the cost of the implementation shall be payable upon Go-Live and after 30 days of successful operation.
- Such integration will be executed through a Change Request Form (CRF).

We also take note of the following:

- a. If the cost for any line item is indicated as zero then it will be assumed by LIC that the said item is provided to LIC without any cost.
- b. All prices to be in Indian Rupee (INR) only. Prices quoted by the Bidder should be inclusive of all taxes, duties, levies etc. except GST which will be paid extra at actuals.
- c. Payment will be after TDS and GST under TDS (if applicable) as per income tax rules.
- d. LIC may at its discretion require the replacement of the onsite resource if the services are not found satisfactory.
- e. We agree to abide by the Bid and the rates quoted therein for the orders awarded by the LIC up to the period prescribed in the Bid which shall remain binding upon us. Until a formal contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We undertake, if our Bid is accepted, that service mentioned as per the items proposed for, will be provided as specified in the Scope of Work, Schedule of Requirements / purchase orders issued. If our Bid is accepted, we will provide the guarantee of a sum equivalent to prescribed amount, for the due performance of the Contract in the form prescribed by the LIC.

We agree to abide by the Bid and the rates quoted therein for the orders awarded by the LIC up to the period prescribed in the Bid which shall remain binding upon us. Until a formal contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that you are not bound to accept the lowest or any Bid you may receive.

Dated at this Day of 2025.

(Authorised Signatory)

(Name, Designation, seal of the company)

Duly authorized to sign Bid for and on behalf of the company

Mobile No/Email ID

Company Name and Seal.

Cost Breakup for the One-time implementation / Manday Efforts for Integration

Sl	Item	Efforts / Work Items Break up	Man days	Man day Cost	Total Cost
1	One time integration cost (Includes Co-Browsing Deployment with LiveChat (Co-Browsing +				
2	1 API for sharing generated drop links over SMS/eMail))				
	Total (as mentioned under Seiral 3 of Commercial Bid)				

(End of the Document)