CORRIGENDUM 1

Request for Proposal (RFP) for AI / ML- Enabled Automation of Customer Onboarding through Handwritten Proposal Data Extraction and Proposal Form Re-Engineering
RFP Reference No: LIC/CO/ITDT/RISE/2526/AI-006/HPDE
Date of Issue: 29th January 2026

Please Take Note of the Corrigendum 1:

#	Reference	Existing	Revised
1.	Section 1, RFP Timelines Table, Page No. 10	**Sl. No. 4:** Last date and time for RFP Online Submission 20.02.2026 | 15.00 Hrs. (IST) **Sl. No. 5:** Date and time of Online opening of RFP 20.02.2026 | 15.15 Hrs. (IST) **Sl. No.6:** Tentative Schedule for Solution Demonstration and Technical Presentation by Eligible Bidders 23rd – 27th February 2026	**Sl. No. 4**: Last date and time for RFP Online Submission **02.03.2026 | 15.00 Hrs. (IST)** **Sl. No. 5:** Date and time of Online opening of RFP **02.03.2026 | 15.15 Hrs. (IST)** **Sl. No.6:** Tentative Schedule for Solution Demonstration and Technical Presentation by Eligible Bidders **To be communicated later.**

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2.	RFP Document Definitions, Page No. 5	**Addition:** Sl. No. (p) - Prime Bidder:	The Prime Bidder shall be the original developer, owner, and solution provider of the proposed handwritten data extraction and/or AI-based document processing solution. The Prime Bidder must possess full intellectual property rights (IPR) to deploy, customize, fine-tune, retrain, and operate the core solution, including the Vision Language Model (VLM) component, within infrastructure provisioned for LIC without dependency on external third-party platforms or API-based processing for core functionalities. Participation by resellers, distributors, channel partners, aggregators, pure system integrators, or entities offering third-party products or platforms as their primary solution shall not be permitted under this RFP. The Prime Bidder shall remain solely responsible and accountable for end-to-end delivery, performance, security, regulatory compliance, and contractual obligations. The Prime Bidder may engage Subcontractor(s) for portions of the work, as described in Sl. 3 of this corrigendum however, LIC shall recognize only the Prime Bidder as the contracting party, and all communications, approvals, payments, and legal obligations shall be directed exclusively to the Prime Bidder.

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3.	General Terms and Conditions Document, Section 6.5, Subcontracting, Page No. 30 and 31	**Addition of Sl. No. (e): Subcontracting with Prime Bidder Responsibility**	The selected Prime Bidder shall be permitted to engage subcontractors or technology partners for specific components of the solution, including but not limited to GPU infrastructure, cloud infrastructure, hosting environment, Eligible Vision Language Model (VLM) technology, or other supporting platforms, subject to prior written approval of LIC. However, such subcontracting shall not dilute or transfer the Prime Bidder's overall responsibility and accountability under the Contract. The Prime Bidder shall remain the single point of contact and the sole responsible service provider to LIC for end-to-end delivery, performance, security, data protection, regulatory compliance, service levels, and contractual obligations. Any act, omission, deficiency, breach, or non-compliance by the subcontractor shall be deemed to be that of the Prime Bidder. LIC shall have no privity of contract with the subcontractor(s), and all obligations under this RFP and resulting contract/agreement shall rest entirely with the Prime Bidder.
4.	RFP Document, Annexure Bank Account Details, Page No. 47	Bank Name: Kotak Mahindra Bank	**Bank Name: Union Bank of India** The Virtual Bank account number and IFSC code remains unchanged.
5.	RFP Document, Section 7.4 (g) , Technical Evaluation Criteria, Page No. 35	The desired benchmark for handwritten field-level extraction accuracy is ≥ 95%. However, during Proof of Concept (POC) evaluation, multiple bidders may not achieve the	**7.4 (g) Accuracy Qualification & Shortlisting Criteria** 1) The desired benchmark for handwritten field-level extraction accuracy is ≥ 95% on as-is basis without fine tune and post train of Vision-Language Model.

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		desired benchmark. In such cases, if fewer than two (2) bidders achieve a field-level accuracy of ≥ 95%, the evaluation committee shall consider the top two (2) bidders achieving a minimum field-level accuracy of ≥ 90%, ranked in descending order of achieved accuracy, for further technical qualification. Bidders achieving less than 90% field-level accuracy shall be treated as non-qualified and shall not be considered for further stages of evaluation.	2) The prescribed minimum performance requirement for the proposed Visual Language Model (VLM) solution shall be 95% overall field-level extraction accuracy, evaluated on LIC-provided sample proposal forms, without any additional model training, fine-tuning, post-training intervention, or form redesign. However, during Proof of Concept (POC) evaluation, multiple bidders may not achieve the desired benchmark. In such cases, if fewer than two (2) bidders achieve a field-level accuracy of ≥ 95%, the evaluation committee shall consider the top two (2) bidders achieving a minimum field-level accuracy of ≥ 85%, ranked in descending order of achieved accuracy, for further technical qualification subject to condition mentioned below. A. Bidders achieving less than 85% field-level accuracy shall be treated as non-qualified and shall not be considered for further stages of evaluation. B. In the event that none of the bidders achieves the prescribed 95% accuracy under the above conditions, LIC reserves the right to consider the top two (2) bidders for further evaluation, subject to the following conditions: i. The highest-scoring bidder (L1 – Technical Accuracy Rank) must have achieved a minimum of 85% overall field-level accuracy. ii. The second-highest bidder shall be eligible only if: a) The bidder has achieved not less than 85% overall field-level accuracy, and

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			b) The bidder's accuracy score is within 5% (relative percentage) of the highest-scoring bidder's accuracy. For clarity on Sl. No. 7.4 (g) 2 (B) (ii) (b) above, the 5% threshold shall be calculated as 5% of the highest bidder's achieved accuracy score. For example, if the highest bidder achieves 90% accuracy, the second bidder must achieve at least 85.5% accuracy (i.e., 90% minus 5% of 90% = 4.5%; therefore, 90% – 4.5% = 85.5%), and in any case not less than 85%, to qualify under this provision. 3) LIC's decision in determining accuracy scores and applying the above criteria shall be final and binding. 4) The automation, computation methodology, audit trail generation, and reporting of accuracy metrics shall be entirely the responsibility of the bidder. Bidders shall provide system-generated reports with field-level comparison against ground truth data in a structured format acceptable to LIC for independent verification.

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#	Reference	Existing	Revised
6.	RFP Document, Section 7.4 , Technical Evaluation Criteria, Page No. 35	**Addition of sl. no. 7.4 (k)** **Right to Proceed with Single Bidder in Case of Sub-Threshold Accuracy**	Notwithstanding anything contained elsewhere in this RFP and/or its corrigenda, in the event that none of the participating bidders achieves an overall field-level extraction accuracy of 85% or above, evaluated on LIC-provided sample proposal forms, without any additional model training, fine-tuning, post-training intervention, or form redesign, LIC reserves the absolute right, at its sole discretion, to proceed with the bidder securing the highest technical accuracy score among all evaluated bidders, subject to technical improvement commitments, technical negotiations, pilot validation, or additional conditions as LIC may deem appropriate. The decision of LIC in this regard shall be final and binding on all the bidders, and no claim, dispute, or objection shall be entertained on this account.
7.	RFP Document, Table 1: Pre-qualification/Eligibility Criteria, Page No. 25 to 30 And Table 2: Mandatory Technical Requirements, Page No. 36 to 45	**Clarification**	Security and Technical Requirement **1) These capabilities shall be available either:** a) As production-ready features at the time of bid submission, OR b) As formally committed roadmap features, provided that: i. The bidder submits a signed undertaking confirming delivery before Go-Live. ii. A detailed technical design and implementation plan is provided. iii. The features are implemented and validated during UAT prior to production deployment. iv. No production data shall be processed until these controls are operational and certified by LIC's Information Security team. 2) Failure to demonstrate the capability to develop and implement the feature when so required by LIC may result in disqualification. 3) Failure to deliver committed controls prior to production shall constitute a material breach of contract.

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Corrigendum Sl. No. 8: Addition Sl. No. 17: RFP Document, Table 1: Pre-qualification/Eligibility Criteria, Page No. 25 to 30

Sl. No.	Eligibility Criteria	Evidence to be submitted
17	**Mandatory Vision-Language Model (Bidder-Managed Infrastructure)** **a. The proposed solution shall be based on either:** i. An open-weight Vision-Language Model (VLM), or ii. A sovereign, Vision-Language Model where bidder owns the IP rights of the model proposed for post-training and fine-tuning. With end-to-end infrastructure, hosting, deployment, scaling, monitoring, and lifecycle management being the responsibility of the bidder. **b. Proposed solution must be based on an open-weight VLM or Bidder own sovereign Vision-Language Model (VLM). API-only proprietary models where Model weights are not accessible shall not be eligible. API-Only Vision-Language Models (VLMs) are not eligible.** **c. The following solutions shall be treated as non-compliant and thus not eligible :** i. Proprietary API-only models such as: • Google Gemini (API-only flagship versions) • OpenAI GPT Vision models • Anthropic Claude Vision etc. ii. SaaS services where: • Model weights are inaccessible • Independent retraining is not permitted	1) Self-Declaration on company letterhead signed by an authorized signatory for Sl No. 17 (a) to (l). 2) Self-Declaration on company letterhead signed by an authorized signatory declaring and confirming: i. Lawful processing of personal data. ii. Implementation of reasonable security practices under IT Act. iii. No cross-border transfer unless explicitly permitted by applicable law and LIC.

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Sl. No.	Eligibility Criteria	Evidence to be submitted
	d. The Bidder should not propose solution with API-only proprietary access where: i. Model weights are inaccessible ii. Post tune and Fine-tuning is not permitted iii. Data leaves infrastructure provisioned for LIC **e. Irrespective of deployment model, the following conditions shall be mandatorily complied with India-Hosted Sovereign Infrastructure:** i. All data processing, storage, inference, logging, embeddings, model fine-tuning, and backup activities shall be performed exclusively within data centres physically located in India. ii. No cross-border transfer, replication, telemetry export, or offshore processing of LIC data shall be permitted. iii. All subcontractors, cloud providers, and managed service components must also be India-hosted. iv. LIC data shall not be used for: • Foundation model training • Global model improvements • Cross-client benchmarking • Shared model updates v. Any fine-tuning shall occur exclusively within LIC's isolated instance. vi. LIC-specific fine-tuned weights shall not be merged into global or shared models. A legally binding undertaking shall be provided by the selected bidder confirming the above. **f. The bidder must confirm that:**	

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Sl. No.	Eligibility Criteria	Evidence to be submitted
	i. No external third-party API calls occur during inference. ii. No hidden dependencies exist on foreign-hosted foundation services. **g. Data Ownership & Retention** i. LIC shall retain sole ownership of: • Raw documents • Extracted structured outputs • Derived datasets • Fine-tuned model artifacts specific to LIC ii. Data retention periods shall be contractually defined. iii. Certified secure deletion shall be mandatory upon contract termination. **h. Audit & Regulatory Compliance: The bidder shall provide:** i. Architecture diagrams with data flow mapping. ii. Security certifications (ISO 27001 / SOC 2 or equivalent). iii. VAPT reports. iv. Audit rights for LIC or regulator-appointed auditors. **i. The solution must comply with IRDAI Cybersecurity and outsourcing guidelines and applicable Indian data protection laws.** **j. Exit & Portability: Upon termination:** i. LIC-specific fine-tuned models and artifacts shall be handed over (where contractually applicable). ii. All LIC data shall be securely deleted with certification. iii. Transition assistance shall be provided for migration.	

Sl. No.	Eligibility Criteria	Evidence to be submitted
	k. Regulatory & Statutory Compliance Eligibility **The bidder must be compliant with:** i. Insurance Regulatory and Development Authority Act and all regulations/circulars issued by Insurance Regulatory and Development Authority of India (IRDAI). ii. Digital Personal Data Protection Act (DPDP Act). iii. Information Technology Act and amendments thereof. iv. Submit a self-certified compliance declaration confirming: 1) Lawful processing of personal data. 2) Implementation of reasonable security practices under IT Act. 3) No cross-border transfer unless explicitly permitted by applicable law and LIC. **l. Security Controls (Minimum Baseline)** **Solution must implement:** i. Encryption at rest (AES-256 or higher) ii. Encryption in transit (TLS 1.2+) iii. Role-based access control (RBAC) iv. Full audit trail v. Field-level masking vi. Secure deletion mechanisms vii. Periodic VAPT viii. STQC/MeitY empaneled audit (preferred)	

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Corrigendum Sl. No. 9: Addition Sl. No. 18: RFP Document, Table 1: Pre-qualification/Eligibility Criteria, Page No. 25 to 30

Sl. No.	Eligibility Criteria	Evidence to be submitted
18.	**Fine Tuning and Post Training Capability** **a. Solution must support full post-training and fine-tuning capability on the proposed Vision-Language Model (VLM) using LIC's proprietary datasets for:** i. Handwritten document datasets specific to LIC/Insurance domain ii. Proposal forms, KYC documents, medical forms, and annexures iii. Layout-aware document understanding **b. Fine-Tuning & Post-Training Infrastructure and Effort** i. Fine-tuning, post-training, domain adaptation, or performance optimization of the proposed Vision-Language Model (VLM), if required, shall be undertaken at LIC's sole discretion and based on operational necessity. ii. Where such requirement arises, LIC may separately provision the necessary infrastructure for training activities using LIC's proprietary datasets. **The cost of such infrastructure shall be borne directly by LIC and shall not form part of the bidder's per-proposal all-inclusive transaction pricing.** iii. The bidder shall provide the required AI/ML engineering expertise for such activities, including model configuration, data pre-processing support, training pipeline setup, hyper-parameter tuning, performance evaluation, validation, documentation, and deployment of fine-tuned model artifacts. **However, such effort shall not be included in the bid price or per-proposal commercials.**	Self-Declaration on company letterhead signed by an authorized signatory for Sl. No. 18 (a) to (c).

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	iv. The professional services and associated effort for fine-tuning or post-training, if invoked by LIC, shall be mutually agreed and contracted separately through an appropriate commercial mechanism (e.g., Change Request / Time & Material basis) at the time of requirement. **v. Under no circumstances shall bidders load, amortize, or embed anticipated fine-tuning costs within the per-proposal pricing submitted in response to this RFP.** **c. Languages** The Model must support English, Hindi and Minimum five other (5) Indian regional languages (e.g., Marathi, Tamil, Telugu, Kannada, Malayalam, Gujarati, Bengali, Odia, Assamese, Punjabi etc.) are desired.	

Secretary (IT/Digital Transformation)

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