



INVITATION FOR EXPRESSION OF INTEREST

(EOI) for Modernization of LIC's Core Insurance Application

Life Insurance Corporation of India invites Expression of Interest (EOI) from established, reputed and reliable solution providers/ system integrators / bidders for obtaining technical input and identifying probable competitive solutions available for

Modernization of LIC's Core Insurance Application.

e-TENDER

[Ref: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01]

Dated: 16.03.2026

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Central Office, Information Technology/Digital Transformation Department,
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<https://www.tenderwizard.com/LIC>

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Definitions

1.	Financial Year/Accounting Year	1st April to 31st March
2.	Amount/Cost	All amount/cost mentioned in INR only.
3.	Authorized Signatory of the bidder	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, signing of the documents and finalization.
4.	Bid	The Bidder's written submissions in response to the EOI signed by its Authorized Signatory.
5.	BFSI	Banking, Financial Services and Insurance companies that provide a range of such Financial products/services.
6.	Business Day	Shall be construed as a day excluding Saturdays and Sundays of a month and public holidays declared under the Negotiable Instruments Act, 1881 by concerned State Governments or Central Government of India.
7.	Clarifications	Means Addenda, corrigenda and clarifications to the EOI.
8.	Day	Calendar Day
9.	Deliverables and Services	Means all services and deliverables as per the Scope of Work of this EOI
10.	Eligibility Bid (Pre-Qualification)	This EOI process is based on Pre-Qualification Eligibility and shortlisting based on the Evaluation Criteria .Where the words "eligibility bid" appears the same should be read and understood as "response to eligibility conditions criteria".
11.	EOI	This Expression of Interest (EOI) inclusive of any clarifications/corrigenda/ addenda to this EOI that may be issued by LIC.
12.	Solution Provider/System Integrator /Bidder/Proponent/Vendor/Respondent/Agency/Applicant	An entity submitting a response to this EOI. These words when used in the pre award period shall be synonymous with Bidder for rendering of services required in the EOI.
13.	Corporation/LIC/LICI/LIC OF INDIA	Reference to "LIC/LICI/LIC OF INDIA" and "Corporation LIC/LICI/LIC OF INDIA" shall be determined in context and may mean without limitation the "Life Insurance Corporation of India" (LIC), a statutory Corporation established under section 3 of Life Insurance Corporation Act, 1956,(Act 31 of 1956) having its Central Office at "Yogakshema", Jeevan Bima Marg, Mumbai 400 021, which expression shall, unless repugnant to the context and meaning thereof, shall mean its successors, permitted assignees.
14.	Specifications	Means all the functional, technical, operational, performance or other characteristics required of a Product or Service as mentioned in the EOI document or any of the annexure or clarifications to the EOI

		document.
16.	“Solution”/ “Services”/ “Work”/ “System”/ “IT System”	Means all services, scope of work and deliverables to be provided by a Bidder as described in the EOI and include services ancillary to the implementation/ development of the solution, such as installation, commissioning, integration with existing systems, provision of technical assistance, training and other obligation of the Bidder covered under this EOI.
17.	Requirements	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 EOI.
18.	Personnel/Specified Personnel	Professional and support staff deployed by the Vendor on the project to meet the requirements of this EOI and assigned to perform the services or any part thereof within the timelines mentioned herein. The details of all such personnel will have to be shared in the Personnel Deployment Plan in response to this EOI.
19.	“Party” and “Parties” Specifications	Each of the parties i.e. LIC and 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 EOI document or any of the annexure or clarifications to the EOI document.
20.	Law	Shall mean any Act, notification, bylaws, 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.
21	PKI	Public Key Information

Place: Mumbai
Dated:16.03.2026

EXECUTIVE DIRECTOR (IT/DT)

1. Introduction

LIFE INSURANCE CORPORATION OF INDIA (hereinafter referred to as LIC of India or LIC or Corporation), a Statutory Corporation established under section 3 of the Life Insurance Corporation Act, 1956 (Act 31 of 1956) and having its Central Office at 'Yogakshema', Jeevan Bima Marg, Nariman Point, Mumbai, is planning to identify probable competitive solutions available for modernizing Core Insurance Application of LIC.

EOI ISSUING AUTHORITY:

Designation and address of the person inviting the proposal

The Executive Director (IT/DT),

LIC of India, Central Office, IT/DT Department,

3rd Floor, Jeevan Seva Annexe Building,

S.V. Road, Santacruz (W), Mumbai – 400 054

1.1 Invitation for Expression of Interest

LIC invites Expression of Interest (EOI) from established, reputed and reliable technology Service Providers with previous experience in modernization of critical legacy applications for Modernization of its Core Insurance Application.

This document should not be construed as Tender/ Request for Proposal (RFP).

The EOI document can be downloaded from LIC's Website <https://licindia.in/Bottom-Links/Tenders>.

After evaluation of eligibility bid, shortlisted vendors will be invited for the presentation of approach document, conduct proof of concept of the proposed solution and provide demonstration of the solution capability proposed.

LIC reserves the right to qualify or disqualify any or all EOI responses without assigning any reasons whatsoever. LIC reserves the right to issue a closed RFP only to the qualified solutions/ shortlisted firms participating in the EOI or float an open RFP or decide not to float any RFP as per LIC discretion.

1.2 Activity Schedule

#	Particulars	Details
1	EOI issuance date	16.03.2026
2	Pre-EOI Meeting Date and time (Only for participants who sends formal request)	23.03.2026 11.00 Hrs. (IST)
3	Date for Submission of Queries (Will be considered if submitted as per Annexure-8 format)	From EOI Issuance date up to 30.03.2026 EOD
4	Date and time for EOI Online Submission	From EOI Issuance date up to 17.04.2026 by 15.00 Hrs. (IST)
5	Date and time of Online opening of EOI	17.04.2026 @ 15.30 Hrs. (IST)
6	Proof of Concept(POC) for Scope mentioned in EOI	04.05.2026 (Tentative). Exact Date Will be intimated to the Eligible/Shortlisted bidders
7	Demonstration of Solution and POC	Exact date will be intimated to the Eligible/Shortlisted bidders

1.3 Pre-EOI Meeting and Clarifications

A Pre-EOI meeting will be held with the prospective bidders as per Activity Schedule.

Pre-registration by prospective bidders and confirmation by LIC for the attending the Pre-EOI conference is mandatory. Firms can send email to get confirmation for attending the Pre-EOI Conference.

The organizations interested to participate in Pre-EOI Meeting shall request via email to efeap.next_rfp@licindia.com with details of organization and persons participating in the event.

Note: In case of attending the meeting virtually, the participants must name themselves in the prescribed format i.e. (Name of the Organization – Participant’s Name). For e.g., LIC-XYZ.

Name and contact details of the Contact Persons:

Mr. Gaurav Kohli 022-67090354	Mr. Kulen Kalita 022-67090530	Ms. Sweta Yadav 022-67090490
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All queries to be raised for the Pre-EOI meeting should relate to the EOI alone and no queries related to detailed analysis of Scope of work, details regarding the final RFP will be entertained. These issues will be amply clarified at the RFP stage.

The Bidders will have to ensure that all their queries, clarifications, if any, regarding the terms & conditions of this EOI, any error, omission or discrepancy found in this EOI document are submitted in one consolidated e-mail in a single excel sheet as per the format mentioned in **Annexure-8** – Pre-EOI Queries Template, latest by the date & time mentioned in the Activity Schedule to the email id efeap.next_rfp@licindia.com. The subject line for email should be “[EOI For Modernization of LIC’s Core Insurance Application]”.

1.4 Submission of Proposals

A Notice inviting EOI is published on <https://www.licindia.in> under tenders Section, Central Public Procurement Portal (CPPP) at www.eprocure.gov.in/e-publish/app and e-Tendering System portal of LIC <https://www.tenderwizard.com/LIC>

Online bids are hereby invited for the requirement mentioned below through online e-Tendering System portal <https://www.tenderwizard.com/LIC> from the intending bidders.

The Corrigendum (if any) & clarifications to the queries from all bidders will be published on <https://licindia.in> under tenders Section, Central Public Procurement Portal (CPPP) at <https://eprocure.gov.in/epublish/app> and e-Tendering System portal of LIC <https://www.tenderwizard.com/LIC>.

The Bidders in their own interest are requested to check the website regularly to know the updates.

Venue for submission:- Online (Refer **Annexure-14**).

Language: Proposals should be submitted in English.

LIC's Official Site: www.licindia.in

The last date of submission: As mentioned in the Activity Schedule. LIC may, in exceptional circumstances and at its discretion, extend the deadline for submission of proposals by issuing an addendum to be made available on the LIC’s website, in which case all rights and obligations of LIC and the applicants previously subject to the original deadline will thereafter be subject to the deadline as extended.

1.5 EOI Processing Fee

Eligible and interested bidders shall submit the EOI Processing Fee (non-refundable) of INR 10,000/- + GST (Currently 18% GST), Total Rs. 11800/- (Rupees Eleven Thousand Eight Hundred Only) to Life Insurance Corporation of India using NEFT, Refer: **Annexure-13** for LIC’s Bank Account Details. The Bidder shall upload a scanned copy of the receipt evidencing payment of the EOI processing fee to LIC (with UTR transaction number, date of transaction) at the time of e-submission of the EOI and send email to efeap.next_rfp@licindia.com on the date of remittance of EOI processing fee with UTR transaction number, data of transaction through online/NEFT mode.

MSE bidders will be exempted from payment of the EOI processing fee if bidder can furnish requisite proof such as MSME/NSIC certificate subject to the satisfaction of LIC.

If the EOI is cancelled or re-called on any grounds, the EOI Processing Fee will not be refunded to the bidder. Any EOI submitted without EOI Processing Fee will be summarily rejected unless exempted.

2. Broad Overview of the project

2.1. Purpose of this EOI

Life Insurance Corporation of India (LIC) invites Expressions of Interest (EOI) from qualified technology partners to modernise the Corporation's core insurance application (eFeap). Through this EOI-cum-POC, LIC intends to:

- Assess respondents' depth in modernising large, mission-critical legacy systems at scale.
- Validate proposed technical approaches via a comprehensive Proof of Concept (POC).
- Shortlist solutions/vendors for the subsequent Request for Proposal (RFP).

Important: This document focuses on technical expectations. It does **not** seek detailed commercials or exhaustive contractual positions at this stage.

2.2. EOI vs RFP Boundary

At EOI stage, LIC expects:

- **Vision & Approach:** Target-state architecture, modernization methodology, tooling/accelerators, high-level roadmap and approach for implementation of the project.
- **Capability Evidence:** Relevant case studies, references, solution artefact samples, team profiles.
- **POC Plan & Demonstration:** How the approach will be validated on the specified scenarios; execution on ground.

LIC does **not** expect at EOI stage: full functional specifications, exhaustive sizing/BoMs, fixed commercials, or contract schedules etc. Those will be sought at the RFP stage.

2.3. Background

- **eFeap** is LIC's in-house, 3-tier, monolithic core insurance application supporting end-to-end life insurance operations and other related enterprise processes and operations.
- **Pain points:** Monolith complexity, distributed data silos, limited API exposure, evolving regulatory/security expectations, slow change velocity, and increased maintenance overhead.
- **Detailed Information:** Higher level details are provided in Annexure-15. More detailed technology and infrastructure information, if required, shall be provided to prospective bidders subsequent to the execution of a Non-Disclosure Agreement (NDA) prior to the final submission of bids.
- **Additional Info:** Certain modules and functionalities of the existing Core Insurance Application have been, or are in the process of being separated into standalone or specialized systems. LIC intends to continue this approach by progressively identifying and extracting modular, loosely-coupled components from the core system. The objective is to retain a lean, functionally focused core application that manages only essential insurance operations, while peripheral or support modules are externalized for flexibility, maintainability, and faster innovation. The modernization partner shall therefore design and implement the solution keeping this in mind.

2.4. Objectives

2.4.1 Business Objectives of the Modernization

- Enhance user experience through a unified, digital-first interface.
- Enhance customer experience with anywhere anytime servicing.
- Improve business agility to roll out new insurance products and regulatory changes faster.
- Enable data-driven decision-making through centralized, analytics-ready data.
- Increase operational efficiency by reducing manual processes and improving automation.
- Support multi-channel and partner ecosystem integration to expand market reach.
- Strengthen compliance, data privacy, and information security across the enterprise.
- Improve business continuity and resilience through modern, scalable infrastructure.
- Empower LIC's workforce with modern tools, improved usability, and knowledge enablement.
- Build a future-ready foundation to leverage emerging technologies (AI/ML, cloud, analytics).
- Optimize total cost of ownership and ensure sustainable technology investments.

2.4.2 Objectives & Approach for Modernization

Key Objective: Transform the current monolithic, legacy-driven core insurance system into a new age, cloud-ready, secure, and resilient architecture that delivers an omni-channel, consistent user experience. This should be achieved through a pragmatic, low-risk, phased migration approach that ensures coexistence with current systems while minimizing business disruption.

Technology Transformation: Replace or retire legacy technologies and adopt mainstream, future-proof languages and frameworks, while ensuring solutions are tailored and customized to LIC's specific business and regulatory needs rather than relying on generic off-the-shelf products with full ownership of source code retained by LIC.

Code Conversion: Where feasible, leverage automated tools for COBOL/Java/scripts to modern languages and frameworks, accelerating transformation while preserving business logic.

Architecture Evolution: Apply domain-driven design, strangler patterns, and decoupled integration to achieve modularity, scalability, and interoperability with internal and external systems.

Data Modernization: Centralize and rationalize data into a single, analytics-ready view with near real-time flows to CDC/ETL and other downstream platforms, ensuring consistency.

Engineering Excellence: Embed DevSecOps, CI/CD, automation, observability, and SRE practices to industrialize engineering, strengthen security/compliance by design, and improve delivery speed and quality.

Operational Resilience: Achieve high availability, disaster recovery, elastic scale, and proactive monitoring through observability, incident response frameworks, and cost/capacity optimization.

People & Change: Drive structured knowledge transfer, capability uplift, and change management to ensure LIC's teams are equipped to operate and evolve the new ecosystem sustainably.

Governance & Risk Management: Deliver a roadmap with wave-based execution, comprehensive quality control and testing, dependency management, and proactive risk mitigation, ensuring transparency and alignment with business objectives.

2.5. Target-State Technical Vision

2.5.1 Architectural Principles (Desired)

- **Domain-driven decomposition** into independently deployable services with clear bounded contexts.
- **API-first** externalization with consistent standards (OpenAPI/AsyncAPI), versioning and governance.
- **Event-driven integration** for loose coupling; streaming backbone to reduce synchronous dependencies.
- **Cloud-ready/on-premise** runtime with container orchestration, service discovery, and service mesh for traffic policy, MTLS and resilience.
- **Security by design:** zero-trust aligned controls across identity, device, network and workload.
- **Observability:** logs, metrics and traces as first-class; Service Level Objective (SLOs) and error budgets.
- **Data as a product:** unified data model, CDC for coexistence, data quality and lineage.
- **Simplicity > novelty:** mainstream, supportable tech stacks; avoid tool sprawl; automate everything.

2.5.2 Reference Building Blocks (Indicative)

- **Platform:** Private cloud with container orchestration, registry, ingress, secrets management, and Infrastructure as Code (IaC). Service mesh enables east-west security, with API gateway/management for external access.
- **Application:** Microservices based on hexagonal architecture, lightweight frameworks, and asynchronous messaging. Shared libraries to address cross-cutting concerns such as logging, authentication, and auditing.
- **Integration:** API gateway and event streaming as backbone for communication. Connectors/adapters support legacy coexistence, with an Anti-Corruption Layer (ACL) isolating new services from monolith dependencies. Further the solution proposed should integrate with all the available infrastructure services, security solutions of LIC and other external integration.
- **Data:** Consolidated OLTP core with modular schemas with domain driven architecture. Ensure application is database agnostic using facilities like Object Relational Mapper (ORM) etc. Integrated with Change Data Capture (CDC) pipelines feeding analytical/data platforms.
- **Security:** Central IAM integrated with LIC PAM/IGA; use of secrets vault, code signing, and layered application security (WAF, RASP). Encryption in transit and at rest, with masking/tokenization for sensitive data.

- **Reliability:** High availability through active-active or active-passive patterns with automated failover. Resilience validated through chaos testing; scalability ensured by capacity modelling.
- **UX/UI:** Component-based design system delivering responsive, accessible (WCAG 2.1 and GIGW 3.0 compliant), and performance-optimized user interfaces.
- **AI/ML:** Leveraging Secured and on-premise Generative/Agentic AI to orchestrate the transformation process by intelligently selecting and sequencing the right AI agents to manage the code modernization, ensuring seamless integration and alignment of existing and modern systems, helping the whole process deliver real value faster.

2.5.3. Non-Functional Targets (Illustrative)

- **Availability:** $\geq 99.95\%$ uptime for critical systems, ensuring minimal service disruption and continuous access.
- **RPO/RTO:** Recovery objectives must align with LIC's enterprise DR strategy. Critical systems should be designed for near-zero data loss and rapid recovery.
- **Performance:** P95 end-to-end latency targets per flow; throughput benchmarks for peak events; horizontal scale tests.
- **Security:** Security controls must align with LIC policies and IRDAI regulations. Solutions are expected to pass mandatory security gates at each SDLC stage, including code quality, vulnerability, and compliance checks.

2.6. Proof of concept (POC):

As part of this EOI, the bidder is expected to propose a working solution and conduct a POC to demonstrate the capability of the proposed modernization approach and the final solution.

2.6.1. Scope of POC (Mandatory)

The PoC scope will include two selected functionalities from the Marketing and Sales module of eFeap, representing data-intensive, COBOL-heavy processes related to sales personnel performance evaluation and club membership; Incentive/ appraisal/ commission/ benefit extraction, computation, and settlement activities. Detailed functional, technical, and operational information required for execution of the PoC will be shared with the shortlisted bidders at the appropriate stage.

2.6.2 POC Environment & Inputs

- The Proof of Concept (POC) shall be executed at the bidder's premises using the bidder's own tools and infrastructure. The POC shall be conducted entirely at the bidder's cost. The environment used for the POC must be a dedicated tenant provisioned exclusively for LIC's POC, with no coexistence or sharing with other clients or activities.
- LIC may provide the following inputs, solely for the purpose of executing the POC:

Anonymised sample data/ masked data extracts from relevant tables for the selected functionalities.

Relevant code snippets/modules necessary for the POC scope.

High-level process narratives to guide the functionality being tested.

2.6.3 Mandatory Capabilities to Demonstrate in POC and Success Criteria (Measured)

For the Proof of Concept (PoC) to be considered successful, the bidder must demonstrate the following measurable outcomes. The POC success criteria may be modified if needed before or during the POC process:

- **Architecture:** Demonstrate modular services with clear separation of concerns, discoverability of components, secure handling of configurations and sensitive information, and basic monitoring/traceability of system interactions.
- **Legacy Code Understanding & Conversion:** Demonstrate ability to analyse legacy code for structure, dependencies, and complexity; showcase sample approaches for refactoring or converting selected modules into modern equivalents, while ensuring functional equivalence. The vendor must analyze the existing code, create SRS(System requirement Specification) documents and demonstrate modernization of sample COBOL programs (and java if needed), into the proposed target solution with no functional deviation. Documentation must be delivered showing before-and-after mapping of data structures, business rules, and exceptions to ensure complete traceability.
- **Business Rule Extraction & Reuse:** Business rules from the provided legacy modules should be extracted and represented in a business-rule repository. The POC must demonstrate that business rules have been successfully decoupled from both the presentation and data layers.
- **Integration:** Showcase both request–response and event-driven communication patterns.
- **Data Modernization:** The POC should include automated mapping of critical database tables into the proposed target ACID compliant database schema. The correctness of data migration must be validated through reconciliation of sample records with accuracy. Demonstrate mechanisms to keep legacy and modernized systems in sync during transition. Show ability to evolve data structures while maintaining data quality and validation.
- **Functionality: Successfully Demonstrate the POC scope functionalities in the POC setup.**
- **Co-existence and Incremental Modernization Feasibility:** The solution must demonstrate that modernized components are capable of co-existing with legacy components in a hybrid mode without disruption to business flows. Provide an abstraction layer that allows coexistence with existing legacy systems without creating strong dependencies. Legacy service should be integrated with POC flow and response should be within two seconds under agreed test load conditions.
- **DevSecOps Pipeline:** The vendor should demonstrate how modernized modules can be automatically built, deployed, and tested using a CI/CD pipeline. The POC must show that legacy code has been transformed into a state where it is testable through automated unit and integration tests. Complete platform
- **User Experience (UX) & UI:** Demonstrate a responsive user interface tailored to user roles, following basic accessibility and usability principles.
- **Quality:** Demonstrate automated build and testing capabilities across different levels (unit, integration, contract), along with basic performance validation.

- **Functional Accuracy and System Performance:** The defined business user stories must pass acceptance testing. The system should also demonstrate the ability to scale to at least double (2x) the baseline without service degradation.
- **Resilience & Recovery:** In the event of a simulated system failure, there should be no business data loss, and services must recover within the defined Recovery Time Objective (RTO) for the PoC.
- **Security Compliance:** The solution should exhibit no High or Critical security vulnerabilities in code scans and security tests within the PoC scope. PII & other sensitive information (e.g., passwords, keys) must not appear in code, and all data in transit must be encrypted.
- **Documentation:** Proper documentation with complete details of PoC conducted vis-à-vis POC scope and criteria.
- **AI/ML Usage:** Demonstration of secured AI/ML capabilities in various modernization/transformation processes especially legacy code migration.

2.6.4 General Guidelines for POC

1. Each Eligible Bidder, will be required to demonstrate the POC as per the scope mentioned.
2. POC is defined as demonstration of capabilities to prove the scope of work as envisioned by LIC.
3. The bidders will be asked to make presentation about the solution and the POC outcome and a copy of presentation need to be submitted to LIC which will form part of the EOI submission.
4. POC results should be successful for all POC Criteria.
5. The Bidder is required to demonstrate the solution as proposed in the Bidder's solution. The cost of conducting the POC shall be borne by the Bidder. The bidder is expected to have all subject matter experts available to respond to LIC queries promptly. LIC will be in contact with each bidder to finalize the dates of the evaluation.
6. LIC reserves the right to decide/modify on the POC requirement, scope and the scale of POC, duration of POC and in this regard the decision of LIC will be final.
7. LIC Authorized officials shall witness the POC results.

3. EVALUATION PROCESS

Only those bidders who fully meet all the eligibility and qualification criteria specified in this EOI shall be considered eligible to participate in the POC and in any subsequent stages of the EOI process.

3.1 Evaluation Stage - Pre-Qualification/Eligibility Criteria

The bidding organizations must comply with the Eligibility criteria As per **Annexure-11**. Non-compliance of any of the criteria will entail summarily rejection of the offer.

3.2. Technical Evaluation/Presentation

1. LIC will evaluate the technical responses of the bidders.
2. LIC may require the Bidders to make presentations regarding technical criteria of the proposed solution which will be a part of EOI evaluation process. All eligible bidders will present their proposed solution to LIC as per the schedule provided. This will also enable LIC to clarify issues that may be identified from the Bidders' response to the EOI.
3. LIC may schedule the presentations and intimate bidders of time & location.
4. POC as per the scope defined in EOI document would have to be completed by all eligible bidders.
5. Demonstration of POC outcome would be conducted by all eligible bidders.
6. Failure of a bidder to complete a scheduled presentation or POC will result in the rejection of that Bidder's proposal.

3.3 Evaluation Process

LIC will constitute an EOI Evaluation Committee to evaluate the responses of the bidders:

- a. The EOI Evaluation Committee constituted by LIC shall evaluate the responses to the EOI and all supporting documents & documentary evidence. Inability to submit requisite supporting documents or documentary evidence, may lead to rejection of the EOI Proposal.
- b. Each of the responses shall be evaluated to validate compliance of the bidders according to the Pre-Qualification(Eligibility) criteria, Proof of Concept/Solution/Demonstration, Presentations, Forms and the supporting documents specified in this document.
- c. The decision of the EOI Evaluation Committee in the evaluation of responses to the Expression of Interest shall be final. No correspondence will be entertained outside the evaluation process of the Committee.
- d. The EOI Evaluation Committee may ask for meetings/presentation with the bidders to

evaluate its suitability for the assignment.

- e. The EOI Evaluation Committee reserves the right to reject any or all proposals.

3.4 Evaluation Rubric (EOI Shortlisting)

- Architecture & approach (20%)
- Domain understanding & solution fit (15%)
- POC functionality & NFR evidence (25%)
- Automation/Tools/accelerators & Productivity, Use of AI/ML etc (20%)
- Team capability (5%)
- Documentation (all submitted documents) quality & clarity (10%)
- Other additional features proposed/demonstrated (5%)

Evaluation under the above criteria will emphasize the bidder's ability to execute large-scale legacy modernization in a controlled, auditable, and phased manner suitable for mission-critical insurance systems. Particular importance will be given to approaches that demonstrate automated/AI enabled legacy discovery, domain-aligned decomposition, coexistence of legacy and modernized components, data consistency and reconciliation, regulatory defensibility, and long-term sustainability with reduced dependency on scarce legacy skillsets. These aspects shall be evaluated within the applicable criteria listed above and shall not constitute separate scoring heads.

The minimum qualifying score will be 75%. However, LIC reserves the right to reduce the pass marks to a lower value in order to ensure that at least three vendors/solutions remain eligible for consideration. Conversely, LIC may also decide to increase the pass marks if required to restrict the number of qualifying vendors/solutions to a reasonable number.

4. General Terms and Conditions

4.1 General Guidelines

1. The formulation of the Evaluation criteria, the conduct of the evaluation of the responses to the EOI 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. Interested entities are advised to study this EOI document carefully before submitting their proposals in response to the Notice. Submission of a proposal in response to this notice shall be deemed to have been done after careful study and examination of this document with full understanding of its terms, conditions and implications.
3. LIC reserves the right to negotiate, change, modify or alter any/all the terms and provisions of the RFP/agreement entered pursuant to the EOI and may request for additional information, if required, from the Bidders. LIC also reserves the right to withdraw this EOI without assigning any reason and without any liability to the Bidder or any other person or party. All actions taken by the Bidder or any other person or party in pursuance hereof are deemed to be so taken after taking into account the commercial acumen and LIC does not guarantee or warrant suitability hereof or success to Bidder/Bidders or any other person or party. LIC reserves the right to source the requirements from a single Technology Service Provider (TSP), multiple TSPs, or not to proceed with some or all of the requirements arising out of this EOI.
4. LIC is not bound to accept any proposal and reserves the right to annul the selection process at any time prior to contract award without thereby incurring any liability to the applicants. LIC also reserves the right to cancel this invitation for EOI and/or invite afresh with or without amendments to this invitation for EOI, without liability or any obligation for such request for EOI and without assigning any reason. Information provided at this stage is indicative and LIC reserves the right to amend/add further details in the EOI document.
5. Timing and sequence of events resulting from this EOI shall be determined by LIC.
6. No oral conversations or agreements with any official, agent, or employee of LIC shall affect or modify any terms of this EOI and any alleged oral agreement or arrangement made by an applicant with any department, agency, official or employee of LIC shall be superseded by the definitive agreement that results from this EOI process. Oral communications by LIC to applicants shall not be considered binding on LIC, nor shall any written materials provided by any person other than LIC.
7. Neither the applicant nor any of the applicant's representatives shall have any claims whatsoever against LIC or any of their respective officials, agents, or employees arising out of, or relating to this EOI or these procedures (other than those arising under a definitive service agreement with the applicant in accordance with the terms thereof).
8. Applicants who are found to canvass, influence or attempt to influence in any manner the qualification or selection process, including without limitation, by offering bribes or other illegal gratification, shall be disqualified from the process at any stage.

9. This EOI describes what is required of the Bidder in terms of services, deliverables, performance measures and outcomes, and unless otherwise noted in the EOI, places the responsibility for how they are accomplished on the bidder.
10. The Expression of Interest submitted by the applicant would be valid for a period of one year from the date of opening of EOI.
11. Shortlisted applicants must not advertise or publish this EOI in any form without the prior written consent of LIC OF INDIA.
12. LIC reserves the right to float a fresh/open RFP with different eligibility criteria for selection of bidder, not restricted to the entities shortlisted through this EOI process.
13. LIC reserves the right to qualify or disqualify any or all EOI responses without assigning any reason whatsoever.
14. For all the proposals received before the last date and time of proposal submission, the proposals and accompanying documentation of the proposal will become the property of LIC and will not be returned after opening of the bid. LIC is not restricted in its rights to use or disclose any or all of the information contained in the proposal and can do so without compensation to the proposers. LIC shall not be bound by any language in the proposal indicating the confidentiality of the proposal or any other restriction on its use or disclosure.

4.2 Completeness of Response

- a. Bidders are advised to study all instructions, clarifications, forms, terms, requirements, appendices/ annexures and other information in the EOI document carefully. Submission of the bid shall be deemed to have been done after careful study and examination of the EOI document with full understanding of its implications.
- b. The response to this EOI should be full and complete in all respects. Failure to furnish all information required by the EOI documents or submission of a proposal not substantially responsive to the EOI documents in every respect will be at the Bidder's risk and may result in rejection of its Proposal.
- c. The proposals shall be prepared in accordance with the requirements specified in this EOI and in the format prescribed in this document.
- d. Proposals must be direct, concise, and complete. All information not directly relevant to this EOI should be omitted.
- e. The Proposal shall have the heading "Response to EOI for Modernization of LIC's Core Insurance Application". All documents should clearly indicate name, address, telephone no. email id of the Applicant.
- f. The proposal should contain the copies of references and other documents as specified in the EOI.

- g. Verbal requests for clarification will not be entertained.

4.3 EOI Proposal Preparation Costs & Related Issues

- a. The bidder is responsible for and bear all costs incurred in connection with participation in this process, 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, conduct of “Proof of Solution” /Demo.
- b. LIC will in no case be responsible or liable for any costs, regardless of the conduct or outcome of the bidding process.

4.4 Consortium and Subcontracting

Consortium and Subcontracting or assignment to another entity will not be allowed. LIC will not consider joint or collaborative proposals that require a contract with more than one prime vendor. Bidder needs to fulfill all the eligibility criteria and technical evaluation criteria in its individual capacity unless mentioned otherwise.

4.5 Responses to Pre-EOI Queries and Issue of Corrigendum

- a. LIC will endeavor to provide timely response to all queries in utmost good faith. However, LIC makes no representation or warranty as to the completeness or accuracy of any response made in good faith.
- b. 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 a clarification requested by a prospective Bidder, modify the EOI Document by a corrigendum.
- c. The Corrigenda (if any) & clarifications to the queries from all bidders will be posted on the website. The Bidders in their own interest are requested to check the website regularly to know the updates.
- d. Any such corrigendum shall be deemed to be incorporated into this EOI.
- e. In order to afford prospective Bidders reasonable time in which to take the corrigendum into account in preparing their bids, LIC may, at its discretion, extend the last date for the receipt of EOI Bids.
- f. Any change in the timelines as decided by LIC will be posted in LIC website. No separate notification shall be issued in the press.

4.6 Right to Terminate the Process

- a. LIC may terminate the EOI process at any time and without assigning any reason whatsoever. LIC makes no commitments, expression or implied that this process will result in a business transaction with anyone.
- b. This EOI document does not constitute an offer by LIC. The bidder’s response to this EOI may/may not result into selection of bidder(s) after completion of selection process as detailed in the EOI document.

- c. LIC reserves the right to accept or reject any proposal, and to annul the EOI 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 EOI at any time without assigning any reasons whatsoever. The decision of LIC will be final in this matter.

4.7 Submission of Responses (Online)

- a. The bids shall be submitted through online e-Tendering System portal <https://www.tenderwizard.com/LIC>.
- b. The bids submitted by courier/telex/telegram/e-mail/ by hand etc. shall not be considered. No correspondence will be entertained on this matter.
- c. Bids shall consist of supporting proofs and documents as defined in the EOI. Bidder shall submit all the required documents as mentioned in the Appendix including various templates.
- d. The document should be page numbered, must contain the list of contents with page numbers.

4.8 EOI Submission Format

The entire proposal shall be strictly as per the format and annexures specified in this Invitation for Expression of Interest and any deviation may result in the rejection of the EOI proposal.

4.9 Deadline for Submission

- a. Proposals received by LIC after the last date of submission shall be rejected/Not Accepted.
- b. LIC shall not be responsible for any issue related to login/network/PKI/system issue in uploading of the documents to the online tender platform. No further correspondence on the subject will be entertained.
- c. LIC reserves the right to modify and amend any of the above stipulated condition/criterion depending upon project priorities vis-à-vis urgent commitments.
- d. EOI will be opened by the Tender Opening Committee (TOC) as per mentioned EOI timelines in the presence of bidders or their authorized representatives who choose to attend.

4.10 Non-Disclosure Agreement (NDA)

The bidder shall submit along with the Bid, a duly notarized Non-Disclosure agreement on a stamp paper of ₹500 (Rupees five hundred only) as per the format given in **Annexure-6** which should be duly signed by the Authorized Signatory of the Company.

4.11 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 assignment.

- 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. Submitted more than one Proposal;
- f. Been declared ineligible by the Government of India/State/UT Government/ PSUs for corrupt and fraudulent practices or blacklisted.

4.12 Fraud and Corrupt Practices

The Bidders/Vendors and their respective officers, employees, agents and advisers shall observe the highest standard of ethics at all (pre, during and post the EOI process). Notwithstanding anything to the contrary contained in this EOI, 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/PBG, 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 EOI, 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 shortlisting , if the bidder, as the case may be, is found by LIC to have directly or indirectly or through an agent, engaged or indulged in any 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 Short listing , such Bidder shall not be eligible to participate in any IT/Consultancy related tenders or EOI issued by LIC for a period of 3 years from the date of such finding, as the case may be.

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 shortlisting 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 assignment;
- 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.

4.13 Notification of a conflict of interest

The Vendor shall make a disclosure to LIC as soon as any potential conflict comes to their notice but in no case later than 7 (seven) days 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.

4.14 Currency

All monetary values in the proposals in response to this invitation of EOI shall be in Indian Rupees (INR).

4.15 Data Security Clause

LIC shall enforce data protection agreements, and mandates that service providers/vendors handle, store, and process data in accordance with privacy laws and cyber security regulations including the IRDAI guidelines and provisions of the DPDP Act 2023 and DPDP Rules 2025 and further amendments by Central Govt from time to time and in accordance with Data Protection and Privacy Requirements for data encryption, handling, and retention, in compliance with applicable privacy regulations.

a. All data shall be designated with ownership with assigned responsibilities defined, documented and communicated. Data, and objects containing data, shall be assigned a classification based on data type, jurisdiction of origin, jurisdiction domiciled, context, legal constraints, contractual constraints, value, sensitivity, criticality to the organization and third-party obligation for retention and prevention of unauthorized disclosure or misuse.

b. Data servers and Data to be hosted in India only. Privacy By Design to be implemented & Data Protection Impact Assessments to be carried out periodically.

c. Vendor shall establish policies & procedures, and implement mechanisms for encrypting sensitive data in storage (e.g. file servers, databases, and end-user work stations), data in transmission (e.g., system interfaces, over public networks ,and electronic messaging) and secure disposal & complete removal of data from all storage media, ensuring data is not recoverable by any computer forensic means.

d. Vendor shall ensure that appropriate technology measures are in place to protect the storage and exchange of information. Supplier shall implement data privacy for all the business-critical data while at rest as well as during transit. Strong encryption algorithms shall be used and key exchange shall happen in a secure manner during data transmission.

e. Vendor shall take adequate measures which will ensure the maintenance of the integrity and accuracy of data being processed.

f. Security mechanisms shall be implemented to prevent data leakage. Data retention controls shall also ensure that the multiple copies of the data stored in different locations are also destroyed post the retention time frame. Vendor shall take adequate measures which will ensure the maintenance of the integrity and accuracy of data being processed.

g. Risk assessments associated with data governance requirements shall be conducted at planned intervals considering the following:

- Awareness of where sensitive data is stored and transmitted across applications, databases, servers and network infrastructure,
- Compliance with defined retention periods and end-of-life disposal requirements,
- Data classification and protection from unauthorized use, access, loss, destruction, and falsification.

- h. If Vendor adopts multi-tenancy and data commingling architectures, Service Receiver/ LIC Mandates Supplier to isolate its data from other customers' data, at the least, through logical separation at schema level for Service Receiver/ LIC related information database.
- i. In case of data hosted on cloud, then the same shall be hosted on servers located only within India and ensure compliance with applicable Indian regulatory circulars, guidelines issued from IRDAI. Supplier shall ensure that the cloud Vendor shall not host any LIC data outside India under any circumstance.
- j. Operating systems, Web servers, Database etc. used for processing LIC information shall be hardened in line with CIS (Center for Internet Security) Benchmarks and configuration review of these systems shall be performed at least yearly.
- k. Vendor shall implement data backup and destruction procedures to protect critical information (as applicable) on a regular basis. Periodic checking shall be performed to give assurance on the reliability of media that holds the information.
- l. Controls to ensure protection of secret or confidential information stored in cloud shall be established as per applicable regulatory requirements. Also, the cloud servers where the application is hosted, and the data base shall be available only in India.
- m. Encryption algorithms - Strong encryption algorithms should be used. Use data masking techniques/encryption to obfuscate sensitive data, replacing it with fictional or altered values while preserving the data's format and structure.

4.16 Ambiguities within the Document

In case of ambiguities or discrepancies within this EOI, the following principles shall apply:

- Apart from the clauses where specifically mentioned all other terms and conditions of the EOI are applicable.
- As between two Clauses of this EOI, the provisions of a specific Clause relevant to the issue under consideration shall prevail over those in a general Clause;
- As between the provisions of this EOI and its Annexures, the EOI shall prevail, save and except as expressly provided otherwise in the EOI or the Annexures; and
- As between any value written in numerals and that in words, the value in words shall prevail.

4.17 Disclaimer

- The information contained in this EOI or information provided subsequently to Bidder(s) whether verbally or in documentary form/email by or on behalf of LIC, is subject to the terms and conditions set out in this EOI.
- This EOI is neither an offer nor an agreement by LIC, but an invitation to receive responses from the eligible Bidders.
- The purpose of this EOI is to provide the Bidder(s) with information to assist preparation of their Bid proposals. This EOI does not claim to contain all the information each Bidder may require. Each Bidder should conduct its own research, investigations and analysis and should check the accuracy, reliability and completeness of the information contained in this EOI and where necessary obtain independent advices/clarifications. LIC may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this EOI.
- LIC, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this EOI or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the EOI and any assessment, assumption, statement

or information contained therein or deemed to form or arising in any way for participation in this EOI.
e. LIC also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this EOI.

Place: Mumbai
Dated:16.03.2026

EXECUTIVE DIRECTOR (IT/DT)

5. Appendix 1: List of Annexures

The bidders are expected to respond to the EOI using the forms given in this section and all documents supporting Pre-Qualification/EOI Criteria.

Proposal/Pre-Qualification Bid shall comprise following Annexures:

Annexure-1: Covering Letter with Correspondence Details

Annexure-2: Information on APPLICANT'S ORGANIZATION

Annexure-3: Authorization for signing of all documents related to EOI

Annexure-4: Self-Declaration Format for Non-Blacklisting / Non-Litigation / Land Border Clause/ Others

Annexure-5: Pre contract Integrity Pact

Annexure-6: Non-Disclosure Agreement (NDA)

Annexure-7: Applicant's Financials

Annexure-9: Compliance Statement

Annexure-10: Technical Submission

Annexure-11: Eligibility Criteria

Annexure-12: Project Citation Details

Annexure-16: Checklist for bidders

Following Annexures are for information of the bidders

Annexure-13: LIC Account Details

Annexure-14: E- Tendering Guide

Annexure-15: High level Information on Present Stage: eFeap

**Annexure-1: Covering Letter with Correspondence Details
 (On Company Letterhead)**

To

<Location, Date>

The Executive Director (IT/DT),
 Life Insurance Corporation of India, Central Office,
 Information Technology - DT Department, 3rd Floor, North Wing,
 "Jeevan Seva Annexe", Santacruz (W), S.V.Road, Mumbai – 400054.

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026

Dear Sir,

We, the undersigned, hereby submit our response to the EOI Ref: as per requirements and scope mentioned in this EOI document.

Our correspondence details with regard to this EOI are:

S.No	Information	Details
1	Name of the Contact Person	<Insert Name of Contact>
2	Address of the Contact Person	<Insert Address>
3	Name, designation and contact, address of the person to whom, all references shall be made, regarding this EOI.	<Insert Name of Contact>
4	Telephone number of the Contact Person.	<Insert Phone No.>
5	Mobile number of the Contact Person	<Insert Mobile No.>
6	Email ID of the Contact Person	<Insert Email.>
7	Corporate website URL	<Insert Website URL.>

We are hereby submitting our Expression of Interest Proposal. We understand you are not bound to accept any Proposal you receive.

We confirm that the information contained in this response or any part thereof, including its exhibits, and other documents and instruments delivered or to be delivered to LIC is true, accurate, verifiable and complete in all aspects. This response includes all information necessary to ensure that the statements therein do not in whole or in part mislead the Corporation in its short-listing process.

We fully understand and agree to comply that on verification, if any of the information provided here is found to be misleading the shortlisting process or unduly favors our company in the shortlisting 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 EOI is made in good faith and the information contained is true and correct to the best of our knowledge and belief.

It is hereby confirmed that I/We are entitled to act on behalf of our Company / Firm / Organization and empowered to sign this document as well as such other documents, which may be required in this connection.

Dated this day of _____ 20__

Sincerely,

[Bidder's Name with seal

<Applicant's Name with seal>

Name: <<Insert Name of Contact>>

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

(Name and Address of Bidder) Seal/Stamp of the Bidder

CERTIFICATE AS TO AUTHORISED SIGNATORIES

I,....., certify that I am
.....
of....., and that
..... who signed the above response is authorized to
bind the Company / Firm / Organization by authority of its governing
body.

(Seal here)

Annexure-2: Information on APPLICANT'S ORGANIZATION

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 Date: DD/MM/YYYY

A- APPLICANT'S ORGANIZATION

Provide here a brief description of the background and organization of your firm /Company. The brief description should include Name and address of the Company/firm, ownership details, date and place of incorporation of the Company/ firm, objectives of the Company/firm and any other relevant matter.

Whether Annual Returns and Fillings are up-to-date(Latest Date):

Credit Ratings(If applicable):

Auditors Details:

Name of Directors/Founders:

Average Employee Count:

SI No.	Information Sought	Details to be Furnished
1	Name and address of the bidding Company	
2	Incorporation status of the firm (public limited/private limited, etc.)	
3	Year of Establishment/Incorporation	
4	Date of registration	
5	Registration Reference No.	
6	GST Number + PAN Number	
7	Name of Directors/Founders	
8	Name, Address, email, Phone nos. And Mobile Number of Contact Person	
9	Recent Awards and Recognitions	
10	Website	
11	Employee Count	
12	Whether Annual Returns and Fillings are up-to-date(Latest Date)	

13	Credit Ratings(If applicable):	
14	Auditors Details	
15	ISO/ Industrial Certification Details	
16	Association with LIC for any contract during the period of last 5 years (Yes/No, Details like Project Name and Details, Contract Date, Status, TCO/Cost etc. if Yes)	
17	Any Other Details	

B. APPLICANT'S EXPERIENCE

Give details of the projects where bidder has implemented similar proposed solution

Signature of Authorized person (in full and initials)

Name and Title of Signatory:

Name of the Applicant:

Address:

E-mail ID:

Contact Number:

Place:

Date

Annexure-3: Authorization for signing of all documents related to EOI

[Either (a) or (b) on bidder's letterhead]

(a) To be signed by the bidder's company's Board / Director / Managing Director / Partner

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 Date: DD/MM/YYYY

To,
The Executive Director (IT/DT),
LIC of India, Central Office,
3rd Floor, Jeevan Seva Annexe,
Santacruz (W), S V Road,
Mumbai - 400 054

Sir,

SUB: Authorization to sign on behalf of the Company for LIC EOI Ref: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026

I / We, _____ (name & designation), by the powers vested in me / us, hereby authorize Mr./ Mrs./ Ms. _____ to sign the documents to be submitted for participation in the above referred EOI, and its subsequent modifications/ clarifications, as "Authorized Signatory" on behalf of our company.

The signature of Mr. / Mrs./ Ms. _____ is as below.

(Sample Signatures of the Authorized Signatory)

Dated at _____ this _____ day of _____ 20__.

Yours faithfully,

Signature(s):

Name(s):

Designation:

Name & Address of the company:

Seal of the Company

Contd.....

(b) To be signed by the bidder's Company Secretary

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26 /01 dated 16.03.2026

Date: DD/MM/YYYY

To,
The Executive Director (IT/DT),
LIC of India, Central Office,
3rd Floor, Jeevan Seva Annexe,
Santacruz (W), S V Road,
Mumbai - 400 054

Sir,

SUB: Authorization to sign on behalf of the Company for LIC EOI Ref: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026

Mr./ Mrs./ Ms. _____ has been authorized by our Company Board/
Director/ Managing Director to sign the documents to be submitted for participation in the above
referred EOI, and its subsequent modifications/clarifications, as "Authorized Signatory" on behalf
of our company. The copy of our board resolution is enclosed herewith.

The signature of Mr. / Mrs./ Ms. _____ is as below.



(Sample Signatures of the Authorized Signatory)

Dated at _____ this _____ day of _____ 20__.

Yours faithfully,

Signature(s):

Name(s):

Designation:

Name & Address of the company:

Enclosures:

Annexure-4: Self-Declaration Format for Non-Blacklisting / Non-Litigation / Land Border Clause/ Others

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 Date: DD/MM/YYYY

<p>(A) Under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Public Sector Undertaking / Banks/State or Central Government or their agencies/ departments during the 5 years as on date of submission of bid.</p> <p>YES / NO (Furnish details if yes)</p>
<p>(B) Details of litigation(s) the Bidder is currently involved in against LIC or any organizations which may materially impact the bidder's responsibility to implement the scope of this RFP:</p> <p>YES / NO (If yes, furnish details like Party in dispute with, Year of initiation of dispute , Detailed description of dispute , Resolution / Arrangement arrived at etc)</p>
<p>C) Any of bidder's subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners are not participating in the bid process.</p> <p>YES / NO (Furnish details if yes)</p>
<p>D) Whether Bidder has 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.</p> <p>YES / NO (Furnish details if yes)</p>
<p>E) We declare to adhere to Data Security Clause as mandated in the EOI and shall not use LIC's data in any form without permission of LIC.</p>
<p>F) We 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 fulfills all requirements in this regard and is eligible to be considered.</p>

Bidder:

Signature:

Name and Address:

Date:

Annexure-5: Pre contract Integrity Pact

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 Date: DD/MM/YYYY

(To be submitted on a stamp paper of INR 500 by the bidder

And each page to be signed by authorized signatory)

General:-

This pre-bid pre-contract Agreement (hereinafter called the Integrity Pact) is made on day of the month of 20...., between, on one hand, the Life Insurance Corporation of India (hereinafter referred to as "LIC" or "LIC") a statutory Corporation established under section 3 of Life Insurance Corporation Act 1956 (31 of 1956) and having its central office at "Yogakshema" Jeevan Bima Marg Mumbai 400021. (hereinafter called the "BUYER" which expression shall mean and include, unless the context otherwise requires, his successors in office assigns) of the First part. And M/srepresented by Shri..... (Hereinafter called the "BIDDER /SELLER/SERVICE PROVIDER" which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns) of the Second part.

WHEREAS the BUYER proposes to procure (Name of the Stores/ Equipment/Item/Service) and the BIDDER/Seller/Service Provider is willing to offer/has offered the stores/services and

WHEREAS the BIDDER/Seller/Service Provider is a private company/public company/Government undertaking/partnership/registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is performing its function under the LIC Act 1956.

NOW, THEREFORE,

To avoid all forms of corruption by following a system that is fair, transparent and free from any influence/prejudiced dealings prior to, during and subsequent to the currency of the contract to be entered into with a view to:-

Enabling the BUYER to obtain the desired said stores/ equipment/ item/service at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and

Enabling BIDDERS/Sellers/Service Providers to abstain from bribing or indulging in any corrupt practice in order to secure the contract by providing assurance to them that their competitors will also abstain from bribing and other corrupt practices and the BUYER will commit to prevent corruption, in any form, by its officials by following transparent procedures.

The parties hereto hereby agree to enter into this Integrity Pact and agree as follows:-

1. Commitments of the BUYER

1.1The BUYER undertakes that no official of the BUYER, connected directly or indirectly with the contract, will demand, take a promise for or accept, directly or through intermediaries, any bribe, consideration, gift, reward, favour or any material or immaterial benefit or any other advantage from the BIDDER, either themselves or for any person, organization or third party related to the

contract in exchange for an advantage in the bidding process, bid evaluation, contracting on implementation process related to the contract.

- 1.2 The BUYER will, during the pre-contract stage/evaluation stage, treat all BIDDERS alike and will provide to all BIDDERS the same information and will not provide any such information to any particular BIDDER which could afford an advantage to that particular BIDDER in comparison to other BIDDERS.
- 1.3 All the officials of the BUYER will report to the “Chief Vigilance Officer” of the Buyer any attempted or contemplated breaches of the above commitments as well as any substantial suspicion of such a breach.

2. In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER to the BUYER with full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings, or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.

3. **Commitments of BIDDERS**

The BIDDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:-

- 3.1 The BIDDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with the bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.
- 3.2 The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, broker- age or inducement to any official of the BUYER or otherwise in procuring the Contract or forbearing to do or having done any act in relation to the obtaining or execution of the contract of any other contract with the government for showing or forbearing to show favour or disfavour to any person in relation to the contract of any other contract with the Government.
- 3.3 Foreign BIDDERS shall disclose the name and address of their Indian agents and representatives in India, and Indian BIDDERS shall disclose their foreign BUYERS or associates.
- 3.4 BIDDERS shall disclose the payments to be made by them to their agents/brokers or any other intermediary, in connection with this bid/contract.
- 3.5 The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufacturer/ integrator/authorized agent of the stores/equipment/items and has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER, nor has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.
- 3.6 The BIDDER, either while presenting the bid or during pre-contract negotiations or before signing

the contract, shall disclose any payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries, including officials of the BUYER or their family members, if any, in connection with the contract and the details of services agreed upon for such payments.

- 3.7 The Bidder will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
- 3.8 The BIDDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities.
- 3.9 The BIDDER/Contractor will not commit any offence under the relevant Bhartiya Nyaya Sanhita 2023 (BNS) /Prevention of corruption (PC) act. Further, the bidder will not use improperly, for purposes of competition or personal gain, pass on to others, any information provided by the BUYER as part of the business relationship, regarding plans, technical proposals and business details, including information contained in any electronic data carrier. The BIDDER also undertakes to exercise due and adequate care lest any such information is divulged.
- 3.10 The BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
- 3.11 The BIDDER shall not instigate or cause to instigate any third person to commit any of the actions mentioned above.
- 3.12 If the Bidder or any of the key personnel of the bidder, actively involved in the project is a relative of any of the actively involved personnel of the Buyer, the same should be disclosed. The term 'relative' for this purpose would be as defined in section 2(77) of the Companies Act, 2013.
- 3.13 The BIDDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee or the BUYER.
- 3.14 The Bidder(s) /Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.

4. Previous Transgression

- 4.1 The BIDDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact, with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Enterprise in India or any Government Department in India that could justify; BIDDER's exclusion from the tender process.
- 4.2 The BIDDER agrees that if it makes an incorrect statement on this subject, or committed a transgression through a violation of any of the clauses of the commitments of bidder, BIDDER can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason.

5. Sanctions for Violations:

- 5.1 Any breach of the aforesaid provisions by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER) shall entitle the BUYER to take all or any one of the following actions, wherever required:-
 - (i) To immediately call off the pre contract negotiations without assigning any reason or giving any; compensation to the BIDDER. However, the proceedings with the other BIDDER(s) would

continue.

- (ii) The Earnest Money Deposit (in pre-contract stage) and/or Security Deposit/ Performance Bond (after the contract is signed) shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assign any reason therefore.
- (iii) To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER.
- (iv) To encash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER, in order to recover the payments, already made by the BUYER, along with interest.
- (v) To cancel all or any other contracts with the BIDDER. The BIDDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/recession and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER.
- (vi) To debar the BIDDER from participating in the future bidding processes of LIC for a minimum period of five years which may be further extended at the discretion of the BUYER.
- (vii) To recover all sums paid in violation of this Pact by BIDDER(s) to any middleman or agent or broker with a view to securing the contract.
- (viii) Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this pact.

5.2 The BUYER will be entitled to take all or any of the actions mentioned at para 5.1(i) to (viii) of this pact also on the Commission by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defined in chapter XIII of the Bharatiya Nyaya Sanhita 2023 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.

5.3 The decision of the BUYER to the effect that a breach of the provisions of this pact has been committed by the BIDDER shall be final and conclusive on the BIDDER. However, the BIDDER can approach the Independent Monitor(s) appointed for the purposes of this Pact.

6. Independent Monitors:

6.1 The BUYER has appointed (hereinafter referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission.

Name, address, email of the Monitor(s):

1. Shri Sanjay Kumar Shrivastava, IAS (Retd.), C-II, Vasant Kunj, New Delhi – 110070.
Email ID – Srivastava.sk001@gmail.com

2. Jose Mathew, IFS (Retd), House no 37/930, Ebrahim Pillali lane Via Kakkanad, Thrikkakara – 682021
Dt Ernakulum, Kerala; E-mail id - jtmat507@gmail.com

6.2 The task of the Monitors shall be to review independently and objectively, whether and to what extent the parties comply with the obligations under this Pact.

6.3 The Monitors shall not be subject to instructions by the representatives of the parties and perform

their functions neutrally and independently. It will be obligatory for him to treat the information & documents of the Bidder as confidential.

6.4 Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings.

6.5 As soon as the Monitor notices, or has reason to believe, a violation of this pact, he will so inform the Executive Director (E&OS), LIC.

6.6 The BIDDER(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BUYER including that provided by the BIDDER. The BIDDER will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractor(s) with confidentiality.

The Monitor has also signed declarations on 'Non-Disclosure of Confidential Information' and of 'Absence of Conflict of Interest'. In case of any conflict of interest arising at a later date, the IEM shall inform CEO & MD, LIC and recues himself / herself from that case.

6.7 The BUYER will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the parties. The parties will offer to the Monitor the option to participate in such meetings.

6.8 The Monitor will submit a written report to the CEO & MD, LIC within 8 to 10 weeks from the date of reference or intimation to him by the BUYER /BIDDER and, should the occasion arise, submit proposals for correcting problematic situations.

6.9 If the Monitor has reported to the CEO & MD, LIC, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the CEO & MD LIC has not, within the reasonable time taken visible action to proceed against such offence or re-ported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

7. Facilitation of Investigation

In case of any allegation of violation of any provisions of this pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER. The BIDDER shall provide necessary information and documents in English and shall extend all possible help of the purpose of such examination/inspection.

8. Law and Place of Jurisdiction:

This Pact is subject to Indian Law. The place of performance and jurisdiction is the seat of the BUYER.

9. Other Legal Actions:

The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of the extent law in force relating to any civil or criminal proceedings.

If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members. Changes and supplements as well as termination notices need to be made in writing.

10. Validity:

10.1 The validity of this Integrity Pact shall be from date of its signing and extend upto 12 months after the last payment under the contract. In case BIDDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.

10.2 Should one or several provisions of this Pact turn out to be invalid; the remainder of this pact shall remain valid. In this case, the parties will strive to come to an agreement to their original intentions.

11. The parties hereby sign this Integrity Pact at.....on.....

BUYER

BIDDER

Name of the Officer

CEO:

Witness

1.....

1.....

2.....

2.....

(Note: Bidder/Seller/Service Provider Stores/Equipment/Item/Service Bidding Process/Bid Evaluation/Process of Availing Services. Appropriate word may be used where ever applicable without altering the purpose /desired intention of the clause.)

Annexure-6: Non-Disclosure Agreement (NDA)

(No deviations in wordings permitted)

To be executed in Rs .500 Stamp/ Franked paper & notarized (in Mumbai)

This Non-disclosure Agreement (“NDA”) is made and entered into this __ day of _____ in the year Two Thousand and Twenty ____ (20__)

BY AND BETWEEN

Life Insurance Corporation of India, (hereinafter referred to as “LIC”), a statutory corporation established under section 2 of Life Insurance Corporation Act 1956 (31 of 1956) and having its registered office at Central Office, “Yogakshema”, J B Marg, Mumbai 400 021, AND

<Company Name> a company incorporated under the laws of Indian Companies Act, 1956 and having its principal place of business at < Company Name & Address> 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 EOI Ref : LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026, 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 while responding to the EOI, 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 EOI Ref: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 project 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 EOI Ref : LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 engagement.

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

- distribute or disclose to any other person any of the Confidential Information;
- permit any other person to have access to the Confidential Information;
- use the Confidential Information for any purpose other than the Permitted Use ; or disclose to any other person
- 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:

- Information that either is legally in either party's possession or publicly available to either party prior to the disclosure of such information hereunder;
- Information that, subsequent to its disclosure hereunder, becomes publicly available to either party without any violation of this Agreement by either party;
- 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 ;
- 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 EOI or 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 agrees and acknowledges 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 honors, 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 laws 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 <Respondent Company><Address of Respondent>

Authorized Signatory

Name:

Designation:

Office Seal:

Place:

Annexure-7: Applicant's Financials

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 Date: DD/MM/YYYY

Turnover & Profit

Sl no	Financial Year	Turnover(Rs.)	Profit (Rs.)	Net worth (Rs.)
1.	2024-25			
2.	2023-24			
3.	2022-23			

Signature of Authorized person (in full and initials)

Name and Title of Signatory:

Name of the Applicant:

Address:

E-mail ID:

Contact Number:

Place:

Date:

Note:

1. Please provide exchange rate if used for the conversion from other currency.
2. Financial years are the company's completed financial years preceding the date of EOI.
3. Please attach certified copies of audited revenue accounts and Balance Sheet for the past 3 preceding financial years.
4. In case the published or audited results for the latest financial year are not available at the time of application, the interested applicant company should ensure to attach a certificate to this effect from an independent chartered account.

Annexure-8: Pre-EOI Query Template

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 Date: DD/MM/YYYY

Name of the Bidder:			
Sr.No.	EOI Document Reference (Section Number& Page Number)	Clause (in brief) of EOI requiring clarification (S)	Brief Details / Query in reference to the clause

Signature and Stamp

Annexure-9: Compliance Statement

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 Date: DD/MM/YYYY

We hereby undertake and agree to abide by all the terms and conditions stipulated by Life Insurance Corporation of India (Corporation) in the Expression of Interest (EOI) document including all Annexure.

We hereby acknowledge and unconditionally accept that the evaluation criteria. Evaluation of the responses to the EOI will be entirely at LIC's discretion. LIC's decision will be final and that LIC would entertain no further correspondence about the decision.

We also acknowledge that the Expression of Interest submitted by us is valid for a period of One year, from the date of opening of EOI.

We acknowledge that we will not utilize LIC's data in any form without permission from LIC.

Place:

Signature of Authorized person (in full and initials)

Name and Title of Signatory:

Name of the Applicant:

Address:

E-mail ID:

Contact Number:

Date:

Annexure-10: Technical Submission

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 Date: DD/MM/YYYY

The Technical Submission of the Bidders must cover the following sections. The page limits mentioned are indicative. Bidders may provide additional details within reasonable limits wherever necessary for clarity and completeness.

Disclaimer: The Technical Solution and submission provided by the bidder shall mandatorily include all sections and sub-sections of this Annexure-10. Any deviation, omission, or partial coverage of the sections defined herein may result in appropriate reduction in evaluation scores or disqualification at LIC's discretion.

Anx10.1 Executive Summary (Approx. 3 Pages)

- Anx10.1.1 Vision for modernization of LIC's Core Insurance Application.
- Anx10.1.2 Key differentiators of the proposed solution and approach.
- Anx10.1.3 Overall modernization strategy and value proposition.
- Anx10.1.4 Risk posture and key risk mitigation strategies.
- Anx10.1.5 High-level view of how AI and automation will be leveraged across the project from code conversion, implementation till BAU/maintenance phases.
- Anx10.1.6 Any other information relevant to the Executive Summary.

Anx10.2 Understanding of LIC's Requirement (Approx. 5 Pages)

- Anx10.2.1 Understanding of the current application landscape, infrastructure, data architecture, and integration ecosystem.
- Anx10.2.2 Understanding of business objectives, pain points, and drivers for modernization.
- Anx10.2.3 Understanding of challenges associated with modernization of long-running legacy systems with minimal documentation and limited availability of subject matter experts.
- Anx10.2.4 Approach for analyzing existing COBOL, Java, batch jobs, scripts, and data structures to understand business intent.
- Anx10.2.5 Identification of business domains, processes, and functional boundaries embedded within the legacy application.
- Anx10.2.6 Understanding of opportunities where AI-assisted discovery and analysis can accelerate comprehension of the legacy system.
- Anx10.2.7 Any other information relevant to understanding LIC's requirement.

Anx10.3 Architecture / Application Strategy (Approx. 10 Pages + Diagrams)

- Anx10.3.1 Overall architecture strategy for the modernized Core Insurance Application.
- Anx10.3.2 Building blocks of the modernized application and target-state architecture.
- Anx10.3.3 Details of new software, tools, platforms, or frameworks proposed for modernization.
- Anx10.3.4 Reuse of existing software licenses and infrastructure components, if any, with justification.
- Anx10.3.5 Programming languages and frameworks proposed with rationale.
- Anx10.3.6 API enablement strategy, service exposure, versioning, and governance.

- Anx10.3.7 Eventing and integration patterns including batch, streaming, and hybrid models.
- Anx10.3.8 Mechanism to identify various types of existing upstream and downstream Integrations with external and peripheral systems, create diagrams.
- Anx10.3.9 Approach for decomposing monolithic legacy applications into domain-aligned services.
- Anx10.3.10 Domain-wise modernization strategy and criteria for deciding whether a legacy domain should be wrapped, refactored, re-engineered, or rebuilt.
- Anx10.3.11 Target-state architecture supporting coexistence of legacy and modernized components.
- Anx10.3.12 Use of AI-assisted tools for architecture discovery, dependency analysis, and service identification.
- Anx10.3.13 Relevant architecture diagrams (Context, Container, Component level where applicable).
- Anx10.3.14 Any other information relevant to Architecture / Application Strategy.

Anx10.4 Infrastructure Strategy (Approx. 10 Pages + Diagrams)

- Anx10.4.1 Infrastructure modernization approach and scalability considerations.
- Anx10.4.2 Compatibility with on-premise private cloud, public cloud, and hybrid cloud environments.
- Anx10.4.3 Layered infrastructure view covering compute, storage, network, platform, services, data, security, and observability.
- Anx10.4.4 High availability, disaster recovery, and resilience design.
- Anx10.4.5 Development and test environment setup.
- Anx10.4.6 CI/CD, DevSecOps, and automation pipeline.
- Anx10.4.7 Integration with LIC's existing infrastructure, security, and monitoring ecosystem.
- Anx10.4.8 Use of AI-driven monitoring, predictive alerting, and capacity optimization where applicable.
- Anx10.4.9 Scope and Boundary of the application vendor and infrastructure vendor.
- Anx10.4.10 Any other information relevant to Infrastructure Strategy.

Anx10.5 Data Strategy (Approx. 6 Pages)

- Anx10.5.1 Analysis of existing data architecture and data distribution.
- Anx10.5.2 Proposed logical and physical data models and schema evolution strategy.
- Anx10.5.3 Approach for extraction and rationalization of legacy data models.
- Anx10.5.4 Handling of shared and common tables across multiple modules.
- Anx10.5.5 Database centralization and consolidation strategy, including division-wise instance consolidation where applicable.
- Anx10.5.6 Data migration approach and validation methodology.
- Anx10.5.7 Strategy for coexistence of legacy and modernized data stores.
- Anx10.5.8 Data quality, reconciliation, lineage, archival, and auditability considerations.
- Anx10.5.9 Use of AI/ML techniques for data quality checks, anomaly detection, and reconciliation support.
- Anx10.5.10 Any other information relevant to Data Strategy.

Anx10.6 Modernization Approach & Roadmap (At Least 10 Pages)

- Anx10.6.1 Overall modernization methodology and phased execution approach.
- Anx10.6.2 Assessment and discovery strategy for legacy systems.
- Anx10.6.3 Automated legacy code discovery approach including program inventory, call hierarchy, dependency mapping, and identification of dead or redundant code.
- Anx10.6.4 Identification and classification of batch versus online transactions and their interdependencies.
- Anx10.6.5 Business logic extraction and representation strategy.
- Anx10.6.6 Change-frequency and risk-based assessment for prioritization of modernization waves.
- Anx10.6.7 Hybrid coexistence and dual-run strategy between legacy and modernized systems.
- Anx10.6.8 Integration and abstraction mechanisms to avoid tight coupling with legacy systems.
- Anx10.6.9 Migration waves, cutover approach, rollback handling, and failure management.
- Anx10.6.10 Final legacy system retirement and decommissioning strategy ensuring audit continuity and data integrity.
- Anx10.6.11 Handling of technical debt and refactoring strategy.
- Anx10.6.12 Use of AI-assisted techniques for code analysis, rule extraction, refactoring recommendations, and migration acceleration.
- Anx10.6.13 Any other information relevant to Modernization Approach & Roadmap.

Anx10.7 Application Security (Approx. 4 Pages)

- Anx10.7.1 Application Security (AppSec) by design approach.
- Anx10.7.2 Secure coding practices and vulnerability management.
- Anx10.7.3 Integration with identity, access management, and privileged access systems.
- Anx10.7.4 Data privacy and protection mechanisms.
- Anx10.7.5 Compliance with LIC security policies and regulatory requirements.
- Anx10.7.6 Use of AI-based security analysis, anomaly detection, and threat intelligence where relevant.
- Anx10.7.7 Any other information relevant to Application Security.

Anx10.8 Testing & Quality Assurance (Approx. 4 Pages)

- Anx10.8.1 Overall testing strategy for the modernized application.
- Anx10.8.2 Testing methodology covering unit, integration, system, performance, regression, and security testing.
- Anx10.8.3 Test automation strategy and tools.
- Anx10.8.4 Validation strategy to ensure functional equivalence between legacy and modernized components.
- Anx10.8.5 Non-functional testing approach including availability, scalability, performance, and DR/RPO/RTO validation.
- Anx10.8.6 Use of AI-assisted testing techniques such as test case generation, impact analysis, and defect prediction.
- Anx10.8.7 Any other information relevant to Testing & Quality Assurance.
- Automation using AI/ML for all repetitive and automatable tasks.

Anx10.9 Deployment & Operations (Approx. 4 Pages)

- Anx10.9.1 Application deployment strategy including phased rollout and rollback mechanisms.
- Anx10.9.2 Operational readiness during coexistence phase covering both legacy and modernized systems.
- Anx10.9.3 Infrastructure and application monitoring, observability, and alerting mechanisms.
- Anx10.9.4 Support and operations model.
- Anx10.9.5 Use of AI-driven operations (AIOps) for predictive maintenance, root-cause analysis, and operational optimization.
- Anx10.9.6 Any other information relevant to Deployment & Operations.

Anx10.10 Team Capability, Knowledge Transfer & Training Plan (Approx. 3 Pages)

- Anx10.10.1 Proposed project organization structure and team roles.
- Anx10.10.2 Skill sets and competencies of key personnel.
- Anx10.10.3 Knowledge extraction, documentation, and institutionalization approach.
- Anx10.10.4 Knowledge transfer plan for LIC teams during project and support phases.
- Anx10.10.5 Training plan for IT staff, end users, and operations teams.
- Anx10.10.6 Plan for upskilling LIC teams on AI-enabled tools and platforms introduced as part of the modernization.
- Anx10.10.7 Any other information relevant to Team Capability, Knowledge Transfer & Training.

Anx10.11 Suggestions Regarding Points to Be Considered in RFP (Approx. 3-4 Pages)

- Anx10.11.1 Key considerations for detailed RFP scope and requirements.
- Anx10.11.2 Recommendations on software, hardware, and technical specifications.
- Anx10.11.3 Suggested technical and functional evaluation criteria.
- Anx10.11.4 Recommendations on challenge-based or capability-driven evaluation approaches for the RFP stage.
- Anx10.11.5 Recommendations on governance, AI usage, and long-term sustainability of the modernized platform.
- Anx10.11.6 Any other relevant suggestions to ensure successful modernization.
- Anx10.11.7 Any other information relevant to RFP recommendations.

Anx10.12 Additional Document

- Anx10.12.1 Any additional information, accelerators, innovations, or AI-enabled capabilities relevant to modernization not covered above.
- Anx10.12.2 Any other relevant information

Annexure-11: Eligibility Criteria

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 Date: DD/MM/YYYY

Sl no	Particulars	Supporting Documents	Submissions by Bidder
1.	<p>Legal Entity The Bidder should be a registered Legal Entity in India, as on the date of submission of this bid.</p>	<p>a) Annexure-2 to be submitted along with</p> <ul style="list-style-type: none"> • Certificate of Incorporation • Copies of Memorandum of Association + Copies of Articles of Association OR Copies of Registered Partnership Deed • PAN, TAN, GSTIN Certificate <p>b) Annexure-3 along with Copy of Power of Attorney/Resolution of the Board in the name of the Authorized signatory demonstrating that the representative has been duly authorized to sign.</p>	
2.	<p>Declarations</p> <p>a) The bidder should not be debarred/blacklisted by any PSU/Bank/Govt. Agency during the previous 5 years as on date of submission of bid.</p> <p>b) Bidder should not have any litigation against LIC or any organizations which may materially impact the bidder's responsibility to implement the scope of this RFP.</p> <p>c) Any of bidder's subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/managemen</p>	<p>a) Annexure-4 to be submitted.</p> <p>b) Annexure-4 to be submitted.</p> <p>c) Annexure-4 to be submitted.</p> <p>d) Satisfactory performance and timely delivery completion certificate issued by the competent authority in LIC (Secretary or above level official).</p> <p>e) Annexure-4 to be submitted.</p> <p>f) Annexure-4 to be submitted.</p> <p>g) Annexure-4 to be submitted.</p>	

	<p>t or partnership firms/LLPs having common partners can not participate in the bid process.</p> <p>d) The Bidder(s), who have been associated with LIC for any contract with value above 5 Crore within the period of last 3 years (from the date of submission of bid), should have satisfactory performance and timely delivery completion certificate to be eligible to participate in the bid.</p> <p>e) Bidder is not eligible if it has 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.</p> <p>f) Data Privacy and Data security Declaration</p> <p>g) Land Border Clause Declaration</p>		
<p>3.</p>	<p>Pre-Contract Integrity Pact</p> <p>Bidders may refer:</p> <p>Adoption and Implementation of Integrity Pact-revised SOP dated 28.04.2025</p> <p>https://cvc.gov.in/site-</p>	<p>Annexure-5 to be submitted.</p>	

	<p>files/Circular_No_%2003_04_25.pdf File Name - Circular_No_03_04_25.pdf</p> <p>Adoption and Implementation of Integrity Pact-revised SOP dated 14.06.2023</p> <p>https://cvc.gov.in/files/iem-pdf/IEM%2000006.pdf File Name - IEM 00006.pdf</p> <p>Adherence to provisions of SOP for implementation of Integrity Pact dated 05.09.2023</p> <p>https://cvc.gov.in/files/iem-pdf/Circular%20No._09092023.PDF File Name - Circular No._09092023.pdf</p>		
<p>4.</p>	<p>Financial details</p> <p>a) The bidder should have minimum annual turnover of INR 1000 Crores in FY 2024-25 and also in one out of the previous two audited Financial Years. (FY 2023-24, 2022-23).</p> <p>b) The bidder should have positive net worth for FY 2024-25 and also for one out of the previous two audited Financial Years. (FY 2023-24, 2022-23). The net worth of the bidder should not have eroded by more than 30% from FY 2022-23 to FY 2024-25.</p> <p>c) The bidder should have made positive net profit in FY 2024-25 and also in one out of the previous two audited</p>	<p>Annexure-7 to be submitted along with Copy of audited Financial Statements for the relevant financial years and Certificate from Chartered Accountant stating Turnover, Net worth and Profit/Loss for last three audited financial years should also be submitted.</p>	

	Financial Years. (FY 2023-24, 2022-23).		
5.	Business Experience The Bidder should be in the business of delivery + installation, maintenance/support, system integration, software services in India for at least last 5 years as on the date of EOI.	Documentary evidence (Purchase Order/Invoice/MSA/Client Completion Certificate/ Client letter/Client showing that the bidder is in this business in India for at least last 5 years.	
6.	Project Experience – Large Modernization Within the last 7 years from the date of EOI, the bidder must have implemented at least one project of relevant nature (Application Modernization/transformation) with minimum project value of 50 Crores .	Annexure-12 along with Documentary evidence (Copies of Invoice/ Project completion Certificate/ Implementation Certificate / Work Order/ Purchase order/ Client confirmation letter or email) evidencing project nature, scope and value. (Multiple Purchase Orders from the same customer for the same project can be clubbed.)	
7.	Legacy Modernization Experience During the last 7 years from the date of EOI, the Bidder must have successfully modernized or migrated at least one COBOL based legacy application .	Annexure-12 along with Documentary evidence (Copies of Invoice/ Project completion Certificate/ Implementation Certificate / Work Order/ Purchase order/ Client confirmation letter or email) evidencing project nature, scope and status.	
8.	Database Experience During the last 7 years from the date of EOI, the Bidder should have experience of a project in modernization/rationalization/centralization of databases in BFSI Sector with a cumulative database size of the project of at least 50 TB .	Annexure-12 along with Documentary evidence (Copies of Invoice/ Project completion Certificate/ Implementation Certificate / Work Order/ Purchase order/ Client confirmation letter or email) evidencing project nature, scope and size.	
9.	Insurance Domain Experience Within the previous 7 years from the date of EOI, the Bidder should have	Annexure-12 along with Documentary evidence (Copies of Invoice/ Project completion Certificate/ Implementation Certificate / Work Order/ Purchase order/ Client confirmation letter or email)	

	experience in delivering / managing core insurance or equivalent solution of an insurance company serving at least 1 Crore policies (or equivalent scale of customers/transactions).	evidencing project nature, scope and size. (Regarding the number of policies, client confirmation OR any publicly available document from a reputed source/widely accepted report can be submitted.)	
10.	Code Understanding & Migration Capability Within the last 7 years from the date of EOI, the bidder should have at least two engagements of code conversion / refactoring covering > 50 lakhs lines of code . At least one of these projects should be from legacy-to-modern platform migration.	Annexure-12 along with Documentary evidence (Copies of Invoice/ Project completion Certificate/ Implementation Certificate / Work Order/ Purchase order/ Client confirmation letter or email) project nature, scope and size.	
11.	Certification The bidder should possess valid a) CMMI Level 3 (or higher) OR equivalent Certification. b) ISO 27001 or equivalent certification.	Certificate issued by Competent authority valid as on date of submission of bid.	
12.	Resource Capability a) Bidder/Partner should have at least 20,000 professionals on its roll in India. b) Bidder should have at least 100 technically qualified professionals in COBOL/mainframe on its rolls in India.	Certificate from Head (HR) or company secretary regarding both the requirements. Also complete list (Name, Qualification, Experience, etc) of technically qualified professionals in COBOL/mainframe on its rolls in India.	

Important points:

1. Submit the Bid Submission Checklist (**Annexure-16**) along with the bid.
2. Kindly mention Citation Serial Number of **Annexure-12** for references submitted against each the eligibility criteria wherever applicable.
3. Multiple references may be submitted for the eligibility criteria even if one is asked.

4. If masked documents are submitted by the bidder as a supporting document, then a declaration from the bidder, mentioning the details of the masked documents needs to be submitted.
5. LIC may ask the bidder to show or submit additional documents to validate the evidences/documents submitted as per of eligibility bid.
6. In case any Bidder has undergone corporate restructuring (including merger, demerger, hive off, slump sale etc.), it should showcase credentials of its erstwhile/current entity with sufficient documentary proof and undertaking to evince that such credentials have been transferred to the bidding entity and the bidding entity is authorized to use such credentials.
7. Notwithstanding the foregoing, credentials of the parent entity, holding entity, subsidiaries or affiliates etc. cannot be used (and shall not be considered) unless such parent entity, holding entity, subsidiaries, or affiliates etc. is itself bidding in this EOI.

Annexure-12: Project Citation Details

Ref.: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026 Date: DD/MM/YYYY

Bidders are required to provide details of relevant experiences in the format given below, highlighting experience of designing and implementing a similar project. Use separate sheet for each citation.

Project Citation Details should be given separately for each solution.

Approximate Value of the Project must be indicated where the exact value can't be disclosed due to NDA with client. (Example Project Value may be indicated as > 25 Crores, or > 50 Crores).

Assignments without a strong emphasis on modernization may not be considered a modernization project. Similarly assignments for Software Upgrade, Mergers, Audit, Advisory, Financial Restructuring, Regulatory Compliance, Market Research, etc may not be considered for reference for Modernisation/Migration.

LIC's decision on the acceptance or non-acceptance of submitted assignments being of similar relevant nature shall be final, conclusive and binding on all the bidder.

Summary Table:

Sl. No	Name of the Client	Date of Purchase Order	Date of Completion of Assignment	Date of Certification (If Applicable)	Name of Project Manager	Contact Person details of the Client (email id and mobile no.)
1						
2						
3						
4						
5						
6						
7						
8						
9						

Details of the Projects mentioned above (Use One table for each Project)

#	Particulars	Details
1	Name of the Bidder	
2	Citation Serial Number	

3	Name of Project		
4	Name of the Prime Bidder for the Project		
5	Role of the Bidder in the project		
6	Name of Client		
7	Address of Client		
8	Contact Person's Name, Mobile/Te l No and Email-id of the Client		
9	Total Contract Value (Rupees)		
10	Project duration	Purchase Order Date:	Start Date:
11	Project Completion Date:		
11	Whether Project is Live		
12	Whether Project is referenceable		
13	Location of site		
14	Brief narrative description of Project. The areas in the assignment which meets the requirement of similar relevant work required in this EOI		
15	Reference to Eligibility Criteria	Sl. no(s) and Particular(s) of Eligibility Criteria for which this reference is applicable	
16	Other relevant Information		
Attach Copies of Invoice/ Project completion Certificate/ Implementation Certificate / Work Order/ Purchase order/ Client confirmation letter or email/Other relevant documents			

Place:

Date:

Signature of Authorized person with Company seal

Annexure-13: BANK ACCOUNT DETAILS

LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 Dated: 16.03.2026



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA
T&A Dept., Central Office, 'Yogakshema', Jeevan Bima Marg, P.B.No.19253, Mumbai-400 021

BANK ACCOUNT DETAILS

BANK NAME	KOTAK MAHINDRA BANK
BANK ADDRESS	5 C/II, GROUND FLOOR, MITTAL COURT, 224, NARIMAN POINT, MUMBAI-400 021
TITLE OF BANK A/C	LIFE INSURANCE CORPORATION OF INDIA
TYPE OF BANK A/C	CURRENT
BANK ACCOUNT NO.	7311115782
IFSC	KKBK0000958
MICR CODE	400485002

[Handwritten mark]

[Handwritten Signature]
SIGNATURE

Annexure-14: GENERAL USER GUIDE TO BIDDERS FOR E-PROCUREMENT PROCESS

LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 Dated: 16.03.2026

Note: This document is containing the general instructions to bidders for e-procurement process through www.tenderwizard.com/LIC . Some instructions/steps are given in this document bidders may require to follow at different stages of e-tendering process wherever applicable as per the instructions given in above referred RFP.

CONTACT:

Helpdesk Nos.:

Phone: 080-40482100

Email Id: licetenderhelpdesk@gmail.com

sushant.sp@antaressystems.com : +91 9731468511

lokesh.hr@antaressystems.com : +91 9686115304

Step 1

Registration Process

URL: www.tenderwizard.com/LIC

- Click on “TenderFreeView” to see (view and download) all the tender notifications and corrigendum’s
- Click on “Register Me” Hyperlink and get your User Id and Password.
- (Certain special chars like ~ ` ' # \$ % & *! () ; \ / ? “: <> + - { } [] are not allowed in the company id or any key attributes).
- Once you fill all the details asked by “Register Me” form and obtain your password, contact the Office of LIC to enable your User ID.
- After this, Bidder can key in their User Id and Password and get successful entry in to the application.

STEP 2

Participation

Bidder should login with his USER ID and PASSWORD

After Successful entry into the application click on hyperlink “UnApplied”.

By clicking on hyperlink “UnApplied” you can see the latest tenders which are floated and other details relevant to tender.

On this screen (UnApplied) you will find various gif’s on the left hand side. Click on  “Edit form” gif and see all the documents attached. Please download these documents and go through them.



Once you have gone through the entire tender document and you wish to participate in the tender click on "Request Tender Form" gif.

Now once you have requested for tender documents click on "In Progress" stage. You can see the status as "RECEIVED".

You will get two excel files "Technical bid.xls" and "Commercial bid.xls" along with other documents. Firstly, you need to download this document by clicking on hyperlink "[Click here to Download Empty Document.](#)" Then Save the file with the same file name

Note:-

1. You should not change the file name of any Excel file.
2. You should only key in the values in blue cells only.

STEP 3

Tender Submission

EMD Submission & Form Fee submission: Click on "[Click here to enter EMD Details](#)". Fill all the fields provided in that sheet and press on "Submit" button to submit the EMD details.

Click on "[Click here to enter Form Fee Details](#)". Fill all the fields provided in that sheet and press on "Submit" button to submit the Form Fee details.

Open the downloaded Technical & Commercial Bid sheets, Bidder should fill values in blue cells only, provided in these sheets. These can be uploaded by clicking on "[Click here to upload filled File](#)".

Reminder:

Technical bid and Commercial bid should be uploaded by using "[Click here to Upload filled File](#)".

All other supporting documents could be uploaded using Document Library link available in Left side menu and attached to this tender by clicking "[Click here to Attach General Documents](#)" link provided below.

Please don't change the name of the file as system will not accept any other file name.

Steps for uploading the additional documents (supporting documents) to your account.

In the left hand menu click on Document Library, general document page will appear. Click on upload new file Button for uploading new document, upload sheet will appear. Select the file to be uploaded, enter the description and attachment name.

Click on Upload file

Repeat step 2 and 3 for uploading new files

To change the description and attachment name for the uploaded file use Update existing file button

Note: This is for altering the description and attachment name only

Attachment of general document to a particular tender

Go to tender Documents screen of that particular tender

Go to [Click here to Attach General Documents](#) –Additional documents can be optionally Uploaded
General DocumentSummary sheet will appear.

In General Document Summary screen select the file you want to attach and make necessary changes for
Tender Stage andclick Attach file button.

If you need to attach any new files for the tender follow Steps for uploading the Additional documents.

Other details could be scanned and uploaded but ensure that it is smaller in size (i.e. < 1MB for Fast
Uploading ofDocument). (only.doc, .jpg,.gif,.xls, .bmp, .pdf.)

The server time will be displayed at the right hand side of the page please follow this time, and all the
actionsi.e;(Requesting, Submitting, Opening etc..) takes place according to this time only.

NOTE :

You will see all the red colored links changing to black color, when you have uploaded.

- A) Technical bid
- B) Commercial bid or Price bid
- C) Form Fee Details
- D) EMD Details

Once you fill the above documents only then you will able to submit the tender by clicking on the “Submit the
TenderForm” button before the tender closing date and time.

STEP 4

Acknowledgement

Once you submit the tender you will get the submitted token number, submitted date and submitted time.
Take theprint of that sheet then click on “OK”. Then the status will change to submitted.

STEP 5 OPENING

After the tender is opened at the stipulated date and time, the award details can be accessed in the
OPENED/AWARDED stage.

To view the opened tenders click on the “Opened/Awarded” link then click on edit form  to view your
competetors bid sheets who participated with you and who are not disqualified.

Note:

If you do not get the submitted status and token number, contact tendering authority well in advance. DAE is
not responsible for tender’s not received or submitted properly. Bidders are requested to undergo training
and get their doubts clarified well in advance.

If any queries please contact DAE Office and if required, personal training would be given. Please feel free
to contactif you have any clarifications regarding E-Tendering.

Annexure-15: High level Information on Present Stage: eFeap

LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 Dated: 16.03.2026

The eFeap application is LIC's mission-critical, enterprise-wide Core Insurance System supporting the complete life insurance business lifecycle and associated enterprise support functions. The application is used by LIC employees across **more than 3,500 offices nationwide** and operates over **secure MPLS-based network** connecting distributed business locations and centralized data centers.

Functional Scope

The platform supports end-to-end insurance operations, including **new business processing, sales administration and commission management, policy administration, claims processing, premium collection, finance and accounting, HRMS, estate and inventory management, ULIP, and micro-insurance systems** etc. eFeap also functions as a **core backend system** for multiple customer- and agent-facing digital channels and integrates with enterprise systems such as **document management systems, customer portals, data warehouse/data lake platforms, security solutions, and other enterprise tools.**

Application Architecture

Originally developed as a **monolithic COBOL-based application**, eFeap has evolved through multiple transformation phases. The current application architecture follows a **three-tier model** comprising:

A **Java-based presentation layer**, including limited business logic and legacy web frameworks supported by Enterprise Application Server.

A **COBOL-based business logic layer**, which implements the majority of core insurance processing and is exposed through **service interfaces.**

A **relational database layer**, supporting both online and batch processing.

The application consists of **thousands of COBOL programs/copybooks along with huge Java artefacts**, together amounting to **millions of lines of legacy and contemporary code** accumulated over several decades.

Deployment and Data Landscape

The production landscape comprises **over 100 separate application instances**, each supporting a cluster of business locations and backed by **dedicated databases**, with individual database sizes running into **multiple terabytes in some cases.** Inter-location communication and synchronization are enabled through a combination of **message-oriented middleware, service-based integrations, limited REST APIs, and batch processing mechanisms.** Scheduled and automated processing is handled at both the Java and COBOL layers, supporting high-volume transactional and other workloads.

Infrastructure and Operations

eFeap is hosted on a **private cloud environment built on hyper-converged infrastructure**, deployed across **multiple professionally managed primary data centers** with **Near-DR capability**, a centralized **Far-DR**, and **partial in-house disaster recovery** capabilities. The infrastructure is designed to support **high availability, disaster recovery, centralized monitoring, secure network access, enterprise-grade backup**, and cyber security controls. A centralized **Testing Center of Excellence (TCoE)** is operational to support various testing needs across releases. Development, testing, and deployment involve **multiple toolchains and centralized release processes** to support a geographically distributed production footprint.

Current Limitations and Drivers for Modernisation

Despite significant infrastructure consolidation and platform upgrades, eFeap remains **large, tightly coupled, and complex to enhance** due to its legacy-heavy technology base, distributed data architecture, and extensive cross-module dependencies. These characteristics—combined with increasing business, regulatory, scalability, and integration demands—form the primary drivers for LIC’s proposed **phased and modular modernisation** of the eFeap application.

*-> This overview is intended to provide an indicative understanding of the size, scale, and complexity of the existing eFeap landscape. Detailed functional, technical, data-level, and operational information will be shared with bidders subject to execution of a Non-Disclosure Agreement (NDA). Interested bidders may send a request letter/mail along with NDA to receive the detailed document. Bidders are advised not to make assumptions beyond the information provided at this stage.

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Annexure-16: Checklist for Bidders

LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 Dated: 16.03.2026

S/no	Documents Submitted, duly filled, signed (Add information about additional documents from Sl. no 13 onwards)	Yes/No/NA (Also add Page number/ File name)
1.	EOI Processing Fee	
2.	Annexure-1 - Covering Letter with Correspondence Details	
3.	Annexure-2 - Information on APPLICANT'S ORGANIZATION	
4.	Annexure-3 - Authorization for signing of all documents related to EOI	
5.	Annexure-4 - Self-Declaration Format for Non-Blacklisting / Non-Litigation / Land Border Clause/ Others	
6.	Annexure-5 - Pre contract Integrity Pact	
7.	Annexure-6 - Non-Disclosure Agreement (NDA)	
8.	Annexure-7 - Applicant's Financials	
9.	Annexure-9 - Compliance Statement	
10.	Annexure-10 - Technical Submission	
11.	Annexure-11 - Eligibility Criteria	
12.	Annexure-12 - Project Citation Details	
13.		