



**UNITED INDIA INSURANCE COMPANY LIMITED**

Registered Office: 24, Whites Road Chennai - 600014

CIN: U93090TN1938GOI000108

## **Request for Proposal**

### **Design, Development, Implementation & Support of Cloud Portal and Mobile Solution**

United India Insurance Company Ltd. invites bids for Design, Development, Implementation & Support of Cloud Portal and Mobile Solution. The details of scope are mentioned in the RFP document. Any change in the below mentioned timelines will be communicated through corrigendum on the website of the company.

**Tender No.:**

**000100/HO IT/RFP/664/2025-2026**

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## 2. Schedule of Events

Activity Timeline	Date
Publishing RFP by UIIC	9 <sup>th</sup> January 2026
RFP Overview Meeting	20 <sup>th</sup> January 2026
Pre-bid queries from Bidders acceptable up to	02 <sup>nd</sup> February 2026 03:00PM
Pre-Bid Meeting *	10 <sup>th</sup> February 2026
Last date of submission of Proposal	27 <sup>th</sup> February 2026 03:00PM
Address for bid submission	The bidding process is completely online. Bidders are requested to submit all documents online as outlined in this RFP. For further instructions regarding submission of bids online, the bidders shall visit the eNivida portal 'uiic.enivida.com' and can refer Section 11.3 Procedure for Submission of Bids
Opening of pre-qualification cum technical bid	Will be communicated by UIIC
Presentation by bidders **	Will be communicated by UIIC
Opening of Commercial bids	Will be communicated by UIIC
Declaration of appointed bidder	Will be communicated by UIIC
Email ID for communication	rfp.portal@uiic.co.in

### Note:

- **IMPORTANT:** Interested bidders are required to formally share an email to show their interest from the email id of the bidder assigned individual who will be designated Point of Contact for this bid. All communications from UIIC, including any instructions and timings of any meetings will be done with this POC on the given email ID.
- UIIC reserves the exclusive right to make any amendments / changes to or cancel any of the above actions or any other action related to this RFP.
- If any of the above dates is declared a holiday for UIIC, the next working date will be considered.
- UIIC reserves the right to change the dates mentioned in the RFP.
- This is a non-transferable RFP document.
- A copy of Tender document is available on the web portal <https://uiic.co.in/en/tenders-rfp>
- Please note that the Company shall not accept any liability for non-receipt/non-delivery of bid document(s) in time.
- \* UIIC may conduct multiple rounds of pre-bid meetings for query clarifications as per UIIC's discretion
- \*\* Multiple presentations may be required from the bidders as per UIIC's discretion

## 3. Key Definitions

- "RFP" means this Request for Proposal along with all the annexures/appendices, query responses and corrigendum/s prepared by UIIC for design, development, launch and maintenance of Digital Front-end assets (Cloud Portals), Middle Office and other related components outlined as part of the scope.
- "Bidder" means a vendor who is submitting the bid in response to this RFP.
- "System Integrator" / "SI" / "SI Partner" / "Technology Solution Provider" are interchangeable terms which mean the bidder submitting the proposal in response to this RFP.
- "Vendor" means the selected Bidder as an outcome of this RFP with whom UIIC signs the Contract.
- "Selected Bidder" means the successful bidder selected post the conclusion of RFP process.
- "Bid" means that Technical/ Qualification bid including any documents submitted by the Bidder as per the formats prescribed in the RFP.
- "Contract" means the agreement signed by successful bidder and UIIC at the conclusion of bidding process, wherever required.
- "Proposal" means that Technical/Commercial proposal including any documents submitted by the bidder as per the formats prescribed in the RFP.
- "Solution" means all the deliverables complying with the functional and technical requirements specified in this document and as applicable under Scope of Work in this RFP, which the Bidder is required to provide. The term 'Solution' shall also include 'Service' such as successful supply, upgrade, installation/implementation, configuration, commissioning, maintenance/support and such obligations of the Bidder covered under the order/contract and are complying with requirements specified in this document, within defined timelines and as per defined matrices, and as applicable under Scope of Work in this RFP.

- “Vendor Partner” means the organization with whom the Bidder has partnered/ subcontracted with to provide one or more services/solutions as part of the overall solution in line with the requirements documented in this RFP. Partner operates under the direction of the bidder and is responsible for fulfilling specific obligations as outlined in the subcontracting agreement.
- “Front End Solution” means the digital assets that are used by customers, distributors (agents, UIIC sales employees etc.), partners/affiliates or any user as identified by UIIC.
- “Middle Office Solution” means the digital asset that the UIIC employees will use to carry out their activities across the insurance life cycle like- policy issuance, underwriting, claims, Servicing (Customer/Policy/Endorsement) etc.

#### **4. Disclaimer**

- The information contained in this RFP document or information provided subsequently to Bidder(s) in documentary form/email by or on behalf of UIIC, is subject to the terms and conditions set out in this RFP document.
- This RFP is not an offer by UIIC, but an invitation to receive responses from the eligible Bidders. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized official(s) of UIIC with the selected Bidder.
- The purpose of this RFP is to provide the Bidder(s) with information to assist preparation of their Bid proposals. This RFP does not claim to contain all the information each Bidder may require. Each Bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information contained in this RFP and where necessary, obtain independent advice/clarifications. UIIC may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.
- UIIC, its employees and advisers make no representation or warranty and shall have no liability to any person, including any Applicant or Bidder under any law, statute, rules or regulations or tort, principles of restitution for 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 RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this bidding process.
- UIIC accepts no liability of any nature whether resulting from negligence or otherwise, however caused, by reliance of any Bidder upon the statements contained in this RFP.
- The issue of this RFP does not imply that the UIIC is bound to select a Bidder or to appoint the Selected Bidder as the case may be, for the Project and UIIC reserves the right to reject all or any of the Bidders or Bids without assigning any reason whatsoever.
- The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding Document. Failure to furnish all information required by the bidding Document or to submit a Bid not substantially responsive to the bidding Document in all respects will be at the Bidder’s risk and may result in rejection of the Bid.

## 5. Background & Project Overview

### 5.1. Company background

United India Insurance Company Limited (UIIC) is one of India's premier public sector general insurance companies under the ownership of the Government of India. Established in 1938 and nationalized in 1972, UIIC has been a key player in shaping the non-life insurance landscape of the country. Headquartered in Chennai, the company offers a wide spectrum of insurance solutions encompassing both General Insurance and Health Insurance. With a strong presence across urban and rural India, UIIC operates through an extensive network of regional, divisional, and branch offices, serving millions of policyholders across diverse segments — from individuals and small businesses to large enterprises and government organizations. The core business of UIIC covers two primary domains — General Insurance and Health Insurance. The company provides risk protection against various contingencies, including property, motor, liability, engineering, agriculture, and marine-related losses. Its health insurance offerings cater to both retail and group customers, covering hospitalization, medical expenses, and specialized government health schemes. UIIC's consistent growth and service quality have made it a trusted insurer, known for its prompt claim servicing and customer-centric initiatives.

UIIC operates through multiple Lines of Business (LOBs), which include Motor Insurance (Own Damage and Third-Party), Health Insurance (individual, family, and group Mediclaim), Personal Accident, Fire and Property Insurance, Marine (Cargo and Hull), Engineering and Industrial Insurance, Liability, Crop and Agricultural Insurance, as well as other miscellaneous segments such as travel and burglary covers. Kindly refer Annexure 30 for the LOB list. UIIC's product portfolio is equally extensive, featuring offerings such as Private Car and Two-Wheeler Insurance, Commercial Vehicle policies, Individual and Family Health plans like Arogya Sanjeevani and Family Medicare, Fire and Property products under Bharat Griha Raksha and Bharat Udyam series, Personal Accident Insurance, Marine Cargo and Hull covers, Contractors' and Erection All Risk policies, Professional and Public Liability Insurance, Pradhan Mantri Fasal Bima Yojana (PMFBY), Travel Insurance, and specialized MSME and digital-ready products. These products are regularly updated in alignment with the Insurance Regulatory and Development Authority of India (IRDAI) guidelines. UIIC has strong operational and financial performance. The company issues over **2 Crore** policies annually, generating a Gross Direct Premium Income (GDPI) of approximately **₹20,000 Crore**. It also processes close to **40 Lakhs** claims, with a similar number of claims successfully settled, resulting in a total net incurred claim amount of nearly **₹17,000 Crore**.

UIIC follows a multi-channel distribution strategy to ensure accessibility and wide market reach. The company operates through 13 key business channels, including Individual Agents, Corporate Agents (Banks and Others), Brokers, Micro Agents, Direct Business (both offline and online), Common Service Centres (CSCs), Insurance Marketing Firms (IMFs), Point of Salespersons (POSPs), Motor Insurance Service Providers (MISP/OEMs), Web Aggregators, and Government Scheme channels. This omnichannel presence helps UIIC serve customers through both traditional and digital touchpoints, ensuring inclusivity across geographies. UIIC employs a workforce of **over 8,000** personnel, comprising officers, administrative staff, and support employees positioned across its offices nationwide. Supporting this is an extensive intermediary and partner ecosystem that includes more than **2 Lakhs** intermediaries including direct agents, banca agents, brokers, IMF, Micro-agents, MISP, POSP, TPAs, web aggregators, affiliates etc.

UIIC is committed to enhancing its digital capabilities through the design, development, implementation, and support of a comprehensive Digital Frontend and Middle Office Solution via cloud portals. This initiative aims to streamline customer, distributor & employee journeys and improve service delivery across all touchpoints. By leveraging modern technologies, UIIC will create robust and integrated platform that facilitates seamless access to insurance services, enhances user experience across insurance value chain.

### 5.2. Current landscape

Currently, UIIC has Customer Portal and Agent Portal wherein some of the products are enabled with online issuance journeys (Refer Annexure 36 for the details on products onboarded on the existing portal/s). Proposal once created from the portals come to the GC (Genesys Configurator – Core PAS) workbench for the operations and underwriters to execute the case further. Straight through issuance is enabled for some products. In claims, intimation is done through offline channels only and digital intimation is not currently enabled. Claims are intimated, created, adjudicated and processed for payments in GC directly. Endorsements are also not enabled on the portals requiring the customers to visit the branches for servicing and endorsement needs.

### 5.3. Objectives & Intended outcomes.

UIIC envisions to undertake a transformative journey to redefine the way it currently operates. UIIC wishes to build a state-of-the-art Technology platform to enable its field-force, its customers, partners and employees. UIIC also wishes to adopt Cloud for the new assets thus paving the way to operate efficiently and to scale with growing business volumes. To prepare for the future and become a tech driven insurer, UIIC plans to undertake the next wave of technology transformation for the next 5 years. Through such a transformation, UIIC aspires to unlock several benefits of accelerating growth, driving customer satisfaction, improving

distributor productivity. UIIC aims to have digital platform which will be an integrated end-to-end digital insurance solution for policy issuance, servicing of customers, operational activities for sales intermediaries and UIIC employees.

The platform should provide the capability to the customers for purchasing a policy online, claims intimation, status tracking and raising service requests and endorsement themselves digitally and UIIC's sales intermediaries and employees will be also using the same platform to ensure timely and efficient fulfilment. The platform should provide the capability to the distributors to manage all sales related business, and operational activities. This platform will act as a virtual digital office for UIIC's sales intermediaries, providing easy access to different services. The platform will enable UIIC's employees so that they can carry out operational tasks, service customers and intermediaries effectively digitally and with reduced manual efforts.

Purpose of this RFP is to find the best-fit bidder to design, develop, implement and maintain the new Technology Platform for UIIC. The RFP outlines the Scope of Work to assess, design, implement, development, launch and maintain the portals, mobile apps, middle office solution, integration layer, cloud setup and managing cloud operations etc. along with expected project timelines, evaluation process, terms and conditions as well as other relevant details which the bidder need to study and factor while responding to the document.

Intended outcomes for each of the stakeholders to be achieved through this transformational project are:

#### **Customers**

- Intuitive and easy online journeys for policy purchase with minimum paperwork
- Get assistance when required without visiting branches and through digital means.
- Get relevant product offerings customized to their specific needs.
- Raise and track claims with ease & transparency and knowing what is required from them.
- Prompt response on claims; Fast claims cycles with limited paperwork.
- Access to dashboards to view and manage all policies, claims, profile, nomination etc.
- Get information on products, policies, guidelines, offers.
- Quick downloads, availability of required policy/claims related documents.
- Quickly find products/offers that relate to their requirements.
- Seamless Omni-Channel experience (Web/Mobile/via Agents etc.)

#### **Distributors**

- One stop solution for all business and servicing needs for day-to-day operations
- Digital journeys, intuitive and easy issuance processes with minimum manual touchpoints
- Carry out operations without branch visits, quick issuance with less paperwork.
- Reduced need to follow up with Branch / no manual communications.
- Comprehensive Dashboards across business areas and easy access to reports
- Ready access to Commissions and Business figures
- Create servicing requests on behalf of customers and service them better.
- Seamlessly operate on multi-Channel (web/mobile)
- No manual escalations for Operations/Underwriters and follow-ups on the escalation cases
- Generate meaningful propositions with value to customers.
- Serve customer better and faster thus winning their trust.
- Systematically track and act upon effective leads
- Access 360 view of the Customers

#### **Employee**

- Underwriters: Access to escalated cases with required details readily available, communicate within the system via notifications, ready access to documents, Dashboards and queues to track progress on work items. Reduce manual Data Entry in system.
- Servicing (Branch): Ability to serve customer quickly. More STP in servicing, Seamless NSTP journeys
- Sales Employees: Access, assign leads and work items to Agents & track business progress, Ability to track and manage leads, business progress with ease Carry out day to day operations efficiently.
- Claims: Use of technology/third party sources to validate and approve claims, Access required information on a single system
- Avoid repetitive and mundane tasks.
- Workflow enabled daily tasks.

- Avoid manual/email coordination.
- Collaborate easily with agents/other departments.
- Access to personalised and dynamic employee portal

**Partners/Affiliates**

- Enabling quick integrations and extension of functionalities to partner portals
- Quick onboarding of new partners/affiliates with ready integrations
- Enablement of real-time services/functionalities, less dependencies of batch/EOD activities
- Enabling hybrid (part partner/part UIIC) journeys as may be required.

**5.4. Key Expectations from Bidder**

UIIC expects the interested participant to propose and provide end to end solution for the activities covered in the scope. The solution proposed should conform to industry standards and best practices. It will be the responsibility of the interested participant to ensure that they possess necessary skills, expertise, manpower, infrastructure, licenses, approvals in case of any third-party patents, trademark, copyrights, and intellectual property rights. Any statutory or regulatory approvals and compliances thereof shall be the sole responsibility of the participant. UIIC shall not be a party to any violation of any Laws/Regulations/Statutes / Intellectual Property Rights of whatever description by the participant.

UIIC reserves the right to visit the operational facilities of all or some participant during technical and commercial evaluation. The schedule for site visit, if required, will be intimated separately. Participant might be requested by UIIC to arrange a face-to-face meeting with referred customer with whom similar projects have been undertaken as part of the evaluation process.

**6. Scope of Work**

**6.1. Assets & Activities in scope**

Below table provides the list of assets/systems that the bidder is expected to design, develop and maintain in line with the functional and technical requirements listed in the RFP document and annexures:

Asset / Area	Description and activities
<b>Front End</b>	
<b>Distributor App and Portal</b>	One-stop Mobile Application (native) and Web Portal providing seamless omnichannel experience for Distributors, Sales employees and the ability to extend services to Partners offering end-to-end coverage across distributor value chain such as prospecting/lead, sales, fulfilment, claims, customer/policy servicing, endorsements, agent self-service, commissions, reporting, dashboarding etc.
<b>Customer App and Portal</b>	Customer Mobile Application (native) and Web portal providing comprehensive digital and omnichannel solution for online journeys enabling customer requirements such as purchase, Servicing (Customer/Policy/Endorsement), claim intimation & tracking etc.
<b>Corporate Website</b>	Revamped UIIC Corporate Website with modern UI/UX, additional functionalities and capabilities enabled. Overall, the website should provide information on various plans and schemes offered by UIIC, Policy servicing FAQs, Mandatory disclosures, Careers information, Citizen's charter, Online forms, IRDA's consumer education, Feedback, Glossary, Policy on Grievance redressal, Media room, Information centre, Privacy policy, Sitemap, Tenders. Information on office details along with the address and e-mail id's of the UIIC offices. Bidders are encouraged to visit UIIC's website for further understanding of the existing features. The current website structure and statistics are: <ul style="list-style-type: none"> <li>• Main Categories: The top navigation features 12 main links (e.g., About Us, Information Center, Tenders) and 12 quick links (e.g., Facebook, Instagram).</li> <li>• Dropdown Menus: There are 17 dropdown menus, organized into 2 levels.</li> <li>• Active Pages: Approximately 487 active pages.</li> <li>• Documents: A total of 5,652 documents available.</li> <li>• Total Files: 6,895 files accessible on the site.</li> <li>• Yearly Visitors: Website attracts approximately 8,333,456 visitors in English and 77,406 in Hindi.</li> </ul>
<b>Content Management System</b>	Enablement of capabilities such as <b>Content Management</b> for website / portals with allowing quicker and efficient management & publishing of digital content. Developing Content Management capability for the UIIC admin to manage/update content on the website/portals.

	Develop the functionality to allow for real-time refresh on the website/portal for the contents uploaded/updated through the CMS admin module. Co-define with UIIC the processes related to managing content on the digital assets. A new Content Management System (CMS) to contribute to content quality and freshness including distributed authorship, search engine optimization, mashups, marquee, content rating, social medial integration, sub sites and reporting and providing Site management capability to manage menus, navigations, footer and basic publishing functions. Thus, creating an environment where key stakeholders take ownership of their own content, and can maintain their content and use the site to meet their needs. Also, the bidder to implement electronic workflows for all proposed web content for approval and promotion and schedule content updates
<b>Microsites</b>	The vendor shall develop the functionality for creating and managing microsites as part of the cloud portal (distributor portal). Each microsite should allow agents to showcase their profiles, display the products they sell, and provide a personalized experience for their customers. The solution must include secure customer-facing features enabling customers to enter their information directly through the microsite. The design should be responsive, user-friendly, and support customization options for branding and content. The vendor must ensure compliance with data privacy and security standards for all customer interactions and uploaded data. Additionally, microsites should be able to extend self-contained functionalities to be operationalized on the external portals ensuring the integrations, data requirements for the functionalities to work on the microsites are enabled. Microsites will enable specific services to be used by external users which will then be routed to Middle office for further processing or data entry. The details of microsites will be finalized and agreed upon during Discovery phase.
<b>Other Portals (surveyor, VAIS)</b>	Existing UIIC assets for managing Surveys (for Motor LOB), Vehicle Auto-inspection, are to be subsumed and rebuilt/reimagined as a part of the Front-end initiative bringing them on the same platform and extending the Surveyor Portal for other lines of business, ensuring consistency.
<b>Common capabilities across front-end applications</b>	<ul style="list-style-type: none"> <li>• Develop all Portals as a PWA (Progressive Web App) to allow cross-device support for the users.</li> <li>• Enriched user journeys across LOBs and Products with intuitive and modern UI/UX to elevate the end-user experience.</li> <li>• Build a comprehensive omni-channel experience (across mobile application, web portals, Conversational bots etc.) for the users across insurance value chain covering new business, issuance, claims, Servicing (Customer/Policy/Endorsement) etc.</li> <li>• Implement Mobile App/Portal and enable functionalities by consuming services exposed by Middle office via Integration Layer</li> <li>• Design of end-to-end user journeys with well-defined integration touchpoints including third party integration &amp; development of front end with UI/UX themes and frameworks for all the portals.</li> <li>• Develop “Nudges” as appropriate stages to prompt users with relevant information. The nudges are developed as inherent part of the mobile app/portals. Note that generation of nudges can be a part of Analytical framework/model which can be consumed during portal journeys.</li> <li>• Straight-through and Non-Straight-through processing for policy issuance, Servicing (Customer/Policy/Endorsement) and claims by leveraging the capabilities of the Middle Office leading to reduction in manual activities.</li> <li>• Non-functional aspects such as multi-lingual support, Speech to Text / Text to Speech for form filling and Feedback Loop</li> <li>• Integrations for end-to-end digital journeys such as: <ul style="list-style-type: none"> <li>◦ Third parties (OEM/MISP, Aggregators, TPA)</li> <li>◦ Government &amp; regulated services (Digilocker, IRDAI, ENACH, CSC, IIB, GST/PAN, Vahan, EKYC, Account aggregators, ABHA, AHD etc.)</li> <li>◦ External services like payment gateways, Penny drop, SMS and Email for communications etc.</li> </ul> </li> </ul>
<b>Conversational Bots</b>	Leveraging Conversational AI, the solution will have journeys enabled via Conversational capabilities on digital channels such as Portal and/or WhatsApp such as issuance of select products with limited steps over conversational channel, conversational servicing of simpler transactions, reporting of claims with basic details on applicable channels etc.

	<p>Bidder to design, develop and deploy the complete AI based Conversational Bot Platform, Implementation of NLP models as required for the proposed solution and objectives, provide all software/solution/tools/components etc. and procure licenses as per the solution required to build, test, train, measure, and manage conversational bots (Chat and Voice), implementation &amp; maintenance of the Solution in UIIC's environment (Data Centres or UIIC's identified cloud).</p> <p>Solution should be capable of understanding the conversation by recognising sentence structure, idioms, and machine-learned pattern recognition using Named Entity Recognition with multilingual support and should be able to train by using Supervised and Unsupervised machine learning.</p>
<b>Middle Office</b>	
<b>Microservices based Functional modules</b>	<p>Implement Middle Office which will act as the backbone of the new IT Architecture of UIIC. Functional modules such as Quote, New Business &amp; Underwriting, Issuance and Servicing (Customer/Policy/Endorsement) to be built into Middle Office. This will help strike balance between Legacy System (Current Core PAS to continue as the system of record in future) and new age tech which is achieved by implementing Middle Office module will be <b>Microservices</b> to scale as per required performance ensuring critical business operations do not face performance issues. Bidder to perform Process design and user story creation for functionalities for each of these modules. Middle Office functional modules to be developed are mentioned below:</p> <p><b>Quote</b> End to end Quote lifecycle management including Quick quote generation, Versioning, Part-save functionality, Quote Modification, Scenario-based illustrations, personalization, Premium computation trigger to the underwriter etc.</p> <p><b>New Business &amp; Underwriting</b> Enabling the fulfilment and issuance through a modern and automated workflow system which provides an integrated solution to all relevant stakeholders for policy issuance. Including from proposal data entry, validations, data gathering from external parties (example IIB etc.), document review and validation. Underwriters will be enabled with the capability of a digital workbench to allocate cases, track and act on underwriting cases which supports automation of data entry, case transitions through various stages, escalation and allocation mechanism, ability to provide in-system approvals thus providing the Underwriting teams with the ability to manage their work in a streamlined manner. It is also required that ability to process certain cases (as per threshold) to be automatically processed through STP process to reduce the load on the team for underwriting and issuance.</p> <p><b>Servicing (Customer/Policy/Endorsement)</b> Leveraging the workflow capabilities to manage the customer/policy servicing and endorsement requests emerging from various channels. Simpler requests should be made STP by automatically processing them at the required destination systems without the need for human interventions such as customer phone/email id updates, status checks etc. Non-STP cases should be acted through an end-to-end workflow solution to track, assign, work and update the cases leading to faster servicing and better experience to the customers.</p> <p><b>Claims</b> The claims management should be streamlined with workbench, intelligent rule-based processing, digitization and automation opportunities to reduce manual activities required from the claims department while processing the cases. Onboarding redesigned Claims lifecycle leveraging automation and improvement opportunities from Claim Intimation to payment. Front end assets such as portals to have claims intimation, status tracking, form filling functionalities, whereas the claims department should be able to manage &amp; process claims on digital workbench with automation solutions being leveraged to help quicker processing time and reduction of</p>

	<p>manual activities during data entry, document processing, decision making, calculations, reporting, payment, reconciliation etc.</p> <p>For all the functional modules, the platform will trigger accounting entries to the UIIC accounting module with relevant data points as per requirement of the systems</p>
<b>Workflow / BPM (Employee Front end asset)</b>	<p>Creation of the digital workbench for <b>UIIC Employees</b> across areas such as Underwriting, Claims, Servicing (Customer/Policy/Endorsement) backed by intuitive, and hierarchy driven workflows. Efficient Front end/screens for the Employees and robust workflows to manage end to end business processes covering all departments. Workflow should be able to support complex authorization / escalation matrix (should be configurable) and also should provide role base dashboards to track status etc.</p>
<b>Product Configurator</b>	<p>Product Configurator to quickly set up / update / configure new/existing products with the ability to support nuances across lines of business in the general insurance ecosystem. Product details, rates, premium calculation logic to be maintained in product configurator. Product configurator to return premium with cover wise breakup to the quote module. The product configurator will be the centralized custodian for all products features and associated rules. It will be leveraged by the frontend, middle office and core application</p>
<b>Rule Engine</b>	<p>Highly configurable, GUI driven Business rule engine covering rules across new business, Underwriting &amp; Issuance, Servicing &amp; Endorsements and Claims.</p>
<b>Communication Engine</b>	<p>System to centralize all the communications across various stages of the insurance value chain. System to enable an omni-channel experience with consistency of customer communications across multiple channels such as Email/SMS/Letters etc. It should provide the capability of quick configuration of templates/triggers to generate and automatically share the documents via preferred/required channels of communication (email/SMS/WhatsApp etc.)</p>
<b>Integration Layer</b>	
<b>API Manager</b>	<p>Implementing Integration Layer with API Manager to establish connection mechanism between middle office and front-office applications; integrations with external services and third parties. Bidder should define input/output Json/XML formats, business rules and the conditions to trigger rules for API calls. Bidder to set-up API Manager including Installation, configuration of services, logging APIs, Exception handling, exposing endpoint, security configuration and documentation etc.</p>
<b>Enterprise Service Bus (ESB)</b>	<p>Set up ESB layer for horizontal integration to enable service-based communications between internal systems. ESB with inbuilt retry mechanism to reduce service request / response failures and to enhance the digital journey experience. Define synchronous and asynchronous service calling requirements based on use cases and define protocols (Web services / HTTP). Manage user authentication at ESB level and design retry mechanism to reduce service request / response failures</p>
<b>Containerization, Orchestration &amp; Service Mesh</b>	<p>Containerization of Middle Office Microservices with relevant solutions along with implementation of service mesh. Managing Orchestration for microservices to scale up the frequently used services to manage traffic from upstream applications. Components included: Container platform, Orchestration Engine and Service Mesh. Design of the Service Catalogue for orchestration and service discovery mechanism</p>
<b>Data Layer</b>	
<b>ODS</b>	<p>ODS will primarily enable the data feed to power the front-end and middle office assets, but it will help in generation of various reports given the availability of several transactional fields. ODS to enable digital journeys to initiate and fulfil transactions on the front office and middle office. Enable reporting and dashboarding capabilities for the end-users. Implementation of Data platform for the Middle Office and Portal functionalities to support user journeys. Selection of proper database/ODS technology to support required level of performance and SLAs. Define data models according to the journeys, business processes and transaction requirements. Creation of Entity relation diagrams in line with the business processes and configuration into the ODS. Implementation in accordance with UIIC specific data management, data definition and data governance guidelines</p>

<b>Reporting &amp; MIS</b>	The vendor will be responsible for implementing an MIS and Reporting module that provides automated and ad-hoc reporting capabilities, enabling users to generate timely insights. The solution should ensure robust user access controls to maintain data security and compliance.
<b>Dashboards</b>	Role-based Dashboards to allow the users to access data on the customizable dashboards with user-defined filters.
<b>Other Capabilities</b>	
<b>Lead &amp; Activity Management System</b>	<p>Comprehensive Lead and Activity management enabling capture leads from multiple channels, including Digital portals, Call Centre, Website and manual sources and end-to-end processing and fulfilment. Ability for tracking, conversion, and nurturing of leads. Ability to pre-populate data with EKYC/CKYC and other external integrations</p> <ul style="list-style-type: none"> <li>▶ Capture leads from all channels, including Distributor App/Portal, Call Center, Conversational Bot, Website, and manual sources.</li> <li>▶ Utilize a Leads Management System (LMS) with end-to-end functionality for tracking, conversion, and nurturing of leads.</li> <li>▶ Integrate LMS with Distributor App/Portal for actioning by the distributors</li> <li>▶ Integrate LMS with UIIC systems (Core and HRMS) for hierarchical data retrieval</li> <li>▶ Implement features such as real-time API, bulk uploads, manual entry, and customer dedupe checks, ensuring comprehensive coverage and integration with Portals, Core, and HRMS for effective dashboarding and reporting</li> </ul>
<b>Hierarchy Management Portal</b>	System to fetch the existing hierarchy levels from across channels of UIIC (Agency, Banca etc.) and allow the authorized user (admin or dedicated roles) to read/update/delete/re-map records from the hierarchy data. Define and implement entity onboarding process in accordance with the logic suitable with the existing Core PAS configuration
<b>ICR/OCR</b>	Streamlining user touchpoints to reduce manual activities related to data gathering with ICR/OCR during digital journeys on the portals. Identification, assessment and review of end-to-end processes across LOB's and functions in scope to find gaps across UIIC value-chain to streamline repetitive tasks to ensure consistency and uphold quality standards. Examine potential use cases for automation, which includes streamlining the process, conducting document comparisons via OCR etc. Implementation of automation solutions including ICR/OCR technology and integrate with the digital journeys. Maintain the expected performance and keep the errors in analysis results within pre-determined levels. Use existing APIs wherever available and develop/provide services/APIs for functionalities supported through ICR/OCR
<b>Cloud Landing Zone setup and ongoing management</b>	
<p>The vendor is required to set up the Cloud Landing Zone for UIIC at enterprise level. UIIC currently operates on complete on-premises infrastructure for all the applications including existing portals. The current Design, Development, Implementation &amp; Support of Cloud Portal and Mobile Solution RFP will introduce Cloud environment to UIIC, the vendor will have to take care of all the activities related to setting and maintaining the Landing zone and Cloud infrastructure which includes:</p>	
<b>Align to the Cloud Strategy</b>	<ul style="list-style-type: none"> <li>• Design the Cloud Landing Zone architecture in <b>line with UIIC's cloud adoption roadmap</b>, ensuring flexibility for future expansion to other workloads.</li> <li>• Conduct <b>business requirement gathering and technical assessments</b> to map existing on-premises applications and plan their integration/migration to the cloud.</li> <li>• Define <b>cloud-agnostic reference architectures</b> that cover compute, storage, networking, identity, and security.</li> <li>• Implement <b>Identity and Access Management (IAM)</b> with: <ul style="list-style-type: none"> <li>○ <b>Role-Based Access Control (RBAC)</b> for different user personas (admins, developers, business users, external partners).</li> <li>○ <b>Multi-Factor Authentication (MFA)</b> for all privileged accounts.</li> <li>○ <b>Centralized identity federation</b> for integrating on-premises AD/LDAP with the cloud provider's IAM.</li> <li>○ <b>Granular policies</b> for least-privilege access, segregation of duties, and conditional access.</li> </ul> </li> <li>• Define and document <b>organizational policies and guardrails</b> for resource provisioning, budget controls, and tagging standards to ensure governance.</li> </ul>
<b>Establish Resource Hierarchy</b>	<ul style="list-style-type: none"> <li>• Define a <b>logical resource hierarchy</b> that reflects UIIC's business and operational model: <ul style="list-style-type: none"> <li>○ <b>Management groups / organizational units</b> for governance.</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>○ <b>Subscriptions / accounts / projects</b> structured based on workloads, environments, and business domains.</li> <li>● Implement <b>naming conventions and tagging frameworks</b> for resources to support billing, security, and compliance tracking.</li> <li>● Enable <b>automated provisioning scripts (IaC – Infrastructure as Code, e.g., Terraform/ARM/CloudFormation)</b> to ensure consistent and repeatable deployment of resources.</li> </ul>
<b>Establish and Manage Networking</b>	<ul style="list-style-type: none"> <li>● Set up a <b>Virtual Private Cloud (VPC) / Virtual Network (VNet)</b> with: <ul style="list-style-type: none"> <li>○ Segmented <b>subnets</b> for workload isolation (application tier, data tier, DMZ).</li> <li>○ <b>Network security groups / firewalls</b> for controlling east-west and north-south traffic.</li> <li>○ <b>Routing rules and peering policies</b> for secure connectivity between workloads.</li> </ul> </li> <li>● Implement <b>hybrid connectivity</b> between UIIC's on-premises data centers and cloud environments using VPNs, dedicated interconnect (MPLS / ExpressRoute / DirectConnect), or SD-WAN.</li> <li>● Ensure <b>DNS, load balancing, and API gateway setup</b> for traffic distribution, resilience, and scalability.</li> <li>● Define <b>network performance baselines</b> (throughput, latency, bandwidth) and establish monitoring thresholds.</li> </ul>
<b>Implement Security, Governance &amp; Compliance</b>	<ul style="list-style-type: none"> <li>● Establish a <b>cloud-native Security Operations framework</b> that includes: <ul style="list-style-type: none"> <li>○ Continuous <b>security monitoring and logging</b> via integration with SIEM/SOC tools</li> <li>○ <b>Data encryption at rest and in transit</b> using KMS or cloud-native key vaults.</li> <li>○ <b>Automated threat detection and response</b> using AI-driven monitoring.</li> <li>○ <b>Vulnerability scanning, patch management, and compliance dashboards.</b></li> </ul> </li> <li>● Define a <b>compliance management framework</b> aligned to IRDAI, RBI Cybersecurity Guidelines, ISO 27001, and other relevant regulatory standards.</li> <li>● Implement <b>policy-as-code</b> (e.g., Azure Policy, AWS Config) to enforce guardrails around resource usage, cost, and security.</li> <li>● Enable <b>data residency and sovereignty controls</b> ensuring sensitive customer and policyholder data remains in approved geographies.</li> <li>● Provide <b>tamper-proof audit logs</b> for all system and user activities for governance and forensic analysis.</li> </ul>
<b>Backup &amp; DR</b>	<ul style="list-style-type: none"> <li>● Implement <b>Disaster Recovery (DR) setup</b> with defined RPO (Recovery Point Objective) and RTO (Recovery Time Objective) as stated in RFP.</li> <li>● Establish <b>backup and archival policies</b> in line with data retention requirements</li> </ul>
<b>Ongoing Maintenance</b>	<p>As Cloud will be fundamental to UIIC's Technology Strategy going forward, the Vendor is expected to:</p> <ol style="list-style-type: none"> <li>a. Define and manage Cloud Landing zones for not only the portals and associated applications/solutions but other UIIC applications as well (as per UIIC's strategy) which is over and above the scope of the Design, Development, Implementation &amp; Support of Cloud Portal and Mobile Solution RFP</li> <li>b. Train UIIC resources, deputed by UIIC, in managing the Cloud Landing Zone, how they are managed, configured and scaled up so that UIIC can internally manage cloud adoption for other UIIC applications (other than portals). Vendor should Train, Co-work and monitor UIIC resources on the Landing Zone activities. Vendor should ensure the identified UIIC resources will be Hands-on on landing zone activities and do things independently.</li> </ol>
<b>Enterprise Observability - Manage, Monitor &amp; Optimize</b>	
<b>End to End Observability</b>	<ul style="list-style-type: none"> <li>● Create observability layer to monitor the health and performance of services and pre-empt failures across the entire solution and components.</li> <li>● Create Robust observability framework tailored for the UIIC Portals and for integrations, The primary objective is to offer end-to-end visibility into the Application/Portal health and performance through a combination of metrics, dashboards, logs, traces, and alert mechanisms</li> </ul>

	<ul style="list-style-type: none"> <li>• Enable end-to-end observability across applications, databases, and infrastructure using monitoring solutions (e.g., Prometheus, CloudWatch, AppInsights – Indicative only).</li> <li>• Set up centralized logging and SIEM integration for proactive issue resolution.</li> <li>• End to end visibility of transactions across the Insurance value chain and business functions</li> <li>• Following are the Observability components are expected to be available in the observability solution for the portals <ul style="list-style-type: none"> <li>○ API Executive Dashboard</li> <li>○ Transaction Monitoring</li> <li>○ Latency Trends</li> <li>○ SLA Compliance Tracker</li> <li>○ API Key Usage Dashboard</li> <li>○ Observability Dashboard</li> <li>○ Predictive &amp; Proactive Monitoring</li> </ul> </li> <li>• Other integrations (Core, DMS, CRM, Communication Management) success rate</li> </ul> <p>The bidder should monitor the following activities (not limited to) using suitable monitoring tools</p> <ul style="list-style-type: none"> <li>○ Microservices Mesh and container component / service availability, CPU Usage, Memory, Storage consumption etc.</li> <li>○ Process utilization including Solution &amp; Database (DB) Services.</li> <li>○ Performance tuning of DB</li> <li>○ Component Uptime</li> </ul>
<b>CloudOps</b>	Implement <b>CloudOps</b> processes for operations management, including patching, incident response, and performance optimization.
<b>FinOps</b>	<ul style="list-style-type: none"> <li>• Set up <b>FinOps practices</b>: <ul style="list-style-type: none"> <li>○ Cost allocation by department/workload.</li> <li>○ Budget thresholds and alerts.</li> <li>○ Recommendations for rightsizing resources and reserved instances.</li> </ul> </li> </ul> <p>Bidder to ensure the cost of running the operations in cloud is optimized at all the times</p>
<b>Performance</b>	<ul style="list-style-type: none"> <li>• Define <b>auto-scaling and load balancing policies</b> to ensure resource elasticity based on business demand (e.g., renewal season, catastrophe events).</li> </ul>

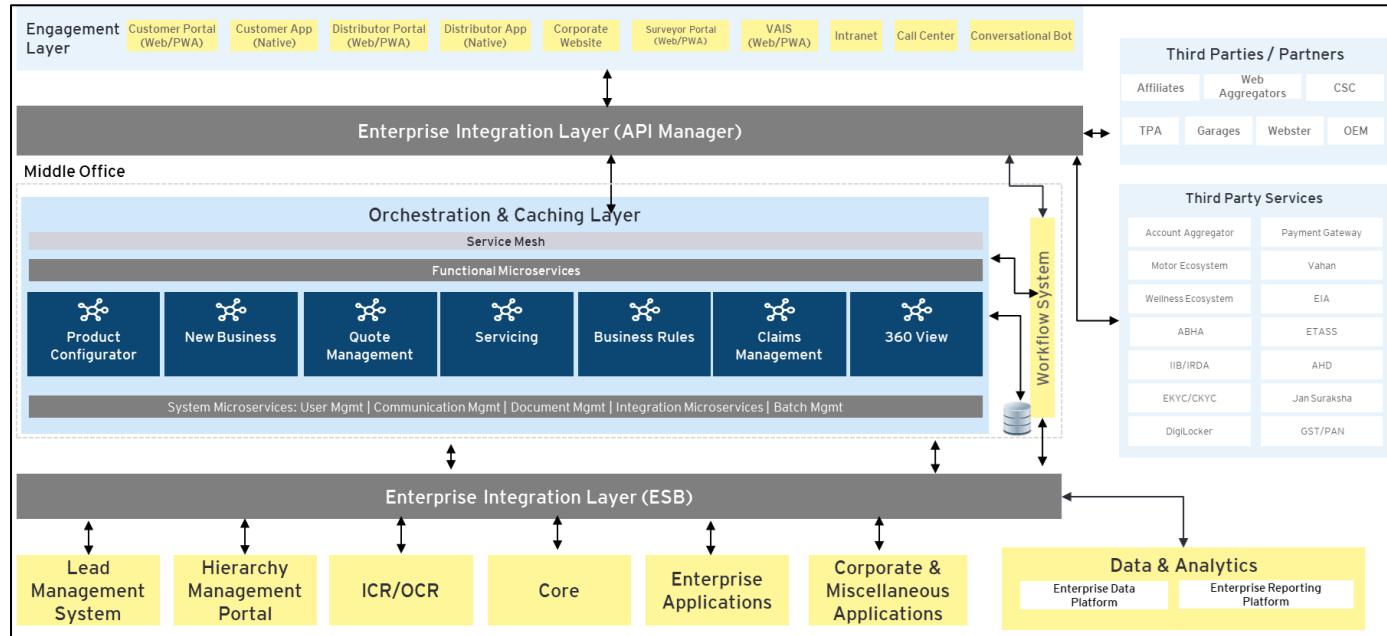
## 6.2. Volumetrics

Refer Section 15: Annexures - Part B for the current state figures, volumetrics and future projections. Bidder is expected to size the solution infrastructure based on this volumetrics while ensuring the required service level are met for current as well as volume expected in next 5 years.

## 6.3. High Level Architecture (indicative only)

The successful bidder shall implement the solution by conforming to below defined high-level architectural considerations and design principles.

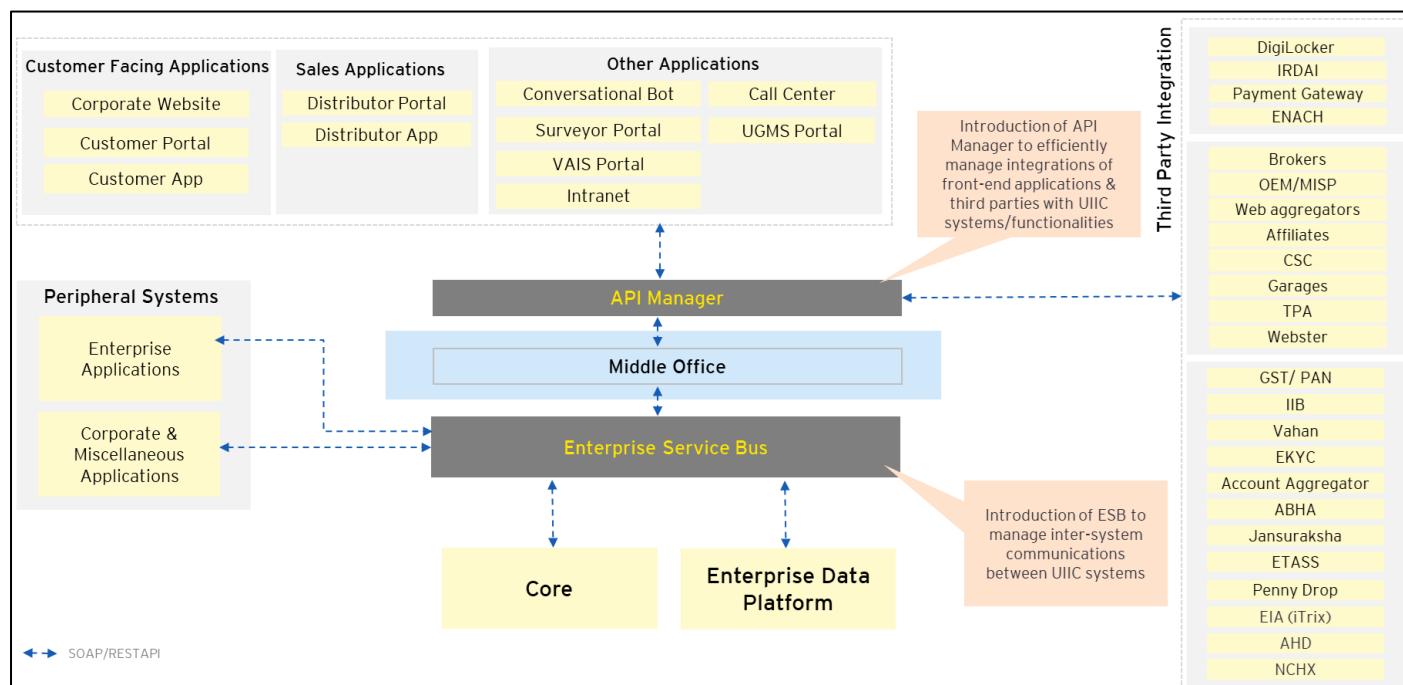
### 6.3.1. Solution Architecture (Indicative)



### 6.3.2. Integration Architecture (Illustrative)

The successful bidder shall create the platform having secure integrations with internal systems and external entities/systems/services/databases etc. and have the capability for future expansion both in terms of additional integrations and the scale/volume being supported from the integrations. Bidder is expected to propose the solution in-line with the mentioned requirements. During the Discovery phase, the bidder should finalize the number of integrations, number of internal and external systems/services as per the findings of the UIIC current landscape and in accordance with the UIIC Business Requirements as signed-off by UIIC. Bidder to publish the final Integration Architecture diagram by considering all the necessary existing UIIC applications and integrations requirements in line with the Business requirements

Below diagram depicts high-level Integration Architecture to be enabled that is expected from UIIC with respect to the requirements listed in this RFP



Integration is critical part of the overall solution which tracks connections and data flows from and in, to UIIC Ecosystem supporting various user journeys. It should be built around REST based Microservice APIs which needs to be containerized and orchestrated and deployed on the cloud Platform.

The proposed solution shall be tightly integrated with all existing setups and new infrastructure /Assets/ applications of the UIIC. The necessary integration should be by the way of API or any other similar manner to be performed by the vendor without any additional cost. The required APIs/any other mode required for such integrations are to be developed by the bidder, thereafter, deployed and integrated with UIIC's setup without any additional cost to UIIC during the contract years.

Integration architecture needs to be highly available, scalable, maintainable, light weight and resilient. Solution should support event driven, consent management driven and asynchronous API architecture to support high volume of user requests and transactions. Following are the key aspects of API integration, which needs to be addressed by the bidder through the solution:

- API Manager / API Gateway to support all the user-facing functionalities as well as the external integrations. Bidder should be responsible for all the integration related activities like Service Creation, Field identification and mapping, configuration to ensure that all the required integrations are working as expected based on the Business Requirements and performing at the desired level as per the defined SLAs. An API gateway will be deployed to manage and secure the communication between various components and external systems. This gateway facilitates efficient API lifecycle management, authentication, authorization, and traffic routing, ensuring seamless integration and interoperability.
- Middleware Layer / ESB to support all the internal integration between UIIC systems (including the Middle Office Modules that the bidder will develop) to ensure the desired functionalities as per the Business requirements are supported by the solution.
- Data encryption: All the application data in transit through APIs need to be encrypted (HTTPS) by TLS 1.3
- Security for APIs: Apart from end point protection, ensure all APIs require authentication and authorization.
- Error handling: APIs need to handle error gracefully with help of appropriate error codes and messages.
- Standard design patterns: APIs are implemented using appropriate design patterns for modern application frameworks for:
  - Interservice communication
  - Distributed transaction management
  - Interservice data sharing
  - Log aggregation
  - API failure management
  - Managing Duplicate requests

**API Standardization and Network Protocols:** The bidder is responsible for providing their point of view on the establishing a standardized set of API rules, a standard API grammar and setting up of protocols for consumption of APIs on the platform. The API standardization protocols should support (but not limit to):

- Standardized API requests/responses
- Standardized API should have standard masters
- Onboard external partners and integration of partner services through configuration
- Publishing of UIIC services for external consumption

The protocols should ensure consistency, compatibility and interoperability between services.

### **6.3.3. Design principles**

Selected bidder should conform to below defined design principles while proposing the solution and architecture for the RFP. Bidder may propose additional principles not in the list, that may be relevant to the requirements and expectations of UIIC.

#### **6.3.3.1. Accessibility & User Interface**

#	Purpose	Description
1	<b>Mobile Responsive</b>	For ease of accessibility of services over mobile devices – based on Mobile first model
2	<b>Usable and Accessible</b>	Needs to be usable and accessible for all users including specially enabled ones by considering factors like font size, colour contrast, keyboard navigation and screen reader compatibility and voice assistance
3	<b>Simple and clutter free</b>	Needs to be simple, clutter free reducing complexity and cognitive burden for the users
4	<b>Omni Channel</b>	Availability of services over multiple channels for ex. Mobile, WhatsApp
5	<b>UI Ergonomics</b>	UI design should be ergonomic in nature such that transactions\data entry\uploads are done in best possible time with best placements of web components and minimal mouse clicks
6	<b>Clarity</b>	Needs to provide clarity of the information and content by organizing content logically, using concise and straightforward language and using appropriate typography

7	<b>Consistency</b>	Needs to be consistent, by providing users with a sense of familiarity, so that their navigation and understanding of interface become easier
8	<b>Intuitive cues</b>	Needs to provide users with intuitive cues for their interactions with UI elements, so that they understand the outcome of their actions and feel in control with the user interface
9	<b>Sufficient user control</b>	Needs to provide sufficient user control features by providing users the ability to navigate, interact and customize the interface as per their preference to enhance their ownership and engagement with the digital product they are using
10	<b>Visual hierarchy</b>	Needs to maintain a visual hierarchy of visual elements of screen to prioritize their importance and guide user's attention accordingly
11	<b>Multi-Lingual</b>	Solution to support all major written Indian Languages
12	<b>Error prevention and recovery</b>	Needs to provide appropriate error prevention and recovery mechanism by using necessary validations, informative error messages and intuitive error handling

#### **6.3.3.2. Architecture Patterns**

#	Purpose	Description
1	<b>Modularity</b>	Capability to create a modular platform for ease of use and maintenance
2	<b>Performance</b>	Platform should be able to handle current and future volumes of data (customers, transactions) across UIIC's lines of businesses.
3	<b>Modern application architecture</b>	Microservice based scalable design to work independently and allow deployment of each of web and backend components separately without impacting each other
4	<b>Bespoke Development</b>	Complete solution to be based on bespoke development with ownership of entire solution to be made available to UIIC
5	<b>Highly Configurable</b>	System to be made configurable on all aspects of design, allowing actors to configure their flow, manage their data, teams, products, APIs etc. to be configured by them. Change to code should be required only if functionalities are being modified
6	<b>Zero Fault Tolerance</b>	System to handle errors by its own and auto recover from failures and ensure guaranteed delivery of requests and transactions. Additionally for certain high-level errors, the system to provide notifications, and for critical errors it should be communicated via SMS or email to designated users
7	<b>API First Approach</b>	Platform should be built on API first approach
8	<b>Design aspects</b>	Needs to adopt following from ground up design. <ul style="list-style-type: none"> <li>a. Encapsulation</li> <li>b. Re-usability</li> <li>c. Extensibility</li> <li>d. Scalability</li> <li>e. Maintainability</li> </ul>
9	<b>Design principles</b>	Needs to adhere to following standard design principles. <ul style="list-style-type: none"> <li>a. SOLID (single responsibility principle, open-closed principle, Liskov substitution principle, interface segregation principle, and dependency inversion principle)</li> <li>b. KISS (Keep It Simple)</li> <li>c. Modularity</li> <li>d. Coupling and cohesion of modules</li> <li>e. LEAST</li> <li>f. Cross cutting concerns</li> <li>g. DRY (Don't Repeat Yourself)</li> </ul>
10	<b>Cross-cutting Capabilities</b>	Solution architecture should support key functions related to Security, Logging, Configuration, Encryption/Decryption, Reusable blocks, Exception handling
11	<b>Design approach</b>	Main architecture components are to be centralized. e.g. <ul style="list-style-type: none"> <li>a. API management</li> <li>b. Enterprise service bus (ESB)</li> <li>c. Document management system (DMS)</li> <li>d. Business rules engine (BRE)</li> <li>e. Business process management (BPM)</li> <li>f. Error handling</li> <li>g. Log management</li> </ul>

#	Purpose	Description
12	<b>HTTP methods</b>	Platform should support various HTTP methods such as Get, retrieve, post, delete, put etc. and any other methods as per the requirement of the solution
13	<b>Event driven</b>	Solution should support event driven architecture
14	<b>Asynchronous</b>	Solution should support asynchronous communication
15	<b>Consent management driven</b>	Solution should support consent management architecture and ensure that IRDAI / Regulatory guidelines / DPDP Act or revisions as applicable are considered for consent management

#### **6.3.3.3. Methodology**

#	Purpose	Description
1	<b>Agile Approach</b>	Agile frameworks to be used for development and governance. Key objective to deliver components with quality on time
2	<b>12 Factor App methodology</b>	<p>Following are 12 factors to be considered for modern app development:</p> <ol style="list-style-type: none"> <li><b>Codebase:</b> One code base tracked in version control; many deploys.</li> <li><b>Dependencies:</b> Explicitly declare and isolate dependencies.</li> <li><b>Config:</b> Store config in the environment.</li> <li><b>Backing service:</b> Treat backing services as attached services.</li> <li><b>Build, release, run:</b> Strictly separate build and run stages.</li> <li><b>Processes:</b> Execute the app as one more stateless process.</li> <li><b>Port binding:</b> Export services as port binding.</li> <li><b>Concurrency:</b> Scale out via process model.</li> <li><b>Disposability:</b> Maximize robustness by fast start up and graceful shutdown.</li> <li><b>Dev/prod parity:</b> Keep development, staging and production as much as same.</li> <li><b>Logs:</b> Treat logs as event streams.</li> <li><b>Admin process:</b> Run admin/management tasks as one-off processes.</li> </ol>

#### **6.3.3.4. Integrations & Data**

#	Purpose	Description
1	<b>Open Standards</b>	For seamless exchange of information with integrating systems based on Open Protocols with low latency
2	<b>Open Network</b>	Availability of business to seamlessly onboard users, customers and distributors on the platform through common protocols
3	<b>Quick Integrations</b>	Solution will be integration heavy and will be required to integrate with different 3rd Party Services, External entities, government bodies etc impacting the flow. System elements needs to be aligned with integration layer such that configurations can be done from UI by the respective providers on real time basis
4	<b>Network protocols support</b>	Platform should support following network protocols: TCP/IP, SMTP, PPP, SFTP, HTTPS, IPv4, IPv6, VNet, ICMP, UDP and any other protocol as required for the solution from application accessibility, scalability, deployability functionality perspective.
5	<b>Data formats</b>	Platform should support multiple data formats
6	<b>Near Realtime Data sync</b>	System should be capable of near real time synchronization of distributed data
7	<b>Asynchronous batch processing</b>	System should have its batches running asynchronously to process bulk data
8	<b>Data Storage</b>	Manage PII and Non-PII data seamlessly and securely across functions
9	<b>Data Security</b>	Capability to secure all types of transactional data (in-transit and in-rest), non-transactional data, documents etc

#### **6.3.3.5. DevOps/DevSecOps**

Platform should support automated CI/CD pipeline for end-to-end deployments and security elements applicable for the DevOps pipeline.

#	Purpose	Description
1	<b>Automated Deployments</b>	Implementation of DevSecOps for CICD pipelines for quick deployments and rollbacks with zero manual intervention

<b>2</b>	<b>Version Management</b>	Solution to maintain version of source code\configuration with complete audit trail and relevant authorizations
<b>3</b>	<b>Containerized and orchestrated</b>	Solution should be containerized and orchestrated
<b>4</b>	<b>Secured Code</b>	Secured Code, Coverage, SAST & DAST

#### **6.3.3.6. Availability**

<b>#</b>	<b>Purpose</b>	<b>Description</b>
<b>1</b>	<b>Scalability</b>	Robust and scalable architecture to efficiently handle current and future volumes (customers, users, transactions – Refer Section 15. Annexures – Part B for current and future volume trends)
<b>2</b>	<b>100% Uptime</b>	System to be available 24*7*365

#### **6.3.3.7. Enablement**

<b>#</b>	<b>Purpose</b>	<b>Description</b>
<b>1</b>	<b>Ready Solution</b>	Ready solutions and Accelerators relevant to the journeys and components of UIIC
<b>2</b>	<b>Data Analytics</b>	Data analytics one of the key components for data design. Each of the data (User Input, Derived, Navigation, Logs etc) can be used for generation of analytics and identification of user behaviour

#### **6.3.3.8. Security**

<b>#</b>	<b>Purpose</b>	<b>Description</b>
<b>1</b>	<b>Security</b>	Compliance to Global security standards and data standards
<b>2</b>	<b>Zero Trust Architecture</b>	Security to be one of the key components of design and development from stage 1. Data integrity & Security one of the key elements for development at each stage and component
<b>3</b>	<b>Encryption</b>	Platform should encrypt data in motion with latest industry standard frameworks including TLS 1.3 and 256-bit AES for all the online services hosted on the cloud developed as part of this RFP. Also support backward compatibility to integrate with any other existing Encryption methodologies in place currently in UIIC (TLS 1.2)

#### **6.3.3.9. User Management**

<b>#</b>	<b>Purpose</b>	<b>Description</b>
<b>1</b>	<b>User onboarding /Off boarding</b>	Platform should enable administrator to <ul style="list-style-type: none"> <li>a. Add new users and remove departing users</li> <li>b. Create and configure golden id for users with multiple policies</li> <li>c. Add user groups and manage them</li> <li>d. Platform should allow different categories of user login using different methods including Multi-factor Authentication</li> </ul>
<b>2</b>	<b>Profile management</b>	Platform should allow users to update their personal details, personal preferences and settings to enhance their user experience
<b>3</b>	<b>Role based access control</b>	Platform administrator should be able to assign roles to users / user groups and provide specific access to critical resources based on the roles
<b>4</b>	<b>Password reset and policies</b>	Platform should allow users to change/reset their password and should also have policies to enforce setting up of new strong password periodically to enhance the security
<b>5</b>	<b>Audit trail and monitoring</b>	Platform should allow administrator to keep track of all users activities on the platform providing insight on who accessed what and when to enable easy tracking of any un-authorized access incident

#### **6.3.3.10. Hosting**

Platform should use appropriate cloud first features in the solutions and provide auto scalable and reliable applications. Additionally, solution should be Cloud agnostic with capability to be either deployed on any standard cloud, on-premises or as a hybrid solution with capability to be implemented as a containerized deployment. Bidder should elaborate their deployment options and approach in the response.

#	Purpose	Description
1	<b>Cloud First capabilities</b>	Solution to be made available with cloud first approach and solution to make use of integral cloud capabilities at all aspects
2	<b>Cloud Agnostic</b>	The solution must be future-ready, allowing for easy and seamless migration from one cloud provider to another, or back to on-premises infrastructure, as per UIIC's strategic decisions.

#### **6.4. Solution Components**

Development for the solution components as outlined in this RFP, can be either developed in be-spoke manner with close alignment with UIIC requirements or these can be COTS solution procured by the bidder which are then configured and implemented in accordance with UIIC requirements and overall objectives of the project. Below table outlines which components are expected to be “Be-spoke” and which can be “COTS”. Bidder is expected to carefully understand the outlined development model and proposed the solution accordingly. In case the bidder opts to partner with a solution provider for any of the components marked as COTS, then the bidder should clearly indicate the Product name, Solution provider details and credentials (as indicated in the Annexures) in their response.

Important Note: “Bespoke” development means a custom development by the bidders as per requirements outlined in this RFP and as finalized and documented during the Requirement Gathering phase. Bespoke development can be done using any distributed technology stack or open-source technology / platform (with Enterprise Support as per the requirements/criticality of the component). UIIC prefers “Bespoke” development over COTS given that it allows UIIC to retain full control over the IPR of the developed solution. However, Bidders can choose to propose COTS for any of the solution component (as indicated in below table) as per bidder’s judgement and experience of having delivered similar engagements.

Components	Type
Web Portals / Mobile Applications	Bespoke
Corporate Website	Bespoke
Middle Office - Tech Components	
Product Configurator	Bespoke/COTS
Rule Engine	Bespoke/COTS
Workflow/BPM	Bespoke/COTS
Communication Engine	Bespoke/COTS
Middle Office - Functional Modules	
New Business (Quotation & Issuance)	Bespoke
Underwriting	Bespoke
Servicing (Customer/Policy/Endorsement)	Bespoke
Claims	Bespoke
Lead & Activity Management System	Bespoke
Hierarchy Management Portal	Bespoke
ICR / OCR Implementation	COTS
ODS Implementation & Configuration	Bespoke
API Manager and ESB	COTS
API/Service configuration	Bespoke
Reporting	Bespoke
Conversational AI / Chatbot	COTS
Cloud Set up (including Landing Zone)	Bespoke

Bidders to propose other solution requirements such as Ticketing tool, tools for observability, project management, Change management, SLA monitoring etc. as per their discretion in line with the overall solution requirements.

#### **6.5. Indicative Technology Stack**

The bidder shall implement Digital Front & Middle Office (Cloud Portals) solution using the technology/tool/solutions from the below list. An indicative Technology stack is provided in the below table across the technology areas. The bidder is free to choose any one of the listed OEMs/Solution Providers per technology component or recommend some appropriate alternatives. Final Technology Stack for the solution will be as per UIIC’s decision in agreement with the bidder.

- Below list of Technology/Tool choices is an “indicative” list of UIIC and in no order of preference
- Bidders are free to propose any other technology/tool that they think should be adopted for this solution
- Bidder to provide justification in case there is any deviation from the proposed indicative technology choices.

**Core Technology Stack (Cloud Agnostic)**

#	Technology Area	Technology Stack (Any deviation to be with justification and how it will improve the outcome.)
1	<b>Client Side</b>	Modern JavaScript Framework - React
2	<b>Framework (Server Side)</b>	Spring Boot, JPA: Spring Data with Hibernate
3	<b>Backend OS</b>	Redhat Enterprise Linux or equivalent enterprise grade OS
4	<b>Containerization / Management</b>	Kubernetes #
5	<b>API Manager</b>	Kong #
6	<b>ESB</b>	Apache Camel #
7	<b>ODS</b>	PostgreSQL #
8	<b>Development</b>	Version control with git CI/CD
9	<b>Web/App</b>	Nginx, Tomcat, Docker containers
10	<b>Service Mesh</b>	Istio #
11	<b>Identity &amp; Access Management</b>	Open-Source Enterprise Grade (KeyCloak) Protocol Supported: OpenID Connect, OAuth 2.0, and SAML 2.0 Integration: LDAP /AD Support Single Sign-On and Single
12	<b>Log Management and Observability</b>	ELK stack (Elasticsearch, Logstash, Kibana) Open-source monitoring tools such as Grafana and Prometheus or Elastic APM
13	<b>Document Store</b>	NoSQL DBs – MongoDB #
14	<b>Messaging</b>	Kafka
15	<b>Cache</b>	Open Source in Memory Cache - Redis
16	<b>Project Management / Change Management</b>	Jira / Confluence
17	<b>Secure Code Review / Analyzer</b>	SonarQube
18	<b>SMS Gateway</b>	UIIC Provided API Based Integration (Two Service Providers)
19	<b>Email Gateway</b>	UIIC Provided SMTP Based Integration
20	<b>WhatsApp</b>	Integrate with UIIC WhatsApp Enterprise/Business account
21	<b>Security</b>	OWASP and SANS Verified Anti Hack Preventions
22	<b>Rule Engine / Rule Management</b>	Drools
23	<b>IDE</b>	Spring Tool Suite
24	<b>Benchmarking</b>	JMeter

**# Components should be provided with “Enterprise Grade Support” as part of the solution to eliminate the need for community support and ensure timely resolution/support during production issues.**

Apart from the Core solution components mentioned in Table above, bidders should include following components in the solution and clearly call out all services, resources and tools, components that will be used outside the core solution stack across areas such as Security, Key Management, Networking, Storage etc. Refer Annexure 16 for more details.

**Tools and Tech Stack for DevOps and DevSecOps**

Note that there should be “NO DEVIATION” from the DevOps and DevSecOps tech stack as mentioned below. Bidder should conform to these tools for their solution.

Sr No.	Technology Area	Technology Component/Requirement as per inputs from Bidder
1	<b>Source Control Repository</b>	Git
2	<b>CI/CD</b>	Jenkins, Maven, Ansible Playbook
3	<b>Agile Process/Agile software development</b>	Confluence/Jira
4	<b>Test Automation</b>	Selenium
5	<b>Secure Code Review/Analyzer/SAST/QA</b>	Junit, BrowserStack, SonarQube

Sr No.	Technology Area	Technology Component/Requirement as per inputs from Bidder
6	Web Application Security / DAST	OWASP ZAP

Successful bidder shall be responsible for the following aspects of the solution:

1. Delivery of the Solution/tool/technology component licenses as proposed by the bidder for the solution
2. Configuration of the Infrastructure as per the requirement of the solution
3. Configuration of the solution in compliance with the Information Security Policy of the company including system hardening etc.

#### **6.6. Functional Requirements**

The functional requirements across areas/assets/components mentioned in Section 6.1 above are detailed out in the excel attachment in Annexure 15 – Functional Requirements. Bidder is expected to provide the responses to each of the Functional annexures as per the directions provided in the Annexure.

#### **6.7. Technical Requirements**

The Technical requirements across areas/assets/components mentioned in Section 6.1 above are detailed out in the excel attachment in Annexure 16 – Technical Requirements. This annexure also covers the Non-Functional Requirements (NFRs) that are applicable for the entire solution, and the proposed solution is expected to meet all the mentioned NFRs and performance measures. The Bidder is expected to provide the responses to each of the Functional annexures as per the directions provided in the Annexure.

##### **6.7.1. Non-Functional Requirements**

Non-functional requirements (NFRs) for the solution include its quality attributes and constraints which are required to meet its users need. Following are the main NFRs, which have been identified for UIIC Solution which needs to be addressed by the bidder without fail. The non-functional requirements are detailed out in the excel attachment in the Annexure 16 – Technical Requirements.

- Accessibility
- Auditability (Audit and Logging)
- Performance
- Availability Development / deployment environment
- Capacity
- Security
- Compatibility
- Fault tolerance
- Localization
- Deployability
- Extensibility

## 7. Solution Timelines & Approach

### 7.1. Lines of Business & Products in Scope

Currently, UIIC operates in multiple lines of business in General Insurance and has more than 200 active products in operations (Refer Annexure 36 – Active Products for details). In order to undertake this transformation, UIIC proposed an iterative approach (as outlined below) by prioritizing a few lines of business & products. Below table covers this indicative approach and categorization.

Bidders are expected to propose their plan for implementation and prioritization by considering all the details outlined in this RFP and their understanding of UIIC asks and objectives. Should there be any deviation from this indicative plan, the bidder should highlight in their response.

### 7.2. Proposed plan

Overall duration for the engagement (and the contract with the successful bidder) will be 60 months including all the phases mentioned in Section 7.2.

#### Expected Timelines (Indicative):

Tranche	Components	Timeline
Tranche 1	<b>Corporate Website</b> Website landing page with all the functionalities that are currently being operated (customized as per UIIC requirements noted during requirement gathering phase)	On or before 5 months from the date of signing the contract
	<b>Tranche 1 LOBs &amp; Products - Go-live (MVP)</b> All Functionalities, LOBs, Products as indicated in table below	On or before 8 months from the date of signing the contract
Tranche 2	<b>Lead &amp; Activity Management System</b> Functionalities as per Annexure 15 – Functional requirements to be delivered.	On or before 10 months from the date of signing the contract
	<b>Hierarchy Management Portal</b> Functionalities as per Annexure 15 – Functional requirements to be delivered.	On or before 10 months from the date of signing the contract
	<b>Tranche 2 LOBs &amp; Products - Go-live</b> All Functionalities, LOBs, Products as indicated in table below	On or before 12 months from the date of signing the contract
Tranche 3	<b>Tranche 3 LOBs &amp; Products - Go-live</b> All Functionalities, LOBs, Products as indicated in table below	On or before 16 months from the date of signing the contract
Tranche 4	<b>Tranche 4 LOBs &amp; Products - Go-live</b> All Functionalities, LOBs, Products as indicated in table below	On or before 20 months from the date of signing the contract
Tranche 5	<b>Tranche 5 LOBs &amp; Products - Go-live</b> All Functionalities, LOBs, Products as indicated in table below	On or before 24 months from the date of signing the contract
Tranche 6	<b>Tranche 6 LOBs &amp; Products - Go-live</b> All Functionalities, LOBs, Products as indicated in table below	On or before 24 months from the date of signing the contract
Others	<b>Conversational Bot, ICR/OCR</b> Journeys on Conversational Bot and ICR/OCR touchpoints in the digital journeys to be incorporated in the plan with clear go-live timelines	Bidder to include in the proposed plan
	<b>Completion of overall Development Phase (Tranche 2 to Tranche 6)</b> All Functionalities, LOBs, Products as indicated in table below	On or before 24 months from the date of signing the contract
	<b>Hypercare and Support &amp; Maintain Phase</b> Refer Section 7.3.11 and 7.3.12 for the scope and requirements	Hypercare and Support to start immediately after every Tranche go-live in Production. To continue till Month 60 (overall duration of the contract)

Tranche 1 : MVP – First set of products to be enabled on Portals & Middle Office

Tranche 2-6: Next set of products to be enabled on Portals & Middle Office

Tranche	Line of Business	Product	Scope
	Motor	PrivateCar - Package	Portals & Apps –

Tranche	Line of Business	Product	Scope
Tranche 1 – MVP		PrivateCar - Liability PrivateCar - SAOD TwoWheeler - Package TwoWheeler - Liability TwoWheeler – SAOD MotorRoadTransit MiscellaneousVehicle MotorStandaloneCPAPolicy CommercialVehicle - Package CommercialVehicle - Liability	Sales & Issuance Journey Renewal Journey  Middle Office – New Business, Quote, Proposal, Underwriting, Issuance, Renewal
	Health	ArogyaSanjeevaniPolicy IndividualHealthPolicy Yuvaan Health Insurance Policy FamilyMedicarePolicy OverseasMediclaimPolicy OverseasTravelInsurance SuperTopUp	
Tranche 2	Motor & Health	All products listed above Tranche 1	Portals & Apps – Servicing (Customer / Policy / Endorsement)  Middle Office – Servicing (Customer / Policy / Endorsement) Modules
Tranche 3	Personal Accident	Sampurna Suraksha Bima SaralSurakshaBima BurglaryPolicyInsurance MoneyInsurance	
	Fire	BharatGrihaRakshaPolicy UnitedValueUdyamSuraksha UnitedValueGrihaRakshaPolicy BharatLaghuNdSukshmUdymSurksha StandardFireSpecialPeril Griha Suraksha	Portals & Apps – Sales & Issuance Journey Renewal Journey  Middle Office – New Business, Quote, Proposal, Underwriting, Issuance, Renewal
	Package	ShopkeepersPolicy UnihomeCareInsurancePolicy HouseholdersPolicy	
	Social & Rural	AgriculturePumpsetInsurance IndividualRoadSafetyPackage JanataPersonalAccidentInd	
	Package	RuralAccidentPackagePolicy	Middle Office – New Business, Quote, Proposal, Underwriting, Issuance, Renewal
	Engineering	ContractorsAllRisksPolicy BoilerAndPressurePlantInsurancePolicy ContractorsPlantMachinery EEI MachineryBreakdownInsurancePolicy StorageCumErectionInsurance	Middle Office – New Business, Quote, Proposal, Underwriting, Issuance, Renewal
	Liability	EmployeesCompensationLiability	Middle Office – New Business, Quote, Proposal, Underwriting, Issuance, Renewal
	Marine Cargo	SpecificVoyagePolicy	Middle Office – New Business, Quote, Proposal, Underwriting, Issuance, Renewal
Tranche 4	Personal Accident	All products listed above in Tranche 3	
	Fire	All products listed above in Tranche 3	Portals & Apps – Servicing (Customer / Policy / Endorsement)
	Package	ShopkeepersPolicy UnihomeCareInsurancePolicy HouseholdersPolicy	Middle Office –

Tranche	Line of Business	Product	Scope
	Social & Rural	All products listed above in Tranche 3	Servicing (Customer / Policy / Endorsement) Modules
	Package	RuralAccidentPackagePolicy	Middle Office – Servicing (Customer / Policy / Endorsement) Modules
	Engineering	All products listed above in Tranche 3	Middle Office –
	Liability	All products listed above in Tranche 3	Servicing (Customer / Policy / Endorsement) Modules
	Marine Cargo	All products listed above in Tranche 3	
Tranche 5	Motor & Health	All products listed above Tranche 1	Portal – Claims Journey (Intimation, Status tracking) Middle Office – Claims Module
Tranche 6	All LOBs of Tranche 3	All products listed above Tranche 3	Portal – Claims Journey (Intimation, Status tracking) Middle Office – Claims Module

Additionally, Bidder to ensure the “Foundational” activities are managed within the bidder proposed plan that are required for any/all of the requirements listed in this RFP document at appropriate stages, these will include but not limited to:

- Cloud Landing Zone and Cloud Infrastructure setup
- Integrations with UIIC systems and services
- ODS functionalities for supporting journeys & transactions
- Workflow functionalities
- Coexistence with existing portals/journeys

Future Enhancements and inclusion in Portal and Middle Office (not in the current RFP's scope):

In addition to the MVP products, the system should have the provision to support other products for future drops including following lines of business.

- Aviation
- Marine Hull
- Remaining products of LOBs which are currently not covered in Tranche 1 to 6 in above table)

### **7.3. Solution Approach**

The bidder will be responsible for employing **Agile software development practices** across following phases:

- **Discovery**
- **Planning**
- **Requirement Gathering and Gap Analysis**
- **Design**
- **Build, Release & Environment**
- **Implementation**
- **Testing & Quality Assurance**
- **Quality Control**
- **Training & Documentation**
- **Go Live**
- **Hypercare**
- **Support & Maintain**
- **SLA Reporting**
- **Change Management**
- **Project Management**
- **Exit Management**

All the phases are detailed out below:

#### **7.3.1. Discovery**

Bidder should be involved in gathering information about the requirements of the solution and understanding the goals of the implementation. Here are some key areas bidder should cover during the discovery phase:

- Clearly state the objectives of the entire implementation journey, such as gathering information about UIIC's current system (if any), understanding requirements, and identifying the key stakeholders
- Describe the approach to gather the information, conduct workshops, interviews, or surveys, and any other techniques to gain insights into the UIIC's business processes

- UIIC will provide a high-level walkthrough of the current IT systems to the successful bidder. Post that the bidder will perform a detailed study of the IT systems.
- The successful bidder will be required to conduct a comprehensive on-site analysis of the UIIC's current state IT landscape. The objective of this analysis will be to identify all the system requirements and techniques in use, leveraging a combination of industry best practices and cutting-edge technical solutions to ensure a thorough and accurate assessment of the UIIC's current setup.
- Understand the existing Business landscape, Organization structure, Operations spread, Stakeholder involved in the Insurance value chain, Lines of business & products, Business Processes, Systems/Application Landscape, Technology & Integration Architecture
- Understand the current business processes across Insurance value chain (including but not limited to Quote, Proposal, Underwriting, Issuance, Claims, Servicing (Customer/Policy/Endorsement), Operations etc.)
- Also understand the ongoing and planned initiatives that UIIC is undertaking or planning to undertake to align the solution with existing/Inflight/upcoming projects
- Identify applications, services, functionalities existing in UIIC which need to be integrated to / redirected to from the new platform/portals and design the solution by accommodating any technology and technical limitation, if any (example: certificates, encryptions etc.), by identifying solutions/workaround for the same.
- Identify any reusable components, functionalities, modules that currently exist in UIIC ecosystem and can be re-used in the proposed solution to increase the speed of delivery and to conform to the Architecture Principle of 'Reusability'.
- Collaborate with UIIC stakeholders to validate functional and non-functional requirements for the solution
- Validate, finalize the scope post discovery, highlighting any deviations from the solution/timeline proposed as part of the RFP and mutually agreed with UIIC

### **7.3.2. Planning**

- Finalize the overall Project Plan by clearly outlining the phases, scope, activities, deliverables and timelines of all the phases, including but not limited to:
  1. Cloud Landing zone set up & configuration
  2. Environment Setup (including Prod and Non-Prod)
  3. Develop Team Set up
  4. Tranche Wise **Implementation Plan** – including LOBs, products, modules, functionalities
  5. DevOps/DevSecOps setup
  6. Sprint plan
  7. Test plan
  8. Cutover
  9. Hypercare
  10. Support Team Setup
  11. Change Management Team Setup
- Areas mentioned above are non-exhaustive, bidder should ensure that the Project Plan developed during Planning phase is exhaustive and covers all the essential phases, activities required for the project
- Work with UIIC to define prioritization and finalization of LOBs and Products across proposed phases (iterations)
- Establish a comprehensive project plan outlining the project's scope, milestones, and design considerations for the solution
- Provide a detailed RACI matrix as part of the project plan across each stage of the plan Highlight dependencies on UIIC, data, existing information, pre-requisites from UIIC and map them against timelines in line with the overall timelines
- Agree with UIIC on the Project Plan and procure UIIC sign-off on the Project Plan

### **7.3.3. Requirement Gathering and Gap Analysis**

- The successful bidder will conduct comprehensive discovery and ideation sessions with UIIC stakeholders to gather requirements. The solution designed must be flexible, adaptive, and responsive to accommodate future needs and changes in marketplace dynamics.
- Define the To-be business processes across Insurance value chain (including but not limited to Quote, Proposal, Underwriting, Issuance, Claims, Servicing (Customer/Policy/Endorsement), Operations etc.). Validate and sign-off to-be processes with UIIC.
- Following discussions with UIIC stakeholders, the bidder shall prepare a Business Requirement Specification (BRS), Functional Specification document (FSD), and create a Product Backlog with detailed user stories. UIIC reserves the right to introduce additional functionalities during the requirement gathering phase, which must be integrated by the bidder into the solution at no extra cost, ensuring they are customizable and configurable.
- The bidder must provide complete specifications for the software, including server-side, client-side, and any network bandwidth or hardware requirements for the proposed solution. These details should be included in the bidder's response.

#### **7.3.4. Design**

- Design a robust solution architecture that meets the requirements and integrates seamlessly, including:
  1. Business Architecture
  2. Technology Architecture diagram
  3. Integration Architecture diagram
  4. Deployment Architecture diagram
  5. Technology Stack
  6. Cloud Deployment Architecture
  7. Security Architecture diagram
- The bidder shall design the proposed solution based on the identified requirements, data flows, and methodologies. Upon execution of the NDA between UIIC and the bidder, current state and target state documentation will be shared with the bidder.
- The proposed solution shall integrate with all applications identified by UIIC, ensuring it is highly responsive, easy to navigate, and user-friendly.
- The bidder should provide complete details of the software and network architecture of the solution offered through diagrammatic/pictorial representations, including hardware and middleware requirements, if any, along with a project plan for go-live.
- The bidder must provide the proposed security setup in the solution, detailing various layers of risk identification and mitigation measures.
- The bidder will examine the application landscape that needs to be hosted on cloud infrastructure. This activity will help gauge the application workload criticality and complexity before provisioning the required cloud services and the necessary network connectivity.
- The bidder shall develop the system in scope based on design considerations, including exception handling, logging, archiving, monitoring, definition of business rules, writing deployment scripts, interface development, and implementation of data exchanges. The implementation of the platform will also include all integration touchpoints identified during the design phase.
- The solution should provide configurable and customizable services.
- The bidder must ensure that microservices communicate with the front-end UI via the API management solution and with core systems via the Enterprise Integration platform. Event scheduling will be managed by the Enterprise BPM solution. The bidder will create a flexible solution design where the application connection string, URI, and IP addresses are easily configurable, allowing Platform/solution/Middle Office services to integrate seamlessly with current and target state systems of records.
- The bidder will be responsible for creating and refining wireframes and screen mock-ups that align with UIIC's branding and design principles.
- The bidder should elaborate on the Software Requirement Specifications (SRS) document, describing recommended approaches for software requirements.
- The bidder should provide a Software Design Description (SDD) document detailing high-level and low-level designs.
- The bidder is also required to outline the cloud Deployment Model and provide a comprehensive set of documentation, including Software Architecture diagrams, Network Architecture diagrams, Performance Benchmarks of the solution, and relevant Product Specifications
- Creation of high-level and low-level design documentation
- Vendor shall develop the solution based on the approved designs by the Business users. The website/Portal should have administrative control with user defined workflow stages. Content Management System need to be incorporated in portals. Bidder will collect and create metadata for developing and deploying the portals.
- The solution to be developed shall be highly responsive, easy to navigate and user friendly. There should be quick tips and help available at relevant places to serve as easy user guides.
- Deliver user frames, wireframes, mock-ups/ or prototypes for user interfaces.
- Validate solutions through user feedback and usability testing, consolidate findings and iterate feedback into design solutions.
- Conduct Design Thinking Workshops with relevant stakeholders supplemented by best-in-class functional design demonstrations.
- Create interaction models, user task flows, screen designs and UI details that promote ease of use and optimize task flows.
- Create custom graphics for end-to-end UX and ensure that all designs are compliant with prevailing laws and regulations and UIIC branding guidelines.
- Ensure designs are optimized to be mobile (Android/iOS) and web responsive (support the popular Web browsers viz. Internet Explorer 8 & above). It should be optimized for speed of page load.
- The applications/portals should provide information to users with minimum number of clicks.
- The solution must encompass UI and UX across the entire system, with all templates created by the bidder. Complete scripting is to be provided by the bidder, who will also present three distinctly different design templates for selection (at no extra

cost), ensuring that these templates are not merely variations of the same design. Design iterations shall be to the satisfaction of UIIC.

- UI / UX design should be modern and intuitive with accessibility elements and multi-lingual support to enhance user experience.
- The solution should cover UI/UX prototypes and user-based UI/UX customization. The bidder should provide insights on the best UI/UX standards and branding principles followed in the industry.
- The design proposed by the Bidder should be able to migrate to the latest version of Operating Systems/Browsers without any extra cost to UIIC.
- The Bidder shall provide all other required services, whether or not explicitly mentioned in this RFP, to ensure the intent of specifications, completeness, operability, maintainability and upgradability.
- Detailed process documentation, App Design documentation, App Administration guide and App User Operation document should be submitted.
- Enable suitable information security/cyber security and secure configuration in respect of the components and utilities in the applications/systems.
- Bidder to create a comprehensive co-existence plan clearly depicting the co-existence of UIIC's existing systems & functionalities with the new platform/solution, their interdependencies, reusability, phase for phase-out, co-existence duration etc.

#### **7.3.5. Build, Release & Environments**

1. The successful bidder will be responsible for implementing, configuring, deploying, and managing the Solution application on the cloud. The required environments for the Solution are as follows:
  - Development
  - SIT
  - UAT
  - Pre-Production #
  - Production
  - Disaster Recovery
- # Pre-production environment should be setup with 2 instances –
  - One instance will be the replica of Production to be utilized for regular deployment works
  - Second instance to be used for Training purposes by UIIC to train its resources. Training instance to be configured with lower specifications to meet only the training requirements.
2. Build and Release should be automated using CICD Pipeline as per the provided technology stack
3. CICD pipeline should manage the release in all the environments listed above to ensure timely and automated deployments and manage any deviations in functionalities within the environments
4. CICD should have rollback option in case the build fails in any of the environments
5. Integrate observability technical components within CICD Pipeline

#### **7.3.6. Implementation**

1. The successful bidder will be responsible for the following key activities as part of the Solution implementation:
  - Creation of wireframes for the Solution using low-code or high-code technology stacks
  - Creation of development, quality, pre-production, production, and disaster recovery environments
  - Creation of Solution screen wireframes aligned to UIIC's branding and business requirements
  - Implementation of the end-to-end Solution
  - Creation of test scenarios and test cases covering functional and non-functional requirements
  - Assist UIIC stakeholders in UAT testing
  - Establish project governance and run the project in an agile manner
  - Assistance in the Solution go-live in a tranche-wise manner
  - Provide hyper-care support for 90 days post every tranche (drop/iteration as per the plan) that goes live in production. The bidder will resolve any issues occurring in production during the hyper-care support phase.
  - Provide application management support up to 60 months (overall period of the project). The support and maintenance will kick-in for each of the drops/tranche/iteration that is made live in the production
  - All intermediate releases should be supported with application management support without any extra cost to UIIC.
2. The environments mentioned above are to be deployed on a Cloud Infrastructure as per Bidder's proposed solution in this RFP. The bidder must set up multiple instances of development, quality assurance, and UAT environments as required by UIIC.

3. The bidder must ensure that microservices communicate with the front-end UI via the API management solution and with core systems via the Middleware/ESB. The bidder will ensure that microservices components seamlessly integrate with technology components integrated in the future.
4. Each of the environments should be logically isolated, meaning they should be separate from the production environment in a different VLAN, with users of the environments on separate networks.
5. The bidder must set up object storage, archival storage, and establish lifecycle policies for both object storage and archival.
6. The bidder is responsible for maintaining operations of technology components on the target cloud platform and ensuring the privacy of UIIC data.
7. The bidder should ensure compliance with relevant regulations, such as the Insurance Regulatory and Development Authority of India (IRDAI) guidelines as revised by relevant authorities from time to time and enable controls and processes to meet data security requirements specific to the insurance industry. Also, the bidder should ensure that the solution remains compliant (through changes/enhancements etc.) on an on-going basis by considering all the regulations & guidelines that are updated regularly by relevant authorities.
8. The bidder should ensure that data hosted on the target cloud service provider remains within the geographical boundaries of India, and the usage of such data is governed by IT Act provisions and personal data protection guidelines.
9. The bidder will implement the solution following agile methodologies and should define a phase-wise release plan as part of the detailed project implementation plan.
10. The bidder should provide a 3-month hyper-care period post every solution release based on the project implementation plan.
11. The bidder should ensure that the technology components listed in section 6 are utilized in the implementation of the Solution.
12. The bidder must follow a security-by-design approach and guidelines during the Solution implementation, ensuring this approach is adhered to in all releases.
13. The bidder should include all costs associated with security testing, VAPT, etc., in the implementation costing as per the price bid format in Annexure 12.

### **7.3.7. Testing and Quality Assurance**

UIIC will conduct “User Acceptance Test” (UAT) under guidance, review, and supervision of the bidder to ensure that all the functionality required by UIIC as mentioned in Annexure 15 of the RFP is functioning accurately as per the expectations of UIIC. Consequent to UAT, if some of the functionalities are not present in tune with the UIIC's expectations, the bidder shall make appropriate changes for the functioning of the solution. The following services should be provided by the bidder:

1. Submit Test specifications, which outline the test cases, test objectives, test procedures, expected results, pass/fail criteria for each testing phases. Application Installation manual and inventory of all software deployed should be provided. Bidder will be responsible for setting and maintaining the test environment during the entire period of project implementation. The bidder will ensure that the test environment's configuration and parameterization for conducting the UAT is in line with UIIC's requirement as mentioned in Annexure 15 shared with the bidder. The bidder should ensure that test environment has the same configuration and functionalities, and it should be capable of synchronizing from production using restoration/other standard techniques functionalities as that of the live environment.
2. Guardrails and guidelines for test management, test execution and test reporting would be provided by UIIC. The Bidder is expected to align with the testing processes and defined guardrails.
3. Any changes in the service design and implementation due to version upgrade by the OEM, would have to be performed by the bidder at no extra cost to UIIC
4. In case of a version upgrade/downgrade of the OEM software component, the SI should perform the necessary changes and ensure the technology components work seamlessly in the target environment. SI will perform the required changes at no extra cost to UIIC throughout the tenure of the contract.
5. The test plan and test specifications shall be approved by UIIC before performing any tests.
6. The bidder will provide the scenarios for UAT and assist in preparing test cases including the test data to support all the Business scenarios. The bidder should have dedicated resources to work with UIIC's project team for this purpose.
7. Any defects found during the tests shall be immediately rectified or resolved by the bidder at no cost to UIIC. Re-test shall be arranged by the bidder after the rectification, and the retest shall be documented. Regression testing must be done after rectification of the defects.
8. The bidder shall be required to perform a range of unit tests for individual sub-system to demonstrate that all items have been installed and configured properly.
9. There should be another System Integration Test after the completion of all unit tests for each individual sub-system to demonstrate successful integration and error handling that the delivered solution meets all agreed features and functional requirements specified in Annexure 15 of this RFP.
10. The bidder shall be required to demonstrate that the delivered solution can support the workload mentioned as UIIC expectation as part of the requirements mentioned

11. The bidder shall be required to demonstrate the delivered solution can meet all the performance requirements specified e.g., the time needed in fail over.
12. The bidder will be responsible for conducting system integration testing to verify that all system elements have been properly integrated, and that the system performs all its function.
13. The bidder will assist in analysing/ comparing the results of testing.
14. Bidder shall provide adequate resources for troubleshooting during the entire UAT process. After the successful completion of all the testing from bidder, the bidder shall be required to assist in performing the UAT to accept the delivered solution.
15. The bidder will be responsible for maintaining appropriate program change control and version control of the system as well as documentation of UAT and change of configuration and parameterization after, making changes in the system and should be checked
16. Bidder shall be responsible for creating the required interfaces with necessary systems as per the requirements of the solution. The interfaces shall be with web services, database connectivity, URLs, XML etc. for both online/real-time and batch mode integrations. Suitable error logs and reconciliation systems need to be put in place wherever integrations are being built so that errors or omissions can be avoided.
17. All errors, bugs, enhancements / modifications required during and after testing will be resolved within the overall timelines for implementation.
18. The bidder will be responsible for using appropriate tools for logging, managing, resolving, and tracking issues and its progress, arising out of testing, and ensuring that all issues are addressed in a timely manner to the satisfaction of UIIC and as per the requirements mentioned.
19. Bidder should maintain a requirement traceability matrix between requirements gathered and test results.
20. Bidder should set up the master data for testing and data for replicating testing scenarios. There should be a capability to read/replicate masked data set up from production
21. Bidder should have centralized defect tracking tool
22. The testing environments should be performant to conduct smooth testing/validation/verifications
23. The bidder should maintain proper testing documentation and assist in updating all relevant system documentation created as part of Plan phase
24. Pre-prod environment (replica of prod) to test before launching to customer, test policies in production environment
25. Simulated environment for system training for new joiners, new system changes etc.

#### **7.3.8. Quality Control**

1. The bidder shall be responsible for testing the solution and preparing test data and cases. The bidder must ensure the performance, stability, continuity, reliability, etc. remains intact throughout testing.
2. The bidder will be responsible for conducting all the requisite tests, including but not limited to unit testing, load/stress testing, system performance testing, system integration testing, etc. and document all activities (e.g., testing automation scripts, root-cause analysis, bug fixes, troubleshooting measures, etc.) related to the different tests.
3. The bidder shall be responsible for that the performance, stability, continuity, reliability, etc. remains intact. The bidder shall support in root cause analysis, bug fixes, workarounds/ troubleshooting measures for non-fixable issues and other testing activities such as System Integration Testing (SIT).
4. It is the sole responsibility of the bidder to fix all the discovered issues during the testing performed across Unit Testing, SIT, UAT and any other testing activity.
5. The bidder shall do proactive monitoring and do capacity planning at regular intervals and advise on Software upgrades. However, there should not be any additional cost to UIIC for any software upgrade during the contract period.
6. In the event the solution proposed by the bidder does not meet the performance / service levels of UIIC, the bidder will at their cost carry out the necessary upgrades / replacements. UIIC has the right to deduct / recover from the vendor the required additional expenses which UIIC may incur on account of such upgrades / replacements.
7. Bidder to carry out VAPT audit of the functionalities developed and submit the report of VAPT findings to UIIC for each of the deployments/iterations going into the Production. In case there are no major deployments in Production, the bidder to carry out VAPT audit at-least on Quarterly basis and submit VAPT findings with UIIC.
8. Bidder to carry out activities to address the findings of the VAPT Report / Audit findings and ensure all the findings are addressed and sign-off for the same is received from UIIC.
9. Additionally, UIIC may carry out VAPT audit on its own / via a third-party auditor, the bidder should be responsible to address any VAPT findings that UIIC may raise with them emerging from their own VAPT audit.
10. It shall be responsibility of the successful bidder to submit source code audit reports, VAPT Reports with no of open vulnerabilities and its closure, Downtime Reports, MIS reports, SAR Reports for data localization, Server/Storage utilization Reports, SLA Monitoring Reports to UIIC for effective monitoring of the Quality of services

### **7.3.9. Training and Documentation**

1. The bidder needs to provide free trainings and educational materials for all items supplied, to UIIC's technical staff, on system/application administration, configuration, and entire operations of the proposed solution.
2. Training must be provided in all functional areas and should be of sufficient duration – to the User's satisfaction.
3. Bidder will be responsible to develop training and reference materials for all the functionality of the software. Training materials should comprehensively cover all graphs, processes flows, screenshots of the actual system functionality etc.
4. All trainings must be conducted at the UIIC Office, unless with prior approval given.
5. All trainings must be provided by the bidder to select UIIC team members at no extra cost during the run phase .
6. Any artefacts produced by the bidder during the plan, implementation and run phase will be regularly updated by the bidder. The latest artefacts will follow version control and will be available on a UIIC shared repository.
7. All training sessions must be conducted before production launch.
8. Product Certification training shall be provided by OEM/Solution Provider mandatorily.
9. Training should be of OEM/Solution Provider certification level standard on the delivered solution with certification training materials
10. The training should at least cover the following areas:
  - Functionality available in the solution including logic and methodology of the same
  - Customization / Parameterization
  - Techniques for solution customization, not limited to dashboards, reports etc
  - Advanced trouble shooting techniques if any
  - Deployment of application and identification procedures, application controls, analysis procedures provided as part of the solution
  - Monitoring & management of Webservers, Middleware's, Database as part of the solution
  - Techniques of customization, development and configuration required for the solution provided
  - System and application administration such as (not limited to) creation/modification and deletion of user, user groups, user privilege settings, user license management, team creation, workflow creation, data import management, email configuration management, Product Configurations, analysis of application & database logs, document repository management, GUI Creation/Modification, System Information Security Settings etc.
11. Document deliverables include but not limited to
  - Project plan, technical design document and product specifications
  - Test plan, test specifications and test reports
  - Training guide
  - Standard product manual including software media and license materials
  - Standard operating procedure documents should be provided.
  - Detailed installation documents should be included in the documents
  - Issue tracker during overall project implementation
12. Detail technical design document to be created for the development phase and proper test documentation along with approved test results to be shared with UIIC along with the UAT build Source code Audit certificate, OEM/Solution Provider declaration that application is devoid of any malicious code, covert channels and free from any known bugs at the time of delivery and all subsequent releases of the proposed solution
13. All works related to the assignment handled are to be well documented and will form the part of deliverables. They should be delivered both in hard copy and soft copy at the end of each stage

### **7.3.10. Go Live**

1. Bidder should outline their Go-Live Strategy, including the steps and measures they will take to ensure a seamless transition from the existing system to the new solution.
2. Emphasize the importance of contingency plans in case of any unexpected issues during the Go-Live phase.
3. Bidder should provide hyper care support for 90 days post every tranche that goes-live in production. At any point in time in case of any issues occurring in production (in any of the tranches which have gone live earlier), bidder will have to resolve the issue under the hyper care support phase.
4. The bidder should be able to support phase wise roll out and parallel runs
5. Bidder should have a well-defined rollback strategy to support contingencies

### **7.3.11. Hypercare**

The Successful Bidder should provide Hypercare (Warranty) support of 3 months post every Tranche that goes live in the Production. This period can be extended based on mutual agreement.

The Successful Bidder will provide the following support during Hypercare:

1. The Hypercare period shall commence after every successful Tranche wise go live
2. Bidder to provide hyper care support for 90 days post every tranche that goes-live in production
3. The Hypercare shall include all items configured and maintained by the Successful Bidder under this Agreement and shall have no defect arising from design or workmanship or from any act or omission of the Successful Bidder that may develop under normal use
4. It shall also be responsible for eliminating bugs in arising during Solution implementation and deficits in functionality
5. Throughout the Hypercare phase, the Successful Bidder will have to assume responsibility of all operations and system (Solution) maintenance activities
6. System shall be deemed to have been accepted by UIIC when all the activities as defined in the scope of work, Signed-off BRDs, have been successfully executed and completed. Solution deployed should function continuously without any problem or the problems are addressed by the bidder once raised/identified by UIIC in the production environment for the period of 90 days from release in Production. The Hypercare support, will be provided to cover software on a 24x7 throughout the said period. Details of the Hypercare period of the software as per the warranty policies of the respective Solution Providers or OEM should be specified clearly along with Mode/method of support.

#### **7.3.12. Support & Maintain**

1. Key team members proposed by the bidder should be available at the UIIC office throughout the implementation and run phase
2. UIIC will have access to bidder resources and will perform surprise audits/ quality checks regularly to assess bidder resource performance during the run phase.
3. Bidder to anticipate required system changes and ensure that the changes are performed at no extra cost to UIIC.
4. The details of the AMC provided along with the mode of support should be clearly specified. Bidder has to offer support for the application software by Annual Maintenance Contract (AMC) after the expiry of the warranty period UIIC is opting for the same. The scope, deliverables, time schedules and the support provided during the AMC period must be specified clearly.
5. Support provided during the implementation, warranty, AMC periods must be clearly specified along with the problem escalation chart, method of support, etc. The bidder shall sign a comprehensive Service Level Agreement with UIIC covering all relevant areas along with Purchase order.
6. Any augmented part of the solution is also covered under warranty from respective date of installations till the expiry of the Service Level Agreement.
7. The support should cover installation, patches, bug fixes, upgrades, updates, firmware upgrades and complete maintenance of all software/components throughout the warranty/support/AMC period.
8. Bidder will be responsible for all the version updates/upgrades for all the COTS products that will be implemented by the bidder as part of this contract. Bidder shall not deny any such updates/upgrades during the contract period. Bidder to carry out all the necessary activities for any such updates/upgrades to any of the component pertaining to the solution.
9. The bidder shall ensure that a strong Project Governance Framework is put in place for adequately addressing associated risks and measuring the success of the project at any given point of time. The same needs to be communicated as part of the RFP response along with the escalation matrix and contact details of key personnel.
10. In case the bidder opts for providing the services via a multi-tenancy environment, it must be protected against data integrity and confidentiality risks and against comingling of data. The architecture should enable smooth recovery and any failure of any one or combination of components across the cloud / managed services architecture should not result in data/information security compromise.
11. The Bidder shall share the appropriate update and release cycles affecting the service features (Such as: Security, Continuity, legal and governance...etc.). The bidder must be flexible to align the same with the UIIC's Patch, Vulnerability and Change Management Processes.
12. The bidder must comply to Security Coding Best practices stipulated and The Bidder, as part of bid submission shall thus share the detailed information on ensuring comprehensive risk management. This must include the Risk Control checking Methodology.
13. Based on the performance UIIC may choose to extend support by another 6 months. The bidders should be ready to accept the extension at the same rate.
14. The bidder is responsible for application maintenance, installation, migration, periodic changes as required by UIIC.
15. All network configuration for the microservices as part of Solution configuration shall be handled by successful bidder.
16. Proactive monitoring of system/application for augmenting or reducing capacity as demanded by UIIC applications
17. The Bidder is expected to inform UIIC on the findings of the monitoring activities and any deviations and should undertake actions/corrective measures as per inputs/guidance from UIIC.
18. Bidder's project manager and team leads should be available for weekly and monthly meetings to review the services provided by the bidder.

19. The selected bidder should help UIIC IT Administrators to automatically provision the services via a cloud Web Portal (Self Provisioning), provide metering and billing to provide service assurance for maintenance & operations activities. Detailed user level or user group level auditing, monitoring, metering, accounting, quota, and show-back information is essential.
20. The bidder will also train nominated point of contacts from UIIC on usage of the cloud web portal, resource management, user & entitlement management etc at no extra cost.
21. A change release management and configuration management procedure need to be defined and implemented to process any change to the cloud environment / services. This procedure must include the capability to support the transition between the environments prior to production deployment.
22. Provide support to technical team of UIIC for Optimization of resources in cloud environment for better performance and provide physical and virtual access to the technical persons for the resolution of any issue pertaining to the operation, maintenance, or rectification to keep the application running without any problem, as authenticated by UIIC.
23. The bidder should provide training to UIIC nominated officials/personnel on usage of the monitoring dashboard/console or any other technical aspect for monitoring of Solution.
24. The bidder should provide a detailed documentation of every activity completed for implementing, configuring, deploying, managing the cloud environment and information regarding any activity that might be required in future. The bidder should ensure that all signed off technical and project related documentation must be uploaded on a common project tooling solution provided by UIIC.
25. The bidder should provide knowledge transfer to UIIC to handle the following tasks but not limited to:
  - a. Component Design, Deployment, Setup & Configuration
  - b. Configure instance storage, security, network, periodic backup, auto-scaling
  - c. Designing dashboard and reports
  - d. System health monitoring and alerting mechanisms
  - e. OS patch management & Software upgrades
  - f. Track & analyse cloud spend, consumption, and performance
  - g. Change management process
  - h. User access management
  - i. Any other enhancements or day to day tasks involved
26. The bidder should submit a plan on the knowledge transfer approach and timelines in their response
27. The Bidder shall address ongoing needs of Solution security management including, but not limited to, application vulnerability monitoring leveraging cloud services such as firewall, intrusion prevention/ detection, content filtering and blocking, virus protection, event logging & correlation and vulnerability protection through implementation of proper patches and rules. The bidder is expected to intimate UIIC on any Security/Vulnerability related findings as per this activity and the associated actions taken to address these findings. Additionally, if UIIC directs the bidder to take further actions or submit further analysis/root cause pertaining to the findings, the bidder should undertake these additional requirements and ensure that required action are taken and sign-off from UIIC is received.
28. Upgrades: Any required version / Software / Hardware upgrades, patch management etc. must be incorporated by the bidder on a timely basis for the entire contract period at no extra cost to UIIC. All Technical/Licensed components should be maintained at least at N-2 version (or latest) where N being the latest version available for the said component.
29. MIS Reports: Bidder shall submit the reports on a regular basis in a mutually decided format. The Bidder shall workout the formats for the MIS reports and get these approved by UIIC after awarded the contract. The following is only an indicative list of MIS reports that may be submitted to UIIC (but not limited to):
  - a. Weekly Reports
    - i. Summary of systems rebooted
    - ii. Summary of issues / complaints logged with the OEMs
    - iii. Summary of changes undertaken for the cloud services including major changes like configuration changes, patch upgrades, etc. and minor changes like log truncation, volume expansion, user creation, user password reset, etc.
  - b. Monthly Reports
    - i. Component wise as container / cloud functions availability and resource utilization
    - ii. Consolidated SLA / Non- conformance report
    - iii. Summary of component wise uptime
    - iv. Log of break-fix / preventive / scheduled maintenance undertaken
    - v. All relevant reports required for calculation of SLAs
    - vi. Business wise usage of service
  - c. Quarterly Reports
    - i. Consolidated component-wise availability and resource utilization.
    - ii. All relevant reports required for calculation of SLAs.
30. Reporting and auditing: Bidder should provide detailed audit trail reports for Solution , enabling administrators to identify all actions taken whenever required. Additionally, the bidder should be able to provide the variety of usage reports that

enable administrators to identify historical virtual asset usage and every logged activity undertaken under admin access enabled by the cloud platform.

31. The bidder should define processes, policies, and procedures related to preparing for recovery or continuation of Services.
32. The bidder should ensure there are enough manpower available to meet the requirements mentioned in the SLA (Section 8)
33. On expiration / termination of the contract, Bidder will need to handover complete data in the desired format to UIIC which can be easily accessible and readable.
34. System shall be deemed to have been accepted by UIIC when all the activities as defined in the scope of work related have been successfully executed and completed. Solution deployed should function continuously without any problem in the production environment for 30 days from release wise Go-Live, as signed off by UIIC.
35. Bidder to perform Root Cause Analysis (RCA) for every issue / incident arising in the Solution production environment. RCA should be performed along with preventive measures / controls required, within 24 hours as requested by the UIIC SPOC. Bidder should also suggest mechanism to track RCA's along with industry best practices.

#### **7.3.12.1. Helpdesk Requirements**

Bidder will be responsible to manage day-to-day operations, system administration & maintenance, database administration, backup and recovery, system support, troubleshooting, technical support, patching, configuration, deployment, change & release management and support (L1, L2 & L3), end to end support of application runtime environments and integrations.

The Successful Bidder will be expected to provide comprehensive help-desk support for UIIC, ensuring efficient ticket logging in the ticketing tool and resolution processes. While the following structure is recommended based on industry best practices, bidders with relevant experience are encouraged to propose alternative methodologies that may enhance support services.

##### **Help-Desk Support Structure:**

**Level 1 Support (L1):** The successful bidder shall establish a L1 helpdesk as the initial point of contact for end-users seeking technical assistance. The primary responsibility of L1 support shall be to handle basic queries and resolve straightforward issues including but not limited to password resets, ticket logging, status tracking and general troubleshooting, etc.

**Level 2 Support (L2):** The Successful Bidder will establish a robust Level 2 support system as the second line of defence in addressing incidents that cannot be resolved by Level 1 support. The L2 support team should possess advanced knowledge and experience to manage more complex issues, leveraging a comprehensive Runbook for prompt issue resolution

**Level 3 Support (L3):** For incidents requiring even more specialized expertise, the L3 support team will intervene. This tier involves technical experts and developers who can address deep-rooted system issues, perform root cause analysis, and implement long-term solutions. The L3 support will work closely with the product development team to ensure the continuous improvement and stability of the UIIC Cloud Portals and other associated applications as part of this RFP.

The Successful Bidder must outline their proposed help-desk support model, detailing the operational procedures, escalation matrix, and communication channels that will be used to provide seamless support to UIIC.

Bidder will be the primary party responsible for managing L1, L2 and L3. In case the L3 team members belong to any of the Solution Providers or Sub-contractors, the bidder will be fully responsible for managing the entire Helpdesk and Operations & Maintenance activities. UIIC will not coordinate with / hold accountable any other party except the bidder for any given activities.

The bidder shall deploy sufficient manpower suitably qualified and experienced in shifts to meet the SLA. Bidder should provide guaranteed Business Support 24X7 on all days with lean support during non-business hours. Support matrix put forward by the bidder will be moderated during the negotiation phase. However, during month end / quarter end / year end and on weekends support might be required beyond business hours

##### **Ticketing Tool:**

The bidders should setup Ticketing Tool as part of their solution to manage incidents and defects. This ticketing tool will be leverage for:

- a. Auto-logging of the tickets that are generated emerging from incidents related to their Observability processes of continuously monitoring the performance of the entire solution
- b. Logging of business user tickets in this ticketing tool via integration with the existing Ticketing tool that is available with UIIC. The existing ticketing tool in UIIC is used by the business users to raise any issues with respect to any business applications. The bidder shall integrate their ticketing tool with the existing UIIC ticketing tool to fetch the tickets associated with all the applications developed as part of this RFP and also update the status of the tickets back to the UIIC ticketing tool by integrating with the APIs available with UIIC ticketing tool. The current ticketing tool that is available in UIIC is SMAX which will continue to be the business user facing ticketing tool in the future as well. Bidder's helpdesk resources will

operate only on the bidder's provisioned ticketing tool and will not have access to UIIC ticketing tool, which will only be integrated via APIs.

- c. Ticketing tool should be capable of tracking the SLAs as well.

#### **7.3.12.2. Business Continuity Planning & Disaster Recovery**

1. The selected bidder shall be responsible for managing backups. The backup related activities that must be performed:
  - a. Defining the Backup policy with UIIC stakeholders for all environments, setting up the timelines, defining the RACI matrix for accountability and handling the backups.
  - b. Bidder to ensure that the backups are regularly taken, encrypted and stored & synced in Storage that will be procured by the bidder (on-prem/on cloud – as per UIIC's discretion and decision)
  - c. Backups and snapshots for all UIIC Solution which are hosted on cloud to be configured as per UIIC IT Policy and the same must be decided in conjunction with the UIIC Team.
2. Bidder should ensure continuity of operations in the event of failure of primary site and meet the Recovery Point Objective (RPO) and Recovery Time Objective (RTO) requirements. Setup Disaster Recovery (DR) site to take over the active role and route all requests through that site in case of failover.
3. The bidder should have BCP processes in place. In case of any disaster or any equivalent phenomenon, the bidder should have capability to carry out operations with timebound recovery. The same shall be well documented.
4. DR drills are to be conducted once every calendar quarter, totalling four times per year.
5. It must be noted that UIIC may specify more stringent RTO/ RPO based on specific process, application requirements or critical business applications.
6. The bidder should configure and update a dashboard in the cloud platform to monitor RPO & RTO of each application and database in real time.
7. The bidder should provide end to end support in case exit management is invoked during the support period.
8. Bidder to establish Active-Active setup for DC and Near DR
9. Bidder to establish Active-Passive setup for DC and Far DR
10. Bidder to establish synchronous data commit in Near DR from DC to ensure high availability in a cost effective way
11. Bidder to establish snapshot based data replication from DC to Near DR in a cost effective way
12. Bidder to establish far DR in a different seismic zone from the Primary DC and/or near DR sites.
13. Bidder to establish the capability to offer Zero RPO and Near Zero RTO for Near DR and maximum 60 Minute RTO and maximum 30 Minute RPO for Far DR
14. CSP should have the capability to provide zero data loss (transaction, documents) during the switchover (during failover and BCP/DR drill)
15. CSP should declare the locations (cities) for Availability Zones, Regions etc. that are proposed as part of the solution.
16. Bidder to ensure that during failover, near zero downtime for the applications and zero data loss during the switchover.
17. For RPO, recovery of data should include both Data at Rest and Data in Transit
18. For restoration of services back to DC from DR, there should be zero data loss (both data at rest and data in transit)
19. Bidder to ensure that regular Sanity checks are performed in DR environment.
20. Bidder should provide detailed DR playbook and Runbook (prior to the DR drill) including stakeholder communication plan, end to end activities for the Portal including functionalities, services, integrations etc.
21. DR should not have any constraints in terms of time, calendar, availability etc.
22. In DevOps/DevSecOps pipeline, DR should be configured as one of the environments to maintain latest code, runtime components, libraries, configurations, data sync, required software upgrades
23. Requirements listed within "Business Continuity Planning & Disaster Recovery section" are **critical** for UIIC's envisioned solution and performance levels. In case of non-conformance to these requirements, bidder may be subject to rejection, as per UIIC's discretion.

#### **7.3.13. SLA Reporting**

1. Annual Maintenance contract / warranty / support terms must be in accordance with the SLA (Service Level Agreement) mentioned in Section 8 and NDA (Non-disclosure Agreement) only, notwithstanding anything contrary contained in any other documents whether executed before or after the execution of the agreements.
2. On the occurrence of an incident/defect the maximum turnaround time should be defined in the SLA. The solution provided should be optimally configured such that it works at peak performance level. Any degradation in performance should be rectified by the vendor.
3. The bidder shall absorb any hidden cost arising out of situations, with respect to services and maintenance of the complete software and related solutions offered / supplied by bidder, which arises due to an act or omission of bidder.
4. Bidder should take precaution to eliminate the defects to the maximum to reduce the downtime to the minimal time. A minimum uptime of 99.9% per annum is compulsory.

5. Measures to be put in place to ensure proactive identification of any deterioration in service or outage before business user reporting

#### **7.3.14. Change Management**

During the course of the project, it may be found that certain functionalities may have been missed out in the Requirement Gathering /discovery phase or there are additional requirements emerging from business or from regulatory requirements. The bidder would be required to incorporate these Change Requests (or Enhancements) as part of this project.

To manage the CRs, the bidder should provision for a “**Fixed Capacity Team**” for Change Management which will get activated from 25<sup>th</sup> Month from the start of the project (note that by the end of Month 24, the development work should be completed as per the scope mentioned in this RFP – refer to Section 6 in this document). Bidder to ensure that:

- Total capacity for the Change Management team to be 10 Member full time members
- Required skills to manage the CRs as per the solution delivered are sufficiently present in the team proposed for managing CRs. Ideally it should be mix of Front-End development, Back End Development, Database configurations (full-stack capability), ability to code/manage/configure the solution/components as part of the CR scope, handle reporting and dashboarding related functionalities, Business Analysis and Quality assurance. This skill mix is indicatively mentioned; the bidder should consider the solution proposed in line with the RFP requirements and ensure required skill sets are present in the team.
- This team will support the engagement from Month 25 and will support till Month 60. (Given that development work will complete by Month 24)
- The Change Management team has the Know-how of the solution delivered by continuing members of the delivery team to be part of the Change Management team on continuous basis and ensuring that sufficient knowledge transfer and training is factored in the plan for smooth initiation of the Change Management phase.
- The Change Management Team to support all on-going change requests as raised by UIIC
- Based on the scope of change and quantum of work estimated to be delivered for the CR, the bidder should Ramp up / Ramp down the capacity in order to deliver the CRs
- Bidder is expected to look at the existing bandwidth/allocation of the Fixed Capacity team before deciding the ramp up option meaning that the Fixed Capacity team’s bandwidth to be utilized to the full capacity first before onboarding additional capacity.
- Ramp up / Ramp down of the Change Management Team will be with the agreement of UIIC team
- **Important:** Bidder should be able to Ramp up the Change Management with **up to 10 additional members within 3 weeks** of being intimated by UIIC and agreement with UIIC on the ramp-up. Any delay in securing the resources for ramp-up within 3 weeks may result into Penalty. Any further ramp-up beyond 10 additional members, will be mutually agreed between the bidder and UIIC.
- Bidder to publish “Monthly Utilization Report” for UIIC’s consumption covering: Current capacity of the Change Management Team, free bandwidth available within the team, what items the team is working on, allocation plan ahead as per the backlog of CRs etc.
- Key members of the Change Management team shall operate from UIIC office in Chennai.
- Bidder shall propose a tool to manage Changes as part of the solution (example: JIRA)

#### **Managing any CRs before 24 Month:**

Any CRs pertaining to any completed work before Month 24 will become a part of the ongoing product backlog. Such work items will be mutually agreed between UIIC and the successful bidder (in terms of efforts, delivery timelines) and prioritized along with the UIIC team as part of the product backlog and will be taken up for delivery by the bidder’s delivery team accordingly.

#### **7.3.15. Project Management**

Successful Bidder is required to establish a well-defined and properly staffed project team structure in place for ensuring a smooth implementation of the project. The focus should be to have the right mix of personnel in the project team with respect to both the area of expertise as well as the relevant experience in that area. Also, the Bidder is expected to leverage Project Management tool (such as JIRA) as per bidder’s recommendations to manage all project management activities including Requirements, Traceability, Estimations, Changes, Defects in the proposed Project Management Tool. Bidder should also leverage the tool to generate all relevant MIS & Reports from Project Management perspective.

The description for the project team should come out clearly as part of manpower deployment scheme that the Successful Bidder will have to propose. Project team design will go a long way in setting the right communication lines, winning UIIC’s confidence in the Successful Bidder and facilitating smooth coordination in regular project functioning as well as in resolving issues and therefore will be one of the important criteria for bid evaluation.

The Successful Bidder will have to describe the project team design and structure keeping the following aspects in view:

- Plan and Implementation phase requirements
- Run phase requirements

The project team structure proposed by the Successful Bidder should cover experience details of personnel (refer to Annexure 14).

#### **7.3.16. Exit Management**

Exit Phase shall encompass the following key components:

1. Knowledge Transfer:
  - a. The Successful Bidder shall conduct comprehensive training sessions for internal teams, covering all aspects of Solution administration
  - b. Training topics shall include component configuration, security best practices, maintenance procedures, data ingestion, data quality management, and performance optimization
  - c. The Successful Bidder will provide hands-on sessions to ensure our team gains practical experience in handling day-to-day Solution operations
2. Documentation:
  - a. The Successful Bidder shall deliver detailed and well-structured documentation that covers all aspects of the Solution infrastructure, configurations, and processes
  - b. Documentation should be clear, concise, and easily understandable to aid UIIC internal teams in ongoing maintenance and troubleshooting tasks
  - c. It should include architectural diagrams, data flow charts, setup instructions, and operational procedures
3. Support and Handover:
  - a. During the Exit period, the Successful Bidder will provide continuous support to assist UIIC internal teams in any operational or technical challenges
  - b. The Successful Bidder will ensure a seamless handover of responsibilities, including resolving any pending issues or incidents
  - c. Regular meetings and communication channels shall be established to facilitate a smooth knowledge transfer and address any queries.
4. Post-Handover Evaluation:
  - a. After the handover, both parties will conduct a joint assessment to verify the effectiveness and functionality of the transferred Solution under UIIC's internal management
  - b. Any identified gaps or issues will be collaboratively addressed to ensure a successful and sustainable transitions and welcome any questions or clarifications you may have

#### **7.4. Deliverables**

The deliverables mentioned are indicative and non-exhaustive. Bidder needs to define the deliverables as part of the proposed solution in the RFP response. Bidder will also be responsible to ensure regular update of document and maintain change management.

<b>Stage</b>	<b>Deliverables</b>
<b>Discovery</b>	Final Scope Definition Document
<b>Planning</b>	<p>Detailed Project Plan with activities, milestones and timelines across:</p> <ol style="list-style-type: none"> <li>1. MVP Scope – including LOBs, products</li> <li>2. Tranche Wise delivery scope &amp; timelines</li> <li>3. Environment setup</li> <li>4. DevOps/DevSecOps setup</li> <li>5. Test Strategy</li> <li>6. Cutover/Go-live</li> <li>7. Hypercare</li> <li>8. Support &amp; Maintain</li> </ol>
	RACI Matrix for the project plan
	Project Governance Framework
<b>Requirements Gathering</b>	<p>Business Requirement Specification (BRS)</p> <p>Functional Specification Document (FSD)</p> <p>Process Diagram, workflows</p>

Stage	Deliverables
	User journeys
	User Stories
	Product Backlog
<b>Design</b>	Solution Architecture
	Integration Architecture
	Software Requirement Specifications (SRS)
	High-Level Design
	Low-Level Design
	Deployment Architecture
	Wireframes and Mock-ups
	Interaction Models and User Task Flows
	Co-existence (with UIIC's existing assets) Plan
<b>Implementation</b>	End-to-End Solution Implementation as per signed-off plan
	Test Plan, Test Scenarios, and Test Cases
	UAT Support Documentation
	Go-Live plan
	Hyper-Care Support Plan
	Application Management Support Plan
<b>Development</b>	Mobile App and Portal for distributors
	Mobile App and Portal for customers
	Corporate Website
	Other Portals (Surveyor Portal, VIAS)
	Microsites
	Content Management System
	Conversational Bot
	Middle Office Platform across listed functional areas (Microservices)
	Workflow / BPM
	Product Configurator
	Rule Engine
	Communication Engine
	API Manager
	Enterprise Service Bus
	Service Mesh
	ODS
	Reporting and Dashboards
	Lead & Activity Management System
	Hierarchy Management Portal
	ICR / OCR
	Cloud Landing Zone
<b>Sprint</b>	Sprint Plan
	Sprint Backlog
	Daily Stand-up Notes
	Sprint Review Report
	Burndown Chart
<b>Testing and Quality Assurance</b>	Test Scenarios for UAT

Stage	Deliverables
	Unit Test Reports
	System Integration Test Reports
	Performance Testing Reports
	UAT Plan and Specifications
	Security Integration Documentation
	Requirement Traceability Matrix
<b>Training and Documentation</b>	Training Plan and Materials
	Training Completion Reports
	Training Guide
<b>Support &amp; Maintain</b>	Application Management Support Plan
	SLA Monitoring Reports
	Cloud Utilization Reports
	Observability Reports
	BCP Strategy
	DR Playbook
	DR Runbook
	Incident & Defect Management Report
	Change Management Report
	SOP for support
<b>Change Management</b>	Change Management Plan
	Change Management Team setup
<b>Project Management</b>	Project Charter
	Implementation Plan
	Support Plan
	Project Health Status reports- Weekly, Monthly
	Steering Committee Reports
	Key meetings reports and documents
	Resource Planning & Pipeline management
	Minutes for meetings
	Report for Dependences, blockers, risk and mitigation
<b>Exit Management</b>	Exit Management Plan
	Knowledge Transition Plan
	Exit Documentation (Solution infrastructure, configurations, and processes)

### **7.5. Location of Services**

For successful implementation of the project, it is key that close coordination between UIIC and the bidder team is maintained throughout the lifecycle of the project. It is required that bidder should deploy the key team members at the UIIC office in Chennai throughout the project. Key resources shall include Development/Tech Lead, QA Lead, Product Owner, Functional lead, Project Manager, Production Support Lead among others. Note that these are indicative roles as per UIIC and bidder to ensure similar roles are factored in the proposed solution and team composition. Other roles which are not deemed as critical can contribute to the project remotely however should be able to travel to UIIC office as and when required for any critical project requirement, meeting or any other important activity as per UIIC's discretion.

## 8. Service Level Agreements & Penalties

### 8.1. Instructions

- Successful bidder shall monitor and maintain the stated service levels to provide quality service to UIIC.
- A monthly SLA Report shall be provided by the vendor to UIIC at the end of every month containing the summary of all SLAs and associated Vendor performance measurement for that month and a review shall be conducted based on this report.
- SLAs would be analysed (along with Penalty computation) quarterly by UIIC. However, vendor needs to ensure the compliance to SLA on Monthly basis.
- The vendor is required to provide all the service levels mentioned in this section. In case these service levels cannot be achieved at levels defined in the tables below, it shall result in a breach of contract and invoke the penalty clause.
- Audits will normally be done on monthly/quarterly basis or as required by UIIC and will be performed by UIIC or UIIC appointed third party agencies.

### 8.2. Support Windows

- The support window for the production support would be 24\*7\*365 including any public holidays.
- Exception to the above support window would be ad hoc support required for business as notified by UIIC.
- The service provider will have to follow the UIIC holiday calendar which will be shared in advance.
- The inability of the service provider to provide the requirements as per the scope or to meet the deadlines as specified would be treated as breach of contract and invoke the Penalty Clause.
- The bidder must agree to an Annual Maintenance Contract (AMC), warranty, and support services that align with the Service Level Agreement (SLA) as detailed in this RFP. The detailed terms and conditions of the contract will be discussed during the commercial evaluation stage
- The provided solution must be configured for optimal performance, and any performance issues must be promptly resolved by the vendor.
- The bidder is responsible for all unforeseen costs related to the service and maintenance of the software and solutions provided, resulting from their actions or inactions.
- The bidder must implement measures to minimize defects and ensure the system downtime is as low as possible.
- Proactive monitoring systems must be established by the bidder to detect and address service degradation or outages before they are reported by end-users.
- The Bidder support team will support all type of incidents reported pertaining to the solution provided by the bidder across all assets and functionalities as per the scope of this RFP.
- All incidents that occur as part of ongoing operations must be addressed and resolved within the time frame as per the SLAs described in this RFP.
- Changes, Enhancement, Defect resolutions to the application will go through all phases of SDLC by the vendor including Release Management and Deployment process. The test results must be documented and provided for approval before a decision is made to put the release into UAT & finally to Production. All relevant system documentation should be updated and provided at the conclusion of any system change.
- Vendor is expected to actively interact, co-ordinate and co-operate with other UIIC vendors, if required, to fix the issue pertaining to the overall solution delivered by the bidder

### 8.3. Business Hours

- Days of Working: Monday to Sunday
- Business Hours: 7:00 AM to 11:00 PM
- Non-business Hours: 11:01PM to 6:59AM
- Peak Period: to be defined basis actual data post implementation

### 8.4. Service Level Agreement and Penalties

The SLA will define the level of service which shall be provided by the selected bidder to UIIC for duration of the contract which shall be awarded and executed with the selected bidder post this RFP. This section describes the service levels that have been established for the Services offered by the Vendor to UIIC. The Vendor shall monitor and maintain the stated service levels to provide quality service to UIIC and involved stakeholders.

#### **8.4.1. System Availability**

System availability is defined as:

$$((\text{Scheduled Operation Time} - \text{System Downtime}) / (\text{Scheduled Operation Time})) * 100\%$$

Where:

1. System mentioned above include all Web Portals, Mobile Applications, Technical components, all other applications/sub-systems that are developed/delivered by the bidder under the scope of this RFP.
2. "Scheduled Operation Time" means the scheduled operating hours of the System for the reporting period. All planned downtime (with required approval from UIIC) on the system would be deducted from the total operating time for the year to give the scheduled operation time.
3. "System downtime" subject to the SLA defined in this RFP, means accumulated time during the reporting period for which the System is totally inoperable due to in-scope system or infrastructure failure, and measured from the time UIIC and/or its customers log a call with the Vendor Portal help desk of the failure or the failure is known to the Vendor from the availability measurement tools to the time when the System is returned to proper operation
4. The Solution must be operational 24\*7\*365.

#### **Measures & Service Levels: System Availability**

<b>System Availability Measures</b>	<b>Minimum Service Levels</b>
<b>System Availability during Business Hours</b> (Including Mobile Apps and Portals, Middle Office Modules, Product Configurator, Business Rule Engine, Workflow, ODS & Reporting Module, Conversational Chatbots, Lead & Activity Management System, Hierarchy Management Portal and all other applications/sub-systems that are developed/delivered by the bidder under the scope of this RFP)	99.98%
<b>System Availability during Non-Business Hours</b> (Including Mobile Apps and Web Portals, Middle Office Modules, Workflow/BPM, ODS & Reporting Module, Conversational Chatbots, Lead & Activity Management System, Hierarchy Management Portal and all other applications/sub-systems that are developed/delivered by the bidder under the scope of this RFP)	99.50%

#### **Penalties: System Availability during Business and Non-Business Hours**

<b>Service Levels (During Business Hours)</b>	<b>Service Levels (During Non-Business Hours)</b>	<b>Penalty as % of Quarterly Application Maintenance Support (AMS) cost</b>
<b>Availability &gt;=99.98%</b>	<b>Availability &gt;=99.5%</b>	No Penalty
<b>99.98% &gt; Availability &gt;=99.5%</b>	<b>99.5% &gt; Availability &gt;=98%</b>	3 %
<b>99.5% &gt; Availability &gt;=99.0%</b>	<b>98% &gt; Availability &gt;=97.0%</b>	5 %
<b>Availability &lt; 99.0%</b>	<b>Availability &lt; 97.0%</b>	5 % + 2% additional penalty for every 1% degradation

#### **8.4.2. Performance Measurements**

Performance measurements will be done on monthly basis performed by the bidder. UIIC will analyze /review the performance measurement report on Quarterly basis. Bidder shall submit the Performance Reports with UIIC at the end of each Quarter covering all the measurements as listed in this RFP and mutually agreed with UIIC during the contract period. Additionally, the Performance measures to be done when major changes go into production and the evidence of the report should be provided to UIIC for review and sign-off. UIIC may, on sole discretion, appoint a third party to conduct audit/review/execution of performance measurement on the bidder developed solution.

#### **Key Definitions:**

**"Response Time"** means the time taken by the bidder support team in acknowledging the receipt of the ticket. **"Resolution Time"** means the ticket resolved time minus ticket creation time. The response and resolution time will start once the ticket is raised to the L1 team. Response / Resolution Time calculation will include only tickets with 'resolved' status and rest (ex. cancelled, in-progress etc.) will not be considered. The bidder will be responsible for the submission of Root Cause Analysis ("RCA"), associated report for the incidents and defect reported in the month. The Report will be considered as accepted post sign-off from UIIC.

#### 8.4.2.1. Incidents & Defects

##### Measures: Incidents & Defects

Severity Level	Function / Technology	Response Time	Resolution Time
Severity 1	<p>Any problem due to which the entire/all/any system/s is/are inoperable or there are data integrity problems. No work can be done on any module/function/business process.</p> <p><b>OR</b></p> <p>Major impact on the operations leading to production hold up (More than 500 users)</p>	15 Minutes	<ul style="list-style-type: none"> <li>During business hours – Within 1 hour</li> <li>Non-business hours - Within 2 hours or earlier as per business hours, if business hours begin</li> </ul>
Severity 2	<p>Any problem due to which the system/s is not entirely down but malfunction in some module/functionality/business process and no work can be done in that particular module/functionality/business process</p> <p><b>OR</b></p> <p>Major functionality is unavailable and impacts 100 to 499 users</p>	30 Minutes	<ul style="list-style-type: none"> <li>During business hours – Within 3 hours</li> <li>Non-business hours - Within 5 hours or earlier as per business hours, if business hours begin</li> </ul>
Severity 3	<p>Any problem due to which the system/s is not entirely down, but malfunction in module/functionality/business process and work does not stop</p> <p><b>OR</b></p> <p>Low impact to the operations and application issue impacting up to 99 users</p>	1 Hour	<ul style="list-style-type: none"> <li>During business hours – Within 4 hours</li> <li>Non-business hours - Within 8 hours or earlier as per business hours, if business hours begin</li> </ul>
Severity 4	Service requests to be addressed by the vendor	4 Hours	Within 2 business days

##### Service Levels: Incidents & Defects

Measure	Measurement	Minimum Service Level
Resolution time for Incidents: Severity 1	Severity 1 incidents and defects to be resolved within the time provided in above table	100%
Resolution time for Incidents: Severity 2	Percentage of incidents & defects resolved within defined resolution criteria	98.50%
Resolution time for Incidents: Severity 3	SLA Calculation % = (Number of Incidents & defects resolved within SLA/Total number of Incidents & defects Resolved) * 100	90.00%
Resolution time for Service Request (Severity 4)	Submission of Root Cause Analysis for incidents reported in the month. To be submitted <b>within a day</b> of the resolution being deployed.	90.00%
RCA		100%

##### Penalty: Incidents & Defects

###### a) Applied when Incidents & Defects are not resolved within timelines – Severity 1

Penalty as % of Quarterly Application Maintenance Support (AMS) cost		
Service Levels (for Resolution Time)	No penalty	4%
Severity 1	<ul style="list-style-type: none"> <li>During business hours – Within 1 hour</li> <li>Non-business hours - Within 2 hours or earlier as per business hours, if business hours begin</li> </ul>	If not resolved: <ul style="list-style-type: none"> <li>During business hours – Within 1 hour</li> <li>Non-business hours - Within 2 hours or earlier as per business hours, if business hours begin</li> </ul>

###### b) Applied when Incidents & Defects are not resolved within timelines – Severity 2, Severity 3 and Severity 4

Calculated as per Percentage of incidents & defects resolved within defined resolution criteria

Service Levels (for Resolution Time)	Penalty as % of Quarterly Application Maintenance Support (AMS) cost				
	No penalty	0.5%	1%	2%	4%
<b>Severity 2</b>	>=98.5%	< 98.5% but >= 97%	< 97% but >= 94%	< 94% but >= 90%	< 90%
<b>Severity 3</b>	>=90%	< 90% but >= 85%	< 85% but >= 80%	< 80% but >= 75%	< 75%
<b>Severity 4</b>	>=90%	< 90% but >= 85%	< 85% but >= 80%	< 80% but >= 75%	< 75%

**c) Applied on occurrence of incidents & defects**

Type	Measurement	Penalty % of Quarterly Payment
No. of Severity 1 Defects	More than 1 incident or defect open/re-opened in a Quarter	2%
No. of Severity 2 Defects	More than 4 incident or defects open/re-opened in a Quarter	2%
No. of Severity 3 Defects	More than 10 incident or defects open/re-opened in a Quarter	2%

- In the event, the vendor fails to meet the prescribed Service Levels, and the computed Service Levels fall below 80% (eighty percent) of the SLA adherence, as specified, for 3 (three) consecutive quarters then UIIC shall be deemed to consider this to be an event of default and termination.

**8.4.2.2. Delivery**

**Measures and Penalties: Delivery**

For Delivery, the penalty for not meeting the SLA, which will be measured at each milestone (as per bidders Project plan which is agreed and signed off from UIIC during Planning Phase), is linked to the severity level of the breach of the SLA. The penalty will be calculated as per table below:

SLA	Baseline	Level 1 Breach	Level 2 Breach	Level 3 Breach	Level 4 Breach
<b>Extent of delay</b>	100% of milestones should be delivered as per Project Plan which is agreed and signed-off with UIIC during Planning Phase	Less than 1 week	Between 2 to 4 weeks	Between 5 to 7 weeks	Beyond 7 weeks
<b>Tranche Wise Implementation &amp; Go-live Milestones - first</b>		1%	2%	4%	
<b>Cloud Landing Zone setup</b>					
<b>Production Environment Set up</b>					
<b>Development Team Setup</b>					
<b>DevOps/DevSecOps Pipeline Set up</b>					
<b>Support Team Set up</b>					
<b>Change Management Team Set up</b>					
<b>Penalty as % of Milestone cost</b>		0.5%	1.5%	3%	As per UIIC's discretion

**8.4.2.3. Vulnerability**

Severity level of the vulnerability will be determined from the Security scanning activities performed by the bidder (through SAST/DAST tools or any other mechanism, as per proposed solution and agreement with UIIC). The bidder will share the reports of such scanning with UIIC at mutually agreed intervals and stages. Additionally, UIIC may conduct VAPT Audit/exercise on the vendor developed code (either by UIIC or by UIIC approved third party), findings of which will be shared with the vendor for addressal for such vulnerabilities which shall be closed without any additional commercial impact to UIIC (categorized as per severity level)

Severity Level	Measure	Resolution Time	Penalty, if not resolved within the resolution time
High	Time to resolve vulnerabilities detected on code analysis	Within 1 Hr	Rs. 10 Lakh per instance per vulnerability
Medium		Within 2 Hr	Rs. 10 Lakh per instance per vulnerability
Low		Within 24 Hr	Rs. 10 Lakh per instance per vulnerability

#### 8.4.2.4. Change Management

UIIC and the vendor will work on a mutually agreed SLA and penalty clauses pertaining to the Change Management which will be an addendum to the contract.

#### 8.4.2.5. Security and Data Breach

UIIC reserves the right to terminate the contract, in whole or in part, upon written notice to the Vendor if:

- (a) The Vendor experiences any actual or suspected data breach, security incident, or unauthorized access that compromises the confidentiality, integrity, or availability of UIIC data or systems; or
- (b) The Vendor fails to comply with applicable data protection laws, contractual security obligations, or fails to remediate a breach within the timeframe specified by UIIC.

Upon termination under this clause, the Vendor shall:

- Cease all processing of UIIC data;
- Return or securely destroy all UIIC data in its possession;
- Provide written certification of such destruction; and
- Cooperate fully with UIIC in any investigation or regulatory reporting obligations arising from the breach.

Termination under this clause shall be **without prejudice** to any other rights or remedies available to UIIC under law or contract, including claims for damages.

#### Service Level Default

The vendor's performance to Service Levels will be assessed against Service Level requirements for each criteria mentioned in the sections above. A Service Level Default will occur when the vendor fails to meet the specified Service Levels, as measured on a monthly basis, for a particular Service Level.

#### 8.4.3. Penalty Terms and Conditions

- Total Penalty shall be arrived at by doing sum total of all the penalties levied on the vendor due to all the SLA breaches for the Quarter (if any). In the event that a default in Service Level has occurred for more than one service level requirement, the sum of the corresponding penalties shall apply.
- The overall cap on quarterly penalty of all SLAs shall be levied up to a maximum of 10% of Quarterly bill amount. However, if the maximum penalty limit is reached continuously for 2 billing quarters, then the cap may be removed by UIIC, and actual penalty may be charged.
- The inability of the Bidder to provide the requirements as per the scope or to meet the deadlines as specified would be treated as breach of contract and invoke the Penalty Clause. Continuous inability of the vendor to deliver desired output, performance that will be agreed as part of this contract in line with the state requirement, may lead to termination of the contract.
- The applicable "Penalties" would be the same irrespective of the root causes
- If the delay is attributable to UIIC's side, no penalty will be levied, for that period.

## 9. Payment Terms

**Payment Authority:** All payments shall be released by UIIC's Head Office as per the terms and conditions stated in subsequent clauses.

Annexure 12 – Bill of Material outlines the heads under which the cost of the project is defined which are listed as under:

- Technology Solution & License Cost
- Implementation Cost
- Support (AMS) Cost
- Enhancement Cost

Payment terms for each of the heads are mentioned as below:

### Technology Solution & License Cost

License cost will be paid as per the actual usage as required for the solution in line with the requirements of this RFP. Payment shall be released on submission of license delivery proof. Nature of license delivery (one time, per user, per month etc.) should be specifically mentioned by the bidder in the Annexure 12 "Solution & License Cost" sheet. For Recurring licenses, payment will be made on quarterly basis based on the actual usage for that quarter. Bidder to furnish the proof of license delivery and usage for the licenses for each quarter.

### Implementation Cost

Implementation cost payment will be as per the below payment schedule. Solution Acceptance for each phase in the form of final acceptance certificate should be signed by both UIIC identified person & vendor representative. Implementation plan created by the bidder (signed off by UIIC) for this project should cover following milestones at the minimum. Implementation cost to be provided by the bidder in Annexure – 12 Table 3.

#	Milestone	% of Implementation Cost
1	Cloud Landing Zone set up	2.5%
2	Production Environment Setup	2.5%
3	Development Team Setup	2.5%
4	DevOps/DevSecOps pipeline setup	2.5%
5	Tranche 1: MVP – Completion of Warranty Phase post Go Live	20%
6	Tranche 2 – Completion of Warranty Phase post Go Live	20%
7	Tranche 3 – Completion of Warranty Phase post Go Live	10%
8	Tranche 4 – Completion of Warranty Phase post Go Live	10%
9	Tranche 5 – Completion of Warranty Phase post Go Live	10%
10	Tranche 6 – Completion of Warranty Phase post Go Live	10%
11	Support Team Setup	5%
12	Change Management Team Setup	5%

### Annual Maintenance & Support (AMS) Cost

AMS Charges (Annexure 12 – Table 3) shall be paid quarterly for the years mentioned by the bidder in Annexure 12 – Table 4 upon submission of invoices and other MIS/PM reports based on UIIC's requirement. This shall be initiated by the UIIC post completion of Warranty phase and with receipt of satisfactory support report of previous quarter from the UIIC.

### Enhancement Cost

Change Requests (Annexure 12 Table 5A and 5B): UIIC shall release the payment for Change Requests as per the mutually agreed terms with the successful bidder.

There shall be no escalation in the prices once the prices are fixed and agreed to by the UIIC and the vendor. Payment will be released by IT Dept. as per above payment terms on submission of mentioned supporting documents.

Note: UIIC reserves the right to temporarily withhold payment and impose penalty as covered in the sections above, if it is not satisfied with progress made during that period or if there is delay in activity timelines.

## 10. Eligibility Criteria

From the time the Bids are opened until the time the Contract is awarded; the bidder should not contact UIIC or its employees or its' appointed Consultants on any matter related to this RFP/Bid. Any effort by the bidder to influence UIIC or its appointed Consultants in the examination, evaluation, ranking of bids, and recommendation for award of Contract may result in the rejection of the bid. If the bidder wishes to bring additional information or any query to the notice of UIIC, it should do so in writing through formal channel. Bids should be submitted by one single entity/organization. The participant will not be permitted to submit the bid in consortium with another participant. The services provided should conform to the best in industry standards and practices.

**Table A – Bidder Eligibility:** Only the bidders who meet all the Eligibility Criteria mentioned in below table will be considered for Evaluation phase.

#	Bidder Eligibility Criteria	Documents to be Submitted
1.	The bidder should be a Legal entity incorporated in India under the relevant Companies Act, 1956 or 2013 and subsequent amendments thereto	Certified by Authorized Signatory: Copy of Certificate of Incorporation
2.	The Bidder should have experience of at least 5 years in India and possess expertise in carrying out System Engineering / System Integration/Bespoke Application Development & Maintenance capabilities  If the bidder is Start-up or MSME registered with the Government of India, then the Bidder should have experience of at least 3 years in India and possess expertise in carrying out System Engineering / System Integration/Bespoke Application Development & Maintenance capabilities	Self-declaration signed by the authorized signatory outlining the years of operation and expertise in System Engineering / System Integration/ Bespoke Application Development & Maintenance capabilities  AND  Start-up registration certificate issued by Government of India OR MSME Registration Certificate issued by Government of India
3.	The bidder should be Registered with the GST Authorities in India with active status	Certified by Authorized Signatory: Copy of Registration Certificates with GST or registration receipt/copy or Government issued waiver (if applicable)
4.	The bidder should have minimum annual turnover of Rs. 600 Crores per year during the recent three financial years as per audited financial statements  Start-ups and MSMEs registered with Government of India are exempted from Turnover requirement	Audited Balance Sheets or Annual Financial Statements showing Turnover for the recent 3 financial years
5.	The bidder should be profitable in latest three financial years. In case of a wholly owned subsidiary, the net worth of parent/ holding company will be taken into consideration  Start-ups and MSMEs registered with Government of India are exempted from profitability requirement	Audited Balance Sheets or Annual Financial Statements showing Profit for the recent 3 financial year
6.	The bidder should not have been blacklisted by (the Central / any of the State Governments or any Financial Services Institutions in India as on date of RFP submission) any bank / institution in India.	Self –declaration signed by the authorized signatory (Annexure 09 – No Blacklisting Declaration)
7.	The bidder should have ISO 27001 certification	Copy of valid Certificates
8.	Bidder should provide an undertaking that IP Rights will be reserved with UIIC (source code) for any bespoke development done for UIIC and any customization done as part of this RFP	Self –declaration signed by the authorized signatory (Annexure 23 – IP Rights and Source Code Undertaking)
9.	The bidder should be a certified partner of a CSP (Cloud Service Provider - which is proposed for this RFP by the bidder). The bidder should have an agreement with CSP to host services on Cloud and should have support service agreement with the CSP	CSP's authorisation form in case of certified partner AND Certificate of CSP for hosting in India should be provided AND Self –declaration signed by the authorized signatory (Annexure 24 - Declaration on Relationship between CSP and Bidder)

10.	<p>The Bidder should have executed Be-spoke development of Web Portal / Mobile Application (for at least 10,000 users covering any one of the processes in Insurance value chain example Lead, New Business, Underwriting, Servicing (Customer/Policy/Endorsement) &amp; Claims) for at least 1 (ONE) Insurance client in India</p> <p>If the bidder is Start-up or MSME registered with the Government of India, then the Bidder should have executed Be-spoke development of Web Portal / Mobile Application (for at least 10,000 users covering any one of the processes in Insurance value chain example Lead, New Business, Underwriting, Servicing (Customer/Policy/Endorsement), Claims) for at least 1 (ONE) Insurance/Banking/NBFC client in India</p>	<p>Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required experience and capability</p> <p>And</p> <p>Annexure 06A – Related Experience – Bidder with relevant details</p>
11.	<p>The Bidder should have the experience of design, development and deployment for at least one of the following for at least one Insurance entity in India:</p> <ol style="list-style-type: none"> <li>1. Product Configurator</li> <li>2. Rule Engine</li> <li>3. Workflow</li> </ol>	<p>Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required experience and capability</p> <p>And</p> <p>Annexure 06A – Related Experience – Bidder with relevant details</p>
12.	<p>The Bidder should have executed Be-spoke development and deployment of Customer facing Chatbot with Conversational AI capabilities for at least 1 (ONE) Insurance /BFSI/NBFC in India</p>	<p>Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required capability</p> <p>And</p> <p>Annexure 06A – Related Experience – Bidder with relevant details</p>
13.	<p>The Bidder should have the experience of setting up Cloud Landing Zone and management of Cloud infrastructure for at least 1 (ONE) Insurance/BFSI/NBFC in India</p>	<p>Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required capability</p> <p>And</p> <p>Annexure 06A – Related Experience – Bidder with relevant details</p>
14.	<p>The Bidder should have the experience of having implemented or integrated with Enterprise integration Middleware such as API Manager and/or ESB including modern cloud-based API Manager/ESB for at least 1 (ONE) Insurance/Banking/NBFC in India</p>	<p>Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required capability</p> <p>And</p> <p>Annexure 06A – Related Experience – Bidder with relevant details</p>
15.	<p>The Bidder should have at least 500 Engineering / System Integration professionals/Digital Engineering (In India) on its rolls.</p>	<p>HR certification confirming the number of Engineering / System Integration professionals/Digital Engineering professionals on rolls</p>
16.	<p>The bidder must have successfully delivered project of similar scope for at least one BFSI client with turnover of more than INR 10,000 (Ten Thousand) Crore in any of the past 3 years.</p>	<p>Relevant Credential Letter from client clearly mentioning the components implemented and the completion status of the project</p> <p>OR</p> <p>Purchase Order along with client confirmation letter/email of having executed the PO to satisfaction.</p> <p>And</p> <p>Annexure 06A – Related Experience – Bidder with relevant details</p>

**Table B – CSP Eligibility:** The Bidder should ensure the CSP chosen for the proposed solution should meet following eligibility conditions

#	Eligibility Criteria	Documents to be Submitted
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1.	The CSP (which is proposed for this RFP by the bidder) should be Meity, Government of India empanelled	Copy of Meity empanelment of the proposed CSP
2.	CSP should have presence in at least two cities in India	Valid document certificates need to be submitted and the same should be valid as on the date of bid submission
3.	CSP should have following certificates: a. ISO 27001 b. ISO 27002 c. ISO 27017:2015 d. ISO 27018 e. ISO 22301: 2019 f. ISO 27701:2019 g. ISO 42001 h. ISO 20000-1 i. PCI-DSS j. STQC (Standardized Testing and Quality Certification) k. SOC1, SOC2, SOC3 l. Rated 3 of TIA 942 or Tier 3 of Uptime Institute Certification for the Proposed Data Centre Sites	ISO Certificate issued in name of CSP covering India data center/regions.  AND  STQC, SOC-1/SOC-2/SOC-3 and PCI-DSS Report AND  TIA 942 / Tier 3 Certification
4.	CSP should have the experience of hosting a similar solution on its cloud environment in the last 5 years for at least ONE client in the BFSI industry	Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required experience and capability And Annexure 06B – Related Experience – CSP with relevant details

**Important notes of Eligibility Criteria:**

- The Bidder must confirm that none of its subsidiaries, associates, holding companies, companies with common directors, companies under the same promoter/management group, or partnership firms/LLPs with common partners have participated in this bid process.
- Each bidder to bid with only one CSP for this bid. Multiple bids with multiple CSPs are not allowed and will be deemed disqualified if found non-compliant.
- Each bidder is allowed to propose only one CSP and Support Letter/MAF from the proposed CSP as provided in Annexure 24 is to be submitted as part of the bid document.
- 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 provided sufficient documentary proof is submitted with the undertaking to evince that such credentials have been transferred to the bidding entity and the bidding entity is authorized to use such credentials. 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 RFP.

## 11. Response to RFP

### 11.1. Pre-Bid Queries

Should the Bidder have any queries/clarifications related to scope and other requirements mentioned in this document, the Bidder should list them in the prescribed format given in Annexure 11 - Format for Pre-Bid Queries and send them to UIIC no later than the date mentioned on Section 2 "Schedule of Events" table on Email ID rfp.portal@uiic.co.in

## **11.2. Bid Response Documents**

The bidders should include below mentioned documents as part of their response to this bid:

<b>Stage</b>	<b>Documents</b>	<b>Submission</b>
Eligibility cum Technical Bid	Eligibility Documents	At the time of Bid submission on e-Nivida Portal on/before the last date of Bid submission as per Table of Schedule in Section 2
	Technical Bid Response Documents	At the time of Bid submission on e-Nivida Portal on/before the last date of Bid submission as per Table of Schedule in Section 2
Commercial Bid	Commercial Bid Response Documents	Only after Commercial Stage is opened by UIIC. Bidders will be intimated by UIIC via email to upload Commercial Bid Response Documents on e-Nivida

### **11.2.1. Eligibility Documents**

Refer Annexure 05 – Eligibility Criteria for the list of documents that the bidder is expected furnish as the proof of meeting those eligibility criteria requirements.

### **11.2.2. Technical Bid Response Documents**

Technical Bid Response documents include a detailed Bidder's Technical Response document which can be in Word/PowerPoint format covering areas mentioned in Section 11.2.2.1 and applicable Annexures as listed in Section 11.2.2.2.

#### **11.2.2.1. *Bidder's Technical Response document***

- The Bidder's Technical Response Document must clearly be in conformance to the scope of work outlined in this RFP.
- The Bidder's Technical Response Document should contain information necessary to establish the credentials for the solution being offered by the participant.
- The minimum information to be covered in Bidder's Technical Response Document is indicated below. The Bidder is allowed to add more information/section to the Technical Bid Response Document to substantiate the proposed solution. Requisite documentary evidence needs to be enclosed.
  - Section 1. Proposal background
  - Section 2. Brief Company overview: Management details including ownership pattern, shareholding, whether a listed company, key clients, related experience etc
  - Section 3. Understanding of Scope of Work
  - Section 4. Solution Technical details covering:
    - Solution Components, capabilities and features
    - Technology Architecture
    - Deployment Architecture
    - Security Architecture including data protection policies/guidelines
  - Section 5. Value Adds, AI, Efficiency Improvement and Automation proposed for UIIC relevant for the scope of the RFP
  - Section 6. Approach for Implementation clearly defining the MVP Scope, future releases, LOBs/Products included in each phase
  - Section 7. Project plan and schedule including clearly mentioned list of Milestones, Deliverables, delivery schedule, Time to go-live for each component/scope of work item
  - Section 8. Personnel deployment plan with timelines
  - Section 9. Project Management, Governance Structure, Escalation Matrix
  - Section 10. List of software and hardware components with description
  - Section 11. Pre-requisites and dependencies on UIIC to support the proposed solution
  - Section 12. Exclusions and Assumptions

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#### **11.2.2.2. *Annexures***

All the annexures listed in Section 15 – Part A need to be filled and submitted by the Bidder as per instructions provided in each of the Annexure documents

### **11.2.3. Commercial Bid Response documents**

For commercial evaluation stage, bidders to submit "Annexure 12 – Bill of Material (BOM) for the solution – Unmasked"

#### **IMPORTANT INSTRUCTIONS:**

Bidder to upload “Annexure 12B – Bill of Material (BOM) for the solution – Unmasked” on e-Nivida Portal **ONLY AFTER** Commercial Evaluation Stage is opened by UIIC. UIIC will intimate the bidders (who are selected for Commercial Evaluation) separately via email to the Bidder’s designated Point of Contact email address.

Bidder should password-protect Annexure 12B – Bill of Material (BOM) for the solution – Unmasked while uploading in e-Nivida Portal. In case, the bidder uploads non-password protected Annexure 12B, it will lead to disqualification of the bidder from evaluation process.

Bidder should share the password only when asked by UIIC SPOC during Commercial Evaluation Stage. Bidder should not mention/disclose any Commercial/pricing related information pertaining to this RFP in any other document/communication with UIIC apart from Annexure 12B. Failure by bidder in abiding to this may result into disqualification.

### **11.3. Procedure for Submission of Bids**

Bidders are requested to submit all seal & signed scanned documents online as detailed in this RFP. In addition to scanned documents, **bidders should submit original hard copy of EMD (Annexure 03) , Integrity Pact (Annexure 19) and NDA (Annexure 08) to UIIC Head Office at Chennai at least two days before tender submission date**. Any other documents may be submitted in original hard copy, if demanded or a clarification is sought in this regard.

#### **11.3.1. Earnest Money**

The intending bidders shall submit Bank Guarantee (REF. Annexure 3: Bank Guarantee Format for EMD) /Electronic Credit for EMD of Rs. 2,00,00,000/- (Rupees Two Crore only). Bid will be treated as non-responsive and will be rejected in the absence of any one of the above mentioned. Bank Guarantee shall be drawn in favour of “United India Insurance Company Limited” payable at Chennai. The Bank Guarantee submitted as EMD should have a validity of 6 months. In case of Electronic Credit, the E.M.D shall be credited to our Bank Account as given below:

Beneficiary Name	United India Insurance Company Ltd.
IFSC Code	INDB0000007
Account No.	200999095210000100RFPIT
Bank details	IndusInd Bank
Remarks	EMD_RFPPORTAL2025<Depositor Name>

- The EMD will not carry any interest.
- The electronic credit should be affected positively at least two days prior to the tender submission date.

##### **11.3.1.1. Forfeiture of E.M.D**

The EMD made by the bidder will be forfeited if:

- The bidder withdraws the tender after acceptance.
- The bidder withdraws the tender before the expiry of the validity period of the tender.
- The bidder violates any of the provisions of the terms and conditions of this tender specification.
- The successful bidder fails to furnish the required Performance Security within 15 days from the date of receipt of LOA (Letter of Acceptance)

##### **11.3.1.2. Refund of E.M.D**

EMD will be refunded to the successful Bidder on production of a performance guarantee and signing of contract as per timelines defined in the RFP.

In case of unsuccessful bidders, the EMD will be refunded to them at the earliest after expiry of the final bid validity and latest on or before the 30th day after the award of the contract.

##### Exemption from payment of EMD (Earnest Money Deposit).

Note: Only Small and Micro Enterprises (SME) as defined in MSME Procurement Policy issued by Department of Micro, Small and Medium Enterprises (MSME) assigned with Enterprise items selling and startups recognized by Department for Promotion of Industry and Internal Trade (DPIIT) are exempt from submission of EMD (Bid Security). Bidders claiming exemption of EMD under this rule (170 of GFR) are however required to submit a signed Bid Securing Declaration accepting that if they withdraw or modify their Bids during the period of validity, or if they are awarded the contract and they fail to sign the contract, or to submit a performance security before the deadline defined in the request for bids document, they will be suspended for the period of 12 months from being eligible to submit bids. Non submission against the same at Pre-qualification stage, will disqualify the bidder.

#### **11.3.2. Instructions to Bidders for Online Submission**

- The bidders can access the documents in the e-Nivida portal at <https://uiic.enivida.com/>
- The relevant tender documents can be downloaded from the e-tendering site or from <https://uiic.co.in/en/tenders-rfp>.
- The bidders should mandatorily fill in all relevant details as per the requested format in the e-tendering portal.
- The bidders are required to submit scanned documents of their bid electronically on the e-Nivida Portal using valid Digital Signature Certificates. 
- Bidders should submit all the documents at the time of submissions as mentioned in Section 11.2. If the bidder fails to upload all documents at the time of submission, the bid shall be considered as incomplete and may lead to disqualification of the bidder.

#### **11.3.3. Late Bids**

- Bidders are advised in their own interest to ensure that bid is submitted well before the closing date and time of the bid. Any bid received after the deadline for submission of the bid, will be rejected.

#### **11.3.4. Bid Preparation**

- Bidder should take into account any corrigendum published on the tender document before submitting their bids.
- Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid.
- Any deviations from these may lead to rejection of the bid.
- Bidder, in advance, should get ready the bid documents to be submitted as indicated in the tender document/schedule and generally, they can be in PDF/XLSX etc. formats.
- Bidder to log into the site well in advance for bid submission so that he/she uploads the bid in time i.e. on or before the bid submission time. Bidder will be responsible for any delay due to any other issues.
- The bidder to digitally sign and upload the required bid documents one by one as indicated in the tender document.
- Bidders to note that they should necessarily submit their financial bids in the prescribed format given by Company and no other format is acceptable.
- Bid once submitted on e-Nivida shall be treated as final and no further amended bid will be accepted. However, if UIIC amends the RFP before expiry date of bid submission and a bidder had already submitted his bid, the competent authority at its discretion shall permit fresh submission of bids before the expiry date of bid submission.
- Any off-line bid/tender shall not be accepted and no request in this regard will be entertained whatsoever.

#### **11.3.5. Opening of Bid By UIIC**

- Bids will be opened on e-Nivida portal as per the guidelines/Procedure at the date & time mentioned in the RFP.
- UIIC however reserves the right to extend the last date for submission of bids without assigning any reasons and such extensions shall be published on UIIC's website (<https://uiic.co.in/en/tenders-rfp>) as well as in e-Nivida portal.

#### **11.3.6. Pre-Bid Meeting**

- Pre-bid meeting would be held as per the date specified in the Bid Schedule and Address.
- Only authorized representative of Bidders (not exceeding two) would be allowed to participate in the Pre-bid meeting.
- Pre-bid queries should be mailed to us in the email id [rfp.portal@uiic.co.in](mailto:rfp.portal@uiic.co.in) in the attached format as per Annexure 11. Refer Section 2 for Dates for Pre-bid queries
- Queries received after the due date as mentioned in Bid Schedule will not be entertained.
- Replies to the Pre-bid queries would be published in UIIC's website (<https://uiic.co.in/en/tenders-rfp>) as well as in e-Nivida portal.
- Pre-bid Queries, if any, may be communicated through an email to aforementioned email id. The subject of the mail should be "Queries on RFP – "Design, Development, Implementation & Support of Cloud Portal and Mobile Solution ". No other form of communication will be entertained. All queries must be sent to the email ID specified by the date as mentioned in this document.
- UIIC shall provide the clarifications to the queries raised by participant(s) in the pre-bid meeting. The pre-bid meeting will be held at online and adequate communication from UIIC will be provided for the time and weblink to participate in the meeting.
- It is necessary to inform UIIC well in advance, the name(s) of the representative(s) of Participant(s), who will be attending the session as scheduled above, along with an authorization letter signed by the Competent Authority of participant(s). This can be communicated through an email on [rfp.portal@uiic.co.in](mailto:rfp.portal@uiic.co.in)
- Participation in the Pre-Bid meeting is non-mandatory. However, it is advisable that participant(s) attend this meeting which would be mutually beneficial.

#### **11.3.7. Evaluation of Bids**

UIIC will scrutinize the Bids received to determine whether they are complete in all respect as per the requirement of RFP, whether the documents have been properly signed and whether items are offered as per RFP requirement, whether documentation as required has been submitted. UIIC may, at its discretion, waive any minor nonconformity or any minor irregularity in the bid which does not constitute a material deviation. UIIC decision with regard to 'minor non-conformity' is final and the waiver shall be binding on all the bidders and UIIC reserve the right for such waivers.

#### **11.3.8. Procedure for Processing the Bid Document**

- The bids would be opened by the Committee constituted by the Company.
- Failure to submit any documents under any of the sections could lead to rejection of bids.
- The Committee will open the Eligibility cum Technical bids of those bidders who have submitted all the necessary documents as applicable.
- The Committee will open the Commercial bids of those bidders who qualify the minimum eligibility and technical requirements. The date & time of opening the Commercial Bids would be intimated to the qualified bidders.
- The Committee will declare successful bidder after final evaluation of bids and the result will be published on UIIC's website (<https://uiic.co.in/en/tenders-rfp>) as well as in e-Nivida portal.
- This procedure is subject to changes, if needed and the procedure adopted by the Company for opening the tender shall be final and binding on all the parties.

## 12. Selection Process

Participants should satisfy the basic Eligibility Criteria as mentioned in Section 10 of this document. Based on the bid submitted, Technical Bid Evaluation would be done first to short list eligible participant. Only those Participant(s) who qualify the **Minimum Qualifying Score of 80% i.e. 800 out of 1000 marks in 'Technical' Criteria to qualify for the Commercial Bid Evaluation**. Bids not meeting the minimum qualifying marks shall be rejected.

In case there is only one Bidder having technical score of 80% marks or more, UIIC may, at its sole discretion, also consider the next highest technical score and qualify such Bidder. In case, none of the participating Bidders qualify on technical criteria and reach or exceed the cut-off score of 80% marks, then UIIC, at its sole discretion, may qualify two Bidders on the basis of the top 2 scores or shall cancel the tender.

UIIC at its sole discretion may reject the proposal of the Bidder if in UIIC's opinion the bidder could not present or demonstrate the proposed solution as described in the proposal or the solution does not meet UIIC's technical / functional requirements.

UIIC has opted for **Quality and Cost Based Selection (QCBS – Offline Mode in E-Nivida Portal)** for this RFP for evaluating the tenders with 70% weightage given to technical criteria and 30% weightage given to commercials. **Top 3 bidders** based on their combined QCBS scores shall be invited to participate in the **Reverse Auction** process to determine the final L1 bidder (subject to their qualification as per all the terms and conditions and evaluation parameters as outlined in this document). The decision of UIIC in this regard shall be final and binding. The process is further detailed out as under:

### 12.1. Eligibility Evaluation

Only bidders who qualify the **Eligibility Criteria** outlined in Section 10 of this document should bid for this RFP. As the initial step, UIIC will assess the participating bidders against the outlined Eligibility Criteria.

### 12.2. Technical Bid Evaluation

The **Bid Response Documents** (outlined in Section 11.2) submitted by the eligible bidders (who qualify the Eligibility Criteria outlined in this document) shall be opened by UIIC for **Technical Bid Evaluation**. Based on the evaluation of Technical Bid Response Document, Bidders responses to the required Annexures, participants will be scored and shortlisted. Shortlisted bidders shall be called for Technical Presentation.

The technical bid evaluation will be done on a total score of 1000. The **Technical Bid Evaluation** will be based on the evaluation matrix consisting of the following parameters:

Section A: Functional Requirements	Section Marks: 400	Response by the bidder to be provided in:
Module Name	Module Weight	
Common Functionalities	10	
Customer Portal	15	
Corporate Website	15	
Distributor App/Portal	15	
Surveyor Portal	15	
VAIS Portal/App	15	
Conversational Bot AI Platform	20	
Middle Office - Quote & Proposal Module	20	
Middle Office - Policy Admin Module	20	
Middle Office – Underwriting Module	20	
Middle Office - Claims Module	20	
Middle Office -Servicing (Customer/Policy/Endorsement) Module	20	
Middle Office - Renewals	15	
Middle Office – Receipting & Collections	15	
Middle Office - Customer Management Module	15	
Middle Office -Admin Module	15	
Communication Engine	15	
Business Rule Engine	20	Annexure – 15 – Functional Requirements

Product Configurator	20	
Workflow	20	
Lead & Activity Management System	15	
Hierarchy Management Portal	15	
MIS & Reporting	15	
ICR / OCR	15	
<b>Section B: Technical Requirements</b>	200 Marks	<b>Response by the bidder to be provided in:</b>
Module Name	Module Weight	
Compliance to Technical Requirements	100	Annexure – 16 – Technical Requirements
Compliance to Information Security Requirements	100	Annexure – 18 – IT & IS Annexure
<b>Section C: Technical Bid Response Document &amp; Presentation and Demos</b>	150 Marks	<b>Response by the bidder to be provided by:</b>
Module Name	Module Weight	
Comprehensiveness & Suitability of Technical Bid Response	50	Technical Bid Response Document (as outlined in Section 12.2.2)
Technical Presentation and Demos: Detail the proposed solution. Outline Understanding of Scope, Approach & Methodology, Project Plan, Timelines for deliverables	100	Physical / Virtual presentation by the Bidders
<b>Section D: Related Experience &amp; Client Profile</b>	200 Marks	<b>Response by the bidder to be provided in:</b>
Module Name	Module Weight	
Related Experience & Client References	200	Annexure – 06A – Related Experience - Bidder
<b>Section E: Resource Profiles</b>	50 Marks	<b>Response by the bidder to be provided in:</b>
Module Name	Module Weight	
Resource Profiles and Interview	50	Annexure – 14 – Curriculum Vitae (CV)
<b>Total</b>	1000 Marks	

Further details related to aforementioned sub-sections are provided below:

#### **Section A: Compliance to Functional Requirements**

For Functional Requirements Evaluation, the bidder needs to refer **Annexure 15 – Functional Requirements** for further details and to provide response.

#### **Section B: Compliance to Technical Requirements**

Along with the Technical Bid Response, one of the key aspects of Technical evaluation for this RFP is Bidders responses for

- Responses received in **Annexure 16 – Technical Requirements** and **Annexure 18 - IT & IS Annexure** would be used for evaluating the Bidder on compliance with the technical requirements of the solution proposed.
- Point by point conformity of the solution offered to the technical requirements provided in the **Annexure 16 – Technical Requirements** and **Annexure 18 - IT & IS Annexure** which has questions covering Technical Requirements across various solution components, systems, Data Requirements, Infrastructure Requirements, Information Security Requirements and other general requirements

#### **Section C: Technical Bid Response Document & Presentation**

##### **a. Comprehensiveness & Suitability of Technical Bid Response**

The evaluation of the Technical Bids will be done by UIIC on the basis detailed response provided to this RFP by the Bidder in the Technical Bid document. Technical Bid response will be assessed for completeness and suitability to the mentioned requirements

in all respects and availability of all information/details asked for in the RFP in the form of a detailed documented response document. The format of Technical Bid Response Document is explained in Section 11.2.2

**b. Technical Presentation and Demos**

Based on the proposals submitted and initial evaluation of the technical proposals, selected bidders will be required give a Technical Presentation to UIIC officials with detailed designs of their offered solution clearly demonstrating the solution architecture, technical functionalities, infrastructure and deployment architecture, engineering capabilities, delivery approach and introduce the project team and governance structure in the form of a presentation. These presentations should cover details of the proposal described in this RFP document and its Annexures. The technical presentation schedule and venue will be communicated separately to eligible bidders. Failure of a bidder to complete a scheduled presentation to UIIC may result in rejection of the bid.

UIIC shall, on its discretion, mandate bidders to showcase their solution/components through demos. Bidders are expected to demonstrate the solution (specifically any COTs based solution/capability that the bidder has proposed as part of their solution) and product's capability, compatibility, applicability, and acceptability to UIIC as per the RFP requirements. Demos, if conducted, shall be scored as part of the technical evaluation stage. UIIC at its own discretion may choose to change/skip this requirement. Failure of a bidder to complete a scheduled demos to UIIC may result in rejection of the bid.

UIIC reserves the right to introduce a Proof of Concept (PoC) as part of the technical evaluation if required during the bidder finalization process. Bidders may be required to demonstrate their proposed solution and technical capabilities through a time-bound, production-grade prototype aligned with defined use cases and evaluation parameters which will be detailed out later.

UIIC reserves the right to visit the operational facilities of all or some participant during technical and commercial evaluation. The schedule for site visit, if required, will be intimated separately. Participant might be requested by UIIC to arrange a face-to-face meeting with referred customer with whom similar projects have been undertaken as part of the evaluation process.

UIIC shall not be under any obligation to bear any part of the expenses incurred by the participant for the technical presentations / demos / proof of concept.

**Section D: Related Experience & Client References**

Bidder to refer **Annexure 06A - Related Experience – Bidder** and submit the responses. The Bidder should provide maximum of 10 credentials along with the details that are mentioned in the Annexure for evaluation purpose. The Bidder to provide credentials from Industries in this order – General Insurance, Health Insurance, Life Insurance, BFSI/Other Industry. Higher points would be awarded to vendors with strong insurance credentials. The Bidder ability to provide a strong credential related to general insurance is essential. The bidder is expected to provide minimum 3 and maximum 10 credentials in Annexure 06 out of which Minimum 2 referenceable customers to be provided. In case bidder submits more than 10 client reference, top 10 entries provided by Bidder in Annexure 06 will be considered for evaluation.

Additionally, bidder to refer **Annexure 06B - Related Experience – CSP** and submit the responses therein to highlight their proposed CSP's credentials in line with the overall objectives of the project.

**Section E: Resource Profiles**

Bidder to refer **Annexure 14 - Curriculum Vitae (CV) of Team Members** to submit the responses. The Bidder should provide CVs of at least below mentioned key roles:

**Key Roles:**

- Project Director
- Solution Architect
- Development/Tech Lead
- Functional Lead
- Lead UI/UX Designer
- QA Lead
- Integration Architect
- Product Owner
- DevOps SME
- Cloud SME
- Security SME

**Other Roles:**

- Project Manager
- Business Analyst
- Full Stack Developer
- Testing Analyst
- Automation Testing Analyst
- Integration Engineer
- Release and Deployment Manager
- Operate SME
- Production Support Lead
- Support Engineer
- Scrum Master
- DevOps/DevSecOps Engineer
- Cloud Engineer
- Observability Engineer

As part of the evaluation process, UIIC will conduct interviews with the candidate for key roles as indicated above. Bidder should limit the CVs for each role to maximum 3. In case bidder provides for more than 3 CVs per role, top 3 CVs per role (in terms of year of experience of the profile holder) will be considered for evaluation. The expectation would be to have same resource or better resources being deployed to this project. As per UIIC's discretion, UIIC may conduct interview with the proposed resources in order to evaluate them.

#### **12.2.1. Evaluation Methodology**

Responses received in **Annexure 06A - Related Experience - Bidder**, **Annexure 14 - Curriculum Vitae (CV) of Team Members**, **Annexure 15 – Functional Requirements**, **Annexure 16 – Technical Requirements** and **Annexure – 18 – IT & IS Annexure** would be used for evaluating the Bidder on the functional and technical requirements outlined by UIIC.

#### **Bidder Responses**

A. The Bidder is expected to provide a response in the "Bidder Response" column for each requirement in these three Annexures (Annexure 15 – Functional Requirements, Annexure 16 – Technical Requirements and Annexure – 18 – IT & IS Annexure) to indicate how the bidder will fulfil the outlined requirements, as per the following table:

<b>Possible Bidder Responses</b>	<b>Description</b>	<b>Marks</b>
Yes	Bidder will deliver the given requirement and has included the efforts in the estimates.	1
No	Bidder will NOT deliver the given requirement and has NOT included the efforts in the estimates.	0

Requirements in Annexures are further categorized into Modules with related requirements and weights assigned to each Module as per UIIC's requirements. The Technical Score for Module ( $T_{(Module)}$ ) would be worked out as under:

$$T_{(Module)} = W_M * (\text{Vendor Score} / M)$$

Where:

$W_M$  = Module Weight

$M$  = Max score a bidder can receive for a Module

The total score for the Section ( $T_{(Section)}$ ) would be summation of scores of individual modules within the Section:

$$T_{(Section)} = \sum T_{(Module)}$$

B. For Related experience & Client References, scoring will be done as below based on the responses provided by the bidder in Annexure 06A - Related Experience– Bidder.

Criteria	Marks				
	4	3	2	1	0
<b>Client Location (Indian/International)</b>			Indian	International	
<b>Industry (GI/HI/LI/Other &amp; BFSI)</b>	GI	HI	LI	BFSI/Others	
<b>Team Size Supported Engagement</b>	>50	50-31	30-16	0-15	
<b>Tech Component*</b>				Count of Yes	Count of No
<b>Client References</b>				Count of Yes	Count of No

**\* For Tech Component cumulative scores across the parameters as mentioned in the Annexure 06A - Related Experience – Bidder will be considered.**

Average score across the client references (minimum 3 and maximum 10) will be considered for the evaluation. The Technical Score for Module ( $T_{(Module)}$ ) would be worked out using the same formula as mentioned in point A above.

C. For CV's scoring will be done as below based on the responses provided by the bidder in Annexure 14 - Curriculum Vitae (CV) of Team Members.

Area	Marks					
	4	3	2	1	0	
<b>Roles</b>	<b>Minimum Overall Experience</b>					
Project Director	>20 yrs	>20 yrs	16-20 yrs	10-15 yrs	<10 yrs	Info Not Provided
Solution Architect	>10 yrs	>10 yrs	7-10 yrs	5-6 yrs	<5 yrs	Info Not Provided
Development / Tech Lead	>15 yrs	>15 yrs	10-15 yrs	5-9 yrs	<5 yrs	Info Not Provided
Functional Lead	>10 yrs	>10 yrs	7-10 yrs	5-6 yrs	<5 yrs	Info Not Provided
Lead UI/UX Designer	>10 yrs	>10 yrs	7-10 yrs	5-6 yrs	<5 yrs	Info Not Provided
QA Lead	>10 yrs	>10 yrs	7-10 yrs	5-6 yrs	<5 yrs	Info Not Provided
Integration Architect	>10 yrs	>10 yrs	7-10 yrs	5-6 yrs	<5 yrs	Info Not Provided
Product Owner	>12 yrs	>12 yrs	10-12 yrs	5-9 yrs	<5 yrs	Info Not Provided
DevOps SME	>12 yrs	>12 yrs	10-12 yrs	5-9 yrs	<5 yrs	Info Not Provided
Cloud SME	>15 yrs	>15 yrs	10-15 yrs	5-9 yrs	<5 yrs	Info Not Provided
Security SME	>12 yrs	>12 yrs	10-12 yrs	5-9 yrs	<5 yrs	Info Not Provided
<b>Qualification</b>	MBA/CA/PG/ Mtech	B. Tech/BCA	Other technical degrees	Non-technical degree	Info Not Provided	
<b>Certification</b>	Insurance (General Insurance/Project management/ Architecture)	BFSI/other technical certifications)	Undergoing certification	Other certification not related to technology or insurance	Info Not Provided	

<b>Key projects</b>		If worked on carriers in Indian General Insurance implementation projects	If worked on carriers in Indian Health and Life Insurance implementation projects	Any other BFSI projects India or other countries	Abroad projects/Non-BFSI projects	Info Not Provided
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Average score across the CVs (minimum 1 and maximum 3) will be considered for the evaluation for each of the key roles and then the average score across all the key roles will be taken for consideration for evaluation. The Technical Score for Module ( $T_{(Module)}$ ) would be worked out using the same formula as mentioned in point A above.

**Bidder's Total Technical Score (T) = Section A Technical Score + Section B Technical Score + Section D Technical Score + Section E Technical Score**

Note that the Section C Technical Score will be given by UIIC based on bidder presentation and/or demo.

### **12.3. Commercial Bid Evaluation**

The commercial evaluation shall be done for only those participants, who qualify Technical Bid Evaluation stage. The commercial bid has to be in the format as provided in Annexure 12 - Bill of material (BOM) for the Solution. Bidder is expected to provide TCO for 5 years (as per template of Annexure 12). Based upon the review and evaluation of proposals offered in response to this RFP, UIIC may at its sole discretion enter into contracts with the successful bidder.

Only the bids which are complete in all respects considering deliverables and services specified in this bid document will be considered. The commercial figure quoted will be an all-inclusive figure. No other expenses will be reimbursed separately. Any conditional bid would be rejected by UIIC. UIIC after careful consideration across all parameters shall disclose the final bidder. The bid price shall be in Indian Rupees. If any cost items in the commercial is found to be blank and not filled with any amount, then it shall be considered as zero and the same will be offered to UIIC free of any charges.

UIIC reserves the right of selection of bidder either by opening of Commercial Bids of bidders or proceed with the selection of bidder through Online Reverse Auction. The details of Reverse Auction process are given below for reference.

Commercial submitted after online reverse auction should not have any alteration or overwriting. UIIC may reject or load the financial implication of any alteration, if found into the commercial submitted by the respective bidder post reverse auction. The calculation arrived by UIIC will be final and will be binding on the bidders.

Only following bidders will be considered as eligible for reverse auction who satisfy following conditions:

1. Bidders found eligible as per qualification criteria defined by UIIC
2. Bidders scoring 80% or more marks in technical bid evaluation
3. Based on QCBS evaluation, Top 3 bidders will be invited for Reverse Auction

In case only Two bidder participated in the tender process, reverse auction may not be conducted and the commercial bid submitted by the bidder will be considered. However, UIIC's decision will be final in this regard.

There would be a weightage of 70% to the technical score and 30% for the Commercial price quoted by the bidder (post normalization, if applicable).

Overall Bidder Score would be calculated as under for each bidder:

Overall Bidder Score (S) (up to 3 decimals) =  $\{(T \times 0.7) / T_{high}\} + \{(L_{Low} \times 0.3) / L\}$ , Where

T - stands for bidder's technical evaluation score

$T_{high}$  - stands for the score of the technically highest Bidder

L - stands for bidder's commercial quote

$L_{Low}$  - stands for the lowest commercial quote among all bidders

The proposals will be ranked in terms of Total Scores arrived at as above. The proposal with the highest Total Score will be considered first for award of contract and will be invited for price negotiation, if required. Example:

#	Bidder Name	Technical Score (T)	Commercial Bid Price (L)	$\{(T \times 0.7) / T_{high}\}$	$\{(L_{Low} \times 0.3) / L\}$	Total Score (S)	Rank for Techno-commercial
1	A	900	Rs 80/-	$(900/900) *0.7 = 0.7$	$(70/80) *0.30 = 0.263$	0.963	1
2	B	850	Rs 75/-	$(850/900) *0.7 = 0.661$	$(70/75) *0.30 = 0.280$	0.941	2
3	C	800	Rs 70/-	$(800/900) *0.7 = 0.622$	$(70/70) *0.30 = 0.3$	0.922	3

#### **12.3.1. Reverse Auction**

Top 3 bidders based on their QCBS scores shall be invited to participate in the Online Reverse Auction (ORA) process to determine the final L1 vendor.

1. UIIC shall provide web-based E-tender system for reverse auction.
2. The Eligible bidders are required to participate in online reverse auction for which web-based e-tender platform will be made available by UIIC. The date, time, platform and process of online reverse auction will be communicated to the bidders by UIIC.
3. UIIC shall conduct the Online Reverse Auction Process for the L1 Bid Price determination. During reverse auction, the participating bidders shall input only the total cost that they have to offer.
4. Only fixed price financial bids indicating total price for all the deliverables and services specified in this bid document will be considered.
5. Price quoted by the Bidders at the end of online reverse auction will be taken as the final commercial quote of that bidder.
6. The bidder with lowest commercial bid at the close of online reverse auction will be declared as L1 bidder.
7. After the close of online reverse auction, the L1 bidder shall provide a commercial breakup of all the line items along with the working sheet to UIIC within 3 business days (excluding Saturdays, Sundays and Gazetted Holidays), failing which UIIC reserves the right to reject the bid.
8. The commercial figure quoted will be an all-inclusive figure including out of pocket expenses, traveling, boarding, permits and lodging, but excluding all applicable taxes
9. The bidders shall arrange the Digital certificates (at no cost to UIIC) from a Certifying Agency notified by Comptroller of Certifying Authority (CCA) as per Information Technology Act, 2000 as amended from time to time, to participate in the Online Reverse Auction.
10. In case only one bidder is found eligible, no reverse auction will take place. However, UIIC reserves the right to negotiate price with the lone bidder. The price once finalized through online reverse auction or negotiation will be termed as the —approved price.
11. UIIC will determine the Start Price and other parameters for the Reverse Auction –
  - a. on its own and / or
  - b. by evaluating the price band information available in the (indicative) commercial bids of the Eligible bidders
  - c. Based on the lowest quote received in the (indicative) commercial bids.
12. Based on the Total Cost of Ownership (TCO) declared by the Bidders during the Reverse Auction, the Bidders will be categorized as L1, L2, L3 etc. (In the ascending order, i.e. L1 being the Bidder with the lowest TCO, followed by L2 with the next lowest score and so on.)
13. The bidder with the L1 Quote, post the Online Reverse Auction and Commercial evaluation will be declared L1 Bidder. However, if the prices discovered as a part of the Online Reverse Auction are felt to be unrealistic for the products offered or beyond UIIC's budget estimates, to give a fair chance to the bidder, UIIC shall call the bidder along with the OEM for a price negotiation. Post this only, the commercial bid process will be termed as complete.
14. The bidders are expected to broadly maintain the proportion of prices for various line items of Bill of Material, even when the total price has reduced in the auction. Any significant reduction in the cost of Expert Services /Professional Support/Training / OEM Services/Manpower deployment is not desired during reverse auction. UIIC may require the bidder to justify and maintain reasonableness of cost of such items. UIIC's decision in this matter shall be final and binding.
15. The final outcome of the bidding process will be published on the UIIC website.
16. The bid price shall be in Indian Rupees.
17. The bidder would need to provide all costs in Annexure 12 – Bill of Material.
18. In case the tendering process has not been completed within the stipulated period, UIIC may request the bidders to extend the validity period of the bid.
19. The selected L1 bidder will be informed about the selection and the result will be notified on the UIIC website and the bidders are advised to visit the above website for any information in reference to this RFP.
20. In the event the Bidder has not quoted or has omitted any product or service, then it will be deemed that the Bidder shall provide the same product and/or service at no additional cost to UIIC.

21. At the end of warranty period, the contract may be renegotiated as mutually agreed by both parties. The Bidder shall not add any conditions / deviations in the commercial bid. Any such conditions / deviations may make the bid liable for disqualification.
22. The bidder with the lowest quote at the end of the reverse auction process will become the successful bidder. In case the L1 bidder fails to fulfil any of the obligations under the RFP within the timelines defined, UIIC reserves the right to cancel his selection and declare the L2 bidder (bidder with the second lowest commercial bid after Online Reverse Auction) as successful bidder provided this bidder agrees to match the commercial bid of the L1 bidder.

#### **General Instructions**

- All the requirements/components mentioned in Annexures 15 – Functional Requirements & Annexure 16 – Technical Requirements are within the scope of RFP and bidder has to ensure that all these requirements are fulfilled through the solution by the bidder
- Any requirement other than what are mentioned in Annexure 15 & 16 will be considered as change request and the cost for which will be referred from rates provided by bidders in the "Change Management Cost" sheet in Annexure 12B – Bill of Material (BOM) for the solution – Unmasked.
- For commercial evaluation, Price quoted has to be BEFORE taxes (GST/Cess) will be considered, assuming e-Nivida will calculate GST & GST Cess. Any regulatory requirements (including GST/Cess) as per e-Nivida process should be followed.
- UIIC reserves the right to accept or reject any proposals without assigning any reason thereof and UIIC's decision in this regard shall be final. UIIC also reserves its right to withdraw the RFP process at any stage without assigning any reasons thereof. No communication in any form shall be entertained in this regard.
- UIIC reserves their rights to relax any of the norms at their sole discretion in deserving cases.
- UIIC reserves the right to negotiate/re-negotiate the prices with the shortlisted participant.
- No communication in this regard shall be entertained by UIIC in any form whatsoever
- UIIC reserves the right to change/update the evaluation process/parameters/methodology as per its own discretion which will be adequately communicated to the participant bidders as and when required.
- To assist in examination, evaluation and comparison of proposals UIIC may, at its discretion, seek clarifications from participant(s). The response/clarifications shall be in writing and no change in the prices or substance of the proposal shall be sought, offered or permitted.
- Note: Email sent by participant(s) to the aforementioned official email id of UIIC would be considered as written communication in the scope of this RFP.
- Modification and/or Withdrawal of Proposals - Proposals once submitted will be treated as final and no further correspondence for modification shall be entertained. No proposal shall be modified after the deadline for submission of proposals.
- No proposal shall be allowed to be withdrawn after the last date of submission of the bid. The participant(s) will not be allowed to withdraw the proposals.
- Bidder to submit Technical Bid Response Document in PDF format only. There is no restriction on the pages for the Technical Bid Response Document
- The Commercial Proposal must contain the charges proposed in the prescribed format only. The commercial proposal format is provided in: Annexure 12 - Bill of material (BOM) for the Solution
- All pages of the proposal shall be initialled by the person signing the proposal.
- All proposals and supporting documentation shall be submitted in English.
- The cost should be quoted in Indian Rupees only and should be exclusive of the applicable taxes.
- Relative cost, cost as a percentage to some other factor is not acceptable in the commercial format.
- In case the technical or commercial proposal is incomplete in any respect, UIIC reserves the right to reject such proposals summarily.
- UIIC shall NOT be responsible for non-receipt of proposal within the specified date and time, due to any reason whatsoever. Proposals received after the stipulated time or incomplete in any respect will be summarily rejected.
- UIIC reserves the right to disqualify the Participants blacklisted by State/ Central Govt. Undertakings/Public Sector Units or whose contracts have been terminated on account of poor performance, if any such information comes to the knowledge of UIIC at any stage either during the tendering process or after short listing the Participant or at any time thereafter.
- Bids in consortium are strictly prohibited. The Participant should submit their response to RFP at their own cost and should bear all the costs themselves of whatsoever nature that they may incur for their participation in the entire process.
- The participant must organize their response in accordance with the scope as specified in the RFP and under no circumstances extraneous information should be included in the proposals.
- UIIC reserves the rights to amend, modify, add or delete either in part or in full any conditions or specifications without assigning any reason during the entire process.

- Errors & Rectification: Arithmetical errors will be rectified on the following basis: "If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected. If there is a discrepancy between words and figures, the amount in words will prevail".
- In the event the Bidder has not quoted or has omitted any product or service, then it will be deemed that the Bidder shall provide the same product and/or service at no additional cost to UIIC.
- The Bidder shall not add any conditions / deviations in the commercial bid. Any such conditions / deviations may make the bidder liable for disqualification.
- At this stage, the bank guarantee of the unsuccessful Bidder (s) shall be returned to their bankers. UIIC will send a letter to such Bidders inform them of the returning of bank guarantee.

#### **12.3.2. Normalization of Bids**

UIIC will undertake a process of technical and commercial evaluation and may, at its sole discretion, carry out normalization of the bids to the extent possible and feasible, in order to ensure that all bidders are evaluated on a comparable and uniform basis. Normalization may be undertaken to align the bids technically, commercially, or in terms of completeness of submissions, and to protect the interest of UIIC.

UIIC may seek additional information, clarifications, or supporting documents from any or all bidders for the purpose of normalization. Respondents will be notified in the event such a normalization exercise is undertaken. Clarifications or additional particulars must be submitted in writing within the date and time specified by UIIC; failure to do so may result in disqualification of the bid.

UIIC reserves the right to normalize any or all of the technical bids. If such normalization has any bearing on the commercial proposal, UIIC may, at its discretion, require all technically eligible bidders to resubmit their updated technical and/or commercial bids. Such submissions may be requested in the following manner:

- **Incremental submissions** (technical and/or commercial) limited to the clarification sought by UIIC; or
- **Revised submissions** (technical and/or commercial) covering the part or whole bid, as required by UIIC.

UIIC may repeat the normalization process in an iterative manner at any stage of the evaluation until UIIC is reasonably satisfied. Bidders, by submitting a response to this RFP, agree to participate in the normalization process without any reservation and extend full co-operation to UIIC during such exercise. Any non-compliance with the normalization process may result in disqualification.

UIIC also reserves the right to call for presentations, product walkthroughs, demonstrations, or to conduct reference site visits as part of the technical evaluation and normalization process. Based on the final technical scoring and post-normalization alignment, UIIC will shortlist eligible bidders for commercial evaluation.

Should any bidder have queries regarding the normalization process, such queries must be raised during the pre-bid query window only.

## 13. General Terms & Conditions of Contract

### 13.1. Contract Terms for Service Provider and Exit

- i) **Contract Period:** The contract will be valid for a period of 5 years from the date of acceptance of contract order. Irrespective of the period, the contract will deem to be operative until close of assigned projects as per agreed Scope of Work, and hence bidders deploying resources should ensure the resources availability until completion of the work in hand or till the extended period as per the project terms and conditions.
- ii) Price discovered during the RFP will be valid till the completion of the project or the extended completion period as required by UIIC in respect of that project.
- iii) UIIC reserves the right to terminate the contract at any time without assigning any reasons thereof. However, there are specific termination clauses which must be adhered by the selected vendor for continuation of contract.
- iv) The charges proposed by short listed participants and agreed to by UIIC for the activities covered under scope of RFP shall remain frozen during the term of contract, i.e., for a period of 5 years.
- v) The Agreement and Service Level Agreement shall be as per the SLA clause.
- vi) The detailed terms and conditions governing the contract shall be included in the Agreement and Service Level Agreement and may undergo changes as per the Outsourcing guidelines and/or any other Guidelines issued by IRDAI from time to time or any regulation issued by Government of India or its statutory bodies. There shall be penalties applicable on non-adherence to service deliverables as per penalty clauses.
- vii) The selected vendor should provide satisfactory indemnities to UIIC against possible financial and / or reputational loss arising as per the indemnity clause.
- viii) The performance of selected vendor shall be reviewed periodically, for continuation of the contract. Any decision in this regard by UIIC shall be final and binding on the selected vendor.
- ix) The contract and SLA will be subject to internal policies or guidelines of UIIC and instructions/guidelines etc as issued by IRDAI and other Government/Authorities from time to time as applicable.
- x) The terms of the RFP mentioned across this document shall form part of the agreement.
- xi) The detailed terms and conditions governing the contract shall be included in the Agreement and Service Level Agreement which shall be shared with selected vendor at an appropriate time.
- xii) Selected vendor shall be required to put in place necessary security and all possible safeguards to maintain necessary confidentiality of data and/or information received in any form from UIIC. The selected vendor shall be required to submit the details of all safeguards in place at its facility before commencement of the proposed activity.
- xiii) The selected vendor shall have to abide by UIIC Information Security Policy for the activities that shall be carried out for UIIC. This policy & procedures is almost aligned to requirements of ISO 27001 standards (ISMS).
- xiv) The SLA between UIIC & selected vendor will have these security controls & liabilities of the selected vendor for violation of UIIC IT & IS policy, standards & procedures.

### 13.2. Business Continuity

Vendor should have business continuity plan. In case the vendor does not have ready business continuity plan, he should undertake to implement business continuity plan within 3 months from the date of contract. (Proof & Level - ISO 22301)

### 13.3. Transition Management

Successful Bidder shall provide the Board with a recommended exit management plan ("Exit Management Plan") which shall deal with at least the following aspects of exit management in relation to the SLA as a whole and in relation to the Project Implementation, the Operation and Management SLA and Scope of work definition.

- i) A detailed program of the transfer process that could be used in conjunction with a Replacement Vendor including details of the means to be used to ensure continuing provision of the services throughout the transfer process or until the cessation of the services and of the management structure to be used during the transfer.
- ii) Plans for the communication with such of the Successful Bidder, staff, suppliers, customers and any related third party as are necessary to avoid any material detrimental impact on Project's operations as a result of undertaking the transfer.
- iii) Plans for provision of contingent support to Project and Replacement Vendor for a reasonable period (minimum one month) after transfer.

Successful Bidder shall re-draft the Exit Management Plan annually thereafter to ensure that it is kept relevant and up to date. Each Exit Management Plan shall be presented by the Successful Bidder to UIIC. The terms of payment as stated in the Terms of Payment Schedule include the costs of the Successful Bidder complying with its obligations under this Schedule. During the exit management period, the Successful Bidder shall use its best efforts to deliver the services. Payments during the Exit Management period shall be made in accordance with the Terms of Payment Schedule. This Exit Management plan shall be furnished in writing to Successful Bidder or its nominated agencies within 7 days from the receipt of notice of termination or three months prior to the expiry this Agreement.

#### **13.4. Closure**

Upon completion of the contract period, the Vendor will perform all activities necessary to close out the Project. This includes:

- i) Performing formal contract closure
- ii) Updating process documentation and transferring this to UIIC
- iii) Transitioning any relevant process and/or solution responsibilities over to UIIC, or to another contracted vendor. This includes updating and transferring all solution documentation, performing formal contract closure, and transitioning any relevant solution responsibilities.

##### **13.4.1. After Termination**

On termination of the contract the Vendor must:

- i) Stop work on the Services.
- ii) Deal with UIIC Material as directed by UIIC; and
- iii) Return all UIIC's Confidential Information to UIIC

#### **13.5. Termination of Contract**

##### **13.5.1. Event of Default**

- i) UIIC may, without prejudice to any other remedy for breach of contract by written notice of default sent to the Vendor/Bidder, terminate the contract in whole or in part:
  - a. If the Vendor/Bidder fails to deliver any or all of the services within the time period(s) specified in the contract, or any extension thereof granted by UIIC, OR
  - b. If the Vendor/Bidder fails to perform any other obligation(s) under the contract and fails to remedy the same within 30 days of notice.
  - c. The progress made by the selected Vendor/Bidder is found to be unsatisfactory and fails to remedy the same within 30 days of notice.

##### **13.5.2. Effect of termination**

- ii) UIIC reserves the right to recover any dues payable by the Vendor/Bidder from any amount outstanding to the credit of the Vendor/Bidder, including the pending bills and security deposit, if any, under this contract or any other contract/order.
- iii) In the event UIIC terminates the contract in whole or in part, pursuant to above mentioned clause, UIIC may procure, upon such terms and in such manner, as it deems appropriate, services similar to those undelivered. However, the Vendor/Bidder shall continue performance of the contract to the extent not terminated. UIIC shall pay Vendor/Bidder for services performed till effective date of termination.

##### **13.5.3. Termination for Insolvency**

UIIC may terminate the agreement without notice and without compensation, if the Vendor/Bidder becomes bankrupt or otherwise admitted into Corporate Insolvency Liquidation Process provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to UIIC.

##### **13.5.4. Termination for Convenience**

- i) UIIC shall be entitled to terminate the Contract, in whole or in part, without assigning any reason thereof at any time of their convenience, by giving written notice of such termination. The termination shall be effective after thirty (30) days from the date of receipt of notice of termination by UIIC. The notice of termination shall specify the extent to which performance of work under the contract is terminated, and the date upon which such termination becomes effective.
- ii) In the event of the Vendor/Bidder terminating this agreement, the Vendor/Bidder may send by 90 calendar day's written notice to UIIC to terminate the contract, in whole or in part at any time of their convenience. The notice of termination shall specify the extent to which performance of work under the contract is terminated, and the date upon which such termination becomes effective.

##### **13.5.5. Force Majeure**

- i) The parties shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by Force Majeure.

- ii) For the purpose of this clause, "Force Majeure" shall mean any event or circumstance beyond the control of the parties, due to or as a result of or caused by acts of God, wars, insurrections, riots, earth quake and fire, events not foreseeable but does not include any fault or negligence or carelessness on the part of the parties, resulting in such a situation.
- iii) In the event of any such intervening Force Majeure, each party shall notify the other party in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the other party, the party pleading Force Majeure shall continue to perform/render/discharge other obligations as far as they can reasonably be attended/fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.
- iv) In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months or if the parties foresee that the duration of delay would continue for a period of three months or more, the parties shall hold consultations with each other in an endeavour to find a solution to the problem.
- v) The end of Force Majeure shall be informed to the other party by writing as soon as possible and resume its obligations under this agreement.
- vi) Notwithstanding the above, the decision of UIIC shall be final and binding on the Vendor/Bidder.

### **13.6. Survival**

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

- i) Clause 9.27 (Intellectual Property Rights);
- ii) Clause 9.11 (Indemnity);
- iii) Clause 9.8 (Insurance);
- iv) Clause 9.36 (non-disclosure);
- v) Clause 9.7 (Protection of personal information);
- vi) Clause 9.41 (IT & IS Guideline);
- vii) Clause 9.54 (Right to Audit);

### **13.7. Protection of personal information**

This clause applies only where the Vendor deals with personal information when, and for the purpose of, providing Services under the contract. The Vendor acknowledges that it will use or disclose personal information obtained during the course of providing Services under the contract, only for the purposes of the contract. Kindly refer Non-Disclosure Agreement (Annexure 08). Data Fiduciary to take reasonable security safeguards to prevent personal data breach under sub-section (5) of section 8 in DPDP Act 2023. The Vendor will comply with all applicable policies of UIIC, including but not limited to the UIIC's Privacy Policy, Information Security Policy, Code of Conduct/Ethics, IT Security Act and the Do-Not-Call policies and the policies and regulations issued by any Regulatory Authorities including TRAI, IRDAI etc.

### **13.8. Insurance**

#### **Obligation to maintain insurance:**

In connection with the provision of the Services, the Vendor must have and maintain for the Contract Period, valid and enforceable insurance policies for: public liability, cyber liability; either professional indemnity or errors and omissions; workers' compensation as required by law.

### **13.9. Price**

The price covers all expenses, such as travel, hotel stay, etc excluding GST. There shall be no escalation in the prices once the prices are fixed and agreed to by the UIIC and the Vendor/Bidder. But any benefit arising out of any subsequent reduction in the prices due to reduction in duty & taxes, after the signing of the agreement should be passed on to the Purchaser /UIIC.

### **13.10. Use of Contract document and Information**

The Vendor/Bidder shall not, without UIIC's prior written consent, disclose the contract or any provision thereof, or any specification, design, drawing, pattern, sample or information furnished by or on behalf of UIIC in connection therewith, to any person other than a person employed by the Vendor/Bidder in the performance of the contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.

The Vendor/Bidder shall not without UIIC's prior written consent, make use of any document or information forming a part of this tender except for purpose of performing the contract. Any document forming a part of the tender, other than the contract itself, shall remain the property of UIIC.

### **13.11. Indemnity**

Subject to Clause (b) below, Vendor/Bidder (the "Indemnifying Party") undertakes to indemnify UIIC (the "Indemnified Party") from and against all losses on account of bodily injury, death or damage to tangible personal property to any person, corporation or other entity (including the Indemnified Party) due to the Indemnifying Party's negligence, Fraud, Gross negligence or wilful default in performance or non-performance under this Agreement. If the Indemnified Party promptly notifies Indemnifying Party in writing of a third-party claim against Indemnified Party that any Service provided by the Indemnifying Party infringes a copyright, trade secret or Indian patents of any third party, Indemnifying Party will defend such claim at its expense and will pay any costs or damages that may be finally awarded against Indemnified Party.

a. The indemnifying Party will not indemnify the Indemnified Party, however, if the claim of infringement is caused by:

- I. Indemnified Party's misuse or modification of the Service;
- II. Indemnified Party's failure to use corrections or enhancements made available by the Indemnifying Party;
- III. Indemnified Party's use of the Service in combination with any product or information not owned or developed by Indemnifying Party.
- IV. Indemnified Party's distribution, marketing or use for the benefit of third parties of the Service; or information, direction, specification or materials provided by Indemnified Party, or any third party contracted to it. If any Service is or likely to be held to be infringing, Indemnifying Party shall at its expense and option (1) procure the right for Indemnified Party to continue using it, (2) replace it with a non-infringing equivalent, (3) modify it to make it non-infringing. The foregoing remedies constitute Indemnified Party's sole and exclusive remedies and Indemnifying Party's entire liability with respect to infringement.

b. The indemnities set out in clause (a) shall be subject to the following conditions:

- I. The Indemnified Party as promptly as practicable, informs the Indemnifying Party in writing of the claim or proceedings and provides all relevant evidence, documentary or otherwise;
- II. the Indemnified Party shall, at the cost of the Indemnifying Party, give the Indemnifying Party all reasonable assistance in the defence of such claim including reasonable access to all relevant information, documentation and personnel provided that the Indemnified Party may, at its sole cost and expense, reasonably participate, through its attorneys or otherwise, in such defence.
- III. If the Indemnifying Party does not assume full control over the defence of a claim as provided in this Article, the Indemnifying Party may participate in such defence at its sole cost and expense, and the Indemnified Party will have the right to defend the claim in such manner as it may deem appropriate, and the cost and expense of the Indemnified Party will be included in Losses;
- IV. The Indemnified Party shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the written consent of the Indemnifying Party.
- V. All settlements of claims subject to indemnification under this Clause will:
- VI. Be entered into only with the consent of the Indemnified Party, which consent will not be unreasonably withheld and include an unconditional release to the Indemnified Party from the claimant or plaintiff for all liability in respect of such claim; and (b) include any appropriate confidentiality agreement prohibiting disclosure of the terms of such settlement.
- VII. The Indemnified Party shall account to the Indemnifying Party for all awards, settlements, damages and costs (if any) finally awarded in favour of the Indemnified Party which are to be paid to it in connection with any such claim or proceedings.
- VIII. The Indemnified Party shall take steps that the Indemnifying Party may reasonably require to mitigate or reduce its loss as a result of such a claim or proceedings.
- IX. In the event that the Indemnifying Party is obligated to indemnify an Indemnified Party pursuant to this Article, the Indemnifying Party will, upon payment of such indemnity in full, be subrogated to all rights and defences of the Indemnified Party with respect to the claims to which such indemnification relates; and
- X. If a Party makes a claim under the indemnity set out under Clause 9.11(A) above in respect of any particular Loss or Losses, then that Party shall not be entitled to make any further claim in respect of that Loss or Losses (including any claim for damages).

The Vendor/Bidder shall also indemnify the Purchaser against all third-party claims of infringement of patent, trademark or industrial design rights or any other Intellectual Property Rights, arising from the use of the service or any part thereof (IPR).

Note: The liability arise out of this clause shall exclude liability from the Section 13.12.

### **13.12. Limitation of Liability**

Limitation shall not apply to liability arising as a result of Vendor/Bidder's fraud, gross negligence, or wilful misconduct in the performance of the services hereunder.

The liability of Vendor/Bidder (whether in contract, tort, negligence, strict liability in tort, by statute or otherwise) for any claim in any manner related to this Agreement, including the work, deliverables or Services covered by this Agreement, shall be the payment of direct damages only which shall in no event exceed one time the total contract value payable under this Agreement.

The liability cap given under this Clause shall not be applicable to the liability arising out of indemnification obligations set out above in 13.11.

Limitation of liability is only with respect with the Vendor/Bidder's liability towards procuring entity and limitation shall not apply with respect to Vendor/Bidder's liability towards third parties.

In no event shall either party be liable for any consequential, incidental, indirect, special, or punitive damage, loss or expenses (including but not limited to business interruption, lost business, lost profits, or lost savings) even if it has been advised of their possible existence.

### **13.13. Unlimited Liability**

The bidder's aggregate liability in connection with obligations, undertaken as a part of this project regardless of the form or nature of the action giving rise to such liability, shall be limited to the Total Cost of Ownership (TCO) of the project. The bidder's liability in case of third-party claims against the UIIC resulting from breach of confidentiality, Wilful Misconduct, or Gross Negligence of the bidder, its employees, and subcontractors or third-party claims resulting from infringement of patents, trademarks, copyrights, or such other Intellectual Property Rights shall be unlimited

### **13.14. Professional Liability**

The Vendor/Bidder is expected to carry out its assignment with due diligence and in accordance with prevailing standards of the profession. The Vendor/Bidder will cooperate fully with any legitimately provided / constituted investigative body, conducting inquiry into processing or execution of the consultancy contract / any other matter related with discharge of contractual obligation.

### **13.15. Amendments to this RFP**

Amendments to the RFP may be issued by UIIC during the RFP process as required. Amendments to RFP so made shall be deemed to form an integral part of the RFP.

### **13.16. Contract Amendment**

No variation in or modification of the terms of the contract shall be made except by written amendment signed by the parties.

### **13.17. Format and Signing the Proposals Submitted**

The original and all copies of bid proposal submitted by the participant(s) shall be typed or printed in a clear typeface. An accompanying letter is required, signed by an authorized signatory of the participant(s), committing the participant(s) to the contents of the original response. All pages in the bid should be authenticated by a duly authorized signatory of the participant(s) under seal.

### **13.18. Participant(s) indication of Authorisation to Bid**

Responses submitted by participant(s) to this RFP represent a firm offer to contract on the terms and conditions described in the participant(s) response. The proposal must be signed by an official authorized to commit the participant(s) to the terms and conditions of the proposal. The signatory should have the authority to sign the documents.

### **13.19. Language of the Proposals**

- i) All bids and supporting documentation shall be submitted in English.
- ii) The agreement shall be written in English, as specified by UIIC in the instructions to Vendor/Bidder's subject to Section 11 of the RFP. All correspondence and documents relating to the contract and exchanged by the Vendor/Bidder and UIIC, shall be written in English. Any printed literature furnished by the Vendor/Bidder may be written in another language as long as the same is accompanied by an English translation in which case, for the purposes of interpretation of the contract, the English version shall prevail.

### **13.20. Completeness of the Proposals**

The participant's proposal is subject to an evaluation process. Therefore, it is important that the participant(s) carefully prepares the proposal and answers questionnaire completely. The quality of the participant(s) proposal will be viewed as an indicator of the participant(s) capability to provide the solution and participant(s) interest in the project. The participant(s) is required to respond to the RFP only in the prescribed format. Under no circumstances, should the format be changed, altered and modified. All pages including all supporting documents in the bid should be authenticated by a duly authorized signatory of the Participant(s) under seal.

### **13.21. Acceptance or Rejection of the Proposals**

UIIC reserves the right to accept or reject any bid at its sole discretion without assigning any reason whatsoever and the decision of UIIC will be treated as final. The RFP responses/bids/proposals not submitted in the prescribed format or incomplete in any sense are likely to be rejected.

### **13.22. RFP Ownership**

The RFP and all supporting documentation/templates/annexures are the sole property of UIIC and violation of this will be a breach of trust and UIIC would be free to initiate any action deemed appropriate. The bids submitted by the Participants shall be the property of UIIC.

### **13.23. Preference to “Make in India”**

In the tendering process, UIIC will follow the guidelines on Public Procurement (Preference to Make in India), Order 2017 (PPP-MII Order) issued by GOI, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion Letter No. P45021/2/2017(BE-II) dated May 29, 2019, revised on 04-06-2020, further revised on 16-09-2020. Salient features of the order are given below:

- a) 'Class-I Local supplier' means a supplier or service provider, whose products or service offered for procurement, has local content equal to or more than 50%, as defined in the above-mentioned order.
- b) 'Class-II Local supplier' means a supplier or service provider, whose product or service offered for procurement, has local content more than 20% but less than 50%, as defined in this order.
- c) 'Non-Local supplier' means a supplier or service provider, whose product or service offered for procurement, has local content less than or equal to 20%, as defined in this order.
- d) 'Local content' means the amount of value added in India which shall, unless otherwise prescribed by the Nodal Ministry, be the total value of the item procured (excluding net domestic Indirect taxes) minus the value of imported content in the item (including all customs duties) as a proportion of the total value, in percent.

**Certificate of local Content:** The 'Class-I Local supplier' / 'Class-II Local supplier' shall provide a Certificate from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content, on their letter head with Registration Number with seal as per Annexure 20.

### **13.24. Conflict of Interest**

The Vendor/Bidder shall avoid any conflict of interest while discharging contractual obligations and bring, before-hand, any possible instance of conflict of interest to the knowledge of the UIIC, while rendering any advice or service.

The Vendor/Bidder will keep in view transparency, competitiveness, economy, efficiency and equal opportunity to all prospective tenderers / bidders, while rendering any advice / service to UIIC, in regard with matters related to selection of technology and determination of design and specifications of the subject matter, bid eligibility criteria and bid evaluation criteria, mode of tendering, tender notification, etc.

The Vendor/Bidder shall provide professional, objective and impartial advice and at all times hold the UIIC's interest paramount, without any consideration for future work, and that in providing advice they avoid conflicts with other assignment and their interests.

The Vendor/Bidder will ensure adequate accountability, suitable tender terms and conditions for apportioning accountability. Also, there should be suitable provisions to enforce such accountability, in case of improper discharge of contractual obligations / deviant conduct by/ of any of the parties to the contract.

The Vendor/Bidder must act, at all times, in the interest of the UIIC and render any advice/ service with professional integrity. A Vendor/Bidder is expected to undertake an assignment/ project, only in areas of its expertise and where it has capability to deliver efficient and effective advice / services to the UIIC.

### **13.25. Arbitration Clause**

- i) UIIC and the Vendor/Bidder shall make every effort to resolve amicably by direct informal negotiation, any disagreement or dispute, arising between them under or in connection with the contract.
- ii) If, after thirty (30) days from the commencement of such informal negotiations, UIIC and the Vendor/Bidder have been unable to resolve amicably a contract dispute, either party may require that the dispute be referred for resolution to the formal mechanism specified below.
- iii) In the case of a dispute or difference arising between UIIC and the Vendor/Bidder relating to any matter arising out of or connected with this RFP, such dispute or difference shall be referred to a sole arbitrator mutually appointed by the parties.

- iv) The Arbitration and Conciliation Act, 1996, the rules thereunder and any statutory modification or re-enactments thereof, shall apply to the arbitration proceedings. The seat of arbitration shall be Chennai.
- v) The contract shall be interpreted in accordance with the Indian Laws for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Chennai (with the exclusion of all other Courts).

### **13.26. Sub-Contract**

The Bidder is responsible for all work performed in this RFP. If a Bidder intends to subcontract a portion of the work, the Bidder must disclose that intent in the RFP Response. UIIC reserves the right to review subcontractor qualifications. In the event of subcontracting, following are the responsibilities of the Bidder:

1. The Bidder will have the sole responsibility of delivering the products and services as mentioned in this RFP
2. The Bidder must declare the names of subcontracting parties along with the scope of sub-contracted part from the RFP scope. The Bidder cannot change the list of sub-contractors later without the consent of UIIC and any change would lead to disqualification of bid.
3. The Bidder is responsible for delivering the overall service as mentioned in this RFP
4. The Bidder is responsible to manage the subcontractors and meet the timelines as defined in the RFP
5. The Contract will be executed by the Bidder and all the payments will be made to the Bidder only.
6. The Bidder is responsible to manage the Contracts of the sub-contractors and ensure compliance of the terms, conditions and clauses as mentioned in the RFP.
7. The Bidder should own the implementation of scope of work defined in RFP.

### **13.27. Cost of the Proposal**

All costs relating to preparation, submission of its proposal, attending the clarification sessions and bid opening as well as arranging for the Technical Presentation, cost of POC will be borne by the participant and UIIC will not be responsible or liable, in any way, for any such costs, regardless of the conduct or outcome of the process.

### **13.28. Intellectual Property Rights**

#### **13.28.1. Rights in Vendor's Pre-existing IPR**

There shall be no assignment or transfer of any Vendor's pre-existing IPRs (including any amendments, modifications, or enhancements thereto) pursuant to this Agreement.

#### **13.28.2. UIIC ownership of Intellectual Property Rights in RFP**

Within the scope of the RFP, it is stipulated and understood that UIIC will be sole proprietorship of all intellectual property entitlements associated with any logic, design, software, and/or systems meticulously customized for utilization within the scope of work of UIIC, including any reproductions of the design solutions.

It is binding upon the bidder to guarantee the utmost safeguarding of UIIC's interests and to hold UIIC harmless against any legal repercussions, claims, or third-party liabilities brought forth by any external parties because of utilizing software, designs, or processes furnished by the bidder.

### **13.29. Solicitation of Employees**

Participant(s) will not hire employees of UIIC or solicit or accept solicitation (either directly, indirectly, or through a third party) from employees of UIIC directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis.

### **13.30. Liquidated Damages**

If the Vendor/Bidder fails to deliver and install the Solution or to perform the services within the time period(s) specified in the contract, UIIC shall without prejudice to its other remedies under the contract, deduct from the contract price, as liquidated damages, a sum equivalent to the 1% of the contract price of the corresponding stage as in TCO for every week (seven days) or part thereof of delay, up to maximum deduction of 10% of the contract price of the stage. Once the maximum is reached, UIIC may have the sole option to termination of the contract.

The liquidated damage is an estimate of the loss or damage that UIIC may have suffered due to non-performance of any of the obligations (under the terms and conditions) or delay in performance during the contract relating to activities agreed to be undertaken by the Vendor/Bidder and the Vendor/Bidder agrees to dispense with the production of actual proof for any loss suffered by UIIC.

Liquidated damages are not applicable for reasons attributable to UIIC and Force Majeure. However, it is the responsibility/onus of the Vendor/Bidder to prove that the delay is attributed to UIIC and Force Majeure. The Vendor/Bidder shall submit the proof

authenticated by the Vendor/Bidder and UIIC's official that the delay is attributed to UIIC and Force Majeure along with the bills requesting payment.

NOTE: The maximum deduction at any point during the project should not surpass 10% of the total contract value.

### **13.31. Assignment**

The vendor/bidder shall not assign, in whole or in part, his obligations to perform under the contract, to any other party or persons except with UIIC's prior written consent.

### **13.32. Payment Terms**

The term of the contract will be for 60 months. The Vendor/Bidder must accept the payment terms and conditions as mentioned in the RFP document.

### **13.33. Currency of Payments**

Payment shall be made in Indian Rupees (INR) only.

### **13.34. Security Deposit/ Performance Bank Guarantee**

- i. Within 15 days of the receipt of Letter of Acceptance from UIIC, the bidder shall furnish amount equivalent to 5% of the contract value as specified in RFP in the form of irrevocable Bank Guarantee / DD issued by Nationalized/Scheduled Bank towards performance security in accordance with the conditions of contract. UIIC shall provide the pro forma for performance security to the successful bidder.
- ii. Performance security shall be valid for 63 months from the date of Letter of Acceptance.
- iii. Failure of the bidder to comply with the requirement of scope shall constitute sufficient grounds for the annulment of the award and blacklisted for further bidding of future tender/procurement process for 5 years.
- iv. In case the bidder after appointment as vendor in UIIC refuses to participate or does not participate or does not respond to the requests / RFPs sent by UIIC to them for submission of RFQs and execution of the awarded jobs, UIIC may forfeit performance security.

### **13.35. Variation of Scope**

UIIC may at any time during the period of contract, by a written communication to the Vendor/Bidder shall Propose modifications within the general scope of the contract for the services provided by the Vendor/Bidder as long as the aforesaid modifications have no impact on commercials and are mutually agreed by both parties.

### **13.36. Notices**

Any notice by one party to the other pursuant to the contract shall be sent in writing or e-mail and confirmed in writing to the address specified for that purpose in the contract.

A notice shall be effective when delivered or on the notice's effective date, whichever is later.

### **13.37. Non-Disclosure**

Participant(s) should adhere to non-Disclosure agreement guidelines as described in Annexure 08.

### **13.38. Tools and Equipment**

The Vendor/Bidder shall provide all necessary tools and equipment required for project management under the scope of the project.

Whatever tools and equipment's as deemed fit by the Vendor/Bidder to ensure deliverables as per the RFP, need to be deployed by the Vendor/Bidder.

### **13.39. Supervision**

The Vendor/Bidder shall ensure that all activities are carried out under the direct supervision of qualified / certified personnel.

### **13.40. Personnel**

#### **13.40.1. Use of Specified Personnel**

The Vendor will provide the Services or any part of the Services to which their particular experience relates, with the active involvement of, and using the skill of the Specified Personnel; and

Ensure that each of the Specified Personnel is aware of and complies with the Vendor's obligations in providing the Services.

#### **13.40.2. If the Specified Personnel are not available**

Where one or more of the Specified Personnel is or will become unable or unwilling to be involved in providing the Services, the Vendor will notify UIIC immediately. The Vendor will:

- i) If requested by UIIC, provide a replacement person of suitable ability and qualifications, having appropriate technical qualifications and experience equivalent or more than the replaced person, at no additional charge and at the earliest opportunity; and
- ii) Obtain UIIC's written consent prior to appointing any such replacement person.
- iii) Absence of the designated individual on scheduled working days/shifts except on public holidays specified by UIIC, will incur penalty on per day basis.
- iv) If a deployed resource in this project resigns from the organization, the vendor must promptly inform the UIIC SPOC about the resource's notice period, ensuring the departing resource facilitates a thorough transition and knowledge transfer to their replacement, including all necessary documentation.

#### **13.40.3. UIIC may request replacement of Personnel**

UIIC may at any time request the Vendor to remove from work any of the Specified Personnel. The Vendor must promptly arrange for the removal of such Personnel and their replacement in accordance with the process outlined.

#### **13.41. Publicity**

Any publicity including but limited to promotions, advertising etc. by the Vendor/Bidder in which the name of UIIC is to be used, should be done only with the explicit written permission from UIIC.

#### **13.42. IT & IS Guidelines**

The Bidder unconditionally certifies that it has created a robust cyber security posture for its office/work environment, complying with various cyber security guidelines/instructions as outlined by UIIC in this RFP (Participant(s) should adhere to Information Technology & Information Security guidelines as described in Annexure 18.), updated from time to time and issued by IRDAI and other Regulators and relevant Government Authorities from time to time, detecting, preventing and remedying cyber security threats and ensuring authorized physical and logical access to its systems, applications, data bases and networks, irrespective of whether installed and operational on-premise, co-location data centres or on the cloud. Further, it also unconditionally certifies that its cyber security

posture for its office/work environment is continuously monitored, reviewed, and strengthened, both manually and through use of digital cyber security tools and measures, continually ensuring confidentiality, integrity and availability of its information/data. The Bidder certifies that the UIIC work environment shall not get adversely affected on account of interactions with its own work environment.

#### **13.43. Entire Agreement**

The parties agree that the agreement along with the RFP, pre-bid queries and any other document and correspondences between the parties prior to the entering of the agreement shall form an integral part and parcel of the agreement and all clauses of this agreement including the arbitration clause contained herein shall apply to those documents.

#### **13.44. Performance Assessment**

##### **13.44.1. Assessment of Services**

Each element of the Services is subject to assessment by UIIC, or any other party nominated by UIIC against the relevant Performance Criteria.

##### **13.44.2. Notice of non-compliant Services**

If UIIC considers that all or part of the Services does not meet the specifications, UIIC will notify the Vendor within 21 Business Days of assessing the Services against the specifications.

UIIC will include reasons for the Services not meeting the specifications in the notice as given above.

##### **13.44.3. Rectification of non-compliant Services**

If UIIC notifies the Vendor that all or part of the Services does not meet the Performance Criteria, the Vendor will:

- a. Take all necessary steps to ensure that the Services are promptly corrected.
- b. Give notice to UIIC when the Services have been corrected within 7 working days, or time required can be mutually agreed upon; and

c. Allow UIIC / any other party nominated by UIIC, to repeat the assessment of all or part of the Services against the specifications, within five Business Days after the date of the notice or such other time as agreed mutually.

#### **13.45. Performance Benchmarking**

The Bidder will have to perform the benchmark for the purpose of this project, incorporating the proposed technology architecture for the applications within the scope of this RFP. The Bidder will have to do a benchmark on the hardware, sizing and architecture proposed for the applications specific to the application designed by the Bidder with due concurrence of UIIC. **Benchmark may be validated & reported by UIIC on its own or through reputed independent 3rd party who has the experience of reporting performance benchmark.**

The Bidder will have to perform a product benchmark at the benchmarking Center as identified by the Bidder in the presence of UIIC employees or its repudiated third party. The objective of this exercise is to demonstrate that the proposed sizing, hardware and architecture meets the requirements and provides the required service levels in terms of number of the necessary transactions per second (TPS), user concurrency, Business Volumes and Growth Projections, along with the necessary number of concurrent transactions, total number of transactions in a 4 hour window, time taken for End of Day, batch processing and meet the required response time as expected by UIIC. This benchmark should be carried out on the proposed hardware, sizing and architecture with the proposed version of the operating system, proposed version of the database system and the proposed version of the application system. The benchmarking exercise should be successfully completed within 2 months from the date of Go-live.

The Bidder should factor all the necessary costs on their own incurred during the benchmarking activity, i.e., travel, lodging, food expenses. Any expenses incurred for the same would be borne by Bidder and under no circumstances the same would be reimbursed to the Bidder by UIIC. The Bidder is expected to factor all expenses linked to the benchmarking in the Bill of Materials.

The Bidder shall ensure that the solution provided and sized by the Bidder is capable of meeting UIIC's current and terminal year transaction and business volumes. Bidder has to study the load compute wise and during performance load testing bidders needs to generate same load according to the projection provided by UIIC to certify the sizing, hardware and architecture.

During Benchmarking, the load generated by the bidder has to be in accordance with the transaction mix and the current setup of the UIIC. The sign off should be taken from the UIIC.

During Benchmarking, if it is observed that the required parameters are not achieved, then, bidder is required to augment the hardware within 2 months from the date of submission of Benchmarking report at no additional cost to UIIC.

For generating the load, bidder needs to factor an appropriate load simulation tool for the duration of benchmarking only at no additional cost to UIIC. Bidder needs to do the installation, configuration, maintenance of the same.

#### **13.46. Option to extend Contract Period**

- The Contract Period may be extended by UIIC on the terms and conditions mutually agreeable by both the parties, by giving written 30 days' notice to the Vendor.
- Any extension exercised in accordance with the contract takes effect from the end of the then current Contract Period.

#### **13.47. Service Location**

Obligation to provide Services: The vendor offers to provide the Services at any location in India as may be required by UIIC.

#### **13.48. General obligations of the parties**

The Selected vendor will, at all times:

- Act reasonably in performing its obligations.
- Diligently perform their respective obligations; and
- Work together with UIIC in a collaborative manner.

#### **13.49. Obligations of the selected vendor**

The Vendor will supply the Services:

- With due skill and care and to the best of the Vendor's knowledge and experience;
- In accordance with relevant Indian industry standards, good industry practice and guidelines or where none apply, relevant international industry standards, best practice and guidelines;
- Using the Specified Personnel;
  - Vendor should comply with all the regulatory laws;
  - The Vendor will be obliged to work closely with UIIC's staff, act within its own authority and abide by directives issued by UIIC and undertake implementation activities.

- III. The Vendor will abide by the job safety measures prevalent in India and will free UIIC from all demands or responsibilities arising from accidents or loss of life the cause of which is the Vendor's negligence. The Vendor will pay all indemnities arising from such incidents and will not hold UIIC responsible or obligated.
- IV. The Vendor will be responsible for managing the activities of its personnel and will hold itself responsible for any misdemeanours.
- V. In accordance with any reasonable directions in relation to the Services given by UIIC from time to time.
- VI. So as to meet the Milestones and other project plan requirements, and where no Milestones or project plan requirements are specified, promptly and without delay.

#### **13.50. Warranties**

The Vendor will have to represent and warrant that:

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

#### **13.51. Cyber Liability**

The Bidder shall ensure its compliance with all statutory, regulatory, contractual, and internal policy obligations applicable to this RFP. Examples include but are not limited to Information Technology Act, 2000, Information Technology (Amendment) Act, 2008, Regulations under Information Technology Act, IRDAI Cyber Security guidelines. Bidder shall timely update its processes as applicable standards evolve.

#### **13.52. Land Border Restriction**

UIIC shall follow the public procurement guidelines as stipulated in Order ref: 6/18/2019-PPD Dated 23.07.2020 from Department of Expenditure, Ministry of Finance- Restrictions under Rule 144 (xi) of General Financial Rules 2022.

#### **13.53. MSME Waiver**

- a. If the bidder is a Micro or Small Enterprise as per latest definitions under MSME rules, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria and "Experience Criteria" subject to meeting of quality and technical specifications. If the bidder is OEM of the offered products, it would be exempted from the "OEM Average Turnover" criteria also subject to meeting of quality and technical specifications. In case any bidder is seeking exemption from Turnover / Experience Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer.
- b. The minimum average annual financial turnover of the bidder during the last three years, ending on 31st March of the previous financial year, should be as indicated above in the bid document. Documentary evidence in the form of certified Audited Balance Sheets of relevant periods or a certificate from the Chartered Accountant / Cost Accountant indicating the turnover details for the relevant period shall be uploaded with the bid. In case the date of constitution / incorporation of the bidder is less than 3-year-old, the average turnover in respect of the completed financial years after the date of constitution shall be taken into account for this criterion.
- c. Years of Past Experience required: The bidder must have experience for number of years as indicated above in bid document (ending month of March prior to the bid opening) of providing similar type of services to any Central / State Govt Organization / PSU / Public Listed Company. Copies of relevant contracts / orders to be uploaded along with bid in support of having provided services during each of the financial year.
- d. Purchase preference to Micro and Small Enterprises (MSEs): Purchase preference will be given to MSEs as defined in Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 dated 23.03.2012 issued by Ministry of Micro, Small and Medium Enterprises and its subsequent Orders/Notifications issued by concerned Ministry. If the bidder wants to avail the Purchase preference for services, the bidder must be the Service provider of the offered Service. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered service. If L-1 is not an MSE and MSE Service Provider (s) has/have quoted price within L-1+ 15% of margin of purchase preference /price band defined in relevant policy, then 100% order quantity will be awarded to such MSE bidder subject to acceptance of L1 bid price. OM\_No.1\_4\_2021\_PPD\_dated\_18.05.2023 for compliance of Concurrent application of Public Procurement Policy for Micro and Small Enterprises Order, 2012 and Public Procurement (Preference to Make in India) Order, 2017.
- e. Estimated Bid Value indicated above is being declared solely for the purpose of guidance on EMD amount and for determining the Eligibility Criteria related to Turn Over, Past Performance and Project / Past Experience etc. This has no relevance or bearing on the price to be quoted by the bidders and is also not going to have any impact on bid participation. Also, this is not going to be used as a criteria in determining reasonableness of quoted prices which would be determined by the buyer based on its own assessment of reasonableness and based on competitive prices received in Bid / RA process.

**13.54. Startup India**

The condition of prior turnover and prior experience may be relaxed for Startups (Rule 173 (i) of GFR 2017) (as defined by Department of Industrial Policy and Promotion) subject to meeting of quality & technical specifications and making suitable provisions in the bidding document. The quality and technical parameters are not to be diluted. As defined by Department of Policy & Promotion (DIPP) an entity shall be considered as a 'start-up':

- f. Up to ten years from the date of its incorporation/ registration.
- g. If its turnover for any of the financial years has not exceeded Rs 100 (Rupees Hundred) crore
- h. It is working towards innovation, development or improvement of products or processes or services, or if it is a scalable business model with a high potential of employment generation or wealth creation.
- i. Provided further that in order to obtain benefits a Startup so identified under the above definition shall be required to be recognized as Startup by DPIIT9.
- j. As per Department of Expenditure's OM No.F.20/2/2014-PPD dated 20.09.2016, relaxation regarding the prior turnover and prior experience is applicable only to all startups recognized by Department of Industry & Internal Trade (DPIIT) subject to meeting of quality and technical specifications. Startups may be MSMEs or otherwise.

**13.55. Right to Audit**

Upon notice from UIIC, Vendor shall provide records for inspection and assist UIIC, or its designated third-party contractor, and/ or IRDA and/ or its auditors, if required and advised by UIIC to Vendor, with access to and any assistance (including financial records, reports and supporting documentation) that they may require with respect to the Service Locations and the Vendor Systems for the purpose of performing audits or inspections of the Services.

**13.56. Normalization of Bids**

UIIC may, at its sole discretion, decide to seek more information from the respondent in order to normalize the proposals. However, respondents will be notified, if such normalization exercise is resorted to.

Normalization will be done to the extent possible and feasible to ensure that bidders are meeting the requirements of the RFP to the extent possible and that the interest of UIIC is protected.

UIIC reserves the right to normalize any or all of the technical bids. If such normalization has a bearing on the price; UIIC may at its discretion, ask the bidders eligible for technical evaluation to submit the technical and commercial bids once again for scrutiny.

The submissions can be requested by UIIC in the following two manners:

-Incremental technical bid and / or incremental price submissions in part of the requested clarifications by UIIC  
OR

-Revised technical and / or price submissions of the part or whole bid.

The process of normalization may be iterative till such time UIIC is satisfied with the response of the bidders.

The bidder by participating in this RFP agrees to the normalization process being followed and adopted by UIIC and has no reservation on the process adopted.

In the event the bidder has any query on the normalization process the same may be raised by the bidder as part of the pre-bid queries.

**13.57. Basis for evaluation-QCBS**

The basis of overall evaluation will be on a **Quality and Cost-Based Selection (QCBS – Offline Mode in E-Nivida Portal)** system for evaluating the tenders with 70% weightage given to technical criteria and 30% weightage given to commercials (Rule 192 of GFR 2022, also see para 6.9.2).

**13.58. Access to UIIC's premises**

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

**13.59. Conduct at UIIC's premises.**

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

**13.60. Miscellaneous**

**13.60.1. Varying the contract**

The contract may be varied only in writing signed by each party.

#### **13.60.2. Approvals and consents**

Except where the contract expressly states otherwise, a party may, in its discretion, give conditionally or unconditionally or withhold any approval or consent under the contract.

#### **13.60.3. Assignment and novation**

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

#### **13.60.4. Further action**

Each party must do, at its own expense, everything reasonably necessary (including executing documents) to give full effect to the contract and any transaction contemplated by it.

#### **13.60.5. Waiver**

Waiver of any provision of or right under the contract:

- a. must be in writing signed by the party entitled to the benefit of that provision or right; and
- b. is effective only to the extent set out in any written waiver agreed by the other party.

#### **13.60.6. Relationship**

- a. The parties must not represent themselves, and must ensure that their officers, employees, and agents do not represent themselves, as being an officer, employee, partner or agent of the other party, or as otherwise able to bind or represent the other party.
- b. The contract does not create a relationship of employment, agency or partnership between the parties.

#### **13.60.7. Announcements**

- a. The Vendor must, before making a public announcement in connection with the contract or any transaction contemplated by it, obtain UIIC's written agreement to the announcement.
- b. If the Vendor is required by law or a regulatory body to make a public announcement in connection with the contract or any transaction contemplated by the contract the Vendor must, to the extent practicable, first consult with and consider the reasonable requirements of UIIC.

#### **13.61. Integrity pact**

To ensure transparency, equity, and competitiveness and in compliance with the CVC guidelines, this tender shall be covered under the Integrity Pact (IP) policy of UIIC. The pact essentially envisages an agreement between the prospective bidders/vendors and UIIC committing the persons/officials of both the parties, not to exercise any corrupt influence on any aspect of the contract. The format of the agreement is enclosed in Annexure 19 – Pre-Contract Integrity Pact.

Signing of the IP with UIIC would be one of the preliminary qualifications for further evaluation. In other words, entering into this pact would be one of the preliminary qualifications for this tender and the pact shall be effective from the stage of invitation of bids till the complete execution of the contract. Any vendor/bidder which has not signed the document/s or refusing to sign shall be disqualified in the bidding process

The Integrity Pact envisages a panel of IEMs to review independently and objectively, whether and to what extent parties have complied with their obligation under the pact. The IEM has the right to access to all the project documents. document Sri. A. Vijay Anand, IAS (Retd.) and Sri. Joginder Paul Sharma, IAS (Retd.) shall be acting as the IEM for this contract/Tender. However, UIIC at its sole discretion reserves the right to change/name another IEM, which shall be notified latter.

#### **Contact Details:**

<b>Sri. A. Vijay Anand, IAS (Retd.)</b>	<b>Sri. Joginder Paul Sharma, IAS (Retd.)</b>
303, Salarpuria Paradis, Aggas Abbas Ali Road, Ulsoor, Bangalore 560 042	D-266, Sector-47, Noida, Uttar Pradesh 201 30

### **13.62. Vendor Risk Assessment**

The TSP shall implement processes and controls to ensure that risks associated with third parties (e.g. vendors, contractors, business partners, etc.) providing information technology equipment, software, and/or services are minimized or avoided. Third party management processes and controls shall include, at a minimum:

- k. Tailored acquisition strategies, contracting tools, and procurement methods for the purchase of systems, system components, or system service from suppliers.
- l. Due diligence security reviews of suppliers and third parties with access to the Vendor's {TSP's} systems and sensitive information.
- m. Third party interconnection security; and
- n. Independent testing and security assessments of supplier technologies and supplier organizations.

Note- Vendor risk assessment should be carried out as per regulatory requirements.

Vendor has to co-ordinate in Vendor Assessment Programme whenever held by UIIC as required by IRDAI CS Guidelines

### **13.63. Escrow Arrangement**

Within 30 business days from the date of go-live and acceptance of error free working of the application software by UIIC (including the source code of the software relating to the customizations and developments exclusively carried out for UIIC), Bidder shall deposit the customized source code in Escrow.

Bidder shall appoint an Escrow Agent to provide the stated escrow arrangement for the deposit of the customized source code and the third-party software applications and such other materials, instructions and documentation (including updates and upgrades thereto and new versions thereof) as are necessary to compile or otherwise generate the current version of the Software, supplied to UIIC (hereinafter referred to as "Escrow Material"), in order to protect the interests of UIIC in an eventual situation as described herein.

Bidder shall be solely responsible for putting in place this Escrow Arrangement under Contractual Framework with the Escrow Agent and shall mention the details of the Escrow Agent in the Bid Document submitted to UIIC. Bidder shall bear all expenses incurred for the Escrow Arrangement made for UIIC and also be solely responsible for issues, disputes, etc., if any, arising out of this Escrow Arrangement including renewal thereof.

"Escrow Material" shall further consist of all information in human readable form, necessary to enable a reasonably skilled software programmer or software analyst to maintain and /or enhance the program(s) and that, without prejudice to the foregoing, the customized source code (for UIIC) shall contain all listing of codes, programmers' comments, logic manuals, flowcharts, etc.

The Bidder shall certify or cause the owner of the customized source code to periodically:

(a) certify that all such deposits of "Escrow Material" are current and complete; and

(b) promptly provide UIIC with written certifications of such currency and completeness. The customized source code of the proposed solution shall have to be placed in Escrow to protect the interest of UIIC.

The requirements of UIIC are as under:

(1) A perpetual right to access, use and modify the solution delivered as part of this project (including the entire customized source code for the application software) for internal purposes. UIIC will have unrestricted perpetual rights for such access, usage and modification, upon termination or non-extension (upon expiry) of the existing contract with the Bidder. Entire system documentation including design documents, system requirements specifications, system administration documents, configuration documents, technical documents and user manuals shall be kept up to date.

(2) The copy of the customized source code shall be kept updated as and when required during the currency of the contract.

(3) A certification for the same shall be submitted to UIIC, as and when there is any modification / enhancement in the supplied Application Software and the customized source code in Escrow will be accordingly updated. The release / version management of the customized source code in Escrow shall be duly maintained.

a) The Escrow Material shall be released to UIIC for its own use or that of its affiliates under the contract and become the property of UIIC in the event of:

- The occurrence of an Insolvency Event of the owner(s) of the customized source code / Bidder; or

- The owner(s) of the customized source code / Bidder ceasing or giving notice of intention to cease to provide maintenance or technical support services for the Software as required under this RFP and corresponding agreement/s for AMC and ATS.

Provided that UIIC shall ensure that the customized source code that is released on occurrence of the above mentioned release conditions shall be kept strictly confidential and only be used for the sole purpose of maintenance of this project by UIIC and for no other purposes.

b) The Bidder shall release the Escrow Material within 10 Business Days of receipt of written request from UIIC.

- Within 10 Business Days of the installation of the said release or earlier, the Bidder shall cause the Escrow Material to be kept current with the most recent release/s of the Software during the currency of the contract with UIIC. The Escrow Material shall at all times include the last three versions of the Software utilized in this Project as per the existing Agreement for Supply, Installation, Support/Services, Testing, Integration, Training, Commissioning, Warranty & Maintenance between the Bidder and UIIC.
- UIIC may require, within 30 Business Days of written notice, that the Bidder demonstrates the correctness and completeness of the "Escrow Material" by compiling the contents thereof on suitably configured system/s, to be provided by UIIC at its location/s, and the Bidder shall remedy deficiencies / discrepancies, if any, noted during such an exercise within 10 Business Days or earlier, under suitable communication to UIIC.

#### **13.64. Source Code Review Certificate-Free of malicious codes/malwares**

The Bidder unconditionally undertakes that it shall carry out source code review of the software solution/application under implementation by UIIC, at least annually once a year by engaging qualified, experienced and reputed third party, and shall submit a certified copy of the source code review certificate, which states that the source code concerned is free of malicious codes, malwares etc., to UIIC for information, record & use, as required.

Further, the Bidder also unconditionally undertakes that, subject to regulatory/legal requirements or as the case may be and if requested by UIIC at any point of time during the year, it shall also carry out the related audit/examination/review of the source code concerned, by engaging qualified, experienced and reputed third party and submit a certified copy of the relevant certificate to UIIC, which states that the source code concerned is free of malicious codes, malwares etc. The Bidder shall comply with this requirement at least once a year and also as requested by UIIC during the year within a reasonable period of time.

## **14. Annexures – PART A**

All annexures in this section are expected to be filled by the bidder and submitted as part of the response submission.

### **14.1. Annexure 01 – Bid Covering Letter (To be submitted in the Bidder's letter head)**

**Annexure 01**  
**BID COVERING LETTER**

Ref. No: 000100/HO IT/RFP/664/2025-2026

To  
The Deputy General Manager,  
Information Technology Department,  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road  
Chennai – 600014

Subject: RFP no 000100/HO IT/RFP/664/2025-2026- “Design, Development, Implementation & Support of Cloud Portal and Mobile Solution ”

Dear Sir/Madam,  
With reference to the above tender, having examined and understood the instructions, terms and conditions forming part of the tender, we hereby enclose our offer for providing said service as detailed in your above-referred tender.

We confirm that the offer is in conformity with the terms and conditions as mentioned in the above-cited tender and agree to all the terms and conditions of the tender and subsequent amendments made, if any.

We also understand that the UIIC is not bound to accept the bid / offer either in part or in full and that the company has right to reject the bid / offer in full or in part or cancel the entire tendering process without assigning any reasons whatsoever.

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.2. Annexure 02 - Undertaking for NIL Deviations (To be submitted on bidder's Letter pad)**

**Annexure 02**  
**Undertaking for NIL Deviations**

Ref. No: 000100/HO IT/RFP/664/2025-2026

To  
Deputy General Manager,  
Information Technology Department,  
7th Floor, United India Bhavan,  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road  
Chennai - 600014

Subject: Undertaking for Nil Deviations for Tender Ref. No. 000100/HO IT/RFP/664/2025-2026 "Design, Development, Implementation & Support of Cloud Portal and Mobile Solution "

Dear Sir/Madam,

There are no deviations (nil deviations) from the terms and conditions of the tender. All the terms and conditions of the tender are acceptable to us. We also hereby declare and confirm that, even if there are any modifications to the terms and conditions in spite of this undertaking, the same shall not have any effect or force against UIIC and UIIC may consider such modification or deviations as *non-est*.

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.3. Annexure 03 - Bank Guarantee Format for EMD (To be submitted on bidder's Letter pad)**

**Annexure 03**  
**Bank Guarantee Format for EMD**

To  
The Deputy General Manager,  
Information Technology Department  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road  
Chennai – 600014

Whereas..... (Hereinafter called "the Bidder") has submitted its bid dated..... (Date of submission of bid) for the "Design, Development, Implementation & Support of Cloud Portal and Mobile Solution" (hereinafter called "the Bid"), we..... (Name of Bank), having our registered office at..... (Address of bank) (Hereinafter called "the Bank"), are bound unto United India Insurance Co. Ltd (hereinafter called "the Purchaser") for the sum of ₹ 2,00,00,000/- (Rupees Two Crores only) for which payment well and truly to be made to the said Purchaser, the Company binds itself, its successors, and assigns by these presents.

THE CONDITIONS of this obligation are:

- If the Bidder, withdraws his offer after issuance of letter of acceptance by UIIC.
- If the Bidder, withdraws his offer before the expiry of the validity period of the tender.
- If the Bidder, violates any of the provisions of the terms and conditions of this tender specification.
- If a Bidder, who has signed the agreement and furnished Security Deposit backs out of his tender bid.
- If a Bidder having received the letter of acceptance issued by UIIC, fails to furnish the bank guarantee, and sign the agreement within the 15(Fifteen) days from the letter of acceptance.

We undertake to pay the Purchaser up to the below amount upon receipt of its first written demand, without the Purchaser having to substantiate its demand, provided that in its demand the Purchaser will note that the amount claimed by it is due to it, owing to the occurrence of all/any of the above conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including one hundred and eighty days (180) days from last date of bid submission, and any demand in respect thereof should reach the Company not later than the above date. Notwithstanding anything contained herein:

1. Our liability under this bid security shall not exceed ₹ 2,00,00,000/-
2. This Bank guarantee will be valid up to ..... (Date)
3. We are liable to pay the guarantee amount or any part thereof under this

Bank guarantee only upon service of a written claim or demand by you on or before ..... (Date).

In witness whereof the Bank, through the authorized officer has set its hand and stamp on this.....day of .....at .....(Signature of the Bank)

**NOTE:**

1. Bidder should ensure that the seal and CODE No. of the authorized signatory is put by the bankers, before submission of the bank guarantee.
2. Bank guarantee issued by banks located in India shall be on a Non-Judicial Stamp Paper of appropriate value.
3. Bid security should be in INR only.
4. Presence of restrictive clauses in the Bid Security Form such as suit filed clause/ requiring the Purchaser to initiate action to enforce the claim etc., will render the Bid non- responsive.
5. Unsuccessful bidders' bid security will be discharged or returned after the expiration of the period of bid validity prescribed by the Company.
6. The successful bidder's bid security will be discharged upon the bidders signing the contract and furnishing the performance bank guarantee.

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.4. Annexure 04 - Bidder Profile**

**Annexure 04**  
**Bidder Profile**

Parameters	Details	Bidder's Response
Name of the Company	Full Name	
Date & Year of Establishment	Mention Date & Year	
Registered Office Address	Complete Address	
Corporate Office Address	Complete Address	
Name, Designation, Address & Contact Details of Primary Contact Person	Full Details	
Incorporation Type	1. Partnership 2. Private Limited 3. Public Limited	
Listed/Not Listed	1. Company Listed 2. Parent Company Listed	
Turnover in Rs. Crores (to be substantiated with audited balance sheet)	1. FY 2024-25 2. FY 2023-24 3. FY 2022-23	
Profit Before Tax in Rs. Crores (to be substantiated with audited balance sheet)	1. FY 2024-25 2. FY 2023-24 3. FY 2022-23	
Black Listed	Have you ever been black-listed by any organisation? <Yes/No>	
Qualification & Count of Manpower (Agents) present in the organization	Total Manpower Count: Below Graduate - <Count> Graduate & Above - <Count>	
Bidder to provide Power of Attorney, in favour of the authorized signatory of the Bid	Copy of Power of Attorney	

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.5. Annexure 05A – Bidder Eligibility Criteria**

**Annexure 05A  
Bidder Eligibility Criteria**

#	<b>Bidder Eligibility Criteria</b>	<b>Documents to be Submitted</b>
<b>1.</b>	The bidder should be a Legal entity incorporated in India under the relevant Companies Act, 1956 or 2013 and subsequent amendments thereto	Certified by Authorized Signatory: Copy of Certificate of Incorporation
<b>2.</b>	The Bidder should have experience of at least 5 years in India and possess expertise in carrying out System Engineering / System Integration/Bespoke Application Development & Maintenance capabilities  If the bidder is Start-up or MSME registered with the Government of India, then the Bidder should have experience of at least 3 years in India and possess expertise in carrying out System Engineering / System Integration/Bespoke Application Development & Maintenance capabilities	Self-declaration signed by the authorized signatory outlining the years of operation and expertise in System Engineering / System Integration/ Bespoke Application Development & Maintenance capabilities  AND  Start-up registration certificate issued by Government of India OR MSME Registration Certificate issued by Government of India
<b>3.</b>	The bidder should be Registered with the GST Authorities in India with active status	Certified by Authorized Signatory: Copy of Registration Certificates with GST or registration receipt/copy or Government issued waiver (if applicable)
<b>4.</b>	The bidder should have minimum annual turnover of Rs. 600 Crores per year during the recent three financial years as per audited financial statements  Start-ups and MSMEs registered with Government of India are exempted from Turnover requirement	Audited Balance Sheets or Annual Financial Statements showing Turnover for the recent 3 financial years
<b>5.</b>	The bidder should be profitable in latest three financial years. In case of a wholly owned subsidiary, the net worth of parent/holding company will be taken into consideration  Start-ups and MSMEs registered with Government of India are exempted from profitability requirement	Audited Balance Sheets or Annual Financial Statements showing Profit for the recent 3 financial year
<b>6.</b>	The bidder should not have been blacklisted by (the Central / any of the State Governments or any Financial Services Institutions in India as on date of RFP submission) any bank / institution in India.	Self-declaration signed by the authorized signatory (Annexure 09 – No Blacklisting Declaration)
<b>7.</b>	The bidder should have ISO 27001 certification	Copy of valid Certificates
<b>8.</b>	Bidder should provide an undertaking that IP Rights will be reserved with UIIC (source code) for any bespoke development done for UIIC and any customization done as part of this RFP	Self-declaration signed by the authorized signatory (Annexure 23 – IP Rights and Source Code Undertaking)
<b>9.</b>	The bidder should be a certified partner of a CSP (Cloud Service Provider - which is proposed for this RFP by the bidder). The bidder should have an agreement with CSP to host services on Cloud and should have support service agreement with the CSP	CSP's authorisation form in case of certified partner AND Certificate of CSP for hosting in India should be provided AND Self-declaration signed by the authorized signatory (Annexure 24 - Declaration on Relationship between CSP and Bidder)
<b>10.</b>	The Bidder should have executed Be-spoke development of Web Portal / Mobile Application (for at least 10,000 users covering any one of the processes in Insurance value chain example Lead, New Business, Underwriting, Servicing (Customer/Policy/Endorsement) & Endorsement, Claims) for at least 1 (ONE) Insurance client in India	Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required experience and capability

	If the bidder is Start-up or MSME registered with the Government of India, then the Bidder should have executed Be-spoke development of Web Portal / Mobile Application (for at least 10,000 users covering any one of the processes in Insurance value chain example Lead, New Business, Underwriting, Servicing (Customer/Policy/Endorsement) & Endorsement, Claims) for at least 1 (ONE) Insurance/Banking/NBFC client in India	
11.	The Bidder should have the experience of design, development and deployment for at least one of the following for at least one Insurance entity in India: <ol style="list-style-type: none"> <li>1. Product Configurator</li> <li>2. Rule Engine</li> <li>3. Workflow</li> </ol>	Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required experience and capability And Annexure 06A – Related Experience with relevant details
12.	The Bidder should have executed Be-spoke development and deployment of Customer facing Chatbot with Conversational AI capabilities for at least 1 (ONE) Insurance /BFSI/NBFC in India	Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required experience and capability And Annexure 06A – Related Experience with relevant details
13.	The Bidder should have the experience of setting up Cloud Landing Zone and management of Cloud infrastructure for at least 1 (ONE) Insurance/BFSI/NBFC in India	Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required capability And Annexure 06A – Related Experience with relevant details
14.	The Bidder should have the experience of having implemented or integrated with API Manager OR ESB for at least 1 (ONE) Insurance/Banking/NBFC in India	Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required capability And Annexure 06A – Related Experience with relevant details
15.	The Bidder should have at least 500 Engineering / System Integration professionals/Digital Engineering (In India) on its rolls.	HR certification confirming the number of Engineering / System Integration professionals/Digital Engineering professionals on rolls
16.	The bidder must have successfully delivered project of similar scope for at least one BFSI client with turnover of more than INR 10,000 (Ten Thousand) Crore in any of the past 3 years.	Relevant Credential Letter from client clearly mentioning the components implemented and the completion status of the project  OR  Purchase Order along with client confirmation letter/email of having executed the PO to satisfaction. And Annexure 06A – Related Experience with relevant details

Authorized Signatory

Name and Designation

Date: Place:

Official Seal

**14.6. Annexure 05B – CSP Eligibility Criteria**

**Annexure 05B**  
**CSP Eligibility Criteria**

#	Eligibility Criteria	Documents to be Submitted
1.	The CSP (which is proposed for this RFP by the bidder) should be Meity, Government of India empanelled	Copy of Meity empanelment of the proposed CSP
2.	CSP should have presence in at least two cities in India	Valid document certificates need to be submitted and the same should be valid as on the date of bid submission
3.	CSP should have following certificates: a. ISO 27001 b. ISO 27002 c. ISO 27017:2015 d. ISO 27018 e. ISO 22301: 2019 f. ISO 27701:2019 g. ISO 42001 h. ISO 20000-1 i. PCI-DSS j. STQC (Standardized Testing and Quality Certification) k. SOC1, SOC2, SOC3 l. Rated 3 of TIA 942 or Tier 3 of Uptime Institute Certification for the Proposed Data Centre Sites	ISO Certificate issued in name of CSP covering India data center/regions.  AND  STQC, SOC-1/SOC-2/SOC-3 and PCI-DSS Report  AND  TIA 942 / Tier 3 Certification
4.	CSP should have the experience of hosting a similar solution on its cloud environment in the last 5 years for at least ONE client in the BFSI industry	Purchase Order/ Copy of Contracts / Email Confirmation from Client showcasing the required experience and capability And Annexure 06B – CSP Related Experience with relevant details

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.7. Annexure 06A – Related Experience - Bidder**

Shared as separate document along with this RFP to be filled by bidder and submitted along with the response

**14.8. Annexure 06B – Related Experience - CSP**

Shared as separate document along with this RFP to be filled by bidder and submitted along with the response

**14.9. Annexure 07 - Bid Security Declaration**

(To be submitted in the Bidder's letterhead)

**Annexure 07  
Bid Security Declaration**

Ref. 000100/HO IT/RFP/664/2025-2026

To

Deputy General Manager,  
Information Technology Department,  
7th Floor, United India Bhavan,  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road  
Chennai - 600014

Re: Your RFP Ref. 000100/HO IT/RFP/664/2025-2026 – Design, Development, Implementation & Support of Cloud Portal and Mobile Solution

Dear Sir/Madam,

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

I/We accept that I/We will be disqualified from bidding any future contract with you including RFP Ref. 000100/HO IT/RFP/664/2025-2026 and will also be blacklisted from the date of notification if I am /We are in a breach of any obligation under the bid conditions, because I/We

a. have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid; or

b. having been notified of the acceptance of our Bid by the purchaser during the period of bid validity (i) fail or refuse to execute the contract, if required, or

(ii) fail or refuse to furnish the Performance Security, in accordance with the Instructions to Bidders.

c. Have put any deviation, onerous / extraneous condition, assumption or exclusion on requirements, payment terms, integrity pact, SLAs, Scope, sizing and the terms and conditions as mentioned in the said RFP including all corrigendum/amendment floated by United India Insurance Co. Ltd. pertaining to “Design, Development, Implementation & Support of Cloud Portal and Mobile Solution”.

I/We understand this Bid Securing Declaration shall cease to be valid if I am/we are not the successful Bidder, upon the earlier of (i) the receipt of your notification of the name of the successful Bidder; or (ii) thirty days after the expiration of the validity of my/our Bid.

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.10. Annexure 08 - Non-Disclosure Agreement**

(To be executed on a non-judicial stamp paper of Rs.100/-)

**Annexure 08**  
**Non-Disclosure Agreement**

This confidentiality and non-disclosure agreement is made on the.....day of....., 20.....BETWEEN (Bidder), (hereinafter to be referred to as " -- ") which expression shall unless repugnant to the subject or the context mean and included its successors, nominees or assigns a company incorporated under the Companies Act, 1956 and having its principal office at (address).

AND **UNITED INDIA INSURANCE COMPANY LIMITED** (hereinafter to be called "UIIC") which expression shall unless repugnant to the subject or the context mean and included its successors, nominees or assigns having its Head Office, Information Technology Department 7<sup>th</sup> Floor, #24, Whites Road, Chennai – 600 014 on the following terms and conditions:

WHEREAS, in the course of the business relationship between the aforesaid parties, both the parties acknowledge that either party may have access to or have disclosed any information, which is of a confidential nature, through any mode and recognize that there is a need to disclose to one another such confidential information, of each party to be used only for the Business Purpose and to protect such confidential information from unauthorized use and disclosure.

NOW THEREFORE, in consideration of the mutual promises contained herein, the adequacy and sufficiency of which consideration is hereby acknowledged and agreed, the parties hereby agree as follows: —

This Agreement shall apply to all confidential and proprietary information disclosed by one party to the other party, including information included in the caption 'Definitions' of this Agreement and other information which the disclosing party identifies in writing or otherwise as confidential before or within thirty days after disclosure to the receiving party ("Confidential Information"). Information may be in any form or medium, tangible or intangible, and may be communicated/disclosed in writing, orally, electronically or through visual observation or by any other means to one party (the receiving party) by the other party (the disclosing party).

**1. DEFINITIONS**

a. **CONFIDENTIAL INFORMATION** means all the information of the Disclosing Party which is disclosed to the Receiving party pursuant to the business arrangement whether oral or written or through visual observation or in electronic mode and shall include but is not limited to trade secrets, know-how, inventions, techniques, processes, plans, algorithms, software programs, source code, semiconductor designs, schematic designs, business methods, customer lists, contacts, financial information, sales and marketing plans techniques, schematics, designs, contracts, financial information, sales and marketing plans, business plans, clients, client data, business affairs, operations, strategies, inventions, methodologies, technologies, employees, subcontractors, the contents of any and all agreements, subscription lists, customer lists, photo files, advertising materials, contract quotations, charity contracts, documents, passwords, codes, computer programs, tapes, books, records, files and tax returns, data, statistics, facts, figures, numbers, records, professionals employed, correspondence carried out with and received from professionals such as Advocates, Solicitors, Barristers, Attorneys, Chartered Accountants, Company Secretaries, Doctors, Auditors, Surveyors, Loss Assessors, Investigators, Forensic experts, scientists, Opinions, Reports, all matters coming within the purview of Privileged Communications as contemplated under Indian Evidence Act, 1872, legal notices sent and received, Claim files, Insurance policies, their rates, advantages, terms, conditions, exclusions, charges, correspondence from and with clients/ customers or their representatives,, Proposal Forms, Claim-forms, Complaints, Suits, testimonies, matters related to any enquiry, claim-notes, defences taken before a Court of Law, Judicial For a, Quasi- judicial bodies, or any Authority, Commission, pricing, service proposals, methods of operations, procedures, products and/ or services and business information of the Disclosing Party. The above definition of Confidential Information applies to both parties equally; however, in addition, without limitation, where the Disclosing Party is the UIIC, no information that is exempted from disclosure under section 8 or any other provision of Right to Information Act, 2005 shall at any time be disclosed by the Receiving Party to any third party.

b. **MATERIALS** means including without limitation, documents, drawings, models, apparatus, sketches, designs and lists furnished to the Receiving Party by the Disclosing Party and any tangible embodiments of the Disclosing Party's Confidential Information created by the Receiving Party.

**2. COVENANT NOT TO DISCLOSE**

The Receiving Party will use the Disclosing Party's Confidential Information solely to fulfil its obligations as part of and in furtherance of the actual or potential business relationship with the Disclosing Party. The Receiving Party shall not use the Confidential Information in any way that is directly or indirectly detrimental to the Disclosing Party or its subsidiaries or affiliates, and shall not disclose the Confidential Information to any unauthorized third party. The Receiving Party shall not disclose any Confidential Information to any person except to its employees, authorized agents, consultant and contractors on a need to know basis, who have prior to the disclosure of or access to any such Confidential Information agreed in writing to receive it under terms at least as restrictive as those specified in this Agreement.

In this regard, the agreement entered into between the Receiving Party and any such person/s shall be forwarded to the Disclosing Party promptly thereafter. Prior to disclosing any Confidential Information to such person/s, the Receiving Party shall inform them of the confidential nature of the information and their obligation to refrain from disclosure of the Confidential Information. The Receiving party shall use at least the same degree of care in safeguarding the Confidential Information as it uses or would use in safeguarding its own Confidential Information, and shall take all steps necessary to protect the Confidential Information from any unauthorized or inadvertent use. In no event shall the Receiving Party take all reasonable measures that are lesser than the measures it uses for its own information of similar type. The Receiving Party and its Representatives will immediately notify the Disclosing Party of any use or disclosure of the Confidential Information that is not authorized by this Agreement. In particular, the Receiving Party will immediately give notice in writing to the Disclosing Party of any unauthorized use or disclosure of the Confidential Information and agrees to assist the Disclosing Party in remedying such unauthorized use or disclosure of the Confidential Information.

The Receiving Party and its Representatives shall not disclose to any person including, without limitation any corporation, sovereign, partnership, company, Association of Persons, entity or individual

1. the fact that any investigations, discussions or negotiations are taking place concerning the actual or potential business relationship between the parties,
2. that it has requested or received Confidential Information, or
3. any of the terms, conditions or any other fact about the actual or potential business relationship.

This confidentiality obligation shall not apply only to the extent that the Receiving Party can demonstrate that:

- a. the Confidential Information of the Disclosing Party is, or properly became, at the time of disclosure, part of the public domain, by publication or otherwise, except by breach of the provisions of this Agreement; or
- b. was rightfully acquired by the Receiving Party or its Representatives prior to disclosure by the Disclosing Party;
- c. was independently developed by Receiving Party or its Representatives without reference to the Confidential Information; or
- d. the Confidential Information of the Disclosing Party is required to be disclosed by a Government agency, is the subject of a subpoena or other legal or demand for disclosure; provided, however, that the receiving party has given the disclosing party prompt written notice of such demand for disclosure and the receiving party reasonably cooperates with the disclosing party's efforts to secure an appropriate protective order prior to such disclosure.
- e. is disclosed with the prior consent of or was duly authorized in writing by the disclosing party.

### **3. RETURN OF THE MATERIALS**

Upon the disclosing party's request, the receiving party shall either return to the disclosing party all Information or shall certify to the disclosing party that all media containing Information have been destroyed. Provided, however, that an archival copy of the Information may be retained in the files of the receiving party's counsel, solely for the purpose of proving the contents of the Information.

### **4. OWNERSHIP OF CONFIDENTIAL INFORMATION**

The Disclosing Party shall be deemed the owner of all Confidential Information disclosed by it or its agents to the Receiving Party hereunder, including without limitation all patents, copyright, trademark, service mark, trade secret and other proprietary rights and interests therein, and Receiving Party acknowledges and agrees that nothing contained in this Agreement shall be construed as granting any rights to the Receiving Party, by license or otherwise in or to any Confidential Information. Confidential Information is provided "as is" with all faults.

By disclosing Information or executing this Agreement, the disclosing party does not grant any license, explicitly or implicitly, under any trademark, patent, copyright, mask work protection right, trade secret or any other intellectual property right.

In no event shall the Disclosing Party be liable for the accuracy or completeness of the Confidential Information. THE DISCLOSING PARTY DISCLAIMS ALL WARRANTIES REGARDING THE INFORMATION, INCLUDING ALL WARRANTIES WITH RESPECT TO INFRINGEMENT OF INTELLECTUAL PROPERTY RIGHTS AND ALL WARRANTIES AS TO THE ACCURACY OR UTILITY OF SUCH INFORMATION. Execution of this Agreement and the disclosure of Information pursuant to this Agreement does not constitute or imply any commitment, promise, or inducement by either party to make any purchase or sale, or to enter into any additional agreement of any kind.

### **5. REMEDIES FOR BREACH OF CONFIDENTIALITY**

a. The Receiving Party agrees and acknowledges that Confidential Information is owned solely by the disclosing party (or its licensors) and that any unauthorized disclosure of any Confidential Information prohibited herein or any breach of the provisions herein may result in an irreparable harm and significant injury and damage to the Disclosing Party which may be difficult to ascertain and not be adequately compensable in terms of monetary damages. The Disclosing Party will have no adequate remedy at law thereof, and that the Disclosing Party may, in addition to all other remedies available to it at law or in equity, be entitled to obtain timely preliminary, temporary or permanent mandatory or restraining injunctions, orders or decrees as may be necessary to protect the Disclosing Party against, or on account of, any breach by the Receiving Party of the provisions contained herein, and

the Receiving Party agrees to reimburse the reasonable legal fees and other costs incurred by Disclosing Party in enforcing the provisions of this Agreement apart from paying damages with interest at the market rate prevalent on the date of breach to the Disclosing Party.

b. The Receiving Party agrees and acknowledges that any disclosure, misappropriation, conversion or dishonest use of the said Confidential Information shall, in addition to the remedies mentioned above, make the Receiving Party criminally liable for Breach of Trust under section 405 of the Indian Penal Code.

## **6. TERMS**

This Agreement shall be effective on the first date written above and shall continue in full force and effect at all times thereafter. This Agreement shall however apply to Confidential Information disclosed by the Disclosing Party to the Receiving Party prior to, as well as after the effective date hereof. The Receiving Party acknowledges and agrees that the termination of any agreement and relationship with the Disclosing Party shall not in any way affect the obligations of the Receiving Party in not disclosing of Confidential Information of the Disclosing Party set forth herein. The obligation of non-disclosure of Confidential Information shall bind both parties, and also their successors, nominees and assignees, perpetually.

## **7. GOVERNING LAW & JURISDICTION**

This Agreement shall be governed by and construed with sole in accordance with the laws of India in every particular, including formation and interpretation without regard to its conflicts of law provisions. Any proceedings arising out of or in connection with this Agreement shall be brought only before the Courts of competent jurisdiction in Chennai.

## **8. ENTIRE AGREEMENT**

This Agreement sets forth the entire agreement and understanding between the parties as to the subject matter of this Agreement and supersedes all prior or simultaneous representations, discussions, and negotiations whether oral or written or electronic. This Agreement may be amended or supplemented only by a writing that is signed by duly authorized representatives of both parties.

## **9. WAIVER**

No term or provision hereof will be considered waived by either party and no breach excused by the Disclosing Party, unless such waiver or consent is in writing signed by or on behalf of duly Constituted Attorney of the Disclosing Party. No consent or waiver whether express or implied of a breach by the Disclosing Party will constitute consent to the waiver of or excuse of any other or different or subsequent breach by the Receiving Party.

## **10. SEVERABILITY**

If any provision of this Agreement is found invalid or unenforceable, that part will be amended to achieve as nearly as possible the same economic or legal effect as the original provision and the remainder of this Agreement will remain in full force.

## **11. NOTICES**

Any notice provided for or permitted under this Agreement will be treated as having been given when (a) delivered personally, or (b) sent by confirmed telecopy, or (c) sent by commercial overnight courier with written verification of receipt, or (d) mailed postage prepaid by certified or registered mail, return receipt requested, or (e) by electronic mail, to the party to be notified, at the address set forth below or at such other place of which the other party has been notified in accordance with the provisions of this clause. Such notice will be treated as having been received upon actual receipt or five days after posting. Provided always that notices to the UIIC shall be served on the Information Technology Department of the Company's Head Office at Chennai and a CC thereof be earmarked to the concerned Branch, Divisional or Regional Office as the case may be by RPAD& email.

IN WITNESS WHEREOF THE PARTIES HERE TO have set and subscribed their respective hands and seals the day and year herein above mentioned.

SIGNED SEALED & DELIVERED BY THE  
INSURANCE COMPANY

SIGNED SEALED & DELIVERED BY THE BIDDER

In the presence of

Witnesses:1

In the presence of

Witnesses:1

Witnesses:2

Witnesses:2

Authorized Signatory

Name and Designation

Date:

Place:

Official Seal

**14.11. Annexure 09 - No Blacklisting Declaration (To be submitted on Bidder's Letterhead)**

**Annexure 09  
No Blacklisting Declaration**

Ref. No: 000100/HO IT/RFP/664/2025-2026

To  
Deputy General Manager,  
Information Technology Department,  
7th Floor, United India Bhavan,  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road  
Chennai - 600014

Subject: Submission of No Black Listing Self-Declaration for Tender Ref. No. 000100/HO IT/RFP/664/2025-2026- "Design, Development, Implementation & Support of Cloud Portal and Mobile Solution"

Dear Sir/Madam

We confirm that our company is not blacklisted in any manner whatsoever by any State Government, Central Government or any other Public sector undertaking (PSU's) or a Corporation or any other Autonomous organisation of Central or State Government or any regulatory bodies in India as on Bid submission date.

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.12. Annexure 10 - Restriction of Purchase from Countries Sharing Land Border with India (To be submitted in the Bidder's letterhead)**

**Annexure 10**  
**Restriction of Purchase from Countries Sharing Land Border with India**

Ref. No: 000100/HO IT/RFP/664/2025-2026

To  
The Deputy General Manager  
Information Technology Department  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road,  
Chennai – 600014

Subject: Offer for RFP Ref. No. 000100/HO IT/RFP/664/2025-2026 “Design, Development, Implementation & Support of Cloud Portal and Mobile Solution”

Dear Sir/Madam,

I have read Office Memorandum F.No.6/18/2019-PPD dated 23.07.2020 issued by the Ministry of Finance, Department of Expenditure, Public Procurement Division Inserting Rule 144 (xi) in GFRs 2017 which defines clauses regarding restrictions or procurement from a bidder of a country which shares a land border with India. I certify that this bidder/OEM is not from such a country or, if from such a country, has been registered with the competent authority, I certify that this bidder fulfils all requirements in this regard and is eligible to be considered. [Where applicable, evidence of valid registration by the competent authority shall be attached.]”

Authorized Signatory

Name and Designation

Official Seal

Date:  
Place:

**14.13. Annexure 11 – Format for Pre-Bid Queries**

Note: The queries may be communicated only through e-mail to email id - rfp.portal@uiic.co.in. Responses of queries will be uploaded in UIIC website or emailed to concerned bidder. No queries will be accepted on telephone or through any means other than e-mail. **The queries shall be sent in .xls/.xlsx format with below fields only.**

Sr. No.	Bidder Name	Page No. (Tender Ref)	Clause / Section (Tender Ref)	Description in the tender (Tender Ref)	Query
1					
2					
3					

Authorized Signatory

Name and Designation

Official Seal

Date:

**14.14. Annexure 12A - Bill of material (BOM) for the Solution - Masked**

Shared as separate document along with this RFP to be filled by bidder and submitted along with the response

**14.15. Annexure 12B - Bill of material (BOM) for the Solution - Unmasked**

Shared as separate document along with this RFP to be filled by bidder and submitted along with the response

**14.16. Annexure 13 – Bid Submission Checklist**

**Annexure 13**  
**Bid Submission Checklist**

Sr. No.	Document	Enclosed (Yes/No)
1	Technical Response Document	
2	Annexure 01 – Bid Offer Covering Letter	
3	Annexure 02 - Undertaking for NIL Deviations	
4	Annexure 03 - Bank Guarantee Format for EMD	
5	Annexure 04 - Bidder Profile	
6	Annexure 5A - Eligibility Criteria – Bidder	
7	Annexure 5B – Eligibility Criteria – CSP	
8	Annexure 6A - Related Experience – Bidder	
9	Annexure 6B - Related Experience - CSP	
10	Annexure 07 - Bid Security Declaration	
11	Annexure 08 - Non-Disclosure Agreement	
12	Annexure 09 - No Blacklisting Declaration	
13	Annexure 10- Restriction of Purchase from Countries Sharing Land Border with India	
14	Annexure 11 – Format of Pre-Bid Queries	
15	Annexure 12A - Bill of material - BOM (Masked)	
16	Annexure 12B - Bill of material - BOM (Unmasked) <i>[Password protected]</i>	
17	Annexure 13 - Bid Submission Checklist	
18	Annexure 14 - Curriculum Vitae (CV) of Team Members	
19	Annexure 15 – Functional Requirements	
20	Annexure 16 – Technical Requirements	
21	Annexure 17 – Certificate for EMD Waiver for MSME/NSIC Firms	
22	Annexure 18 – IT & IS Guidelines	
23	Annexure 19 – Pre Contract Integrity Pact	
24	Annexure 20 – Certificate of Local Content	
25	Annexure 21 – Manufacturer / OEM Undertaking Form	
26	Annexure 22 – Proforma of Bank Guarantee (Performance)	
27	Annexure 23 – IP Rights and Source Code Undertaking	
28	Annexure 24 – Declaration on Relationship between CSP and Bidder	
29	Annexure 25 – Format for UIIC dependent pre-requisites/components	
30	Annexure 26 – Detailed Deployment Plan	
31	Annexure 27 – Details of Partners / Sub-Contractors	
32	Annexure 28 – Details of Solution components proposed	

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

*Note: The bidder should provide documentation/proofs/certificate copies as indicated in various Annexures at applicable places for the submission.*



**14.17. Annexure 14 - Curriculum Vitae (CV) of Team Members**

Note 1: Bidder to share the profile of the sample profile of the executives to be deployed, and expectation would be to have same resource or better resources being deployed to this project.

Note 2: As per UIIC's discretion, UIIC may conduct interview with the proposed resources in order to evaluate them.

Note 3: Bidder should limit the CVs for each role to maximum 3.

<b>Instructions for submitting CVs of Team Members</b>	
<b>Roles</b>	<p>Bidder to provide CVs for key members which should include at the minimum following roles:</p> <p><b>Key Roles</b></p> <ul style="list-style-type: none"> <li>• Project Director</li> <li>• Solution Architect</li> <li>• Development/ Tech Lead</li> <li>• Functional Lead</li> <li>• Lead UI/UX Designer</li> <li>• QA Lead</li> <li>• Integration Architect</li> <li>• Product Owner</li> <li>• DevOps SME</li> <li>• Cloud SME</li> <li>• Security SME</li> </ul> <p><b>Other Roles:</b></p> <ul style="list-style-type: none"> <li>• Project Manager</li> <li>• Business Analyst</li> <li>• Full Stack Developer</li> <li>• Testing Analyst</li> <li>• Automation Testing Analyst</li> <li>• Integration Engineer</li> <li>• Release and Deployment Manager</li> <li>• Operate SME</li> <li>• Production Support Lead</li> <li>• Support Engineer</li> <li>• Scrum Master</li> <li>• DevOps/DevSecOps Engineer</li> <li>• Cloud Engineer</li> <li>• Observability Engineer</li> </ul>
<b>Experience to be highlighted</b>	<ul style="list-style-type: none"> <li>• Prioritize the experience in working in Insurance domain followed by other sectors (Insurance experience is weighted higher)</li> <li>• Highlight nature of work supported in the projects which is similar/relevant to the proposed role for this RFP</li> <li>• Highlight experience relevant to the proposed role</li> <li>• Provide details of major clients handled</li> </ul>

*<CV Template is provided below>*

#	Item	Details		
1.	Name			
2.	Specify role to be played in the project			
3.	Experience in yrs. (Provide details regarding name of organizations worked for, Designation, responsibilities, tenure etc.)			
	<b>Name of Organization</b>	<b>From</b>	<b>To</b>	<b>Designation/ Responsibilities</b>
4.	Number of years with the Current Organization			
5.	Detail of the experience in similar kind of Projects			
	<b>Duration of the Project</b>	<b>Team member Role</b>	<b>Client Name</b>	<b>Project Details</b>
1				
2				
3				
6.	Educational Background, Training / Certification including institutions, % of marks, specialization areas etc.			
	<b>Degree / Certifications / Trainings</b>	<b>Year of Award of Degree</b>	<b>University/Institution/Organization</b>	
<p>I, the undersigned, certify that to the best of my knowledge and belief, this resume correctly describes myself, my qualifications, and my experience. I understand that any wilful misstatement described herein may lead to my disqualification or dismissal, if engaged.</p>				
			Date	Day/Month/Year
<p>[Signature of staff member or authorized representative of the staff]</p>				

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.18. Annexure 15 - Functional Requirement**

Shared as separate document along with this RFP to be filled by bidder and submitted along with the response

**14.19. Annexure 16 – Technical Requirements**

Shared as separate document along with this RFP to be filled by bidder and submitted along with the response

**14.20. Annexure 17 - Certificate for EMD Waiver for MSME/NSIC Firms**

(To be submitted on Letterhead of Chartered Accountant)

**Annexure 17**  
**Certificate for EMD Waiver for MSME/NSIC Firms**

Ref. No. 000100/HO IT/RFP/664/2025-2026

Date:

TO WHOMSOEVER IT MAY CONCERN

This is to certify that M/s. \_\_\_\_\_, having registered office at \_\_\_\_\_ has made an investment of Rs. \_\_\_\_\_/- in \_\_\_\_\_, as per Audited Balance Sheet as on 31.03.2025. Further we certify that the company is classified under Micro and Small Enterprise (MSE) as per MSME Act 2006 and subsequent government notifications.

We have checked the books of the accounts of the company and certify that the above information is true and correct.

Chartered Accountant Firm Name

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.21. Annexure 18 - IT & IS Annexure**

Shared as separate document along with this RFP to be filled by bidder and submitted along with the response

#### 14.22. Annexure 19 – Pre-Contract Integrity Pact

(Bidders to submit integrity pact in Rs. 100/- stamp paper in two original copies)

(To be submitted in original before tender closing date)

#### Annexure 19 Pre-Contract Integrity Pact

Ref: 000100/HO IT/RFP/664/2025-2026

##### 1 General

This pre-bid-pre-contract Agreement (hereinafter called the Integrity Pact) is made at \_\_\_\_\_ place \_\_\_\_\_ on \_\_\_\_\_ day of the month of \_\_\_\_\_, 2024 between United India Insurance Company Limited, having its Head Office – IT Department, 7<sup>th</sup> Floor, No - 24, Whites Road, Chennai – 600014 (hereinafter called the “BUYER/UIIC”, which expression shall mean and include, unless the context otherwise requires, its successors and assigns) of the First Part and M/s. \_\_\_\_\_, represented by

Shri./Smt. \_\_\_\_\_, Chief Executive Officer (hereinafter called the “BIDDER/SELLER” 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 issue RFP for procurement of “Design, Development, Implementation & Support of Cloud Portal and Mobile Solution “and the BIDDER/SELLER is willing to offer/has offered the services and WHEREAS the BIDDER 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 a corporation set up under an Act of Parliament.

NOW, THEREFORE,

To avoid all forms of corruption by following a system that is fair, transparent and free from any influence/prejudiced dealing 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/services 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 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:**

##### 2 Commitments of the BUYER

**2.1** The 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 for 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 or implementation process related to the contract.

**2.2** The BUYER will during the pre-contract 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.

**2.3** All the officials of the BUYER will report to the appropriate Government office any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach.

**2.4** 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 during such a period 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 the 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-contact 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, Favor, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any officials of the BUYER, connected

directly or indirectly with 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, Favor, any material or immaterial benefit or other advantage, commission, fees, brokerage 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 or any other contract with the Government for showing or forbearing to show Favor or disfavour to any person in relation to the contract or any other contract with the Government.

**3.3** BIDDERs shall disclose the name and address of agents and representatives, and Indian BIDDERs shall disclose their foreign principals or associates.

**3.4** BIDDERs shall disclose the payments to be made by them to 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 manufacture/integrator/authorized government sponsored export entity of the defense stores and has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or 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, or 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 officials of the BUYER or their family members, agents, brokers or any other intermediaries in connection with contract and the details of services agree upon for such payments.

**3.7** The BIDDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the bidding process, bid evaluation, contracting and implementation of the contract.

**3.8** The BIDDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities.

**3.9** The BIDDER shall not use improperly, for purposes of competition or personal gain or pass on the 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** 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 employee of the BIDDER or any person acting on behalf of the BIDDER, either directly or indirectly, is a relative to any of the officers of the BUYER or alternatively, if any relative of the officer of the BUYER has financial interest/stake in the BIDDER's firm, the same shall be disclosed by the BIDDER at the time of filling of tender. 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 of the BUYER.

#### **4 Previous Transgressions**

**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 incorrect statement on this subject, 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 provision by the BIDDER or anyone 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 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 recover all sums already paid by the BUYER, and in case of Indian BIDDER with interest thereon at 2% higher than the prevailing Prime Lending Rate of State Bank of India, while in case of a bidder from a country other than India with interest

thereon at 2% higher than LIBOR. If any outstanding payment is due to the bidder from the buyer in connection with any other contract for any other stores, such outstanding payment could also be utilized to recover the aforesaid sum and interest.

v. 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.

vi. 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/rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER.

vii. To debar the BIDDER from participating in future bidding processes of the buyer or its associates or subsidiaries for minimum period of five years, which may be further extended at the discretion of the BUYER.

viii. 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.

ix. In cases where irrevocable Letters of Credit have been received in respect of any contract signed by the BUYER with BIDDER, the same shall not be opened.

x. Forfeiture of Performance Bond in case of decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.

a. The BUYER will be entitled to take all or any of the actions mentioned at Para 5.1(i) to (x) 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 defied in Chapter IX of the Indian Penal code, 1860 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.

xi. The decision of the BUYER to the effect that a breach of the provision 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.

#### **xii. Fall Clause**

a. The BIDDER undertakes that it has not supplied/is not supplying similar products /systems or subsystems at a price lower than that offered in the present bid in respect of any other Ministry/Department of the Government of India or PSU and if it is found at any stage that similar product/systems or sub systems was supplied by the BIDDER to any other Ministry/Department of the Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.

#### **xiii. Independent Monitors**

a. The BUYER is in the process of appointing Independent Monitors (hereinafter referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission.

b. 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.

c. The Monitors shall not be subject to instruction by the representatives of the parties and perform their functions neutrally and independently.

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

e. As soon as the Monitor notices or has reason to believe, a violation of the Pact, he will so inform the Authority designated by the BUYER.

f. 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 documents. 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.

g. 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.

h. The Monitor will submit a written report to the designed Authority of the BUYER 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.

#### **xiv. Facilitation of Investigation:**

In case of any allegation of violation of any provision 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 and the BIDDER shall provide necessary information and documents in English and shall extend all possible help for the purpose of such examination.

**xv. Law and Place of Jurisdiction**

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

**xvi. Other Legal Actions**

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

**xvii. Validity**

a. The validity of this Integrity Pact shall be from date of its signing and extend up to 5 years or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/Seller, including warranty period, whichever is later in case BIDDER is unsuccessful, this integrity Pact shall expire after six months from the date of the signing of the contract.

b. Should one or several provisions of the 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.

**xviii. The parties hereby sign this integrity Pact, at \_\_\_\_\_ on \_\_\_\_\_**

for & on behalf of United India Insurance  
Company Limited

for & on behalf of (BIDDER'S NAME)

**DEPUTY GENERAL MANAGER**

**CHIEF EXECUTIVE OFFICER**

In the presence of

In the presence of

Witnesses:1

Witnesses:1

Witnesses:2

Witnesses:2

**14.23. Annexure 20 – Certificate of Local Content**

**Annexure 20  
Certificate of Local Content**

Ref. No: 000100/HO IT/RFP/664/2025-2026

To  
Deputy General Manager,  
Information Technology Department,  
7th Floor, United India Bhavan,  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road  
Chennai - 600014

Subject: Certificate for Local Content for Tender Ref. No. 000100/HO IT/RFP/664/2025-2026 "Request for Proposal (RFP) – Design, Development, Implementation & Support of Cloud Portal and Mobile Solution "

Dear Sir/Madam,

In consideration of the above referred Tender floated/issued by United India Insurance Company Ltd., I/We M/s \_\_\_\_\_ of \_\_\_\_\_ certify that I/we have offered the products with local content of ----%.

Details of the location(s) at which the local value addition is made:

- (i)
- (ii)
- ...

I/We further certify that, in case we are awarded an order against this tender, the supplies against such order will comply with above indicated Minimum Local Content.

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.24. Annexure 21 – Manufacturer / OEM Undertaking Form (To be submitted on the letterhead of the OEM / OSD / Manufacturer duly signed by an authorized signatory)**

**Annexure 21  
Manufacturer / OEM Undertaking Form**

Ref. No: 000100/HO IT/RFP/664/2025-2026

To  
Deputy General Manager,  
Information Technology Department,  
7th Floor, United India Bhavan,  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road  
Chennai - 600014

Subject: Manufactured Undertaking for Tender Ref. No. 000100/HO IT/RFP/664/2025-2026 "Request for Proposal (RFP) – Design, Development, Implementation & Support of Cloud Portal and Mobile Solution"

Dear Sir/Madam,

We ..... (Name of the OSD / OEM) who are established and reputable manufacturers / developers of ..... having factories at ..... and ..... do hereby authorize M/s ..... (who is the vendor submitting its bid pursuant to the Request for Proposal issued by UIIC) to submit a Bid and negotiate and conclude a contract with you for supply of ..... which are manufactured / developed by us against the Request for Proposal received from UIIC by the Bidder and we have duly authorized the Bidder for this purpose.

We undertake to perform the obligations as set out in the RFP in respect of such services and hereby extend our support and services through M/s..... during the 5-year contract period as per terms and conditions of the RFP.

We assure you that in the event of M/s ..... not being able to fulfil its obligation as M/s ..... vendor in respect of the terms defined in the RFP, ..... (OEM / OSD Name) would continue to meet these either directly or through alternate arrangements without any additional cost to UIIC.

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.25. Annexure 22 – Proforma of Bank Guarantee (Performance)**

**Annexure 22**  
**Proforma of Bank Guarantee (Performance)**

Ref. No: 000100/HO IT/RFP/664/2025-2026

To

Deputy General Manager,  
Information Technology Department,  
7th Floor, United India Bhavan,  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road  
Chennai - 600014

In consideration of the United India Insurance Company, having its Registered Office at "7th Floor, United India Bhavan, United India Insurance Co. Ltd. Head Office, 24, Whites Road Chennai - 600014, (hereinafter referred to as 'UIIC', which expression shall, unless it be repugnant to the meaning and context thereof, include its successors, authorized agents, representatives and permitted assigns) having entered into an Agreement dated ..... For "Design, Development, Implementation & Support of Cloud Portal and Mobile Solution" (which agreement is hereinafter referred to as "the said Agreement" ) with..... (the selected Bidder's name and address) (hereinafter referred to as "the selected Bidder", which expression shall, unless it be repugnant to the meaning and context thereof, include its successors, authorized agents, representatives and permitted assigns) and the selected Bidder, having agreed to provide a guarantee for its performance in the form of an unconditional, irrevocable and continuing Performance Bank Guarantee as per the terms and conditions of the Request for Proposal dated ..... (hereinafter referred to as "the RFP") and the said Agreement, for the due fulfilment by the selected Bidder of the terms and conditions contained in the RFP and the said Agreement,

1. We, \_\_\_\_\_ (Name of the bank and full address) (hereinafter referred to as "the Bank") at the request of the selected Bidder do hereby undertake to pay to UIIC an amount not exceeding Rs. \_\_\_\_\_ - (Rupees \_\_\_\_\_) at any time against any losses, damages, costs, charges and expenses caused to or suffered by UIIC by reason of any breach committed by the selected Bidder of any of the terms and conditions contained in the RFP and the said Agreement.
2. We, \_\_\_\_\_ (Name of the bank and full address) do hereby undertake to pay the amounts due and payable under this performance bank guarantee without any demur, merely on a demand from UIIC stating that the amounts claimed is due by way of loss or damage caused to or would be caused to or suffered by UIIC by reason of breach by Selected Bidder of any of the terms and conditions contained in the RFP and the said Agreement or by reason of the Selected Bidder's failure to perform its obligations under the RFP and the said Agreement. Any such demand made on the Bank shall be conclusive as regards the amount due and payable by the Bank under this performance bank guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only).
3. We \_\_\_\_\_ (Name of the bank and full address) undertake to pay to UIIC any money so demanded notwithstanding any dispute or dispute raised by the Selected Bidder in any suit or proceeding pending before any Court or Tribunal relating to the said Agreement or this Performance bank guarantee our liability under this guarantee being absolute and unequivocal. The Payment so made by us under this performance bank guarantee shall be a valid discharge of our liability for payment hereunder and the Selected Bidder shall have no claim against us for making such payment.
4. We, \_\_\_\_\_ (Name of the bank and full address) further agree that this performance bank guarantee shall remain in full force and effect during the entire tenure of the said Agreement till 60 days after all the contractual obligations of the Selected Bidder including warranty obligations are completed and all the dues of UIIC under or by virtue of the said Agreement have been fully paid and its claim authorities satisfied or discharged by the said Selected Bidder.

Unless a claim or demand under this performance bank guarantee is made or presented to the Bank within six months from the expiry of this Performance Bank Guarantee, all the rights of UIIC under this guarantee shall cease and the Bank shall be released and discharged from all liability hereunder.

5. We, \_\_\_\_\_ (Name of the bank and full address) further agree with UIIC that UIIC shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder to vary any of the terms and conditions of the said Agreement or to extend time of performance of the Selected Bidder under the said Agreement or from time to time to postpone for any time the powers exercised by UIIC against the Selected Bidder and to forbear or enforce any of the terms and conditions relating to said Agreement and we shall not be relieved from our liability by reason of any variation, or extension being granted by the UIIC to the Selected Bidder or by any such matter or thing whatsoever which under the law relating to sureties would but for this provision, have effect of so relieving us.
6. Any claim which we, \_\_\_\_\_ (Name of the bank and full address) may have against the Selected Bidder shall be subject and subordinate to the prior payment and performance in full of all our obligations hereunder. The Bank will not, without prior written consent of UIIC, exercise any legal right or remedy of any kind in respect of any such payment or performance so long as the Bank's obligations hereunder remain owing and outstanding, regardless of the insolvency, liquidation or bankruptcy of the Selected Bidder or otherwise howsoever. We, the Bank, will not counter claim or set off against its liabilities to UIIC hereunder any sum outstanding to the credit of UIIC with it.
7. This performance bank guarantee will not be discharged due to the change in the continuation of the Bank or the Selected Bidder.
8. We, \_\_\_\_\_ (Name of the bank and full address) undertake not to revoke this performance bank guarantee during its currency except with the previous consent of UIIC in writing.
9. Notwithstanding anything contained herein :
  - a. Our liability under this Performance Bank Guarantee shall not exceed Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only).
  - b. This Performance Bank Guarantee shall be valid upto 60 days after all contractual obligations of the Bidder including warranty obligations are completed
  - c. We are liable to pay the guaranteed amount or any part thereof under this Performance Bank Guarantee only and only if UIIC serves upon us a written claim or demand within six months from the expiry date of this Performance Bank Guarantee.
10. Our obligation to pay hereunder is as principal debtor and not as surety and it shall not be necessary for UIIC "to proceed against" the Selected Bidder "before proceeding against" the Bank and this Performance Bank Guarantee shall be enforceable against the Bank notwithstanding any other security which UIIC may have obtained or may obtain from the Selected Bidder at the time when proceedings are taken against the said Bank in any manner whatsoever.
11. This Performance Bank Guarantee shall come into force immediately and shall be valid upto 60 days after all contractual obligations of the Bidder including warranty obligations are completed.
12. We have the power to issue this Performance Bank Guarantee in favor of UIIC and the undersigned who are executing this Performance Bank Guarantee have the necessary power to do so on behalf of the Bank.

Date: .....day of ..... 2025 for \_\_\_\_\_ (Name of the bank)

(Signature of the authorized officer of the Bank)

Name and designation of the officer

Seal, name & address of the Bank

Witnesses:

- 1.....
- 2.....

**14.26. Annexure 23 – IP Rights and Source Code Undertaking**

**Annexure 23**  
**IP RIGHTS & SOURCE CODE UNDERTAKING**

Ref. No: 000100/HO IT/RFP/664/2025-2026

To

Deputy General Manager,  
Information Technology Department,  
7th Floor, United India Bhavan,  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road  
Chennai - 600014

Subject: Submission of IP Rights and Source Code Self-Declaration for Tender Ref. No. 000100/HO IT/RFP/664/2025-2026- "Design, Development, Implementation & Support of Cloud Portal and Mobile Solution "

Dear Sir/Madam

We, \_\_\_\_\_ [Bidder Name], having our registered office at \_\_\_\_\_ [Address], do hereby declare and undertake the following:

**1. IP Ownership:**

- a) All Intellectual Property Rights (IPR), including but not limited to copyright, moral rights, and any other rights in the source code, documentation, designs, and deliverables developed **specifically for UIIC under this RFP** ("Bespoke Deliverables"), shall vest exclusively in UIIC.
- b) We shall deliver the complete source code, including all modules, libraries, scripts, configuration files, and related documentation, to UIIC upon development / delivery / as per the contract.

**2. License for Pre-Existing Components**

- a) For any pre-existing work (libraries, frameworks, components) used in the solution: we hereby grant UIIC a perpetual, royalty-free, non-exclusive, fully paid-up license to use, modify, reproduce, and maintain those components as part of UIIC's solution.
- b) We warrant that we have the right to grant such license (i.e., there is no infringement or third-party restriction that will prevent UIIC's usage).

**3. Source Code Quality & Security**

- a) The source code to be delivered shall be free from known vulnerabilities, malware, or covert malicious channels
- b) We confirm that we follow secure software development lifecycle (SDLC) practices.
- c) We also confirm that UIIC (or its authorized representative) shall have the right to review the source code (for security / quality) if required under the contract.

This declaration is made by us, the Bidder, represented by our authorized signatory, who is competent to sign this undertaking on behalf of the Bidder. We understand that any false declaration or breach of this undertaking may lead to disqualification from the RFP, termination of contract, or other legal / financial liabilities as per UIIC's terms.

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.27. Annexure 24 - Declaration on Relationship between CSP and Bidder**

**Annexure 24**  
**DECLARATION ON RELATIONSHIP BETWEEN CSP AND BIDDER**

Ref. No: 000100/HO IT/RFP/664/2025-2026

To  
Deputy General Manager,  
Information Technology Department,  
7th Floor, United India Bhavan,  
United India Insurance Co. Ltd.  
Head Office, 24, Whites Road  
Chennai - 600014

Subject: Declaration on Relationship Between Cloud Service Provider (CSP) and Bidder for Tender Ref. No. 000100/HO IT/RFP/664/2025-2026- "Design, Development, Implementation & Support of Cloud Portal and Mobile Solution "

Dear Sir/Madam

We, [Bidder Name], having our registered office at [Address], submit this declaration in connection with the RFP titled "Design, Development, Implementation & Support of Cloud Portal and Mobile Solution", and hereby confirm the following regarding our relationship with the proposed Cloud Service Provider (CSP), \_\_\_\_\_ [CSP Name]:

**Nature of Relationship:**

- a) The Bidder is an authorized partner/reseller/implementation partner of the CSP for provisioning, deployment, and management of cloud services as per the scope of this RFP.
- b) The Bidder does not have any proprietary ownership or control over the CSP's infrastructure, platform, or cloud services.
- c) The Bidder acts as an intermediary for subscription, billing, integration, and technical support coordination as permitted by the CSP.

**Authorization & Validity:**

- a) The CSP has formally authorized the Bidder to represent and offer its cloud services for this RFP.
- b) A valid Authorization Letter / OEM Certificate from the CSP is attached, confirming:
  - Authorization to bid,
  - Authorization to supply, deploy, and support cloud services,
  - Compliance with the CSP's partner policies.
- c) The authorization remains valid for the entire contract duration, including warranty and support periods.

**Liability & Accountability:**

- a) The Bidder accepts **full commercial and contractual liability** towards the Purchaser for all obligations under the RFP.
- b) Any default by the CSP will be **coordinated and resolved by the Bidder**, who remains accountable to the Purchaser.

**No Conflict of Interest:**

- a) There is **no conflict of interest** between the Bidder and CSP in relation to this project.
- b) The Bidder confirms that the relationship does not restrict its independence in execution, reporting, or compliance obligations.

Authorized Signatory

Name and Designation

Official Seal

Date:

Place:

**14.28. Annexure 25 – Format for UIIC dependent pre-requisites/components**

Bidder, based on the understanding of UIIC landscape, RFP scope, solution to be provided and developed for UIIC, should list down in the below table any dependencies/pre-requisites that is expected from UIIC to be provided for the solution to work as expected. Bidder should provide the justification for the same.

Sr. No.	Component	Size/Volume	Specifications	Required by when	Justification
1	Example: Connectivity				
2	Example: Physical infrastructure, if any				
3					

Authorized Signatory

Name and Designation

Official Seal

Date:

**14.29. Annexure 26 – Detailed Deployment Plan**

Shared as separate document along with this RFP to be filled by bidder and submitted along with the response

**14.30. Annexure 27 – Details of Partners / Sub-Contractors**

Bidder to list all the solution partners / sub-contractors that are involved for the fulfilment of the requirements listed in this RFP.

Sr. No.	Name of Partner / Sub-Contractor	Registered Address	Technical Component / Solution areas that the partner/sub-contractor will support	Scope of Work / Roles & Responsibilities
1				
2	<add more as needed>			

**14.31. Annexure 28 – Details of Solution components proposed by the bidder**

Bidder to list all the solution components that are being proposed as part of their solution and mention the type for each of the component to specify if it is COTS or Bespoke.

Components	Bidder Response: Type	Bidder Response: Version
Web Portals / Mobile Applications	<Mention COTS/Bespoke>	<In case of COTS, mention product details, Version>
Corporate Website		
API Manager		
Enterprise Service Bus		
Middle Office - Tech Components		
Product Configurator		
Rule Engine		
Workflow/BPM		
Communication Engine		
Middle Office - Functional Modules		
New Business (Quotation & Issuance)		
Underwriting		
Servicing (Customer/Policy/Endorsement)		
Claims		
Lead & Activity Management System		
Hierarchy Management Portal		
ICR / OCR Implementation		
ODS Implementation		
ODS Configuration		
Reporting		
Conversational AI / Chatbot		
<Add any other component, if any>		

## 15. Annexures – PART B

### 15.1. Annexure 29 - Policy (Issued) Count – Product Wise

LOB	Product	Average Count Monthly (Est.)	Yearly Count (Est.)	YOY Consideration
Motor	PrivateCar	311225	3734699	25%
Motor	TwoWheeler	1046566	12558790	25%
Motor	MotorRoadTransit	1779	21344	25%
Motor	MiscellaneousVehicle	18093	217117	25%
Motor	MotorStandaloneCPAPolicy	16256	1950730	25%
Motor	CommercialVehicle	117018	1404213	25%
Health	ArogyaSanjeevaniPolicy	188	2255	15%
Health	IndividualHealthPolicy	26061	312733	15%
Health	Yuvaan Health Insurance Policy	307	3682	15%
Health	FamilyMedicarePolicy	29989	359866	15%
Health	OverseasMediclaimPolicy	468	5620	15%
Health	OverseasTravelInsurance	410	4920	15%
Health	SuperTopUp	6222	74662	15%
Personal Accident	Sampurna Suraksha Bima	2593	31110	20%
Personal Accident	SaralSurakshaBima	2257	27085	20%
Personal Accident	BurglaryPolicyInsurance	9732	116781	20%
Personal Accident	MoneyInsurance	1463	17553	20%
Fire	BharatGrihaRakshaPolicy	8937	107247	15%
Fire	UnitedValueUdyamSuraksha	5707	68481	15%
Fire	UnitedValueGrihaRakshaPolicy	460	5520	15%
Fire	BharatLaghunD SukshmUdyamSurksha	22500	270005	15%
Fire	StandardFireSpecialPeril	14	168	15%
Package	ShopkeepersPolicy	5813	69754	15%
Package	UnihomeCareInsurancePolicy	1136	13635	15%
Package	HouseholdersPolicy	1712	20540	15%
Package	RuralAccidentPackagePolicy	14	171	15%
Social & Rural	AgriculturePumpsetInsurance	63	760	10%
Social & Rural	IndividualRoadSafetyPackage	1211	14536	10%
Social & Rural	JanataPersonalAccidentInd	1287	15442	10%
Engineering	ContractorsAllRisksPolicy	1034	12407	15%
Engineering	BoilerAndPressurePlantInsurancePolicy	112	1344	15%
Engineering	ContractorsPlantMachinery	2096	25150	15%
Engineering	EEI	357	4285	15%
Engineering	MachineryBreakdownInsurancePolicy	482	5781	15%
Engineering	StorageCumErectionInsurance	143	1716	15%
Liability	EmployeesCompensationLiability	4711	56530	15%
Marine Cargo	SpecificVoyagePolicy	4902	58822	15%

### 15.2. Annexure 30 - Policy (Issued) Count - LOB Wise

LOB	Average Count Monthly (Est.)	Yearly Count (Est.)	YOY Consideration
Fire	39474	473692	15%
Marine Cargo	10784	129406	25%
Marine Hull	1448	17378	10%
Engineering	4843	58116	15%
Aviation	32	378	10%
Motor OD	1056822	12681866	25%
Motor TP	512920	6155040	15%
Work Comp. / Employers Liability	4870	58438	10%
Public Liability	3889	46670	15%
Product Liability	9	112	15%
Other Liability	6461	77534	10%
Personal Accident	58646	703750	20%
Medical Insurance -Retail	63003	756030	10%
Medical Insurance - Group	277	3328	10%
Medical Ins. - Govt. Schemes	2	18	10%
Overseas Medical Insurance	853	10234	10%
Crop Insurance	1	8	25%
All Other Miscellaneous	23200	278398	15%
Rural Insurance	10542	126498	10%

<b>Total</b>	1798075	21576894	
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### **15.3. Annexure 31 – Proposal (Proposal created but policy not issued) Count - LOB Wise**

<b>LOB</b>	<b>Average Count Monthly (Est.)</b>	<b>Yearly Count (Est.)</b>	<b>YOY Consideration</b>
Aviation	7	80	20%
Engineering	2427	29118	20%
Fire	10447	125366	20%
Health	4141	49694	20%
Liability	3521	42252	20%
Marine Cargo	1899	22788	20%
Marine Hull	147	1768	20%
Motor	351456	4217468	20%
Package	2154	25852	20%
Personal Accident	3779	45350	20%
Property Insurance	2678	32132	20%
Social and Rural	2463	29552	20%
<b>Grand Total</b>	<b>385118</b>	<b>4621420</b>	

**Note:** The count in the table above only includes proposals that have not been issued. To obtain the total proposal count, bidders should consider both the count of proposals and the policies issued (Annexure 30)

### **15.4. Annexure 32 - Tie-up wise number of quotations**

<b>Tie-up</b>	<b>Average Count Monthly (Est.)</b>	<b>Yearly Count (Est.)</b>	<b>YOY Consideration</b>
#Quotes across All Tie-ups	8632903	103594838	20%

### **15.5. Annexure 33 - Claim Intimation Count - LOB Wise**

<b>LOB</b>	<b>Average Count Monthly (Est.)</b>	<b>Yearly Count (Est.)</b>	<b>YOY Consideration</b>
Fire	462	5544	20%
Marine Cargo	403	4834	15%
Marine Hull	25	296	10%
Engineering	506	6074	10%
Aviation	3	32	20%
Motor OD	54554	654650	25%
Motor TP	5718	68620	10%
Declined Pool Premium	5	62	10%
Motor TP Total	79	942	15%
Work Comp. / Employers Liability	56	666	15%
Public Liability	15	176	10%
Product Liability	1	16	10%
Other Liability	82	982	10%
Personal Accident	1090	13076	10%
Medical Insurance -Retail	22128	265538	10%
Medical Insurance - Group	94954	1139446	10%
Medical Ins. - Govt. Schemes	42516	510194	10%
Overseas Medical Insurance	0	0	10%
Crop Insurance	6	72	10%
All Other Miscellaneous	1918	23018	10%
Rural Insurance	1520	18234	10%
<b>Total</b>	<b>226039</b>	<b>2712472</b>	

### **15.6. Annexure 34 – Endorsement Count - LOB Wise**

<b>LOB</b>	<b>Average Count Monthly (Est.)</b>	<b>Yearly Count (Est.)</b>	<b>YOY Consideration</b>
<b>NIL Endorsement</b>			
Aviation	8	96	20%
Engineering	342	4104	20%
Fire	2263	27154	20%
Health	958	11500	20%
Liability	452	5418	20%
Marine Cargo	604	7248	20%
Marine Hull	40	478	20%
Motor	12238	146860	20%
Package	521	6250	20%
Personal Accident	257	3080	20%

Property Insurance	919	11022	20%
Social and Rural	199	2388	20%
<b>Total</b>	<b>18800</b>	<b>225598</b>	
<b>Non NIL Endorsement</b>			
Aviation	24	290	25%
Engineering	1371	16456	25%
Fire	3422	41058	25%
Health	2085	25016	25%
Liability	196	2348	25%
Marine Cargo	1287	15442	25%
Marine Hull	344	4124	25%
Motor	30898	370776	25%
Package	328	3940	25%
Personal Accident	1157	13888	25%
Property Insurance	1094	13122	25%
Social and Rural	83	996	25%
<b>Total</b>	<b>42288</b>	<b>507456</b>	

#### **15.7. Annexure 35 – Endorsement Count SR Wise**

List of service request wise count of endorsement are provided as part of this annexure. Bidder to plan the implementation approach and phases considering the details provided in this annexure. Shared as separate document along with this RFP

#### **15.8. Annexure 36 - Active Products**

List of LOB wise active products are provided as part of this annexure. Bidder to plan the implementation approach and phases considering the details provided in this annexure. Shared as separate document along with this RFP

#### **15.9. Annexure 37 - UIIC Intermediaries Count**

Intermediary Category	Count of Intermediaries
BANCASSURANCE AGENT	43161
BROKER	12081
DEALER	21465
DIRECT AGENT	95197
INDIVIDUAL AGENT ATTACHED TO DEVELOPMENT OFFICER	14742
INSURANCE MARKETING FIRM	83
MICROAGENT	643
MICROAGENT-MFI	10
MICROAGENT-NGO	27
MICROAGENT-SHG	194
MISP	1227
NON BANKING CORPORATE AGENT	1303
OTHERS	21
POSP	4639
SERVICING POSP	52524
TPA	32

#### **15.10. Annexure 38 - UIIC Employee Count**

User Volumetrics (Departments)	Total User Count (approx.)
Number of UIIC employees (users of new portals)	8400
Servicing	8400
Underwriting	5837
Claims	1797
Operations	6828

#### **15.11. Annexure 39 - Current Applications in UIIC ecosystem**

#	Application Name	Brief Description/Purpose of application
1	Genesys Configurator - Core Insurance Solution	Core Application supporting following functionalities/modules: <ul style="list-style-type: none"><li>• Proposal Management</li><li>• Policy Administration</li><li>• Receipting &amp; Collections</li><li>• Document Generation</li><li>• Communication</li><li>• Policy Servicing</li><li>• Renewals</li></ul>

		<ul style="list-style-type: none"> <li>• Claims Management</li> <li>• Pay-outs</li> <li>• Product Management</li> <li>• Business and Product Rule management</li> <li>• Customer Management</li> <li>• Entity and User management</li> <li>• Reinsurance</li> <li>• Commissions Management</li> <li>• Accounting</li> <li>• Audit Trial</li> <li>• Regulatory and Compliance Requirement</li> <li>• Reporting and MIS</li> <li>• Workflow Management</li> <li>• Workbench</li> </ul>
2	OmniDocs DMS	Document Management
3	Accounting System	Finance & Accounting
4	Customer Portal	Customer Portal
5	Agency portal	Intermediary portal
6	NEFT Portal (Payouts)	Approved payment entries are uploaded in NEFT portal (excel) which is then sent to banks for payments via APIs
7	NEFT Portal (Receivable)	The portal is used for gathering all the transaction completed through Bank
8	Surveyor portal	Surveyor portal used for Motor labs for assignment of surveyors
9	RCSC Claims Portal	Extended to external users. Portal is used for faster processing of low ticket claims. Claims process remains same
10	Intranet	"Intranet Portal used by UIIC employees. Intranet portal acts as a repository for links to other portals and applications
11	Website	SSO login to other portals via LDAP (Email based and AD based). "
12	Unified Grievance Management System	Corporate website
13	OBIEE	All the grievance received by UIIC are registered in UGMS. IRDAI portal (Bima Bharosa) is integrated with UGMS through API
14	Exadata	Exadata has two components: 1. Exa OLTP – which syncs with GC Production DB in real time 2. Exa UIIC (ODS) - which syncs with GC Production DB at EOD daily
15	GC Dashboard	Java & MySQL based application which generates graphical reports (40-50) across areas like premium, claims, accounts, HR, Business development etc
16	Penny drop	Penny drop Integration
17	IIB integration	IIB Integration
18	Vahaan Integration	Vahan Integration
19	GST/PAN	GST/PAN Integration
20	KYC Integration	KYC Integration
21	Digi Locker	Digi Locker Integration
22	EIA integrations - WIP	EIA Integration
23	TPA integrations	TPA Integration
24	ABHA integration	ABHA Integration
25	Account aggregators	Account Aggregators Integration
26	PMSBY PORTAL - Underwriting data upload	PMSBY Portal
27	Jansuraksha	Jansuraksha Integration
28	Payment gateway	Redirect
29	OEM/MISP	API Integration
30	Web Aggregators Integration	API Integration
31	CSC Portal	CSC Portal Integration
32	ENACH	ENACH Integration
33	ETASS	ETASS Integration
34	AHD	AHD Integration
35	UTR Search	Small utility (PHP based) to search UTR number-based details on Mediclaim file (generated from GC)
36	Emailing Solution	Emails are sent via SMTP servers
37	SMS Service	Customer Communication
38	SAP HRMS	SAP HRMS System
39	LAA	Similar to surveyor portal, credentials are limited to few users only. When LAA is appointed with claim (claim loss amount < 50,000), claim is accessed by them, and report will be submitted which is verified at claim processing hub end for claim disbursement
40	Vais	Vehicle Auto Inspection portal
41	Vigilance portal	An Online Grievance Redressal Portal hosted in company website for the customers to register complaint/grievance online and tract its redressal
42	NPS Portal	It is an application accessible to the HO Pension Department users, designed to consolidate employer-employee NPS month-wise contributions and generate MIS reports. The portal also serves as a repository for the NPS data.

In addition to above applications, there are certain other applications in the UIIC ecosystem as well. Details of which will be shared with the successful bidder on need basis at a later stage.

**15.12. Annexure 40 – List of Masters**

List of current masters in use in the UIIC ecosystem are provided below:

S No	Master List
1	Customer
2	Employee (Employee, EMF, Development Officer, Business Associate, BDIS)
3	Co Insurer
4	Intermediary
5	CKYC master
6	Financier Master
7	Financier Branch Master
8	Landlord
9	Contractor
10	Vendor
11	Tenant
12	Office
13	TPA
14	Hospital
15	Resource Master
16	Workshop
17	Other Claimant master (Financier, Claimant, Nominee, Legal Heir, Assignee)
18	Court
19	Reinsurer
20	Reinsurance Broker
21	RTO
22	PINCODE
23	VEHICLE
24	CD MASTER
25	Dealer Master
26	Customer Company Name Master

**\*\*End of RFP Document\*\***