Ref: LICHFL/CO/IT/2025-26/RFP-005

REQUEST FOR PROPOSAL (RFP)
FOR PROCUREMENT OF
CUSTOMER RELATIONSHIP MANAGEMENT SOLUTION
(CRM SOLUTION)

LIC Housing Finance Limited
STC (Software & Technology Centre)
45/47, 2nd Floor, Bombay Life Building,
Veer Nariman Road, Fort
Mumbai – 400001
Phone : +91-022-2204 9919

Email ID : bids@lichousing.com

(Dated: 24 March 2026**)**

Last Date for submission- 22 April 2026

(Participation in this bid will imply that the Bidder has accepted all the terms & conditions set out in this RFP)

Time Schedule

Sr. No.	Activity	Details
1	Date of commencement of RFP Process	24 March 2026
2	Address for submission of RFP document	Joint General Manager (IT) LIC Housing Finance Ltd. STC (Software & Technology Centre), 45/47, 2nd Floor, Bombay Life Building, Veer Nariman Road, Fort, Mumbai – 400 001.
3	RFP Document Availability including changes/amendments, if any to be issued	RFP documents and amendments to it (If any) will be available on our website.
4	Last date for submission of Queries	30 March 2026 All communications regarding points / queries requiring clarifications shall be sent by e-mail.
5	Pre-Bid Meeting Date, Time & Venue	02 April 2026, at 14:30 hrs. at the following address: LIC Housing Finance Ltd. STC (Software & Technology Centre), 45/47, 2nd Floor, Bombay Life Building, Veer Nariman Road, Fort, Mumbai – 400 001.
6	Reply to queries	07 April 2026
7	RFP Submission	Request for Proposal (RFP) are invited in sealed envelope superscripted as: **LICHFL/CO/IT/2025-26/RFP-005 "REQUEST FOR PROPOSAL (RFP) FOR PROCUREMENT OF CUSTOMER RELATIONSHIP MANAGEMENT SOLUTION (CRM SOLUTION)"**
8	Last date & time of submission	22 April 2026, up to 17:30 hrs.
9	Bid Validity Period	Bid must be valid for 180 days from the date of opening of the Bids.
10	Technical bid opening Date, Time & Venue	To be intimated later
11	Commercial bid opening Date, Time & Venue	To be intimated later
12	Contact Details	Email ID: bids@lichousing.com
The Schedule is subject to change. Notice in writing about any change will be provided wherever feasible.		

PART A INVITATION OF REQUEST FOR PROPOSAL

Dated: 24 March 2026
To,

Dear Sir/Madam,

Re: Request for RFP for Procurement of Customer Relationship Management Solution (CRM Solution)

LIC HFL invites Request for Proposal (RFP) from the eligible companies/firms (Applicants) for participating in the bidding process of the procurement of Customer Relationship Management Solution (CRM Solution), hereinafter referred to as the CRM Solution as detailed in this RFP document. The items and their specifications are detailed in **ANNEXURE A6.**

The objective of this RFP is to identify eligible Bidders who are interested in providing the required products and services having suitable capacity, capability and experience.

All the Annexures and supporting documents should be duly signed with Company seal and should be submitted on or before date required.

Those who do not submit these documents (completed in all respects) in time shall be disqualified from this bidding process.

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

All communications shall be addressed to

Joint General Manager (IT)
LIC Housing Finance Ltd.
STC (Software & Technology Centre),
45/47, Bombay Life Building,
Veer Nariman Road,
Fort, Mumbai– 400 001

Email id: bids@lichousing.com

Yours faithfully,

Joint General Manager (IT)
LIC Housing Finance Ltd.

A.1 Instructions to Bidders

1. **Name of Work:** Design/customization, installation, implementation, data migration, setup, and user training of CRM Solution. Bidders are advised to carefully read the conditions governing this RFP and all accompanying annexures before submission of proposals.

2. **Scope Adjustment:** LIC Housing Finance Limited (LIC HFL) reserves the right to increase or decrease the quantities or scope of items covered under the contract, as deemed necessary.

3. **Pre-Bid Examination:** Bidders shall submit their proposals only after thoroughly reviewing all bid documents, conditions, and the schedule of work.

4. **Pricing Details:** Prices quoted must be net of all discounts and exclusive of applicable taxes. Taxes will be charged on actuals as applicable at the time of invoicing.

5. **Canvassing Prohibition:** Any form of canvassing or solicitation in connection with the RFP is strictly prohibited. Proposals submitted by bidders found engaging in such practices are liable for rejection.

6. **Price Firmness:** No price escalation, revision, or adjustment shall be permitted during the entire contract period.

7. **Bid Evaluation Methodology:** The selection process will follow the Quality and Cost Based Selection (QCBS) method, with appropriate weightage assigned to technical and commercial components.

   In the event LIC HFL finds the bidder's service support to be unavailable or unsatisfactory, it reserves the right to award the contract or any part thereof to another vendor offering satisfactory service support at matching commercial terms.

8. **Right to Reject:** LIC HFL reserves the right to accept or reject any or all bids, full or in part, without assigning any reason.

9. **Bidder's Declaration:** Each bidder must submit a covering letter in the Technical Bid submission, confirming unconditional acceptance of all terms and conditions specified in this RFP, including any clarifications or modifications issued subsequently.

10. **Negotiation Rights:** LIC HFL reserves the right to negotiate any element of the commercial bid, if deemed necessary.

A.2 Eligibility Criteria

The detailed eligibility criteria are provided in **Annexure A4 – Bidder's Eligibility Criteria** attached to this document. Bidders are required to **review the detailed criteria and submit the duly completed Annexure A4 along with their bid submission** as part of the proposal documentation.

A.3 Bid Security

1. Bidders shall submit a Bid Security/Earnest Money Deposit (EMD) of Rs. 10,00,000 (Rupees Ten Lakh only) in the form of a Demand Draft, Pay Order, or Bank Guarantee issued in favor of "LIC Housing Finance Limited," payable at Mumbai. The bidder's name and the purpose of the RFP must be clearly mentioned on the reverse side of the Demand Draft.
2. The Bid Security/EMD shall be refunded to the unsuccessful bidders within forty-five (45) working days from the date of bid opening, without any interest.
3. In the event it is found that a bidder has made a factually incorrect statement, submitted incomplete information, or failed to meet the eligibility criteria specified in this RFP, the bid shall be rejected and the Bid Security/EMD submitted by the bidder shall be forfeited.
4. The Bid Security/EMD shall also be liable for forfeiture if the successful bidder withdraws or amends their bid or fails to sign the contract or provide the required performance security within the stipulated period after award of contract.

A.4 RFP Methodology

The following methodology shall be adopted for the evaluation and selection process under this RFP:

A.4.1 Bid Submission Requirements

- Bidders must submit both the Technical Proposal and Financial Proposal in two separate sealed envelopes. Both envelopes shall be placed together in a single larger sealed envelope and delivered to the address specified in the RFP Schedule of Events.
- In addition, the Technical Proposal must be submitted in a soft copy on a non-rewritable CD.
- All proposals shall be opened on the date specified in the RFP Schedule of Events.

A.4.2 Right to Accept or Reject Bids

- LIC Housing Finance Limited (LIC HFL) reserves the right to accept or reject any bid, in whole or in part, at its sole discretion without assigning any reason.

A.4.3 Right to Re-issue or Re-commence

- LIC HFL further reserves the right to re-issue or re-commence the bidding process in the event of any anomaly, irregularity, or discrepancy identified during the evaluation.

A.4.4 Pre-bid Clarifications

- Bidders are strictly advised to carefully review all RFP documents and contractual terms prior to submission. In case of any ambiguity or discrepancy in the RFP documentation, the matter must be referred to LIC HFL for necessary clarification before submitting the bid.

A.4.5 Key Evaluation Parameters

Bids shall be qualified based on the following criteria:

- Submission of a comprehensive plan of action and detailed methodology for implementation of the proposed solution.
- Demonstrated experience of similar engagements and relevant project credentials.
- Fulfilment of Eligibility Criteria specified under Section A.2 of this RFP.
- Successful demonstration and presentation of the proposed solution to LIC HFL.

- Evaluation shall be conducted with 70% weightage for Technical Proposal and 30% for Financial Proposal.

A.4.6 Technical Evaluation Guidelines

- Bidders must achieve the minimum cutoff score for technical capability evaluation to qualify for further consideration.
- A minimum score of 70% in the Technical Capability Evaluation is required.
- Scoring for functional and technical requirements shall be conducted based on the availability or non-availability of features, with requirements categorized accordingly.
- Bidders must achieve at least 50% in each evaluated section.
- A full response is required for 100% of the technical and functional requirement line items. Items not responded to shall be considered unavailable.
- All listed requirements outlined in this RFP are mandatory and must be delivered without additional cost. Any currently unavailable functionalities shall be developed and made available by the bidder through necessary customization.

Evaluation will be based on the submitted RFP response documentation, reference site information, and presentations as required by LIC HFL.

A.5 Definition of Bidder

For the purpose of this Request for Proposal (RFP), the term **"Bidder"** shall refer to the legal entity submitting the proposal and assuming overall responsibility for the **supply, implementation, configuration, integration, customization, deployment, and support of the proposed CRM solution**, in accordance with the requirements specified in this RFP.

To ensure product accountability, sustainability, and long-term supportability, **preference may be given to bids submitted directly by the Original Equipment Manufacturer (OEM)** of the proposed CRM platform. However, bids may **also be submitted by authorized partners or system integrators**, subject to the conditions outlined below.

The Bidder may fall under one of the following categories:

- **Original Equipment Manufacturer (OEM):**
  The organization that owns, develops, and maintains the core CRM software platform proposed under this RFP and is responsible for product licensing, updates, security patches, and product support.

- **Authorized Solution Partner / Reseller:**
  An organization formally authorized by the OEM to market, implement, configure, and support the OEM's CRM solution. In such cases, the bidder must provide a **valid authorization letter from the OEM** confirming its partnership and authorization to propose and implement the solution.

- **System Integrator (SI):**
  A technology service provider responsible for implementing and integrating the proposed CRM solution with the organization's existing systems and infrastructure. Where a System Integrator submits the bid, it must provide **formal authorization from the OEM** confirming the availability of licenses and product support for the proposed solution.

A.6 Responsibilities of the Bidder

The Bidder shall be responsible for ensuring that the proposed solution **fully meets the functional, technical, integration, and operational requirements** specified in this RFP. The responsibilities of the Bidder shall include, but not be limited to, the following:

- Ensuring that the **proposed CRM solution supports all features and capabilities requested in this RFP**, either as standard product functionality or through supported configurations or extensions.
- Providing a solution that is part of an **actively supported product platform**, with availability of regular updates, security patches, and version upgrades from the product manufacturer.
- Ensuring that all modules, integrations, APIs, and capabilities proposed in the response are **fully supported by the OEM**, and do not depend on unsupported or experimental customizations that may affect system stability or long-term maintainability.
- Taking **complete responsibility for the successful implementation, integration, testing, and deployment** of the solution within the organization's existing technology environment.
- Providing **ongoing technical support, issue resolution, and maintenance services** for the solution during the contract period, either directly or in coordination with the OEM where applicable.
- Ensuring the **availability of product licenses, documentation, training, and technical assistance** necessary for the effective operation of the system.
- Cooperating with the organization during technical evaluation and implementation phases, including providing **clarifications, demonstrations, proof-of-concept validations, and confirmations from the OEM where required**.

PART B OVERVIEW AND SCOPE OF WORK

B.1 Overview and Objectives

LIC Housing Finance Ltd. (LICHFL) is embarking on a strategic initiative to revolutionize its customer engagement model and operational efficiency to secure a competitive advantage in the dynamic Indian housing finance market. We seek dynamic proposals from qualified System Integrators (SIs) and Principal Solution Providers (PSPs) to deploy a **state-of-the-art, AI-enabled, omni-channel Customer Relationship Management (CRM) platform.**

This project is foundational to LICHFL's digital strategy, aiming to manage the complete customer lifecycle, from origination, loan servicing and maturity.

Core Strategic Objectives

The proposed CRM solution must achieve the following three strategic outcomes, specifically tailored for the company's ecosystem:

1. Holistic Customer-Centric Transformation

- **Seamless Omni-Channel Experience:** Deliver a unified, high-quality customer journey, ensuring real-time, consistent communication across all channels (web, mobile app, call center, branch visits) for inquiries, application status checks, and service requests.

2. Intelligent Operations and Data Leadership

- **Predictive Modelling for Risk and Opportunity (ACRM):** Utilize **Analytical CRM (ACRM)** capabilities—including advanced data mining, AI/ML, and predictive modelling—to assess the customer sentiment and customer satisfaction, and identify customers potentially facing early warning signals (EWS).
- **Proactive Regulatory Compliance and Reporting:** The system shall be designed to facilitate seamless, accurate, and timely reporting to regulatory authorities, including the **National Housing Bank**, as may be required from time to time. The Vendor shall ensure that all data handling, processing, storage, and reporting functionalities are fully compliant with applicable laws and regulations, including the **Digital Personal Data Protection Act, 2023** (DPDP Act).
- The application shall be capable of accommodating and implementing any regulatory changes, including amendments, updates, or new requirements under applicable laws (including the Digital Personal Data Protection Act, 2023), without any additional cost to the Company, as such changes shall be deemed to form part of ongoing regulatory compliance obligations of the Vendor.
- **Automated Intelligence:** Embed intelligence within OCRM to guide Relationship Managers with **Next Best Action** prompts for timely follow-ups and query resolution, enhancing productivity.

B.2 Core Requirements

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B.2.1 Executive Summary & Scope

The LICHFL seeks a robust, scalable, and secure Customer Relationship Management (CRM) solution to streamline its customer service operations, enhance engagement across all channels, and ensure strict compliance with financial regulatory requirements. The CRM will serve as the central hub for all customer interactions, primarily focusing on managing service requests, complaints, and information queries related to housing finance products. The solution must support a high volume of transactions assuming 10K per day, provide a single, unified view of the customer, and integrate seamlessly with core enterprise systems, including the Loan Management System (LMS) i.e. **Pennapps Lending Factory by Pennant Technologies**.

B.2.2 Core Business Requirements Overview

The proposed CRM solution must address the following key functional areas:

- **Request Management:** Handling customer requests/complaints captured via omni-channels, ensuring efficient routing, tracking, and resolution within defined SLAs.
- **User Management:** Automated handling of user profiles, role-based access control, and office-wise allocation based on the organizational hierarchy.
- **Integrations:** Seamless, secure, and API-driven connectivity with internal applications (e.g., mobile apps, core LMS), external regulatory portals (e.g., NHB, PG Portal), and communication platforms (e.g., WhatsApp, Social Media Platforms like Facebook, X aka Twitter, Instagram).
- **Data Logging:** Comprehensive and tamper-proof audit trails for all customer interactions and system activities to meet regulatory compliance mandates.
- **Data Synchronization:** Bidirectional, secure, and reliable data synchronization between the core business databases (e.g., LMS/Customer Master) and the CRM database for consistent data integrity.
- **Generation of Certificates via Services and Delivery:** Automated fetching, generation, and delivery of customer documents (e.g., Interest Certificates, Receipts) via integrated services to the customer's preferred channel.

B.2.3 Pre-Ticket Handling and Self-Service

The primary goal of the self-service module is to proactively resolve customer queries **before** a formal service request (ticket) is generated. This minimizes workload on Customer Relationship Officers (CROs), reduces **duplicate issues**, and significantly enhances **customer satisfaction** by providing immediate answers.

B.2.3.1 Automated Keyword-Based Knowledge Retrieval (FAQ/DIY Information)

The system must act as an intelligent self-service front end, capable of matching diverse customer inputs to curated **Frequently Asked Questions (FAQ)** and **Do-It-Yourself (DIY)** knowledge base articles.

Component	Description	Requirement Details
Input Analysis and Keyword Extraction	System to interpret unstructured customer communication and identify core intent with critical keywords.	• Analyse inputs from all customer channels (web forms, emails, chatbot/WhatsApp transcripts, social media posts). • Dynamically extract relevant keywords and phrases using an AI-driven agent. • Ensure accurate intent recognition (e.g., extract **“interest paid,” “copy,” “need”** for interest statement requests).

Centralized Knowledge Mapping	Extracted keywords to act as the precise index for surfacing relevant self-help content.	• Map keywords to authenticated FAQs and DIY articles. • Content centrally governed/updated by Corporate Office for compliance and standardization across all touchpoints.
Accuracy and Reliability Enhancement	Enhanced retrieval logic to ensure high auto-resolution success and reduce false matches.	**A. Synonym Support:** Intelligent handling of synonymous terms to expand matching scope (e.g., "payment," "EMI Payment Confirmation Proof," "down payment" → "EMI Paid Receipt"). **B. Multi-Tagging:** Mandatory support for multiple keyword tags per article for compound retrieval (e.g., **loan + prepayment + charge**). **C. Confidence Scoring:** Auto-suggest only when match confidence exceeds threshold (e.g., ≥ 75%) to ensure quality and relevance.

B.2.3.2 Local Context Data Management and Protocol

To maintain regional relevance and adhere to local data governance policies specific to housing finance, the solution must securely manage local context data.

Requirement	Description
Crucial Requirement: Local MCP Server	The **Solution Provider** shall bear the complete responsibility for the **design, setup, configuration, and ongoing maintenance** of a dedicated **Model Context Protocol (MCP) server**, which will operate within the organization's **on-premises infrastructure or a locally hosted cloud environment**, as approved by the organization's IT and security policies. This MCP server will function as the **centralized and secure repository for all local contextual data**, ensuring that relevant contextual information is **stored, managed, and distributed in a controlled and secure manner**. The Solution Provider must ensure that the server is properly configured to support **reliable access, secure data handling, and efficient context distribution** to the authorized systems and applications that rely on the MCP framework. Additionally, the Solution Provider will be responsible for ensuring that the MCP server adheres to **organizational security standards, data protection requirements, and operational best practices**, including **regular monitoring, updates, performance optimization, and incident management**, to maintain the integrity, availability, and confidentiality of the contextual data stored and served by the system
Local Context Data Storage	All localized data required for the AI model to maintain regional relevance (e.g., regional loan schemes, specific local loan account documents such as receipts, payment certificates, localized regulatory caveats, branch-specific information) will be stored **exclusively and securely on this local MCP server**.
Model Training and Response	The trained AI model must interface with this local MCP server to retrieve and apply the most current **local context** before formulating any response, ensuring the advice given is location-specific and current.

Mandate for Local Accuracy	The AI-driven responses must not only resolve the query but must also **strictly adhere to the specific local context and regulatory environment**, which is enabled by the localized data provided via the MCP server.

B.2.3.3 FAQ Display & Customer Options

The presentation of the self-service content must be user-friendly and actionable.

- **Display Limit:** The system should display up to **5** of the most relevant FAQs before prompting the customer to proceed to ticket creation.
- **FAQ Entry Details:** Each presented FAQ entry must include:
    - **Short Answer:** A concise summary (2–3 lines).
    - **"Read More" Link:** An expandable section or a redirect link to the full knowledge base article.
    - **Action Buttons:**
        - **“This solved my query”:** Selecting this option prevents ticket creation.
        - **“Still need help”:** Selecting this option initiates the formal ticket creation process.
- **Logging:** The customer’s ultimate choice ("Solved" or "Still need help") must be accurately **logged for analytics** (Section 3.3.6, Section 3.9.0).

B.2.3.4 Channel-Wise Behaviour

The self-service capability must adapt its delivery based on the originating channel:

Channel / Integration Interface	System Behaviour and Action
Web Form (Customer Portal / Website)	As the customer begins typing the query or issue description, the system should dynamically display **relevant FAQ articles or knowledge base suggestions inline below the input field** based on keyword matching or intent detection. This capability should assist customers in resolving common issues before submitting a service ticket. If the query remains unresolved, the customer should be able to **submit a ticket directly through the web form**, which will be automatically registered in the CRM system. (ref. Self-Servicing criteria B.2.3.6)
Chatbot / WhatsApp	The chatbot should analyze the customer query and **automatically suggest the most relevant FAQ responses or knowledge base articles** based on the detected intent. If the customer indicates that the issue is unresolved, the chatbot should provide an option to **initiate and register a service ticket in the CRM system**, capturing relevant interaction details and context from the conversation.
Email	Upon receipt of a customer email, the system should generate an **automated acknowledgement response containing relevant FAQ links or knowledge base references**. The ticket may initially be placed in a **“Pending Confirmation” status for a configurable period (e.g., 24 hours)** to allow the customer to review the suggested solution. If the issue remains unresolved, the ticket will continue through the standard ticket processing workflow.
Social Media (e.g., Facebook, X/Twitter, etc.)	When a customer query is received via supported social media channels, the system should send an **automated direct message (DM) or reply containing relevant FAQ links or summarized guidance**. If the customer indicates that further assistance is required, the system should **automatically create and register a service ticket within the CRM platform** for appropriate follow-up by the support team.

API Integration (Ticket Lifecycle Management)	The CRM solution should provide **secure and well-documented APIs** to enable external systems or applications to interact with the ticketing module. The APIs should support key ticket lifecycle operations including **ticket creation, ticket updates, retrieval of ticket status, modification of ticket status, addition of responses or comments, and retrieval of ticket conversation history**. These APIs should support **secure authentication mechanisms, standardized request/response formats, and real-time or near real-time processing** to ensure seamless system-to-system integration. (ref section B.2.4.7)

B.2.3.5 Administration & Content Management

- **Central Configuration:** The FAQ repository must be centrally configurable and managed via a **role-based interface**.
- **Corporate Admin Capabilities:** Corporate Admins must be able to:
    - Add/edit/delete FAQs and DIY articles.
    - **Tag FAQs** robustly by product type, request type, and geographical relevance/region.
    - Track **version history** and maintain comprehensive **audit logs** of all content changes.

B.2.3.6 Acceptance Criteria for Self-Service

Metric	Target/Requirement	Testing Scenario/KPI
FAQ Suggestion Speed	Suggested within < 2 seconds of query input/completion.	Stress test with 100 concurrent users performing queries.
Keyword-to-FAQ Matching Accuracy	At least < 85% accuracy in matching keywords to the correct FAQ.	Random sample testing of 1,000 queries with known correct answers.
Ticket Volume Reduction	Reduction of total ticket volume post go-live, attributable to the self-service module.	Requests categorised for Self Service should be handled by the system
Audit Logs	Audit log maintained for all FAQ content changes, usage history, and customer choices ("Solved" vs. "Still Need Help").	Log review for completeness and immutability (Section 7.0).

B.2.4 Request Management (Omni-Channel Ticketing)

Efficient handling of all customer requests and complaints is paramount, requiring robust omni-channel capture, standardized ticketing workflows, and precise resolution tracking.

B.2.4.1 Sources of Request (Omni-Channel Ticketing)

The CRM must be capable of capturing requests from all defined channels, providing a unified view of the customer regardless of the source.

Channel	Description	Integration Method	Pre-configured Rules Example
Webform	Ticket creation via LIC HFL website and mobile app (HOMY).	API Integration (REST/SOAP)	Priority based on form field selection (e.g., 'Grievance' = High Priority).

Chatbot (AI Assistant)	Ticket creation based on set rules/customer confirmation after self-service failure.	Chat API/Webhooks	Customer identification using registered mobile no and OTP verification or loan account no and OTP on registered email/mobile no.
WhatsApp Business API	Ticket initiation, updates, acknowledgment, notification.	Dedicated WhatsApp Business API	Automated response templates and status updates.
Email	Auto-ticketing from "customersupport@lichousing.com".	Email Service Integration (POP3/IMAP/Exchange API)	Keyword analysis in subject line for initial category assignment.
Social Media	Tracking customer dissatisfaction from Facebook, X (Twitter), Instagram.	Direct Social Media APIs	Sentiment Analysis triggers high-priority ticket creation.
Manual Entry	Walk-in customers via Area Office (AO) CRO entry form.	Internal Web Form	Mandatory capture of customer-provided identification data.
Regulatory Sources	Requests received from PG Portal, NHB (National Housing Bank), NCH (National Consumer Helpline).	Dedicated API Gateway/Email Parsing	Highest priority and specific regulatory tags for mandatory tracking.
Inbound/Outbound Call Center & IVR	Ticket creation via missed calls, helpline, and CTI.	CTI/Telephony Integration	Import of **call transcripts** customer-wise to show as history of communications and to set the context for the resolving user.
API's	API availability for ticket creation, ticker update, get status, update status, response, conversation etc.	API Integration	

B.2.4.2 Validation at Source

- **Office Linkage:** The system **must not allow ticket creation without a valid office/branch linkage**.
- **Customer Identification:** The customer must be prompted for the required information (e.g., Loan Account Number, Registered Mobile/Email) to identify the loan/customer branch based on the ticket type. This is crucial for correct routing (**Section B.2.4.4**).

B.2.4.3 Duplicate Ticket Handling

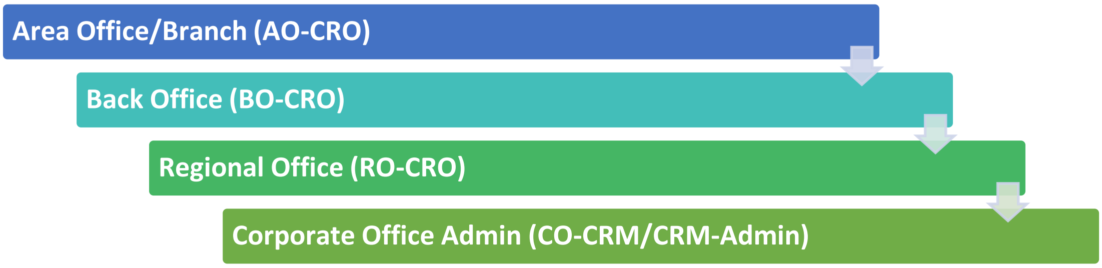
To maintain data cleanliness and prevent unnecessary workload, strict rules for duplicate ticket handling must be enforced:

- **One Open Ticket Per Category:** A loan account can only have **one open ticket** at a time for a **specific combination of category and sub-category**. If the sub-category is different, another ticket can be opened.

- **New Tickets After Closure:** A user can create a new ticket for a loan account under the same category and sub-category only after the **previous one is closed**.
- **Ticket Identification Basis:** Tickets are identified by either the **customer (CIF ID)** or the **loan account (Loan Account Number)**, depending on the ticket's category:
    - **Customer-Based:** E.g., a "KYC Update" ticket, "Change of Address."
    - **Loan Account-Based:** E.g., an "Interest Rate Query," "Repayment Schedule Request."
- **Configurable Categories:** The lists of available categories and sub-categories are fully **configurable** for both customer-based and loan account-based tickets.

B.2.4.4 Ticketing Process Flow and Assignment

1. **Unique Ticket ID:** Each ticket must receive a **unique ticket ID** (visible to customer and CRO) that can be used across the system to retrieve all ticket information and it will be the only reference number.
2. **Auto Acknowledgment:** An automatic acknowledgment, including the unique ticket ID and key details, must be sent on the **originating channel** + the **registered email address**.
3. **Automatic Assignment:** The ticket must be automatically assigned to the concerned **Area Office (AO) CRO** based on a set of defined rules:
    - **Loan-Based Tickets:** Assignment based on the **loan branch** and the corresponding user branch **hierarchy**.
    - **Customer-Based Tickets:** Assignment based on the customer's **base branch** (linked via CIF ID) and the corresponding user branch **hierarchy**.
4. **Unassigned Ticket Handling:**
    - **Auto-Assignment Attempt:** If a ticket cannot be mapped to any CRO due to missing customer-office data or an integration issue, the system shall automatically assign it using the closest available mapping such as the loan account branch or office hierarchy as mentioned in the point no. 5 (Workflow Automation & Escalation Path) in this series. If no direct CRO mapping exists, whether due to a newly created customer record or temporary sync delays, the system shall trigger a context-aware fallback mechanism that assigns the ticket based on the customer's office hierarchy as mentioned in the point no. 5 (Workflow Automation & Escalation Path) in this series.
    - **Manual Intervention:** If still unassigned after automated attempts, the ticket **must be allowed manual assignment** by the AO Head or Corporate Admin.
    - **MIS Tracking:** The identification of all manual assignments must be **captured for MIS purposes**.
    - **Dashboard Visibility:** Unassigned tickets must be prominently displayed on the respective **AO Head/Corporate Dashboard**.
5. **Workflow Automation & Escalation Path (Time-Bound Rules):**
    - The escalation path will follow a **bottom-to-top approach** aligned with the organizational hierarchy:



- The current organizational hierarchy is structured as **Area Office → Back Office → Regional Office → Corporate Office**. However, the hierarchy may be subject to change based on future organizational or operational requirements. Such changes may include the **addition of new intermediary levels, replacement of existing levels with newly defined units, or removal of certain levels** within the hierarchy. The proposed solution should therefore be capable of accommodating such structural modifications without significant system changes or operational disruption.
- **SLA-driven reminders** must be automatically sent to the assigned user **before** the ticket breaches the service level target (e.g., reminder at 75% of Resolution Time).
- Automatic escalation (reassignment to the next level in the hierarchy) occurs immediately upon SLA breach.

B.2.4.5 Replies to Customers & Closure

- **Communication Channel:** The CRO must be capable of responding via the **preferably channel of origin** (email, WhatsApp, chatbot, etc.) and the **registered email** address.
- **Status Communication:** Ticket status (acknowledgment, under process, resolved, closed) must be communicated to customers at each major milestone via the **channel of origin** and **registered email**.
- **Auto-Closure and Failure Handling:**
  - **Auto-Closure Notification:** After resolution, a notification with a **feedback link** (Section 4.6) is delivered, and the ticket is set for auto-closure after a defined period (e.g., 72 hours) if no customer response is received.
  - **Failure Closure:** If the CRM fails to fetch the minimum required information (e.g., loan account number, registered email/mobile no.) to create the ticket, an automatic closure of the ticket should occur with communication to the customer via the channel of origin, asking for more details.

B.2.4.6 Reopen Requests and Feedback Collection

Reopen Requests

- **Capability:** Customers must be able to **reopen a ticket** within a defined, configurable timeframe (e.g., 7 days) post-closure.
- **Traceability:** Reopened requests must be **linked to the original unique ticket ID** for full traceability and context.

Feedback Collection

- **Mechanism (Post-Closure):** Upon ticket closure, a feedback mechanism must be triggered, including a **Star Rating (1–5)** and a mandatory **comment option**.
- **Call Center Feedback:** For call center interactions, a post-call feedback mechanism must be enabled via **IVR/SMS/WhatsApp**.

- **Reporting:** Feedback must be consolidated for **office-level, region-level, and central review**.
- **Dashboards: Feedback related dashboards** must be available to users with specific rights, providing **trend and comparative analysis** (e.g., month-on-month, year-over-year satisfaction levels).

B.2.4.7 API Availability

The proposed CRM solution should provide **secure, well-documented, and standards-based APIs** to enable seamless integration with internal and external systems for managing the complete ticket lifecycle of ticket and MIS data.

B.2.4.7.1 Ticket Lifecycle Management

The APIs should support real-time or near real-time operations and allow authorized applications to perform the following functions:

- **Ticket Creation:** Ability to create new service tickets through API calls, including capture of customer details, issue description, priority, category, source channel, and any associated metadata.
- **Ticket Update:** Ability to update ticket attributes such as priority, category, assigned group, assigned user, or other configurable fields during the lifecycle of the ticket.
- **Ticket Status Retrieval:** APIs to fetch the status and details of a specific ticket or a list of tickets based on defined parameters such as customer ID, account number, ticket ID, or date range.
- **Ticket Status Modification:** Ability to update or transition the ticket status (e.g., Open, In Progress, Pending Customer Response, Resolved, Closed) through authorized API calls based on defined workflow rules.
- **Response and Conversation Management:** APIs to add responses, comments, or updates to an existing ticket, supporting both internal notes and customer-facing communications. The system should maintain a complete **conversation thread and interaction history** for each ticket.
- **Attachment Handling:** Capability to upload, retrieve, or associate supporting documents, screenshots, or files with the ticket via API where applicable.
- **Audit and Tracking:** All API-driven actions must be logged and traceable within the system's audit trail to ensure accountability and compliance.

B.2.4.7.2 MIS Data for System wide integration

The APIs should support real-time or near real-time operations and allow authorized applications to perform the following functions for the MIS data:

This capability is required to facilitate integration with **core systems, enterprise reporting tools, and centralized dashboards** used for monitoring business performance and operational metrics.

The API framework should support the following capabilities:

- **MIS Data Access:** APIs to retrieve structured operational data such as ticket statistics, service request summaries, SLA performance metrics, escalation details, agent performance data, and other relevant reporting parameters.
- **Filtered Data Retrieval:** Ability to fetch MIS data based on configurable parameters such as **date range, branch/location, department, request type, ticket category, escalation level, assigned user, or status**.
- **Integration with Core Systems:** APIs should allow integration with **core operational systems, enterprise data platforms, and business intelligence dashboards** to enable consolidated reporting and analytics.

- **Real-Time or Scheduled Data Access:** The solution should support **real-time or near real-time data retrieval**, as well as scheduled extraction mechanisms for periodic reporting requirements.
- **Secure Access and Authentication:** All APIs must support **secure authentication mechanisms** (such as token-based authentication, OAuth, or API keys) and ensure secure data transmission through industry-standard encryption protocols.
- **Comprehensive API Documentation:** The bidder must provide **complete API documentation**, including endpoint definitions, request/response formats, authentication methods, rate limits, and error handling mechanisms.

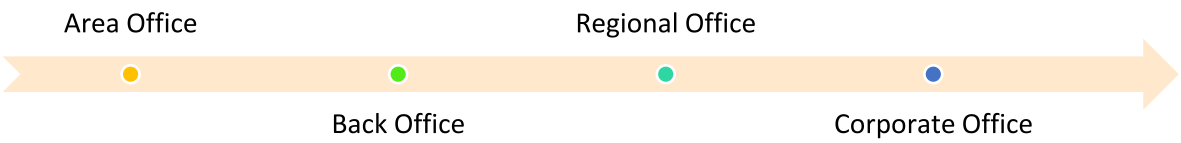
This capability is intended to ensure that the CRM platform can **seamlessly integrate with the organization's broader IT ecosystem and support enterprise-wide reporting, analytics, and monitoring requirements**.

All APIs must support **secure authentication mechanisms (such as OAuth 2.0, API keys, or token-based authentication)** and should comply with **RESTful standards or equivalent modern integration protocols**. Comprehensive API documentation, including request/response structures, error handling, and rate limits, must be provided as part of the implementation deliverables.

B.2.5 User Management and Access Control

The CRM system must feature sophisticated user management capabilities that automate profile synchronization and enforce strict, hierarchy-based access control, office hierarchy has already been provided.

- **Automatic User Sync:** Automatic synchronization of user profiles (CRM users, CROs, administrators) from the **employee master** and **office master** data sources must be performed via a scheduled job (e.g., daily end of the day) with the HRMS(Human Resource Management System).
- **Authentication: Active Directory (AD) authentication** or SAML-based Single Sign-On (SSO) is mandatory for all internal users to ensure robust security and centralized credential management.
- **Role-Based Access Control (RBAC):** Access must be strictly governed by predefined roles, including but not limited to: **AO-CRO, BO-CRO, RO-CRO, Corporate Office Admin aka CRM-Admin, Call Centre Staff, and System Administrator aka Super Admin**.
- **Office Hierarchy-Based Allocation:** Ticket routing and data visibility must align with the **Office Hierarchy**. Tickets are automatically routed based on the office structure and the roles available within the assigned branch.



- **Master Data Sync for Office Mapping:** The user's office mapping data must be kept in constant sync with the employee master/employee management application (via a daily batch job). The proposed solution **must** incorporate a fully automated, API-based synchronization mechanism to manage user identities and access rights dynamically based on attributes such as role, location, department, and other relevant HRMS-defined criteria. This ensures seamless, real-time alignment with the organization's human resources management system (HRMS), eliminating any need for human involvement in user lifecycle processes.
    - **No Manual Intervention: Critical Mandate for Self-Managing User Identity and Access-** This is a non-negotiable requirement: The solution must operate as an entirely autonomous system for all aspects of user identity and access management, with **zero reliance on manual processes**. Key elements include:

        - **Zero-Touch Provisioning**: All the operations on the user record like create, modify, delete, or otherwise intervene in user accounts, roles, permissions, or access controls must be triggered and executed automatically via the API integration with the HRMS to avoid any admin or special role to used to manage the same.
        - **Auditability**: Every change in the user lifecycle—such as onboarding, role updates, location-based access adjustments, or offboarding—must be systematically logged within the solution. These logs must provide full traceability to establish a comprehensive and verifiable audit trail for compliance and security purposes.
    - **HRMS as Sole Source of Truth**: The connection to the HRMS must serve as the exclusive, authoritative repository for all user data. No other sources or manual overrides will be permitted, ensuring absolute fidelity to HRMS records.
    - **API Reliance for Synchronization**
        - To achieve this level of automation, the solution **must exclusively utilize APIs** (e.g., RESTful services, SOAP, or equivalent standards) for bidirectional, real-time synchronization with the existing HRMS. This approach supersedes any less efficient or error-prone alternatives, such as manual file uploads, batch exports, or direct database manipulations. Vendors are required to detail their API implementation strategy, including supported endpoints, authentication methods, and error-handling protocols.
    - **Close and Robust Integration**
        - The integration between the proposed solution and the HRMS must be engineered for maximum reliability, scalability, and data integrity. Key expectations include:
    - **Real-Time Data Consistency**: User data (including roles, locations, and permissions) must synchronize instantaneously or near-real-time, with no tolerance for discrepancies, delays, or inconsistencies between the two systems.
    - **Protocol Considerations**: Vendors should prioritize industry-standard protocols such as SCIM (System for Cross-domain Identity Management) or similar frameworks to facilitate secure, efficient, and standardized user provisioning and deprovisioning. Proposals must include evidence of successful implementations using these protocols in comparable environments.
    - Vendors failing to demonstrate compliance with these API-based, zero-manual-intervention requirements will be disqualified from consideration.
- **MIS Reports:** The system must generate **Office-wise MIS Reports** detailing requested volumes, SLA adherence, and closure rates, facilitating performance monitoring.
- **Reallocation Feature:** A mechanism must exist for **manual overrides (reallocation)** of tickets in case of staff absence, leave, or exceptional workload distribution. This action must be logged in the audit trail.

B.2.6 Integrations and Data Synchronization

The CRM must operate within a complex enterprise ecosystem, requiring secure, real-time, and batch integrations with various internal and external systems. All integrations must be **API-driven**, utilize **secure authentication** (e.g., OAuth2, SAML, JWT tokens), and follow stringent **data encryption** standards (e.g., **AES-256 for data at rest, TLS 1.3 for data in transit**).

B.2.6.1 Internal Application Integration

- **HOMY Application (Mobile App):** Bi-directional API integration for:

  - Ticket creation and submission from the mobile app.
  - Real-time display of ticket status, exposed via **APIs**
  - Customer capability to reopen closed tickets.
- **Chatbot:** Integration with the website and WhatsApp-integrated chatbot to enable pre-ticket self-service and ticket creation/updates/status check via **API** integration.

B.2.6.2 External Regulatory Portal Integration

- **Mandatory Integration:** Direct API integration with regulatory portals for managing and reporting complaints:
  - **NCH (National Consumer Helpline)**
  - **NHB (National Housing Bank)**
  - **PG Portal (Public Grievances Portal)**
- **Requirement:** The system must capture the regulatory ticket ID, update the status to the respective portal, and maintain specific logs for regulatory compliance.

B.2.6.3 Telephony Systems Integration

The proposed CRM solution should support **secure and bi-directional integration** with the organization's existing telephony environment, including the **Interactive Voice Response (IVR) system and the Call Center Dialler platform**. Such integration is intended to facilitate a **more unified and efficient agent experience**, reduce the need for agents to switch between multiple systems, and enable customer interactions—whether **inbound, outbound, transferred, or conference calls**—to be appropriately reflected within the CRM. The objective is to ensure that relevant customer information, interaction history, and service records are accessible within the CRM interface during voice engagements, thereby improving operational efficiency and service continuity.

The CRM solution should also support **standard Computer Telephony Integration (CTI) capabilities** through commonly adopted telephony platforms and **industry-standard APIs or connectors**. The solution design is expected to promote **automation where feasible, near real-time visibility of interactions, and convenient telephony controls within the CRM interface**, helping agents manage calls more effectively. Additionally, the integration approach should consider **operational reliability, scalability, and alignment with applicable security and regulatory requirements**, while remaining adaptable to the organization's evolving contact center and digital engagement needs.

B.2.6.3.1 Mandatory Integration Requirements - Computer Telephony Integration (CTI)

The solution must provide seamless, real-time CTI functionality that enables the following core capabilities without manual intervention:

- Screen pop of the relevant CRM customer profile, ticket, or interaction record upon call arrival (inbound) or connection (outbound), using ANI/CLI, IVR-collected data (e.g., account number, ticket ID), or dialler-provided context.
- Click-to-dial from within any CRM record (customer profile, ticket, contact, etc.) with automatic population of the outbound number and immediate logging of the call attempt.
- Call control toolbar embedded or tightly integrated within the CRM interface, supporting essential functions such as answer, hold, transfer (warm/cold), conference, mute, and disconnect.
- Real-time presence and status synchronization between the CRM and the telephony system (e.g., agent state changes in the dialler automatically reflected in CRM availability).

- Support for both hard-phone and soft-phone environments, with preference given to solutions that include a standards-based soft-phone client (WebRTC preferred) fully operable within the CRM browser session.
- **Automatic Call Logging and Association**: Every voice interaction must be automatically captured and linked to the appropriate CRM entities with zero manual effort from agents or supervisors:
  - Upon call completion, a detailed call log record must be created and attached to the relevant customer profile, open ticket, or new ticket (if none exists).
  - Call metadata must include, at minimum: call direction (inbound/outbound), start/end timestamp, duration, ANI/CLI, DNIS, agent ID/extension, queue/group, call outcome/disposition code, wrap-up reason, hold time, talk time, and any IVR path or dialler campaign identifiers.
  - Where applicable, call recordings and voicemail files (if stored externally) must be hyperlinked or embedded within the CRM record for one-click playback.
  - For transferred or conferenced calls, the complete interaction history (including all legs and agents involved) must be consolidated under a single CRM interaction thread to preserve context.
- **Technical and Operational Expectations**
  - **Integration Method**: Vendors must utilize industry-standard protocols (e.g., Salesforce CTI, Microsoft Dynamics Telephony, Genesys Cloud CX APIs, Amazon Connect CTI adapters, or equivalent open APIs) or provide a certified connector for the organization's specific telephony platform. Custom point-to-point integrations will be accepted only if accompanied by comprehensive documentation, source code escrow, and a proven track record in similar environments.

- **Source Code and API Access**: The proposed solution is expected to be a standard, proprietary product, and accordingly, the source code shall not be required to be shared with the Company. However, the Vendor shall provide comprehensive and well-documented API access to enable seamless integration and internal data flow with the Company's existing systems. Such APIs shall be secure, scalable, and capable of supporting real-time or near real-time data exchange, as required.

  The Vendor shall also ensure that the Company has uninterrupted access to its data at all times and shall not impose any restrictions that may hinder integration, data portability, or system interoperability. The Vendor shall ensure that API access and related documentation are maintained and supported throughout the contract period, including during the AMC/support phase.

  Any changes to APIs shall be communicated in advance and shall not adversely impact existing integrations. In the event of termination or exit, the Vendor shall provide necessary support to ensure continuity of integrations and data migration.
    - **Reliability and Performance**: The integration must maintain sub-second response times for screen pops and call controls under peak load. High-availability architecture (active-active where possible) and automatic failover mechanisms are mandatory.

- **Implementation and Integration:**
  The Vendor shall complete the implementation of the solution, including integration with

the Core Lending Platform and migration of existing data, within a mutually agreed timeline, which shall, unless otherwise agreed, not exceed three (3) months from the date of issuance of the Purchase Order (PO).

- The implementation phase shall be treated as a project-based activity and shall include configuration, customization, integration, testing, and user acceptance.
- The warranty period shall commence only upon successful completion of implementation, Go-Live, and formal sign-off by the Company, and the implementation phase shall not be counted towards the warranty period.
    - **Security and Compliance**: All data exchanged between the CRM and telephony systems must be encrypted in transit (TLS 1.2 or higher) and at rest where applicable. The solution must adhere to relevant regulatory requirements (e.g., PCI-DSS for payment-related calls, GDPR/CCPA for personal data).

- **Auditability**: All telephony events and integration actions must be fully logged within the CRM audit trail, traceable to the originating telephony system event.
- Confirmation of support for future telephony platform upgrades without disruption to CRM integration.

B.2.6.4 Data Synchronization between Core DB and CRM

Maintaining data consistency between the source of truth (Core Business Databases) and the CRM is critical for accuracy in a financial institution.

Requirement	Description	Frequency/Method	Error Handling
Loan/Customer Master Data Sync	Unidirectional sync of static and core data (CIF ID, Loan Account No., registered contact details, branch mapping, current loan status) from LMS/Core DB to CRM.	**Real-Time or Near Real-Time** (triggered by change event/API)	Automated logging and notification to System Admin on data mismatch or sync failure; Re-sync capability.
Transaction Data Sync	Unidirectional sync of transactional data (e.g., last payment date/amount, outstanding principal) from LMS/Core DB to CRM for CRO context.	**Batch Job (Min. Daily)**	Reconciliation report to identify discrepancies; Manual override log (if applicable).
Data Integrity Checks	Automated checks to ensure transactional and referential **Data Integrity** across both systems.	Daily scheduled job	Must alert on failure (e.g., a ticket created for a non-existent Loan Account).
Conflict Resolution	A defined protocol (e.g., "Core DB data always takes precedence") to resolve data conflicts during synchronization.	Continuous	Log the conflict, apply the dominant rule, and notify the relevant administrator.

B.2.6.5 Certificates/Statements/Receipt Document Fetching

- **Auto-Fetch and Generation:** The CRM system must automatically fetch and generate necessary customer documents (e.g., **Interest Certificates, Statement of Account (SOA), Repayment Schedules, Payment Receipts**) via secure integration with the core LMS/Financial Systems.

- **Delivery Service:** The system should securely deliver the generated documents to the customer on their registered communication channels (e.g., **WhatsApp/Email**) upon request or completion of the relevant service request.

B.2.7 Log History, Audit Trail, and Regulatory Compliance

The system must maintain comprehensive, tamper-proof logs to ensure regulatory compliance and accountability.

- **Comprehensive Logging:** Every significant action must generate a timestamped log entry:
  - Ticket creation, update, reassignment, manual assignment, escalation, reply, and closure.
  - All changes to FAQ content (Section 3.5).
  - User logins, activity history, data exports, and privileged actions.
- **Tamper-Proof:** Audit logs must be secured against unauthorized modification, ensuring non-repudiation.
- **Retention:** Audit logs must have a defined retention period of at least **7 years**, adhering to IT Act, RBI, NHB, and local financial regulations.
- **Regulatory Logs:** Specific, filterable logs must be maintained to meet reporting requirements for **NHB, RBI, PG Portal, and NCH**.

B.2.8 AI/ML & Automatic Services

The solution must leverage modern AI/ML capabilities to automate tasks, provide predictive insights, and improve overall operational efficiency and customer experience.

- **Duplicate Ticket Detection:** AI-driven detection of potential **duplicate tickets** across all channels, suggesting linkage to an existing open ticket (Section 4.3).
- **AI-powered Classification:** Automatic and reliable **Classification of issues** by type and subcategory upon ingestion, reducing manual effort and improving routing accuracy.
- **Sentiment Analysis:** Analysis of customer communication (email, chat, social media) to determine **customer sentiment** (e.g., positive, neutral, negative, angry), automatically flagging high-risk negative interactions for expedited handling.
- **Predictive SLA Breach Alerts:** Forecast resolution time using historical data and complexity factors to trigger alerts **before** a standard SLA breach occurs. The definition of **Predictive SLA Breach** refers to a system capability within the CRM platform that continuously monitors service requests against predefined SLA timelines and uses analytical or rule-based mechanisms to identify tickets that are likely to exceed the SLA resolution time. The system proactively alerts relevant stakeholders, enabling timely intervention to prevent SLA violations and ensure service efficiency.
- **Smart Response Suggestions:** AI recommendations for appropriate standardized responses, knowledge base articles, or resolution steps to CROs, saving response time and ensuring consistency.
- **AI Recommendations for Escalation Prevention:** Suggesting resolutions or early intervention actions to the CRO based on predicted risk factors to prevent unnecessary ticket escalation.
- **Customer Notifications:** Automated, context-aware customer notifications for KYC due, ticket updates, and feedback capture.

B.2.9 Reporting, Dashboards, and MIS

The CRM must provide real-time, role-based visibility into operational performance and regulatory obligations.

Component	Description & Target Audience	Key Metrics / Features
CRO Dashboard	Real-time operational dashboard for **Customer Relationship Officers (CROs)** providing a consolidated view of assigned workload, pending activities, and performance against service commitments.	Pending, Escalated, Closed, Reopened tickets; **Tickets due for SLA breach**; Personal **SLA adherence %**; Daily workload summary; Priority-wise ticket view.
Management Dashboards	Consolidated dashboards for **AO Heads, RO Heads, and Corporate Management** to monitor operational performance, service quality, and workload distribution across branches and regions.	**Overall SLA adherence**, SLA adherence by office/region; **Workload distribution across CROs and branches**; Average resolution time; **First Contact Resolution (FCR)**; Escalation trends; Ticket ageing analysis.
Core MIS Reports	Detailed **Management Information System (MIS)** reports for operational analysis, performance monitoring, and decision-making.	Ticket volume by **channel, category, office, and time period**; Closure time analysis; **Ticket ageing buckets**; CRO performance ranking; Reopen ratio; Escalation analysis.
Regulatory Reporting	Pre-configured reports aligned with **regulatory and statutory reporting requirements** applicable to the organization.	Standardized reports for **NHB, RBI, PG Portal, NCH**, and other regulatory authorities; Complaint status tracking; **Timely submission-ready formats**.
Customer Feedback Analysis	Consolidated view of **customer feedback, satisfaction scores, and sentiment analysis** for monitoring service quality.	**CSAT / NPS scores**; Feedback trend analysis; Comparative analysis (**MoM, QoQ, YoY**); Category-wise feedback insights; Service improvement indicators.
Report Delivery & Integration	Flexible report generation, automated scheduling, and integration with enterprise analytics platforms.	**Auto-scheduled report delivery** (daily/weekly/monthly) in Excel/PDF; Role-based access to reports; **Export via APIs for BI tools** (e.g., Power BI, Tableau); Support for ad-hoc report generation and data export.

B.2.9.1 Escalation Matrix–Based Dashboard Summary

The proposed CRM solution should provide a **dashboard view aligned with the defined escalation matrix**, enabling users and supervisory roles to monitor the status of service requests and tickets across different escalation levels. The dashboard should present a **clear and consolidated summary of cases handled within the defined Service Level Agreement (SLA) timelines as well as cases that have exceeded the permitted response or resolution time**.

The dashboard should include the following capabilities:

- **Escalation-Level Visibility:** Display tickets categorized according to the escalation hierarchy (e.g., Level 1, Level 2, Level 3) based on the defined escalation matrix.
- **Timely Attended Cases:** Provide a summary of tickets that have been responded to or resolved within the prescribed SLA timelines.

- **Failed / SLA Breached Cases:** Highlight cases that have exceeded the defined SLA thresholds, including pending or unresolved escalations.
- **Real-Time Monitoring:** The dashboard should update automatically to reflect the latest ticket status, enabling users and supervisors to track operational performance in near real time.
- **Drill-Down Visibility for Higher Offices:** The system should allow authorized supervisory and higher-office users to drill down from dashboard summaries to detailed ticket-level information, including branch-level, regional-level, or department-level views. This capability should support hierarchical monitoring across organizational levels.
- **Performance Comparison of CROs:** Provide analytical views enabling comparison of Customer Relationship Officers (CROs) or assigned users based on ticket/request handling performance, including metrics such as number of tickets handled, request type distribution, resolution time, SLA adherence, and closure efficiency.
- **Ticket / Request Type Analysis:** The dashboard should enable segmentation and performance analysis based on ticket categories or request types, helping management identify trends, workload patterns, and operational bottlenecks.
- **Real-Time or Near Real-Time Monitoring:** Dashboard data should refresh automatically to reflect the latest ticket status, enabling operational teams to monitor workload and escalation trends promptly.
- **Filtering and Segmentation:** Provide flexible filtering options such as date range, ticket category, request type, branch/location, department, escalation level, assigned user, or priority level.

The objective of this dashboard capability is to ensure enhanced operational transparency, performance monitoring, and proactive management of service requests across the organizational hierarchy

B.2.10 Non-Functional and Operational Requirements

Requirement Type	Requirement Details	Acceptance Criteria / Metric
Deployment Architecture	The proposed CRM solution **should preferably support On-Premises deployment** within LIC HFL's data centre infrastructure. The solution must be **fully compatible with on-premise architecture, security controls, and network policies**.	Bidder must confirm **full support for On-Premises deployment**, including installation, configuration, integration, upgrades, and ongoing support within LIC HFL's infrastructure.
Performance	The system shall ensure **high responsiveness across critical functions** such as login, search, ticket creation, and case retrieval.	**Average application response time < 3 seconds** for standard user operations under normal load conditions.
Scalability	The solution must support **current and future business growth**, including increased users and transaction volumes.	Demonstrated capability to **handle at least 120% of projected transaction load** (including Year-5 projections of **50% user growth and 100% ticket volume increase**) without performance degradation.
Security	The solution must comply with **enterprise and financial sector security standards**, including secure data handling and protection mechanisms.	Compliance with **ISO 27001 / equivalent standards**; encryption of **data at rest (AES-256)** and **data in transit (TLS 1.2 or higher)**; periodic **third-party vulnerability and penetration testing**.

Usability (UX/UI)	The application shall provide an **intuitive, role-based user interface** optimized for operational users such as CROs to enable quick data entry, navigation, and case management.	**User training time reduced by at least 25%** compared to the existing system; **user adoption rate ≥ 95%** within the first month of deployment.
Disaster Recovery (DR)	The solution must support a **robust Disaster Recovery mechanism** aligned with LIC HFL's business continuity framework.	**Recovery Point Objective (RPO) < 1 hour** and **Recovery Time Objective (RTO) < 4 hours** for critical system functions.

Note:

The proposed solution must fully comply with LIC HFL's IT infrastructure, security, regulatory, and operational policies applicable to on-premises deployments.

For the **On-Premises deployment option**, the Bidder shall provide a **detailed description of the proposed technology stack** required for the solution, including but not limited to application framework, database, middleware, operating system, and supporting components.

The **procurement of the required technology stack and infrastructure will be outside the scope of this RFP**, as LIC HFL shall procure and provision the same independently. However, the Bidder must clearly specify the **complete technical requirements and dependencies** to enable LIC HFL to perform a **fair and comparable evaluation between the On-Premises and Cloud deployment options**.

B.3 Service Level Agreement (SLA)

Service Level Agreement (SLA) defines the minimum service levels, performance metrics, and support obligations for the CRM Solution provided by the Vendor to the Customer. This SLA is an integral part of the Request for Proposal (RFP) and the resulting contract.

B.3.1. Definitions

The following terms shall have the meanings set forth below for the purpose of this SLA:

- **Service Availability:** The time, expressed as a percentage, during which the Core CRM Platform is operational and accessible to the Customer for performing its business functions.
- **Core CRM Platform:** The essential modules and functionality of the CRM system, including customer data management, sales automation, and customer service ticketing, as described in the Statement/Scope of Work (SOW).
- **Downtime:** The total accumulated time in each measurement period during which the Core CRM Platform is unavailable or inaccessible to the Customer, excluding periods of **Scheduled Maintenance** or **Force Majeure**. Downtime is measured from the moment an **Incident** is reported/detected and verified by the Vendor until service is restored and verified by the Customer.
- **Incident:** Any single event, or a series of related events, that results in a degradation or loss of functionality of the CRM Solution, triggering a decrease in **Service Availability** or a breach of **Performance Metrics**.
- **Response Time:** The time from when the Customer reports an **Incident** to the Vendor until the Vendor’s qualified technical personnel acknowledge the Incident, log it, and begin diagnostic and resolution efforts.
- **Resolution Time:** The time from the initial reporting of an **Incident** until a fix or workaround is implemented, and the affected service or functionality is restored and verified by the Customer.
- **Scheduled Maintenance:** Pre-planned, non-emergency events necessary for the upkeep, upgrade, or maintenance of the CRM Solution infrastructure or software.
- **Force Majeure:** An event or circumstance beyond the reasonable control of the Vendor (e.g., acts of God, war, terrorism, natural disasters, national strikes) that prevents the Vendor from performing its obligations.
- **Service Credits:** Monetary credits or discounts applied to the Customer’s future invoices as a remedy for a breach of a specified service level target in this SLA.
- **Data Integrity:** The condition where Customer Data within the CRM Solution is complete, consistent, accurate, and protected from unauthorized alteration or deletion.
- **API Response Time:** The time taken for the CRM Solution’s Application Programming Interface (API) to respond to an external request, measured from the moment the request is received to the moment the first data packet of the response is sent.

B.3.2. Service Availability and Uptime

B.3.2.1. Uptime Guarantee

The Vendor guarantees a minimum **Service Availability** for the **Core CRM Platform** as follows:

- **Monthly Core Platform Availability: 99.9%** (excluding **Scheduled Maintenance**).
- **Monthly Key Feature Availability (Dashboards, Mobile App, API Services): 99.5%** (excluding **Scheduled Maintenance**).

B.3.2.2. Calculation of Service Availability

Service Availability (Uptime %) shall be calculated monthly using the following formula:

$$Uptime\ \% = Total\ Minutes\ in\ Month\ -\ Downtime\ Minutes/\ Total\ Minutes\ in\ Month * 100$$

Where:

- *Total Minutes in Month* excludes all approved **Scheduled Maintenance** periods.
- *Downtime Minutes* is the accumulated time the **Core CRM Platform** was unavailable in the measured month.

B.3.2.3. Availability Exclusions

The calculation of **Downtime** shall **exclude** the following periods:

1. Periods of **Scheduled Maintenance** executed in accordance with Section 8.
2. Unavailability caused by **Force Majeure** events.
3. Outages or performance degradation caused by Customer's equipment, network, or applications.
4. Outages caused by Customer's misuse, negligence, or breach of the contract.
5. Unavailability of any non-Vendor, third-party applications, systems, or services integrated with the CRM Solution, unless the integration itself is managed and controlled by the Vendor.
6. Customer-requested suspension of service.

B.3.3. Performance Metrics

The Vendor shall ensure the CRM Solution meets the following minimum **Performance Metrics**:

Metric	Target	Measurement/Calculation
Page Load Time (Standard Views)	<= 3 seconds	Average time for a standard page (e.g., Contact Record, Opportunity List) to load in a modern browser, measured over a rolling 24-hour period.
API Response Time	<= 500 milliseconds	95th percentile response time for all standard API calls (e.g., CRUD operations).
Data Processing/Report Generation	<=15 seconds	Time to generate and load standard, non-complex management reports (e.g., monthly sales pipeline report) of up to 10,000 records.
System Scalability	No degradation	The system shall maintain all other **Performance Metrics** during peak load periods equivalent to 120% of the Customer's documented average daily user count/transaction volume.

Email Campaign Delivery Success	<= 99%	Percentage of successfully initiated email deliveries (not including customer-side bounces/spam issues) within the CRM platform's native email services, delivered within 5 minutes of initiation.
Data Integrity	<=100%	The system shall maintain transactional consistency and referential integrity of all Customer Data.

B.3.4. Support and Incident Management

B.3.4.1. Support Channels and Availability

The Vendor shall provide technical support through a dedicated ticketing system, email, and telephone.

- **Critical Incidents (Severity 1 and 2):** 24 hours a day, 7 days a week (24/7).
- **Non-Critical Issues (Severity 3 and 4):** Standard Business Hours (09:00 to 18:00 IST), Monday through Friday.

B.3.4.2. Incident Severity Levels, Response, and Resolution Times

The Customer and Vendor shall mutually agree on the initial severity of an **Incident**. The Vendor is obligated to meet the following targets:

Severity Level	**Description**	**Target Response Time**	**Target Resolution Time**
Severity 1 (Critical)	System-wide outage, complete inaccessibility of the Core CRM Platform, or massive data corruption, leading to critical business functions being stopped.	<= 15 minutes	<= 4 hours
Severity 2 (High)	Major functionality (e.g., sales pipeline, customer service ticketing) is severely impaired or unavailable, or significant security breach detected. Core Platform remains accessible.	<= 30 minutes	<= 8 hours
Severity 3 (Medium)	Minor functionality is impaired, non-critical features are unavailable, or general performance degradation. Acceptable workaround may exist.	<= 2 hours	<= 2 business days
Severity 4 (Low)	General inquiries, minor errors, documentation issues, or feature requests with no operational business impact.	<=4 hours	**Best Effort** (Max 5 business days for initial assessment)

B.3.4.3. Escalation Procedures

If an **Incident** is not resolved within 75% of the **Target Resolution Time** for Severity 1 or 2, the Vendor must automatically initiate an internal escalation to a higher level of technical management. The Customer will be notified of the escalation path and the name of the assigned escalation manager. Chronic or repeated failures to meet **Target Resolution Times** will trigger the **Penalty Clause**.

B.3.5. Data Management, Backup, and Recovery

All data (including personal data, transactional data, metadata, and system-generated data) entered or generated through the CRM solution shall remain the sole and exclusive property of LIC HFL ("Company").

The Vendor shall have no rights, title, or interest in such data and shall not use, process, analyse, monetise, or otherwise exploit the data for any purpose, including analytics, benchmarking, or training of artificial intelligence or machine learning models, without the prior explicit written consent of the Company.

The Vendor shall process all data strictly in accordance with applicable laws, including the Digital Personal Data Protection Act, 2023, and only for the limited purpose of performing its obligations under the Contract.

The Vendor shall implement and maintain robust procedures for data management, backup, and recovery of all Customer Data stored within the CRM Solution:

- **Backup Frequency:**
    - **Full Backups:** Daily, retained for a minimum of **30 days**.
    - **Incremental Backups:** Hourly, retained for a minimum of **7 days**.
- **Recovery Objectives:**
    - **Recovery Point Objective (RPO):** The maximum tolerable period in which data might be lost from an IT service due to a major incident. RPO shall be **< 1 hour**.
    - **Recovery Time Objective (RTO):** The target time frame for service restoration after a service disruption. RTO shall be **< 4 hours** for a critical data loss incident impacting the Core CRM Platform.
- **Data Integrity Checks:** Automated daily checks shall be performed to ensure **Data Integrity**. Any discrepancy must be reported to the Customer within 4 hours of detection.
- **Data Export Capability:** The Vendor shall provide the Customer with the capability to export all Customer Data (including but not limited to customer records, sales data, and interaction histories) in a standard, non-proprietary format (e.g., CSV, JSON) at any time and without penalty.

B.3.6. Security and Compliance

The Vendor must maintain and demonstrate adherence to the following security and compliance standards:

- **Compliance Certifications and Data Protection Obligations**
    - The Vendor shall, at all times during the term of the Agreement, maintain and provide documentary evidence of full compliance with the following certifications, standards, and Indian regulatory requirements for the processing, storage, transmission, and protection of all Customer Data (including personal data, sensitive personal data or information, financial data, loan account data, KYC documents, and any other data classified under applicable laws). The solution shall be deployed exclusively in data centres physically located within the territory of India to ensure complete data residency and sovereignty.
- **Mandatory Certifications & Compliances**
    - Digital Personal Data Protection Act, 2023 (DPDP Act) and Digital Personal Data Protection Rules, 2025: Full compliance as a Data Fiduciary and, where applicable, as a Significant Data Fiduciary (SDF). This includes appointment of an India-based **Data Protection Officer** (DPO), conduct of periodic **Data Protection Impact Assessments** (DPIAs), verifiable parental consent mechanisms, data principal rights management (access, correction, erasure, portability), 72-hour breach notification to the **Data Protection Board of India** (DPBI) and affected data principals, and strict adherence to purpose limitation, data minimisation, and storage limitation principles.
    - ISO/IEC 27001:2022 (Information Security Management System) — current valid certificate issued by an accredited certification body.

- ISO/IEC 27017:2015 (Code of practice for information security controls for cloud services) and ISO/IEC 27018:2019 (Code of practice for protection of PII in public clouds).
- SOC 2 Type II attestation report (covering Security, Availability, Confidentiality, Processing Integrity, and Privacy trusts) issued within the last 12 months with no qualified opinion, along with quarterly bridge letters.
- RBI Master Direction on Storage of Payment System Data (DPSS.CO.OD.No.2785/06.08.005/2017-18 dated 06-Apr-2018 as amended) and RBI Guidelines on Cybersecurity for Regulated Entities — all payment-related and financial customer data shall be stored only in India.
- Information Technology Act, 2000 & Reasonable Security Practices and Procedures and Sensitive Personal Data or Information Rules, 2011 (to the extent still applicable during transition to DPDP Act).
- MeitY Guidelines for Government Departments on Adoption of Public Cloud and any subsequent cloud security guidelines applicable to the financial services sector.
- Annual third-party **vulnerability assessment and penetration testing** (VAPT) reports specifically covering the proposed CRM environment.
- The Vendor shall annually submit the latest certificates, audit reports, SOC 2 Type II reports, DPIA summaries, and a signed compliance attestation letter confirming continued adherence. The Vendor shall bear all costs associated with obtaining, maintaining, and renewing these certifications. Any sub-processor engaged by the Vendor must meet equivalent standards, and prior written approval of [Customer Name] shall be required for onboarding any new sub-processor.
- In the event of any non-compliance, regulatory investigation, or data breach attributable to the Vendor, the Vendor shall indemnify [Customer Name] against all fines, penalties (including up to ₹250 crore under DPDP Act), damages, legal costs, and third-party claims. The Vendor shall notify LIC Housing Finance Limited and the DPBI within 24 hours of becoming aware of any actual or suspected breach.
- Compliance with the above shall be a material obligation, and persistent or material failure shall constitute grounds for immediate termination for cause without any cure period

- **Encryption:**
  - **Data in Transit:** All data transmission must be secured using industry-standard protocols (e.g., TLS 1.2+).
  - **Data at Rest:** All sensitive customer data (as defined in the SOW) must be encrypted using strong, modern encryption algorithms (e.g., AES-256).
- **Access Controls:**

  Strict **Role-Based Access Control (RBAC)** must be enforced. Audit logs of all privileged access and modifications to customer data must be maintained for a minimum of 12 months.
- **Vulnerability Management & Penetration Testing:**
  - The Vendor must conduct or commission third-party penetration tests on the CRM Solution platform at least **annually** and provide an executive summary to the Customer upon request.
  - Security patches and vulnerability remediation must be applied within a timeframe commensurate with the severity of the risk, not to exceed 7 days for Critical vulnerabilities.

- **Security Incident Reporting:** In the event of a confirmed or suspected data breach or security incident, the Vendor shall notify the Customer within **2 hours** of discovery and provide a detailed incident report, including root cause analysis and mitigation plan, within 48 hours.

B.3.7. Monitoring, Reporting, and Audits

B.3.7.1. Service Monitoring

The Vendor shall employ and maintain comprehensive, real-time monitoring tools to proactively detect and diagnose any actual or potential degradation of service and breach of performance metrics.

B.3.7.2. Monthly Performance Reporting

The Vendor shall provide the LICHFL with a detailed, consolidated report on the 10th business day of the following month, covering the preceding month's performance. The report must include, but is not limited to:

- Overall **Service Availability** (Uptime %) and calculation.
- Aggregate **Performance Metrics** (e.g., average page load time, 95th percentile API response time).
- A log of all **Incidents**, categorized by **Severity Level**, with corresponding **Response Time** and **Resolution Time** achieved against targets.
- Documentation of any SLA breaches and calculation of proposed **Service Credits**.
- Log of all **Scheduled Maintenance** and any emergency maintenance activities.

B.3.7.3. Right to Audit

The LICHFL shall have the right, no more than once every twelve (12) months and upon 30 days' written notice, to conduct or commission an independent third-party audit of the Vendor's compliance with the security, data management, and operational provisions of this SLA. The cost of such an audit shall be borne by the Customer, unless the audit reveals a material breach of the SLA, in which case the Vendor shall bear the reasonable cost of the audit.

B.3.8. Change Request (CR) Management

B.3.8.1. Change Request:

Any enhancements, customizations, or development of new features outside the scope of defined Maintenance and Support Services shall be undertaken only through a formal Change Request ("CR") process.

All CRs shall be initiated by the Company and shall include detailed functional and technical requirements. Upon receipt of a CR, the Vendor shall, within a reasonable and mutually agreed timeline, submit an impact assessment covering scope, effort estimation, timelines, dependencies, and cost implications.

No CR shall be implemented without prior written approval from the Company.

B.3.8.2. Commercials for Change Requests:

The Vendor shall provide a fixed **Man-Day rate** (including resource-wise rates, if applicable) as part of the commercial bid, which shall remain valid and binding for the entire duration of the AMC/support period.

Any effort estimation for CRs shall be calculated strictly based on the agreed Man-Day rates, and no additional or hidden costs shall be levied unless expressly approved by the Company in writing.

B.3.8.3. Delivery & Governance:

The Vendor shall execute all approved CRs in accordance with agreed timelines and quality standards, and such changes shall be subject to testing, user acceptance, and sign-off by the Company prior to deployment.

All CRs, once implemented, shall be covered under the existing warranty/AMC support and SLA obligations without any additional maintenance cost.

B.3.9. Maintenance, Updates and Support Services:

The Vendor shall provide comprehensive maintenance and support services for the CRM application throughout the contract period, including during the warranty and AMC/support phases. Such services shall include, but not be limited to, the following:

B.3.9.1. Scheduled Maintenance

- **Windows: Scheduled Maintenance** shall be restricted to a maximum of **4 hours per month** and must occur during non-peak usage times (e.g., 02:00 to 06:00 IST on Sunday).
- **Notice:** The Vendor must provide a minimum of **seven (7) calendar days' written notice** to the Customer for all non-emergency **Scheduled Maintenance**.

B.3.9.2. Emergency Maintenance

In the event of critical security vulnerability remediation or immediate system stability issues, emergency maintenance may be required. The Vendor shall use best efforts to provide the Customer with as much advance notice as reasonably possible, but no less than **1 hour's written notice**. Emergency maintenance shall count as Downtime unless required by a **Force Majeure** event.

B.3.9.3. Updates and Upgrades

All mandatory updates and upgrades (e.g., new CRM features, security patches) shall be rolled out by the Vendor with minimal disruption to the service. The Vendor must ensure comprehensive testing prior to deployment and maintain a rollback plan to mitigate adverse effects on Customer operations.

B.3.9.4. Corrective Maintenance:

Resolution of defects, bugs, and software errors, including provision of patches, fixes, security updates, and implementation of regulatory updates (including compliance with the Digital Personal Data Protection Act, 2023 and other applicable laws).

B.3.9.5. Adaptive Maintenance:

Modifications and updates required due to changes in the operating environment, including cloud infrastructure, operating systems, databases, and integrated third-party applications or APIs.

B.3.9.6. Perfective Maintenance:

Ongoing improvements, including performance tuning, optimization of the application and database, and enhancements to ensure efficient and reliable system performance.

B.3.9.7. Deployment and Release Management:

Management and deployment of all version upgrades, patches, hotfixes, and scheduled releases, ensuring minimal disruption to business operations.

The Vendor shall ensure that all maintenance and support services are delivered in accordance with agreed Service Level Agreements (SLAs), including defined response and resolution timelines, uptime commitments, and escalation procedures.

The Vendor shall ensure backward compatibility of updates and shall not adversely impact existing functionalities or integrations. Any major changes shall be communicated in advance and implemented in a controlled manner.

B.3.10 Exclusions and Limitations

This SLA does not apply to the extent that any failure to meet service levels is caused by:

1. Factors or events of **Force Majeure**.
2. Any act or omission by the Customer, its employees, agents, or third-party contractors that results in service degradation or unavailability.
3. Failures arising from the Customer's failure to follow Vendor-provided documentation, standard operating procedures, or reasonable instructions.
4. Failures caused by the Customer's use of the CRM Solution in conjunction with non-Vendor-supplied or non-Vendor-approved hardware, software, or integrations that are explicitly excluded from the Vendor's scope of responsibility.
5. Performance degradation or unavailability directly resulting from internet access or related network components outside of the Vendor's direct control.

B.4 Penalty Clause for SLA Breaches

This Penalty Clause outlines the consequences, remedies, and financial penalties for the Vendor's failure to meet the Service Level targets defined in the preceding SLA.

B.4.1 Breach Definition and Measurement

B.4.1.1 Breach Definition

An SLA Breach occurs when the Vendor fails to meet any single, specific service level target defined in Sections 2, 3, 4, 5, or 6 of this SLA during the measurement period (typically monthly).

B.4.1.2 Verification and Measurement

1. **Measurement:** Breaches are primarily measured and documented based on the Vendor's **Monthly Performance Report** (Section 3.7.2) and the data collected from the **Monitoring** tools (Section 3.7.1).
2. **Verification:** The Customer must confirm the breach based on the monthly report. Should a dispute arise regarding the breach or the calculation of **Service Credits**, the parties agree to a good faith review and reconciliation of logs and monitoring data. If a resolution is not achieved, the matter shall proceed to the dispute resolution mechanism defined in the main contract.

B.4.2 Service Credits and Penalties

The Vendor shall provide **Service Credits** to the Customer for verified failures to meet the minimum **Service Availability** (Section 3.2.1) or **Resolution Time** for Severity 1 and 2 Incidents (Section 3.4.2).

B.4.2.1. Service Availability Credits

Service Credits for Uptime Breaches shall be calculated as a percentage of the **Monthly Recurring Fee** (MRF) paid by the Customer for the Core CRM Platform license and services in the month the breach occurred.

Service Availability Achieved (Monthly)	Service Credit (% of MRF)
>= 99.9%	0%
>= 99.0% to < 99.9%	10%
>= 95.0% to < 99.0%	25%
< 95.0%	50%

B.4.2.2 Severity 1 & 2 Incident Resolution Time Penalties

Failure to meet the **Target Resolution Time** for Severity 1 or Severity 2 Incidents will result in a flat Service Credit per failure.

Severity Level	Target Resolution Time Failure	Service Credit (Flat % of MRF per Incident)
Severity 1	Resolution takes > 4 hours	5% per Incident
Severity 2	Resolution takes > 8 hours	2% per Incident

B.4.2.3. Calculation Formula

The total **Service Credit** for a single month is the sum of all applicable credits calculated under Section 11.1 and 11.2 for that month.

Total Monthly Credit *= (Service Availability Credit + Sum of Incident Resolution Credits) multiplied by MRF*

B.4.2.4. Repeated Failures and Escalation

In the event of **Chronic Failure**, defined as the Vendor's failure to achieve the minimum **Service Availability** of 99.9% for **three (3) consecutive calendar months** or for **five (5) non-consecutive months** within any rolling 12-month period, the Customer shall have the right to:

1. Receive an **additional 20% Service Credit** for the month following the Chronic Failure.
2. Issue a formal Notice of Default to the Vendor requiring a comprehensive Corrective Action Plan (Section 13.1).
3. **Terminate the Contract** for cause, subject to the terms in Section 13.2.

B.5. Remedies and Escalation

B.5.1. Corrective Action Plan (CAP)

For any breach triggering a Service Credit of 25% or more in a single month, the Vendor must submit a detailed **Corrective Action Plan (CAP)** to the Customer within **ten (10) business days** of the breach confirmation. The CAP must outline:

- Root Cause Analysis of the failure.
- Specific, measurable steps the Vendor will take to prevent recurrence.
- Timeline for implementation of the steps, with defined milestones.

B.5.2. Termination for Chronic Failure

If the Vendor fails to cure a material breach, or if the **Chronic Failure** persists for three consecutive months following the issuance of the initial Notice of Default, the Customer shall have the right to **terminate the entire contract** for cause, without further liability, upon 30 days' written notice to the Vendor.

B.5.3. Dispute Resolution

Any dispute arising from the application, calculation, or verification of Service Credits or the existence of a breach shall first be escalated to a senior executive of both the Vendor and the Customer for resolution (Executive Negotiation). If not resolved within 30 days, the parties agree to pursue formal mediation before seeking arbitration or other legal remedies as defined in the main contract.

B.6. Payment and Application of Penalties

1. **Application of Credits:** All **Service Credits** due shall be applied as a discount to the Customer's immediately following monthly invoice.
2. **Timelines:** Service Credits must be calculated and issued within **30 days** of the confirmation of the SLA breach (e.g., following the review of the Monthly Performance Report).
3. **Invoice Deduction:** If the Vendor fails to apply the Service Credit within 60 days of confirmation, the Customer shall have the right to deduct the owed credit amount from the next due invoice.

PART C INSTRUCTIONS TO BIDDERS (ITB)

C.1 Cost of Bidding

C.1.1
The Bidder shall bear all costs associated with the preparation and submission of its bid and the Company shall not be held responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

C.1.2
The Company is not liable for any cost incurred by the bidder in replying to this RFP, presentations etc., regardless of the conduct or outcome of the bidding process.

C.2 Content of Bidding Document

C.2.1
The bidding document provides an overview of the requirements, bidding procedures and terms & conditions. It includes Introduction, Instruction to Bidders (ITB), Scope of Work and terms & conditions.

C.2.2
The Bidder is expected to examine all instructions, statements, Forms, terms and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or submission of a bid not responsive to the bidding documents in every respect will be at the Bidder's risk and may result in rejection of his bid.

C.2.3
While the Company has made considerable effort to ensure that accurate information is contained in this document, the information contained in this RFP is supplied solely as a guideline for Bidders.

C.2.4
Confidentiality: The contents of this document and the supporting documentation are confidential to the Company and are provided solely for the purpose of response to the RFP.

C.2.5
Address for Correspondence: The bidder shall designate the official mailing address, email address, place and fax number to which all correspondence shall be sent by the Company.

C.3. Clarification of Bidding Documents

C.3.1
Bidder requiring any clarification of the bidding documents may notify the Company in writing or by mail. The Company will respond to any request for clarification of the bidding documents which it receives as per the dates mentioned in the Time Schedule. Written copies of the Company's response (including an explanation of the query but without identifying the source of the inquiry) will be sent to all bidders which have received the bidding documents.

C.3.2
Any questions concerning this RFP must be submitted in writing as per the format prescribed in **Annexure A6** on or before 'Last date for submission of Queries' mentioned in 'Time Schedule' above to:

Joint General Manager (IT),
LIC Housing Finance Ltd.
STC (Software & Technology Centre),
45/47, 2nd Floor, Bombay Life Building,
Veer Nariman Road, Fort
Mumbai – 400001.

C.3.3
No requests for clarification will be accepted by telephone.

C.3.4
If a Bidder discovers any significant ambiguity, error, conflict, discrepancy, omission, or other deficiency in this document, the Bidder should immediately notify the above official of such error and request modification or clarification of the RFP document.

C.4. Amendment of Bidding Documents

C.4.1
At any time prior to the deadline for submission of bids, the Company may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective participant bidder, modify the bidding document by amendment.

C.4.2
All the bidders in this bidding process will be notified of the amendment in writing or by email and will be binding on them.

C.4.3
In order to allow the participant bidders reasonable time in which to take the amendment into account in preparing their bids, the Company, at its discretion, may extend the deadline for the submission of bids.

C.4.4
Company may at any time during the bidding process request the bidder to submit revised Bids and /or Supplementary bids or some additional documents/submissions without thereby incurring any liability to the affected bidder or bidders.

C.4.5
Please note that final prices should not be indicated in the RFP and should only be mentioned as indicative prices. However, a blank Commercial Bid, i.e., the commercial bid without prices should necessarily be included

with the Technical Bid. This would provide an idea about the components for which the commercials would be quoted.

C.5. Marking & Sealing of Bidding Documents

C.5.1
The covers containing the Technical Bid and Commercial Bid should be marked appropriately with the RFP subject, reference number, and due date.

C.5.2
The cover should indicate clearly the name, address and telephone number of the Bidder.

C.5.3
Each copy of the bid should be a complete document and should be bound as a volume. The document should be page numbered and appropriately flagged and must contain the list of contents (Index) with page numbers.

C.5.4
Technical Bid shall be placed in a sealed envelope clearly marked **Technical Bid** and the Financial Bid shall be placed in a separate sealed envelope clearly marked **Financial Bid** and warning "**Do not open with Technical Bid**". A soft copy of the bid must also be provided within the envelopes.

C.5.5
The envelopes shall be addressed to the Company at the following address:

Joint General Manager (IT),
LIC Housing Finance Ltd.
STC (Software & Technology Centre),
45/47, 2nd Floor, Bombay Life Building,
Veer Nariman Road, Fort
Mumbai – 400001.

C.5.6
Email bids will be rejected.

C.6 Documents Comprising the Bids

Request for Proposal (RFP) prepared by the Bidder shall comprise of the following:

C.6.1 Technical Bid

The Technical Bid shall comprise of the following:

i. Information about the bidder (**Annexure A1**)
ii. Letter of Submission (**Annexure A2**)
iii. RFP Proposal and Declaration under Technical Criteria/Scope of Work (**Annexure A6**)
iv. Format for Submission of Client References (**Annexure A8**)
v. Letter from OEM if applicable

Other Annexure as mentioned in the document below:

i. Details of Litigation(s) (**Annexure A3**)
ii. Eligibility Criteria with supporting Documents (**Annexure A4**)
iii. Non-Disclosure Agreement (**Annexure A5**)
iv. Statement of Deviation from Scope of Work (**Annexure A9**)
v. Companies should not have been declared ineligible/blacklisted by any State or Central Government or PSU. Certificate from the Company Secretary certifying the same to be submitted (**Annexure A10**)

C.6.2 Financial Bid

The Financial Bid will comprise of:

i. Commercial Bid: Indicative Price Schedule for CRM Solution.
   The applicable tax components should be mentioned in the Commercial bid. The bidder shall complete the Bid Form and the appropriate Price Schedule furnished in the bidding documents, including the description of the proposed solution.
ii. Commercial details as mentioned in the format (**Annexure A10**)
iii. End of Life (EOL) & End of Support (EOS) letters from OEMs for Hardware & Licensing.
iv. The Bidder must submit Total Cost of Ownership (TCO) (refer definition for details) for the proposed CRM Solution under two pricing scenarios:
   - *TCO with 1 Year Warranty Post Go-Live (No AMC)*
   - *TCO with 1 Year Warranty Post Go-Live + 3 Years AMC*
   - *TCO with 1 Year Warranty Post Go-Live + 5 Years AMC*

   AMC Cost must be provided separately for both the above-mentioned scenarios (**Annexure A10**).
   The TCO shall include all one-time costs, license costs, implementation costs, integration costs, subscription costs, infrastructure costs (if any), support costs, and **1 year warranty post Go-Live** (refer Definition section).
   The **AMC period shall commence after completion of the warranty period.**
   No additional or hiding costs shall be applicable beyond the quoted TCO (ref. **Annexure A10**)

C.7 Period of Validity of Bids

C.7.1
Bids shall remain valid for 180 days after the submission date of RFP prescribed by the Company. A bid valid for a shorter period shall be rejected by the Company as non-responsive.

C.7.2
In exceptional circumstances, the Company may solicit the Bidder's consent to an extension of the period of validity. The request and the response thereto shall be made in writing. A Bidder granting the request will not be required nor permitted to modify its bid.

C.8 Format and Signing of Bid

C.8.1
The Bidder shall prepare the Technical Bid and Financial Bid separately, clearly marking each "**Technical Bid**" and "**Financial Bid**", as appropriate. Bidder should submit well bounded paper copy of response with all annexures.

C.8.2
The bid shall be typed and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the terms & conditions of the RFP. The letter of authorization shall be indicated by written power-of-attorney accompanying the bid. All pages of the bid shall be signed with initials of the person(s) signing the bid.

C.8.3 **COVER LETTER/BIDDER CERTIFICATIONS**:
Include here any cover letter included with the bid and those certifications required for submitting a proposal. Proposals submitted in response to this RFP must be signed by the person in the bidder's organization who is responsible for the decision as to the prices being offered in the bid or by a person who has been authorized in writing to act as agent for the person responsible for the decision on prices. Each bid shall stipulate that it is predicated upon the terms and conditions of this RFP and any supplements or revisions thereof. By submitting a signed proposal, the bidder's signatories certify that in connection with this procurement:

i. The bidder's organization or an agent of the bidder's organization has arrived at the solutions/prices associated with the bid without consultation, communication or agreement with any other respondent or with any competitor for the purpose of restricting competition,
ii. The solutions/prices associated with the bid have not been knowingly disclosed by the bidder's organization or by any agent of the bidder's organization and will not be knowingly disclosed by same, directly or indirectly, to any other respondent or to any competitor, and
iii. No attempt has been made or will be made by the bidder's organization or by any agent of the bidder's organization to induce any other person or firm to submit or not to submit a bid for the purpose of restricting competition.

C.9 Deadline for Submission of Bids

C.9.1
Bids (Request for Proposal) must be received by the Company at the address specified under ITB Clause C.5.5 no later than 'Last date & time of submission' mentioned in 'Time Schedule' above. In the event that the aforesaid date is declared a public holiday for the Company, the submission deadline shall be extended to the immediately succeeding working day without any further notice.

C.9.2
The Company may, at its discretion, extend this deadline for submission of bids by amending the bid documents in accordance with ITB Clause C.4, in which case all rights and obligations of the Company and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

C.10 Late Bids

C.10.1
Any bid received by the Company after the deadline for submission of bids prescribed by the Company will be rejected.

C.11 Modification and Withdrawal of Bids

C.11.1
The Bidder may modify or withdraw its bid after the bid's submission, provided that written notice of the modification or withdrawal is received by the Company prior to the deadline prescribed for submission of bids.

C.11.2
The Bidder's modification or withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provisions of ITB Clause C.9. A withdrawal notice may also be sent by email by a signed confirmation copy, post marked not later than the deadline for submission of bids.

C.11.3
No bid may be modified subsequent to the deadline for submission of bids.

C.11.4 No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of period of bid validity specified by the Bidder on the bid form.

C.12 Changes

If any change becomes necessary due to any clarification, a revised bid (Technical or Financial) in separate sealed cover shall be submitted with prior written permission of the Company.

C.13 Clarification of Bids

C.13.1
During evaluation of bids, the Company may, at its discretion, ask the Bidder for clarification of its bid. The request for clarification and the response shall be in writing.

C.14 Contacting the Company

C.14.1.
No Bidder shall contact the Company on any matter relating to its bid, from the time of the bid opening to the

time the Contract is awarded. If the bidder wishes to bring additional information to the notice of the Company, it should do so in writing.

C.14.2.
Any effort by a Bidder to influence the Company in its decisions on bid evaluation, bid comparison or contract award may result in rejection of the Bidder's bid

C.15 Opening and evaluation of Initial bids by the Company

C.15.1
The Company will open RFP as per the details mentioned in the Time Schedule. In the event of the specified date of Bid opening being declared a holiday for the Company, the Bids shall be opened at the appointed time and location on the next working day.

C.15.2
The bidder's names, bid modifications or withdrawals and such other details as the Company at its discretion may consider appropriate, will be announced at the opening.

C.15.3
Bids (and modifications sent pursuant to ITB Clause C.4) that are not opened and read out at bid opening shall not be considered further for evaluation, irrespective of the circumstances.

C.15.4
The Bid must be complete in all respects and cover the entire scope of work as stipulated in the RFP Document.

C.15.5
Proposals that do not fully comply with the requirements and specifications will be rejected without further consideration.

C.16 Evaluation Criteria

C.16.1
The **Technical Bid Evaluation** shall be **qualifying in nature**. The Bid must be **complete, responsive, and include all documents specified under Section C.6.1 – Technical Bid**.

Bidders must obtain a **minimum score of 70%** in the Technical Bid Evaluation to qualify for the **opening of the Commercial Bid**. Only those bidders meeting the prescribed **cut-off score** shall be **shortlisted for Commercial Bid Evaluation**.

In addition, the bidder must demonstrate **100% compliance with the Bidder's Eligibility Criteria as specified in Annexure A4**. Non-compliance with any eligibility requirement shall lead to **disqualification**, irrespective of the score obtained in the Technical Evaluation. Even if a bidder achieves the **minimum qualifying score of 70%**, failure to meet **100% of the eligibility criteria** shall render the bid **technically non-compliant and liable for rejection**.

The Technical Proposal will be evaluated for technical suitability and the criteria for evaluation of technical bid are given below:

<table>
<tr><th colspan="3">Evaluation Criteria Matrix</th></tr>
<tr><th>S. No.</th><th>Criteria</th><th>Total Marks</th></tr>
<tr><td>1</td><td>No. of Implementation of proposed solution or similar CRM Solution in HFC / NBFC / BFSI in India in last 3 years (from RFP Submission date). (For Each Implementation, 4 marks will be awarded. 3 additional marks will be awarded if the implementation is done in any HFC/NBFC).</td><td>15
(Max)</td></tr>
<tr><td>2</td><td>No. of Implementations of the Same Proposed Technology-CRM Solution in HFC / NBFC / BFSI Entities in India during the last 3 years by the System Integrator or the OEM (from the RFP Submission Date)</td><td>5
(Max)</td></tr>
<tr><td>3</td><td>Technical & Functional Specification Compliance as per scoring sheet Scope of Work.</td><td>35</td></tr>
<tr><td>4</td><td>Technical Presentation as provided in the RFP response on Proposed Solution by the Bidder. The same will be evaluated on the following parameters:
1. Proposed Solution
2. Provided program approach and plan for delivery
3. Future scalability & Security Aspects
4. Ease of maintenance & provided support
Note:
a. Company reserves the right to call for presentation if necessary.
b. Bidder is required to provide at least 1 reference call or visit.</td><td>30</td></tr>
<tr><td>5</td><td>Bidder should demonstrate the ability to work across following areas with expertise:
<table>
<tr><th>Domain Capability Area</th><th>Evaluation Criteria</th></tr>
<tr><td>Pre-Ticket Handling & Self-Service Automation</td><td>Demonstrates robust Keyword-Based FAQ Matching (with synonyms/multi-tagging) AND AI-Agent Response Integration for customer service (CSAT/Sentiment Analysis) and proactive content display.</td></tr>
<tr><td>Omni-Channel Request Management (Intake)</td><td>Supports all specified channels (Webform, Chatbot, WhatsApp, Email, Social Media, Regulatory Portals, CTI/IVR, Manual) with seamless Unique Ticket ID Generation and Auto-Acknowledgement.</td></tr>
<tr><td>AI-Driven Ticketing Process & Workflow</td><td>Provides dynamic workflow automation including Automatic Assignment based on Office Hierarchy, SLA-driven Reminders, and a robust Unassigned/Fallback mechanism.</td></tr>
<tr><td>Ticket Quality & Duplicate Handling</td><td>Includes intelligent features like Duplicate Ticket Detection (AI/ML based), enforcement of One Open Ticket Per Category, and accurate Customer/Loan-based Ticket Identification.</td></tr>
<tr><td>Core System Integration & Data Security</td><td>Provides a clear, secure API-Driven Architecture plan (OAuth/SAML/Encryption) for integration with all required systems (HOMY App, External Regulatory Portals, and Loan Document/Certificate Services).</td></tr>
<tr><td>User Management & Organizational Hierarchy</td><td>Supports automatic user sync (e.g., AD/Employee Master), Role-Based Access, and accurate Office Hierarchy-based Allocation and reporting (Office-Wise MIS).</td></tr>
</table>
</td><td>20</td></tr>
</table>

	Log History, Audit Trail & Compliance	System provides comprehensive, tamper-proof **Audit Logs** for **Ticket Updates, User Activity,** and all **Regulatory Compliance Logs** (NHB, PG Portal, NCH) with mandated retention.		
	Advanced AI/ML Capabilities	Includes essential AI features: **AI-Based Issue Classification**, **Sentiment Analysis** with priority adjustment, **Smart Response Suggestions**, and **Predictive SLA Breach Alerts**.		
	Reporting, Dashboards & Business Intelligence	Offers customizable, **Role-Based Dashboards** (CRO, Head, Corp), supports all required **Regulatory Reports** (NHB/PG Portal), and provides seamless **BI System Integration**.		
	Customer Interaction & Feedback Loop	Enables **Multi-Channel Response Capability**, supports **Customer-initiated Reopen Requests** (configurable timeframe), and captures consolidated **Post-Closure Feedback** (Ratings, Comments, IVR/SMS/WhatsApp).		
6	**Deployment Option Offered:**			20
	100% On-Premise Deployment in LIC HFL Datacentres	Fully aligned with mandatory infra ownership, data residency, security controls.	**20 Marks**	
	Hybrid (Partial On-Prem + Cloud components)	Accepted only if all sensitive data, MCP Server & core DB stay on-prem.	**10 Marks**	
	Cloud-Only (No On-Prem option)	Not compliant with data residency & infrastructural requirements.	**0 Marks**	
7	The Bidder shall demonstrate a **clear and comprehensive understanding of LIC HFL's technical and functional requirements** as specified in the Scope of Work. During the demonstration, **evaluation marks will be awarded only for features available out-of-the-box (OOB)** in the proposed solution. **Features requiring customization, development, or future enhancements will not be considered for scoring**. However, **additional marks may be awarded for value-added capabilities, accelerators, or tools** that improve implementation efficiency and overall solution effectiveness.			20
8	**#Experience in Integrating with Pennant Lending Factory (PLF)** – Lending Solution. The Bidder should have prior experience in **integrating the proposed solution with the Pennant Lending Factory (PLF) Lending Solution**. Documentary evidence must be submitted in case the integration is **already implemented and operational (live)**.			5
	Total Marks			**150**

Notes:

- Solutions supporting a complete On-Premise deployment will receive higher technical marks as On-Premise deployment aligns with LIC HFL's mandatory security, data residency, compliance, and local MCP Server requirements.
- Bidders must achieve at least 50% in each evaluated section.
- Marks shall be awarded based on the number of eligible and successfully completed implementations of the *proposed* solution or similar CRM Solution or same technology stack as proposed in the Bid. The Bidder must provide documentary evidence such as Completion Certificates, Client Sign-offs, or equivalent proof for each implementation.
- A full response is required for 100% of the technical and functional requirement line items. Items not responded to shall be considered unavailable.
- All listed requirements outlined in this RFP are mandatory and must be delivered without additional cost. Any currently unavailable functionalities shall be developed and made available by the bidder through necessary customization.

The vendor should present and demonstrate the proposed solution, which will be evaluated on functional requirement given in the RFP.

In case there is only one bidder having technical score of 70% or more, the LIC HFL, at its sole discretion, may 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 70%, then the LIC HFL, at its sole discretion, may qualify two bidders based on the top 2 scores. However, LIC HFL at its discretion may reject the proposal of the Bidder or will not consider bidder below cut-off marks by relaxing as mentioned above, if in LIC HFL's opinion the bidder could not present or demonstrate the proposed services/projects as described in the proposal or in case the responses received from the customer contacts are negative or the proposed service/projects does not meet the LIC HFL's requirement.

LIC HFL reserves the right to accept or reject any tender in whole or in parts without assigning any reason thereof. The decision of LIC HFL shall be final and binding on all the vendors to this document and LIC HFL will not entertain any correspondence in this regard.

Vendors who meet these criteria would only qualify for the commercial bid opening.
C.16.2
The RFP not accompanied by the required Annexure may be rejected.

C.16.3
All bids submitted must meet the requirements of the RFP document. Incomplete bids will not be considered for further evaluation. An Evaluation Committee will assess all the bids received.

C.16.4
If a bid is not responsive and not fulfilling all the conditions of the Contract and not meeting Technical Specifications/evaluation criteria and Requirement, it will be rejected by the Company and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

C.16.5
At the end of Technical evaluation process (stage 1) the bidders who have qualified will be retained for evaluation of financial bids.

C.16.6
Company reserves the right to add, delete, or modify the above parameters at any time during the bid process, without assigning any reasons whatsoever and without being required to intimate the bidder of any such change.

C.16.7
The bid response should adhere to the Scope mentioned in the RFP. Any deviation from the scope shall be categorically mentioned. The company reserves the right to reject the bid in case of any deviations not acceptable.

C.17 Award Criteria

C.17.1 The evaluation committee will select successful bidder based on QCBS (Quality and Cost Based Selection) method with appropriate weightages to technical (70%) and commercials (30%), for the system and services as requested vide this RFP and who satisfy all the conditions of the contract and meet the qualification requirement of the bidding document. The evaluation committee of the Company reserves the right to negotiate the price with the successful vendor. The final prices will be mutually agreed. The Company will award the Contract to the successful bidder whose bid has been substantially responsive as per the evaluation criteria defined in the RFP process and has been determined as T1L1.

C.17.2 Company is not bound to accept the best evaluated bid or any bid and reserves the right to accept any bid, wholly or in part, or to reject any or all bids.

C.17.3 The Bid security/ EMD shall be refunded to the vendors to whom the contract is not awarded within 45 working days of opening of Bid.

C.18. Timeline / Critical Dates

C.18.1 Upon request of the Company, the vendor shall provide a detailed work plan, with details of the resources proposed to be deployed, for approval by the Company. The work plan must be satisfactory to the Company and will be approved by the company before going ahead with the activity.

C.18.2 Bidder shall recommend relevant and viable strategies to achieve all the work objectives and requirements contained in this RFP.

C.19. Company's right to accept any Bid and to reject any or All Bids

C.19.1
The Company reserves the right to accept or reject any or all Bids. Bids may be accepted or rejected in total or in any part or item thereof. Any Bid not containing sufficient information, in view of the Company, to permit a thorough analysis may be rejected.

C.19.2
The Company reserves the right to accept a combination of parts of more than one bid and to negotiate with any or all Bidders.

C.19.3
The Company reserves the right to verify the validity of bid information, and to reject any bid where the contents appear to be incorrect, inaccurate or inappropriate in the Company's estimation.

C.19.4
The Company shall have the right to determine in its own best judgment, the Bidders whose bids will qualify for the short list, if any, and thereafter, the final selected firm to undertake the work.

C.19.5
Bids not conforming to the requirements of the RFP Document may not be considered by the Company. However, the Company reserves the right, at any time, to waive any of the requirements of the RFP, if, in the sole discretion of the Company, the best interests of the Company would be served.

C.19.6
If, in the opinion of the Company, any Bidder has clearly misinterpreted the Work and /or underestimated the hours and / or value of the Work to be performed as reflected in the bid content and submitted price(s)/rate(s), then the Company may reject the bid as unbalanced (i.e. not representative of the Work Scope).

C.19.7
Furthermore, the Company shall have the right to cancel the RFP process at any time prior to issuing the RFP, without thereby incurring any liability to the affected Bidder or bidders. Reasons for cancellation, as determined by the Company in its sole discretion, include, but are not limited to, the following:

(i) Services contemplated are no longer required,
(ii) Requirements and terms of reference (scope of work) of the RFP document were not adequately or clearly defined due to unforeseen circumstances and /or factors and /or new developments,

(iii) The RFP did not allow for consideration of all significant elements of the Company for the work (e.g. new/additional matters have arisen),
(iv) Proposed price is unacceptable for the Work, and
(v) The Project ceases to be in the best interest of the Company

C.20 Notification of Award

C.20.1
Prior to the expiration of the period of bid validity, the Company will notify the eligible bidders in writing by letter or by email, that its bid has been considered eligible.

C.20.2
The notification of award will constitute the formation of the Contract.

C.21 Signing of Contract

C.21.1
At the same time as the Company notify the successful bidder that its bid has been accepted, the Company will send the bidder the Contract Form incorporating all agreements between the parties.

C.21.2
Within 21 days of receipt of the Contract Form, the successful bidder shall sign and date the Contract and return it to the Company.

C.22 Company's right to vary scope of Contract at the time of award and during the term of the contract

C.22.1
Company can at any time, by written communication given to the winning bidder, make changes within the scope of the contract as specified.

C.22.2
If any such change causes an increase or decrease in the cost of, or the time required for the Bidder's performance of any part of the work under the contract, whether changed or not changed by order, an equitable adjustment shall be made in the Contract Price or time schedule, or both and the Contract shall accordingly be amended. Any claims by the Bidder for adjustment under this Clause must be asserted within thirty (30) days from the date of the vendor's receipt of the Company's changed order.

C.23 Rejection Criteria

Bids received by the Company after the last date of receipt of bids prescribed. Besides other conditions and terms highlighted in the RFP document, bids may be rejected under the following circumstances:

1. Bidder not qualifying the Eligibility criteria mentioned in Annexure A4
2. Any effort on the part of the bidder to influence the Company's bid evaluation, bid comparison or contract award decisions.
3. Bids without power of attorney and any other document consisting of adequate proof of the ability of the signatory to bind the bidder.
4. Revelation of prices in any form or for any reason before opening of bids.
5. Failure to furnish all information required by the RFP document or submission of a bid not substantially responsive to the RFP Document in every respect or submission of incorrect / misleading information.
6. Incomplete price bid or Financial bid.
7. Total lump sum price quoted by the bidder does not include all statutory taxes and levies applicable

8. Bidder not quoting for the applicable complete scope of work as indicated in the RFP document
9. Bidder hiding/misquoting any information in the documents submitted.

The EMD deposited will be forfeited if the bids submitted by the bidder are rejected due to any one or more of the rejection reasons mentioned above.

C.24 Local Conditions

C.24.1
It will be imperative on each bidder to fully acquaint himself with the local conditions, any limitations, existing systems, network and factors at the respective location of the Company site which would have any effect on the performance of the contract and / or the cost.

C.24.2
The bidder shall, at their own responsibility and expense, obtain all information necessary for preparing and submitting the proposal. It shall be the bidder's duty to ensure that all relevant details required for the bid are duly ascertained prior to submission.

C.24.3
It is the responsibility of the bidder that such factors have been properly investigated and considered while submitting the bid proposal and that no claim whatsoever including those for financial adjustment to the RFP issued under the RFP document will be entertained by the Company and that neither any change in the time schedule of the contract nor any financial adjustment arising thereof shall be permitted by the Company on account of failure of the bidder to appraise themselves of such conditions/limitations.

PART D TERMS & CONDITIONS OF CONTRACT

D.1 Completion of Project

"Completion of Project": The project shall be deemed to have been completed and accepted by the Company, on the delivery of the Lending solutions for integration on production environment.

D.2 Payment

The Company shall make payments to the Selected Bidder strictly in accordance with the Payment Schedule outlined herein, subject to the Bidder's full compliance with all contractual obligations, deliverables, service levels, and acceptance criteria. All payments shall be made in Indian Rupees (INR).

Payments shall be released only upon:
(a) successful completion of each milestone.
(b) sign-off by LIC HFL; and
(c) submission of valid invoices and requisite documentation.

Total Contract Value (TCV) shall be disbursed as follows:

D.2.1 Milestone-Based Payment Schedule (95% of TCV)

Sr. No.	Deliverable / Milestone	Associated Requirements & Deliverables	Payment (in %)
1	Project Initiation & Scope Sign-off	Finalization of detailed SOW, Project Plan, and completion of the **Technical Architecture Document** (including Local MCP server specs).	**5%**
2	Core System Environment Setup	Provisioning of the CRM environment, installation, and configuration of the core platform components.	**10%**
3	Local MCP Server Deployment	Successful **setup, configuration, and security hardening of the dedicated Local MCP Server**, ready for data loading.	**10%**
4	User Management & Basic Integration	Implementation of **User Management** (AD/Employee Master sync), **Role-Based Access Control**, and successful **proof-of-concept API integration** with one core internal application.	**10%**
5	Self-Service & Knowledge Base Implementation	Full deployment of **Pre-Ticket Handling** features, including **Keyword-Based FAQ Matching**, content loading, and initial **AI-Agent Response Framework**.	**10%**
6	Omni-Channel Intake & Workflow Automation	**Full setup and successful testing of all required Sources of Request** (Email, Chatbot, Social Media, Regulatory) and implementation of the core **Ticketing Process Flow** and **SLA-driven Reminders**.	**10%**
7	Advanced Features, UAT & Regulatory Compliance	Deployment of **AI/ML capabilities** (Sentiment, Classification), completion of all remaining **Integrations** (Regulatory, Document Services), and successful **UAT Sign-off** on all functional areas and reporting.	**10%**

8	Final Acceptance & Go-Live	Successful production launch	**15%**
9	Final Payment after completion of Hypercare*	The end of the hyper-care period (e.g., 30 days post-Go-Live).	**15%**

** Payment will be released upon submission of Performance Bank Guarantee (PBG) corresponding to Sr. No. 9 of the main Payment Schedule OR after 90 days from Go-Live, whichever is later.*

Total Milestone-Based Payment: 95%

D.2.2 Outcome-Based Payment (5% of TCV)

A final **5% of the Total Contract Value** shall be released based on the achievement of outcome-based KPIs and metrics, as defined below.

- KPI measurement period: **Six (6) months post project completion & Go-Live**
- Evaluation methodology: Based on objectively verifiable data sources specified for each KPI
- Release condition: Minimum KPI targets must be achieved or exceeded

Outcome-Based KPI Framework:

S. No.	Key Performance Indicator (KPI)	Acceptance Metric (Must Pass)
1	**Core Functionality & Volume**	System must successfully process >= 1,000 live tickets, with >= 90% of these being resolved under SLA.
2	**AI Core Accuracy**	AI/ML model must demonstrate an accuracy of >= 85% in both Issue Classification and Sentiment Analysis for the first >= 500 analyzed tickets.
3	**Local Context & Integration**	Data synchronization (bi-directional) with the core business databases and the Local MCP Server must maintain a reliability rate of >= 99.5% over a 7-day period.
4	**Omni-Channel Intake**	All specified sources (Webform, Email, Chatbot, WhatsApp, Regulatory Portal) must demonstrate continuous, verified ticket intake with **zero data loss** during the measurement period.
5	**Self-Service Deflection**	System must demonstrate a measured query deflection rate of >= 25% (resolved without ticket creation) across digital channels during the 30-day period.

D.2.3 Software Cost Payment Schedule

Sr. No.	**Milestone**	**Payment (in %)**
1	Advance payment upon issuance of Purchase Order	10%
2	Delivery of Software Licenses for the respective environments, transferred to LIC HFL's ownership, along with original invoices, delivery documentation, and required stamps/signatures of LIC HFL's designated official and the Selected Bidder's Representative	80%
3	Final Payment after completion of Hypercare*	10%

** Payment will be released upon submission of Performance Bank Guarantee (PBG) corresponding to Sr. No. 9 of the main Payment Schedule OR after 90 days from Go-Live, whichever is later.*

Note: Although all software licenses shall be listed in the Purchase Order (PO), the actual procurement of licenses will be required **in a staggered manner**, and payments shall be released **accordingly as and when licenses are procured and delivered**.

D.2.4 General Conditions for Payment Release

1. LIC HFL reserves the right to withhold payments if deliverables do not meet quality, performance benchmarks, or acceptance criteria.
2. All payments shall be subject to statutory deductions, if applicable.
3. The Bidder shall bear all costs until the successful completion and acceptance of each milestone.
4. Outcome-based payment shall be final and non-negotiable, subject to KPI achievement.

D.3 Prices

D.3.1 Prices payable to the vendor as stated in the Contract shall be fixed at the time of finalization of the contract.

D.3.2 Escalation of Costs: The Bidder shall in no circumstance be entitled to any escalation of costs or price of any material / items supplied or services mentioned under the contract.

D.3.3 Price Protection for Additional Licenses: The unit price for additional user licenses or related components shall remain **fixed and governed by the commercial rates quoted in this RFP for a period of three (3) years** from the date of contract signing. Any future procurement of additional licenses by LIC Housing Finance Limited shall be **at the same or lower unit rates**, and the Vendor shall not apply any price escalation during this period.

D.4. Contract Amendments

Subject to Scope of work, no variation in or modification of the terms of the contract shall be made except by written amendment signed by both the parties.

D.5. Assignment / Sub Contracting

The vendor shall not assign, in whole or in parts its obligations to perform under the Contract, except with the Company's prior written consent. The Vendor shall not appoint or engage any subcontractor without the prior written consent of the Company. Any approved subcontractor shall comply with all applicable laws, including the Digital Personal Data Protection Act, 2023, and adhere to the same data protection, confidentiality, and information security obligations as applicable to the Vendor.
The Vendor shall remain fully liable for any act, omission, or breach by such subcontractor.

D.6. Delays in the vendor's Performance

D.6.1 If at any time during performance of the Contract the vendor should encounter conditions impeding timely delivery and performance of Services, the vendor shall promptly notify the Company in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the vendor's notice the Company shall evaluate the situation and, at its discretion, extend the vendor's time for performance with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.

D.7 Except as provided under conditions of contract clause D.10, a delay by the vendor in the performance of its delivery obligations shall render the vendor liable to the imposition of liquidated damages pursuant to conditions of Contract unless an extension of time is agreed upon pursuant to conditions of Contract without the application of liquidated damages.

D.8 Liquidated Damages and Penalties.

D.8.1 If at any time during performance of the Contract the vendor should encounter conditions impeding timely delivery and performance of Services, the vendor shall promptly notify the Company in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the vendor's notice the Company shall evaluate the situation and, at its discretion extend the vendor time for performance with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.

D.8.2 Except as provided under conditions of contract clause D.10, **a delay by the vendor in the performance of its delivery obligations** shall render the vendor liable to the imposition of liquidated damages pursuant to conditions of Contract unless an extension of time is agreed upon pursuant to conditions of Contract without the application of liquidated damages.

D.8.3 Till the acceptance and subject to conditions of Contract if the vendor fails to deliver or to perform the Services (Licenses) within the period(s) specified in the Contract, the Company shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.5% of the delivered price of the delayed part or unperformed Services for each week of delay until actual delivery or installation or performance, up to a maximum deduction of 10%. Once the maximum is reached, the Company can consider termination of the Contract pursuant to conditions of Contract Clause D.9.

D.8.4 **Penalty on Downtime of equipment/ services/ Application(s):**
Penalties for downtime of equipment, services, or applications shall be imposed in accordance with the Service Level Agreement (SLA) provisions defined in this document. The detailed penalty framework and applicable charges for SLA breaches are provided in Section B.4 – Penalty Clause for SLA Breaches.

If the committed system's uptime falls below 90%, the Company reserves the right to initiate appropriate corrective and contractual actions, which may include one or more of the following:

- **Invocation of the Performance Bank Guarantee (PBG)**
- **Forfeiture of the Security Deposit, where applicable**
- **Imposition of Liquidated Damages, as per contractual provisions**
- **Blacklisting or disqualification of the vendor from future engagements, as deemed appropriate by the Company.**

Penalties will also be computed for given delay in critical, key, significant & minor issues, in case they are not attended to within specified timelines as mentioned in B.7.1 and B.7.2.

D.8.5 Further Penalties, as defined in Section 5 of the Scope of Work (SoW), shall apply to any deviations from the agreed performance levels, delivery timelines, support SLAs, system availability requirements, and compliance obligations during both the implementation phase and the post–go-live operations of the CRM Solution.

D.8.6 Objection to penalties: The vendor may object to the penalties levied within 30 days from the date of receipt of notification from the company. Failing such objection within 30 days, the vendor shall be deemed to have accepted the penalties.

D.8.7 In case of dispute, arising out of or in connection with this contract or in discharge of any obligation arising out of this contract and in case of failure to reach amicable settlement, the vendor and LIC HFL can proceed as defined for "Resolution of Disputes/ Arbitration" defined in this RFP. Once the maximum is reached, the Company may consider termination of the Contract pursuant to conditions of Contract of this RFP.

D.8.8 Bidder must provide a performance bank guarantee of 10% of the contract value.

D.8.9 The total penalties imposed under this RFP shall not exceed ten percent (10%) of the overall contract value.

D.9 Termination for Default

D.9.1 The Company can, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Bidder, terminate the Contract in whole or part:

If the vendor fails to deliver any or all the deliverables mentioned in scope B.2, B.3, B.4, B.5, B.6 or perform services and obligations within the period(s) specified in the Contract, within any extension thereof granted by the Company.

D.9.2 In the event the Company terminates the Contract in whole or in part, pursuant to the conditions of non-delivery of goods or services; company may procure, upon such terms and in such manner as it deems appropriate systems or Services similar to those undelivered, and the vendor shall be liable to the Company for any excess costs for such similar systems or Services. However, the vendor shall continue the performance of the Contract to the extent not terminated.

D.10. Force Majeure

D.10.1 Notwithstanding the provisions of conditions of contract clause no. D.6 & D.7 the Bidder shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if and to the extent that, it's delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

D.10.2 For purpose of this Clause, "Force Majeure" means an event beyond the control of the vendor and not involving the vendor's fault or negligence and not foreseeable. Such events can include, but are not limited to, acts of the Company either in its sovereign or contractual capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions and freight embargoes.

D.10.3 If a Force Majeure situation arise the Bidder shall promptly notify the Company in writing of such conditions and the cause thereof. Unless otherwise directed by the Company in writing, the vendor shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

D.11. Termination for Insolvency

The Company can at any time terminate the Contract by giving written notice to the vendor, if the vendor becomes bankrupt or otherwise insolvent. In this event termination will be without compensation to the vendor, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Company.

D.12. Data Return, Migration and Deletion upon Termination

Upon termination or expiry of the Contract for any reason, the Vendor shall:

a. **Provide a** complete and secure data export ("data dump") of all Company data (including personal data, customer records, tickets, logs, and related information) to the Customer in a structured, commonly used, and machine-readable format, (including but not limited to SQL, CSV, or JSON), along with relevant schema, data dictionaries, and documentation necessary for migration within such timelines as may be specified by the Customer

b. Ensure that the data is complete, accurate, and capable of being seamlessly migrated to another system without dependency on proprietary tools or formats

c. Provide **reasonable assistance for data migration** to another system or vendor, without disruption to business operations;

d. Provide such data at **no additional cost** to the Company.e. **Permanently delete and/or destroy** all data (including backups, archives, and residual data) in its possession or control, in compliance with applicable laws, including the **Digital Personal Data Protection Act, 2023**;

f. Ensure that no copies of the Customer's data are retained in any form, except where required by law;

g. Provide a **written certification of deletion/destruction** ("Secure Deletion Certificate") signed by an authorised representative, confirming that all data has been irreversibly deleted from all systems, storage media, and backups within 30 days of the final hand over;

h. Ensure that the above obligations are also complied with by any subcontractors or sub-processors engaged by the Vendor.

The Vendor shall continue to maintain **confidentiality and data protection obligations** even after termination of the Contract.

D.13 Indemnification

The Bidder shall indemnify the company (LIC HFL) against direct damages arising from loss of data, business impact attributable to the Bidder during project implementation and support period upto the TCV of the contract.

D.14. Settlement of Disputes/Arbitration

D.14.1 All disputes or differences of any kind, whatsoever, arising out of or in connection with this contract or in discharge of any obligation arising out of this Contract (whether during the progress of work or after completion of such work and whether before or after the termination of this contract, abandonment or breach of this contract), the Parties to this contract shall endeavor to settle such disputes and/or difference amicably. If both the parties fail to reach such amicable settlement, either party (the Company or the Vendor) within 30 days of such failure, give a written notice to the other party clearly setting out there in the specific dispute/s and/or difference/s, which require to be arbitrated upon. Such dispute/s and/or difference/s shall be referred to a sole arbitrator mutually agreed upon. In the absence of consensus about the single arbitrator, the dispute be referred to joint arbitrator, one to be nominated by each party and the said arbitrators shall nominate a presiding arbitrator, before commencing the arbitration proceedings .In case, a party fails to appoint an arbitrator within 30 days from the receipt of the Request to do so by the other party or the two Arbitrators so appointed fail to agree on the appointment of third Arbitrator within 30 days from the date of their appointment upon request of a party, the Chief Justice of the High Court or any person or institution designated by him within whose jurisdiction the subject purchase order/contract has been placed/made, shall appoint the arbitrator/Presiding Arbitrator upon request of one of the parties.

D.14.2 Arbitration proceedings shall be held at Mumbai, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be in English.

D.14.3 The arbitration shall be covered by the provision of the Arbitration & Conciliation Act, 1996 or any statutory modification or re-enactment thereof and rules framed there under from time to time.

D.14.4 In the event of the arbitrator or any of the arbitrators, as the case be, dying or resigning or being unable to act by reason of physical disability or as the case be, it shall be lawful for the appointing party of such arbitrator(s) to appoint another arbitrator in the place of the said arbitrator in the manner provided, herein above.

D.14.5 The arbitrator or the arbitrators, appointed under this contract shall have the power to extend the time to make the award with the consent of the Parties hereto.

D.14.6 Pending reference to arbitration and award thereon, the parties hereto shall make all endeavor to complete all the items of work, obligations etc. under this Contract in all respects and disputes/differences, if any, shall be finally settled in arbitration.

D.14.7 Upon every or any such reference to arbitration, as provided herein, the cost of the incidental to the reference and award respectively shall be at the discretion of the arbitrator or the arbitrators and the presiding arbitrator, as the case be. However, the expenses incurred by each party in connection with the preparation, presentation etc. of its proceedings as also the fees and expenses paid to the arbitrator appointed by such party or on its behalf shall be borne by each party itself.

D.14.8 In case, during the arbitration proceeding, the parties hereto mutually settle, compromise or compound their dispute/s or difference/s, the reference to the arbitrator and the appointment of the arbitrator or the arbitrators or the presiding arbitrator, as the case be, shall stand withdrawn or terminated with effect from the date on which the parties hereto file a joint memorandum of settlement thereof with the arbitrator or the arbitrators and the presiding arbitrator, as the case be.

D.14.9 The arbitrator/s or the presiding arbitrator, as the case be, shall give detailed reasons in respect of each claim or counter claim, irrespective of the amount, while passing the award.

D.14.10 The decision of the arbitrator/s or the presiding arbitrator as the case be shall be final and binding upon both parties.

D.15. Governing Language

The Contract shall be written in English language Subject to condition of contract clause D.15, English language version of the Contract shall govern its interpretation. All correspondence and other documents pertaining to the Contract which are exchanged by the parties shall be written in the same language.

D.16 Applicable Law

The Contract shall be interpreted in accordance with the laws of the Union of India. Governing laws / Jurisdiction all matters relating to this activity shall be governed by the laws of India. Courts at Mumbai shall have the jurisdiction to decide or adjudicate on any matter which can arise.

D.17 Notices

D.17.1 Any notice given by one party to the other pursuant to this Contract shall be sent to other party in writing or by Email and confirmed in writing to the other Party's address. For the purpose of all notices, the following shall be the address of the Company:

Joint General Manager (IT),
LIC Housing Finance Ltd.
STC (Software & Technology Centre),
45/47, 2nd Floor, Bombay Life Building,
Veer Nariman Road, Fort
Mumbai – 400001.

Bidder: (To be filled in at time of Contract signature)
……………………………….
……………………………….
………………………………………. ………………………………………….

D.17.2 A notice shall be effective when delivered or on the notice's effective date whichever is later.

D.18. Taxes and Duties

D.18.1 Vendors shall be entirely responsible for all taxes, duties, license fees etc. incurred. Any change in the taxes approved by the government will be paid as per rates prevailing at the time of invoice submission.

D.18.2 If there is any reduction in taxes/ duties due to any reason whatsoever, after Notification of Award, the same shall be passed on to the Company. Vendor shall also be reimbursed for payment of any statutory duty/tax/levy and/or new taxes or an increase in the rates of existing taxes, if any payable in respect of any sales tax and/or any other state or central levy. This will apply as on the date of submission of the invoice.

D.19 Vendor Integrity and Vendor's Obligations

D.19.1 The vendor is responsible for and obliged to conduct all contracted activities in accordance with the contracts using state-of-the-art methods and economic principles and exercising all means available to achieve the performance specified in the contract.

D.19.2 The vendor is obliged to work closely with the Company's staff, act within its own authority and abide by directives issued by the Company.

D.19.3 The vendor is responsible for managing the activities of its personnel and will hold itself responsible for any misdemeanors.

D.19.4 The vendor will treat as confidential all data and information about the disclosing party, obtained in the execution of his responsibilities, in strict confidence and will not reveal such information to any other third party without the prior written approval of the Company if such information is disclosed in tangible form duly marked as “Confidential Information “or where disclosed orally being confirmed in writing by disclosing party. These confidentiality restrictions shall be for the term of the resultant contract and for a period of two years thereafter. This restriction does not limit the right to use information contained in the data if it:

i. Is obtained from another source without restriction.
ii. Is in the possession of, or was known to, the receiving party prior to its receipt, without an obligation to maintain confidentiality;
iii. Becomes generally known to the public without violation of this Proposal;
iv. Is independently developed by the receiving party without the use of confidential Information and without the participation of individuals who have had access to confidential information;
v. Is required to be provided under any law, or process of law duly executed.

D.19.5 The vendor shall perform the activities/services and carry out its obligations under the contract with due diligence, efficiency and economy, in accordance with generally accepted techniques and practices used in the industry and with professional engineering and consulting standards recognized by international professional bodies and shall observe sound management, engineering and security practices. It should employ appropriate advanced technology and engineering practices and safe and effective equipment, machinery, material and methods. The Bidder shall always act, in respect of any matter relating to this Contract, as faithful advisor to the Company and shall, at all times, support and safeguard the Company’s legitimate interests in any dealings with third parties.

D19.6 The vendor is to abide by the job safety measures prevalent in India and will free the Company 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 the Company responsible or obligated.

D19.7 The data migration is subjected to a 3rd party audit. Vendor should provide relevant support and documentation for the same.

D.20 Components of the Contract

The Contract will be based on this RFP document, and Company standard supply agreement; the Bidder(s) responses to the questions in the RFP document; clarifying questions raised in writing by Company and the response in writing to those questions; clarifying questions raised in writing by the bidder(s) and the responses in writing to those questions.

If any of the terms and conditions under this Contract is held invalid, illegal or unenforceable, this will not affect the validity, legality or enforceability of the other terms and conditions under this Contract.

D.21 Scope of Work/Contract

Scope of the Contract shall be as defined in PART B of this RFP document and any addenda, corrigendum and Annexes thereto of this RFP document.

D.22 Reporting Progress

D.22.1 Vendor shall monitor progress of all the activities related to the execution of this contract and shall submit to the Company, at no extra cost, progress reports with reference to all related work, milestones and their progress during the implementation phase on a weekly basis.

D.22.2 The Company reserves the right to inspect and monitor the progress/performance of the work/services at any time during the course of the Contract. At any time during the course of the Contract, the Company shall also have the right to conduct, either itself or through another agency as it deems fit, an audit to monitor the performance of the Bidder of its obligations/functions in accordance with the standards committed to or required by the Company.

D.23 Patent Right

D.23.1 In the event of any claim asserted by a third party of infringement of copyright, patent, trademark or industrial design rights the Bidder shall act expeditiously to extinguish such claim. If the vendor fails to comply and the Company is required to pay compensation to a third party resulting from such infringement, the vendor shall be responsible for the compensation including all expenses (court costs and lawyer fees). The Company will give notice to the vendor of such claim, if it is made without delay.

D.24 Warranty & AMC for the Lending solution

The Vendor shall provide a comprehensive warranty for a period of one (1) year commencing from the official Go-Live date of the solution, as certified by LIC Housing Finance Limited ("Company").
During the warranty period, the Vendor shall, at no additional cost to the Company, provide maintenance and support services, including rectification of defects, bug fixes, updates, patches, and resolution of performance or security issues, to ensure that the solution operates in accordance with the agreed specifications and service levels.

The Vendor shall provide a clearly defined, SLA-backed support model applicable during the warranty period, specifying response times, resolution timelines, escalation matrix, and uptime commitments.

D.24.1 Incident Management & Response Times:

All incidents reported through the designated helpdesk or ticketing system shall be classified and addressed in accordance with the following severity levels and service levels:

Priority	Description	Response Time	Resolution Time
P1 - Critical	System down; core business function halted.	30 Minutes	4 Hours
P2 - High	Major feature unavailable; no workaround.	1 Hour	8 Hours
P3 - Medium	Minor bug; system usable with workaround.	4 Hours	48 Hours
P4 - Low	Cosmetic issues or general inquiries.	8 Hours	5 Days

The Vendor shall ensure adherence to the above service levels on a continuous basis and maintain adequate resources and infrastructure to meet the defined timelines. Any breach of SLA shall be subject to penalties/service credits as may be agreed between the parties.

Upon successful completion of the warranty period, the Company may, at its discretion, enter an **Annual Maintenance Contract (AMC)** or support subscription with the Vendor. The Vendor shall continue to provide a comprehensive, SLA-backed support model during the AMC period, on terms and conditions mutually agreed between the parties.

D.24.2 Termination During AMC

During the **Annual Maintenance Contract (AMC) period**, LIC Housing Finance Limited (LIC HFL) reserves the right to **terminate the Contract, in whole or in part**, by providing the Vendor with a **written notice of six (6) months**, without assigning any reason and **without prejudice to any other rights or remedies available under this Contract or applicable law**.

Notwithstanding the above, LIC HFL shall have the right to **terminate the Contract with immediate effect**, without serving the aforesaid notice period, in the event of **material breach of contractual obligations** by the Vendor. Without limiting the generality of the foregoing, circumstances that may constitute **material breach or default** shall include, but shall not be limited to, the following:

- **Failure to comply with contractual obligations**, operational commitments, or service levels specified in the Contract, Service Level Agreement (SLA), or any related schedules or annexures.
- **Persistent or repeated service deficiencies**, including degradation of system performance, service interruptions, or inability to maintain agreed availability and operational standards.
- **Breach of confidentiality, data protection, or information security obligations**, including unauthorized access, disclosure, loss, alteration, or misuse of LIC HFL's data, systems, or information assets.
- **Violation or non-compliance with applicable laws, regulatory directives, industry standards, or information security requirements** relevant to LIC HFL's operations as a regulated financial institution.
- **Any act of fraud, misrepresentation, corruption, gross negligence, or wilful misconduct** by the Vendor, its employees, agents, subcontractors, or representatives in connection with the services provided under the Contract.
- **Insolvency, bankruptcy, liquidation, or financial distress** of the Vendor, or any event which, in the reasonable opinion of LIC HFL, adversely affects the Vendor's ability to perform its contractual obligations.
- **Failure to cooperate with LIC HFL in matters relating to audits, regulatory inspections, security reviews, or contractual compliance requirements**.

In such cases of termination due to breach, LIC HFL shall be entitled to recover any **damages, losses, or additional costs incurred**, and engage an **alternate vendor** for continuation or completion of the services at the risk and cost of the defaulting Vendor.

Upon issuance of such notice, the following conditions shall apply:

D.24.2.1 Continuation of Services During Notice Period

The Vendor shall continue to provide **uninterrupted support, maintenance, and services** as per the terms of the Contract and the applicable Service Level Agreements (SLAs) during the entire **six-month notice period**.

D.24.2.2 Transition and Knowledge Transfer

The Vendor shall extend full cooperation to LIC HFL and any **new vendor or internal team designated by LIC HFL** to facilitate a smooth transition. This shall include:

- Complete **knowledge transfer** of the system architecture, configurations, workflows, and integrations.
- Handover of all **technical documentation, user manuals, configuration details, source artifacts (where applicable), and system dependencies**.
- Support in **data migration, system stabilization, and operational transition activities**.

D.24.2.3 Access and Handover of Assets

The Vendor shall ensure that LIC HFL retains **full and uninterrupted access** to all system components, configurations, interfaces, and operational data related to the CRM solution. Any assets, deliverables, documentation, scripts, or tools developed under the Contract shall be **handed over to LIC HFL in a usable and documented format**.

D.24.2.4 Data Protection and Confidentiality
The Vendor shall ensure that **all data belonging to LIC HFL remains secure and confidential** during the transition process. Upon completion of the transition, the Vendor shall **return or securely delete all LIC HFL data** in its possession, as instructed by LIC HFL, and provide a **written confirmation of compliance**.

D.24.2.5 Settlement of Payments
LIC HFL shall pay the Vendor for **services satisfactorily rendered up to the effective date of termination**, subject to deductions for any applicable penalties, damages, or outstanding contractual obligations.

D.24.2.6 Obligation to Avoid Service Disruption
The Vendor shall ensure that **no disruption, degradation, or withdrawal of services** occurs during the notice and transition period. Any failure to cooperate in the transition process shall be treated as a **material breach of the Contract**, entitling LIC HFL to invoke the **Performance Bank Guarantee (PBG)** or pursue other remedies available under the Contract.

D.24.2.7 Survival of Obligations
Provisions relating to **confidentiality, data protection, intellectual property rights, indemnity, and dispute resolution** shall survive the termination of the Contract.

D.24.3 Exit Management Clause

Defines **how the transition will be executed** after termination or expiry. To ensure business continuity, regulatory compliance, and protection of LIC Housing Finance Limited's (LIC HFL) interests, the Vendor shall comply with the following **Exit Management provisions** in the event of contract expiry, termination, or transition to another service provider. The provisions of this Exit Management Clause shall apply in the event of contract expiry, termination under **section D.24.2**, or termination under any other provision of this Contract.

D.24.3.1. Exit Management Obligation

The Vendor shall provide full **Exit Management Support** to LIC HFL for a minimum period of **six (6) months**, or such extended period as may be reasonably required by LIC HFL, to ensure **smooth transition of the CRM solution, services, and operational control** to LIC HFL or a third party designated by LIC HFL.

D.24.3.2 Exit Management Plan

Within **30 days of contract award**, the Vendor shall submit a detailed **Exit Management Plan** for approval by LIC HFL. The plan shall include:

- Transition methodology and timelines
- Knowledge transfer procedures
- Data migration and data handover procedures
- Handover of configurations, integrations, and system dependencies
- Roles and responsibilities during transition
- Risk mitigation measures to ensure uninterrupted operations

The Exit Management Plan shall be **periodically updated during the contract tenure**.

D.24.3.3. Knowledge Transfer and Documentation

During the exit period, the Vendor shall provide comprehensive **knowledge transfer to LIC HFL or its nominated agency**, including:

- System architecture and technical design documents
- Configuration details, workflows, and business rules
- Integration specifications and API documentation
- Deployment procedures and operational manuals
- Security configurations and access control mechanisms
- Source code or configuration artifacts (where applicable)

All documentation must be **complete, updated, and provided in editable and usable formats**.

D.24.3.4. Data Ownership and Data Handover

All **data, records, customer information, transaction logs, and system-generated reports** generated under the CRM solution shall remain the **exclusive property of LIC HFL**.

Upon termination or expiry of the contract, the Vendor shall:

- Provide LIC HFL with **complete export of all application and database data** in standard, machine-readable formats.
- Ensure **integrity, completeness, and usability of the data**.
- Assist in **secure migration of the data to LIC HFL or another vendor's platform**.
- Under no circumstances shall the Vendor assert any lien, retention right, or restriction over LIC HFL's data.

D.24.3.5. Source Code Escrow (if applicable)
For any **custom-developed components, integrations, or proprietary modules developed specifically for LIC HFL**, the Vendor shall ensure **source code escrow arrangements** with an escrow agent or provide source code access to LIC HFL as agreed in the contract.

This ensures LIC HFL retains the ability to **maintain or enhance the system independently or through another vendor** in the event of vendor discontinuation, insolvency, or failure to support the solution.

D.24.3.6. Continuity of Services During Exit
The Vendor shall ensure **continued support, maintenance, and service delivery without degradation** during the exit management period. The Vendor shall **not suspend or reduce service levels** during the transition period.

D.24.3.7. Step-In Rights of LIC HFL
In case the Vendor fails to provide services as per the contractual obligations or fails to cooperate in the transition process, LIC HFL reserves the right to **exercise step-in rights**, allowing LIC HFL or its designated third party to:

- Access system environments, configurations, and documentation
- Continue operations of the CRM solution
- Take necessary actions to ensure continuity of services

The Vendor shall provide **full cooperation and access** to facilitate such intervention.

D.24.3.8. Exit Support Charges
Exit management services during the **initial six-month exit period shall be provided without additional cost** to LIC HFL. Any extended support beyond this period, if required, shall be provided at **mutually agreed reasonable rates**, not exceeding the prevailing AMC support rates.

D.24.3.9. Data Deletion and Certification
Upon successful completion of transition and written confirmation from LIC HFL, the Vendor shall **securely delete all LIC HFL data from its systems**, backups, and storage media and provide a **formal certificate of data deletion**.

D.24.3.10. Survival of Obligations
The obligations relating to **confidentiality, data protection, intellectual property rights, regulatory compliance, and dispute resolution** shall survive the termination or expiry of the contract.

Annexures

Annexure A1 Information about the Bidder **Dated: ______________**

No.	Information	Particulars/Response		
1	Company Name			
2.	Date of Incorporation/Nature (Pvt./Pub./PSU/Govt.)			
3.	Company Head Office / Registered Office and Addresses Contact Person(s) Phone Fax E-mail Website			
4.	Name, designation and contact details of the person authorized to make commitments to the Corporation.			
6.	Please mention audited annual turnover for the last three years. (2024-2025, 2023-2024 and 2022-2023)	**FY**	**Turnover**	**Profit/Loss**
7.	Technical Professional Strength (under permanent employment with the Organization)			
8.	Whether the Firm/Company has widely accepted certifications. If yes, provide details			
9.	Provide details of prior relevant experience of two projects Details: Name of the Client: Name of the Implementer: Products /System Implemented. Brief details about the requirement: Implementation completed (Yes/No):			

Bidder:
Authorized Signatory:
Name and Address:
Date:

Seal of the company

Annexure A2 Letter of Submission

[On Bidder's letter head]

LETTER OF SUBMISSION

Dated: ______________

To:

Joint General Manager (IT),
LIC Housing Finance Ltd.
STC (Software & Technology Centre),
45/47, 2nd Floor, Bombay Life Building,
Veer Nariman Road, Fort,
Mumbai – 400001, India.

Dear Sir,

Re: Request for Proposal (RFP) for Procurement of Customer Relationship Management Solution (CRM Solution), Ref: LICHFL/CO/IT/2025-26/RFP-005

Being duly authorized to represent and act on behalf of ……………………………………………………………… (bidder) and having reviewed and fully understood all the qualifications and requirement and information provided, the undersigned hereby expresses its Request for Proposal (RFP) for Procurement of Customer Relationship Management Solution (CRM Solution) in accordance with your Request for RFP Ref: LICHFL/CO/IT/2025-26/RFP-005, dated : 24 March 2026. We are hereby submitting our Response with all the desired information and documents.

While submitting this RFP, we also certify that:

- We declare that we are not in contravention of conflict-of-interest obligation mentioned in this RFP.
- We have not induced or attempted to induce any other Bidder to submit or not to submit a Bid for restricting competition.
- We undertake that, in competing for the above RFP, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".
- We undertake that we will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of LIC HFL, connected directly or indirectly with this RFP process, or to any person, organization or third party related to this RFP in exchange for any advantage in the RFP, evaluation and shortlisting.
- We undertake that we will not resort to canvassing with any official of the LIC HFL, connected directly or indirectly with the RFP process to derive any undue advantage. We also understand that any violation in this regard, will result in disqualification of bidder from further bidding process.
- It is further certified that the contents of our Bid are factually correct. We have not sought any deviation to the terms and conditions of this RFP. We also accept that in the event of any information / data / particulars proving to be incorrect, LIC HFL will have right to disqualify us from the RFP or any subsequent bidding process without prejudice to any other rights available to LIC HFL.
- We certify that while submitting our Bid document, we have not made any changes in the contents of the RFP, read with its amendments/clarifications provided by LIC HFL.
- We understand that you are not bound to accept any Bid you may receive, and you may reject all or any Bid without assigning any reason or giving any explanation whatsoever.
- We hereby certify that our name does not appear in any "Caution" list of RBI / NHB or any other regulatory body for outsourcing activity.
- We hereby certify that on the date of submission of Bid for this RFP, we are not under any debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial

Bank/ Public Sector Undertaking/ State or Central Government or their agencies/departments.

- We hereby certify that on the date of submission of Bid, we do not have any Service Level Agreement pending to be signed with LIC HFL for more than 6 months from the date of issue of purchase order.
- We, further, hereby undertake and agree to abide by all the terms and conditions stipulated by LIC HFL in the RFP document.

Yours sincerely,

Authorized Signature [In full and initials]:

Name and Title of Signatory:

Name of Firm:

Address:

Seal of the company

Annexure A3 Details of Litigation(s) **Dated: _______________**

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

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

Witness:
Signature:
Name and Address:
Date:

Bidder:
Authorized Signatory:
Name and Address:
Date:

Annexure A4 Bidder's Eligibility Criteria

Bidders meeting the following criteria are eligible to submit their Bids along with supporting documents. If the Bid is not accompanied by all the required documents supporting eligibility criteria, the same would be rejected:

Sl. No.	Eligibility Criteria	Compliance (Yes/No)	Documents to be submitted
1.	The Bidder must be an Indian Company/ LLP /Partnership firm registered under applicable Act in India.		Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Partnership Deed.
2.	The Bidder must have an average turnover of a minimum of Rs. 15 crore during last 03 (three) financial year(s) (2024-25, 2023-24, 2022-23)		Copy of the audited financial statement for required financial years. (Certificate from statutory auditor for preceding / current Financial Year may be submitted.)
3.	The Bidder should be profitable organization based on profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 2 above.		Copy of the audited financial statement along with profit and loss statement for corresponding years and / or Certificate of the statutory auditor.
4.	Bidder should have experience of minimum 3 years in implementation and managing large-scale CRM Application (500 concurrent users) in BFSI sector.		Copy of the order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report from client(s).
5.	The bidder must have a minimum of 10 years of experience in providing System Integration (SI) services.		Self-certification copy.
6.	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least two client references are required)		Bidder should specifically confirm on their letter head in this regard as per **Annexure A8.**
7.	The Bidder should have minimum three (3) years of experience in implementation and management of large-scale CRM applications supporting at least 500 concurrent users in the BFSI sector (Banks / NBFCs / Financial Institutions)		Copies or documentary proofs of implementation (e.g., completion certificates, purchase orders, client references, or go-live confirmations).
8.	The vendor/bidder must be partner of OEM(s) (Original Equipment Manufacturer).		Certificate from the OEM(s). (MAF)

9.	Past/present litigations, disputes, if any (Adverse litigations could result in disqualification, at the sole discretion of LIC HFL)		Brief details of litigations, disputes, if any are to be given on Company letterhead as per **Annexure A3**.
10.	Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this RFP.		Bidder should specifically certify in **Annexure A2** in this regard.
11.	The Bidder should not have any Service Level Agreement pending to be signed with LIC HFL for more than 6 months from the date of issue of purchase order.		Bidder should specifically certify in **Annexure A2** in this regard.
12.	The bidder must have support office in Mumbai.		Self-certification copy with Address.

Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions in the documents submitted in pursuance of eligibility criteria, should be highlighted.

Name & Signature of authorized signatory

Seal of Company

Annexure A5 NON-DISCLOSURE AGREEMENT

(No deviations in wordings permitted)
To be executed over Rs.200 Stamp/Franked paper.

This Non-disclosure Agreement ("NDA") is made and entered into this __ day of _______ in the year Two Thousand and Twenty-Six (2026)

BY AND BETWEEN
LIC Housing Finance Ltd., Corporate & Registered Office, Maker Tower "F", 13th Floor, Cuffe Parade, Mumbai – 400005 hereinafter referred to as "LICHFL"

AND
<Company Name> a company incorporated under the laws of Indian Companies Act, 1956 and having its principal place of business at <Company Name & Address> shall be referred to herein as a "Respondent".

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

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

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

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

The Confidential Information means information which may be in any form including but not limited to oral, written or printed information or Information in electronic form, data, studies, consultants reports, trade secrets, proformas and other financial and trade/commercial information, computer models and programs, contracts, plant designs and configurations, plant performance data or other material of any kind or nature in whatever form. It may be noted that all the information shared as a part of the LICHFL's KYC norms, discussions on system architecture, data shared for the sole purpose of evaluating and finalizing the system and shall be the sole property of LICHFL and shall be treated with the same degree of confidentiality as that of the Respondent.

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

i. distribute or disclose to any other person any of the Confidential Information;

ii. permit any other person to have access to the Confidential Information;
iii. use the Confidential Information for any purpose other than the Permitted Use; or disclose to any other person that discussions, investigations or negotiations are taking place concerning a possible transaction between the Parties, or the terms, conditions, status or other facts regarding a possible transaction between the Parties, or that Respondent has received Confidential Information from LICHFL.

Notwithstanding the above, Respondent may disclose the Confidential Information, and portions thereof to its directors, officers, employees and representatives of its advisors (collectively, "Representatives") who need to know such Confidential Information for the purpose of evaluating a possible transaction between the Parties. It is understood that the Respondent will inform their respective Representatives of the confidential nature of the Confidential Information and will require its Representatives to be bound by this Agreement and not to disclose the Confidential Information to any other person.

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

The Respondent agrees to be responsible for any breach of this Agreement by its Representatives.

Respondent agrees to protect the Confidential Information received from LICHFL with the same degree of care as it normally exercises to protect its own proprietary information of a similar nature. Respondent agrees to promptly inform LICHFL of any unauthorized disclosure of LICHFL's Confidential Information.

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

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

i. Information that either is legally in either party's possession or publicly available to either party prior to the disclosure of such information hereunder;
ii. Information that, subsequent to its disclosure hereunder, becomes publicly available to either party without any violation of this Agreement by either party;
iii. Information that becomes legally available to either party on a non-confidential basis from any third party, the disclosure of which to either party does not, to either party's knowledge, violate any contractual or legal obligation such third party has to either party with respect to such information;
iv. Information that is independently acquired or developed by either party which can be evidenced by written records; or information that is explicitly approved for release by written authorization of LICHFL.

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

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

Respondent agree that Confidential Information is and shall at all times remain the property of LICHFL. Respondent acknowledge that the Confidential Information is confidential and material to the interests, business and affairs of LICHFL and that the disclosure thereof (other than as permitted under this Agreement) would be detrimental to the interests, business and affairs of LICHFL. No use of such Confidential Information is permitted except as otherwise provided herein and no grant under any of the party's intellectual property rights is hereby given or intended, including any license (implied or otherwise). All information shall remain the property of LICHFL and shall be returned upon written request or upon the Respondent's determination that it no longer has a need for such information.

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

There are no warranties expressed or implied by this Agreement. Without limiting the foregoing, neither LICHFL makes any representations nor extend any warranties, express or implied, as to the adequacy or accuracy of Confidential Proprietary Information or any other information or data related thereto, or with respect to the use thereof by Respondent.
Neither this NDA nor the disclosure or receipt of information from LICHFL to the Respondent, shall constitute or imply any promise or intention to pursue any business opportunity described in the Confidential Information or make any purchase of products or services by LICHFL or its affiliated companies or any commitment by LICHFL or its affiliated companies with respect to the present or future transaction between the parties.

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

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

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

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

The Respondent agree that during the existence of the term of this NDA and for a period of one year thereafter, the respondent shall not solicit directly or indirectly the employees of LICHFL.

Respondent agrees that all of its obligations undertaken herein as the Respondent shall survive and continue for the period of the existence of this NDA and a period of five years thereafter regardless of any prior termination of this NDA.

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

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

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

The Respondent herein agree and undertake to indemnify and hold LICHFL harmless from any loss, damage, claims, liabilities, charges, costs, or expense (including reasonable attorneys' fees), that may arise or be caused or result from or be paid/incurred/suffered or caused to be paid/incurred/ suffered by reason of any breach, failure, delay, impropriety or irregularity on its part to honors, observe, adhere to, abide by or comply with any of the terms and conditions of this Agreement

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

Respondent agree not to assign this Agreement or any interest herein without express prior written consent of LICHFL.

Nothing in this agreement and no action taken by the Respondent pursuant to this agreement shall constitute, or be deemed to constitute, a partnership, association, joint venture or other co-operative entity or arrangement. This Agreement is entered into by the Parties on a Principal-to-Principal basis and no other meaning can be assigned in interpreting any of the terms contained herein.

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

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

For and on behalf of <Respondent Company> <Address of Respondent>

Authorized Signatory

Name:

Designation: Office Seal: Place:

Annexure A6 Technical Criteria/Scope of Work

Refer to the detailed Scope of Work (SoW) provided in Part B. The document must be duly signed by the authorized signatory of the bidder and affixed with the Company Seal.

The applicant should describe how their solution will meet the required parameters and provide details thereof in their RFP proposal on the following lines by answering all the points given in the table below as capability (Yes/No).

(To be provided strictly in Excel format)

S.No.	Question	Yes/No
Pre-Ticket Handling & Intelligent Self-Service (including Local MCP Server)		
1	Can the solution provide a **Local On-Premise/Local-Cloud MCP Server** (vendor-hosted) for regional context and failover?	
2	Does the system natively support **WhatsApp Business API** integration for automated self-service and ticket creation?	
3	Can customers authenticate and access their **loan account** details using an OTP-based login on the self-service portal?	
4	Is there an out-of-the-box feature for customers to self-generate and download their **Interest Certificate** and **SOA (Statement of Account)**?	
5	Does the portal allow self-initiation of a request for **foreclosure** or **part-prepayment** quotes?	
6	Can the customer self-update **KYC** (e.g., address, mobile, email) with necessary document upload and back-office approval workflow?	
7	Does the solution provide an **AI-powered chatbot** capable of understanding and responding to HFC-specific queries with local trained data?	
8	Can the chatbot handle customer requests in **Hinglish** (a mix of Hindi and English) for basic queries?	
9	Is there native capability to auto-route a chatbot conversation to a live agent based on intent or escalation flags?	
10	Can the system securely auto-fetch a customer’s **Repayment Schedule** and deliver it via email/portal on request?	
11	Is the self-service knowledge base dynamically updated based on recurring ticket reasons or root-cause analysis?	
12	Does the platform offer a unified interface to view all past interactions and tickets across all **Omni-channels**?	
13	Can the self-service portal display real-time status of submitted service requests and complaints?	
14	Does the solution natively support initiating service requests via **Missed Call Service** or SMS keywords?	
15	Is there out-of-the-box integration to fetch a customer's **Credit Score** or CIBIL report (for internal use) based on consent?	
Omni-Channel Request/Ticket Management & Workflow		
1	Does the system provide a **Unified Agent Desktop** for managing interactions/tickets across Voice, Email, Chat, Social-media, and WhatsApp?	

2	Can the platform automatically create a service ticket upon receipt of an email with a subject containing **"NOC"** or **"Interest Certificate"**?	
3	Is there native support for **auto-assigning tickets** to agents based on loan product type (e.g., Home Loan, LAP) or regional code?	
4	Can the workflow engine automatically re-route a ticket if the assigned agent fails to meet an internal **SLA** milestone?	
5	Does the system capture and link multiple communication threads from the same customer/loan account under one unified ticket?	
6	Is the ticket status workflow customizable to include specific HFC stages like "Awaiting Disbursement Team Action" or "Legal Vetting"?	
7	Can the system trigger an automated alert to the customer upon a change in their complaint's status or resolution?	
8	Does the solution allow tagging tickets with **"Penal Interest Calculation Dispute"** and route it to the specialist team?	
9	Is there native capability to identify a ticket as a potential **"Top-Up Loan"** lead based on customer inquiry intent?	
10	Can the solution automatically create a **Child Ticket** for follow-up activities, such as sending a physical document post-resolution?	
11	Is there a feature to quickly generate a response template for common queries like **"EMI bounce"** or **"Receipt download"**?	
12	Does the platform support managing agent work queues based on skill-sets, priority, and defined **Customer Effort Score (CES)** target?	
13	Can the system handle and track tickets initiated via specific **Social Media** channels (e.g., Twitter, Facebook Messenger)?	
14	Does the system natively allow agents to request and track internal approvals required for a **foreclosure statement** request?	
15	Is there an option for the agent to pause the **SLA clock** if they are awaiting input/documentation from the customer?	
16	Can the solution generate a unique **Ticket ID** that is compliant with Indian regulatory reporting standards?	
Duplicate & Validation Controls		
1	Does the CRM natively identify and flag duplicate service requests originating from the same **loan account** within a defined period?	
2	Can the system detect duplicate customer records based on multiple fields like Mobile Number, Email ID, and **PAN/Aadhaar**?	
3	Is there an out-of-the-box rule engine to prevent the creation of a new **CIF** if a high-confidence match already exists?	
4	Does the solution automatically merge similar or related service requests concerning the same **Repayment Schedule** dispute?	
5	Can the system validate the format and structure of Indian addresses (e.g., PIN code check) during data entry?	
6	Is there an automatic validation check to ensure a customer is not creating a **foreclosure** request for an already closed loan?	

7	Can the system enforce data integrity by requiring mandatory fields (e.g., **Loan Account Number**) before ticket submission?	
8	Does the platform provide a mechanism for data stewards to manually review and approve/reject identified **duplicate records**?	
9	Is the de-duplication logic customizable to prioritize matching based on **HFC-specific identifiers** over generic details?	
User Management, Hierarchy & Access Control		
1	Does the solution support defining a complex organizational **hierarchy** based on Branch, Servicing Center, and Regional Head?	
2	Can access to **loan account** data be restricted only to agents/managers associated with that specific region or branch?	
3	Is there granular **role-based access control (RBAC)** to restrict viewing/editing sensitive fields like customer **PAN** or **Aadhaar**?	
4	Does the platform support Single Sign-On (**SSO**) integration with Microsoft Active Directory or a similar HFC IDP?	
5	Can the system dynamically assign ticket ownership based on the agent's current workload and their proficiency in the **loan product**?	
6	Is there a feature allowing a manager to easily audit an agent's activities and view a log of all data accessed or modified?	
7	Does the CRM allow for temporary elevation of user privileges for specific tasks (e.g., supervisor override for **NOC** generation)?	
8	Can the system enforce strong password policies and multi-factor authentication (**MFA**) for all internal users?	
9	Is it possible to define security profiles where agents can only view a masked version of the customer's **CIF** or account number?	
10	Does the solution natively support delegating work/tickets when an agent is out of the office (e.g., on leave)?	
Integrations & Data Synchronization (Internal + Regulatory + Document Generation)		
1	Does the solution provide pre-built connectors or standard APIs for real-time synchronization with the core **Loan Management System (LMS)**?	
2	Can the system auto-fetch the latest **Interest Certificate** data and deliver the document to the customer?	
3	Is there out-of-the-box integration capability with the **NHB (National Housing Bank)** portal for mandatory reporting?	
4	Can the platform automatically submit and track grievances filed on the **PG Portal (Public Grievance Portal)**?	
5	Does the CRM natively integrate with the **NCH (National Consumer Helpline)** system for complaint management?	
6	Is there a mechanism to sync the updated customer **KYC due date** or status back to the core LMS?	
7	Can the system automatically pull payment receipt details from the **Payment Gateway (PG)** or collection system?	
8	Does the solution support generating regulatory documents like **Foreclosure Statement** or **No-Objection Certificate (NOC)** via an integrated engine?	

9	Can the platform securely integrate with a document repository (DMS) to fetch and display the documents?	
10	Is real-time data push of customer interaction history to a central **Enterprise Data Warehouse (EDW)** supported natively?	
11	Does the solution provide APIs that allow the core LMS to update the CRM with details like applied **penal interest, customer information**?	
12	Can the system automatically trigger an SMS/Email to the customer upon successful generation of their requested **document**?	
13	Is there native support for generating complex documents like a customized **Repayment Schedule** after a **part-prepayment**?	
14	Does the solution support integration with external **KYC verification** services like Aadhaar e-KYC or DigiLocker?	
Audit Trail, Logging & Regulatory Compliance		
1	Does the system maintain an immutable, detailed **Audit Trail** of every access or modification to sensitive customer data?	
2	Is the solution capable of storing all customer data within the geographical boundaries of **India (RBI Data Localization)**?	
3	Does the platform comply with the latest provisions of the **Digital Personal Data Protection (DPDP) Act, 2023** regarding data processing?	
4	Can the system automatically log the agent's desktop activity and time spent on the assigned task?	
5	Is there a clear, searchable log of all automated communications sent to customers regarding their **ticket** status?	
6	Does the audit trail capture the reason for data change, especially for critical fields like customer contact details or **KYC due date**?	
7	Is the solution configured to meet **NHB** guidelines for complaint resolution timelines and reporting?	
8	Does the system have a documented process to handle **Data Subject Access Requests** and **Right to Erasure** as per DPDP Act?	
9	Is there native support for encrypting data both **in transit** and **at rest** using industry-standard algorithms?	
10	Can the system automatically purge or archive customer data after its required retention period, as per HFC policy?	
Core AI/ML & Automation Capabilities		
1	Does the solution use **AI/ML** to automatically categorize incoming tickets based on intent (e.g., **Foreclosure**, **SOA Request**)?	
2	Is there out-of-the-box **Sentiment Analysis** capability on text interactions (Email, Chat) including support for **Hinglish**?	
3	Can the system dynamically prioritize service requests based on the predicted **Customer Sentiment** or urgency?	
4	Does the platform natively suggest the best next action or knowledge article to the agent based on the ticket context?	
5	Is the solution capable of automatically routing high-value customer tickets (**Top-Up Loan** lead or high-value **loan account**) to specialized teams?	

6	Can the system auto-extract key data points (e.g., Loan Account Number, amount) from unstructured customer communication?	
7	Does the workflow engine support robotic process automation (**RPA**) for repetitive tasks like fetching a **Repayment Schedule**?	
8	Is there an AI feature to recommend suitable **response templates** or draft replies to agents in real-time?	
9	Can the solution automatically measure the **Customer Effort Score (CES)** based on the number of interactions/transfers per ticket?	
10	Does the system use predictive analytics to identify customers at risk of submitting a complaint and alert the relationship manager?	
11	Is there native capability for auto-generating a brief **ticket summary** from the entire conversation thread for quick review?	
Advanced AI/ML Capabilities (Housing Finance Specific)		
1	Can the system predict potential **SLA Breach** timeframes for complex complaints like a **Penal Interest** waiver request?	
2	Does the platform use AI to predict the **Next Best Action (NBA)** for an agent to prevent a customer from churning (e.g., offering a **Top-Up**)?	
3	Is there an AI engine that clusters past complaints to identify the **Root Cause** of recurring issues like **EMI bounce** notifications?	
4	Can the solution perform **Anomaly Detection** on agent activity logs to flag unusual data access or high rates of **NOC** generation?	
5	Does the system use AI to generate draft ticket replies in both **Hindi** and English based on the conversation context?	
6	Is there an AI model to predict the probability of a customer accepting a proposed solution for a service dispute?	
7	Can the system perform **Entity Recognition** to specifically identify HFC terms like **'Foreclosure Charges'** or **'MCLR'** in text?	
8	Is there a feature to predict the likelihood of a customer becoming **delinquent** based on their recent interaction patterns?	
9	Does the AI engine assess customer profile fields (e.g., income, location) to personalize knowledge base recommendations?	
10	Can the solution automatically classify the **Severity** and **Business Impact** of an incoming service request?	
11	Can the platform analyze voice transcripts to detect emotional intensity and automatically flag calls for supervisor review?	
12	Can the system predict the final resolution effort (time/resource) required for a ticket based on its initial classification?	
13	Is there a model to predict the optimal time and channel for proactive customer communication (e.g., for **KYC due** reminder)?	
14	Does the solution use Generative AI to summarize long customer emails or chat transcripts related to a dispute?	
15	Can the system recommend specific training modules to an agent based on their performance metrics and ticket resolution success rate?	

16	Can the solution identify and flag non-compliant agent language or behavior based on predefined regulatory scripts?	
17	Is there a feature to continuously learn and improve the ticket routing logic based on actual resolution times?	
Reporting, Dashboards & MIS		
1	Does the solution provide out-of-the-box dashboards for real-time monitoring of **SLA adherence** at the HFC level?	
2	Can the platform generate a report detailing the volume and resolution status of complaints filed on **PG Portal** and **NCH**?	
3	Is it possible to generate an MIS report on the most common reasons for requesting a **Foreclosure Statement** by region?	
4	Does the system offer a dedicated dashboard to track the issuance and delivery status of all **Interest Certificates**?	
5	Can managers monitor agent performance based on metrics like **Average Handle Time (AHT)** for specific **loan product** tickets?	
6	Is there a report to track the number of tickets flagged for potential **Duplicate CIF** creation over a monthly period?	
7	Can the solution provide an analytical view of customer sentiment trends across all channels, including **Hinglish** inputs?	
8	Does the platform allow exporting all report data in standard formats (e.g., CSV, Excel) for external regulatory reporting?	
9	Can the system generate a report on the compliance status of **KYC due date** updates across all customer segments?	
10	Is it possible to segment and report on ticket resolution times by the source channel (e.g., WhatsApp vs. Email)?	
11	Does the solution provide drill-down capabilities from high-level MIS summary to the individual **loan account** or ticket details?	
12	Can the system automatically distribute scheduled reports (e.g., daily open ticket report) to management via email?	
13	Is there a pre-built report on the utilization and effectiveness of the **AI-powered chatbot** in reducing agent workload?	
Non-Functional, Security, Compliance & Performance		
1	Does the solution guarantee **Data Residency** (application and customer data) exclusively within **India**?	
2	Does the platform offer a guaranteed **Uptime SLA** of 99.9% excluding scheduled maintenance?	
3	Can the system handle a projected peak load of 5,000 concurrent agents and 10,000 concurrent customer self-service users?	
4	Is the proposed architecture fully **cloud-native** and based on containerized microservices (e.g., Kubernetes)?	
5	Does the solution provide a separate, geographically distant **Disaster Recovery (DR)** environment within India?	
6	Is the platform certified for security compliance with international standards like **ISO 27001** and/or **SOC 2 Type II**?	

7	Can the solution scale automatically to handle unexpected spikes in service requests, such as during a **KYC due date** campaign?	
8	Is the application subject to regular, independent **Vulnerability Assessment and Penetration Testing (VAPT)**?	
9	Does the solution natively support secure, masked viewing of customer **PAN/Aadhaar** details for agents?	
10	Is the average response time for core functions (e.g., searching by **CIF** or **Loan Account**) less than 3 seconds under peak load?	
11	Does the platform support two-factor authentication (**2FA**) for customer access to their sensitive **loan account** details?	
12	Can the HFC obtain full access and control over the encryption keys for sensitive customer data?	
13	Is there a documented **Business Continuity Plan (BCP)** for the cloud infrastructure and the local MCP Server?	
14	Does the solution support detailed performance monitoring and logging for troubleshooting and capacity planning?	
15	Is the proposed cloud environment fully isolated (virtual or physical) from other tenants or customers?	
16	Can the system automatically limit the number of data records an agent can export per day to prevent data leakage?	
17	Does the solution provide granular controls to enforce session timeouts and automatic logouts for inactive agents?	
18	Is there a native mechanism for securely transferring PII data, such as a **Foreclosure Statement**, via encrypted links?	
19	Does the solution support horizontal scaling across multiple availability zones within the chosen Indian region?	
20	Can the system be deployed in a hybrid model, utilizing the **Local MCP Server** for immediate failover capabilities?	
21	Does the solution offer API throttling and rate limiting to protect the core **LMS** from overload during peak times?	
22	Is there native support for automated data backup and point-in-time recovery for the entire CRM database?	
23	Can the HFC customize the data retention policy for call recordings and chat transcripts based on **NHB** guidelines?	
24	Does the Bidder commit to notifying the LICHFL within **2 hours of detecting any security breach** or unauthorized data access?	
25	Is the solution capable of dynamically throttling non-critical processes during high-volume periods to prioritize ticket resolution?	
26	Does the Bidder have a data privacy officer responsible for compliance with the **DPDP Act**?	
27	Can the system enforce mandatory **Two-Factor Authentication (2FA)** for all API access to HFC data?	
28	Is the solution capable of automatically anonymizing PII data in sandbox or non-production environments?	

29	Can the platform generate a report that consolidates all regulatory compliance violations (e.g., missed NHB reporting deadlines)?	
30	Is the CRM application compatible with all major modern web browsers and mobile operating systems (iOS/Android)?	
31	Does the system provide a sandbox environment that can be refreshed with near-real-time production data (excluding PII)?	
32	Is the solution's integration layer capable of handling diverse data formats (JSON, XML, fixed-width) required by HFC systems?	
33	Can the platform track and manage all software licenses and user access privileges centrally for internal audit purposes?	
34	Does the solution offer native functionality to record and store all outbound and inbound voice interactions securely?	
35	Is the customer-facing portal secured with an up-to-date **SSL/TLS certificate** and modern cryptographic protocols?	
36	Does the vendor commit to providing all solution documentation, including APIs and training manuals, in English?	
37	Is the solution capable of integrating with an internal **Fraud Management System** to cross-check new requests?	
38	Does the platform support a centralized log management system that is accessible to the HFC's security operations team?	
39	Is there out-of-the-box support for generating a system-level audit report on the usage of the **WhatsApp Business API**?	
40	Does the system restrict the ability of agents to modify system-generated records such as a final **NOC** issuance date?	

Name & Signature of authorized signatory

Seal of Company

Annexure A7 Pre-Bid Query Format

(To be provided strictly in Excel format)

Bidder Name	Sl. No	RFP Page No.	RFP Clause No.	Existing Clause	Query/Suggestions

Name & Signature of authorized signatory

Seal of Company

Annexure A8 Format for Submission of Client References

To whosoever it may concern

Particulars	Details
Client Information	
Client Name	
Client address	
Name of the contact person and designation	
Phone number of the contact person	
E-mail address of the contact person	
Project Details	
Name of the Project	
Start Date	
End Date	
Current Status (In Progress / Completed)	
Size of Project	
Value of Work Order (In Lakh) (only single work order)	

Name & Signature of authorized signatory

Seal of Company

Annexure A9 Statement of Deviation from Scope of Work

Statement of Deviations from Schedule of Requirements Date: ____________

Ref: LICHFL/CO/IT/2025-26/RFP-005

Joint General Manager (IT)
LIC Housing Finance Ltd.
STC (Software & Technology Centre),
45/47, Bombay Life Building,
Veer Nariman Road,
Fort, Mumbai– 400 001.

Dear Sir/Madam,

Following are the technical deviations, variations and assumptions from the requirements for the CRM Solution for LIC Housing Finance Ltd, Ref: LICHFL/CO/IT/2025-26/RFP-005.

These deviations, variations and assumptions are exhaustive. Except for these deviations, assumptions and variations, the entire work shall be performed as per RFP requirements and documents.

Clause No.	Brief Narration	Specify deviation, assumption, variations.

Witness:
Signature:
Name and Address:

Date:

Bidder:
Authorized Signatory:
Name and Address:

Date:

Annexure A10 Price Schedule (To be Part of Financial Bid) **Date: _______________**

For Cloud Deployment(Opex):

Sr. No.	Cost Scenario	*Base Implementation Cost (INR excl. taxes)	AMC Year 1	AMC Year 2	AMC Year 3	AMC Year 4	AMC Year 5	Total TCO (INR excl. taxes)
1	TCO with **1 Year Warranty Post Go-Live (No AMC)**		NA	NA	NA	NA	NA	
2	TCO with **1 Year Warranty Post Go-Live + 3 Years AMC**					NA	NA	
3	TCO with **1 Year Warranty Post Go-Live + 5 Years AMC**							

For On-Premises Deployment(Capex):

Sr. No.	Cost Scenario	*Base Implementation Cost (INR excl. taxes)	AMC Year 1	AMC Year 2	AMC Year 3	AMC Year 4	AMC Year 5	Total TCO (INR excl. taxes)
1	TCO with **1 Year Warranty Post Go-Live (No AMC)**		NA	NA	NA	NA	NA	
2	TCO with **1 Year Warranty Post Go-Live + 3 Years AMC**					NA	NA	
3	TCO with **1 Year Warranty Post Go-Live + 5 Years AMC**							

Financial Bid – Warranty, AMC, TCO Costing Instructions:

- **Comprehensive Pricing Requirement**: Bidders must provide the **Total Cost of Ownership (TCO)** for the proposed CRM Solution. The quoted price must be **complete, firm, and inclusive of all components** required for successful implementation, deployment, integration, and operation of the solution.
- All amounts must be quoted in INR and exclusive of applicable taxes.
- For the purpose of Total Cost of Ownership (TCO) calculations, the solution should be sized considering 400 active users.
- In case of **On-premises Deployment**- The Bidder shall provide **detailed recommendations for the required technology stack and infrastructure specifications**, including compute, storage, networking, software dependencies, and sizing requirements necessary for successful deployment and operation of the solution in the **LIC HFL on-premises environment** as per the definition of ‘On Premise Deployment’ defined under definitions section.
- ***Base Implementation Cost** must include licenses, implementation, customization, integration, training, and deployment costs, Hyper care period & 1 year Warranty period post Go-Live.

- Warranty Period shall be 1 year from Go-Live and must include support, patches, and updates.
- AMC charges shall commence only after completion of the warranty period.
- AMC must cover support, maintenance, upgrades, bug fixes, and patches.
- Any additional recurring charges must be clearly indicated; hidden costs will not be accepted.
- LIC Housing Finance Limited reserves the right to **seek clarification, request detailed cost break-up, or reject any bid** where pricing is found to be incomplete, ambiguous, or non-compliant with the RFP requirements.
- All costs must be quoted **exclusively of applicable taxes**, which shall be indicated separately as per prevailing statutory norms.
- LIC Housing Finance Limited reserves the right to **benchmark the pricing quoted by the Bidder** with similar solutions, industry standards, and prevailing market rates for comparable implementations within the **Banking/Non-banking and Financial Services sector.**
- If the Bidder fails to provide satisfactory justification or revise the pricing in line with the benchmark assessment, LIC Housing Finance Limited reserves the right to **reject the commercial bid or disqualify the Bidder from further evaluation** without any liability.

Name & Signature of authorized signatory

Seal of Company

Checklist

S. No.	Documents to be submitted	Submitted (Yes/ No)
1	(Annexure A1) Information about the Bidder	
2	(Annexure A2) Letter of Submission	
3	(Annexure A3) Details of Litigation(s)	
4	(Annexure A4) Bidder's Eligibility Criteria	
5	(Annexure A5) Non-disclosure agreement	
6	(Annexure A6) Technical Criteria/Scope of Work	
7	(Annexure A7) Pre-Bid Query Format	
8	(Annexure A8) Format for Submission of Client References	
9	(Annexure A9) Statement of Deviation from Scope of Work	
10	(Annexure A10) Price Schedule (To be Part of Financial Bid)	
11	Letter from OEMs, if applicable	

Name & Signature of authorized signatory

Seal of Company

Glossary of Abbreviations

Glossary of Abbreviations		
(As used in the RFP Document – Part B)		
Abbreviation	**Full Form / Meaning**	**Context in Document**
ACRM	Analytical Customer Relationship Management	Predictive analytics layer
AD	Active Directory	User authentication
AES-256	Advanced Encryption Standard – 256 bit	Data encryption standard
AHT	Average Handle Time	Agent performance metric (Reporting)
AI	Artificial Intelligence	Throughout (AI/ML features)
AI/ML	Artificial Intelligence / Machine Learning	AI-powered services
ANI	Automatic Number Identification	Telephony / CTI
AO	Area Office	Organizational hierarchy
API	Application Programming Interface	Integrations (REST/SOAP); real-time sync
BCP	Business Continuity Plan	Non-functional; cloud & MCP server continuity
BFSI	Banking, Financial Services and Insurance	Eligibility/experience domain
BI	Business Intelligence	Reporting & dashboards
BO	Back Office	Organizational hierarchy
CAP	Corrective Action Plan	Remedies & SLA breach response
CES	Customer Effort Score	Ticket/workload management metric
CIF/CIF ID	Customer Information Identifier	Unique customer identifier
CLI	Caller Line Identification	Telephony / CTI
CO	Central Office / (appears in DPSS.CO.OD RBI citation)	RBI circular reference code
CRM	Customer Relationship Management	Core system being procured
CRO	Customer Relationship Officer	Front-line CRM user
CSAT	Customer Satisfaction Score	Feedback metric
CTI	Computer Telephony Integration	Telephony integration
DIY	Do-It-Yourself	Self-service knowledge articles
DMS	Document Management System	Fetching and displaying documents
DNIS	Dialed Number Identification Service	Telephony metadata
DPBI	Data Protection Board of India	DPDP breach notification
DPDP	Digital Personal Data Protection (Act – already present as "DPDP Act")	Used in body both ways ("DPDP", "DPDP Act")
DPIA	Data Protection Impact Assessment	DPDP compliance (SDF obligations)
DPO	Data Protection Officer	DPDP compliance
DPSS	Department of Payment & Settlement Systems (RBI)	RBI storage of payment system data
DPSS.CO.OD	RBI Circular ref. (DPSS.CO.OD.No.2785/06.08.005/2017-18)	RBI directive citation
DR	Disaster Recovery	Non-functional requirement
EDW	Enterprise Data Warehouse	Real-time data push (interactions history)
EOI	Expression of Interest	Closed-RFP issuance source
EOL	End of Life	OEM letters (commercials)
EOS	End of Support	OEM letters (commercials)

EWS	Early Warning Signals	Risk identification
FAQ	Frequently Asked Questions	Self-service module
FCR	First Contact Resolution	Performance metric
HFC	Housing Finance Company (refers to LICHFL)	General
HRMS	Human Resource Management System	User sync source
IDP	Identity Provider	SSO/SAML context
IT	Information Technology	Roles (Joint General Manager (IT))
IVR	Interactive Voice Response	Telephony system
JWT	JSON Web Token	Authentication
KPI	Key Performance Indicator	Outcome-based payment KPIs
KYC	Know Your Customer	Regulatory process
LICHFL	LIC Housing Finance Limited	The organization
LMS	Loan Management System / Loan Origination & Management System	Core business system
MAF	Manufacturer Authorization Form	OEM/partner letters
MCP Server	Model Context Protocol Server	Local AI context server
MIS	Management Information System	Reports & analytics
ML	Machine Learning	AI/ML
MoM	Month-over-Month	Reporting comparison
MRF	Monthly Recurring Fee	Service credit calculations
NBA	Next Best Action	AI/agent guidance
NBFC	Non-Banking Financial Company	Eligibility/experience domain
NCH	National Consumer Helpline	Regulatory portal
NHB	National Housing Bank	Regulator for HFCs
NPS	Net Promoter Score	Feedback metric
OCRM	Operational Customer Relationship Management	Workflow & automation layer
OD	(Part of RBI ref code: DPSS.CO.OD...)	RBI circular reference code
OEM	Original Equipment Manufacturer	Eligibility/commercials
OTP	One-Time Password	Customer verification
PBG	Performance Bank Guarantee	Payments & penalties
PCI-DSS	Payment Card Industry Data Security Standard	Compliance
PG	Payment Gateway	Receipts data fetch / also “PG Portal” (already in glossary)
PG Portal	Public Grievances Portal (Government of India)	Regulatory complaints
PO	Purchase Order	Commercial/payment milestones
PSP	Principal Solution Provider	Eligible bidder category
QCBS	Quality and Cost Based Selection	Evaluation methodology
RBAC	Role-Based Access Control	Security model
REST	Representational State Transfer	API standard
RFP	Request for Proposal	Document type
RO	Regional Office	Organizational hierarchy
RPO	Recovery Point Objective	Disaster recovery metric

RTO	Recovery Time Objective	Disaster recovery metric
SAML	Security Assertion Markup Language	Single Sign-On standard
SCIM	System for Cross-domain Identity Management	User provisioning protocol
SI	System Integrator	Eligible bidder category
SLA	Service Level Agreement	Resolution timelines
SMS	Short Message Service	Notification channel
SOA	Statement of Account	Customer document
SOAP	Simple Object Access Protocol	API standard
SOC 2	Service Organization Control 2	Security certification
SOW / SoW	Statement/Scope of Work	Scope references
SSO	Single Sign-On	Authentication
STC	Software & Technology Centre	Office location
T1L1	Technically #1, L1 Price (combined selection notion)	Award criteria phrasing
TAT	Turn-Around Time	Operational efficiency metric
TLS	Transport Layer Security (TLS 1.2 / 1.3)	Encryption in transit
UAT	User Acceptance Testing	Acceptance before go-live
Uptime	Service Availability (Uptime %)	SLA
UX/UI	User Experience / User Interface	Usability requirement
VAPT	Vulnerability Assessment & Penetration Testing	Security requirement
WebRTC	Web Real-Time Communication	Soft-phone technology
YoY	Year-over-Year	Reporting comparison

Definitions of Additional Technical Terms

API Driven Integration

A system integration approach in which all communication between applications occurs through secure, authenticated, and standardized Application Programming Interfaces (APIs). This architecture ensures modular connectivity, scalability, interoperability across systems, and enables controlled data exchange without direct database dependencies.

Auto Closure Logic

A predefined system rule that automatically closes service tickets or requests after a specified period if the issue has been marked as resolved and no further response or objection is received from the customer within the configured timeframe.

Automated Assignment

A system capability that automatically allocates tasks, service requests, or tickets to appropriate users or teams based on predefined business logic, such as loan branch mapping, geographic location, customer segment, skill set, workload balancing, or organizational hierarchy.

Business Continuity Plan (BCP)

A documented framework of procedures and technical arrangements designed to ensure the continuous availability and operation of critical CRM services during unexpected disruptions such as system outages, infrastructure failures, or natural disasters. The BCP framework typically includes backup infrastructure, redundancy planning, and integration with disaster recovery mechanisms.

Confidence Scoring

An analytical scoring mechanism used by AI or machine learning models to measure the probability of accuracy or reliability associated with an automated recommendation, classification, or response before executing automated actions within the system.

Context Aware Fallback Routine

An intelligent fallback mechanism that evaluates organizational hierarchy, geographical mapping, customer attributes, or operational structure to determine the most appropriate alternative routing path when the primary assignment logic fails or no direct mapping is available.

Data Integrity Check

An automated validation process designed to verify the accuracy, completeness, and consistency of data during system operations or synchronization activities. These checks detect anomalies such as missing values, mismatched records, corrupted data, or duplication.

Data Residency

A regulatory and compliance requirement ensuring that all customer-related data, system logs, backups, and operational records are stored and maintained within the territorial boundaries of India, in accordance with applicable regulations such as RBI guidelines and the Digital Personal Data Protection (DPDP) Act.

Data Synchronization

A controlled mechanism that ensures consistent and accurate data exchange between multiple interconnected systems. Synchronization may occur in real time, near real time, or scheduled batch intervals and typically follows predefined precedence rules where one system is designated as the authoritative source of truth.

Disaster Recovery (DR)

A structured technical strategy that enables the restoration of critical CRM services, applications, and data following a system failure or catastrophic event. The DR environment is typically hosted at a geographically separate secondary site within India to ensure regulatory compliance and operational resilience.

Document Auto Generation

A system capability that enables secure, automated generation of customer documents such as interest certificates, statements of account, payment receipts, or confirmation letters through integrated services without manual intervention.

Duplicate Ticket Detection

An automated process that identifies and flags multiple service requests related to the same customer, loan account, or issue, thereby preventing redundant processing and ensuring efficient ticket management.

Escalation Path

A predefined hierarchical workflow that automatically escalates unresolved service requests or incidents to higher levels of authority or support tiers when resolution timelines defined under the SLA approach or exceed the permitted thresholds.

Fallback Mechanism

A predefined automated process that reassigns or reroutes system operations—such as ticket assignment, workflow processing, or data retrieval—to an alternate resource or logic path when the primary processing rule fails or the designated resource is unavailable.

Incident

An unplanned interruption or degradation of service that negatively impacts the functionality, performance, security, or availability of the CRM platform, requiring investigation, corrective action, and formal tracking through the incident management process.

Knowledge Base Auto Suggestion

An AI-assisted feature that analyses customer queries, keywords, or interaction intent and automatically recommends relevant knowledge base articles, FAQs, or troubleshooting guides to assist users or support agents in resolving issues quickly.

Local Cloud

A cloud computing environment hosted within India's geographic and regulatory jurisdiction or company (aka client i.e. LIC Housing Finance Limited) premise, compliant with the organization's security and regulatory policies, and functionally treated as an extension of the organization's on-premises infrastructure.

Model Context Protocol (MCP)

A structured server-based interface layer designed to provide AI systems with controlled access to contextual organizational data stored locally. The MCP framework ensures that AI models receive relevant, secure, and region-specific information required for accurate responses while maintaining strict data governance controls.

Near Real Time Processing

A system capability where data is processed with minimal latency, typically within seconds, rather than instantaneously. This approach is commonly used for queue-based processing, lightweight batch operations, or periodic synchronization tasks where immediate processing is not mandatory.

Nearest Mapping Criteria

A structured set of hierarchical fallback rules used by the CRM system to automatically determine the most appropriate office or Customer Relationship Officer (CRO) for ticket assignment when the primary customer-office mapping is unavailable. The criteria ensure continuity of service by selecting the closest logically related office based on organizational hierarchy and customer/loan attributes.
The system evaluates mapping candidates in a defined order—typically, The system applies the Nearest Mapping Criteria as below:

- **Loan Account Branch Check**
  The system retrieves the branch associated with the customer's active loan account.
  If this branch has mapped CROs, the ticket is assigned there automatically.
- **Customer's Base Branch Check**
  If no CRO is available at the loan branch, the system checks the base branch linked to the customer's CIF ID.
- **Back Office Check**
  If both branches lack valid CRO mapping (e.g., due to temporary integration delays), the system escalates the assignment to the corresponding Regional Office CRO.
- **Regional Office Check**
  If no mapping is found at the back office level, the system assigns the ticket to a regional office level CRO.
- **Corporate Office Fallback**

If no mapping is found at the regional level, the system assigns the ticket to a designated Corporate Office queue for manual allocation.

Omni Channel Intake

A unified intake mechanism that consolidates customer interactions and service requests from multiple communication channels—including email, WhatsApp, chatbot, IVR, mobile applications, and web portals—into a centralized CRM system for standardized tracking and processing.

On Premises Deployment

“On-Premise Deployment” refers to installation and operation of all solution components (application, databases, middleware, integrations, AI/ML modules, MCP Server, filesystems, log storage, certificates, and monitoring agents) within LIC HFL-owned and LIC HFL-managed Data Centres, using LIC HFL compute, storage, network, virtualization, and security infrastructure. No component shall reside outside LIC HFL’s physical and logical control boundary.
The Bidder shall provide **detailed recommendations for the required technology stack and infrastructure specifications**, including compute, storage, networking, software dependencies, and sizing requirements necessary for successful deployment and operation of the solution in the **LIC HFL on-premises environment**.

Predictive SLA Breach Alert

A proactive system-generated alert triggered by analytical models that evaluate historical ticket behaviour, workload patterns, and resolution timelines to identify service requests that are statistically likely to breach SLA commitments before the breach occurs.

Real Time Dashboards

Interactive dashboards that display live operational metrics, performance indicators, ticket status, SLA compliance levels, and workload distribution, automatically refreshed through event-driven updates or API-based data streams.

Real Time Processing

A system capability in which data is captured, processed, and made available immediately upon occurrence of an event, typically triggered through API calls, system events, or transactional operations, with negligible processing delay.

Sentiment Analysis

An AI-driven analytical technique that evaluates the tone and emotional context of customer communications (such as positive, negative, or urgent sentiment) to prioritize service requests and improve response handling.

SLA Breach

Any instance where the Bidder fails to meet the performance, availability, response time, or resolution time commitments defined under the Service Level Agreement (SLA), which may trigger escalation procedures, contractual penalties, or service credit mechanisms.

Tamper Proof Audit Trail

A secure and immutable record of all system activities, including user actions, configuration changes, ticket updates, and data modifications. The audit trail ensures traceability, regulatory compliance, and protection against unauthorized alterations.

Total Cost of Ownership (TCO)

TCO refers to the **complete, end-to-end cost** of acquiring, implementing, operating, and maintaining the proposed CRM Solution over the defined contract period. It includes **all direct and indirect costs** that the Bidder will charge for the solution, covering both one-time and recurring components.

TCO shall include, but is not limited to, the following cost elements:

- One-time implementation and professional services
- Licensing/subscription costs for all software components
- Integration costs (internal and external systems)
- Infrastructure or hosting costs (if applicable)
- API costs, communication costs (e.g., SMS/WhatsApp), and operational service charges
- Annual Maintenance Contract (AMC) / Support & Warranty charges
- Any recurring fees for usage, scaling, cloud consumption, or enhancements
- Any mandatory third-party tools, connectors, plug-ins, or compliance components

The TCO must reflect the **complete financial obligation** of the Customer over the specified term, with **no hidden or conditional costs.**

Warranty

Warranty shall mean the period of one (1) year from the date of successful Go-Live of the solution, during which the bidder shall provide comprehensive support, defect rectification, patches, updates, and maintenance services without any additional cost to LIC Housing Finance Limited.

Key Aspects of Warranty	
Aspect	**Description**
Duration	**1 year from the date of Go-Live** of the system.
Cost	Included in the **implementation or project cost**. No separate charges are applicable.
Support Coverage	Includes **bug fixing, issue resolution, troubleshooting, and technical support**.
Updates & Patches	Bidder must provide **software patches, minor updates, and security fixes**.
Performance Assurance	Bidder must ensure the system **operates as per functional and technical specifications** agreed in the contract.
Defect Rectification	Any **defects, errors, or system failures** must be corrected by the bidder at no additional cost.

Warranty vs AMC (Annual Maintenance Contract)		
Parameter	**Warranty**	**AMC**
Timing	Immediately after **Go-Live**	Starts **after warranty period ends**
Cost	Included in project cost	Charged separately
Purpose	Stabilization and defect correction	Ongoing maintenance and support
Scope	Bug fixes, patches, system stabilization	Support, upgrades, maintenance, enhancements (as mentioned in the document)

Zero Manual Intervention

An operational requirement whereby all identity management, access control, workflow routing, and system synchronization processes are executed automatically through predefined rules or APIs, minimizing the need for human intervention in routine operational tasks.

Zero Touch Provisioning

An automated provisioning process where user accounts, roles, and access permissions are created, modified, or deactivated automatically based on real-time updates from the HRMS system, ensuring immediate synchronization between HR and application access controls.

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