

Sr. No.	(Page Number)	Section number	Clause No.	Actual Clause in the EOI	Clarification Sought / Amendment Requested	DoP's Response
1	54	2.2.1	22	Throughout the term of the agreement, any changes concerning GoI Regulations, or any other Government/ Statutory/ Regulatory Bodies are to be implemented at no additional cost by the bidder.	Bidder shall comply with such regulatory requirements, provided such laws/requirements are provided by the Bank and agreed as part of the contract. Any changes due to the law/requirements which shall impact the timelines/cost of services, shall be subject to change control process including cost (as applicable).	As per the EOI.
2	64	2.4	12	The bidder should undertake necessary development in compliance with the guidelines of the Data Privacy Act. Similar other statutory requirements raised would also have to be incorporated.	The requirement under this clause needs to be discussed and agreed as part of the scope.	As per the EOI.
3	66	2.4	16	The bidder should develop GenAI features in the application with enterprise grade security and privacy, a. The platform should support a range of infrastructure for gen AI to train models. b. The vendor will suggest use cases for GenAI during the requirement gathering phase. A few use cases will be given in FRS.	The requirements under this needs to be discussed in consideration of the scope. Bidder would like to clarify that, for GenAI related scope, parties shall discuss the scope and applicable T&Cs for GenAI scope.	Bidder to propose as per the RFP requirements.
4	86	2	2.11	2.11. Escrow Arrangement	The requirement of the escrow needs to be discussed and agreed depending on the scope/solution, product finalization etc.	As per the EOI.
5	12 of 55	Part 3 > 2	2.2.1	Bidder will have to provide the support in a 24*7*365 environment model	Request clarification on the support model expected by DOP	Necessary details to be shared in the RFP

6	23 of 55	Part 3 > 2	2.4	Bidder will set up an intermediary helpdesk during Go-Live and 6 months in the O&M Phase to help the customers/DoP and DoP's stakeholders with any queries/complaints, etc.	Request details around the helpdesk requirement, if it needs to be setup at DOP premises, language requirements etc.	Necessary details to be shared in the RFP
7	47 of 97	Part 3 > 2	2.1	There were multiple Customizations in line with the department requirement implemented in the McCamish platform. McCamish is a COTS product comprising key business modules such as Product EOI for Shortlisting of Service Provider for Supply, Development, Installation, Integration, Migration, Maintenance & Support of Insurance Management Solution (IMS) Page 6 of 55 Setup, Policy Issuance, Servicing, Claims Management, Agency Management, Transactional Reporting, etc.	What level of documentation is available for these customizations? 2.2.2>16 mentions Technical Documents, Data Dictionary, Table Structure, Flow Charts, BRD, User Manuals, and Training materials	Details to be shared with the successful bidder only
8	52 of 97	Part 3 > 2	2.2	1. In the case of a COTS solution, the licenses should be perpetual and in the name of DoP. Perpetual will mean that Department of Posts will have the right to use COTS Solution without any Licence fee, even after 'Term of Contract' is over.	Would the DoP be willing to pay an annual maintenance fee if the solution is COTS	There shall not be any additional license fee for using the product except for one time cost.  AMC & ATS to be payable for ongoing updates, support, or maintenance are provided and should be as per Industry Standard.

9	53 of 97	Part 3 > 2	2.2.1	13. Bidder must migrate all the Insurance Data into the new IMS as per business requirement including online and offline policies.	is the data migration required for active policies only or for all policies?	As per the EOI.
10	53 of 97	Part 3 > 2	2.2.1	13. Bidder must migrate all the Insurance Data into the new IMS as per business requirement including online and offline policies.	Can you please elaborate further on scope of data migration? e.g. would the data migration also entail past transactions done by respective stakeholders including proposals, reviews, queries of customer, processing, claim etc or only summary of these transactions and policy documents	Necessary details to be shared in the RFP
11	53 of 97	Part 3 > 2	2.2.1	13. Bidder must migrate all the Insurance Data into the new IMS as per business requirement including online and offline policies.	Would the data formatting and data updation of additional info which is not present in past data be done by DoP and redy to impor t data be made available?	Necessary details to be shared in the RFP
12	54 of 97	Part 3 > 2	2.2.1	18. The IMS application should be compatible with all existing hardware of different configurations of DOP which include Desktop, Laptop, Mobile etc.	Is a ready list available? Is there a minimum hardware config/ OS version requirement for compatibility?	Necessary details to be shared in the RFP
13	54 of 97	Part 3 > 2	2.2.1	22. Throughout the term of the agreement, any changes concerning Gol Regulations, or any other Government/ Statutory/ Regulatory Bodies are to be implemented at no additional cost by the bidder.	Request change in this condition. Bidder cant give a carte blanche on changes it has no control over	As per the EOI.
14	54 of 97	Part 3 > 2	2.2.1	23. Bidder to provide Production environment, with Development, UAT, Preproduction, and Training or any other Environment required for migration/testing. The pre-prod environment is like the production environment which mimics the actual condition under which this software will run with appropriate sizing.	In what of these environment would the integration with external systems be made available?	As per the EOI.

15	54 of 97	Part 3 > 2	2.2.1	26. The IMS shall be capable of catering to the futuristic requirements of ULIP, Term Plan, Pension Plan, Group Insurance, and Annuity plans.	Would the requirement be detailed in the RFP?	Necessary details to be shared in the RFP
16	59 of 97	Part 3 > 2	2.2.7	iii. The customer portal and mobile app shall be integrated with external portals like Paytm, etc.	Is the integration requirement for payment only or for extending APIs for policy actions by users on third party platforms like PayTM etc. If the latter is true, are the requirements documented	Necessary details to be shared in the RFP
17				License terms	License to any Bidder's proprietary product shall be subject to separate license terms. If Bidder supplies third-party products and services through the resale model, supply of such licenses, products shall be governed by the terms and conditions of the resale agreement which needs to be signed between Accenture and DOP separately for establishing the resale model. All OEM products shall be governed by the EULA/EUMA as provided by the respective OEM, which will be executed between DOP and such OEM directly.	As per the EOI.
18				Data Security and Privacy	We understand that DOP will provide Accenture with access to personal data in the DOP's environment only, Bidder requests DOP, either: (i) To share only masked data to Bidder for providing services under this project, or (ii) If option (i) above is not possible, then, Bidder expects that the parties will mutually discuss and agree to enter into Data Protection Schedule capturing the security & disclosure protocols and other terms as per applicable Data Privacy Laws to define RISL (being Data Controller role) and Bidder (being Data Processor role) and will comply the applicable Data Privacy Laws respective to their roles.	Necessary details to be shared in the RFP
19	55 of 97	Part3 - 2.2.2		Modules: Bidders should provide following modules as part of the solution	Are there any localization requirements that needs to be considered (ex. Language other than English)	Necessary details to be shared in the RFP

20	55 of 97	Part3 - 2.2.2		Modules: Bidders should provide following modules as part of the solution	Please clarify whether bidders are expected to provide "Document Generation" capability in addition to the "Document Management System" referenced?	Necessary details to be shared in the RFP
21	55 of 97	Part3 - 2.2.2		Modules: Bidders should provide following modules as part of the solution	Please share the details of the current <b>"Document Generation System"</b> being used: - COTs / Home Grown (if COTs please mention the product name) - Technology Stack - Integration mechanism with current IMS	Details will be shared with the selected Bidder
22	55 of 97	Part3 - 2.2.2		Modules: Bidders should provide following modules as part of the solution	Can the current <b>"Document Generation System"</b> be used with the new proposed IMS solution to reduce complexity & cost of the program? If not, please provide the pain points with the current system	This will be a green field implementation.
23	55-56 of 97	Part3 - 2.2.2		Integrations to be developed by the bidder	Please share the below details of current <b>"Customer Relationship Management (CRM)"</b> application. - COTs / Home Grown (if COTs please mention the product name) - Technology Stack - Integration Mechanism with current IMS	As per EOI (Please refer to sections 2.5.2 and 2.2.8).
24	55-56 of 97	Part3 - 2.2.2		Modules: Bidders should provide following modules as part of the solution	There appears to be some ambiguity concerning Customer Relationship Management (CRM), as it is referenced both within the modules scope and in the Integration list found in section Part3_2.2.8 (page 60 of 97). Please clarify this?	Necessary details to be shared in the RFP
25	55-56 of 97	Part3 - 2.2.2		Integrations to be developed by the bidder	Can the current <b>"Customer Relationship Management (CRM)"</b> be used with the new proposed IMS solution to reduce complexity & cost of the program? If not, please provide the pain points with the current system	Necessary details to be shared in the RFP

26	56 of 97	Part3 - 2.2.2		Modules: Bidders should provide following modules as part of the solution	Please share the below details of currentl " <b>Anti-Money Laundering (AML)</b> " rules and configuration application. - COTs / Home Grown (if COTs please mention the product name) - Technology Stack - Integration Mechanism with current IMS	Details will be shared with the selected Bidder
27	56 of 97	Part3 - 2.2.2		Modules: Bidders should provide following modules as part of the solution	Can the current " <b>Anti-Money Laundering (AML)</b> " be used with the new proposed IMS solution to reduce complexity & cost of the program? If not, please provide the pain points with the current system	Details to be shared with the selected Bidder
28	57 of 97	Part3 - 2.2.4		Agency Management System (AMS)	What is the current agent commission calculation frequency?	Details to be shared with the selected Bidder
29	57 of 97	Part3 - 2.2.5		Workflow Management System (WMS)	Please share the details of current "Workflow Management System (WMS)" being used. - COTs / Home Grown (if COTs please mention the product name) - Technology Stack - Integration Mechanism with current IMS	Details to be shared with the selected Bidder
30	57 of 97	Part3 - 2.2.5		Workflow Management System (WMS)	Can the current " <b>Workflow Management System (WMS)</b> " be used with the new proposed IMS solution to reduce complexity & cost of the program? If not, please provide the pain points with the current system	This will be a green field implementation. Pain point to be shared with selected bidder.
31	58 of 97	Part3 - 2.2.6		Supply, Installation, Integration, Migration, Maintenance & Support, Customization/Enhancement, and Commissioning of Document Management System (DMS)	Please share the details of the current " <b>Document Management System</b> " being used: - COTs / Home Grown (if COTs please mention the product name) - Technology Stack - Integration Mechanism with current IMS	Details to be shared with the selected Bidder

32	58 of 97	Part3 - 2.2.6		Supply, Installation, Integration, Migration, Maintenance & Support, Customization/Enhancement, and Commissioning of Document Management System (DMS)	Please provide the current volume of documents that needs to be migrated to the new DMS system.	Necessary details to be shared in the RFP
33	58 of 97	Part3 - 2.2.6		Supply, Installation, Integration, Migration, Maintenance & Support, Customization/Enhancement, and Commissioning of Document Management System (DMS)	Can the current " <b>Document Management System</b> " be used with the new proposed IMS solution to reduce complexity & cost of the program? If not, please provide the pain points with the current system	This will be a green field implementation. Pain point to be shared with selected bidder.
34	59 of 97	Part3 - 2.2.7		Customer Portal, Mobile App, Agent Portal and Employer Portal	Are these tightly coupled with the core IMS platform (McCamish)? Please share any specific reasons to change these.	As per EOI (Please refer to Section 2.2)
35	59 of 97	Part3 - 2.2.7		Customer Portal, Mobile App, Agent Portal and Employer Portal	If the current portals and app are not tightly couple, is there any specific to replace them with a new solution instead of integrating them to the new proposed IMS platform? This will help reduce the cost and complexity of the solution to be provided	As per EOI (Please refer to Section 2.2)
36	60 of 97	Part3 - 2.2.8		Integrations to be developed by the bidder	For each integration entity listed, please provide the following additional details: - Application Name - Technology Stack of the Application - Data Flow Direction (Outbound, Inbound, or Both) - Processing Type (Batch or Real-Time) - Current Integration Pattern - Number of Files (if utilizing FTP)	Details to be shared with the selected Bidder
37	76 of 97	2.8		Cloud Hosting Platform	Could you please outline the Department of Posts' enterprise IT vision, strategy, and roadmap for cloud adoption? Additionally, has the Department formally selected a Cloud Service Provider (CSP) as part of its enterprise strategy, or is it currently operating production workloads on any CSP platform?	MeiTY/Gol guidelines on the cloud services shall be applicable to the bidders. Bidder to propose the CSP as per the requirements.

38	76 of 97	2.8		Cloud Hosting Platform	Point No. 7 references security, management, monitoring, helpdesk services, and internet connectivity. Could you please clarify whether these services will constitute an entirely new setup for the IMS application, or if components such as monitoring, helpdesk, and network connectivity can be leveraged from the existing infrastructure?	This will be a green field implementation.
39		5.6		Submission of Response	There is no link or placeholder to upload submission documents for this EOI in the GEM portal & please advise where and how to submit the documents. Tender ref no.- PLI-56/3/2025-PLI-DOP Link:- <a href="https://eprocure.gov.in/eprocure/app?page=FrontEndTenderDetailsExternal&amp;service=page&amp;tnid=908862">https://eprocure.gov.in/eprocure/app?page=FrontEndTenderDetailsExternal&amp;service=page&amp;tnid=908862</a>	Bidders may refer to the corrigendum issued in this regard.
40		7.14		Disclosure of Court Cases	Cognizant states that to the best of its knowledge, it is not involved in the prosecution of any Liens/Suits or claims against Client that would preclude Cognizant from performing services contemplated under this RFP."	No reply required
41	5	Part 2	Fact sheet	No Consortium allowed. Sub-contracting: Allowed only for Cloud Services	Kindly allow us to subcontract/ teaming agreement for implementation of Insurance management system, Document management system (DMS), Agency management system (AMS), Workflow management system (WMS) to be able to provide DPLI the best solution.  Kindly allow us to have the teaming agreement with a client which is not an Indian incorporated entity	As per the EOI



42	6	2	2.1.2	There are mainly four channels for policy processing: 1. Over-the-counter (operated by DoP employees) 2. Customer Portal 3. Agent portal, and 4. RICT devices (operated by Gramin Dak Sewaks)	Can you clarify if the Department of Posts expects the service provider to build entirely new portals (Customer and Agent portal) or enhance and rebuild the existing ones to meet the comprehensive new requirements outlined in the EOI?	As per EOI (Please refer to Section 2.2)
43	6	2	2.1.5	Quote Engine	How often is the premium rate updated/revised?	Details to be shared with the selected Bidder
44	6	2	2.1.5	Quote Engine	Is there an existing Quote engine which can be leveraged for rules and requirements?	This will be a green field implementation.
45	7	2	2.1.8	Current Statistics – PLI/RPLI policies in the system (McCamish) as of 1st April 2025:	Can DoP confirm if the migration scope includes all historical policies—active, matured, lapsed, or inactive—to ensure they remain accessible (even in archived form) in the new IMS for future reference and compliance?	Necessary details to be shared in the RFP
46	7	2	2.1.7	Agent Management	Is the agency management system expected to be part of the IMS or bidder can propose a standalone system for agency management?	Bidder to propose as per the RFP requirements
47	7	2	2.1.7	Agent Management	Please provide complete feature list of the Agent Management System- including Agent life cycle at PLI, Agent Creation, Authorization, Training, Target, De-listing, Suspension	Necessary details to be shared in the RFP
48	7	2	2.1.7	Agent Management	How many users access the agent management system?	Necessary details to be shared in the RFP
49	7	2	2.1.7	Agent Management	Is document upload (Agent Identification-Adhaar, PAN) functionality needed in this?	Necessary details to be shared in the RFP
50	7	2	2.1.8	Current Statistics – PLI/RPLI policies in the system	Please clarify the breakup of PLI Vs RPLI policies	As per EOI section 2.1.8, "Current Statistics & Projected Growth". First table is PLI statistics, second table is RPLI statistics.
51	7	2	2.1.8	Current Statistics – PLI/RPLI policies in the system	Is the bidder supposed to share the strategy for Policy migration or the DoP will share the migration plan for PLI/ RPLI policies?	Bidder to propose as per the RFP requirements
52	7	2	2.1.8	Current Statistics – PLI/RPLI policies in the system	Are the unaccounted policies mentioned in this clause to be migrated to the New System and what is the volume?	Details to be shared with the selected Bidder

53	7	2	2.1.8	Current Statistics – PLI/RPLI policies in the system	Are their any policies which are outside the core (McCamish) system?	Details to be shared with the selected Bidder
54	9	2	2.1.8	v. Projection of transactions	What are the list of transactions included in this table(Issuance, Maturity, endorsement etc.)	The said table includes only the premium collection transactions.
55	10	2	2.2.1	Operational requirements for the IMS	Will additional details such as operational SLAs of IMS be provided at the RFP stage?	Necessary details to be shared in the RFP
56	10	2	2.2	Project Scope	Would DoP consider a phased rollout of subsequent RFP with specific scope? Or would there a single RFP with detailed scope as defined in EOI	Necessary details to be shared in the RFP
57	10	Part 3	2.2 Project scope	Point 1 and Point 2	Please can you elaborate the clause	Necessary details to be shared in the RFP
58	10	2.2	Scope	All integrations and providing APIs for various Internal and External Applications/ Channels.	Kindly provide number of APIs and Tech stacks	Necessary details to be shared in the RFP
59	10	2.2	Scope	Virtual private cloud services/solutions in line with the sizing requirement of the proposed Insurance Management Solution (IMS) based on existing data & future growth.	Which cloud services are in use and which are going to be integrated in future?	Necessary details to be shared in the RFP
60	10	2.2	Scope	Supply/ development and O&M of Customer Portal, Mobile APP, Employee	Can you please provide any preference on the choice of technology stack w.r.t. to customer portal, agent portal solutions that need to be built?	Bidder to propose as per the RFP requirements
61	10	Part 3	2.2 point 5	All integrations and providing APIs for various Internal and External Applications/ Channels	Can DoP share a list of internal and external systems with which data layer must integrate?	Details to be shared with the selected Bidder
62	11	2.2	2	Bidder needs to analyze the DoP Organization Structure, Admin Structure, Field Operational Units Structure, Rural Business, Training, etc.	Will the RFP explain the DoP Organization structure, admin structure etc. ?	As per EOI Section 1.2

63	11	2.2	4	The solution provider will ensure the provision of various APIs and provide strategies for distributed Data Sourcing, Transformation, Replication, Synchronization, Recoverability, Placement, and Persistence Strategy	Do we have any listed priorities by DoP about the mentioned provisions or does it depend on the bidder to create them as per the need of solution implementation ?	Necessary details to be shared in the RFP
64	11	2.2	6	The integrated solution design should include an Integration Framework for the integration of both internal and external applications, services, and stakeholders as per the business requirements.	Will the existing connections, solution design and integration framework be shared by DoP during the RFP ? If not, these details are required to analyze the current integrations to create a checklist for provisioning them in the final solution implementation.	Details will be shared with the selected Bidder
65	11	2.2	8	Bidder to ensure that all data will have consistent formats and definitions and be independent of applications.	Will the RFP provide the glossary/data catalog that needs to be maintained which can be a genesis of solution implementation?	Details will be shared with the selected Bidder
66	11	2.2	8	Bidder to ensure that all data will have consistent formats and definitions and be independent of applications.	Does the bidder need to provision a solution for a data governance tool ?	Necessary details to be shared in the RFP

67	11	2.2.1	Supply, Design, Development, Installation, Implementation, Migration, Operations & Maintenance, and Commissioning of IMS	The Integration framework should use services-oriented architecture (SOA) enablement for the underlying applications.	Can the you confirm if an existing SOA platform (e.g., Oracle SOA Suite, MuleSoft, WSO2, IBM Integration Bus) is already in use or if the bidder is expected to propose one?	Bidder to propose as per the RFP requirements
68	11	2.2.1	Supply, Design, Development, Installation, Implementation, Migration, Operations & Maintenance, and Commissioning of IMS	The solution provider will ensure the provision of various APIs and provide strategies for distributed Data Sourcing, Transformation, Replication, Synchronization, Recoverability, Placement, and Persistence Strategy.	What security protocol, authentication and authorization mechanism are being used in current systems?	Details to be shared with the selected Bidder

69	11	2.2.1	Supply, Design, Development, Installation, Implementation, Migration, Operations & Maintenance, and Commissioning of IMS	Bidder must share the Proposed Solution Blueprint, Solution Architecture & Deployment Architecture with DoP.	Can we get current systems architecture diagrams?	Details to be shared with the selected Bidder
70	11	2.2.1	Supply, Design, Development, Installation, Implementation, Migration, Operations & Maintenance, and Commissioning of IMS	Bidder must provide virtual private cloud infrastructure sizing requirements to deploy IMS and DMS. In the future, the same cloud may be leveraged for Peripheral/Surrounding Applications as well.	Can we get tech stack for peripheral applications?	Please refer to EOI section 2.5, "External and Internal Interdependencies"

71	11	Part 3	2.2 point 8	Bidder to ensure that all data will have consistent formats and definitions and be independent of applications	Can DoP clarify if consistent definition of KPI's are across data platform layers?	Bidder needs to ensure the data consistency across the applications.
72	11	Part 3	2.2 point 9	Data should only be accessed through applications/interfaces for creation, updating, and deletion. There should not be any direct access to the data layer for application end users.	What is the expected volume of APIs that are required to be developed ?	Please refer to EOI section 2.5, "External and Internal Interdependencies"
73	11	Part 3	2.2 point 10	Bidder shall provide Logical and Physical Data Model designs.	Can DoP please clarify if Data model is required for IMS or complete data platform	As per the EOI.
74	11	Part 3	2.2 point 11	The bidder shall provide the details of the data synchronization strategy both in real-time and batch mode.	Please suggest if there are any requirements for real-time data ingestion and processing currently	Necessary details to be shared in the RFP
75	11	Part 3	2.2 point 13	Bidder must migrate all the Insurance Data into the new IMS as per business requirement including online and offline policies.	What is the expected volume and complexity of data to be migrated (e.g., database tables, APIs, formats, legacy systems)? What is the segregation between structured and un-structured types of data ?	Necessary details to be shared in the RFP
76	11	Part 3	2.2 point 16	Bidder must prepare, and share all the Technical Documents, Data Dictionary, Table Structure, Flow Charts, BRD, User Manuals, and Training materials to DoP.	Please suggest if data dictionaries exist currently? Will DoP provide existing data dictionaries and metadata definitions?	Details to be shared with the selected Bidder
77	11	2.2	2	Bidder needs to analyze the DoP Organization Structure, Admin Structure, Field Operational Units Structure, Rural Business, Training, etc.	Is the bidder required to suggest Org structure improvements as a part of their solution as well ?	As per EOI Section 1.2

78	11	Part 3	2.2 point 12	The bidder needs to develop a complete data model that starts from user input at the presentation layer, undergoes transformation through process and service layers, integrates into operational systems and data stores, connects with data integration layers, and finally enables reporting. This ensures a closed feedback loop by modelling seamless end-to-end integration across all system layers, enhancing operational efficiency and decision-making capabilities.	Is there an existing enterprise data model or canonical schema that the bidder is expected to align with or extend?  Will the data model be required to support real-time analytics and AI/ML use cases as part of the closed feedback loop?	Bidder to propose as per the RFP requirements.
79	12	7.24	2.2.1 Point 24	Bidder will have to provide the support in a 24*7*365 environment model.	Please suggest if support is needed on site at DoP premises or will virtual support from vendor offices suffice ?	Necessary details to be shared in the RFP
80	13	Part 3		MIS Transactional & Operational Reports & Dashboards - - Portfolio Dashboard - Claims Dashboard - Agent Performance Dashboard - Other dashboards and reports as required - Loans Dashboard	Please suggest the number of transactional and operational reports and dashboards expected to be created.	Necessary details to be shared in the RFP

81	14	Part 3		Miscellaneous Requirements - - Business Continuity Plan - Security Audits - Migration - Enterprise Datawarehouse integration - Performance Dashboard - Compliance with Security Policies - Enterprise Asset Management Solution integration (futuristic) - IRDAI Portals (futuristic) - Insurance Ombudsman system (futuristic) - Various Portals	Please suggest if a data warehouse currently exists or should it be provisioned for implementation by the vendor?	As per the EOI.
82	14	Part 3		Miscellaneous Requirements - - Business Continuity Plan - Security Audits - Migration - Enterprise Datawarehouse integration - Performance Dashboard - Compliance with Security Policies - Enterprise Asset Management Solution integration (futuristic) - IRDAI Portals (futuristic) - Insurance Ombudsman system (futuristic) - Various Portals	Please suggest the number of futuristic portals integration is expected with.	Necessary details to be shared in the RFP
83	15	2.2.5	Workflow Management System (WMS)	Event notification to notify employees and management when certain milestones occur. Example: Policy is due for maturity, policy renewal notice, policy lapse notice, etc.	Please provide current notification system info	Necessary details to be shared in the RFP



84	17	2.2.7	Scope	The customer portal and mobile app shall be integrated with the common customer portal and mobile app of Postal Solution of IT 2.0	Can you pls provide us with details about the common customer portal and mobile app solution in terms of its functionality and its tech stack. Can you pls provide us with details about the One User Interface; whether it is an existing platform that will have to be utilized to integrate with several external applications by the new proposed IMS solution?	One User Interface is the centralized portal for DoP. Integrations need to be done with One User Interface.  Detailed requirement to be shared in the RFP.
85	18	2.2.8	Integrations to be developed by the bidder	Support centralized ticket tool for logging incidents related to IMS	What system is being used in as centralized ticket tool?	DoP is using the centralized ticketing tool developed internally by DoP.
86	18	General	General	EOI eligibility criteria	For the submission of EOI response, is DoP expecting bidders to only provide response to Eligibility criteria with the forms as detailed in <u>6. EOI eligibility criteria</u> or bidders are expected to include capabilities, approach and methodology as well?	As per the EOI.
87	20	2.3	2.3.4	This will be a validation method that enables users to securely authenticate users with multiple portals by using just one set of credentials. In this, the identity data takes the form of tokens which contain identifying bits of information about the user.	Will the Single-sign on method be provided during the RFP stage ? More details are required to understand the required mechanisms for which single sign on needs to be provisioned? (Ex. – MeriPehchaan NSSO, OAuth 2.0, etc.)	Necessary details to be shared in the RFP
88	20	2.3.8	Technical Requirements	Document Archival Retrieval Policy	Please let us know what are your requirements with respect to document archival retrieval policy?	Necessary details to be shared in the RFP
89	21	2.3.9	Technical Requirements	Data Archival, Purging & Retrieval Policy	Please elaborate on Data Archival, Purging & Retrieval Policy requirements?	Necessary details to be shared in the RFP

90	21	Part 3	2.3.9	Data Archival, Purging & Retrieval Policy	Please suggest the retention period for different types of reports (e.g., audit logs, financial summaries, agent performance)? Additionally, should retention be done from IMS or the data warehouse?	Details to be shared with the selected Bidder
91	21	Part 3	2.4 point 3	The documentation undertaken by Bidder would cover the below areas. - a. Business Process Overview. b. Process flow diagrams including exceptional situations. c. Data dictionary comprising field-level details such as description, format, and validations. d. Data Flow diagrams.	Will the DFDs need to cover both the as-is and to-be states, or only the proposed (to-be) system design?	It should cover only the proposed (To-Be) system design.
92	22	Part 2	Table serial 8	The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last 7 years from the date of publishing of this EOI.	Kindly allow us to also share global experience also in addition to India experience	As per point 8, section 6.1, Indian as well as Global Experience is allowed.
93	22	Part 2	Table serial 9	The bidder should have undertaken data migration of the Financial Management Solution for a BFSI client in the last 7 years from the date of publishing of this EOI.	Kindly allow us to share global experience also in addition to India experience	As per point 9, section 6.1, Indian as well as Global Experience is allowed.
94	22	Part 2	Table serial 8	The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last 7 years from the date of publishing of this EOI.	Please allow the bidders to use OEM experience along with bidders experience	As per the EOI.

95	23	Part 2	Table serial 10	The CSP engaged by the bidder should have experience in at least one project in the implementation of the Financial Management Solution on their virtual private cloud in the last 7 years from the date of publishing of this EOI.	Kindly allow us to share global experience also in addition to India experience	As per point 10, section 6.1, Indian as well as Global Experience is allowed.
96	23	6.1	10	<p>The CSP engaged by the bidder should have experience in at least one project in the implementation of the Financial Management Solution on their virtual private cloud in the last 7 years from the date of publishing of this EOI.</p> <p>Relevant Citation:-  1. Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work  OR Certificate from the statutory auditor of the bidder mentioning the scope of work and details  2. Completion Certificate (As per Form A.8)</p>	Please allow the CSPs to reference public sector customers testimonials are available on CSP's website in form of public case studies. Since, cloud is offered on a self-service basis, typically there are no contracts signed between customer and CSP. Government customers procure cloud services indirectly from our authorized partners. Hyperscalers typically do not have any work orders/agreements to this effect. Therefore, Form A.8 cannot be provided.	The Work Order in the name of SI may be accepted. However, the work order should clearly indicate CSP's experience as required.

97	23	6.1	11	<p>All data must be kept within India, and under no circumstances should any data be moved outside India. DoP mandates that the bidder furnishes an undertaking guaranteeing that the data generated from the IMS which includes data at rest as well as data in transit, loaded on the IMS, shall reside within Indian boundaries and servers located in DC-DR facilities in Indian Territory.</p> <p>Self-declaration letter to DoP from both Bidder &amp; CSP on their letterhead, stating compliance to the mentioned parameters. (As per Form A.9)</p>	The CSP may offer a self-declaration that the data will not move out of India if the customer/partner chooses regions in India – the responsibility cannot be taken upon by the CSP and therefore the format defined in the EOI cannot be complied with by a CSP.	This shall be joint responsibility of SI and CSP.
98	24	2.5.1	External and Internal Interdependencies	Front End Reports & Dashboards	Please provide total number of reports that are expected to be build as part of this RFP. Additionally, provide the name and a single line description for each.	Details to be shared with the selected Bidder
99	24	Part 3	2.4 point 16	The bidder should develop GenAI features in the application with enterprise grade security and privacy - a. The platform should support a range of infrastructure for gen AI to train models.b. The vendor will suggest use cases for GenAI during the requirement gathering phase. A few use cases will be given in FR	Could you please clarify whether the Gen AI features are expected to be integrated directly within the core operational systems, or if they should be designed as embedded capabilities within the data warehouse and analytics layer?	Bidder to propose as per the RFP requirements.
100	25	2	2.5.2	Integrations – External Interdependencies & Track Owners	Are there existing vendors /bidder should bring its vendors for external integrations like - SMS, payment gateway, etc,?	As per EOI (Please refer to Section 2.5.2)

101	32	2	2.7	Performance testing to support 10,000 concurrent users	Please provide a portal-wise concurrent user count for an optimized testing infrastructure plan	Necessary details to be shared in the RFP
102	34	2.8	1	The bidder shall provide Infrastructure as a Service (IaaS) within VPC (Virtual Private Cloud) which includes provisioning of the operating system, and all necessary IT infrastructure-related software required for the deployment and hosting of the IMS solution.	<p>In addition, it is recommended that PaaS be provisioned through CSP managed services that reduce operational complexity and enhance security compared to self-managed alternatives, particularly in areas of data protection, access control, and routine maintenance.</p> <p>Managed services definition: Managed Services are defined as: The capability provided to the consumer (in this case DoP) by the CSP, to deploy on-to the cloud infrastructure consumer created or acquired applications, created using programming languages, libraries, APIs, services and tools, supported by the provider. A cloud under this RFP shall not be considered as a Managed Service if the Bidder manages or controls the underlying cloud infrastructure - network, servers, operating systems or storage, though it has control over the deployed applications and possibly configuration settings for the application hosting environment. (Ref: <a href="https://csrc.nist.gov/glossary/term/platform_as_a_service">https://csrc.nist.gov/glossary/term/platform_as_a_service</a>). Bidder to provide compliance to Managed Service Definition as per below annexure). Further, Managed Service shall not be considered if there is a manual intervention such including need to write scripts and manually provisioning up or down of service infrastructure from CSP and application provider. The bidder should provision the services from CSP but it should adhere to the managed services definition mentioned in this document. The bidder and CSP should also ensure monitoring and management of all the required services for the projects, including monitoring dashboard and logging through a single console</p>	As per the EOI. The detailing of managed Services shall be given in RFP. Please refer to section 2.3.12 of EOI

103	37	2.8	Cloud Hosting Platform	SLA Reporting for all Service Lines (Server, Storage, Backup, Database, Network, Application etc.).	What SLAs are expected for incident response, system uptime, and issue resolution during post-go-live support?	SLAs to be defined in the RFP.
104	38	2.9	2.9.1	Data Migration from legacy systems	Please confirm if the legacy system vendor will provide full access to data structures, documentation, and support during migration.	incumbent vendor support will be given for the Exit Management.
105	42	2	2.10.8	3000 free manhours per quarter for enhancements	Can the bidder propose a blended rate for additional manhours beyond the free quota?	Necessary details to be shared in the RFP
106	45	3	3.1	Key Resources required during implementation and O&M	Can the bidder propose additional roles, if required e.g. Enterprise Architect, Agility Coaches, Change Managers etc.	The manpower requirement in the EOI is the minimum requirement and bidder may propose suitable additions as part of RFP response.
107	45	3.1.	Manpower Requirements	Key Resources of the Bidder	All roles are for Waterfall / traditional implementation and delivery project and program deliveries. Is DoP also thinking of Agile ways of working for better productivity from the first phase of implementation itself?	As per the EOI section 2.2.1, "Supply, Design, Development, Installation, Implementation, Migration, Operations & Maintenance, and Commissioning of IMS"
108	62	2.3	2.3.1	The security of core systems shall be fully compliant with guidelines issued by MeitY and IRDAI. The application security shall be fully compliant with guidelines issued by IRDAI and conform to the OWASP standards. The security of database systems shall be fully compliant with guidelines issued by MeitY, CERT-In, and IRDAI.	Requesting to clarify if we are to provide compliance certificate including third party.	As per the EOI Section 2.4, "Other Requirements", clause 8.

109	64	2.5	12	The bidder should undertake necessary development in compliance with the guidelines of the Data Privacy Act. Similar other statutory requirements raised would also have to be incorporated.	Requesting you to please provide complete list of requirements to be incorporated	Necessary details to be shared in the RFP
110	64	2.5	12	The bidder should undertake necessary development in compliance with the guidelines of the Data Privacy Act. Similar other statutory requirements raised would also have to be incorporated.	Requesting to clarify if we need to build Data Privacy framework around the core system?	Bidder to propose as per the RFP requirements.
111	25, 26	2.5.2.	Integrations – External Interdependencies & Track Owners	One CRM - One User Interface	CRM is outside, so what's the landing page for IMS? Where are Proposals generated and handled? within CRM or IMS or some other external system? Can more details on these be provided in RFP?	Details to be shared with the selected Bidder
112	General	General	General	General	Is the support - 24*7*12 expected to be provided as managed service model? Is there a minimum number of support personnel requirement?	Bidder to propose as per the RFP requirements.
113	General	General	General	General	What are the key pain points or limitations associated with the existing core system currently used by the Department of Posts (DoP)?	Details to be shared with the selected Bidder
114	General	General	General	General	What is the strategy for decommissioning the existing McCamish system? Will it act as a system of records (SOR) and the IMS will be implemented on top of existing core? Is there a plan to completely decommission McCamish system and only use the new IMS	Details to be shared with the selected Bidder
115	General	General	General	General	Is the development team allowed to work from bidders development centers while the project manager and Business analysts work onshore at DoP?	As per the EOI Section 2.4, "Other Requirements", Point 14

116		2	2.1.5	Quote Engine	How many users are authorized to make the changes to the premium rates?	Premium rates can only be changed based on authorisation of PLI Directorate.
117	4	1. Fact Sheet		Place of Submission of Responses	The EOI states the submission is on GeM portal but the GeM reference is not available anywhere in the document. "www.gem.gov.in" On further investigation, we found that the EOI is published on the Central Public Procurement Portal of GeM. "https://eprocure.gov.in/eprocure/app" Tender Reference: PLI-56/3/2025-PLI-DOP Tender ID: 2025_DOP_864505_1 Please confirm on where the submission needs to be done.	Bidders may refer to the corrigendum issued in this regard.
118	5	1. Fact Sheet		Last Date and Time for submission of Pre-Bid queries	We request you to please provide an additional 2 days time to submit further queries post the pre bid meeting. There might be more queries post the pre bid meeting as is usually the case.	As per the EOI and subsequent notification issued for the date extension
119	5	1. Fact Sheet		Consortium/ Subcontracting	We request you to please change the stance in regards to sub contracting. We request you to keep it open in RFP stage so that we can work with our partners for providing non core services , if any	As per the EOI.
120	9	5.9		5.9 Bidder's Authorized Signatory and Authentication of Responses	We as a company have pre existing board resolution issued and notarized which clearly calls out the list of authorized signatories who can execute documents and sign bids on behalf of our organization. We will include this as part of our submission, basis this we believe that we do not need to submit "7.12 Form A.12: Format for Power of Attorney" in page 38 of the EOI. Please confirm.	The resolution passed by the board along with a copy of the resolution.
121	18	6. EOI Eligibility Criteria	1. Company Registration	iv. Certificate from the Statutory Auditor indicating the number of years of operations in India as of the bid submission date.	We request you to remove this ask. The company incorporation certificate along with the last three years financials should be proof enough for years of operation in India. Alternately request you to accept a self declaration from authorised signatory along with Incorporation certificate as proof for this.	As per the EOI.



122	19	6. EOI Eligibility Criteria		4. CSP's MeitY Empanelment	We request you to remove all references to selection of a CSP or providing CSP specific information at the EOI stage. The bidder as a system integrator will prefer to work with multiple CSP to come out with the best solution from both a technical and commercial stand point based on the overall solution. This level of detail would only be available during the RFP stage. Instead we request you to replace them with declarations from bidder to work with CSP who have the requested capabilities.	At the EOI stage, bidder to propose a CSP fulfilling the requirements given in the EOI. In case the proposed CSP does not meet the requirement of the details given in the RFP stage, bidder is allowed to change the proposed CSP at the RFP stage, which meets the EOI and RFP requirement.
123	20	6. EOI Eligibility Criteria	7. Experience in Insurance Solutions	Relevant Citations: i. Copy of Purchase Order/Work Order /Contract with Client and letter from the client specifying the scope of work and details of transactions per day OR Certificate from the statutory auditor of the bidder mentioning the scope of work and details of transactions per day. ii. Completion Certificate (As per Form A.5)	As we have standard NDA executed with most if not all customers in the BFSI domain, we request the below updates to this clause: Relevant Citations: i. Copy of Purchase Order/Work Order /Contract with Client and letter from the client specifying the scope of work and details of transactions per day OR Certificate from the statutory auditor, <b>Company Secretary/ Authorised Signatory</b> of the bidder mentioning the scope of work and details of transactions per day. ii. Completion Certificate <b>OR Self declaration from Company Secretary/ Authorised Signatory of the bidder.</b> (As per Form A.5)	As per the EOI.

124	22	6. EOI Eligibility Criteria	8. Experience in Policy Admin System	<p>Relevant Citation</p> <p>i. Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work or certificate from the statutory auditor of the bidder mentioning the scope of work.</p> <p>ii. Completion Certificate (As per Form A.6)</p>	<p>As we have standard NDA executed with most if not all customers in the BFSI domain, we request the below updates to this clause:</p> <p>Relevant Citations:</p> <p>i. Copy of Purchase Order/Work Order /Contract with Client and letter from the client specifying the scope of work OR Certificate from the statutory auditor, <b>Company Secretary/ Authorised Signatory</b> of the bidder mentioning the scope of work.</p> <p>ii. Completion Certificate <b>OR Self declaration from Company Secretary/ Authorised Signatory of the bidder.</b> (As per Form A.6)</p>	As per the EOI.
125	22	6. EOI Eligibility Criteria	9. Experience in Data Migration	<p>Bidders are required to submit the following documentary evidence regarding the credentials for data migration, including volume details for data migration activities.</p> <p>Relevant citation:-</p> <p>i. Work Order/Supply Order giving details of Data Migration, OR Certificate from the statutory auditor of the bidder mentioning the scope of work and details regarding the credentials for data migration, including volume details for data migration activities.</p> <p>ii. Completion Certificate (As per Form A.7)</p>	<p>As we have standard NDA executed with most if not all customers in the BFSI domain, we request the below updates to this clause:</p> <p>Bidders are required to submit the following documentary evidence regarding the credentials for data migration, including volume details for data migration activities. Relevant citation:-</p> <p>i. Work Order/Supply Order giving details of Data Migration, OR Certificate from the statutory auditor, <b>Company Secretary/ Authorised Signatory</b> of the bidder mentioning the scope of work and details regarding the credentials for data migration, including volume details for data migration activities.</p> <p>ii. Completion Certificate <b>OR Self declaration from Company Secretary/ Authorised Signatory of the bidder.</b> (As per Form A.7)</p>	As per the EOI.
126	23	6. EOI Eligibility Criteria		<p>10. CSP's Experience in cloud solution</p> <p>11. Data Compliance</p>	Same as above.	The Work Order in the name of SI may be accepted. However, the work order should clearly indicate CSP's experience as required.

127	24	6. EOI Eligibility Criteria	14. Board Resolution or Power of Attorney	Specific Power of Attorney for the Bidder to sign the Contract Agreement. (As per Form A.12)	As a corporate we have a standard Board Resolution issued to authorize specific individuals who are authorized to execute contracts and sign bid documents. We will submit the same, we request you to confirm that in such a case we do not need to submit the Form A.12.	The resolution passed by the board along with a copy of the resolution.
128		General Query		Consortium is not allowed.	As we are very interested to participate in this tender, please allow consortium to meet eligibility criteria.	As per the EOI.
129		General Query		Bid End Date	Our technical team is working hard on above EOI but we might require more some time to stitch the bid in an optimized and cost efficient manner.	As per the EOI.
130	6	2.1.6		The department currently has reports through multiple channels and at multiple frequencies, as explained below:	We want to confirm whether DoP will favor centralized data dashboarding with a preference for fully managed interactive and GenAI enabled dashboards by the CSP. This will reduce operational complexity while delivering advanced capabilities. We request that evaluation criteria be extending to the requirement here and preference be given to fully managed solutions	Bidder to propose as per the RFP requirements.

131	11	2.2	9	Data should only be accessed through applications/interfaces for creation, updating, and deletion. There should not be any direct access to the data layer for application end users.	<p>We want submit that this section may be made more elaborate with the recommendation that the solution must implement strict access controls where internal administrators, including database administrators and system operators, cannot directly access, modify, or export production data. All access must be governed through:</p> <ul style="list-style-type: none"> <li>- Just-in-Time (JIT) privileged access management with automated time-bound access</li> <li>- Mandatory approval workflows for elevated access requests</li> <li>- Four-eyes principle for critical data operations</li> <li>- Automated session recording and audit logging</li> <li>- Behavioral analysis to detect anomalous administrator activities</li> <li>- Fine-grained identity and access management controls, supporting attribute-based access control (ABAC) and integration with existing identity providers.</li> <li>- Data tokenization and anonymization to minimize exposure of raw PII data.</li> </ul> <p>We request DoP to confirm the aforementioned standards of development are sought and whether they will be evaluated.</p>	Necessary details to be shared in the RFP
132	14	5.21	Evaluation on Process	Evaluation based only on pass/fail of eligibility	Suggest incorporating scoring-based shortlisting to differentiate on domain and solution strength.	As per the EOI.
133	14	2.2.3		The IMS system should have a customizable rule engine supporting the following (but not limited to) activities: 4. Provide automated underwriting without manual intervention.	Please confirm if DoP will prefer if the bidder delivers this section through the use of managed GenAI solutions that will provide these functionalities to improve the underwriting process, including rule validation, underwriting guidelines adherence, and decision justification. This will ensure industry standard advanced solutioning for DoP	Bidder to propose as per the RFP requirements.
134	16	5.29	Code of Integrity	Independent external monitors	Please confirm their role during EoI or post-award and procedure for raising concerns.	As per the EOI section 5.29, "Code Of Integrity".

135	19	2.3		Technical Requirements	We request DoP to confirm if we can ensure reduced operational overhead, human errors, provide better cost efficiency, and optimized performance for critical components such as databases, container orchestration, and messaging services. This will require that a technical requirement specify that the solution must utilize CSP-managed offerings that provide automated patching, scaling, and security updates without direct operator access to the underlying infrastructure or data plane.	As per the EOI. The detailing of managed Services shall be given in RFP. Please refer to section 2.3.12 of EOI
136	20	2.3	2.3.1	The security of core systems shall be fully compliant with guidelines issued by MeitY and IRDAI. The application security shall be fully compliant with guidelines issued by IRDAI and conform to the OWASP standards. The security of database systems shall be fully compliant with guidelines issued by MeitY, CERT-In, and IRDAI.	We request DoP to confirm if they require the native services of CSP to improve the security posture of the application holistically the security guidelines will specifically extend to PII. This will require a suggestion that the solution must implement comprehensive protection for Personally Identifiable Information (PII) through a multi-layered security approach combining encryption, access controls, and continuous compliance monitoring. All PII data must be encrypted at-rest and in-transit using FIPS 140-2 Level 3 validated Hardware Security Modules (HSMs) with both server-side and client-side encryption implementation. The solution should offer native encryption capabilities for data at rest and in transit, with support for both server-side and client-side encryption, and integration with native and third-party hardware security modules (HSMs) for key management. The encryption architecture must ensure that encryption keys are never exposed to cloud provider or internal administrators. We want to consider and propose compute resources which supports confidential computing for hosting the application workloads securely for the benefit of DoP.	As per the EOI.

137	21	6	Eligibility Criteria – Point 7	Bidder must demonstrate 50,000 transactions/day in current insurance solution	Request to consider cumulative transaction load across multiple clients or allow proof of similar scale deployments in key modules.	As per the EOI.
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138	21	2.3	2.3.11	<p><b>Performance Testing</b></p> <p>This is done to evaluate how the system is performing and, also at the same time generate key insight on how the system can improve its reliability and robustness. Bidder should agree to the timelines defined by DoP to conduct performance testing during UAT, go-live, and Change management process. The different metrics for measuring the performance are captured in the Service Level Agreement section.</p>	<p>We request that this section be amended to clearly call out the scope of performance testing to ensure that the application provided will accommodate the scale of the requirement and expand as needed. This will ensure that DoP will select a platform that will meet the needs of its customers. Higher scoring should be awarded to bidders complying with the same:</p> <p>The Bidder should supply necessary tools required to perform performance testing with appropriate licenses. The performance testing should be capable of evaluating application output, processing speed, data transfer velocity, network bandwidth usage, maximum concurrent users, memory utilization, workload efficiency and command response time.</p> <p>The bidder needs to demonstrate performance of the prototype 50 times the actual user workload given and the performance of the application will be measured along with the utilization of cloud services. Parameters considered for evaluation will include response time, auto-scale up / scale down as per load, optimal utilization of compute / serverless resources, architecture deployed across 2 physical distant apart sites/data centers and ability to run without any downtime when one site is not available etc.</p> <p>The bidder will carry out the following performance testing broadly like load Test, stress Test, Soak/endurance Test, spike Test and dependency tests, or any other tests which is required for providing above requirements. Load test- It should gather the information of measuring data movement, throughput, Maximum acceptable Load with a certain number of simultaneous/concurrent users. Further it should also ensure to gather the information of key performance metrics, such as data throughput per second or disk access per</p>	Necessary details to be shared in the RFP
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					<p>second, acceptable multiple users engage with the application in a normal manner and to check the application's ability to perform under anticipated user loads for identify performance bottlenecks.</p> <p>Stress test- It should gather the information of high-traffic or data processing conditions till tolerable load conditions without affecting Application fails.</p> <p>Soak Test/Endurance tests- It should verify that the Application performance characteristics like memory hole, any flaw on functionality, etc., should not change over time during above tests.</p> <p>Spike test- It should be capable of ascertaining the behavior of Application in case any erratic and unpredictable user load change or any other sudden change occurs.</p> <p>Minimum and Long Load time – The Bidder should provide the details of initial time of application during start and capture minimum and long load time.</p> <p>Poor response time and Quick Response Time – The Bidder should capture response time when a user inputs data into the application until the application outputs a response to that input and should capture poor response time and quick response time.</p>	
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139	21	2.3	2.3.12	<p>Compatibility of IMS</p> <p>The IMS with all the peripheral applications (PAS, DMS, portals, cloud services, system software, etc.) shall be cloud-agnostic, platform-agnostic, and hardware-agnostic for all layers of applications including web servers and databases so that there is no component/vendor lock-in at all, either at solution level or any other level.</p>	<p>We recommend an addition to further strengthen this point to maintain portability and avoid vendor lock-in: To maintain portability while leveraging CSP-managed services, the bidder must implement a well-defined abstraction layer that encapsulates service interactions. This abstraction should be limited to specific integration points, allowing for potential future migration while taking full advantage of CSP security features, automated operations, and reduced human touch points. The architecture must demonstrate how CSP-managed services minimize direct operator access to production data, incorporating features such as automated key rotation, managed identity services, and privileged access management.</p>	<p>As per the EOI. The detailing of managed Services shall be given in RFP. Please refer to section 2.3.12 of EOI.</p>
140	22	6	Eligibility Criteria – Point 8	<p>The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud</p>	<p>Request to consider any cloud deployment (IaaS/PaaS/SaaS) as acceptable. Many public sector clients opt for PaaS/SaaS or hybrid models due to cost and management preferences. Restricting to IaaS may eliminate eligible bidders with strong domain expertise.</p>	<p>As per the EOI. The detailing of managed Services shall be given in RFP. Please refer to section 2.3.12 of EOI</p>
141	22	6	6.1	<p>Experience in policy admin system</p>	<p>This is restrictive and we want to highlight that it implies that there is a preference for CSPs who bundle infra and applications. For avoidance of doubt and in the interest of fair competition, we would seek confirmation that decoupled deployments (a CSP hosting third-party PAS) would still be valid.</p>	<p>Policy Admin System (PAS) and the Cloud Service Provider (CSP) can be different.</p>
142	23	6	Eligibility Criteria – Point 9	<p>Data migration of Financial Management Solution for BFSI client in the last 7 years</p>	<p>Request to broaden this to allow data migration projects in any large-scale enterprise software within BFSI domain, not limited to Financial Management Solution.</p>	<p>As per the EOI.</p>

143	23	6.1	10	<p>The CSP engaged by the bidder should have experience in at least one project in the implementation of the Financial Management Solution on their virtual private cloud in the last 7 years from the date of publishing of this EOI.</p> <p>Relevant Citation:-  1. Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work  OR  Certificate from the statutory auditor of the bidder mentioning the scope of work and details  2. Completion Certificate (As per Form A.8)</p>	<p>This clause is restrictive and only favors CSPs that bundle application and Infra. This will cause a challenge for us to select qualified and highly resilient CSPs fairly as cloud is offered on a self-service basis and typically there are no contracts signed between customer and CSP. Government customers procure cloud services indirectly from our authorized partners. Hyperscalers typically do not have any work orders/agreements to this effect. Therefore, Form A.8 cannot be provided. Referenceable public sector customers testimonials are available on CSP's website in form of public case studies.</p>	<p>The Work Order in the name of SI may be accepted. However, the work order should clearly indicate CSP's experience as required.</p>
144	23	6.1	11	<p>All data must be kept within India, and under no circumstances should any data be moved outside India. DoP mandates that the bidder furnishes an undertaking guaranteeing that the data generated from the IMS which includes data at rest as well as data in transit, loaded on the IMS, shall reside within Indian boundaries and servers located in DC-DR facilities in Indian Territory. Self-declaration letter to DoP from both Bidder &amp; CSP on their letterhead, stating compliance to the mentioned parameters. (As per Form A.9)</p>	<p>The CSPs can offer a self-declaration that the Data will not move out of India if the customer/partner chooses regions in India – as the bidder will be implementing the solution, this specified responsibility cannot be taken upon by the CSP and therefore the format defined in the EOI cannot be complied with.</p>	<p>This shall be joint responsibility of SI and CSP</p>

145	23	6	6.1	CSP's experience in cloud solution	We want to highlight that there is a risk of this potentially being interpreted as favoring only vertically integrated CSPs with its own stack. We would suggest that CSP experience extend to deployments where the CSP has provided infrastructure for third-party applications to remove any unwanted bias.	Policy Admin System (PAS) and the Cloud Service Provider (CSP) can be different.
146	24	6	Eligibility Criteria – Point 12	Bidder should have at least 200 full-time technical resources excluding Sales/HR/Admin etc.	Request to consider 200 resources overall, with at least 75% in technical roles or allow staffing plan submission at RFP stage.	As per the EOI.
147	24	2.4	2.4 (point 16)	The bidder should develop GenAI features in the application with enterprise-grade security and privacy, a. The platform should support a range of infrastructure for gen AI to train models. b. The vendor will suggest use cases for GenAI during the requirement-gathering phase. A few use cases will be given in FRS.	We request DoP to specify if the evaluation criteria will extend to GenAI platforms used for development of these features providing a wide range of FMs from a variety of model vendors to ensure flexibility in model selection. The platform should also allow to import customized FMs in a secure and scalable way. We want the GenAI platform to be used to develop features to allow customization of FMs using DoP's data using techniques such as RAG, fine-tuning, distillation and continued pre-training. We also want confirm if DoP will mention ISO/IEC 42001 accredited certification for AI services as a PQ for CSP as a necessary requirement to promote the responsible development and use of AI systems.	Evaluation criteria to be detailed in the RFP.  Bidder to propose the use cases for GenAI as part of the proposed solution.

148	34	2.8		<p>The bidder shall provide services of Virtual Private Cloud (VPC) with logical separation through a Cloud Service Provider (CSP) empanelled by the MeitY.</p>	<p>Please confirm if DoP prefers that the provisioned CSP has accreditations relevant to security, availability, confidentiality, processing, integrity and privacy trust services principles SOC1, SOC2, SOC3, PCI DSS and provide following certifications:</p> <ul style="list-style-type: none"> <li>- ISO 27001 – Data Centre and the cloud services should be certified</li> <li>- ISO/IEC 27017:2015-Code of practice for information security for cloud services and Information technology.</li> <li>- ISO 27018 – Code of practice for protection of personally identifiable information (PII) in public clouds.</li> <li>- ISO 22301 for Business Continuity Management</li> <li>- ISO 20000-1 for IT Service Management</li> <li>- ISO 27701 - Extension to ISO/IEC 27001 - and ISO/IEC 27002 for privacy information-management</li> <li>- PCI DSS – compliant infrastructure for processing financial transaction in the cloud.</li> </ul> <p>Please confirm on the necessity of the aforementioned criteria for the CSP through PQ or if any of the points/accreditations/global standards are not required by DoP for this solution</p>	<p>At the EOI stage, bidder to propose a CSP fulfilling the requirements given in the EOI. In case the proposed CSP does not meet the requirement of the details given in the RFP stage, bidder is allowed to change the proposed CSP at the RFP stage, which meets the EOI and RFP requirement.</p>
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149	34	2.8		<p>1. The bidder shall provide Infrastructure as a Service (IaaS) within VPC (Virtual Private Cloud) which includes provisioning of the operating system, and all necessary IT infrastructure-related software required for the deployment and hosting of the IMS solution.</p>	<p>Please confirm DoP will allow bidders to use PaaS be provisioned through CSP managed services that reduce human errors, operational complexity and enhance security compared to self-managed alternatives, particularly in areas of data protection, access control, and routine maintenance. If the DoP allows the same, will the bidder get higher marks for provisioning managed services. Please also confirm if the publicly available and accepted definition of managed services by CSP apply for this solution. If it does not, please specify what definition will apply and what advantages of managed services will be reduced or added in the provided definition.</p> <p>Managed Services are defined as: The capability provided to the consumer (in this case DoP) by the CSP, to deploy on-to the cloud infrastructure consumer created or acquired applications, created using programming languages, libraries, APIs, services and tools, supported by the provider. A cloud under this RFP shall not be considered as a Managed Service if the Bidder manages or controls the underlying cloud infrastructure - network, servers, operating systems or storage, though it has control over the deployed applications and possibly configuration settings for the application hosting environment. (Ref: <a href="https://csrc.nist.gov/glossary/term/platform_as_a_service">https://csrc.nist.gov/glossary/term/platform_as_a_service</a>). Bidder to provide compliance to Managed Service Definition as per below annexure). Further, Managed Service shall not be considered if there is a manual intervention such including need to write scripts and manually provisioning up or down of service infrastructure from CSP and application provider. The bidder should provision the services from CSP but it should adhere to the managed services definition mentioned in this document. The bidder and CSP should also</p>	<p>As per the EOI. The detailing of managed Services shall be given in RFP. Please refer to section 2.3.12 of EOI</p>
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					ensure monitoring and management of all the required services for the projects, including monitoring dashboard and logging through a single console.	
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150	35	2.8		<p>13. Bidder shall ensure Cloud-based DC/DR proposed as part of the solution must have built-in user-level controls and administrator logs for transparency and audit control.</p>	<p>To maintain the SLAs, we want to utilize data centres which have the lowest downtime among the MeiTY empanelled CSPs - we request DoP to evaluate this as part of the overall evaluation criteria. We would prefer to give a higher resilience, scalable, and agile platform. Further, in the interest of business continuity and downtime reduction, we want to propose and implement a high-availability solution utilizing a three-site architecture consisting of a Primary Data Center (DC), Business Continuity Planning (BCP) site, and Far Disaster Recovery (DR) site. The solution will provide physical redundancy, resilience and achieve 99.99% system availability with near-zero data loss between Primary and BCP sites, allowing for uninterrupted performance, even in the event of power outages, Internet downtime, floods, and other natural disasters, while maintaining near zero Recovery Point Objective (RPO) and Recovery Time Objective (RTO) for the Far DR site.</p> <p>In the assumption of `500 transactions per hour and the RPO design of 30 min, DoP stands to lose `15000 transactional data of users. DoP has to find a way to recover this loss which will cause inconvenience to the end citizen. Given the importance of maintaining the integrity of transactions, we request DoP to evaluate 5 min RTO RPO design at a higher score.</p>	As per the EOI.
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151	35	2.8	2.8 (point 15)	The Recovery Time Objective (RTO) for the complete solution will be defined in the proposed RFP.	To maintain the SLAs, we want to utilize data centres which have the lowest downtime and the MeitY empanelled CSPs. We request that solutions architected across MeitY empaneled sites, with a preference for near zero data loss and RTO be scored higher in the evaluation criteria. In the assumption of `500 transactions per hour and the RPO design of 30 min, DoP stands to lose `15000 transactional data of users. DoP has to find a way to recover this loss which will cause inconvenience to the end citizen. Given the importance of maintaining the integrity of transactions, we request DoP to evaluate 5 min RTO RPO design at a higher score.	As per the EOI.
152	6	4	NA	Subcontracting is allowed, only for engaging a MeitY-empanelled CSP for deploying a Virtual Private Cloud. An SP may be defined as an organization that is reputed in the activities related to the Supply, Development, Installation, Integration, Migration, Maintenance & Support of Insurance Management Solutions (IMS) and has significant similar experience in providing IT services of the nature mentioned in scope of work and technical requirement as given in Part -III of EOI.	Considering the elaborate scope of work, can we (KPMG) partner with multiple OEM partners for requirement fulfillment?	As per the EOI. The Bidder can work with multiple OEMs to deliver the solution meeting all technical and functional requirements of the EOI and RFP.
153	6	3	2.1.1	The calculation for initial / renewal premium, surrender & loan against the policy is set within the core solution. Rate tables for premium calculations are not detailed & dependent on a few attributes such as entry age.	For loan against the policies, the leads should be passed to banking CRM and loan management solution. Please confirm if loan management functionalities shall be part of IMS solution	Necessary details to be shared in the RFP



154	7	2	2.1.7	Functionalities such as Licensing, training & goals are not available. The agent commissions are not calculated in real time & are unavailable on the agent portal. There	The unavailable functionalities are required in future solution?	Necessary details to be shared in the RFP
155	9	5	5.9.1	A Proposal should be accompanied by an appropriate board resolution or power of attorney in the name of an authorized signatory of the Bidder stating that he/she is authorized to execute documents and to undertake any activity associated with the Bidder's Proposal. A copy of the same should be uploaded under the relevant section/folder on the GeM portal. Furthermore, the bid must also be submitted online after being digitally signed by an authorized representative of the bidding entity.	Is there any format for proposal or restrictions on upload format in terms of doc type and size? Please provide preferred doc type (word/ppt converted in pdf).	Please refer to the guidelines for eProcure Portal.
156	19	6	6.1.4	The CSP engaged by the bidder shall be empanelled with MeitY, the CSP Cloud Infrastructure should be STQC audited, and its validity should be valid as of the date of bid closing, for providing cloud computing services to government departments / PSUs. CSP shall also commit to maintaining its validity throughout the contract period in case it is successful in winning this contract.	Is only private cloud required? The CSP should be storing data in India only?	As per the EOI.

157	24	2.2	2.5.1.	<p>2.5.1. Applications</p> <p>The Bidder is responsible for all integrations and providing APIs for all Applications owned by other tracks.</p> <p>Below is the tentative Application list (Including but not limited to) along with their owner track:</p>	Should the system include financial reporting and customer communication system or they will be using enterprise systems for the functionality?	Necessary details to be shared in the RFP
158	48	2	2.13	<p>New Policy Processing</p> <p>There are mainly four channels for policy processing:</p> <p>1.Over-the-counter (operated by DoP employees)</p> <p>2.Customer Portal</p> <p>3.Agent portal, and</p> <p>4.RICT devices (operated by Gramin Dak Sewaks)</p>	Is DoP considering more channels for operation in future like chatbot, whatsapp, IVR etc?	Necessary details to be shared in the RFP
159	48	2	2.12	<p>Financial service requests such as policy surrender, loan request, sum assured alteration, policy conversion, etc. are available. Non-financial service requests such as changes in nomination/name/address and updating contact details can be raised through similar channels as policy processing.</p> <p>Paperless options are not available.</p>	Is paperless option planned in the IMS solution ?	Necessary details to be shared in the RFP

160	12(Part 3)	2.2.1	22	Throughout the term of the agreement, any changes concerning Gol Regulations, or any other Government/ Statutory/ Regulatory Bodies are to be implemented at no additional cost by the bidder.	During the contract period, new regulations are released by regulatory/government body and DoP need to comply by the same for which new implementation is required to be done in the system(other than proposed), then Can we provision for <b>X number of hours</b> for additional enhancements due to regulatory changes. If any enhancements exceed the limit then approach should be finalised through mutual discussion between KPMG and Dop.	As per the EOI.
161	7(Part 3)	2.1.7	1	Functionalities such as agency hierarchy are available.	Is hierarchy management for agents and distributor part of Agent Management System(AMS) ? If not, Is HMS integrated with AMS?	Necessary details to be shared in the RFP
162	NA	NA	NA	NA	On perusal of the EOI, we have observed that there is no mention of our liability under this engagement. Hence, we suggest the inclusion of the following:  "In accordance with standard industry practice, our aggregate liability under this EOI and in connection with the services shall be for direct damages only and shall, in all circumstances and events, be limited to one time the fees paid to us under the engagement. We shall not be liable for any indirect or consequential losses."	Necessary details to be shared in the RFP
163	NA	NA	NA	NA	We note that the EOI does not provide us a right to termination, we suggest the inclusion of the following clause:"As we are a large professional services firm, we reserve the right to terminate the engagement, in case of breach of applicable law or regulation or professional norms."	Necessary details to be shared in the RFP
164	1	All	1	Generic Query	Please correct the page numbers shown in the footer of document. Part 3 onwards page numbering changes in footer.	Pagination starts from Part-3

165	6	4	4	Subcontracting is allowed, only for engaging a MeitY empanelled CSP for deploying a Virtual Private Cloud	Bidder request is to modify this criteria to include the core platform software vendor as a Subcontractor. The new clause can say " Subcontracting is allowed, for engaging a MeitY empanelled CSP for deploying a Virtual Private Cloud, for engaging a software vendor providing the core Insurance platform, for engaging support resources during steady state to provide L1 Services"	As per the EOI.
166	6	2	2.1.1	Product Setup	How frequently is a new product released; is there plan to release "riders" frequently/regularly	Details to be shared with the selected Bidder.
167	6	2	2.1.1	Product Setup	How are products distributed across PLI and RLPI; is there a tool set for distribution or manual installation thru CD/USB	Please refer to Section 2.1.1 of the EOI
168	6	2	2.1.1	Product Setup	What are the types of supported client side machines; is there Digital Workstation Management ? If yes, please describe	Necessary details to be shared in the RFP
169	6	2	2.1.1	Product Setup	how is the network maintained	As per the EOI.
170	6	2	2.1.1	Product Setup	Is paper collected in remote areas mailed to regional offices or central office for transaction processing	Details to be shared with the selected Bidder.
171	6	2	2.1.1	Product Setup	There is mention of manual processing (and paper) with the current McCamish systems. Is there a plan/desire to digitize the paper transactions	Necessary details to be shared in the RFP
172	6	2	2.1.1	Product Setup	is there a plan/desire to digitize payments: Incoming premiums and outgoing claims/collection on maturity	Necessary details to be shared in the RFP
173	6	2	2.1.1	Product Setup	are medical test requirements input into the system thru API integration with service providers or is a medical certificate paper processed manually	Details to be shared with the selected Bidder.
174	6	2	2.1.1	Product Setup	is there a plan/desire for full fledged CRM system	As per EOI (Please refer to sections 2.5.2 and 2.2.8).

175	6	2	2.1.1	Product Setup	please provide number of people by role by location for operations and IT resources	The manpower requirement in the EOI is the minimum requirement and bidder may propose suitable additions as part of RFP response.
176	6	2	2.1.1	Product Setup	please describe current identity access management process, system and management	Necessary details to be shared in the RFP
177	6	2	2.1.1	Product Setup	please provide security policies and guidelines from CISO office	Details to be shared with the selected Bidder
178	6	2	2.1.1	Product Setup	what is the data archival policy	Details to be shared with the selected Bidder
179	6	2	2.1.1	Product Setup	what is the policy and claims archival policy	Details to be shared with the selected Bidder
180	6	2	2.1.1	Product Setup	is it ok to test and rollout by product	As per the EOI.
181	6	2	2.1.1	Product Setup	is it ok to test and rollout by product and inactive policies separately from the active policies	As per the EOI.
182	6	2.1.6		The department currently has reports through multiple channels and at multiple frequencies, as explained below:	We want to confirm whether DoP will favor centralized data dashboarding with a preference for fully managed interactive dashboards by the CSP. This will reduce operational complexity while delivering advanced capabilities. We request that evaluation criteria be extending to the requirement here and preference be given to fully managed solutions	Necessary details to be shared in the RFP
183	7	2	2.1.8	Current Statistics & Projected Growth Total number of PLI Policies = 2,78,18,886	Please clarify that this table is RPLI, not PLI	As per EOI section 2.1.8, "Current Statistics & Projected Growth". First table is PLI statistics, second table is RPLI statistics.
184	7	2	2.1.8	Projection of transactions Number of customer portal users	Please also share the number of mobile app users	Details to be shared with the selected Bidder
185	10	2	2.2	Perpetual will mean that Department of Posts will have the right to use COTS Solution without any Licence fee, even after 'Term of Contract' is over.	Please consider removing this clause as Perpetual licence of COTS products may not be feasible.	As per the EOI.

186	11	2.2	9	<p>Data should only be accessed through applications/interfaces for creation, updating, and deletion. There should not be any direct access to the data layer for application end users.</p>	<p>We want submit that this section may be made more elaborate with the recommendation that the solution must implement strict access controls where internal administrators, including database administrators and system operators, cannot directly access, modify, or export production data. All access must be governed through:</p> <ul style="list-style-type: none"> <li>- Just-in-Time (JIT) privileged access management with automated time-bound access</li> <li>- Mandatory approval workflows for elevated access requests</li> <li>- Four-eyes principle for critical data operations</li> <li>- Automated session recording and audit logging</li> <li>- Behavioral analysis to detect anomalous administrator activities</li> <li>- Fine-grained identity and access management controls, supporting attribute-based access control (ABAC) and integration with existing identity providers.</li> <li>- Data tokenization and anonymization to minimize exposure of raw PII data.</li> </ul> <p>We request DoP to confirm the aforementioned standards of development are sought and whether they will be evaluated.</p>	As per the EOI.
187	12	2	2.2.2	Insurance solutions	Excluded UW, Illustrations, Agency mgmt, Premium payments, Commission payments, analytics	As per the EOI.
188	14	2.2.3		<p>The IMS system should have a customizable rule engine supporting the following (but not limited to) activities:</p> <p>4. Provide automated underwriting without manual intervention.</p>	<p>Please confirm if DoP will prefer if the bidder delivers this section through the use of managed solutions that will provide these functionalities to improve the underwriting process, including rule validation, underwriting guidelines adherence, and decision justification. This will ensure industry standard advanced solutioning for DoP</p>	As per the EOI. The detailing of managed Services shall be given in RFP. Please refer to section 2.3.12 of EOI

189	18	6.1	1	The Bidder should have completed at least 5 years of Operations in India as of the bid submission date.	We request PLI to ammend the clause to let the demerged entiity bid. Same is also allowed by DoP for other RFP's. Companies have been in existence prior to demerger. You may pls ref the memorandum from department of expenditure which allows the demerged entities as per below: The demerged entities (by virtue of corporate restructuring exercise, etc.) may bid in this RFP in line with Office Memorandum No. F.8/78/2023-PPD dated 12.10.2023 of (Department of Expenditure (DoE), Ministry of Finance (MoF), Government of India. Also, the line of business of demerged entity must be in line with the business for which this RFP is intended.	Allowed to the extent of the terms and conditions of the said Office Memorandum (F.8/78/2023-PPD dated 12.10.2023 of (Department of Expenditure (DoE), Ministry of Finance (MoF), Government of India).
190	19	2.3		Technical Requirements	We request DoP to confirm if we can ensure reduced operational overhead, human errors, provide better cost efficiency, and optimized performance for critical components such as databases, container orchestration, and messaging services. This will require that a technical requirement specify that the solution must utilize CSP-managed offerings that provide automated patching, scaling, and security updates without direct operator access to the underlying infrastructure or data plane.	As per the EOI. The detailing of managed Services shall be given in RFP. Please refer to section 2.3.12 of EOI

191	20	6.1	5	The Bidder should be SEI CMMi level 5 certified and should have one of the following accreditations/certifications valid as of the last date of bid submission	Before the demerger we were a CMMi level 5 company. Post demerger, companies have to again apply and attain the CMM certification. This certification is a gradual process. Currently we are certified as CMMi level 3 company. We would be awarded CMMi level 5 certification as the same has been accessed and under progress for certification. We are expecting our CMMi Level 5 certification by end of September 2025. We request PLI to consider CMMi Level 3 currently for the EOI evaluation. We suggest that PLI may also ask for documentary evidence on CMMi 5 status by the bidder. Bidders can submit authorised document from the CMM assessing authority. As an alternative PLI may ask for CMMi level 5 Certification at the RFP participation stage.	As per the EOI.
192	20	6.1	7	The Bidder (themselves or through OEM) should have successfully deployed* at least 1 (ONE) life insurance packaged solution in India or Globally in the last 7 years from the date of publishing of this EOI, and the solution should be currently active # as of the date of submission of bid. In the abovedeployed project(s), the implemented solutions should meet the following credentials.	Please clarify if credential of bidder shall only be considered or its partners credentials can be submitted to qualify against this clause. Also pls clarify if the bidder needs to name its partner here. Pls also clarify if the bidder can consider IMS of multiple partners and submit credentials of more than 1 partner.	As per the EOI. Further, it is clarified that if the Bidder on its own, or jointly through the OEM(s) has successfully deployed at least 1 (ONE) life insurance packaged solution, credentials for that OEM(s) may also be submitted.



193	20	6.1	7	Generic Query	Pls clarify if the IMS partner named by the bidder here would limit the bidder to propose the same partner during the RFP stage.	At the EOI stage, bidder to propose a IMS partner fulfilling the requirements given in the EOI. In case the proposed IMS partner does not meet the requirement of the details given in the RFP stage, bidder is allowed to change the proposed IMS partner at the RFP stage, which meets the EOI and RFP requirement.
194	20	6.1	7	Generic Query	Please specify the documents in addition to the eligibility doc the bidder need to submit as part of EOI response.	As per the EOI.
195	20	6.1	7	Generic Query	Pls specify if the bidder need to submit any technical and / or finctional proposal against the IMS functionality detailed in the EOI doc.	As per the EOI.

196	20	2.3	2.3.1	<p>The security of core systems shall be fully compliant with guidelines issued by MeitY and IRDAI. The application security shall be fully compliant with guidelines issued by IRDAI and conform to the OWASP standards. The security of database systems shall be fully compliant with guidelines issued by MeitY, CERT-In, and IRDAI.</p>	<p>We request DoP to confirm if they require the native services of CSP to improve the security posture of the application holistically the security guidelines will specifically extend to PII. This will require a suggestion that the solution must implement comprehensive protection for Personally Identifiable Information (PII) through a multi-layered security approach combining encryption, access controls, and continuous compliance monitoring. All PII data must be encrypted at-rest and in-transit using FIPS 140-2 Level 3 validated Hardware Security Modules (HSMs) with both server-side and client-side encryption implementation. The solution should offer native encryption capabilities for data at rest and in transit, with support for both server-side and client-side encryption, and integration with native and third-party hardware security modules (HSMs) for key management. The encryption architecture must ensure that encryption keys are never exposed to cloud provider or internal administrators. We want to consider and propose compute resources which supports confidential computing for hosting the application workloads securely for the benefit of DoP.</p>	<p>As per the EOI.</p>
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197	21	2.3	2.3.11	<p><b>Performance Testing</b></p> <p>This is done to evaluate how the system is performing and, also at the same time generate key insight on how the system can improve its reliability and robustness. Bidder should agree to the timelines defined by DoP to conduct performance testing during UAT, go-live, and Change management process. The different metrics for measuring the performance are captured in the Service Level Agreement section.</p>	<p>We request that this section be amended to clearly call out the scope of performance testing to ensure that the application provided will accommodate the scale of the requirement and expand as needed. This will ensure that DoP will select a platform that will meet the needs of its customers. Higher scoring should be awarded to bidders complying with the same:</p> <p>The Bidder should supply necessary tools required to perform performance testing with appropriate licenses. The performance testing should be capable of evaluating application output, processing speed, data transfer velocity, network bandwidth usage, maximum concurrent users, memory utilization, workload efficiency and command response time.</p> <p>The bidder needs to demonstrate performance of the prototype 50 times the actual user workload given and the performance of the application will be measured along with the utilization of cloud services. Parameters considered for evaluation will include response time, auto-scale up / scale down as per load, optimal utilization of compute / serverless resources, architecture deployed across 2 physical distant apart sites/data centers and ability to run without any downtime when one site is not available etc.</p> <p>The bidder will carry out the following performance testing broadly like load Test, stress Test, Soak/endurance Test, spike Test and dependency tests, or any other tests which is required for providing above requirements. Load test- It should gather the information of measuring data movement, throughput, Maximum acceptable Load with a certain number of simultaneous/concurrent users. Further it should also ensure to gather the information of key performance metrics, such as data throughput per second or disk access per</p>	Necessary details to be shared in the RFP
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					<p>second, acceptable multiple users engage with the application in a normal manner and to check the application's ability to perform under anticipated user loads for identify performance bottlenecks.</p> <p>Stress test- It should gather the information of high-traffic or data processing conditions till tolerable load conditions without affecting Application fails.</p> <p>Soak Test/Endurance tests- It should verify that the Application performance characteristics like memory hole, any flaw on functionality, etc., should not change over time during above tests.</p> <p>Spike test- It should be capable of ascertaining the behavior of Application in case any erratic and unpredictable user load change or any other sudden change occurs.</p> <p>Minimum and Long Load time – The Bidder should provide the details of initial time of application during start and capture minimum and long load time.</p> <p>Poor response time and Quick Response Time – The Bidder should capture response time when a user inputs data into the application until the application outputs a response to that input and should capture poor response time and quick response time.</p>	
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198	23	6.1	10	The CSP engaged by the bidder should have experience in at least one project in the implementation of the Financial Management Solution on their virtual private cloud in the last 7 years from the date of publishing of this EOI. Relevant Citation:-1.Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work OR Certificate from the statutory auditor of the bidder mentioning the scope of work and details 2.Completion Certificate (As per Form A.8)	This clause is restrictive and only favors CSPs that bundle application and Infra. This will cause a challenge for us to select qualified and highly resilient CSPs fairly as cloud is offered on a self-service basis and typically there are no contracts signed between customer and CSP. Government customers procure cloud services indirectly from our authorized partners. Hyperscalers typically do not have any work orders/agreements to this effect. Therefore, Form A.8 cannot be provided. Referenceable public sector customers testimonials are available on CSP's website in form of public case studies.	The Work Order in the name of SI may be accepted. However, the work order should clearly indicate CSP's experience as required.
199	23	6	6.1	CSP's experience in cloud solution	We want to highlight that there is a risk of this potentially being interpreted as favoring only vertically integrated CSPs with its own stack. We would suggest that CSP experience extend to deployments where the CSP has provided infrastructure for third-party applications to remove any unwanted bias.	Policy Admin System (PAS) and the Cloud Service Provider (CSP) can be different.
200	24	2	2.5	List of roles needed	Please define current and desired skills as well	Please refer to section 3 of EOI for indicative requirements.

201	24	2.4	2.4 (point 16)	<p>The bidder should develop GenAI features in the application with enterprise-grade security and privacy,</p> <p>a. The platform should support a range of infrastructure for gen AI to train models.</p> <p>b. The vendor will suggest use cases for GenAI during the requirement-gathering phase. A few use cases will be given in FRS.</p>	<p>We request DoP to specify if the evaluation criteria will extend to GenAI platforms used for development of these features providing a wide range of FMs from a variety of model vendors to ensure flexibility in model selection. The platform should also allow to import customized FMs in a secure and scalable way. We want the GenAI platform to be used to develop features to allow customization of FMs using DoP's data using techniques such as RAG, fine-tuning, distillation and continued pre-training. We also want confirm if DoP will mention ISO/IEC 42001 accredited certification for AI services as a PQ for CSP as a necessary requirement to promote the responsible development and use of AI systems.</p>	<p>Evaluation criteria to be detailed in the RFP.</p> <p>Bidder to propose the use cases for GenAI as part of the proposed solution.</p>
202	34	2	2.8	<p>The bidder shall provide services of Virtual Private Cloud (VPC) with logical separation through a Cloud Service Provider (CSP) empanelled by the MeitY.</p>	<p>is there a desired hyper-scaler cloud (AWS, Azure, GCP etc)</p>	<p>As per the EOI.</p>

203	34	2.8		<p>The bidder shall provide services of Virtual Private Cloud (VPC) with logical separation through a Cloud Service Provider (CSP) empanelled by the MeitY.</p>	<p>Please confirm if DoP prefers that the provisioned CSP has accreditations relevant to security, availability, confidentiality, processing, integrity and privacy trust services principles SOC1, SOC2, SOC3, PCI DSS and provide following certifications:- ISO 27001 – Data Centre and the cloud services should be certified- ISO/IEC 27017:2015-Code of practice for information security for cloud services and Information technology.- ISO 27018 – Code of practice for protection of personally identifiable information (PII) in public clouds.- ISO 22301 for Business Continuity Management- ISO 20000-1 for IT Service Management- ISO 27701 - Extension to ISO/IEC 27001 - and ISO/IEC 27002 for privacy information- management- PCI DSS – compliant infrastructure for processing financial transaction in the cloud.Please confirm on the necessity of the aforementioned criteria for the CSP through PQ or if any of the points/accreditations/global standards are not required by DoP for this solution</p>	<p>Necessary details to be shared in the RFP</p>
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204	34	2.8	<p>1. The bidder shall provide Infrastructure as a Service (IaaS) within VPC (Virtual Private Cloud) which includes provisioning of the operating system, and all necessary IT infrastructure-related software required for the deployment and hosting of the IMS solution.</p>	<p>Please confirm DoP will allow bidders to use PaaS be provisioned through CSP managed services that reduce human errors, operational complexity and enhance security compared to self-managed alternatives, particularly in areas of data protection, access control, and routine maintenance. If the DoP allows the same, will the bidder get higher marks for provisioning managed services. Please also confirm if the publicly available and accepted definition of managed services by CSP apply for this solution. If it does not, please specify what definition will apply and what advantages of managed services will be reduced or added in the provided definition.</p> <p>Managed Services are defined as: The capability provided to the consumer (in this case DoP) by the CSP, to deploy on-to the cloud infrastructure consumer created or acquired applications, created using programming languages, libraries, APIs, services and tools, supported by the provider. A cloud under this RFP shall not be considered as a Managed Service if the Bidder manages or controls the underlying cloud infrastructure - network, servers, operating systems or storage, though it has control over the deployed applications and possibly configuration settings for the application hosting environment. (Ref: <a href="https://csrc.nist.gov/glossary/term/platform_as_a_service">https://csrc.nist.gov/glossary/term/platform_as_a_service</a>). Bidder to provide compliance to Managed Service Definition as per below annexure). Further, Managed Service shall not be considered if there is a manual intervention such including need to write scripts and manually provisioning up or down of service infrastructure from CSP and application provider. The bidder should provision the services from CSP but it should adhere to the managed services definition mentioned in this document. The bidder and CSP should also</p>	<p>As per the EOI. The detailing of managed Services shall be given in RFP. Please refer to section 2.3.12 of EOI</p>
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					ensure monitoring and management of all the required services for the projects, including monitoring dashboard and logging through a single console.	
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205	35	2.8		<p>13. Bidder shall ensure Cloud-based DC/DR proposed as part of the solution must have built-in user-level controls and administrator logs for transparency and audit control.</p>	<p>To maintain the SLAs, we want to utilize data centres which have the lowest downtime among the MeiTY empanelled CSPs - we request DoP to evaluate this as part of the overall evaluation criteria. We would prefer to give a higher resilience, scalable, and agile platform. Further, in the interest of business continuity and downtime reduction, we want to propose and implement a high-availability solution utilizing a three-site architecture consisting of a Primary Data Center (DC), Business Continuity Planning (BCP) site, and Far Disaster Recovery (DR) site. The solution will provide physical redundancy, resilience and achieve 99.99% system availability with near-zero data loss between Primary and BCP sites, allowing for uninterrupted performance, even in the event of power outages, Internet downtime, floods, and other natural disasters, while maintaining near zero Recovery Point Objective (RPO) and Recovery Time Objective (RTO) for the Far DR site.</p> <p>In the assumption of `500 transactions per hour and the RPO design of 30 min, DoP stands to lose `15000 transactional data of users. DoP has to find a way to recover this loss which will cause inconvenience to the end citizen. Given the importance of maintaining the integrity of transactions, we request DoP to evaluate 5 min RTO RPO design at a higher score.</p>	As per the EOI.
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206	35	2.8	2.8 (point 15)	<p>The Recovery Time Objective (RTO) for the complete solution will be defined in the proposed RFP.</p>	<p>To maintain the SLAs, we want to utilize data centres which have the lowest downtime and the MeiTY empanelled CSPs. We request that solutions architected across MeitY empaneled sites, with a preference for near zero data loss and RTO be scored higher in the evaluation criteria.</p> <p>In the assumption of `500 transactions per hour and the RPO design of 30 min, DoP stands to lose `15000 transactional data of users. DoP has to find a way to recover this loss which will cause inconvenience to the end citizen. Given the importance of maintaining the integrity of transactions, we request DoP to evaluate 5 min RTO RPO design at a higher score.</p>	<p>As per the EOI.</p>
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207	20	6- EOI Eligibility Criteria	6.1 (5)- Certifications	<p>The Bidder should be SEI CMMI level 5 certified and should have <del>one</del> of the following accreditations/certifications valid as of the last date of bid submission.a) ISO 27001:<del>2013</del> <del>or above</del>b) ISO/IEC 20000c) ISO 9001:2015 <del>or above</del>for at least one office present in India</p>	<p>It is suggested to suitably incorporate the following imperative certification:The Bidder should be SEI CMMI level 5 certified and should <b>have all the</b> following accreditations/ certifications valid as of the last date of bid submission.a) ISO 27001:<b>2022</b> b) ISO/IEC 20000c) ISO 9001:2015 d) <b>ISO 14001</b>Note: The certificates should not have expired or should not be expiring within 6 months from the date of submission of bid. In case the certificate(s) has expired or is/ are expiring within 6 months from the date of submission of EOI, application for renewal should also be submitted<b>Reason: ISO 14001 is a globally recognized standard that specifies requirements for an Environmental Management System (EMS). Its purpose is to provide a framework for organizations to manage their environmental responsibilities, improve environmental performance, and comply with legal and regulatory requirements. ISO 27001:2022 is the international standard that specifies the requirements for establishing, implementing, maintaining, and continually improving an Information Security Management System (ISMS) within an organization. Its primary purpose is to help organizations protect their information assets by providing a framework for managing information security risks and ensuring the confidentiality, integrity, and availability of information. While the 2013 version highlighted risk assessment and treatment, the 2022 update introduces a paradigm shift by emphasizing a dynamic risk-based approach.ISO/IEC 20000-1 is a standard focused on service management systems (SMS), specifically for IT service management (ITSM), with its primary purpose being to help organizations establish, implement, maintain, and improve their ability to deliver services consistently and effectively.</b></p>	<p>Bidders may refer to the corrigendum issued in this regard.</p>
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208	22	6- EOI Eligibility Criteria- Experience in Data Migration	6.1 (9)- Eligibility Criteria	The bidder should have undertaken data migration of the Financial Management Solution for a BFSI client in the last <b>7</b> years from the date of publishing of this EOI.	It is requested to kindly modify and consider the following revised clause:  The bidder should have undertaken data migration of the Financial Management Solution for a BFSI client in the last <b>10 years</b> from the date of publishing of this EOI.	As per the EOI.
209	22	6- EOI Eligibility Criteria- Experience in Policy Admin System	6.1 (8)- Eligibility Criteria	It is suggested to kindly modify this clause as follow:  The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last <b>7</b> -years from the date of publishing of this EOI. The IaaS components will comprise Cloud security, Data Security, Infrastructure, virtualisation, application, Operating system, middleware, runtime and data as part of the solution.	We request PLI Directorate to kindly consider the following:  The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last <b>10 years</b> from the date of publishing of this EOI. The IaaS components will comprise Cloud security, Data Security, Infrastructure, virtualisation, application, Operating system, middleware, runtime and data as part of the solution.	As per the EOI.
210	24	6- EOI Eligibility Criteria- Supporting Documents	6.1 (14)- Eligibility Criteria	Specific Power of Attorney for the Bidder to sign the Contract Agreement. (As per Form A.12)	We request PLI Directorate to allow the Standard Power of Attorney (PoA) to be accepted instead of Specific Power of Attorney.	The resolution passed by the board along with a copy of the resolution.

211	20-21	6- EOI Eligibility Criteria- Experience in Insurance Solutions	6.1 (7)- Eligibility Criteria	<p>The Bidder (themselves or through OEM) should have successfully deployed* at least 1 (ONE) life insurance packaged solution in India or Globally in the last <del>7</del> years from the date of publishing of this EOI, and the solution should be currently active # as of the date of submission of bid. In the above-deployed project(s), the implemented solutions should meet the following credentials. Solutions should be currently supporting a minimum of 50,000 transactions per day. The deployed project(s) should cover at least 3 of the below-mentioned modules as a part of the life insurance package solution:</p> <p>a) Product Configurator b) New Business c) Policy Servicing d) Claims Management e) Billing &amp; Accounting</p> <p>(Transaction refers to business transactions in the core policy administration system across all modules such as premium/ renewal collection, service requests, claims settlement, receipting, accounting, etc.)</p> <p>(*Deployment refers to supply, installations, integration, migration, maintenance, and support) # Refers to that deployed</p>	<p>PLI Directorate is requested to kindly consider the revised clause as follows:</p> <p>The Bidder (themselves or through OEM) should have successfully deployed* at least 1 (ONE) life insurance packaged solution in India or Globally in the last <b>10 years</b> from the date of publishing of this EOI, and the solution should be currently active # as of the date of submission of bid. In the above-deployed project(s), the implemented solutions should meet the following credentials. Solutions should be currently supporting a minimum of 50,000 transactions per day. The deployed project(s) should cover at least 3 of the below-mentioned modules as a part of the life insurance package solution:</p> <p>a) Product Configurator b) New Business c) Policy Servicing d) Claims Management e) Billing &amp; Accounting</p> <p>(Transaction refers to business transactions in the core policy administration system across all modules such as premium/ renewal collection, service requests, claims settlement, receipting, accounting, etc.)</p> <p>(*Deployment refers to supply, installations, integration, migration, maintenance, and support) # Refers to that deployed project currently live or in O&amp;M mode</p>	As per the EOI.
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				project currently live or in O&M mode		
212	12	2.2	2.2.2	General	Do we have to integrate with Communication Management Tool for managing communication and document template generation for all the process?. Please specify if we have integrate with Dop's existing CCM for Proposal generation and Policy Kit Generation.	Necessary details to be shared in the RFP
213	20	6.1	6.1.5	In order to participation of more globally recognized & industry standard bidders, requesting Purchaser to accept the following modified clause," <b>The bidder should be CMMi Level-3 or above Certified</b> "Please consider.	(Provide respective Certificate Copy.)	As per the EOI.
214	32	2.7.	Testing & Acceptance Criteria	The system should support 25000 sessions & 10000 users concurrently	The indicative support session and user concurrency mentioned in the EOI here, <b>is meant for scalability of production/DC environment. Hope our understanding is correct.</b>	As per the EOI.
215	48	2.1.2.	General	New Policy Processing There are mainly four channels for policy processing:	What are different channels which will be used for initiating a new policy, filing claims, service requests? Portals, Emails, Walk ins , Mobile apps etc.	As per the EOI section 2.5.3, "Channels (Front end setup)"
216	51	2.1.7	Projected User Growth	Projection of transactions Online Transactions: 7,18,87,335 Counter Transactions: 3,33,51,707 Total Transactions: 10,52,39,042	As per our understanding, the total Number of transactions which will include all modules (New Business, Claims, Servicing etc.) at the end of years is projected to approx. 10.5 Cr annually (i.e., 2.88 Lakhs transactions per day). <b>Confirm our understanding correct. Please provide the module wise break-up in terms of number of transactions annually.</b>	Details to be shared with the selected Bidder
217	51	2.1.8	General	Projected User Growth: Back Office Operational Users	Please elaborate the job profile /functionality of back-office employees for whom mobility/portal functionality is required?	Details to be shared with the selected Bidder
218	51	2.1.8	General	Projected User Growth: Back Office Operational Users	Please share the list of mobility/portal solutions required for back-office staff.	Necessary details to be shared in the RFP

219	52	2.2	Project Scope	<p>Projected User Growth: The projected growth of users depends on their Year-on-Year (YoY) growth percentage. For Year: 2029-30 Counter Operations: 45,651 Back Office Operational Users: 9718 Branch Office Users: 1,54,394 Agents: 3,95,841</p> <p>The Solution must be capable of working in various Operational Outlets like GPO, HO, SO, BO &amp; various stakeholders. The approximate count of GPO, HO &amp; SO shall be 25,000+ and of BOs 1.65 Lakh+.</p>	<p>As per our understanding, Counter Operations users(45,651), Back Office Operational Users (9718), Branch Office Users (1,54,394) are the back-office users who will process any kind of requests on IMS solution's workflow engine. And here, Agents users (3,95,841) will be front office users who will only capture &amp; initiate the requests from either a portal or mobile app.</p> <p><b>Please confirm our understanding is correct.</b></p> <p><b>Also, confirm for the required Insurance Management Solution (IMS) :</b></p> <p><b>a) Back-office users on Workflow Management system: Total users &amp; expected concurrency</b></p> <p><b>b) Front-office users on Portal/Mobile App: Total users &amp; expected concurrency</b></p>	Necessary details to be shared in the RFP
220	52	2.2	Project Scope	<p>All integrations and providing APIs for various Internal and External Applications/ Channels.</p>	<p>As per our understanding, license APIs for various Internal and External Applications/Channels will be provided by DoP which needs to be integrated with proposed IMS.</p> <p>Hope our understanding is correct. Please confirm the expected <b>peak API hits</b> from these applications.</p>	As per the EOI. APIs to be developed by the bidder. Peak API hits to be shared with the selected bidder.
221	55	2.2.2	General	<p>Modules:-Bidder shall provide the following modules as part of the solution:</p>	<p>Rules wrt to UW workbench will be setup in Solutions Provider rule engine?</p>	UW workbench will be setup in Solutions Provider rule engine.
222	55	2.2	2.2.2	<p>Modules:-Bidder shall provide the following modules as part of the solution: Distribution Management System</p>	<p>Please specify the scope related to Agent Training and Agent Licensing within the systems.</p>	As per the EOI section 2.6, "Training and Capacity Requirement"



223	56	2.2.3	Rule Engine	<p>Rule Engine The IMS system should have a customizable rule engine supporting the following (but not limited to) activities:</p>	<p>As per our understanding, the system should have centralized rule management module to enable the business user to make changes in the business logic of the system, without requiring any programming effort (simple if-else based rules), while ensuring integrity and smooth functioning of the system. System should allow users to create and share entities and rules among each other. Rules once designed can be used in different applications, for example, eligibility rules defined for an organization can be used in different business applications and so on.</p> <p>Also, Kindly mention the <b>total number of rules</b> to be deployed, rules per workflow and <b>expected concurrent rules (peak hits)</b> execution during request processing. <b>How many of these were STP rules &amp; NSTP rules?</b></p>	Details to be shared with the selected Bidder
224	56	2.2	2.2.2	<p>Modules:-Bidder shall provide the following modules as part of the solution:</p>	<p>Since Marketing Automation and Customer Campaign Management both are CRM specific functions. Please specify the scope here.</p>	Necessary details to be shared in the RFP

225	57	2.2.5.	Workflow Management System (WMS)	<p>Ability to define and control the various activities associated with its business processes like policy creation and issuance, policy-related approvals, claims servicing, loan sanctions, sales, and marketing, etc.</p>	<p>As understood from the EOI, that the proposed Insurance management solution should be built on robust Workflow management system, we presume that DoP requires a BPM based scalable Workflow Management System to cater required process automation which will come up with following mandatory functionalities,</p> <ol style="list-style-type: none"> <li>1. The system shall facilitate re-engineering of processes and act as a platform for building specific application and have a workflow engine to support different types of document routing mechanism including Sequential, Parallel, Rule Based &amp; Ad-Hoc Routing.</li> <li>2. The WMS shall support Inbuilt Graphical workflow designer for modelling simple &amp; complex Business Processes using drag and drop facilities.</li> <li>3. The WMS should have in-built, pre-integrated robust &amp; scalable rule engine to enable the business user to make changes in the business logic of the system, without requiring any programming effort (simple if-else based rules), while ensuring integrity and smooth functioning of the system.</li> <li>4. The system shall provide inbuilt facility to design Custom forms that can be attached at one or more stages of workflow.</li> <li>5. The system shall provide facility to define variables in the process or in external database tables, which can be linked to fields defined in the form for efficient data entry.</li> <li>6. The system shall provide facility to define custom triggers like Emails, Word template or launching executable etc. on predefined conditions.</li> <li>7. System shall provide a facility to configure dashboard for individuals as per User Role or Group.</li> <li>8. The workflow management system shall support extensive password validations i.e. locking of user account after specified number of unsuccessful login attempts, password history,</li> </ol>	As per the EOI.
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					<p>password expiry, passwords must be alphanumeric and of minimum character length etc.</p> <p>9. The required workflow solution should comply to various open workflow standards such as BPMN, BPEL, WFMC.</p> <p>10. The proposed BPM/Workflow Solution should have the capabilities such as graphically modelling the processes or workflows, process simulator, integrated rules engine, inbuilt form designer, reports/dashboard tool and integrated Document Management System for storing documents.</p> <p>11. The BPM solution should come with a Business Activity Monitoring System to facilitate users by providing a privilege based Dashboard view.</p> <p>The above are very few specification of a standard BPM based Workflow Solution through which an organization can achieve an out of box process automation solution with a very strong integration capability with multiple other application &amp; social medias and having a very easy change management system.</p> <p><b>Please confirm whether the above understanding is correct.</b></p>	
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226	58	2.2.6	Project Scope	The insurance proposal form along with the supporting documents shall be scanned at all the post offices/ uploaded via Agent Portal/ Customer Portal/ PLI Mobile App/ Employer Portal for policy creation, issuance, or claims as per requirement.	As per our understanding from the EOI, scanning & document feeding in to the system is an important part of the project and thus DoP requires an integrated scanning engine with capability for centralized and decentralized Scanning & Document Capturing. <b>The Workflow, scanning and document management solution should be from same OEM so as to provide a pre-integrated solution right from capture to archival of documents.</b> <b>Please confirm the understanding is correct.</b>	As per the EOI.
227	58	2.2.6.	Supply, Installation, Integration, Migration, Maintenance & Support, Customization/Enhancement, and Commissioning of Document Management System (DMS)	Bar codes, QR Codes, or any other Codes for document identification for affixing on the documents for identification and auto-indexing.	<b>Please confirm the type of the documents which needs to be auto-indexed, tentative number of volumes of such documents (pages per transaction) on which auto-indexing need to be done.</b>	Bidder to propose as per the RFP requirements.

228	58	2.2.6	Supply, Installation, Integration, Migration, Maintenance & Support, Customization/Enhancement, and Commissioning of Document Management System (DMS)	Track and store electronic documents and/or images of paper documents, OCR, and ICR Capability to convert paper documents into electronic documents.	As per our understanding DoP is looking for the system with ICR based extraction capability on hand-written documents. <b>Please confirm the type of such documents, tentative number of volumes of such documents (pages per transaction) on which ICR based extraction need to be done.</b>	As per the EOI.
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229	58	2.2.6.	Supply, Installation, Integration, Migration, Maintenance & Support, Customization/Enhancement, and Commissioning of Document Management System (DMS)	The bidder is required to design, procure, customize, configure, and implement a DMS which shall be used for the IMS.	As per our understanding with implementing similar solution in various Organizations and Respective Departments, DoP requires a robust Document Management System (DMS) that needs to be architecturally scalable and secured i.e. it shall have a separate image storage and only metadata to be stored in RDBMS. <b>Please confirm if our understanding is correct.</b>	As per the EOI.
230	59	2.2.6	Project Scope	The approximate number of people scanning the documents shall be ~3500 initially and may increase by 8% (due to the facility provided to customers for uploading documents through the customer portal) every year	As per our understanding, DoP is looking for a Pre-Integrated scanning solution with IMS. From the volumetrics mentioned in EOI, the total users who will perform scanning with capability for centralized and decentralized Scanning & <b>Document Capturing across DoP Locations would be 3500 (With a YoY growth of 8% for 5 years i.e., around 5150 users will perform scanning). Please confirm the understanding is correct.</b>	As per the EOI.

231	59	2.2.6.	Supply, Installation, Integration, Migration, Maintenance & Support, Customization/Enhancement, and Commissioning of Document Management System (DMS)	The number of users who would be using the data for operational purposes from DMS would be approximately ~3500, with the concurrent users being ~600 users and number of peak users shall be ~1000 users.	<b>As per our understanding, tentative total number of DMS users for direct DMS UI access would be 3500 with concurrent usage ranging between 600 to 1000 users. Hope our understanding is correct.</b>	As per the EOI.
232	62	2.3.8.	Document Archival Retrieval Policy	Bidder shall provide document archival and retrieval solutions which shall adhere to the data archival policy of DoP and GOI.	As per our understanding, the proposed DMS should have extended capabilities for Record Management System with capabilities like applying policies for record retention, storage, retrieval and destruction along with electronic record's physical copy location tracking feature. And the RMS must be compliant with global standards like NRAA, DoD 5015.02 compliant. <b>Please confirm if our understanding is correct.</b>	As per the EOI.

233	62	2.3.8.	Document Archival Retrieval Policy	Bidder shall provide document archival and retrieval solutions which shall adhere to the data archival policy of DoP and GOI	In assumption of the above understanding is correct. <b>Please confirm the total number of RMS users who will manage physical/digital records</b> with featured like setting up disposal policies, retention policies, applying legal holds etc.	As per the EOI.
234	80	2.9	Data Migration	The bidder is responsible for data migration from the existing setup to the proposed setup. ECMS data migration to new DMS shall be as per the new data storage guidelines i.e. 7 MB – 20 MB	<b>Kindly confirm the overall volume (in GB/TB) of migration (Document + Metadata) that needs to be migrated from existing ECMS tool to new DMS.</b>	Necessary details to be shared in the RFP
235			General	General	Please share the list of mobility(ex- customer app, agent app etc.)/portal solutions(ex- broker portal, customer portal etc.) required for front-office staff.	Necessary details to be shared in the RFP
236			General	General	Do you require template/letters/cover note designer for all communications triggered from the system?	Necessary details to be shared in the RFP
237			General	General	Policy Issuance for STP cases will be done via front end solutions like customer portal/ distributor portals /mobile apps etc.?	Necessary details to be shared in the RFP
238			General	General	Do we have to provide Communication Management Tool?	Necessary details to be shared in the RFP
239			General	General	Please confirm that Analytics is only required for Agent Cross Sell/Upsell module and not for any other module.	Necessary details to be shared in the RFP
240			General	Incorporation & Modification	The proposed DMS, RMS, Digitization Solution & Low Code based Workflow Solution should be Commercial of the Shelf (COTS) and from the single OEM only. (Provide OEM Declaration)	As per the EOI.
241			General	Incorporation & Modification	The Offered Solution Suite (DMS, RMS & Low Code based Workflow Platform) must be a Make-in-India Product. (Provide OEM Declaration)	As per the EOI.



242			General	Incorporation & Modification	The proposed Solution should come with an underlying DMS Repository which should have the proven scalability and should have at least one live implementation site in India with more than 20 Crore documents archived in Enterprise Document Management repository as well as having user base of more than 5000. (Provide POs for all mentioned references and letters from Customer acknowledging the solution implementation)	As per the EOI.
243			General	Incorporation & Modification	The proposed solution should be directly implemented by the OEM Delivery Team. The OEM must have direct implementation and support model in India. (Provide OEM declaration along with copy of Implementation and Support Model)	As per the EOI.
244			General	Incorporation & Modification	The product for DMS & Low Code based Workflow Platform should exist in both the leading analysts' reports like Gartner and Forrester for Content Services Platform/Enterprise Content Management and Intelligent Business Process Management/Digital Process Automation reports consecutively in the last 3 Years. (Submission of a copy of relevant section of the analyst report along with technical bid. This submission is mandatory.)	As per the EOI.
245			General	Incorporation & Modification	The proposed solution should be CERT-In complied or certified. (Provide OEM Declaration)	As per the EOI.
246			General	Incorporation & Modification	OEMs of the offered solution should have a published roadmap of product (Low Coded Workflow & DMS) support and development for at least next 3 years. (provide respective certificate)	As per the EOI.

247	15	2.2.5	2.2.5. Workflow Management System (WMS)	2. The WMS will enable rule-based workflow and allow an administrator as per business requirement to create rules that will dictate the flow of information throughout the PLI vertical/DoP and create tasks for different verticals within PLI vertical/DoP progressively as and when they are completed.	a) How many work flows are there ? B) Are workflows dynamic ? C) How frequently are workflows altered ?	Necessary details to be shared in the RFP
248	28	2.6.2	2.6.2. Training Requirements	1. Bidder shall be responsible for providing ongoing training at defined intervals to the identified personnel from DoP. 2. Training for new modules introduced in the future will also need to be imparted to the user champions from time to time. Training needs to be evaluation-based and imparted in hybrid mode. 3. Bidder shall provide training for all the products quoted to meet the scope of the proposed RFP to the identified users by DoP. 4. Bidder will provide the detailed training plan and will work with the Change Management team and the DoP Training team to finalize the training strategy and schedule.	a) How many resources are to be trained ? B) Can training be provided online only ? C) In case of Physical training required, will the department be able to arrange for the venue ? D) will handholding be required ? E) How many evaluations would be required per session ?	a) As per EOI section 2.6.1, 'User Category' B) As per EOI C) As per EOI D) As per EOI E) Details to be shared with the selected Bidder

249	38	2.9. Data Migration	2.9.1. Overview	<p>1. The bidder is responsible for data migration from the existing setup to the proposed setup. 2. The existing core policy administration system (CIS) has been developed over a period and a large amount of master &amp; transactional data is available which needs to be migrated on the proposed IMS solution. 3. Data migration planning is a complicated process that requires an effective data migration strategy that should avoid any pitfalls and complications. 4. The bidder should define the process which is to ensure the successful and timely conversion of data from the existing policy administration system into the new Insurance Management Solution. 5. The bidder shall ensure that there is zero data loss during migration; DoP will measure this through monthly audits based on logs to be provided by the Bidder till the completion of data migration activities. 6. The bidder needs to define a detailed data conversion process in the technical proposal which includes the conversion standards, conversion approach, data cleaning approach, environment analysis, data quality strategy, and conversion plan. 7. Bidder needs to discuss with DoP for migration of all policies at</p>	<p>a) What is the volume of data to be migrated ? B) Will data cleansing be required ?</p>	<p>A) Policy counts are mentioned in EOI section 2.1.8. Current Statistics &amp; Projected Growth. Volumetric Details will be mentioned in the RFP. B) Detailed requirement to be shared in the RFP.</p>
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				PO/CPC/Division/Region/Circle level. It should also cover the Residual Migration process (Migration of non-migrated Policies after the Pan-India rollout)8. The bidder needs to provide the below documents to DoP.a. Data Migration Approach Designb. Data Migration Execution Plan c. Cutover Execution Plan9. The bidder will also deliver further documents that describe the data migration and testing aspects, e.g., the blueprint document and the test plan.		
250	50	4.2.	Timelines and Delivery Schedule	9. Data Migration (Parallel to Development) Note: The data migration activities shall begin from the start of the project. T + 450 Days 1. Data Migration Strategy Plan. 2. Data mapping between source & target applications.3. Multiple Dry Runs and mock migration of data (at least 3 times) 4. Final cutover & migration	a) This time line to be increased by 100 days as the volume of data is unknown for migration process.	As per the EOI.
251	18	6.1	6.1.1 (v)	DPIIT Start Up registration Certificate / MSE's Certificate (if applicable). The authorized signatory bidder should submit a board resolution for the same	We have Public Sector Banks as our shareholders and also have nominee on our Board. Our Board has specifically constituted a committee to take decision on this behalf. Can we submit resolution of the concerned committee to satisfy the requirements?	The resolution passed by the board along with a copy of the resolution.

252	19	6.1	6.1.2	<p>The Bidder shall have a minimum average turnover of at least INR 500 Cr. (Five Hundred Crore Rupees) during the last three financial years (i.e.,2021-22, 2022-23 and 2023-24) and shall have been profitable in each of these years.</p> <p>The bidder/s who are Startups / MSEs shall have a minimum average turnover of at least INR 80 Cr. (Eighty Crore Rupees) during the last three financial years (i.e.,2021-22, 2022- 23 and 2023-24) and shall have been profitable in each of the these years.</p>	We request you to kindly waive minimum Turnover and profitability requirement for MSE/Start Up Entities.	As per the EOI.
253	20	Point 5	5 Certifications	<p>The Bidder should be SEI CMMI level 5 certified and should have one of the following accreditations/certifications valid as of the last date of bid submission:</p> <p>a)ISO 27001:2013 or above</p> <p>b) ISO/IEC 20000</p> <p>c) ISO 9001:2015 or above for at least one office present in India</p>	Is SEI CMMI certification mandatory/ Can it be relaxed?	As per the EOI.
254	23	Point 10	10.CSP's Experience in cloud solution	The CSP engaged by the bidder should have experience in at least one project in the implementation of the Financial Management Solution on their virtual private cloud in the last 7 years from the date of publishing of this EOI.	Is the experience with CSP of one project necessary or can be relaxed. Can you elaborate on same?	As per the EOI.

255	38	2.9 (Data Migration )	Zero data loss	"Bidder must ensure zero data loss during migration."	What tools/methodologies will DoP accept as evidence of zero data loss (e.g., checksums, reconciliation reports)?	Necessary details to be shared in the RFP
256	50	4.2 (Timelines)	Development completion (T+450 days)	"Development, SIT, UAT sign-off in 450 days."	Is this timeline fixed, or can phased deliverables (e.g., module-wise UAT) be proposed?	As per the EOI.
257	52	2.2( Project Scope)	2.2.6	Required training of all the stakeholders.	What is the time frame for providing training to all stakeholders, and how it has be conducted, Virtual or Class- room training.	Bidder to propose as per the RFP requirements
258	52	2.2	2.2 Point 4	Virtual private cloud services/solutions in line with the sizing requirement of the proposed Insurance Management Solution (IMS) based on existing data & future growth.	Need to know current data sizing	Necessary details to be shared in the RFP
259	53	2.2( Project Scope)	2.2.1.13	Bidder must migrate all the Insurance Data into the new IMS as per business requirement including online and offline policies.	what is the size of the offline data that needs to be migrated? The offline data will include which data? Will physical policies to be converted to digital data and migrated ??	Details to be shared with the selected Bidder
260	53	2.2.1	2.2.1 Point 13	Bidder must migrate all the Insurance Data into the new IMS as per business requirement including online and offline policies.	Is it the same as offline data?	Details to be shared with the selected Bidder
261	56	2.2.2 Anti-money Laundering	2.2.2 Anti-money Laundering	AML Rules & Configuration	Need elaboration on the AML rules and regulations and can we use 3rd party solution for the same.	Necessary details to be shared in the RFP

262	62	2.3. Technical Requirements	2.3.1	The security of core systems shall be fully compliant with guidelines issued by MeitY and IRDAI. The application security shall be fully compliant with guidelines issued by IRDAI and conform to the OWASP standards. The security of database systems shall be fully compliant with guidelines issued by MeitY, CERT-In, and IRDAI.	Is it necessary to be having all 3 including IRDAI or compliance with 1 is sufficient?	As per the EOI.
263	63	2.3. Technical Requirements	2.3.9	These policies are in place to create a standard operating procedure for how the data will be archived, stored, and retrieved. There will be a need for purging of data as per the policy of DoP. The bidder shall be responsible for providing appropriate solutions for data archival, retrieval and purging of data as per the policy of DoP and GOI, and DoP's requirements from time to time. Example: There are certain lapsed policies in the system that cannot be revived as per business rules. Such data must be archived for future reference so that it does not occupy the primary storage being used for the IMS, and accordingly, the corresponding physical data stored in the DMS must also be archived. The vendor shall provide a robust data archival and retrieval solution.	Need further clarification in the matter like required data sizing etc.?	Necessary details to be shared in the RFP

264	65	2.4. Other Requirements	2.4.14 Point h	The PMS at PLI Headquarters with 1 PM and 4 BA shall start within 1 month of contract signing. 5 coordinators in PLI headquarters and 1 Coordinator in each of the 23 circles will be deployed immediately after UAT is complete. The strength of the PMS in the PLI Directorate will be reduced after 3 months of the rollout of IMS in respective circles after the final sign-off of the project, only 1 (project manager) + 2 (Business Analysts) should be left for the O&M phase. At the circle level, PMS will be discontinued within 3 months of rollout in all the sites in circles.	what will be the role of 23 Coordinators who will be deployed at 23 circles. What will be the timeline ?? Immediate or after development process has started ?	As per the EOI.
265	66	2.5 External and Internal Interdependencies	2.5.1. Applications	The Bidder is responsible for all integrations and providing APIs for all Applications owned by other tracks. Below is the tentative Application list (Including but not limited to) along with their owner track.	API to be provided by DOP or we need to arrange the API for integration. The list also includes integrations to be used in future projects or is only for current purposes ?	Bidder needs to provide APIs for other applications to integrate with the proposed IMS. Bidder shall be responsible for integration of the IMS with other applications.
266	67	2.5 External and Internal Interdependencies	2.5.2. Integrations – External Interdependencies & Track Owners	A tentative Integrations List (non-exhaustive), along with their owner track, is given below, which needs to be integrated with the IMS by the bidder	Can some more light be thrown on the integration part in detail?	Details to be shared with the selected Bidder.



267	67	2.5.2. Integrations – External Interdependencies & Track Owners	2.5.2	A tentative Integrations List (non-exhaustive), along with their owner track, is given below, which needs to be integrated with the IMS by the bidder:	i) Can we use 3rd party solutions in Integrations? ii) How many integrations we need to do and how many API's will you provide?	1) Bidder to propose as per the RFP requirements 2) As per the EOI.
268	68	2.5.2. Integrations	2.5.2	Integrations – External Interdependencies & Track Owners Box No: 7-9-10-12	3 Different Bots required- 1 each for BOT, WhatsApp BOT, Chat Bot or one BOT can suffice if we are capable of doing it?	Bidder to propose as per the RFP requirements
269	71	2.6. Training and Capacity Requirement	2.6.2 Point 17	The bidder will provide training to a maximum batch size of 30 people at around 100 locations spread across the country.	Is Virtual training permissible?	As per the EOI.
270	80	2.9. Data Migration	2.9.1 Point 1	The bidder is responsible for data migration from the existing setup to the proposed setup.	Migration of data - mysql to mysql or others, please elaborate.	Bidder to propose as per the RFP requirements

271	88	3.3 (Key Resources)	3.3. Minimum Qualification of Key Resources	<p>DoP has identified certain key positions that should be part of Bidder's team during execution. Bidder shall provide a resource deployment schedule including these key positions and other team members as mentioned below. Total Experience: <b>1. Program Manager:</b></p> <p>i) Should possess at least 15 years of experience in the Life Insurance domain. ii) Should have more than 10 years of experience handling such large projects as a project/program manager. iii) iii) Should possess Project Management certification like PMP, Prince2 or SAFe Agilist.</p> <p><b>3. Life Insurance Domain Expert:</b> Total Experience: i) At least 8+ years in the field of Life Insurance. ii) Should have experience executing more than 2 large projects of a similar nature in the Life Insurance domain. iii) Insurance Domain Trainings &amp; Certifications preferred.</p> <p><b>4. Solution Architect:</b></p> <p>i) At least 12 years in the IT domain. ii) Should have experience of more than 7 years as a Solution Architect in large projects of a similar nature. iii) Should have architected at least 2 such large- scale projects. iv) Should possess Industry standard certifications like</p>	<p>Q1) Can equivalent certifications (e.g., Agile/Scrum) be acceptable for PMP/Prince2? Q2) Any deviation permissible in 15 year experience in Life insurance domain &amp; 10 years into managing large projects for Program Manager/Life Insurance Domain Expert should carry 8 years into Life Insurance/ Solution Architect should carry 12 years experience into IT domain, etc. Q3) Can some relaxation be allowed for the minimum qualifications for the resources requirements like Program Manager, Project Manager, Solution Architect, etc ?</p>	As per the EOI.
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				TOGAF v) Solution experience in the Life Insurance domain is preferred. vi) Should be a graduate of the renowned Institutes.		
272	88	3.2	3.2.2	Infrastructure resources: The Bidder is required to provide an adequate number of L1/L2/L3 support for all issues & incidents faced by internal/external users.	Definition of external user - DOP Customers will also have the access to support ?	As per the EOI.
273	12	2.2	2.2.1	Bidder will have to provide the support in a 24*7*365 environment model.	Please elaborate which type of Support mentioned is requested ? - a. Environment should be up by 24*7*365 and/or b. During Implementation, resources should be available for support in 24*7*365 ? and/or c. As a Production support (90 days) ?	Bidder to propose as per the RFP requirements.
274	38	2.9.1	6	The bidder needs to define a detailed data conversion process in the technical proposal which includes the conversion standards, conversion approach, data cleaning approach, environment analysis, data quality strategy, and conversion plan	Who will be performing data cleaning/cleansing activities, will it be DoP team or implementation team	Necessary details to be shared in the RFP
275	46	1.2		Regional Office: Circles are further divided into 54 Regions. Each Region is headed by a Postmaster General (PMG). The PLI Branch of the Regional Office is responsible for monitoring and supervising the business performance and operations. BI tools for monitoring are used by these offices.	Do you have an existing Business Intelligence module that we can integrate with to create analytical reports/dashboards? If no do you want us to propose one?	Bidder to propose as per the RFP requirements

276	48	2.1	2.2.1.	<p>PLI &amp; RPLI schemes are being operated by using Core Insurance Solution – McCamish and other peripheral applications.</p> <p>Supply, Design, Development, Installation, Implementation, <b>Migration</b>, Operations &amp; Maintenance, and Commissioning of IMS</p>	Request to share the details of existing IMS architecture along with Infrastructure details like servers, storage, Database for bidder to assess the current scope of migration.	Details to be shared with the selected Bidder
277	50	4.2	4.2.2	Team mobilization and Setup of Project Management Services at Delhi	Should all working members of implementation be available at Delhi during project implementation (onsite - DoP) ?	As per the EOI.
278	52	2.2	Point 4	Virtual private cloud services/solutions in line with the sizing requirement of the proposed Insurance Management Solution (IMS) based on existing data & future growth.	<p>As per our understanding , A virtual Private Cloud (VPC) is a secure, isolated environment within a public cloud that allows DOP/organizations to create their own private, virtual network and MeitY Empaneled VPC and meets the Data residency requirements within India.</p> <p>Please confirm if our understanding correct.</p>	As per the EOI.
279	54	2.2.1	Point 23	Bidder to provide Production environment, with Development, UAT, Pre-production, and Training or any other Environment required for migration/testing. The pre-prod environment is like the production environment which mimics the actual condition under which this software will run with appropriate sizing.	<p>Please confirm all the said environment (Production, Development, UAT, Pre-Production &amp; training) need to be provisioned in VPC.</p> <p>Request to clarify do bidder need to consider Disaster recovery environment in different seismic zone?</p>	As per the EOI.
280	54	2.2	2.2.2 (New Business)	Bidder shall provide the following modules as part of the solution: Document Creation Document Print Proposal Creation	Can we have estimated volumes for each type of communications and the production window required for each use case?	Details to be shared with the selected Bidder

281	54	2.2	2.2.1	The IMS shall be capable of catering to the futuristic requirements of ULIP, Term Plan, Pension Plan, Group Insurance, and Annuity plans.	Please elaborate the Group Products being considering for futuristic requirements.	Necessary details to be shared in the RFP
282	55	2.2	2.2.2	Bidder shall provide the following modules as part of the solution: Policy Issuance	-Can we have an estimated maximum number of policies to be issued within a period of a business week, please include peak volumes? -What are the formats of distribution would these policies be (Print, PDF, electronic, email, etc)? -Are there regulatory considerations to take into account for policy documents?	Necessary details to be shared in the RFP
283	58	2.2	2.2.6 / g / ii	Capabilities to store an editable inventory of product documents with terms and conditions.	Please elaborate on this requirement. In the context of the question, what does "editable" require?	Necessary details to be shared in the RFP
284	58	2.2	2.2.6 / g / vii	Must allow online filing of documents through the PLI Mobile app, Customer Portal, Agent Portal, and Employer Portals.	In the context of the question, what does "Filing" entail?	Filing refers to uploading of documents.
285	61	2.2	2.2.8 / Alerts Management	1. For integrating with SMS & Email Gateway during key business events 2. To generate various Infra, Security Alerts through SMS & email	Are there preferences for specific SMS and Email gateway providers?	As per the EOI.
286	61	2.2	2.2.8 / Legacy System	To integrate with Legacy Systems like DMS, CSI F&A, CSI HR, CSI, IPVS, MIS Reports, etc.	Do you have an existing DMS module that we can integrate with or do you want us to propose one?	Bidder to propose as per the RFP requirements

287	62	2.3	2.3.1	<p>The security of database systems shall be fully compliant with guidelines issued by MeitY, CERT-In, and IRDAI</p>	<p><b>Suggestion:</b> We request that the DOP to consider the following requirements from a data/database security and Personally Identifiable Information (PII) perspective, as these represent the minimum standards commonly followed by most financial institutions.</p> <ul style="list-style-type: none"> <li>a) Audit of logging and monitoring of access to IT assets by all users</li> <li>b) Regular reviews of user access by information asset owners to ensure appropriate access is maintained</li> <li>c) Applying the four-eyes principle to very critical/sensitive IT assets &amp; Database.</li> <li>d) Instituting strong controls over remote access by privileged users</li> <li>e) Personnel with elevated system access privileges should be closely supervised with all their systems activities logged as they have the inside knowledge and the resources to circumvent systems controls and security procedures.</li> <li>f) Maintaining audit logging of system activities performed by privileged users</li> <li>g) Applications must not allow unauthorized entries to be updated in the database</li> <li>h) Applications should be configured to logout the users after a specific period of inactivity. The application must ensure rollover of incomplete transactions and otherwise ensure integrity of data in case of a log out.</li> <li>i) All application systems need to have audit trails along with policy/procedure of log monitoring for such systems including the clear allocation of responsibility in this regard. Every application affecting critical/sensitive information, for example, impacting financial, customer, control, regulatory and legal aspects, must provide for detailed audit trails/ logging capability with details like transaction id, date, time, originator id, authorizer id, actions undertaken by a given user id, etc. Other details like logging the IP address of the client machine,</li> </ul>	As per the EOI.
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					<p>terminal identity or location may also be considered.</p> <p>j) Users, like system administrators, with elevated access privileges should be subjected to a greater level of monitoring in light of the heightened risks involved</p> <p>k) Appropriate (e.g. centralised) systems and controls to allow, manage, log and monitor privileged/superuser/ administrative access to critical systems</p> <p>Based on our experience, these guidelines are being followed across regulated industries, including by the RBI.</p>	
288	76	2.8	Cloud Hosting Platform (Point 1)	<p>The bidder shall provide Infrastructure as a Service (IaaS) within VPC (Virtual Private Cloud) which includes provisioning of the operating system, and all necessary IT infrastructure-related software required for the deployment and hosting of the IMS solution.</p>	<p><b>Suggestion:</b> Apart from Infrastructure as a Service (IaaS) within VPC , DOP should also consider to leverage <b>Platform as a Service (PaaS) from CSP</b> for their IMS applications because that will significantly <b>accelerates development and deployment</b>, allowing application team to focus on customization , coding and innovation instead of managing infrastructure.</p> <p>PaaS provides a pre-configured, scalable, and secure environment with built-in tools for databases, integration, monitoring, and DevOps, reducing complexity and operational overhead. Additionally, <b>PaaS would help DOP to address the scalability as application grow</b> (&amp; even address peak requirements) <b>by enabling flexible models for Middleware, platform, Database etc.</b> and eliminating the need to invest upfront in and maintain underlying hardware , perpetual subscription or middleware.</p>	<p>As per the EOI. The detailing of managed Services shall be given in RFP. Please refer to section 2.3.12 of EOI</p>

289	77	2.8	Cloud Hosting Platform (Point 6)	<p>The infrastructure provisioned by the bidder must be scalable and shall allow DoP to add/ reduce cloud resources on an on-demand basis.</p>	<p><b>Suggestion:</b> Include the following in the clause To fully leverage the innovation of modern cloud, departments should consider the scalability and flexibility that cloud platforms offer.</p> <p>The proposed cloud environment must <b>support flexible compute shapes</b>, enabling DOP to right-size their <b>infrastructure both commercially and technically</b>. Unlike traditional fixed T-shirt size models, <b>modern cloud platforms allow custom configurations of virtual machines and database services</b>—scalable in increments as precise as 1 core or 1 GB RAM. This granular control optimizes resource utilization, reduces costs, and ensures that applications are provisioned exactly to their performance needs without over-provisioning.</p>	As per the EOI.
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290	77	2.8	Cloud Hosting Platform (General)	<p>The bidder shall provide services of Virtual Private Cloud (VPC) with logical separation through a Cloud Service Provider (CSP) empanelled by the MeitY</p>	<p><b>Suggestions:</b> It is important that CSP should also support &amp; provide below services for to speed up the development and deployment of services. We recommend that the DOP should evaluates below capabilities to ensure the cloud should support future growth, agility, and innovation without compromise.</p> <p>a) CSP should provide <b>pre-configured development environments, integrated tools, and ready-to-use infrastructure</b>—allowing developers to focus on writing code rather than managing servers, OS, or middleware.</p> <p>b) CSP should provide <b>“Function as a Service (FaaS)”</b> cloud computing model where developers can build and deploy individual functions, or microservices, without having to manage the underlying infrastructure to improve the efficiency.</p> <p>c) CSP should support native managed capability of <b>DevSecOps tools as PaaS services</b> for code repository management, CI/CD pipelines, testing, and deployments, including streaming and batch data pipelines.</p> <p>d) The proposed cloud should have <b>CSP native ML and Data Ops tools for managing</b> ETL/ELT pipelines, data preparation for analytics, model management, and maintenance, as well as logging and auditing.</p> <p>e) The proposed database should support various data types, workload and deployment style. (E.g. Document, JSON, XML, Graph, Spatial, Parquet, ORC, Text, Key-value, relational, Spatial, Vector, Boolean, Graph, Blockchain, Time Series) so that IMS database will be future ready to support various type of AI/ML and other workload.</p>	As per the EOI.
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291	78	2.8	Cloud Hosting Platform (Point 23)	The bidder shall formally notify the DoP of the designated storage locations for the DC-DR site. Both the DC and DR facilities must be situated within the geographical boundaries of India. Furthermore, all data must be strictly confined to these specified locations, ensuring compliance with data residency requirements.	<b>Suggestion:</b> The bidder shall formally notify the DoP of the designated storage locations for both the Data Center (DC) and Disaster Recovery (DR) sites. The DC and DR facilities must be located within the geographical boundaries of India, <b>in different seismic zones, and at a minimum distance of 500 kilometers from each other.</b> This is to ensure application, Data availability in the event of a natural calamity such as a earthquake, flood etc.. Additionally, all data must be strictly stored within these specified locations to maintain compliance with data residency requirements.	As per the EOI.
292	80	2.9	2.9.1	The bidder is responsible for data migration from the existing setup to the proposed setup.	From Data Migration Prespective, how many years of data are we planning to migrate and how many system's data are we looking for migration apart from McCamish.	Necessary details to be shared in the RFP
293	80	2.9	2.9.1	The bidder is responsible for data migration from the existing setup to the proposed setup.	Also are you planning to maintain a read only archive copy of existing system. Will it be available post implementation for historical perspective?	Necessary details to be shared in the RFP
294	92	4.2		Bidder shall prepare a design document and solution document that entails details about as-is and to-be processes and mapping to highlight the value added of new PAS from a technical standpoint.	Could you elaborate on existing system architecture and modules that will remain in the new IMS landscape? Could you elaborate on the integration and enterprise architecture guidelines?	Details to be shared with the selected Bidder

295	17 (Part 1 - Page 17 of 42)	5.32	5.32 Resolution of Disputes and Arbitration Point 4.	<p>Point 4. The arbitration proceedings shall be conducted under the Indian Arbitration and Conciliation Act, 1996 and the award of such Arbitration Tribunal shall be enforceable in Jurisdiction of Courts in Delhi only.</p>	<p>Request clarification: Since the RFP mandates use of Cloud Service Providers (CSPs) to deliver services, kindly confirm whether bidders are required to provide an attestation that the selected CSPs (whether directly contracted or through partners) shall:</p> <ul style="list-style-type: none"><li>i. Ensure that no data or metadata shall be subject to any laws, regulations, or surveillance obligations of any foreign jurisdiction</li><li>ii. Provide legally binding assurance that all services, data processing, storage, and dispute resolution shall exclusively fall under Indian jurisdiction;</li><li>iii. Ensure that any legal or contractual dispute relating to CSP services shall be governed solely by the laws of India and subject to the jurisdiction of courts in New Delhi.”</li></ul>	As per the EOI.
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296	49 (Part 3 - Page 7 of 55)	2.1.8	2.1.8. Current Statistics & Projected Growth	<p>1 i. Claims (i.e., Death, Maturity, Surrender) Settlements:</p> <p>Please provide seasonality to ideally determine sizing. Claims sometime seasonal. We request any load statistics on peak loads/time for claims. We also request any TAT for claim settlement and peak loads for claims you have seen and projected.</p> <p>1a. Kindly share any observed or anticipated peak load data for claims processing. 1b . Indicate specific months or periods (e.g., fiscal year-end, natural disaster periods, etc.) when there is a surge in claim intakes. 1c. Please include volume trends or projections, if available, to support sizing for backend processing systems and front-end channels during these peaks.</p> <p>2. TAT (Turn around time) 2a. Please specify the required TAT (Turnaround Time) for various types of claim settlements. 2b. Indicate whether these TATs are expected to be maintained consistently during peak load periods.</p>	Necessary details to be shared in the RFP
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297	52 (Part 3 - Page 10 of 55)	2.2	2.2 Project Scope Point 1.	<p>In the case of a COTS solution, the licenses should be perpetual and in the name of DoP. Perpetual will mean that Department of Posts will have the right to use COTS Solution without any Licence fee, even after 'Term of Contract' is over.</p>	<p>Please confirm that the definition of COTS (Commercial Off-The-Shelf) shall include not only the primary IMS application/solution, but also all underlying system software components essential for its functioning—including, but not limited to the database, application server, middleware, and any supporting runtime environments.</p> <p>It is important to note that:</p> <p>a. A COTS solution without perpetual licenses for its underlying system software would render the IMS application non-functional upon expiry or termination of the Contract, thereby defeating the purpose of perpetual licensing for the application layer alone.</p> <p>b. Such a situation would expose the Department of Posts (DoP) / PLI Directorate to the risk of hidden or additional charges post-contract for continued usage or migration of the IMS solution.</p> <p>Therefore, please explicitly confirm that perpetual licensing shall apply to the entire COTS stack, including system software, and that no post-contractual cost, lock-in, or re-licensing requirement shall arise in order for DoP to continue using the IMS solution.</p>	Necessary details to be shared in the RFP
298	52 (Part 3 - Page 10 of 55)	2.2	2.2 Project Scope Point 2.	<p>Supply, Development, Installation, Integration, Migration, Maintenance &amp; Support of Document Management System (DMS) for the Insurance Management Solution (IMS). In the case of a COTS solution, the licenses should be perpetual and in the name of DoP, which will be valid even after the end of the contract without any further payment.</p>	<p>Please confirm that COTS includes both the DMS application and all underlying system software (e.g., database, middleware) required to run it.</p> <p>Without perpetual licenses for the system software, the DMS application would become unusable after contract expiry, exposing DoP/PLI Directorate to hidden costs for continued use or migration.</p> <p>Kindly confirm that perpetual, transferrable licenses will be required or the entire COTS stack (including system software), with no post-contract charges or vendor lock-in risks.</p>	As per the EOI.

299	63 (Part 3 - Page 21 of 55)	2.3.12	2.3.12. Compatibility of IMS	<p>The IMS with all the peripheral applications (PAS, DMS, portals, cloud services, system software, etc.) shall be cloud-agnostic, platform-agnostic, and hardware-agnostic for all layers of applications including web servers and databases so that there is no component/vendor lock-in at all, either at solution level or any other level.</p>	<p>Request for Clarification: Please confirm the following for BOTH i.) During the the Term of the Contract and ii.) upon its Expiry:</p> <p><b><u>i.) During the Term of the Contract:</u></b>  <b>1a.</b> The application and all its underlying system software (including web servers, application servers, databases, etc.) must be capable of being “lifted and shifted” to any IAAS infrastructure environment—including DoP-owned Data Centres, third-party clouds, or hybrid deployments—without requiring re-engineering, re-licensing, or additional cost.  <b>1b.</b> Kindly confirm that all necessary system software licenses (where applicable) Bundled and included in the bid cost can be deployed at no additional cost or risk to any target IaaS platform of DoP PLI's choice (DoP-owned or otherwise)  <b>1c.</b> Please explicitly confirm that no additional cost or risk of vendor lock-in can be imposed at any layer (application, middleware, or database) during migration across platforms or clouds.</p> <p><b><u>ii. Upon Expiry of Contract:</u></b> Please confirm that upon expiry or termination of the contract, the Department shall retain the unrestricted right to migrate the solution and all associated components (including system software) to any target IaaS platform of its choice (DoP-owned or otherwise), without any additional license cost, restrictions, or dependencies on the original CSP.</p>	As per the EOI.
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300	Page 50 (Part 3 - Page 8 of 55)	2.1.8	2.1.8. Current Statistics & Projected Growth	1 ii. Projected Policy Growth (number of policies):	Request for Information on Workload Seasonality and Peak Load Metrics1. Seasonality of Workloads1a. Please provide insights into seasonal workload variations.1b. Based on our experience/industry norms, is it accurate to assume that up to 60% of policy-related transactions (e.g., policy issuance, renewals, premium payments) typically occur at the end of financial quarters, with a significant concentration in the last quarter of the financial year?1c. If applicable, please provide historical monthly/quarterly data that demonstrates load distribution patterns across the year	Necessary details to be shared in the RFP
301	Page 51 (Part 3 - Page 9 of 55)	2.1.8	2.1.8. Current Statistics & Projected Growth	1 v. Projection of transactions	Request for Information on Workload Seasonality and Peak Load Metrics 1. Seasonality of Transactions 1a. Please provide insights into seasonal workload transaction variations. 1b. Based on our experience/industry norms, is it accurate to assume that up to 60% of transactions typically occur at the end of financial quarters, with a significant concentration in the last quarter of the financial year? 1c. If applicable, please provide historical monthly/quarterly data that demonstrates load distribution patterns across the year  2. Daily Operational Windows and Spikes As operations are typically restricted to 8 hours per day, please provide: 2a. The expected business hours during which processing must occur. 2b. Any data or observations regarding hourly load patterns—e.g., whether spikes are observed during early hours (e.g., 10 AM–12 PM) or closer to business closing times. 2c. Any requirement to provision burst capacity to handle intra-day spikes.	Necessary details to be shared in the RFP

302	5	Part 1	1. Fact Sheet, Table - Last Row	<p><b>Clause:</b> Consortium/ Subcontracting  <b>Fact:</b> No Consortium allowed. Sub-contracting: Allowed only for Cloud Services</p>	<p>Even after having the required turnover, CMMI-L5 and capability to deliver similar projects considering the scope of this project being in varied domains, it is becoming a hindrance to clear the qualification criterias. We therefore humbly request you to allow consortium, as the project will be an assimilation of diversified scope and allowing consortium will increase competitiveness which is desirable in any tendering situation.</p>	As per the EOI.
303	5	Part 1	1. Fact Sheet, Table - Last Row	<p><b>Clause:</b> Consortium/ Subcontracting  <b>Fact:</b> No Consortium allowed. Sub-contracting: Allowed only for Cloud Services</p>	<p><b>Request :</b> Allow Consortium or OEM experience to become Eligible Bidder</p> <p>Bidder to meet the required turnover, CMMI-L5 and capability to deliver similar Insurance or e-governance projects. The scope of this project covers varied domains like application, infrastructure and distribution, therefore requesting to include national level e-governance and distribution based project experience along with an Insurance industry backed OEM partnership or consortium to suffice for the Insurance industry experience qualifiers like 7 years and Policy Admin criteria. This will assist to increase competitiveness and bid participation.</p>	As per the EOI.



304	6	Part 1	4. Eligible Bidders	<p>Bids should be submitted by a single bidder registered under the Companies Act 1956/2013 or as amended or Limited Liability Partnership/Partnership firm under the Partnership Act 1932. Consortium is not allowed. Subcontracting is allowed, only for engaging a MeitY-empanelled CSP for deploying a Virtual Private Cloud. An SP may be defined as an organization that is reputed in the activities related to the Supply, Development, Installation, Integration, Migration, Maintenance &amp; Support of Insurance Management Solutions (IMS) and has significant similar experience in providing IT services of the nature mentioned in scope of work and technical requirement as given in Part -III of EOI.</p>	<p>Even after having the required turnover, CMMI-L5 and capability to deliver similar projects considering the scope of this project being in varied domains, it is becoming a hindrance to clear the qualification criterias. We therefore humbly request you to allow consortium, as the project will be an assimilation of diversified scope and allowing consortium will increase competitiveness which is desirable in any tendering situation.</p>	As per the EOI.
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305	6	Part 1	4. Eligible Bidders	<p>Bids should be submitted by a single bidder registered under the Companies Act 1956/2013 or as amended or Limited Liability Partnership/Partnership firm under the Partnership Act 1932. Consortium is not allowed. Subcontracting is allowed, only for engaging a MeitY-empanelled CSP for deploying a Virtual Private Cloud. An SP may be defined as an organization that is reputed in the activities related to the Supply, Development, Installation, Integration, Migration, Maintenance &amp; Support of Insurance Management Solutions (IMS) and has significant similar experience in providing IT services of the nature mentioned in scope of work and technical requirement as given in Part -III of EOI.</p>	<p>Since the outcome of project revolves around Distribution ie the platform will be used by portal agents as well, Bidders with experience having National Scale Distribution Centres wherein distribution platforms are developed and deployed covering Agent Life Cycle should also be considered.</p>	As per the EOI.
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306	6	Part 1	4. Eligible Bidders	<p>Bids should be submitted by a single bidder registered under the Companies Act 1956/2013 or as amended or Limited Liability Partnership/Partnership firm under the Partnership Act 1932. Consortium is not allowed. Subcontracting is allowed, only for engaging a MeitY-empanelled CSP for deploying a Virtual Private Cloud. An SP may be defined as an organization that is reputed in the activities related to the Supply, Development, Installation, Integration, Migration, Maintenance &amp; Support of Insurance Management Solutions (IMS) and has significant similar experience in providing IT services of the nature mentioned in scope of work and technical requirement as given in Part -III of EOI.</p>	<p>Since the project is citizen centric, experience of Bidders in implementation of National Scale Citizen Centric eGovernance Solutions may please be considered as this will invite more bidders leading to increased competitiveness which is desirable in any tendering situation.</p>	As per the EOI.
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307	6	Part 1	4. Eligible Bidders	<p>Bids should be submitted by a single bidder registered under the Companies Act 1956/2013 or as amended or Limited Liability Partnership/Partnership firm under the Partnership Act 1932. Consortium is not allowed. Subcontracting is allowed, only for engaging a MeitY-empanelled CSP for deploying a Virtual Private Cloud. An SP may be defined as an organization that is reputed in the activities related to the Supply, Development, Installation, Integration, Migration, Maintenance &amp; Support of Insurance Management Solutions (IMS) and has significant similar experience in providing IT services of the nature mentioned in scope of work and technical requirement as given in Part -III of EOI.</p>	<p><b>Request :</b> Allow Consortium or OEM experience to become Eligible Bidder</p> <p>Bidder to meet the required turnover, CMMI-L5 and capability to deliver similar Insurance or e-governance projects. The scope of this project covers varied domains like application, infrastructure and distribution, therefore requesting to include national level e-governance and distribution based project experience along with an Insurance industry backed OEM partnership or consortium to suffice for the Insurance industry experience qualifiers like 7 years and Policy Admin criteria. This will assist to increase competitiveness and bid participation.</p>	As per the EOI.
308	13	Part 1	5.23 Rejection Criteria, Sub Pt viii	<p>If the Responses to EOI is submitted by the consortium of entities/ partners.</p>	<p>Even after having the required turnover, CMMI-L5 and capability to deliver similar projects considering the scope of this project being in varied domains, it is becoming a hindrance to clear the qualification criterias. We therefore humbly request you to allow consortium, as the project will be an assimilation of diversified scope and allowing consortium will increase competitiveness which is desirable in any tendering situation. Therefore may kindly skip this clause in order to allow consortium.</p>	As per the EOI.

309	13	Part 1	5.23 Rejection Criteria, Sub Pt viii	If the Responses to EOI is submitted by the consortium of entities/ partners.	<p><b>Request :</b> Allow Consortium or OEM experience to become Eligible Bidder</p> <p>Bidder to meet the required turnover, CMMI-L5 and capability to deliver similar Insurance or e-governance projects. The scope of this project covers varied domains like application, infrastructure and distribution, therefore requesting to include national level e-governance and distribution based project experience along with an Insurance industry backed OEM partnership or consortium to suffice for the Insurance industry experience qualifiers like 7 years and Policy Admin criteria. This will assist to increase competitiveness and bid participation.</p> <p>Request you to kindly delete the clause.</p>	As per the EOI.
310	18	6.1	6.1.1 (v)	DPIIT Start Up registration Certificate / MSE's Certificate (if applicable). The authorized signatory bidder should submit a board resolution for the same	We have Public Sector Banks as our shareholders and also have nominee on our Board. Our Board has specifically constituted a committee to take decision on this behalf. Can we submit resolution of the concerned committee to satisfy the requirements?	The resolution passed by the board along with a copy of the resolution.
311	19	6.1	6.1.2	The Bidder shall have a minimum average turnover of at least INR 500 Cr. (Five Hundred Crore Rupees) during the last three financial years (i.e.,2021-22, 2022-23 and 2023-24) and shall have been profitable in each of these years. The bidder/s who are Startups / MSEs shall have a minimum average turnover of at least INR 80 Cr. (Eighty Crore Rupees) during the last three financial years (i.e.,2021-22, 2022- 23 and 2023-24) and shall have been profitable in each of the these years	We request you to kindly waive minimum Turnover and profitability requirement for MSE/Start Up Entities.	As per the EOI.

312	20	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 7	<p><b>S. No: 7. Experience in Insurance Solutions</b></p> <p><b>Eligibility Criteria:</b> The Bidder (themselves or through OEM) should have successfully deployed* at least 1 (ONE) life insurance packaged solution in India or Globally in the last 7 years from the date of publishing of this EOI, and the solution should be currently active # as of the date of submission of bid. In the above- deployed project(s), the implemented solutions should meet the following credentials. Solutions should be currently supporting a minimum of 50,000 transactions per day. The deployed project(s) should cover at least 3 of the below-mentioned modules as a part of the life insurance package solution: a) Product Configurator b) New Business c) Policy Servicing d) Claims Management e) Billing &amp; Accounting (Transaction refers to business transactions in the core policy administration system across all modules such as premium/ renewal collection, service requests, claims settlement, receipting, accounting, etc.) (*Deployment refers to supply, installations, integration, migration, maintenance, and support) # Refers to that deployed project currently live or in O&amp;M mode</p>	<p>We request you to kindly relax the clause for minimum transactions to 20000 as the existing clause is restrictive and is hindering many capable Bidders/OEMs with desired turnover, certification &amp; Experience as required in EOI. Relaxing the clause will increase competitiveness which is desirable in any tendering situation.</p>	As per the EOI.
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313	20	Part 1	<p>6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 7</p> <p><b>S. No: 7.</b> Experience in Insurance Solutions  <b>Eligibility Criteria:</b> The Bidder (themselves or through OEM) should have successfully deployed* at least 1 (ONE) life insurance packaged solution in India or Globally in the last 7 years from the date of publishing of this EOI, and the solution should be currently active # as of the date of submission of bid. In the above- deployed project(s), the implemented solutions should meet the following credentials. Solutions should be currently supporting a minimum of 50,000 transactions per day. The deployed project(s) should cover at least 3 of the below-mentioned modules as a part of the life insurance package solution:  a) Product Configurator  b) New Business  c) Policy Servicing  d) Claims Management  e) Billing &amp; Accounting  (Transaction refers to business transactions in the core policy administration system across all modules such as premium/ renewal collection, service requests, claims settlement, receipting, accounting, etc.)  (*Deployment refers to supply, installations, integration, migration, maintenance, and support)  # Refers to that deployed</p>	<p>As OEMs are providing COTS products and Bidders are allowed to qualify this criteria through OEMs, experience of OEMs in implementation in Insurance/ Insurance Distribution company may please be considered.</p>	<p>As per the EOI.</p>
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				project currently live or in O&M mode		
314	20	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 7	<p><b>S. No: 7.</b> Experience in Insurance Solutions</p> <p><b>Supporting Documents:</b></p> <p>Relevant Citations:</p> <p>i. Copy of Purchase Order/Work Order /Contract with Client and letter from the client specifying the scope of work and details of transactions per day</p> <p>OR</p> <p>Certificate from the statutory auditor of the bidder mentioning the scope of work and details of transactions per day.</p> <p>ii. Completion Certificate (As per Form A.5)</p>	<p>There are Bidders with similar experience however the projects they have might be on-going ie the projects are under continuous maintenance since inception which is beyond 7 years. Such projects wherein Bidder is engaged continuously with Govt Clients from time beyond 7 years prove richness of Experience in the domain and exemplary Govt Relations. We therefore request you to kindly consider on-going projects as well in the experience criteria.</p>	As per the EOI.
315	20	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 7	<p><b>S. No: 7.</b> Experience in Insurance Solutions</p> <p><b>Supporting Documents:</b></p> <p>Relevant Citations:</p> <p>i. Copy of Purchase Order/Work Order /Contract with Client and letter from the client specifying the scope of work and details of transactions per day</p> <p>OR</p> <p>Certificate from the statutory auditor of the bidder mentioning the scope of work and details of transactions per day.</p> <p>ii. Completion Certificate (As per Form A.5)</p>	<p>There are Bidders with similar experience however the projects they have might be under implementation. Considering such Bidders will provide a fair chance and increase the competitive scenario as desired in any tendering process. We therefore request you to kindly consider under implementation projects as well in the experience criteria.</p>	As per the EOI.



316	20	Point 5	5 Certifica tions	<p>The Bidder should be SEI CMMI level 5 certified and should have one of the following accreditations/certifications valid as of the last date of bid submission:</p> <p>a)ISO 27001:2013 or above</p> <p>b) ISO/IEC 20000</p> <p>c) ISO 9001:2015 or above for at least one office present in India</p>	<p>Is SEI CMMI certification mandatory/ Can it be relaxed?</p>	<p>As per the EOI.</p>
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317	20	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 7	<p><b>S. No: 7.</b> Experience in Insurance Solutions</p> <p><b>Eligibility Criteria:</b> The Bidder (themselves or through OEM) should have successfully deployed* at least 1 (ONE) life insurance packaged solution in India or Globally in the last 7 years from the date of publishing of this EOI, and the solution should be currently active # as of the date of submission of bid. In the above- deployed project(s), the implemented solutions should meet the following credentials. Solutions should be currently supporting a minimum of 50,000 transactions per day. The deployed project(s) should cover at least 3 of the below-mentioned modules as a part of the life insurance package solution: a) Product Configurator b) New Business c) Policy Servicing d) Claims Management e) Billing &amp; Accounting (Transaction refers to business transactions in the core policy administration system across all modules such as premium/ renewal collection, service requests, claims settlement, receipting, accounting, etc.) (*Deployment refers to supply, installations, integration, migration, maintenance, and support) # Refers to that deployed project currently live or in O&amp;M mode</p>	<p><b>Request :</b> Deviation to allow 20,000 / Day from 50,000 / Day minimum cap. Our Microservices architecture is scalable to business needs for any number of transaction. We have served 10 L quotes generation / Day during specific campaigns therefore proving that we can configure the system with suitable infrastructure to meet 50K / Day &amp; above. We are willing to submit a self-certified undertaking along with calculation basis concurrent transaction per second requirement mentioned in the Purchase Order.</p> <p><b>Request :</b> To consider similar size projects in e-governance space implemented beyond 7 years but operational &amp; being served till date. As OEMs are providing COTS products and Bidders are allowed to qualify this criteria through OEMs, experience of OEMs in implementation in Insurance/ Insurance Distribution company may please be considered. Bidders / OEM with similar experience of on-going projects under continuous maintenance since inception and it going beyond 7 years for its continuity &amp; richness of experience to be considered.</p>	As per the EOI.
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318	22	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 8	<p><b>S. No: 8.</b> Experience in Policy Admin System</p> <p><b>Eligibility Criteria:</b> The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last 7 years from the date of publishing of this EOI. The IaaS components will comprise Cloud security, Data Security, Infrastructure, virtualisation, application, Operating system, middleware, runtime and data as part of the solution.</p>	<p>Policy Administration is a part of Insurance Management System (IMS) and as per EOI since OEMs are allowed for IMS in terms of delivering COTS products and experience evaluation in eligibility criteria (Sr No 7), we humbly request you to kindly also consider OEM/Consortium experience in this criteria. The requirement of IMS and Policy Administration is a coupled requirement and hence OEM/Consortium experience in the said project for evaluation of Policy Administration Experience is crucial.</p>	As per the EOI.
319	22	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 8	<p><b>S. No: 8.</b> Experience in Policy Admin System</p> <p><b>Eligibility Criteria:</b> The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last 7 years from the date of publishing of this EOI. The IaaS components will comprise Cloud security, Data Security, Infrastructure, virtualisation, application, Operating system, middleware, runtime and data as part of the solution.</p>	<p>Since the outcome of project revolves around Distribution ie the platform will be used by portal agents as well, Bidders with experience having National Scale Distribution Centres wherein distribution platforms are developed and deployed covering Agent Life Cycle should also be considered.</p>	As per the EOI.

320	22	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 8	<p><b>S. No: 8.</b> Experience in Policy Admin System</p> <p><b>Eligibility Criteria:</b> The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last 7 years from the date of publishing of this EOI. The IaaS components will comprise Cloud security, Data Security, Infrastructure, virtualisation, application, Operating system, middleware, runtime and data as part of the solution.</p>	Since the project is citizen centric, experience of Bidders in implementation of National Scale Citizen Centric eGovernance Solutions may please be considered as this will invite more bidders leading to increased competitiveness which is desirable in any tendering situation	As per the EOI.
321	22	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 8	<p><b>S. No: 8.</b> Experience in Policy Admin System</p> <p><b>Supporting Documents:</b></p> <p>Relevant Citation</p> <p>i. Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work or certificate from the statutory auditor of the bidder mentioning the scope of work.</p> <p>ii. Completion Certificate (As per Form A.6)</p>	There are Bidders with similar experience however the projects they have might be on-going ie the projects are under continuous maintenance since inception which is beyond 7 years. Such projects wherein Bidder is engaged continuously with Govt Clients from time beyond 7 years prove richness of Experience in the domain and exemplary Govt Relations. We therefore request you to kindly consider on-going projects as well in the experience criteria.	As per the EOI.

322	22	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 8	<p><b>S. No: 8.</b> Experience in Policy Admin System</p> <p><b>Supporting Documents:</b></p> <p>i. Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work or certificate from the statutory auditor of the bidder mentioning the scope of work.</p> <p>ii. Completion Certificate (As per Form A.6)</p>	<p>There are Bidders with similar experience however the projects they have might be under implementation. Considering such Bidders will provide a fair chance and increase the competitive scenario as desired in any tendering process.</p> <p>We therefore request you to kindly consider under implementation projects as well in the experience criteria.</p>	As per the EOI.
323	22	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 9	<p><b>S. No: 9.</b> Experience in Data Migration</p> <p><b>Eligibility Criteria:</b> The bidder should have undertaken data migration of the Financial Management Solution for a BFSI client in the last 7 years from the date of publishing of this EOI.</p>	<p>The IMS which can be supplied as COTS will be the recipient system of data migration activity. Therefore OEM/Consortium experience in this domain is a must which will prove the capabilities of the COTS products offered. Therefore OEM/Consortium experience may please be considered in this criteria.</p>	As per the EOI.

324	22	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 9	<p><b>S. No: 9. Experience in Data Migration</b></p> <p><b>Supporting Documents:</b> Bidders are required to submit the following documentary evidence regarding the credentials for data migration, including volume details for data migration activities. Relevant citation:-i. Work Order/Supply Order giving details of Data Migration,OR Certificate from the statutory auditor of the bidder mentioning the scope of work and details regarding the credentials for data migration, including volume details for data migration activities.ii. Completion Certificate (As per Form A.7)</p>	<p>There are Bidders with similar experience however the projects they have might be on-going ie the projects are under continuous maintenance since inception which is beyond 7 years. Such projects wherein Bidder is engaged continuously with Govt Clients from time beyond 7 years prove richness of Experience in the domain and exemplary Govt Relations.We therefore request you to kindly consider on-going projects as well in the experience criteria.</p>	As per the EOI.
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325	22	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 9	<p><b>S. No: 9.</b> Experience in Data Migration</p> <p><b>Supporting Documents:</b> Bidders are required to submit the following documentary evidence regarding the credentials for data migration, including volume details for data migration activities. Relevant citation:- i. Work Order/Supply Order giving details of Data Migration, OR Certificate from the statutory auditor of the bidder mentioning the scope of work and details regarding the credentials for data migration, including volume details for data migration activities. ii. Completion Certificate (As per Form A.7)</p>	<p>There are Bidders with similar experience however the projects they have might be under implementation. Considering such Bidders will provide a fair chance and increase the competitive scenario as desired in any tendering process. We therefore request you to kindly consider under implementation projects as well in the experience criteria.</p>	As per the EOI.
326	22	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 8	<p><b>S. No: 8.</b> Experience in Policy Admin System</p> <p><b>Eligibility Criteria:</b> The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last 7 years from the date of publishing of this EOI. The IaaS components will comprise Cloud security, Data Security, Infrastructure, virtualisation, application, Operating system, middleware, runtime and data as part of the solution.</p>	<p>Bidder / OEM experience to be considered for Policy Admin System implementation experience.</p>	As per the EOI.

327	22	Part 1	6. EOI Eligibility Criteria, Clause 6.1, Table Sr No 9	<b>S. No: 9.</b> Experience in Data Migration <b>Eligibility Criteria:</b> The bidder should have undertaken data migration of the Financial Management Solution for a BFSI client in the last 7 years from the date of publishing of this EOI.	Bidder / OEM data migration experience to be considered for Insurance experience.	As per the EOI.
328	23	Point 10	10.CSP's Experience in cloud solution	The CSP engaged by the bidder should have experience in at least one project in the implementation of the Financial Management Solution on their virtual private cloud in the last 7 years from the date of publishing of this EOI.	Is the experience with CSP of one project necessary or can be relaxed. Can you elaborate on same?	As per the EOI.
329	31	Part 1	7.5: Form A.5: Format for Project Citation / Case Studies -- Insurance Packaged Solutions, Table Sr No 12	12. Copy of Certificate / Letter from the Competent Authority (who has issued the work order) that the Project has been declared "Go-Live" and is under the Operations & Maintenance phase	In EOI Eligibility criteria (Clause 6, 6.1, Table Sr No 7, Column - Supporting Documents Page 20-21) Certificate from Statutory Auditor is acceptable. However in the Form A.5 which is linked with the said criteria, provision for submitting the Statutory Auditor Certificate is not made. It seems like the same is inadvertently missed and therefore we request you to make provision for providing Statutory Auditor Certificate in Form A.5	Bidders may refer to the corrigendum issued in this regard.



330	32	Part 1	7.6: Form A.6: Format for Project Citation / Case Studies – Implementation of policy admin system in an IaaS-based platform, Table Sr No 10	10. Copy of Purchase Order /Work Order / Contract/ Agreement with Client and Satisfaction Letter from the client specifying the Scope of Work	In EoI Eligibility criteria (Clause 6, 6.1, Table Sr No 8, Column - Supporting Documents Page 22) Certificate from Statutory Auditor is acceptable. However in the Form A.6 which is linked with the said criteria, provision for submitting the Statutory Auditor Certificate is not made. It seems like the same is inadvertently missed and therefore we request you to make provision for providing Statutory Auditor Certificate in Form A.6	Bidders may refer to the corrigendum issued in this regard.
331	33	Part 1	7.7: Form A.7: Format for Project Citation / Case Studies – Data Migration, Table Sr No 7	7. Credentials for Data migration with volume details to be submitted. The bidder needs to submit the following documentary evidence Work Order and Completion Certificate from Purchaser/Buyer mentioning credentials of Data migration activity performed	In EoI Eligibility criteria (Clause 6, 6.1, Table Sr No 9, Column - Supporting Documents Page 22) Certificate from Statutory Auditor is acceptable. However in the Form A.7 which is linked with the said criteria, provision for submitting the Statutory Auditor Certificate is not made. It seems like the same is inadvertently missed and therefore we request you to make provision for providing Statutory Auditor Certificate in Form A.7	Bidders may refer to the corrigendum issued in this regard.
332	38	2.9 (Data Migration)	Zero data loss	"Bidder must ensure zero data loss during migration."	What tools/methodologies will DoP accept as evidence of zero data loss (e.g., checksums, reconciliation reports)?	Necessary details to be shared in the RFP

333	50	4.2 (Timeline s)	Develop ment completi on (T+450 days)	"Development, SIT, UAT sign-off in 450 days."	Is this timeline fixed, or can phased deliverables (e.g., module-wise UAT) be proposed?	As per the EOI.
334	52	2.2( Project Scope)	2.2.6	Required training of all the stakeholders.	What is the time frame for providing training to all stakeholders, and how it has be conducted, Virtual or Class- room training.	Bidder to propose as per the RFP requirements
335	52	2.2	2.2 Point 4	Virtual private cloud services/solutions in line with the sizing requirement of the proposed Insurance Management Solution (IMS) based on existing data & future growth.	Need to know current data sizing	Necessary details to be shared in the RFP
336	53	2.2( Project Scope)	2.2.1.13	Bidder must migrate all the Insurance Data into the new IMS as per business requirement including online and offline policies.	what is the size of the offline data that needs to be migrated? The offline data will include which data? Will physical policies to be converted to digital data and migrated ??	Details to be shared with the selected Bidder
337	53	2.2.1	2.2.1 Point 13	Bidder must migrate all the Insurance Data into the new IMS as per business requirement including online and offline policies.	Is it the same as offline data?	Details to be shared with the selected Bidder
338	56	2.2.2 Anti- money Launderi ng	2.2.2 Anti- money Launder ing	AML Rules & Configuration	Need elaboration on the AML rules and regulations and can we use 3rd party solution for the same.	Necessary details to be shared in the RFP

339	62	2.3. Technical Requirements	2.3.1	The security of core systems shall be fully compliant with guidelines issued by MeitY and IRDAI. The application security shall be fully compliant with guidelines issued by IRDAI and conform to the OWASP standards. The security of database systems shall be fully compliant with guidelines issued by MeitY, CERT-In, and IRDAI.	Is it necessary to be having all 3 including IRDAI or compliance with 1 is sufficient?	As per the EOI.
340	63	2.3. Technical Requirements	2.3.9	These policies are in place to create a standard operating procedure for how the data will be archived, stored, and retrieved. There will be a need for purging of data as per the policy of DoP. The bidder shall be responsible for providing appropriate solutions for data archival, retrieval and purging of data as per the policy of DoP and GOI, and DoP's requirements from time to time. Example: There are certain lapsed policies in the system that cannot be revived as per business rules. Such data must be archived for future reference so that it does not occupy the primary storage being used for the IMS, and accordingly, the corresponding physical data stored in the DMS must also be archived. The vendor shall provide a robust data archival and retrieval solution.	Need further clarification in the matter like required data sizing etc.?	Necessary details to be shared in the RFP

341	65	2.4. Other Requirements	2.4.14 Point h	The PMS at PLI Headquarters with 1 PM and 4 BA shall start within 1 month of contract signing. 5 coordinators in PLI headquarters and 1 Coordinator in each of the 23 circles will be deployed immediately after UAT is complete. The strength of the PMS in the PLI Directorate will be reduced after 3 months of the rollout of IMS in respective circles after the final sign-off of the project, only 1 (project manager) + 2 (Business Analysts) should be left for the O&M phase. At the circle level, PMS will be discontinued within 3 months of rollout in all the sites in circles.	what will be the role of 23 Coordinators who will be deployed at 23 circles. What will be the timeline ?? Immediate or after development process has started ?	As per the EOI.
342	66	2.5 External and Internal Interdependencies	2.5.1. Applications	The Bidder is responsible for all integrations and providing APIs for all Applications owned by other tracks. Below is the tentative Application list (Including but not limited to) along with their owner track.	API to be provided by DOP or we need to arrange the API for integration. The list also includes integrations to be used in future projects or is only for current purposes ?	Bidder needs to provide APIs for other applications to integrate with the proposed IMS. Bidder shall be responsible for integration of the IMS with other applications.
343	67	2.5 External and Internal Interdependencies	2.5.2. Integrations – External Interdependencies & Track Owners	A tentative Integrations List (non-exhaustive), along with their owner track, is given below, which needs to be integrated with the IMS by the bidder	Can some more light be thrown on the integration part in detail?	Details to be shared with the selected Bidder.

344	67	2.5.2. Integrations – External Interdependencies & Track Owners	2.5.2	A tentative Integrations List (non-exhaustive), along with their owner track, is given below, which needs to be integrated with the IMS by the bidder:	i) Can we use 3rd party solutions in Integrations? ii) How many integrations we need to do and how many API's will you provide?	1) Bidder to propose as per the RFP requirements 2) As per the EOI.
345	68	2.5.2. Integrations	2.5.2	Integrations – External Interdependencies & Track Owners Box No: 7-9-10-12	3 Different Bots required- 1 each for BOT, WhatsApp BOT, Chat Bot or one BOT can suffice if we are capable of doing it?	Bidder to propose as per the RFP requirements
346	71	2.6. Training and Capacity Requirement	2.6.2 Point 17	The bidder will provide training to a maximum batch size of 30 people at around 100 locations spread across the country.	Is Virtual training permissible?	As per the EOI.
347	80	2.9. Data Migration	2.9.1 Point 1	The bidder is responsible for data migration from the existing setup to the proposed setup.	Migration of data - mysql to mysql or others, please elaborate.	Bidder to propose as per the RFP requirements

348	88	3.3 (Key Resources)	3.3. Minimum Qualification of Key Resources	<p>DoP has identified certain key positions that should be part of Bidder's team during execution. Bidder shall provide a resource deployment schedule including these key positions and other team members as mentioned below. Total Experience: <b>1. Program Manager:</b></p> <p>i) Should possess at least 15 years of experience in the Life Insurance domain. ii) Should have more than 10 years of experience handling such large projects as a project/program manager. iii) iii) Should possess Project Management certification like PMP, Prince2 or SAFe Agilist.</p> <p><b>3. Life Insurance Domain Expert:</b> Total Experience: i) At least 8+ years in the field of Life Insurance. ii) Should have experience executing more than 2 large projects of a similar nature in the Life Insurance domain. iii) Insurance Domain Trainings &amp; Certifications preferred.</p> <p><b>4. Solution Architect:</b></p> <p>i) At least 12 years in the IT domain. ii) Should have experience of more than 7 years as a Solution Architect in large projects of a similar nature. iii) Should have architected at least 2 such large- scale projects. iv) Should possess Industry standard certifications like</p>	<p>Q1) Can equivalent certifications (e.g., Agile/Scrum) be acceptable for PMP/Prince2?</p> <p>Q2) Any deviation permissible in 15 year experience in Life insurance domain &amp; 10 years into managing large projects for Program Manager/Life Insurance Domain Expert should carry 8 years into Life Insurance/ Solution Architect should carry 12 years experience into IT domain, etc. Q3) Can some relaxation be allowed for the minimum qualifications for the resources requirements like Program Manager, Project Manager, Solution Architect, etc ?</p>	As per the EOI.
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				<p>TOGAF v)</p> <p>Solution experience in the Life Insurance domain is preferred.</p> <p>vi) Should be a graduate of the renowned Institutes.</p>		
349	88	3.2	3.2.2	<p>Infrastructure resources: The Bidder is required to provide an adequate number of L1/L2/L3 support for all issues &amp; incidents faced by internal/external users.</p>	<p>Definition of external user - DOP Customers will also have the access to support ?</p>	As per the EOI.
350	52 of 97	EOI Part 3 – Section 2.2: Project Scope	Point 2	<p>“In case of COTS solution, the licenses should be perpetual and in the name of DoP.”</p>	<p>Request to also permit SaaS based solutions. Suggested text: “Alternatively, SaaS-based solutions hosted on MeitY approved cloud platforms that offer secure, managed, and continuously updated services under a subscription model shall be acceptable.</p> <p>”Justification: • SaaS offers bundled licensing, hosting, upgrades, and support—removing the need for perpetual licensing. • Enables lower TCO, reduced CapEx, and faster deployment. • Automatic real-time updates and security patches enhance performance and compliance. • No internal IT/infrastructure burden—OEM manages it end-to-end. • Aligns with Govt’s “Cloud First” and “Digital India” approach.</p>	As per the EOI.

351	63 of 97	EOI Part 3 – Section 2.3: Technical Requirements	Clause 2.3.12	<p>“The IMS Application software platform should be cloud agnostic, platform agnostic and hardware agnostic for all layers of solution including Application, Middleware, and Database etc. and should be deployable on any platform without any vendor lock-in.”</p>	<p>Request to revise clause to allow SaaS solutions on MeitYempanelled clouds.Suggested text:“Solutions must ensure data portability and open integration interfaces. SaaS-based offerings hosted on MeitY-empanelled clouds shall be permitted even if not cloud or platform agnostic, provided they meet all performance, security, and interoperability requirements.</p> <p>”Justification:• SaaS solutions are intentionally optimized for specific cloud platforms to ensure best-inclass service delivery.• Mandating agnosticism can increase cost and degrade performance without enhancing flexibility.• Data portability and APIs provide vendor independence without compromising architecture.• MeitY-empanelled clouds already comply with GoI standards, making agnosticism unnecessary.</p>	As per the EOI.
352	4	1	1. Fact Sheet	Place of Submission of Responses <a href="http://www.gem.gov.in/">www.gem.gov.in/</a>	Clarification requested: Kindly provide the Gem Tender No for submission of response	Bidders may refer to the corrigendum issued in this regard.



353	19	6. EOI Eligibility Criteria	4. CSP's MeitY Empanelment	The CSP engaged by the bidder shall be empanelled with MeitY, the CSP Cloud Infrastructure should be STQC audited, and its validity should be valid as of the date of bid closing, for providing cloud computing services to government departments / PSUs. CSP shall also commit to maintaining its validity throughout the contract period in case it is successful in winning this contract	The EOI states that the tender will be QCBS based. However, before publication of exact QCBS criteria, selection of CSP partner ( just on the basis of Meity empanelled/ STQC audited) might need to be changed.	At the EOI stage, bidder to propose a CSP fulfilling the requirements given in the EOI. In case the proposed CSP does not meet the requirement of the details given in the RFP stage, bidder is allowed to change the proposed CSP at the RFP stage, which meets the EOI and RFP requirement.
354	20	6. EOI Eligibility Criteria	6. Development Centre	The Bidder should have a development and support centre in India	Amendment requested:The Bidder/OEM should have a development and support centre in India	As per the EOI.
355	20	6. EOI Eligibility Criteria	7. Experience in Insurance Solutions	The Bidder (themselves or through OEM) should have successfully deployed* at least 1 (ONE) life insurance packaged solution in India or Globally in the last 7 years from the date of publishing of this EOI, and the solution should be currently active # as of the date of submission of bid. In the abovedeployed project(s), the implemented solutions should meet the following credentials.	Clarification requested: It may please be clarified whether the experience criteria of the OEM will be considered for this clause even if the bidder has not executed any project with the OEM.	As per the EOI.

356	22	6. EOI Eligibility Criteria	8. Experience in Policy Admin System	The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last 7 years from the date of publishing of this EOI. The IaaS components will comprise Cloud security, Data Security, Infrastructure, virtualisation, application, Operating system, middleware, runtime and data as part of the solution.	Amendment requested: The Bidder/OEM should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last 7 years from the date of publishing of this EOI. The IaaS components will comprise Cloud security, Data Security, Infrastructure, virtualisation, application, Operating system, middleware, runtime and data as part of the solution.	As per the EOI.
357	22	6. EOI Eligibility Criteria	9. Experience in Data Migration	The bidder should have undertaken data migration of the Financial Management Solution for a BFSI client in the last 7 years from the date of publishing of this EOI.	Amendment requested: The bidder/OEM should have undertaken data migration of the Financial Management Solution for a BFSI client in the last 7 years from the date of publishing of this EOI.	As per the EOI.

358	23	6. EOI Eligibility Criteria	12. Manpower	<p>The Bidder should have a staff of at least 200 (Two Hundred) resources with skill sets such as Solution Architect, Developers, Cloud Architect, Cloud developers, UI/UX engineers, Database experts, IT Security experts, Life Insurance functional experts, Quality Analyst, Testers, etc as on bid submission date. The cloud architect and cloud developers preferably have cloud certifications such as Microsoft Azure / AWS / Google Cloud, Meghraj etc. Resources from sales, marketing, finance, HR, Administration and other corporate functions shall not be included. The resources should be full-time employees of the bidder and shall exclude any part-time/contractual staff.</p>	<p>Amendment requested: The Bidder/OEM should have a staff of at least 200 (Two Hundred) resources with skill sets such as Solution Architect, Developers, Cloud Architect, Cloud developers, UI/UX engineers, Database experts, IT Security experts, Life Insurance functional experts, Quality Analyst, Testers, etc as on bid submission date. The cloud architect and cloud developers preferably have cloud certifications such as Microsoft Azure / AWS / Google Cloud, Meghraj etc. Resources from sales, marketing, finance, HR, Administration and other corporate functions shall not be included. The resources should be full-time employees of the bidder and shall exclude any part-time/contractual staff.</p>	As per the EOI.
359	67	2.5. External and Internal Interdependencies	2.5.2. Integrations – External Interdependencies & Track Owner	<p>A tentative Integrations List (non-exhaustive), along with their owner track, is given below, which needs to be integrated with the IMS by the bidder:</p>	<p>Clarification requested: Please clarify, the APIs for the integration of the external applications will be readily available and will be arranged by the DoP for the bidder.</p>	<p>Bidder needs to provide APIs for other applications to integrate with the proposed IMS. Bidder shall be responsible for integration of the IMS with other applications.</p>

360	5	Part -3 - Section 2 - Scope of Work	2.1	<p>Postal Life Insurance also manages a Group Insurance Scheme for the Extra Departmental Employees (Gramin Dak Sevaks) of the Department of Posts.</p>	<p>With regards to the Group Insurance scheme, we request the following information:</p> <p>1 - Does the Group Insurance Scheme for the Gramin Dak Sevaks fall under PLI or RPLI?</p> <p>2 - Are the Gramin Dak Sevaks the agents of RPLI?</p> <p>3 - Are they under the direct payroll of DOP?</p> <p>4 - Where can we find the details of this product?</p> <p>5- Is this product also being administered today in McCamish?</p> <p>Please confirm if the volumetric data provided as part of this EOI includes the members of this Group Insurance Scheme.</p> <p>Please also confirm if there is any other Group Insurance Scheme. If yes, please provide number of such schemes along with the number of members. Is this count included in the volumetric figures provided as part of this EOI?</p> <p>Also, please confirm, if Group Insurance Schemes are part of the current scope of work, or whether the current scope caters to only the 12 Individual products.</p>	Necessary details to be shared in the RFP
361	6	Part 1	5.1.2	<p>All information supplied by Bidders may be treated as contractually binding on the Bidders, on the successful award of the assignment by the Purchaser based on this EOI and the subsequent RFP document.</p>	<p>All information supplied by Bidders may be treated as contractually binding on the Bidders, <b>subject to the condition that information supplied by bidder is not superseded or invalidated by new information that has been supplied by DoP / bidder at a later stage.</b></p>	As per the EOI.

362	6	Part-1	2. Invitation for EOI / First stage of Two-stage bidding	The term of the Contract shall include the Development & Implementation Phase (starting from the Effective date till the final sign-off of implementation of IMS at all the sites of DoP), followed by 5 years of Operations & Maintenance Phase (starting from the date of Final sign off of Go Live), followed by extension on discretion of DOP (unless terminated before expiry of Term	<b><u>Kindly amend the below clause as:</u></b>  The term of the Contract shall include the Development & Implementation Phase (starting from the Effective date till the final sign-off of implementation of IMS at all the sites of DoP), followed by 5 years of Operations & Maintenance Phase (starting from the date of Final sign off of Go Live), followed by extension <del>on discretion of DOP</del> <u>with mutual agreement between the parties</u> (unless terminated before expiry of Term	As per the EOI.
363	7	Part -3	2.1.8 - 1, 2.2.1-13	2.1.8-1: In addition, some unaccounted policies could not be migrated to the existing Insurance Solution due to the non-availability of data at that time. 2.2.1-13: Bidder must migrate all the Insurance Data into the new IMS as per business requirement including online and offline policies.	Can you please confirm if unaccounted or offline policies are in scope for migration. Furthermore, we would request the following clarification as part of RFP:- Please provide the volumetric information related to such unaccounted policies.- Currently in what shape and form these policies are maintained?- Please confirm if such policies still receives premium or all are paid-up.- If premium paying, how it is currently managed.- If these policies are also in scope of migration, what is your view of the quality of these unaccounted policy data. - Please confirm if policy data is available in structured format. If not, who will convert the unstructured data (e.g., hard copy policy doc, scanned copy of policy doc etc.) into structured format?	Necessary details to be shared in the RFP
364	7	Part -3	2.1.8	Current Statistics – PLI/RPLI policies in the system (McCamish) as of 1st April 2025	Please confirm whether the headings in the second table have been wrongly placed as PLI policies, whereas they should have been RPLI policies.	The said clause refers to the RPLI policy numbers.
365	7	Part -3	2.1.8	As per EOI, as on 1st Apr'25, in current system of DoP, total policy count (including active & inactive policies) is 3,52,73,815 Active=64,07,439 Inactive=2,88,66,376	Can you please share your data archival policy. In other words, please let us know the count of policy data which needs to be migrated in new system and which policy data needs to be archived (and hence need not be directly accessible in the transactional system).	Details to be shared with the selected Bidder

366	7	Part 3 - Section - 2.1	2.1.8	Current Statistics – PLI/RPLI policies in the system (McCamish) as of 1st April 2025:	What are the reasons for the low persistency percentage of RPLI policies?	Details to be shared with the selected Bidder
367	8	Part -3	2.1.8 - 1 (ii)	Projected Policy Growth (number of policies)	<p>1 - Our understanding is that these numbers indicate new business volume. For purpose of RFP, we will request for projected Total annual volume which factors in New Business as well as lapses/maturities.</p> <p>2 - Please confirm that the number is in actuals and not Lakhs.</p>	<p>1. As per the EOI.</p> <p>2. Numbers are in actuals.</p>
368	8	Part -3	2.1.8	As per EOI, 8.23 lakh PLI policies and 14.70 lakh RPLI policies has been issued in FY24-25 and YoY growth of 30%	Like policy count and projection, can DoP also share the quote to policy conversion ratio or number of quote per year as part of the RFP.	Details to be shared with the selected Bidder
369	9	Part -3	2.1.8	Different user segment and user count is mentioned EOI	<p>We request that the RFP provides user segment wise concurrent users count (including peak hours) who will access following application like</p> <ol style="list-style-type: none"> <li>1. Core IMS Application</li> <li>2. Agent Portal Application</li> <li>3. Customer Portal Application</li> <li>4. Employer Portal Application</li> </ol>	Necessary details to be shared in the RFP
370	10	Part -3	2.2 - 1	In the case of a COTS solution, the licenses should be perpetual and in the name of DoP. Perpetual will mean that Department of Posts will have the right to use COTS Solution without any Licence fee, even after 'Term of Contract' is over.	<p>Considering the nature of EOI and services requested for a hosted solution, standard industry approach is that licenses would be granted for the term of the contract.</p> <p>Beyond the term of contract, PLI (or a successor service provider) will be able to use the platform upon renewal of the license and payment of Annual Maintenance Charges (AMC) as per the standard agreement.</p>	ATS/AMC charges will be payable by the DoP beyond the terms of the contract and as per actual usage. However, DoP will not pay license fees in the case of perpetual licenses

371	11	Part -3	2.2.1 - 10	Bidder shall provide Logical and Physical Data Model designs.	Since bidder has an pre-existing platform with proprietary IP, the bidder will not be able to expose the Logical and Physical Data Model designs of core applications directly, however this can be handled through Escrow management with the applicable terms and conditions. Please also note that the logical and physical data model design of a reporting database will be provided.	As per the EOI.
372	11	Part -3	2.2.1 - 15	Bidder must provide virtual private cloud infrastructure sizing requirements to deploy IMS and DMS. In the future, the same cloud may be leveraged for Peripheral/Surrounding Applications as well	Kindly elaborate on the nature and purpose of peripheral / surrounding applications and the bidder's obligation in relation to this.  We assume that these applications are currently outside the scope of this EOI for factoring within our solution and sizing. In future, if the need arises to host peripheral / surrounding applications in the same infrastructure, the same will be jointly discussed and the necessary actions will be taken. Please confirm this approach.	Necessary details to be shared in the RFP
373	11	Part -3	2.2.1 - 16	Bidder must prepare, and share all the Technical Documents, Data Dictionary, Table Structure, Flow Charts, BRD, User Manuals, and Training materials to DoP	Since bidder has an pre-existing platform with proprietary IP, we will only be able to provide these details for an independent custom applications developed for PLI as part of this contract. For work done on pre-existing platform with proprietary IP, we will be able to share BRD, user manuals and training materials to DoP. Remaining elements will be managed through Escrow mechanism with applicable terms and conditions.	Necessary details to be shared in the RFP
374	11	Part -3	2.2.1 - 18	The IMS application should be compatible with all existing hardware of different configurations of DOP which include Desktop, Laptop, Mobile etc.	We request that the EOI be amended to note that the bidder proposing a COTS or pre-existing platform solution will prescribe a minimum set of requirements for hardware, operating system, browser etc for end-user computing devices. These will be in line with prevailing industry standards.	As per the EOI.

375	12	Part -3	2.2.1 - 22	Throughout the term of the agreement, any changes concerning GoI Regulations, or any other Government/ Statutory/ Regulatory Bodies are to be implemented at no additional cost by the bidder	Bidder will make all the regulatory changes (except major regulatory reforms), to the platform available to PLI free of cost.  Implementation of all changes will be done using change budgets via the change control process.	As per the EOI.
376	12	Part -3	2.2.1 - 21	The proposed IMS solution must integrate with the DARPAN/RICT Application	We request that the EOI is amended to reflect that the proposed IMS solution will make APIs available to enable DARPAN/RICT application to integrate with it. Any modifications to DARPAN/RICT application will have to be done by the agency managing these platforms.	As per the EOI.
377	16	Part -3	2.2.6	For DMS application, storage requirements for insurance would be approximately 180 Tera bytes with an average growth of 8% on an annual basis	As part of the RFP, can you please let us know out of 180 TB for DMS how much space is occupied for active policies and much will be archived.	Necessary details to be shared in the RFP
378	16	Part 1	5.31	All the submissions, including any accompanying documents, will become the property of the DOP. The Bidders shall be deemed to license, and grant all rights to the DOP, to reproduce the whole or any portion of their Bid document for evaluation and to disclose the contents of submission for regulatory and legal requirements.	<b>Throughout the interactions right from EOI stage, the materials submitted by the bidder and containing IPs and its derivatives owned by the Bidder, will remain the property of the bidder and not become the property of the Purchaser. Materials not linked with IP of the bidder, however, can become the property of the Purchaser.</b> <b>However,</b> <b>- materials submitted by one Bidder must not be shared with any other Bidder and</b> <b>- materials from unsuccessful Bidders must not be used by the successful Bidder and the DoP.</b>  <b>The response to this EOI may contain IPs owned by the Bidder. The purchaser should assume additional responsibility and accountability to protect IP contamination and legal issues arising from such events.</b>	As per the EOI. However, the bids submitted by bidder will not be shared to any other bidder.



379	16	Part-1	5.30 Blacklist ing & Debarment	<p>Empanelment/participation of Bidders and their eligibility to participate in the DOP's procurements is subject to compliance with the code of integrity and performance in contracts as per the terms and conditions of contracts. A delinquent Bidder (including their related entities) can be blacklisted for a period of three years from the DOP's procurements including removal from empanelment, wherever such Bidder is empanelled, due to severe deficiencies in performance or other serious transgressions. Reasons that may justify debarment and/or removal of the Bidder from the list of empanelled vendors are: i. With them in an official capacity before retirement; or Any other ground, based on which the DOP considers, that continuation of the Contract is not in public interest. ii. If there is strong justification for believing that the partners/directors/proprietor/agents of the firm/company have been guilty of violation of the code of integrity or Integrity Pact (wherever applicable), evasion or habitual default in payment of any tax levied by law; etc.</p>	<p><b><u>Kindly amend the below clause as:</u></b>Empanelment/participation of Bidders and their eligibility to participate in the DOP's procurements is subject to compliance with the code of integrity <del>and performance in contracts as per the terms and conditions of contracts.</del> A delinquent Bidder <del>(including their related entities)</del> can be blacklisted for a period of three years from the DOP's procurements including removal from empanelment; <del>wherever such Bidder is empanelled, due to severe deficiencies in performance or other serious transgressions. Reasons that may justify debarment and/or removal of the Bidder from the list of empanelled vendors are:- i. With them in an official capacity before retirement; or Any other ground, based on which the DOP considers, that continuation of the Contract is not in public interest.- ii. If there is strong justification for believing that the partners/directors/proprietor/agents of the firm/company have been guilty of violation of the code of integrity or Integrity Pact (wherever applicable ), evasion or habitual default in payment of any tax levied by law; etc.</del></p>	As per the EOI.
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380	16	Part-1	5.31 Other Terms & Conditio ns	<p>i. Lodgment of an EOI is evidence of a Bidder's consent to comply with the terms and conditions of the Request for EOI process and subsequent bidding process. If a Bidder fails to comply with any of the terms, its EOI may be summarily rejected. ii. The willful misrepresentation of any fact within the Bid will lead to the disqualification of the Bidder without prejudice to other actions that the DOP may take. All the submissions, including any accompanying documents, will become the property of the DOP. The Bidders shall be deemed to license, and grant all rights to the DOP, to reproduce the whole or any portion of their Bid document for evaluation and to disclose the contents of submission for regulatory and legal requirements v. The DOP reserves the right to formulate any terms &amp; conditions while framing the RFP, even if these are at variance with the terms provided in this EOI. Further, the Bidders shall have no claim in this regard</p>	<p><b><u>Kindly amend the below clause as:</u></b></p> <p>i. Lodgment of an EOI is evidence of a Bidder's consent to comply with the terms and conditions of the Request for EOI process <u>subject to the deviations submitted</u> <del>and subsequent bidding process</del>. If a Bidder fails to comply with any of the terms, its EOI may be summarily rejected. ii. The willful misrepresentation of any fact within the Bid will lead to the disqualification of the Bidder without prejudice to other actions <del>that the DOP may take</del>. All the submissions, including any accompanying documents, will become the property of the DOP. The Bidders shall be deemed to license, and grant all rights to the DOP, to reproduce the whole or any portion of their Bid document for evaluation and to disclose the contents of submission for regulatory and legal requirements v. The DOP reserves the right to formulate any terms &amp; conditions while framing the RFP, even if these are at variance with the terms provided in this EOI. Further, the Bidders shall have no claim in this regard <u>however, bidder shall have the right not to participate in the RFP emanating from this EOI.</u></p>	As per the EOI.
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381	17	Part -3	2.2.7 - ii	The customer portal and mobile app shall be integrated with the common customer portal and mobile app of Postal Solution of IT 2.0	We request that the EOI is amended to reflect that the proposed IMS solution will make applicable APIs and webpages available to enable common customer portal and mobile application to integrate with it. Any modifications to common customer portal and mobile application will have to be done by the agency managing these platforms.	Bidder needs to provide APIs for other applications to integrate with the proposed IMS. Bidder shall be responsible for integration of the IMS with other applications.
382	17	2.2.6	6.g.viii	Ability to create templates with effective dates and expiry dates.( For documents)	As a part of the RFP, can you please share with us the current number of templates in use for documents and communications.	Details to be shared with the selected Bidder

383	17	Part-1	5.32 Resoluti on of Dispute s and Arbitrati on	<p>The DOP and the bidders shall make every effort to resolve any disagreement or dispute amicably, arising in connection with the contract, by direct and informal negotiation between the designated officer of the DOP and the designated representative of the bidder. If the designated officer of the DOP and representative of bidders are unable to resolve the dispute within a reasonable period as deemed fit by the DOP, they shall immediately escalate the dispute to the Dispute Resolution Board constituted by the DOP. If the parties fail to resolve the dispute within 21 (Twenty-One) days after the commencement of such negotiations, the DOP can:</p> <p>1. Refer to the dispute for arbitration, whereby one Arbitrator each shall be appointed by each party and the third Arbitrator (Umpire) shall be appointed by mutual consent of both arbitrators. This third Arbitrator shall preside over the Arbitration proceedings. 2. Within thirty (30) days of the receipt of the said notice, the arbitrators shall be appointed in writing. 3. The Arbitrators shall have their seat in New Delhi only. 4. The arbitration proceedings shall be conducted under the Indian Arbitration and Conciliation Act, 1996 and the award of such Arbitration Tribunal shall</p>	<p><b><u>Kindly amend the below clause as:</u></b></p> <p>The DOP and the bidders shall make every effort to resolve any disagreement or dispute amicably, arising in connection with the contract, by direct and informal negotiation between the designated officer of the DOP and the designated representative of the bidder. If the designated officer of the DOP and representative of bidders are unable to resolve the dispute within <del>a reasonable period as deemed fit by the DOP</del> <u>30 days</u>, they shall <del>immediately escalate the dispute to the Dispute Resolution Board constituted by the DOP. If the parties fail to resolve the dispute within 21 (Twenty-One) days after the commencement of such negotiations,</del> then <del>DOP</del> <u>either party</u> can:</p> <p>1. Refer to the dispute for arbitration, whereby one Arbitrator each shall be appointed by each party and the third Arbitrator (Umpire) shall be appointed by mutual consent of both arbitrators. This third Arbitrator shall preside over the Arbitration proceedings. 2. Within thirty (30) days of the receipt of the said notice, the arbitrators shall be appointed in writing. 3. The Arbitrators shall have their seat in New Delhi only. 4. The arbitration proceedings shall be conducted under the Indian Arbitration and Conciliation Act, 1996 and the award of such Arbitration Tribunal shall be enforceable in Jurisdiction of Courts in Delhi only. 5. Each party shall bear its own cost of preparing and presenting its case. The cost of arbitration including the fees and expenses shall be shared equally by the parties, unless otherwise awarded by the arbitrator. 6. The parties shall continue to perform their respective obligations under this contract during the pendency of the arbitration proceedings except in so far as such obligations are the subject matter of the said arbitration proceedings.</p>	As per the EOI.
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				be enforceable in Jurisdiction of Courts in Delhi only. 5. Each party shall bear its own cost of preparing and presenting its case. The cost of arbitration including the fees and expenses shall be shared equally by the parties, unless otherwise awarded by the arbitrator. 6. The parties shall continue to perform their respective obligations under this contract during the pendency of the arbitration proceedings except in so far as such obligations are the subject matter of the said arbitration proceedings.		
384	18	Part -3	2.2.7 - iv	The bidder shall provide an employer portal that shall cater to all the functionalities related to pay recovery policies. This shall be integrated with the Pay & Accounts system of external organizations such as BSNL/MoD etc.	We request that the EOI is amended to reflect that the IMS solution will make APIs available and these external systems will have to use these APIs to connect in a secure manner.	Bidder needs to provide APIs for other applications to integrate with the proposed IMS. Bidder shall be responsible for integration of the IMS with other applications.

385	19	6.1	3	3. NetWorth <b>Supporting Documents:</b> Certificate from Bidder's Statutory Auditor providing net-worth details for last three years, viz.,2021-22, 2022-23 and 2023-24 (As per Form A.3)	3. NetWorth <b>Supporting Documents:</b> In place of Statutory Auditor certificate, the bidder requests to submit the certificate from Chartered Accountant/Company Secretary/CA providing net-worth details for last three years, viz.,2021-22, 2022-23 and 2023-24 (As per Form A.3), hence kindly amend the below clause as:Certificate from Bidder's <del>Statutory Auditor/</del> <b>Authorized Signatory/Company Secretary</b> providing net-worth details for last three years, viz.,2021-22, 2022-23 and 2023-24 (As per Form A.3)	As per the EOI
386	19	Part 1	6.1-2	2021-22, 2022-23 and 2023-24	DoP may want to consider the data provided for the last 3 years by including the data for 2024-25 as well.	As per the EOI.
387	20	Part -3	2.2.3	Bidder should provide ESB as part of the solution.	Bidder's solution already includes APIs and web services to enable integration with systems within the proposed eco-system as well as with external systems. In such a scenario, is it still mandatory for the bidder to include an ESB platform within their solution?	As per the EOI.

388	21	6.1	7	<p>7. Experience in Insurance Solutions</p> <p>Supporting Documents:</p> <p>Relevant Citations:</p> <p>i. Copy of Purchase Order/Work Order /Contract with Client and letter from the client specifying the scope of work and details of transactions per day</p> <p>OR</p> <p>Certificate from the statutory auditor of the bidder mentioning the scope of work and details of transactions per day.</p> <p>ii. Completion Certificate</p> <p>(As per Form A.5)</p>	<p>As few projects are under NDA and their work orders, purchase orders, completion certificates or other client artifacts cannot be shared, the bidder requests to submit the self certificate signed by authorized signatory specifying the scope of work and implementation details, hence kindly amend the clause as:</p> <p>7. Experience in Insurance Solutions</p> <p>Supporting Documents:</p> <p>Relevant Citations:</p> <p>i. Copy of Purchase Order/Work Order /Contract with Client and letter from the client specifying the scope of work and details of transactions per day</p> <p>OR</p> <p>Certificate from the statutory auditor of the bidder mentioning the scope of work and details of transactions per day.</p> <p><b>OR</b></p> <p><b>Self certificate signed by authorized signatory specifying the scope of work and implementation details of the project</b></p> <p><b>OR</b></p> <p><del>ii.</del> Completion Certificate</p> <p>Hence kindly modify Form A.5 accordingly.</p>	As per the EOI.
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389	22	6.1	8	<p>8. Experience in Policy Admin System</p> <p><b><u>Supporting Documents:</u></b></p> <p>Relevant Citation i. Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work or certificate from the statutory auditor of the bidder mentioning the scope of work. ii. Completion Certificate (As per Form A.6)</p> <p>(As per Form A.6)</p>	<p>As few projects are under NDA and their work orders, purchase orders, completion certificates or other client artifacts cannot be shared, the bidder requests to submit the self certificate signed by authorized signatory specifying the scope of work and implementation details, hence kindly amend the clause as:</p> <p>7. Experience in Insurance Solutions</p> <p>Supporting Documents:</p> <p>Relevant Citations: i. Copy of Purchase Order/Work Order /Contract with Client and letter from the client specifying the scope of work OR Certificate from the statutory auditor of the bidder mentioning the scope of work <b>OR</b> <b>Self certificate signed by authorized signatory specifying the scope of work and implementation details of the project</b> <b>OR</b> <del>ii.</del> Completion Certificate</p> <p>Hence kindly modify Form A.6 accordingly.</p>	As per the EOI.
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390	22	6.1	9	<p>9. Experience in Data Migration</p> <p>Supporting Documents:</p> <p>Bidders are required to submit the following documentary evidence regarding the credentials for data migration, including volume details for data migration activities. Relevant citation:-</p> <p>i. Work Order/Supply Order giving details of Data Migration, OR Certificate from the statutory auditor of the bidder mentioning the scope of work and details regarding the credentials for data migration, including volume details for data migration activities</p> <p>ii. Completion Certificate (As per Form A.7)</p>	<p>As few projects are under NDA and their work orders, purchase orders, completion certificates or other client artifacts cannot be shared, the bidder requests to submit the self certificate signed by authorized signatory specifying the scope of work and implementation details, hence kindly amend the clause as:</p> <p>Supporting Documents:</p> <p>Bidders are required to submit the following documentary evidence regarding the credentials for data migration, including volume details for data migration activities. Relevant citation:-</p> <p>i. Work Order/Supply Order giving details of Data Migration, OR Certificate from the statutory auditor of the bidder mentioning the scope of work and details regarding the credentials for data migration, including volume details for data migration activities</p> <p><b>OR</b></p> <p><b>Self certificate signed by authorized signatory specifying the scope of work and implementation details of the project</b></p> <p><b>OR</b></p> <p>ii. Completion Certificate (As per Form A.7)</p> <p>Hence kindly modify Form A.7 accordingly.</p>	As per the EOI.
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391	22	6.1	10	<p>10. CSP's Experience in cloud solution</p> <p>Supporting Documents: Relevant Citation:-</p> <p>1. Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work OR Certificate from the statutory auditor of the bidder mentioning the scope of work and details</p> <p>2. Completion Certificate (As per Form A.8)</p>	<p>As few projects are under NDA and their work orders, purchase orders, completion certificates or other client artifacts cannot be shared, the bidder requests to submit the self certificate signed by authorized signatory specifying the scope of work and implementation details, hence kindly amend the clause as: <b><u>Supporting Documents</u></b></p> <p>1. Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work OR Certificate from the statutory auditor of the bidder mentioning the scope of work and details</p> <p><b>OR Self certificate signed by authorized signatory specifying the scope of work and implementation details of the project</b></p> <p><b>OR 2.</b> Completion Certificate (As per Form A.8)</p> <p>Hence kindly modify Form A.8 accordingly.</p>	As per the EOI.
392	23	Part -3	2.4 - 15	<p>Bidder will set up an intermediary helpdesk during Go-Live and 6 months in the O&amp;M Phase to help the customers/DoP and DoP's stakeholders with any queries/complaints, etc</p>	<p>1 - Please clarify what is an intermediary help desk</p> <p>2 - What functions it will perform.</p> <p>3 - Please also confirm for which duration this will be required.</p> <p>4 - Please confirm if this helpdesk will receive calls from DoP helpdesk or from the end user population.</p>	Necessary details to be shared in the RFP
393	24	Part -3	2.5.1	<p>The Bidder is responsible for all integrations and providing APIs for all Applications owned by other tracks.</p>	<p>We request that the EOI is amended to reflect that the IMS solution will make APIs available and these external systems will have to use these APIs to connect in a secure manner.</p>	<p>Bidder needs to provide APIs for other applications to integrate with the proposed IMS. Bidder shall be responsible for integration of the IMS with other applications.</p>

394	24	Part -3	2.5.1	Below is the tentative Application list (Including but not limited to) along with their owner track:	Can you please clarify the headings of the table and what is meant by 1- "One user interface", 2- "Third Party Agency". Can you please clarify what is bidder responsibility with regards to these.	Table headings may be read as:  "Serial Number, Application, To be brought by".  "One User Interface" refers to a unified DoP platform.  "Third Party Agency" refers to any third party agency who will bring the corresponding application.  Bidders needs to provide the API in XML/JSON form for the tasks that are being performed currently.
395	24	6.1	14	14. Board Resolution or Power of Attorney  Specific Power of Attorney for the Bidder to sign the Contract Agreement. (As per Form A.12)	As a standard business practice Generic Power of Attorneys are pre-issued to Business Heads. Therefore, we request that bidders be allowed to submit the standard pre-issued Power of Attorney in their own format which will be provided on stamp paper.	The resolution passed by the board along with a copy of the resolution.
396	25	Part -3	2.5.2	tentative Integrations List (non-exhaustive), along with their owner track, is given below, which needs to be integrated with the IMS by the bidder:	Can you please clarify the headings of the table and what is meant by each of the tracks such as 1- "One Management Interface", 2- "Banking", 3- "One Hardware Interface", 4 - One AI".  Can you please clarify what is bidder responsibility with regards to these.	"One UI" is a unified DoP Platform. We have workflows that needs to be integrated with the new IMS System.  Necessary Details to be shared in the RFP

397	29	Part -3	2.6.2 - 8	Training delivery will primarily be classroom training (instructor-led/lab-based) and shall include hands-on training for the proposed solutions	In light of the evolving technologies in learning and collaboration, we would request DoP to also include option of "Virtual Classroom" or remote training using collaboration technologies such as Zoom / MS Teams.	As per the EOI.
398	30	Part -3	2.7	The bidder needs to engage an independent testing agency for tasks like system testing, performance testing, and data migration testing, etc. of the system. This independent testing agency will report directly to the DoP. The cost of the independent agency's testing activities needs to be borne by the bidder.	As part of our delivery model of our COTS / pre-existing platform solution, the bidder always deploys an independent testing team for System Testing, Performance Testing and Data Migration Testing and we have done the same in the past and this model will be continued for DoP as well and the team will be directly reporting into DoP. However, in case DoP wants a totally independent testing agency, the bidder is open to deploy the same with proper NDA and terms and conditions in place with the third party agency. Please note that introduction of an independent testing agency will mean that they will need to develop methods, tools and automations from scratch, which will add to the program complexity and cost. We would recommend that DoP considers our standard approach of independent testing team within the organization specifically for those bidders who come with a COTS/Pre-existing platform.	As per the EOI.
399	34	Part 3	2.8	Additionally, the bidder must ensure that the entire solution stack is hosted on a single CSP platform to fulfil all functional and non-functional requirements.	While the primary platform (policy admin, portals etc) will be on a single CSP platform, there may be scenarios where certain as-a-service utilities or solutions are integrated (e.g. ServiceNow) which may lead to some components residing on a different CSP Platform. We would request DoP to also accept solutions that may leverage multiple CSP platforms as long as they all meet DoP' functional and non functional requirements e.g. data residency.	As per the EOI

400	34	Part 2	7.4 - A8	Authorized Signature [In full and initials]: Name and Title of Signatory: Name of Firm: Address: Location: Date:	Request you to please confirm whether Form A.8 will be signed by the respective CSP firm and the Authorised Signatory will be from the CSP firm ? This is because the CSP is supposed to share the experience and hence the same needs to be validated by the CSP authorised person.	To be jointly signed by authorized signatories of Bidder and CSP.
401	40	Part -3	2.10.2 - 8	Bidder to provide the management and monitoring portal/software access to DoP's officials related to infrastructure	DoP's requirement pertains to a fully-managed platform covering applications, infrastructure and its operation including availability, security, and performance. This platform will be delivered to set SLAs and outcome measures. In this context, monitoring of infrastructure is typically the responsibility of the bidder. Please confirm if DoP still feels a need for this facility to be extended so that we can provide the solution accordingly.	As per the EOI.
402	40	Part-2	7.13 Form A.13: Conflict of Interest	We undertake and agree to indemnify and hold DOP harmless against all claims, losses, damages, costs, expenses, proceeding fees of legal advisors (on a reimbursement basis) and fees of other professionals incurred (in the case of legal fees and fees of professionals, reasonably) by DOP and/or its representatives, if any such conflict arises later.	<b>Kindly delete the below clause as:</b> <del>We undertake and agree to indemnify and hold DOP harmless against all claims, losses, damages, costs, expenses, proceeding fees of legal advisors (on a reimbursement basis) and fees of other professionals incurred (in the case of legal fees and fees of professionals, reasonably) by DOP and/or its representatives, if any such conflict arises later.</del>	As per the EOI.
403	42	Part -3	2.10.8 - 1	Bidder shall provide 3000 free manhours per quarter during the O&M phase for enhancements and customizations that are not part of the scope of the proposed RFP and the FRS, with the option to carry forward unutilized manhours till the end of the contract period.	Bidder will need to provision adequate capacity and incur cost of 3000 manhours irrespective of their utilisation. Because of accounting reasons and because costs change over time, it will not be possible to extend carry forward beyond the financial year in which the provisioning is done. We would request that the carry forward is hence limited to the financial year itself.	As per the EOI.

404	43		2.10.10	<p>II. Take handover of all the documents, configuration files, and scripts from the existing insurance vendor.</p> <p>III. Agree to sunset the legacy policy administration engine with the previous vendor and DoP</p>	<p>Bidder will take a hand over of business requirements document (BRD), product specifications, interface requirements, DoP data in a neutral format and associated Data Dictionary etc. from DoP.</p> <p>Reference to configuration files and scripts, which may be proprietary to the source system, should be removed.</p> <p>Decision to sunset legacy policy administration engine will rest solely with DoP and incumbent vendor. Bidder will not be responsible legacy policy administration and will not be given any access of the current legacy policy engine. Bidder will be responsible to demonstrate a fully functional target platform that is able to support PLI's operations across the country.</p>	As per the EOI.
405	44	Part -3	2.10.10 - 5	<p>In all cases, the transition and exit management period will start 6 months before the expiration of the contract/exit. The bidder will provide shadow support for at least three months and secondary support for an additional three months before the end of the O&amp;M period or termination of the contract, as applicable at no additional cost to the DoP.</p>	<p>In case Bidder has a pre-existing IP/COTS based solution, we would request that future service providers exclude those who have a competing platform. The bidder with a pre-existing IP / COTS solution can enable for L1 and L2 support to the incoming vendor on the IP solution.</p> <p>For confidentiality and IP-protection reasons, it will not be possible to provide direct access or transition knowledge of Bidder's proprietary IT platform to vendors with competing platforms.</p>	<p>As per the EOI.</p> <p>Please refer to section 2.10.10 (Point 3 clause 8) of the EOI</p>

406	12, 13, 14, 18, 19	Part 3	2.2.2, 2.2.8, 2.5.1	<p>Complaints and Grievance Management Medical Practitioner Details, List of Hospitals, Medical Results, etc. Customer Relationship Management - Lead Management Customer Relationship Management - Customer service and support Customer Relationship Management - Marketing Automation Customer Relationship Management - Customer Campaign Management Customer Relationship Management - Customer Analytics - Upsell, cross-sell Anti-money Laundering - AML Rules &amp; Configuration</p>	<p>As part of IMS, some of the components have been identified to be as part of bidder's solution in 2.2.2 whereas in 2.2.8 and 2.5.1, same is considered as integration for the bidder's solution. 1. Please confirm whether they are going to be integration w.r.to the bidder's solution 2. If yes, please clarify whether the bidder should depict them as DoP owned / provisioned system component in the target solution or not</p> <p>The list of such systems are given below:  <ul style="list-style-type: none"> <li>- Complaints and Grievance Management</li> <li>- Anti-money Laundering</li> <li>- Medical Practitioner Appointment System</li> <li>- Printing</li> <li>- Wallet Management</li> <li>- Third-Party Administration Management</li> <li>- Lead Management System</li> <li>- Customer Relationship Management System</li> <li>- Office Management System</li> <li>- DPLI Kolkata</li> </ul> </p>	Necessary details to be shared in the RFP
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407	27-28	Part-2	7.2 Form A.2: Eligibility Criteria Covering Letter	<p>We agree to abide by all the terms and conditions of the EOI and related corrigendum(s)/ addendum(s). We confirm that we have read the complete EOI document and have no reservations in accepting the provisions of the EOI, the General Conditions of the Contract, and the Scope of Work. We undertake that we have no deviations from the terms and conditions of the EOI and related corrigendum(s)/ addendum(s). At a later date, if any deviation is observed, it shall stand withdrawn. We would hold the terms of our bid valid for 180 days as stipulated in the EOI.</p>	<p><b><u>Kindly amend the below clause as:</u></b></p> <p><u>Subject to the deviations submitted,</u> <del>We</del> we agree to abide by all the terms and conditions of the EOI and related corrigendum(s)/ addendum(s). We confirm that we have read the complete EOI document and have no reservations in accepting the provisions of the EOI, the General Conditions of the Contract, and the Scope of Work <u>subject to the deviations submitted.</u> <del>We undertake that we have no deviations from the terms and conditions of the EOI and related corrigendum(s)/ addendum(s). At a later date, if any deviation is observed, it shall stand withdrawn.</del> We would hold the terms of our bid valid for 180 days as stipulated in the EOI.</p>	As per the EOI.
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408	52-87	Part 2	2.2. Project Scope	<p>As a part of the project, the bidder is responsible for: 1. Supply, Development, Installation, Integration, Migration, Maintenance &amp; Support of Insurance Management Solution (IMS) to the Department of Posts (DoP). Bidder can propose either the COTS solution or the green field development solution. In the case of green field development, the vendor will use open source/open stack technology wherever it is beneficial. In the case of a COTS solution, the licenses should be perpetual and in the name of DoP. Perpetual will mean that Department of Posts will have the right to use COTS Solution without any Licence fee, even after 'Term of Contract' is over. 2. Supply, Development, Installation, Integration, Migration, Maintenance &amp; Support of Document Management System (DMS) for the Insurance Management Solution (IMS). In the case of a COTS solution, the licenses should be perpetual and in the name of DoP, which will be valid even after the end of the contract without any further payment. 22. Throughout the term of the agreement, any changes concerning GoI Regulations, or any other Government/ Statutory/ Regulatory Bodies are to be</p>	<p><b>Kindly amend the below clause as:</b>As a part of the project, the bidder is responsible for: 1. Supply, Development, Installation, Integration, Migration, Maintenance &amp; Support of Insurance Management Solution (IMS) to the Department of Posts (DoP). Bidder can propose either the COTS solution or the green field development solution. In the case of green field development, the vendor will use open source/open stack technology wherever it is beneficial. In the case of a COTS solution, the licenses should be <u>perpetual term based</u> and in the name of DoP. <del>Perpetual will mean that</del> Department of Posts <del>will have the right to</del> <u>can</u> use COTS Solution <del>without any Licence fee, even after 'Term of Contract' is over</del> <u>after payment of AMC Charges after the Term of Contract</u>. 2. Supply, Development, Installation, Integration, Migration, Maintenance &amp; Support of Document Management System (DMS) for the Insurance Management Solution (IMS). In the case of a COTS solution, the licenses should be <u>term based</u> <del>perpetual</del> and in the name of DoP; <u>The Department can use COTS Solution after upon renewal of the license and payment of AMC Charges after the Term of Contract. which will be valid even after the end of the contract without any further payment.</u> 22. Throughout the term of the agreement, any changes concerning GoI Regulations, or any other Government/ Statutory/ Regulatory Bodies are to be implemented at <del>no</del> <u>an</u> additional cost <del>by the bidder</del> <u>to the Department of Posts</u>. 2.7. <b>Testing &amp; Acceptance Criteria</b> <u>The software will be delivered/installed for acceptance to DOP as and when the same is ready for delivery. The actual Acceptance Testing of the software will be the responsibility of DOP. DOP will prepare the Acceptance Test data along with the expected test results (consistent with the detailed specifications of the system and any change-request agreed in the documents) and</u></p>	As per the EOI.
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			<p>implemented at no additional cost by the bidder. <b>2.7. Testing &amp; Acceptance Criteria Application benchmarking 2.10.9. Other Activities</b> 5. Any changes in IMS due to problems/bugs that may lead to enhancements/changes will not be considered under the change request and will be done at no additional cost to DoP. <b>3. Exit Management Plan</b> 9. In the case of green field development, the end-to-end source code of all the applications/interfaces will be the property of DoP and handed over to the nominated officer of DoP for keeping in safe custody. At the time of exit, the vendor will provide the full knowledge transfer to the selected vendor of DoP/Team of DoP for successful transition before exit <b>2.11. Escrow Arrangement</b> 1. The Service Provider shall, in not less than 6 weeks from the date of issue of the letter of award under the proposed RFP or such other periods as the DoP may require, deposit the Source Code of the IMS in escrow with [insert name of escrow agent] based on the appropriate standard agreement or on such other terms as the DoP, the Service Provider and [insert name of escrow agent] shall agree. The Service Provider shall ensure that the deposited</p>	<p><u>keep it ready at least four (4) weeks in advance before the scheduled commencement of the Acceptance Testing of the software. The acceptance testing will be based on the test cases provided by DOP. Bidder will provide support for any clarifications during the Acceptance Testing of the system. Defects if any, observed by DOP, will be notified to Bidder in writing not later than two (2) weeks of delivery. Bidder will correct the defects that are a deviation from the baseline immediately following the acceptance, whichever is later. DOP will confirm acceptance in writing to Bidder. DOP shall not withhold or delay the issuance of acceptance certificate of any of the deliverables, if the deliverables substantially meet the specifications or on account of any minor defects which have no material effect on the functionality of the deliverables. Notwithstanding the foregoing sentence, a deliverable shall be treated as accepted by DOP if DOP (a) fails to provide the list of non conformities within two (2) weeks of delivery, (b) fails to notify the acceptance of the deliverables in terms of this clause within the period of two (2) weeks from delivery, or (c) starts using the deliverable in a live production environment (other than as part of agreed review and acceptance testing procedure, such as UAT). Reworking of defects shall be at the cost of Bidder provided the defects are for reasons solely and entirely attributable to the Bidder, in all other cases it shall be to the account of the DO. Items reported as defects that are not deviations from the immediate previous accepted baseline will be reported again through fresh Change Request documents under the Change Management Procedure described herein. Items reported through the Change Management Procedure will be dealt with separately.</u> <b>Application benchmarking 2.10.9. Other Activities</b> 5.</p>	
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			<p>version of the Source Code is the current version of the IMS and that the deposited version is kept up-to-date as the IMS is modified or upgraded. The Service Provider shall pay the initial storage fees under the escrow agreement and the DoP shall pay the release fees. The escrow agent and the escrow arrangement shall be geographically located in India</p> <p>2. In circumstances where the DoP obtains the release of the Source Code from escrow, the Service Provider hereby grants to the DoP a perpetual, assignable, royaltyfree and exclusive license to use and support the Source Code version of the IMS to the extent necessary for the receipt of the Services or any Replacement Services or the DoP's normal business undertakings.</p> <p>3. In the event of bankruptcy of the Service Provider's or SP's failure to continue the Project during the period of this Agreement, the DoP shall have the right to get the Source Code released from the escrow agent upon payment of the release fees</p>	<p>Any changes in IMS due to problems/bugs that may lead to enhancements/changes will not be considered under the change request and will be done at no additional cost to DoP.</p> <p><b>3. Exit Management Plan</b></p> <p><del>9. In the case of green field development, the end-to-end source code of all the applications/interfaces will be the property of DoP and handed over to the nominated officer of DoP for keeping in safe custody. At the time of exit, the vendor will provide the full knowledge transfer to the selected vendor of DoP/Team of DoP for successful transition before exit</del></p> <p><b>2.11. Escrow Arrangement</b></p> <p>1. The Service Provider shall, in not less than 6 weeks from the date of issue of the letter of award under the proposed RFP or such other periods as the DoP may require, deposit the Source Code of the IMS in escrow with [insert name of escrow agent] based on the appropriate standard agreement or on such other terms as the DoP, the Service Provider and [insert name of escrow agent] shall agree. The Service Provider shall ensure that the deposited version of the Source Code is the current version of the IMS and that the deposited version is kept up-to-date as the IMS is modified or upgraded. The Service Provider shall pay the initial storage fees under the escrow agreement and the DoP shall pay the release fees. The escrow agent and the escrow arrangement shall be geographically located in India</p> <p>2. In circumstances where the DoP obtains the release of the Source Code from escrow, the Service Provider hereby grants to the DoP a <del>perpetual, assignable, and</del> royaltyfree <del>and exclusive</del> license to use and support the Source Code version of the IMS to the extent necessary for the receipt of the Services or any Replacement Services or the DoP's normal business undertakings.</p> <p>3. In the event of bankruptcy of the Service Provider's <del>or SP's failure to continue the Project during the period of this Agreement,</del> the DoP shall have the right</p>	
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					to get the Source Code released from the escrow agent upon payment of the release fees	
409		Pre-Qualification Criteria	7.Experience in Policy Admin System	The Bidder should have experience in at least one project in the implementation of the Policy Admin System in an IaaS-based deployment in the Public / VPC cloud, in the last 7 years from the date of publishing of this EOI. The IaaS components will comprise Cloud security, Data Security, Infrastructure, virtualisation, application, Operating system, middleware, runtime and data as part of the solution.	The Bidder should have experience in at least one project in the implementation of the Large IT Project in the last 7 years from the date of publishing of this EOI. Order includes, Supply and Maintenance of software and DC / DR hardware like servers,	As per the EOI.
410		Pre-Qualification Criteria	8.Experience in Data Migration	The bidder should have undertaken data migration of the Financial Management Solution for a BFSI client in the last 7 years from the date of publishing of this EOI.	The bidder should have undertaken data migration Project in the last 7 years from the date of publishing of this EOI.	As per the EOI.

411		Pre-Qualification Criteria	11. Manpower	<p>The Bidder should have a staff of at least 200 (Two Hundred) resources with skill sets such as Solution Architect, Developers, Cloud Architect, Cloud developers, UI/UX engineer Database experts, IT Security experts, Life Insurance functional experts, Quality Analyst, Testers, etc as on bid submission date. The cloud architect and cloud developers preferably have cloud certifications such as Microsoft Azure / AWS / Google Cloud, Meghraj etc. Resources from sales, marketing, finance, HR, Administration and other corporate functions shall not be included. The resources should be full-time employees of the bidder and shall exclude any part-time/contractual staff.</p>	<p>The Bidder / OEM should have a staff of at least 200 (Two Hundred) resources with skill sets such as Solution Architect, Developers, Cloud Architect, Cloud developers, UI/UX engineer Database experts, IT Security experts, Life Insurance functional experts, Quality Analyst, Testers, etc as on bid submission date. The cloud architect and cloud developers preferably have cloud certifications such as Microsoft Azure / AWS / Google Cloud, Meghraj etc. Resources from sales, marketing, finance, HR, Administration and other corporate functions shall not be included. The resources should be full-time employees of the bidder and shall exclude any part-time/contractual staff.</p>	As per the EOI.
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# EOI for Shortlisting of Service Provider for Supply, Development, Installation, Integration, Migration, Maintenance & Support of Insurance Management Solution (IMS) to the Department of Posts (DoP) Dated 13.06.2025

## Corrigendum 1

#	EOI Section Number	Original Clause	Revised Clause
1.	Part 1, Section 1, "Fact Sheet"	Place of Submission of Responses: <a href="http://www.gem.gov.in/">www.gem.gov.in/</a>	Place of Submission of Responses: <b>eProcure Portal (<a href="https://eprocure.gov.in/eprocure/app">https://eprocure.gov.in/eprocure/app</a>)</b>
2.	Part 1, Section 7.5, Form A.5: Format for Project Citation / Case Studies - – Insurance Packaged Solutions"	11. Copy of Purchase Order /Work Order / Contract/ Agreement with Client and Satisfaction Letter from the client specifying 1) specifying the Scope of Work 2) Transaction Details Per Day (Approx.) 3) Value of the contract	11. Copy of Purchase Order /Work Order / Contract/ Agreement with Client and Satisfaction Letter from the client specifying 1) specifying the Scope of Work 2) Transaction Details Per Day (Approx.) 3) Value of the contract  <b>OR</b>  <b>A certificate from the statutory auditor of the bidder, mentioning the scope of work and details of transactions per day.</b>

#	EOI Section Number	Original Clause	Revised Clause
3.	Part 1, Section 7.6, Form A.6: Format for Project Citation / Case Studies – Implementation of policy admin system in an IaaS-based platform”.	10. Copy of Purchase Order /Work Order / Contract/ Agreement with Client and Satisfaction Letter from the client specifying the Scope of Work	10. i. Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work <b>OR</b> certificate from the statutory auditor of the bidder mentioning the scope of work.  ii. Completion Certificate.
4.	Part 1, Section 7.7, Form A.7: Format for Project Citation / Case Studies – Data Migration”.	7. Credentials for Data migration with volume details to be submitted. The bidder needs to submit the following documentary evidence Work Order and Completion Certificate from Purchaser/Buyer mentioning credentials of Data migration activity performed	7. Credentials for Data migration with volume details to be submitted. The bidder needs to submit the following documentary evidence:  i. Work Order/Supply Order giving details of Data Migration, <b>OR</b> Certificate from the statutory auditor of the bidder mentioning the scope of work and details regarding the credentials for data migration, including volume details for data migration activities.  ii. Completion Certificate.

#	EOI Section Number	Original Clause	Revised Clause
5.	Part 1, Section 6.1, "Eligibility Criteria", point number 5, "Certifications"	<p>The Bidder should be SEI CMMI level 5 certified and should have one of the following accreditations/certifications valid as of the last date of bid submission.</p> <p>a) ISO 27001:2013 or above b) ISO/IEC 20000 c) ISO 9001:2015 or above for at least one office present in India</p>	<p>The Bidder should be SEI CMMI level 5 certified and should have one of the following accreditations/certifications valid as of the last date of bid submission.</p> <p>a) ISO 27001:<b>2022</b> b) ISO/IEC 20000 c) ISO 9001:2015 or above for at least one office present in India</p>
6.	Part 1, Section 7.8, Form A.8: Format for Project Citation / Case Studies – CSP's experience in Cloud solution".	<p>8. Other Relevant Information / Supporting documents</p> <p>Copy of Purchase Order /Work Order / Contract/ Agreement with Client and Satisfaction Letter from the client specifying the Scope of Work and completion of work.</p>	<p>8. Other Relevant Information / Supporting documents</p> <p>i. Copy of Purchase Order/Work Order / Contract with Client and letter from the client specifying the scope of work</p> <p><b>OR</b></p> <p>Certificate from the statutory auditor of the bidder mentioning the scope of work and details</p> <p>ii. Completion Certificate</p>