

The Oriental Insurance Company Limited

Head Office, New Delhi



Request for Proposal

For

**THE SELECTION OF VENDOR/ SERVICE PROVIDER FOR THE
PROCUREMENT OF COMPREHENSIVE ONLINE KYC SERVICES FOR
OICL**

**(Tender Reference No.: OICL/HO/ACCOUNTS/CKYC/2023/01 Dated
12/10/2023)**

Accounts Department

The Oriental Insurance Company Limited
NBCC Office Complex, East Kidwai Nagar,
2nd Floor, Office Block 4,
New Delhi- 110023

CIN- U66010DL1947GOI007158
www.orientalinsurance.org.in



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Non-Refundable Tender Fee

Non-Transferable Receipt

To be filled by OICL Official

Tender Ref. No.	OICL/HO/AML/CKYC/2023/01 Dated 12/10/2023
Date of Issue	
Tender Issued to Bidder	
Draft No.	
Date	
Draft Amount	
Bank Name	
Name of OICL Official	
Designation of OICL Official	
Signature	
OICL Official	Bidder's Representative with Contact No. and Date



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This tender document is not transferable.

Bidders are advised to study this tender document carefully. Submission of bid shall be deemed to have been done after careful study and examination of the tender document with full understanding of its implications.

The response to this tender should be full and complete in all respects. Incomplete or partial bids shall be rejected. The Bidder must quote for all the items asked for, in this tender.

The Bidder shall bear all costs associated with the preparation and submission of the bid, including cost of presentation and demonstration for the purposes of clarification of the bid, if so desired by OICL. OICL will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

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Purpose of this Document

The purpose of this Request for Proposal (hereafter referred to as “RFP”) is to define scope of work for the Bidder for comprehensive online KYC services for OICL.

This RFP contains details regarding scope, project timelines, evaluation process, terms and conditions as well as other relevant details which Bidder needs to factor while responding to this RFP.

Definitions and Acronyms

AMC	Annual Maintenance Contract
ATS	Annual Technical Support
Bidder	Single point appointed by OICL for this RFP
CVC	Central Vigilance Commission
DC	Data Centre
DRS/DRC/DR	Disaster Recovery Site
HO	Head Office
RO	Regional Office
DO / BO / SVC	Divisional Office / Branch Office / Service Centre
EC / MO	Extension Counter / Micro Office
INR	Indian Rupees
IP	Internet Protocol
IT	Information Technology
LAN	Local Area Network
Mbps	Million Bits per Second
MPLS	Multi-Protocol Label Switching
PO	Purchase Order
OEM	Original Equipment Manufacturer
OICL	Oriental Insurance Company Limited
OS	Operating System
RFP	Request for Proposal
SOW	Scope of Work
T&C	Terms & Conditions
TCO	Total Cost of Ownership
TO	Technical Offer
ToR	Terms of Reference
UAT	User Acceptance Test
SME	Subject Matter Expert
VAPT	Vulnerability Assessment and Penetration Testing
SIEM	Security Information and Event Management
BFSI	Banking, Financial Institution and Insurance Company
FLR	First Level Response



1 Introduction

1.1 About the Company

The Oriental Insurance Company Limited (OICL), a public sector undertaking dealing in non-life insurance, is ahead of its peers in the industry in adopting Information Technology. OICL has been enjoying the highest rating from leading Indian Credit Rating agencies such as CRISIL and ICRA.

OICL has its Head Office at New Delhi, Primary Data Centre (PDC) at Bengaluru and Secondary Data Centre (SDC/DR) at Navi Mumbai, 29 Regional offices in various cities, Oriental Staff Training College (OSTC) at Faridabad, 800+ Operating Offices, Regional Training Centers, 30+ Claims Service centers, 30+ Legal Hubs and 900+ Business Centers/micro offices geographically spread out across India. Currently head office has 5 buildings located in New Delhi along with OSTC Faridabad.

As on date, all offices of OICL are provisioned with dual active-active links using MPLS over RF, leased lines etc. Further, Roam connectivity is provided to BCs and Micro Offices. For more than a decade, OICL has leveraged information technology to serve its customers effectively. The company also has a presence in Nepal, Dubai and Kuwait.

Apart from the Core-Insurance application (INLIAS), OICL has various centralized applications like web portal, E-mail, Video Conferencing, HRMS etc. hosted at its Data Centers at Bengaluru and Navi Mumbai. These Data Centers are equipped with Rack Mounted Servers, Blade Servers, Enterprise Class Storage systems, Tape Libraries, SAN Switches, Backup Solution and other related tools and solutions.

The company has sold more than 7 million new policies in the year 2022-23. The Company has more than 100 General Insurance products to cater to the varied insurance needs of its customers. It also has a strong workforce of about 8,000 employees and over 40,000 agents. The Company has a web portal <https://orientalinsurance.org.in> for use of its customers and agents with a provision for premium calculator, payment gateway and online issue/ renewal of policies.

1.2 Notice Inviting Bids

The Deputy General Manager (Accounts), The Oriental Insurance Company Limited invites online bids from eligible companies / organizations/firms for the procurement of comprehensive online KYC services for OICL for a period of 3Yrs , with two further extensions of 1 year each.

The selected Bidder is required to familiarize itself with OICL's environment before the start of the contract.

1.3 Project Objective

The Oriental Insurance Company Ltd (OICL) intends to utilize the services of the eligible bidders selected through this RFP to verify identity and screen its customers through online API integration mode and also to comply with the latest guidelines issued by IRDAI on AML/CFT.

OICL proposes to invite online bids from eligible Bidders having proven past experience in providing services as mentioned in subsequent sections of this RFP.



1.4 Schedule of Events

General Details																	
Department's Name	AML Department																
Scope of Work	The Procurement Of Comprehensive Online KYC Services For OICL For A Period of 3 years further extendable by 2 terms of 1 year each.																
Tender Details	Request for The Procurement Of Comprehensive Online KYC Services For OICL For A Period of 3 years further extendable by 2 terms of 1 year each.																
Tender Type	Open																
Tender No.	OICL/HO/AML/CKYC/2023/01 Dated 14/09/2023																
Consortium	Not Allowed																
Download Tender Documents	Tender Document can be downloaded from OICL's website- https://orientalinsurance.org.in																
Key Dates																	
Document Purchase Start Date	12/10/2023																
Document Purchase End Date and Time	02/11/2023, 3PM																
Last Date and Time for receipt of pre-bid queries	18/10/2023, 5PM																
Pre-Bid Meeting Date, Time and Location*	19/10/2023, 3PM																
Last Date and Time for submission of Bids	02/11/2023, 3PM																
Date and Time of Eligibility cum Technical Bid Opening	02/11/2023, 3:30 PM																
Presentation by Qualified Bidders	Will be communicated																
Opening of Commercial bid	Will be communicated																
Declaration of L1 Bidder	Will be communicated																
Payment Details																	
Tender Fees (INR)	<p>INR 5000 (Rupees Five Thousand only) inclusive of GST, through Online transfer in favour of "The Oriental Insurance Company Limited" payable at New Delhi. The RFP Document Price is non-refundable and inclusive of taxes. Online transfer details:</p> <table border="1"> <tr> <td>Name of Bank A/c (i.e. beneficiary)</td><td>The Oriental Insurance Company Limited</td></tr> <tr> <td>Name of the Bank</td><td>UCO Bank</td></tr> <tr> <td>Address of the Bank</td><td>4/2B, Asaf Ali Road Near Delite Cinema, New Delhi – 110002</td></tr> <tr> <td>Bank Branch Name</td><td>Asaf Ali Road</td></tr> <tr> <td>Account type</td><td>Current</td></tr> <tr> <td>Account No</td><td>01150200000009</td></tr> <tr> <td>IFSC Code</td><td>UCBA0000115</td></tr> <tr> <td>Nine digit MICR Code No</td><td>110028003</td></tr> </table> <p>(Exempt for eligible entities (i.e. MSME/NSIC), as per Government of India Guidelines, subject to submission of the relevant certificate. Certificate shall be valid on the date of Bid Submission)</p>	Name of Bank A/c (i.e. beneficiary)	The Oriental Insurance Company Limited	Name of the Bank	UCO Bank	Address of the Bank	4/2B, Asaf Ali Road Near Delite Cinema, New Delhi – 110002	Bank Branch Name	Asaf Ali Road	Account type	Current	Account No	01150200000009	IFSC Code	UCBA0000115	Nine digit MICR Code No	110028003
Name of Bank A/c (i.e. beneficiary)	The Oriental Insurance Company Limited																
Name of the Bank	UCO Bank																
Address of the Bank	4/2B, Asaf Ali Road Near Delite Cinema, New Delhi – 110002																
Bank Branch Name	Asaf Ali Road																
Account type	Current																
Account No	01150200000009																
IFSC Code	UCBA0000115																
Nine digit MICR Code No	110028003																
EMD Amount (INR)	Bid Security Declaration as per format provided in Annexure 6 to be submitted																
Bid Validity	As per Tender Document																



General Details	
Performance Bank Guarantee (for successful Bidder)	As per Tender Document
Other Details	
Mode of Tender	Online only
Contact details of e-Tender service provider	GeM Portal
Contact Information	Deputy General Manager Accounts Department, The Oriental Insurance Company Limited 2nd Floor, NBCC Office Complex, East Kidwai Nagar, Office Block 4, New Delhi- 110023 Tel: +91 11 24348201, M-9891001209 E-mail: kycrfp@orientalinsurance.co.in

**It is mandatory for the Bidder to purchase the tender document so as to participate in the pre-bid meeting.*

**The Pre-bid meeting will be held at head office and also via video-conferencing, link for the same will be sent on mail.*

OICL reserves the exclusive right to make any amendments / changes to or cancel any of the above actions or any other action related to this RFP.

If any of the above dates is declared a holiday for OICL, the next working date will be considered. OICL reserves the right to change the dates mentioned in the RFP.

1.5 Availability of tender document

Non-transferable RFP document containing conditions of pre-qualification, detailed requirement specifications as also the terms and conditions can be obtained from the address given below:

The Oriental Insurance Company Limited
Accounts Department, NBCC Office
Complex, East Kidwai Nagar, 2nd Floor,
Office Block 4,
New Delhi- 110023

The RFP document will be available for sale at the above address on all working days between 11.00 a.m. to 4.00 p.m. as per the date and time specified in section 1.4 Schedule of Events on payment of non-refundable Tender Fee of Rs. 5000/- (Rupees five thousand only) (Exempt for eligible entities (i.e. MSME/NSIC), as per Government of India Guidelines, subject to submission of the relevant certificate. Certificate shall be valid on the date of Bid Submission) by Online Transfer in favor of "The Oriental Insurance Company Limited". **The tender fee is inclusive of all taxes.**

A Copy of the Tender document is available on the web portal <https://orientalinsurance.org.in> under the link 'Tenders'. Bidders must purchase Tender document in order to submit bids. Please note that the Company shall not accept any liability for non-receipt/non-delivery of bid document(s) in time.



1.6 Eligibility Criteria

Bidders should meet the following eligibility criteria in order to bid for the RFP:

#	Eligibility Criteria	Documents Required
1	Should be a public / private limited company registered in India.	Certificate of Incorporation
2	The Bidder should have been in existence for a minimum period of Five years in India.	Certificate of Incorporation
3	The Bidder should have a minimum turnover of Rs. 5 crores per annum in last three financial years (2020-21, 2021-22 and 2022-23).	1. Audited Financial statements for the respective financial years and/or 2. Published Balance Sheet and/or 3. CA Certificate
4	The Bidder should have a positive net worth in the last three financial years (2020-21, 2021- 22 and 2022-23).	
5	The bidder should have a minimum of 1 crore /year hits/volumes for KYC authentication which includes total number of C-KYC Download, Aadhaar XML, Digi Locker and OCR API calls for last 3 financial years (2020-21, 2021-22 and 2022-23).	Self-Declaration letter by Bidder authorized signatory with proof.
6	The Bidder should be Original Software Developer or Authorized Partner of OEM for Supply Implement and Support KYC Solutions.	Letter of confirmation from OEM & Bidder need to be submitted.
7	The Bidder should be an OEM or authorized partner of OEM for supply of licenses and solution implementation and maintenance support under warranty / AMC / ATS for the solution.	Letter of confirmation from OEM need to be submitted.
8	One Bidder can bid only with one OEM and similarly one OEM can bid with only one Bidder.	Letter of confirmation from the Bidder and OEM
9	Bidder should have direct support offices in Delhi-NCR. In case direct support office of the bidder is not present in Delhi-NCR then an undertaking to be provided by the Bidder stating that direct support would be provided by the bidder at Delhi-NCR during the project period.	Letter of confirmation
10	Bidders must have a minimum of 5* client references from Insurance Company/BFSI/NBFC. *Only 2 for MSE	Documentary Proof of order / contract copy / customer credentials.
11	Bidders must have run KYC implementation projects with a minimum of 5* financial institutions out of which minimum 3** must be from Insurance Companies. * Only 2 for MSE ** Only 1 for MSE	Documentary Proof of order / contract copy / customer credentials.
12	The bidder should have ISO/IEC 27001 certification.	Copy of ISO/IEC certificate
13	In case any Bidder fails to meet the Company's Anti Money Laundering (AML) check, bid will be Automatically stand rejected and no further evaluation will be carried out against the same.	Self-Declaration letter by Bidder authorized signatory.
14	The Bidder should not be blacklisted by any Government or PSU enterprise in India as on the date of the submission of bid.	Self-Declaration letter by Bidder authorized signatory.
15	The Bidder should hold a valid GST Number & PAN Card and should be registered with the appropriate authorities for all applicable statutory taxes/duties.	1. Copy of GST certificate to be submitted 2. Copy of PAN Card to be submitted



Note:

1. MICRO and SMALL Enterprises are exempted for above mentioned point No. 3.
2. Bidders need to ensure compliance to all the eligibility criteria points.
3. In-case of corporate restructuring the earlier entity's incorporation certificate, financial statements, Credentials, etc. may be considered.
4. In case of business transfer where Bidder has acquired a Business from an entity ("Seller"), work experience credentials of the Seller in relation to the acquired business may be considered.
5. Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials.
6. If an agent submits a bid on behalf of the Bidder/ OEM, the same agent shall not submit a bid on behalf of another Principal/ OEM for the same solution.
7. While submitting the bid, the Bidder is required to comply with inter alia the following CVC guidelines detailed in Circular No. 03/01/12 (No.12-02-6 CTE/SPI (I) 2 / 161730 dated 13.01.2012): 'Commission has decided that in all cases of procurement, the following guidelines may be followed:
 - a. *In a RFP, either the Indian agent on behalf of the Bidder/OEM or Bidder/OEM itself can bid but both cannot bid simultaneously for the same item/product in the same RFP. The reference of 'item/product' in the CVC guidelines refer to 'the final solution that bidders will deliver to the customer.'*
 - b. *If an agent submits bid on behalf of the Bidder /OEM, the same agent shall not submit a bid on behalf of another Bidder /OEM in the same RFP for the same item/product.'*

1.7 Project Timelines

The Project Manager/Coordinator shall submit a weekly report on the progress of the project to OICL and appraise the activities completed during the week and activities to be taken up in next week. Necessary assistance from OICL officials will be provided to ensure that activities will be completed in time. The detailed activities to be completed in each phase are mentioned below along with the timelines.

After complete implementation of the Solution as defined in Scope of Work, OICL shall monitor the performance of the Solution for a period of ONE month, said period will be treated as Evaluation Period and the Project closure process shall be initiated by OICL only post satisfactory performance of the Solution and the sign off of the Project shall take place.

#	Activity	Time Period for Completion
1	Integration of all KYC modes (except online eKYC with UIDAI)with OICL core system, OICL online platforms , DMS & Third party -Broker/Agent/Dealers Systems	Within 5 weeks from the date of issuance of Purchase Order
2	5 Weeks reports after above Activity	Immediately after 5 weeks of above Activity
3	Setup of managed Cloud (MeiTy empanelled only) based solution for Authentication / Verification / Fetching Aadhaar information from UIDAI (online eKYC) as per applicable UIDAI guidelines for OICL to be able to procure AUA/ KUA licenses from UIDAI and integrating the same with overall KYC module	Within 3 months from the date of issuance of Purchase Order

Note:

- a. OICL, at its discretion, shall have the right to alter the delivery schedule based on the implementation plan. This will be communicated formally to the Bidder during the implementation, if a need arises.



- b. The Bidder is required to provide a detailed strategy for OICL; the activities mentioned above are indicative, but the timelines for procurement and delivery should be maintained. Hence if the Bidder has a faster and more effective solution the same may be discussed and agreed by OICL.
- c. The Project Manager/Coordinator shall submit weekly report on the progress of the project to OICL and appraise the activities completed during the week and activities to be taken up in next week. Necessary assistance from OICL officials will be provided to ensure that activities will be completed in time.
- d. After complete implementation of the Solution as defined in Scope of Work, OICL shall monitor the performance of the Solution for a period of ONE month, said period will be treated as Evaluation Period and the Project closure process shall be initiated by OICL only post satisfactory performance of the Solution and the sign off of the Project shall take place. Payment to the bidder will start post sign off of the project.

1.8 Escalation Matrix

OICL as well as the Bidder will decide an escalation matrix to resolve any issues that may crop up during project period. Both OICL and the Bidder shall inform the names of the persons, designation, Email ids and their telephone numbers for the escalation matrix to be effective.

1.9 Contract Period

The term of the Contract shall be for a period of 3 years further extendable to 1 year, subject to maximum 2 extensions against satisfactory performance from the date of issuance of purchase order and further extendable by another year on same rates, terms & conditions subject to currency fluctuations and /or any unforeseen events / circumstances.

2 Scope of Work

The scope of work for this RFP includes selection of an eligible technical service provider for Integration of Centralized KYC (CKYC) implement Customer Identification procedures (KYC) through online API/SDK integration mode during purchase of new/ renewal policy and during any time as desired by OICL to comply with latest guidelines issued by IRDAI on AML/CFT and as per specification of CERSAI. The Oriental Insurance Company Ltd (OICL) intends to utilize the services of comprehensive online KYC process with the facility of the Video verification in accordance to CCA guidelines. The selected bidder shall perform activities of Integration, Configuration, Deployment, Customization, Commissioning, Testing, Training & Capacity Building. The bidder has to implement the online KYC service through CKYC, eKYC (electronic Know your customer) and manually OVD (Officially Valid Documents) upload in which the data extraction will be done through Optical character Recognition (OCR) and evaluating the data based on the customized risk matrix of its customers through online API integration mode during purchase, renewal and during any time as desired by the OICL to comply with the latest guidelines issued by IRDAI on AML/CFT. OICL also intends to screen/identify and verify the identity of its existing and prospective customer (both retail as well as corporates) from the notified sources by IRDAI/any government or statutory agency for compliance with the existing or any new guidelines on AML/CFT. OICL is desirous of setting up an online digital process with the best in class features that facilitates KYC solution avoiding (minimize) human intervention. The product is to be installed in DC-DR architecture. The detailed scope of work of selected bidder is as mentioned below:-



Sr. No.	Particulars	Mandatory/ Desired
1	The proposed solution must comply with IRDAI guidelines for the KYC Process Any other method for establishing and verifying identity as notified by any government/ statutory/ regulatory body.	Mandatory
2	Solution should support individual customer and corporate verification through CKYC (By using KYC identifier allotted to the client by the "Central KYC Records Registry (CKYCR)/CERSAI/Search and Download)/ authentication/verification/fetching information from Digilocker / OVD verification (Permanent Account Number (PAN) verification/Passport verification/Driving License verification) /Aadhar XML or any other OVDs including Goods and Services Tax Identification Number (GSTIN) Verification through API , SDK and/or UI and App based solution. Bidder will customize the components / service as per the requirement of OICL and will facilitate the integration with OICL and its business partner's Applications.	Mandatory
3	The solution shall ensure that the process is a seamless, real-time, secured and end-to- end encrypted.	Mandatory
4	The solution should enable the OICL official to carry out a liveness check in order to guard against spoofing and such other fraudulent manipulations.	Mandatory
5	The solution must possess real-time dashboards capabilities to track KYC activities	Mandatory
6	Data Residency: The Platform should be entirely hosted in the country 'India'. All data stored on the platform must always reside within the country 'India'.	Mandatory
7	Application Security: Service provider at times to provide, maintain and support IT software and subsequent updates, upgrades and bug fixes such that the software is and remains secure from vulnerabilities.	Mandatory
8	The solution should be compliant with all the latest guidelines of the regulatory authorities. During the contract period, a successful bidder needs to make necessary changes in the solution to meet regulatory requirement changes.	Mandatory
9	Successful bidder will provide the training to concerned OICL's officials (minimum 25 officials) on train the trainer model for all proposed features and functionalities. Such training shall be before the Go-Live. After Go-Live, selected bidder shall provide training to users within 3 days of release of any functionality related upgrade of supplied KYC software application. The selected bidder shall also provide the necessary process related notes of such functionality related upgrades. Bidder shall share the training documents after the training is conducted. Bidder to also arrange refresher training after 1 year of project	Mandatory
10	OICL's environment should not be shared with other clients. The Application Data should remain completely isolated and exclusive from other clients data.	Mandatory
11	To share what compartmentalization techniques are employed to isolate OICL data from other customer's data (wherever Applicable in Cloud/Hybrid)	Mandatory



12	Bidder should have capability to deploy the solution On Bidder's Cloud/ OICL Cloud/hybrid model. It is OICL's discretion to host the services for business continuity or security purposes. If the solution is be made available on managed public cloud (MeiTy empanelled only) then proper isolation using virtual private cloud should be done.	Mandatory
13	The solution should be available on High availability through DC and DR	Mandatory
14	The Solution should have proper Business Continuity Plan. As part of BCP, the solution should have Data Centre & Disaster Recovery Centre in different availability zone and both should hosted in India.	Mandatory
15	The bidder will provide customization of UI interface as per OICL's requirements.	Mandatory
16	The bidder shall provide its contingency plans, including a plan for disaster recovery and periodic testing of backup facilities. Kindly support with documents wherever required.	Mandatory
17	The bidder must have built-in centralized access-logs at individual level as well as at application resources level for security compliance purposes.	Mandatory
18	The bidder shall write detailed system requirement specifications in order to meet the business requirement and obtain sign-off.	Mandatory
19	The bidder shall provide Architectural document, TDD (Technical Design Document), HLD (High Level Design) and LLD (Low Level Design).	Mandatory
20	The bidder shall perform end to end testing of the app and integration to check for data and actions. Hence data creation / review of data or actions in other systems to be considered.	Mandatory
21	The bidder shall do the performance testing of the Application.	Mandatory
22	Service provider shall utilize standard frameworks implementing best practices for multi-platform development with single codebase.	Mandatory
23	The bidder should be able to provide support for Customization in the beginning and from time to time, Support for Troubleshooting of issues, Support for our Audit requirements.	Mandatory
24	IP Whitelisting: The service provider must have the capability of IP whitelisting to restrict platform access from a limited number of known locations / IP addresses both for accessing the service as well as for accessing Platform administrative consoles.	Mandatory
25	The solution architecture should be micro services based and to be containerized and cloud native to allow it to quickly scale up in case volume surges up.	Mandatory
26	The solution should be responsive in nature and should support all mobile/devices/form factors, browsers and operating systems (Mac, Linux, Windows, Android, iOS etc.).	Mandatory
27	The solution should have a proper ticketing-based support mechanism.	Mandatory
28	The solution should be highly scalable and capable of delivering high performance as & when transaction volumes / users increases without compromising on the response time. The response time for the KYC application should not be more than 2 seconds	Mandatory
29	The system should capable of extracting the records using the OCR technology and also should be able to match records through fuzzy logics to arrive at strict and loose matches.	Mandatory
30	If required, the solution should be capable to Integrate with E-Nach and BBPS.	Mandatory



31	If required, the solution should be able to support and offer Video Based KYC "Video Based Identification Process (VBIP) as described in Master Guidelines on Anti-Money Laundering/Counter Financing of Terrorism(AML/CFT), 2022(Ref: IRDAI/IID/GDL/MISC/160/8/2022) Dated: 01-Aug-2022 published by Insurance Regulatory and Development Authority of India IRDAI.	Mandatory
32	The bidder should ensure that all the relevant law of the land including but not limited to regulations of Information Technology ACT, 2000 , Digital Personal Data Protection Act 2023 ,other relevant laws and regulator guidelines applicable for OICL and /or as amendments of the same from time to time, as being adhered to.	Mandatory
33	The data should be stored encrypted in transit and storage. The Aadhar number and the OVD documents to be stored in masked format. Aadhaar masking where required. System should have the capability to mask the Aadhaar documents downloaded/uploaded wherever present according to the regulations.	Mandatory
34	KYC verification workflow should be customizable as per OICL's requirement.	Mandatory
35	Solution should have the ability to accept files which can be uploaded by the customer in reference to complete the KYC.	Mandatory
36	The bidder shall offer a ready to integrate platform which can be used to design and deploy KYC workflows as per OICL's requirements.	Mandatory
37	The platform shall support integration through APIs and SDKs and sending a link to the customer for completing KYC and enable customer KYC in various platforms like OICL core system (INLIAS) , OICL web portal and mobile app , agent portal, insurance partners, Third party tie ups including OEMs , web aggregators and Brokers etc.	Mandatory
38	The bidder shall provide a dashboard for review of the customers' KYC applications.	Mandatory
39	The Solution should provide a Back end Interface where Customer applications can be Displayed and filtered based on the Risk Score.	Mandatory
40	The Solution Should support Business Rule Engine that can help in automated decision making.	Mandatory
41	The solution must have a comprehensive audit trail of all activities done on the platform and their associated results.	Mandatory
42	The solution should maintain a log and report for all transactions for audit purpose. Reporting of this module shall be integrated with the Dashboard Module.	Mandatory
43	The Bidder should Provide workflow for maker-checker implementation.	Mandatory
44	The Solution should have the capability to support multi- channel ecosystem for Distributors and DSAs (Direct Selling Agent).	Mandatory
45	The System should be capable of showing all applications through Distributors and DSAs on a single interface.	Mandatory
46	Develop any custom MIS report as per the requirement of our Bank with various filters.	Mandatory
47	The software should have real-time analytics of various metrics such as: Rejections /Acceptance /Pending	Mandatory
48	The system should provide a console to view summary & detailed reports / MIS of messages or notification sent / received.	Mandatory
49	The reports thus generated in the portal should be downloadable/ exportable.	Mandatory



50	Reports need to be customizable as per OICL's requirement.	Mandatory
51	The bidder shall provide an approach for performing KYC in a bulk form.	Desired
52	Support for the solution should be dedicated.	Mandatory
53	The bidder shall provide post production support in coordination with our System Integrator and manage Change Requests also as per the RFP terms and conditions.	Mandatory
54	The platform should be able to capture live selfies of the individual (called liveliness test – to verify it is the same person as provided photo ID and an actual person that is conducting the test) and identity documents. The platform also should be able to determine in real time whether there is an identity document present, detect glare and ensure photo is not blurred. It also should ensure a great input capture and minimum drop-off. It can easily customize the final data output in any format for storage, pushing to back office or any other system being used by the organization. It should have higher percentage of acceptance in first upload attempt.	Mandatory
55	The platform should be able to detect (i) fake documents, (ii) identify theft, (iii) spoofing e.g. different face used from the photo ID or vice versa, (iv) Physical presence of document (e.g. capture from screen or screenshot to be detected, colour photocopy to be detected) conducting real time facial similarity test: The platform should be able to perform facial match of the captured selfie with the picture present on the document. (V) Age validation, Facial recognition, Visual authenticity, Image integrity, identifying compromised documents. (VI) Solution should guard against Impersonation Risk. (VII) Solution should be able to Detect & Deter one individual trying to onboard multiple times with same or different documents.	Mandatory
56	For ongoing Support for Customization and Troubleshooting & Audit requirements, the selected bidder should be able to provide: i) support for Customization in the beginning and from time to time. ii) Support for Troubleshooting of issues. iii) Support for our Audit requirements.	Mandatory
57	The Solution should be capable of Integrating with OICL's System for Transferring the application Data along with the results of Checks and Verifications performed during the KYC process.	Mandatory
58.	The solution should be customizable to support the approved AML policy of OICL and any amendments there off.	Mandatory
59.	The solution should be able to support Aadhaar based KYC through offline verification (XML and/or QR).	Mandatory
60	The solution should be able to upload and/or create KYC records in CERSAI database as per the requirement of the KYC guideline. CKYC Upload/Update -Document upload with CKYCR REGISTRY for generation of new CKYC NO with Image processing, compression, cropping, and data filed automation, packet validation before upload to CKYC to avoid rejection.	Mandatory
61	The solution should be able to provide bilingual (English and hindi) interface / SDK	Mandatory
62	Providing day-to-day administration support for Prompt issue identification, resolution and clarifying operational issues	Mandatory
63	The bidder is supposed to Coordinate and communicate with OICL application vendors and /or OICL business partners during or after implementation of the KYC module.	Mandatory
64	Generation of daily, weekly, monthly quarterly and annual	Mandatory



	performance reports and improvement areas.	
65	Managing solution uptime as per SLAs.	Mandatory
66	Bidder is required to provide user Dashboard for the service / MIS	Mandatory
67	Bidder is supposed to carry out change management required for any customization, development or implementation with existing or future onboarding of OICL solution or partner.	Mandatory
68	Setup and maintenance of managed Cloud (MeiTy empanelled only) based solution for Authentication / Verification / Fetching Aadhaar information from UIDAI (online eKYC) as per applicable UIDAI guidelines for OICL to be able to procure AUA/ KUA licenses from UIDAI and integrating the same with overall KYC module	Mandatory
69	There should be no requirement / dependency on procurement of License for any Proprietary Commercial Software, Licensed Database or Framework) for deployment/procurement at/by OICL.	Mandatory
70	System will provide the facility to initiate KYC Journey for user with a URL/QR. There should be facility to complete and initiate journey after some time or on different mode example KYC journey is initiated on a laptop can be completed on mobile subsequently.	Mandatory
71	System will have IT Form 60 capture where required.	Mandatory
72	The proposed solution enables OICL to generate KYC link through API call and SDK to generate QR code/KYC link in OICL branches to complete Know Your Customer (KYC) by customers.	Mandatory
73	The proposed Solution should support the mobile/desktop web browser viz. Internet Explorer 8 &above, Google Chrome, Mozilla Firefox, MS Edge etc.	Mandatory
74	There should be option to enable /disable accepted document as per application requirement.	Mandatory
75	There should be automation of data extraction and AI based processing to reduce data entry and provide better customer experience.	Mandatory
76	Application to provide the facility to the Customer/OICL Intermediaries / Officials to make KYC/CKYC Submission as per Scope of Work.	Mandatory
77	The solution should support CKYC bulk uploading and bulk verification in batch mode.	Mandatory
78	The solution should consume and push the existing and new KYC documents from and to the OICL Enterprise Document Management System (EDMS) and perform operations to ensure compliance with the CERSAI Specifications for CKYC like compression, cropping, document classifications etc.	Mandatory
79	The Proposed solution should have high availability and scalability and compliance to security requirements.	Mandatory
80	The solution should be able to monitor the API performance/usage.	Mandatory
81	The solution should comply with updated regulatory guidelines. During the contract period any customization required to comply with any regulatory guideline will be provided by the bidder without any additional cost.	Mandatory
82	Bidder to provide separate UAT/Development environment to check integration along with the production environment.	Mandatory
83	Bidder to provide an online interactive dashboard.	Mandatory
84	Bidder will provide an Omni channel (web and mobile) application for the	Mandatory



	users for the KYC/CKYC activities. This will enable the users to completed KYC in self-service mode	
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2.1 Annual Maintenance Contract (AMC)/ Annual Technical Support (ATS)

The bidder/s is required to guarantee support services for a minimum period of 3 years (extendable to two years) during the Maintenance Period from the last date of installation/commissioning.

The contract tenure will be for 3 Years, from the date of signing the contract or purchase order that can be extended for an additional period of 1 years twice based on mutually agreed terms and conditions.

OICL reserves its right to enter into a separate AMC contract with any other service provider after post maintenance period.

The bidder should have a proper system of reporting of complaints.

The Service provider shall attend to call services and arrange to solve the problem within stipulated period as mentioned in the penalty clause after lodging of a complaint by the Purchaser either by Letter, over the telephone, by fax, through Service Desk or by other modes of communications. Wherever it is required to make any changes/ updates, the bidder/s undertakes to do the needful as per penalty clause. In case of failure from bidder/s side OICL may request any third party service provider to maintain the service and the cost thus incurred will have to be reimbursed by the service provider to the Purchaser, failing which the Purchaser has the right to encash the Performance Bank Guarantee without endangering any provisions of warranty written or otherwise expressed and the concerned warranty will remain in full force.

2.2 Documentation

- I. The bidder shall submit a detailed plan for the implementation of this project at the submission of RFP, including but not limited to:
 - a. Individual tasks per stage
 - b. Timelines
 - c. Dependencies
 - d. Downtime required
 - e. Test scenarios
- II. Vendor shall document issues faced during implementation and areas of improvement.
- III. The vendor shall submit the technical document

3 Terms & Conditions

3.1 General

3.1.1 Definitions

OICL/ PURCHASER/ BUYER: Shall mean The Oriental Insurance Company Limited

3.1.2 Amendment to Bid Document

At any time prior to the deadline for submission of Bids, OICL may for any reason either on its own



initiative or in response to a clarification requested by a prospective Bidder, modify the Bid Document, by amendment.

All prospective Bidders that have received the Bid Document will be notified of the amendment. The same will be binding on them. In order to allow prospective Bidders reasonable time to take the amendment into account in preparing their Bids, OICL may, at its discretion, extend the deadline for a reasonable period to be decided by OICL for the submission of Bids. Details will be communicated and published on our portal <https://orientalinsurance.org.in>.

OICL also reserves the right to change any terms and conditions of the RFP and its subsequent addendums as it deems necessary at its sole discretion. OICL will inform the Bidder about changes, if any, before the deadline of bids submission.

OICL may revise any part of the RFP by providing an addendum to the Bidder at stage till commercial bids are opened. OICL reserves the right to issue revisions to this RFP at any time before the deadline for bid submissions.

OICL reserves the right to extend the dates for submission of responses to this document.

Bidders shall have the opportunity to clarify doubts about the RFP in order to clarify any issues they may have, prior to finalizing their responses. All queries/questions are to be submitted to the Deputy General Manager, Accounts at the address mentioned below. They should be received by the point of contact not later than the date and time specified in section 1.4 Schedule of Events. Responses to inquiries and any other corrections and amendments will be distributed to the Bidder by electronic mail format or hardcopy letter, at the sole discretion of OICL.

The Deputy General Manager
Accounts Department, The Oriental
Insurance Company Limited, NBCC Office
Complex, East Kidwai Nagar,
2nd Floor, Office Block 4,
New Delhi- 110023

3.1.3 Preliminary Scrutiny

OICL will scrutinise the offer to determine whether it is complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. OICL may, at its discretion, waive any minor non-conformity or any minor deficiency in an offer. This shall be binding on the Bidder, and OICL reserves the right for such waivers and OICL's decision will be final.

3.1.4 Clarification of Offer

To assist in the scrutiny, evaluation and comparison of the offer, OICL may, at its discretion, ask the Bidder to clarify their offer. OICL has the right to disqualify the Bidder whose clarification is found not suitable to the proposed project.

OICL reserves the right to make any changes in the terms and conditions of purchase in accordance with the pre-bid clarification. OICL will not be obliged to meet and have discussions with any Bidder and / or to listen to any representations to changes made after pre-bid clarification.



3.1.5 Erasures or Alterations

The offer containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the offer. Technical details must be completely filled up. Correct technical information of the product being offered must be filled in. Filling up of the information using terms such as “OK”, “accepted”, “noted”, “as given in brochure/manual” is not acceptable. OICL may treat the offers not adhering to these guidelines as unacceptable.

3.1.6 Right to Alter Quantities

OICL reserves the right to alter the requirements specified in the tender. OICL also reserves the right to delete or increase one or more items from the list of items specified in the tender. OICL will inform the Bidder about changes, if any. In the event of any alteration in the quantities the price quoted by the Bidder against the item would be considered for such alteration. The Bidder agrees that the prices quoted for each line item & component is valid for period of contract and can be used by OICL for alteration in quantities. Bidder agrees that there is no limit on the quantities that can be altered under this contract. During the contract period the Bidder agrees to pass on the benefit of reduction in pricing for any additional items to be procured by OICL in the event the market prices / rate offered by the bidder are lower than what has been quoted by the Bidder as the part of commercial offer. Any price benefit in the products, licenses, software, services & equipment should be passed on to OICL within the contract period.

3.1.7 Sub-contracts

In case sub-contracting any of the activities under the scope of this RFP is required, the Bidder needs to notify and take prior permission in writing from OICL. It is clarified that notwithstanding the use of sub-contractors by the Bidder, the Bidder shall be solely responsible for the performance of all obligations under the RFP, irrespective of the failure or inability of the subcontractor chosen by the Bidder to perform its obligations. The Bidder shall also be responsible for payment of all dues and contributions, as applicable, including any statutory requirement and compliance. No additional cost will be incurred by OICL on account of sub-contract, if any.

3.1.8 Acceptance of the Solution

The solution will not be treated as complete if any part of hardware/software/solution etc. is not delivered as per the timelines specified in RFP. In such an event, the supply will be termed incomplete and will not be accepted and the warranty period will not commence. Besides OICL's may invoke penalties as per contract.

There will be an acceptance test conducted by OICL or its nominated consultants after the implementation of the solution at DC and DR. In case of discrepancy in hardware, related software supplied and not matching the Bill of Materials or technical proposal submitted by the bidder in their technical bid, the bidder shall be given 6 weeks' time to correct the discrepancy post which OICL reserves the right to cancel the entire purchase contract and the Bidder should take back their equipment at their costs and risks. The test will be arranged by the Bidder at the sites in the presence of the officials of OICL and / or its consultants. The warranty for the equipment (including OS and hardware provided by the Bidder pursuant to this Agreement) will commence after acceptance testing. The tests will involve trouble-free operation of the complete system during UAT apart from physical verification and testing. There shall not be any additional charges for carrying out this acceptance test. OICL will take over the system on successful completion of the above acceptance test. The Installation cum Acceptance Test and Check certificates jointly signed



by Bidder's representative and OICL's official or its authorized representative should be received at Head Office along with invoice etc. for scrutiny before taking up the request for consideration of payment.

3.1.9 Conditional bids

Conditional bids shall not be accepted on any ground and shall be rejected straightway. If any clarification is required, the same should be obtained before submission of bids.

3.1.10 Submission of Bids

Bidders shall submit the Bids online. For details, please refer RFP Section 5 – Instruction to Bidders.

3.1.11 Performance Security

Within 15 days after the receipt of Notification of Award from OICL, the Bidder shall furnish performance security to OICL as per Annexure - 6, which shall be equal to 3 percent (3%) of the value of the contract - valid till date of expiry of Contract period in the form of a bank guarantee from a nationalized/ scheduled bank as per the norms laid by the RBI.

Failure by Bidder to submit the Performance security will result in invocation of Bid security held by the Company (OICL).

3.1.12 Pre-Bid Meeting

All queries/ requests for clarification from Bidders must reach us by e-mail **kycrfp@orientalinsurance.co.in** or in person. Format for the queries / clarification is provided in "Annexure 4 - Query Format". No clarification or queries will be responded in any other format. OICL will respond to any request for clarification of the tender document in the pre-bid meeting.

The Representatives of Bidders attending the pre-bid meeting must have proper authority letter to attend the same and must have purchased the Tender document.

Any modification to the Bidding Documents, which may become necessary as a result of the pre-bid meeting, shall be made by the Company exclusively through the issuance of an Addendum and not through the minutes of the pre-bid meeting.

3.1.13 Delay in Bidder's performance

The start date for services and performance of service shall be made by the Bidder in accordance with the time schedule specified by OICL in the contract.

Any unexcused delay by the Bidder in the performance of his implementation/service/other obligations shall render the Bidder liable to any or all of the following sanctions: forfeiture of his performance security, imposition of liquidated damages, and/ or termination of the contract for default.

If at any time during performance of the contract, the Bidder should encounter conditions impeding timely implementation of the Solution and/or performance of services, the Bidder shall promptly notify OICL in writing of the fact of delay, its likely duration and cause(s), before the scheduled delivery / installation / implementation date. OICL shall evaluate the situation after receipt of the Bidder's notice and may at their discretion extend the Bidder's time for delivery / installation / implementation, in which case the extension shall be ratified by the parties by amendment of the contract. If the Bidder's request to delay the implementation of the Solution and performance of services is not found



acceptable to OICL, the above-mentioned clause would be invoked.

3.1.14 Payment Terms

The Bidder must accept the payment terms proposed by OICL. The commercial bid submitted by the Bidder must be in conformity with the payment terms proposed by OICL. Any deviation from the proposed payment terms would not be accepted. OICL shall have the right to withhold any payment due to the Bidder in case of delays or defaults on the part of the Bidder. Such withholding of payment shall not amount to a default on the part of OICL.

All / any payments will be made subject to compliance of Service Levels defined in the RFP document. OICL shall have the right to withhold any payment due to the Bidder, in case of delays or defaults on the part of the Bidder. Such withholding of payment shall not amount to a default on the part of OICL. If any of the items/activities as mentioned in the price bid is not taken up by OICL during the course of the assignment, OICL will not pay the fees quoted by the Bidder in the price bid against such activity / item.

Payment terms are as follows:

Item	Payment	Documents to be Submitted
Transactional Charges	At the end of each quarter	Quarterly call reports, SLA reports, MIS Reports
Implementation and ATS cost for online eKYC with UIDAI only	25% on go live of online eKYC with UIDAI, 25 % after 6 month of go live, 25% after 18 month of go live, 25% after 30 month of go live, for partial tenures pro rata payment will be made.	After go live approval, and period completed

No one time Implementation cost will be payable.

No separate change management charges will be payable for integrating KYC solution with OICL systems and systems of OICL business partners during the tenure of the contract.

3.1.15 Mode of Payment

OICL shall make all payments only through Electronic Payment mechanism (viz. ECS).

3.1.16 Penalties and delays in Bidder's performance

In case the vendor fails to meet the SLA mentioned, penalty will be imposed as mentioned in section 7 Service Level Agreement

3.1.17 Currency of Payments

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

3.2 Other RFP Requirements

- The Head Office of OICL is floating this RFP. However, the Bidder getting the contract shall provide services, procured through this RFP, at OICL's DC and DRS or at such centers as OICL may deem fit and the changes, if any, in the locations will be intimated to the Bidder.
- Technical Inspection and Performance Evaluation - OICL may choose to carry out a technical inspection/audit and performance evaluation of products/services offered by the Bidder. The Bidder would permit OICL, or any person / persons appointed by OICL to observe the technical and performance evaluation / benchmarks carried out by the Bidder. Any expenses (performing the benchmark, travel, stay, etc.) incurred for the same would be borne by the Bidder and under no circumstances the same would be reimbursed to the Bidder by OICL.



- c. The Bidder's representative/local office at New Delhi will be the contact point for OICL. The delivery status of equipment/part should be reported on a weekly basis.
- d. OEM's Authorization Form – The Bidder should furnish a letter from original equipment manufacturer.

4 Terms of Reference ('ToR')

4.1 Contract Commitment

OICL intends that the contract, which is contemplated herein with the Bidder, shall be for a period of three years further extendable for 2 terms of 1 year each.

4.2 Completeness of Project

The project will be deemed as incomplete if the desired objectives of the project Section 2 – Scope of Work of this document are not achieved, and the decision of OICL shall be final.

4.3 Compliance

Compliance with all applicable laws: The Bidder shall undertake to observe, adhere to, abide by, comply with and notify OICL about all laws in force, including labour laws or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender and shall indemnify, keep indemnified, hold harmless, defend and protect OICL and its employees/ officers/ staff/ personnel/ representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.

Compliance in obtaining approvals/permissions/licenses: The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate OICL and its employees/ officers/ staff/ personnel/ representatives/ agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising therefrom and OICL will give notice of any such claim or demand of liability within reasonable time to the Bidder.

This indemnification is only a remedy for OICL. The Bidder is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity would be limited to court-awarded damages and shall exclude indirect, consequential and incidental damages. However, indemnity would cover damages, loss or liabilities suffered by OICL arising out of claims made by its customers and/or regulatory authorities.

4.4 Assignment

OICL may assign the Services provided therein by the Bidder in whole or as part of a corporate reorganisation, consolidation, merger, or sale of substantially all of its assets. OICL shall have the right to assign such portion of the services to any of the sub-contractors, at its sole option, upon the occurrence of the following: (i) Bidder refuses to perform; (ii) Bidder is unable to perform; (iii) termination of the contract with the Bidder for any reason whatsoever; (iv) Expiry of the contract. Such right shall be without prejudice



to the rights and remedies which OICL may have against the Bidder. The Bidder shall ensure that the said subcontractors shall agree to provide such services to OICL at no less favourable terms than that provided by the Bidder and shall include appropriate wordings to this effect in the agreement entered into by the Bidder with such sub-contractors. The assignment envisaged in this scenario is only in certain extreme events such as refusal or inability of the Bidder to perform or termination/expiry of the contract.

4.5 Canvassing/ Contacting

Any effort by a Bidder to influence the Company in its decisions on Bid evaluation, Bid comparison or award of contract may result in the rejection of the Bidder's Bid. No Bidder shall contact the Company on any matter relating to its Bid, from the time of opening of Commercial Bid to the time the Contract is awarded.

4.6 Indemnity

The Bidder should indemnify OICL (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:

- a) Non-compliance of the Bidder with Laws / Governmental Requirements
 - b) IP infringement
 - c) Negligence and misconduct of the Bidder, its employees, and agents
- Indemnity would be limited to court awarded damages and shall exclude indirect, consequential and incidental damages.

4.7 Inspection of Records

All Bidder records with respect to any matters covered by this tender shall be made available to OICL or its designees at any time during normal business hours, as often as OICL deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Said records are subject to examination. OICL's auditors would execute confidentiality agreement with the Bidder, provided that the auditors would be permitted to submit their findings to OICL, which would be used by OICL. The cost of the audit will be borne by OICL. The scope of such audit would be limited to Service Levels being covered under the contract, and financial information would be excluded from such inspection, which will be subject to the requirements of statutory and regulatory authorities.

4.8 Publicity

Any publicity by the Bidder in which the name of OICL is to be used should be done only with the explicit written permission of OICL.

4.9 Solicitation of Employees

Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis. The parties agree that for the period of the contract and one year thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the agreement to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party.

The above restriction would not apply to either party for hiring such key personnel who

- (i) initiate discussions regarding such employment without any direct or indirect solicitation by the other party
- (ii) respond to any public advertisement placed by either party or its affiliates in a publication of



general circulation or (iii) has been terminated by a party prior to the commencement of employment discussions with the other party.

4.10 Information Ownership

All information processed, stored, or transmitted by Bidder equipment belongs to OICL. By having the responsibility to maintain the equipment, the Bidder does not acquire implicit access rights to the information or rights to redistribute the information. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately.

4.11 Sensitive Information

Any sensitive information must be protected by the Bidder from unauthorised disclosure, modification or access.

Types of sensitive information that will be found on OICL systems the Bidder may support or have access to include, but are not limited to: Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc.

4.12 Confidentiality

Bidder understands and agrees that all materials and information marked and identified by OICL as 'Confidential' are valuable assets of OICL and are to be considered OICL's proprietary information and property. Bidder will treat all confidential materials and information provided by OICL with the highest degree of care necessary to ensure that unauthorized disclosure does not occur. Bidder will not use or disclose any materials or information provided by OICL without OICL's prior written approval.

Bidder shall not be liable for disclosure or use of any materials or information provided by OICL or developed by Bidder which is:

- a. possessed by Bidder prior to receipt from OICL, other than through prior disclosure by OICL, as documented by Bidder's written records;
- b. published or available to the general public otherwise than through a breach of Confidentiality; or
- c. obtained by Bidder from a third party with a valid right to make such disclosure, provided that said third party is not under a confidentiality obligation to OICL; or
- d. Developed independently by the Bidder.

If Bidder is required by judicial or administrative process to disclose any information or materials required to be held confidential hereunder, Bidder shall promptly notify OICL and allow OICL a reasonable time to oppose such process before making disclosure. Bidder understands and agrees that any use or dissemination of information in violation of this Confidentiality Clause will cause OICL irreparable loss, may leave OICL with no adequate remedy at law, and OICL is entitled to seek to injunctive relief.

Nothing herein shall be construed as granting to either party any right or license under any copyrights, inventions, or patents now or hereafter owned or controlled by the other party.

The requirements of use and confidentiality set forth herein shall survive the expiration, termination or cancellation of this tender.

Nothing in this contract shall limit the Bidder from providing similar services to any third parties or reusing the skills, know-how, and experience gained by the employees in providing the services contemplated under this contract.



4.13 Force Majeure

The Bidder shall not be liable for forfeiture of his performance security, liquidated damages or termination for default if and to the extent that, his delay in performance or other failure to perform his obligations under the contract is the result of an event of Force Majeure.

For purposes of this clause, "Force Majeure" means an event beyond the control of the Bidder and not involving the Bidder and not involving the Bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of OICL either in its sovereign or contractual capacity, wars or revolutions, fires, floods, epidemics, pandemics, quarantine restrictions and freight embargoes.

If a Force Majeure situation arises, the Bidder shall promptly notify OICL in writing of such conditions and the cause(s) thereof. Unless otherwise directed by OICL, the Bidder shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

4.14 Liquidated Damages

If the bidder fails to deliver the services within the specified timelines as per Section 1.7, OICL shall without prejudice to its other remedies under the contract, deduct from the contract price, as liquidated damages, a sum equivalent to 0.5% of the contract price for every week (seven days) or part thereof of delay, up to maximum deduction of 10% of the contract price. Once the maximum is reached, OICL may consider termination of the contract.

4.15 Termination for Default

OICL may, without prejudice to any other remedy for breach of contract, by 30 calendar days written notice of default sent to the Bidder, terminate the contract in whole or in part:

- a) If the Bidder fails to deliver any or all of the Solution, Tools and services within the time period(s) specified in the contract, or any extension thereof granted by OICL; or
- b) If the Bidder fails to perform any other obligation(s) under the contract

In the event of OICL terminating the contract in whole or in part, pursuant to above mentioned clause, OICL may procure, upon such terms and in such manner, as it deems appropriate, goods and services similar to those undelivered and the Bidder shall be liable to OICL for any excess costs incurred for procurement of such similar goods or services (capped at 5% differential value). However, the Bidder shall continue the performance of the contract to the extent not terminated.

4.16 Termination for Insolvency

OICL may, at any time, terminate the contract by giving written notice to the Bidder, without any compensation to the Bidder, whatsoever if:

- i. The Bidder becomes bankrupt or otherwise insolvent, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to OICL.
- ii. the Supplier being a company, is wound up voluntarily or by order of a court or a receiver, or manager is appointed on behalf of the debenture/shareholders or circumstances occur entitling the court or debenture/shareholders to appoint a receiver or a manager, provided that such termination will not prejudice or affect any right of action or remedy accrued or that might accrue thereafter to the OICL.



4.17 Termination for Convenience

OICL may send by 30 calendar days written notice to the Bidder to terminate the contract, in whole or in part at any time of their convenience. The notice of termination shall specify the extent to which performance of work under the contract is terminated, and the date upon which such termination becomes effective. If the Bidder wishes to terminate this agreement, the Bidder may send by 90 calendar days written notice to OICL to terminate the contract, in whole or in part, at any time of their convenience. The notice of termination shall specify the extent to which performance of work under the contract is terminated and the date upon which such termination becomes effective.

The goods and services that are complete and ready for shipment within 30 calendar days after the receipt of notice of termination by the Bidder shall be purchased by OICL at the contracted terms and prices. For the remaining goods and services, OICL may elect:

- i. To have any portion completed and delivered at the contracted terms and prices and/ or
- ii. To cancel the remainder and pay to the Bidder a mutually agreed amount for partially completed goods and services and for materials and parts previously procured by the Bidder and the decision of OICL shall be final.

4.18 Resolution of disputes

OICL and the Bidder shall make every effort to resolve amicably, by direct informal negotiation between the respective project managers of OICL and the Bidder, any disagreement or dispute arising between them under or in connection with the contract. If the OICL project manager and the Bidder project manager are unable to resolve the dispute, they shall immediately escalate the dispute to the senior authorised personnel designated by the Bidder and OICL, respectively. If after thirty days from the commencement of such negotiations between the senior authorised personnel designated by the Bidder and OICL, OICL and the Bidder have been unable to resolve amicably a contract dispute, either party may require that the dispute be referred for resolution through formal arbitration. All questions, claims, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work, whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by a sole Arbitrator acceptable to both parties failing which the number of arbitrators shall be three, with each side to the dispute being entitled to appoint one arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator who shall act as the presiding arbitrator. The Arbitration and Reconciliation Act, 1996 or any statutory modification thereof shall apply to the arbitration proceedings and the venue of the arbitration shall be New Delhi. The arbitration proceedings shall be conducted in English language. Subject to the above, the courts of law at New Delhi alone shall have jurisdiction over all matters connected with the Contract. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either Party to a court of competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.

4.19 Governing Language

The contract shall be written in the language of the bid i.e. English. All correspondence and other documents pertaining to the contract, which are exchanged by the parties, shall be written in that same



language. English Language version of the contract shall govern its implementation.

4.20 Applicable Law

The contract shall be interpreted in accordance with the Indian Laws for the time being in force subject to the exclusive jurisdiction of Courts at Delhi (with the exclusion of all other Courts)

4.21 Prices

The prices quoted (as mentioned in Appendix 2 - Bill of Material submitted by the Bidder) for the solution and services shall be firm throughout the period of contract and shall not be subject to any escalation.

4.22 Taxes & Duties

The Bidder shall be entirely responsible for all taxes, duties, license fees, and demurrage charges etc., incurred until delivery of the contracted goods & services to OICL. However, local levies (if any), in respect of transaction between OICL and Bidder, will be reimbursed by OICL, on submission of proof of actual transaction. If there is any increase/decrease in taxes/ duties due to any reason whatsoever, after Notification of Award, the same shall be passed on to OICL.

4.23 Deduction

Payments shall be subject to deductions (such as TDS) of any amount, for which the Bidder is liable under the agreement against this tender.

4.24 No Claim Certificate

The Bidder shall not be entitled to make any claim whatsoever against OICL under or by virtue of or arising out of this contract, nor shall OICL entertain or consider any such claim, if made by the Bidder after he shall have signed a "No Claim" certificate in favor of OICL in such forms as shall be required by OICL after all payments due to the Bidder/Supplier are made in full.

4.25 Cancellation of the contract & compensation

OICL reserves the right to cancel the contract placed on the selected Bidder and recover expenditure incurred by the Company in the following circumstances:

- i. The selected Bidder commits a breach of any of the terms and conditions of the bid.
- ii. The selected Bidder goes in to liquidation voluntarily or otherwise.
- iii. The progress made by the selected Bidder is found to be unsatisfactory
- iv. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.

OICL reserves the right to cancel the contract placed on the selected Bidder if the service provided by them is not satisfactory.

In case the selected Bidder fails to deliver the quantity as stipulated in the delivery schedule, OICL reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility (capped at 5% differential value) of the selected Bidder. After the award of the contract, if the selected Bidder does not perform satisfactorily or delays execution of the contract, OICL reserves the right to get the balance contract executed by another party of its choice by giving thirty day's written notice for the same to Bidder. In this event, the selected Bidder is bound to make good the additional expenditure (capped at 5% differential value), which OICL may have to incur in executing the balance of the contract. This clause is applicable, if for any reason,



the contract is cancelled.

If the Contract is cancelled during AMC, OICL shall deduct payment on pro-rata basis for the unexpired period of the contract.

4.26 Rights reserved by OICL

- i. Company reserves the right to accept or reject any or all Bids without assigning any reasons.
- ii. Company reserves the right to verify the validity of information given by the Bidders. If at any future point of time, it is found that the Bidder had made a statement, which is factually incorrect, OICL will reserve the right to disqualify the Bidder from bidding prospectively for a period to be decided by OICL and take any other action as maybe deemed necessary.
- iii. OICL reserves the right to issue a fresh RFP for this project at any time during the validity of the contract period with the selected Bidder.

4.27 Limitation of Liability

Bidder's cumulative liability for its obligations under the contract shall not exceed the total contract value and the Bidder shall not be liable for incidental / consequential or indirect damages including loss of profit or saving.

4.28 Waiver

No failure or delay on the part of either party relating to the exercise of any right power privilege or remedy provided under this tender document or subsequent agreement with the other party shall operate as a waiver of such right power privilege or remedy or as a waiver of any preceding or succeeding breach by the other party nor shall any single or partial exercise of any right power privilege or remedy preclude any other or further exercise of such or any other right power privilege or remedy provided in this tender document all of which are several and cumulative and are not exclusive of each other or of any other rights or remedies otherwise available to either party at law or in equity.

4.29 Violation of terms

OICL clarifies that OICL shall be entitled to an injunction, restraining order, right for recovery, suit for specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the Bidder from committing any violation or enforce the performance of the covenants, obligations and representations contained in this tender document. These injunctive remedies are cumulative and are in addition to any other rights and remedies OICL may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.

4.30 Adherence to Terms and Conditions

The Bidders who wish to submit responses to this RFP shall abide by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the Bidder, such responses may be disqualified and may not be considered for the selection process.



4.31 Integrity Pact

To ensure transparency, equity, and competitiveness and in compliance with the CVC guidelines, this tender shall be covered under the Integrity Pact (IP) policy of OICL. The pact essentially envisages an agreement between the prospective bidders/vendors and OICL committing the persons/officials of both the parties, not to exercise any corrupt influence on any aspect of the contract. The format of the agreement is enclosed in Annexure 12.

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

The Integrity Pact envisages a panel of Independent External Monitors (IEMs) to review independently and objectively, whether and to what extent parties have complied with their obligation under the pact. The IEM has the right to access to all the project document. **Capt. ANOOP KUMAR SHARMA** and **Shri H.K DASH, IAS (Retd.)** shall be acting as the IEM for this contract/Tender. However, OICL at its sole discretion reserves the right to change/name another IEM, which shall be notified latter.

Contact Details:

Capt. ANOOP KUMAR SHARMA	SHRI H.K.DASH, IAS (Retd.)
2104 A, Oberoi Gardens, Thakur Village, Kandivili (East), Mumbai-400 1 Mobile No: 8291086676 Email ID: anoop21860@gmail.com	House no. 289, Sector-8 Gandhinagar- 382007 Gujarat Mobile: 9825048286 Email ID: hkdash184@hotmail.com

4.32 Outsourcing Agreement

The outsourcing contract, inter alia, shall have in place following clauses or conditions listed below:-

- 1. Contingency Planning:** The Bidder is responsible for contingency planning of the outsourcing service to provide business continuity for the outsourced arrangements that are material in nature.
- 2. Express Clause:** The contract shall neither prevent nor impede the company from meeting its respective regulatory obligations, nor the IRDAI from exercising its regulatory powers of conducting inspection, investigation, obtaining information from either the company or the Bidder.
- 3. Handing over of the Data, Assets etc.:** In case of termination of the contract, the Bidder is responsible for handing over of the data, assets (hardware/software) or any other relevant information specific to the contract and ensure that there is no further use of the same by the Bidder.
- 4. Inspection and Audit by the Company:** The Company shall conduct periodic inspection or audit on the Bidder either by internal auditors or by Chartered Accountant firms appointed by the Company to examine the compliance of the outsourcing agreement while carrying out the activities outsourced.
- 5. Legal and Regulatory Obligations:** The Bidder shall ensure that the outsourcing contract/ arrangements do not:-
 - a) Diminish the Company's ability to fulfil their obligations to Policyholders and the IRDAI.
 - b) Impede effective supervision by the IRDAI.
 - c) Result in Company's internal control, business conduct or reputation being compromised or weakened.



- 6. Applicability of the laws/regulations:** The Regulations apply irrespective of whether the outsourcing arrangements are entered into with an affiliated entity within the same group as the Company, or an outsourcing service Provider external to the group or the one who has been given sub-contract. The Outsourcing Agreement shall not diminish the obligations of the Company and its Board & Senior Management to comply with the relevant law/s and regulations. The Bidder engaged by the company is subject to the provisions of the Insurance Act 1938, IRDA Act 1999, rules & regulations and any other order issued thereunder.

In case, the Bidder operates from outside India, it shall ensure that the terms of the agreement are in compliance with respective local regulations governing the Bidder and laws of the country concerned and such laws and regulations do not impede the regulatory access and oversight by the Authority.

4.33 Regulations, Legal & Compliance

Communications made via OICL's Social Media channels will in no way constitute a legal or official notice to OICL or any official or employee of OICL for any purpose.

Any content that the Bidder posts on OICL's Social Media channels shall be deemed and remain the property of OICL. OICL shall be free to use such content/ information, for any purpose without any legal or financial compensation or permission for such usage.

OICL reserves its rights to initiate appropriate legal proceedings in the event of any breach/ violation of these guidelines/ other terms and conditions as may be specified by OICL from time to time.

Under no circumstances OICL shall or any of our affiliates, employees or representatives, be liable to the Bidder for any direct or indirect, claims or damages whatsoever emanating from any mistakes, inaccuracies, or errors of content, personal injury or property damage, of any nature whatsoever, emanating from your use to and access of our Social Media platforms or entities purporting to represent OICL. You specifically acknowledge that OICL shall not take any liability for content or the offensive, defamatory, or illegal conduct of any third party and that the risk of damage or harm arising from the preceding entirely rests with you. The foregoing limitation of liability shall apply to the fullest extent that's permitted by law in the applicable jurisdiction.

To the extent permitted by law applicable, you agree to indemnify, defend and hold harmless, OICL, its affiliates, officers, directors, employees, and agents, arising from and against any and all damages, claims, obligations, liabilities, losses, costs or debt, and expenses (including but not limited to lawyer's/attorney's fees) arising from: (i) your use of and access of our page; (ii) your violation of any of these Guidelines; (iii) your violation of any third party right, including without limitation any copyright, proprietary, or right to privacy; or (iv) all or any claim that content posted by you caused damage to a third party. The indemnification obligation contained herein shall survive these Guidelines and your use of our Social Media channels.

Anyone causes or knowing that he/ she is likely to cause wrongful loss or damage to the brand's image, to destroy or delete or alter any information residing on the Social Media platform or diminish its value or utility by any means, commits hack, shall be prosecuted under Information Technology Act, 2000 [As amended by Information Technology (Amendment) Act 2008], its subsequent amendments as well as any other statute prescribed by the concerned authorities.



4.34 Guidelines for MSME

As per the public Procurement Policy for MSEs order, 2018 under section 11 of MSMED Act 2006 MSEs quoting price within band L-1 +15% when L1 is from someone other than MSE, shall be allowed to supply at least 25% of tendered value at L-1 subject to lowering of price by MSEs to L-1

However, seeing the criticality, stack sync and manageability of the devices which are the core element to provide services to the customer the entire order will go to one vendor in the above-mentioned case.

4.35 Exit Management Plan

IT Application and infrastructure support being provided under this contract is a critical business activity and its continuity is crucial for running of the business. As such, exit from the contract, for whatever, reasons needs to be a planned exit to ensure that there is no disruption of service and the smooth migration takes place to an alternate Service Provider for the online eKYC setup implemented specifically as per applicable UIDAI guidelines for OICL. Since OICL should be able to procure fresh or continue with the same AUA/ KUA licenses from UIDAI. Also the data generated through all the applicable KYC modes including online eKYC setup are also to be migrated to the new instances.

Service Provider shall provide the Owner/ OICL with an Exit Management Plan which shall deal with the processes to be followed in case of an exit by either party for, whatever reasons. Such Exit Management Plan shall be submitted by the Service Provider with the Techno-Commercial Offer, and the same will be approved by the OICL or its nominated agencies. Approved Exit Management Plan shall become part of the Contract Documents.

The Bidder needs to factor in the costing of the same in the commercial bid to make it a part of TCO and no separate charges will be paid by OICL if Exit management clause is invoked.

The Exit Management Plan should cover (but not limited to) expiration/ termination of the contract following scenarios:

- a) Foreclosure
- b) Termination for Default (4.15)/ Insolvency (4.16)/ Convenience (4.17) as per clause
- c) Expiry of the contract period and subsequent non-renewal of the contract either with the bidder or non-continuance with the CSP.

The Exit Management Plan shall deal with the following aspects of the exit management in relation to the Agreement as a whole or the particular service of the Agreement:

A. The bidder to use standardized technologies, such as open source software and / or industry-standard protocols, to ensure that the application and data are compatible to be ported to multiple cloud service providers and /or OICL's on premise/collocated setup .

B. The BIDDER shall not delete any data at the end of the agreement (for a maximum of 90 days beyond the expiry of the Agreement) without the express approval of the Owner/ OICL. Any cost for retaining the data beyond 90 days shall be paid to the Service Provider based on mutually agreed terms and conditions

C. The BIDDER shall be responsible for providing the tools for import/ export of VMs and content and the BIDDER shall be responsible for preparation of the Exit Management Plan and carrying out the exit



management/ transition

D. The BIDDER shall provide the OICL or its nominated agency with a recommended exit management plan ("Exit Management Plan") or transition plan indicating the nature and scope of the BIDDER's transitioning services for i. Transition of Managed Services and ii. Migration from the incumbent cloud service provider's environment to the new environment

E. The BIDDER is responsible for both Transitions of the Services as well as Migration of the VMs, Data, Content and other assets to the new environment.

F. After successful completion of contract terms/termination and if service term not been extended, bidder has to migrate the complete data and cloud infrastructure to on premise/ cloud hosted infrastructure on no extra cost. The BIDDER shall carry out the migration of the VMs, data, content and any other assets to the new environment created by the Owner/ OICL or any other Agency (on behalf of the Owner/ OICL) on alternate cloud service provider's offerings to enable successful deployment and running of the solution on the new infrastructure at no extra cost and bidder has to factor in any cost associated in his commercial bid.

G. The format of the data transmitted from the cloud service provider to the new environment created by the Owner/ OICL or any other Agency should leverage standard data formats (e.g., OVF) whenever possible to ease and enhance portability. The format will be finalized by the Owner/ OICL.

H. Transitioning from the BIDDER to include retrieval of all data in formats approved by Owner/ OICL

I. The BIDDER shall ensure that all the documentation required by the Owner/ OICL for smooth transition (in addition to the documentation provided by the Cloud Service Provider) are kept up to date and all such documentation is handed over to the Owner/ OICL during regular intervals as well as during the exit management process.

J. The BIDDER will transfer the organizational structure developed during the Term to support the delivery of the Exit Management Services. This will include:

- Document, update, and provide functional organization charts, operating level agreements with Third-Party contractors, phone trees, contact lists, and standard operating procedures.
- Transfer physical and logical security processes and tools, including cataloguing and tendering all badges and keys, documenting ownership and access levels for all passwords, and instructing Owner/ OICL or its nominee in the use and operation of security controls.

K. Some of the key activities to be carried out by BIDDER for knowledge transfer will include:

- Prepare documents to explain design and characteristics.
- Carry out joint operations of key activities or services.
- Briefing sessions on process and process Documentation.
- Sharing the logs, etc.
- Briefing sessions on the managed services, the way these are deployed on cloud and integrated.
- Briefing sessions on the offerings (PaaS) of the cloud service provider
- Transfer know-how relating to operation and maintenance of the software and cloud services.

L. The exit management plan has to be updated every quarter and submitted to OICL and should include any new projects provisioned on the infrastructure.



M. CSP and Bidder will provide the undertaking of confirmation of renewal of MeitY empanelment, in case remaining empanelment tenure is less than the contract period. If due to any reason, empanelment of the CSP is discontinued by MeitY, the vendor will migrate the application and related setup to other MeitY empaneled CSP setup/ on premise setup within 3 months without any additional cost to OICL other than that mentioned in the commercial bid.

N. Changes in Cloud Service Offerings

The Cloud Service Provider/ Bidder shall inform the Purchaser (OICL), at least 3 months in advance, about the material changes that the Cloud Service Provider is planning to implement in the Cloud Service being consumed by the Purchaser. The Cloud Service Provider is not allowed to discontinue offering a Cloud Service that is being consumed by the Purchaser (OICL), unless it poses a security threat, during the entire duration of the project. If the Cloud Service Offering is being discontinued due to the security threats, the Cloud Service Provider has to first get this Cloud Service Offering de-empaneled from MeitY as per the guidelines specified by MeitY and provide a 3 months' notice to the Purchaser (OICL) for the clause M above to operate.

O. Knowledge transfer to the new partner to be selected by OICL (in case of exit of the bidder for any reasons) regarding current architecture of the web application, including the components and dependencies, any constraints.

P. Backing up all data and configurations associated with the web application in the current, new or proposed environment.

Q. Re- architecting the application (if required) – which includes modifying the application code and/or endpoints, configuring the hardware and/or software to run on the new environment.

R. The bidder needs to provide the latest version of uncompiled source code written by the bidder for online EKYC setup against which AUA/KUA licence will be procured from UIDAI . The uncompiled source code written by the bidder for the above mentioned setup will be the Intellectual Property of the OICL as per the requirement and scope of this RFP. The bidder needs to refactor and migrate the codebase on exit to the new instance without any extra cost to OICL. Bidder cannot use the same code for any other purpose. Bidder needs to submit the code to OICL with proper documentation as mentioned below after deployment.

- Data Flow Diagram
- Requirement traceability Matric
- Flow Diagram of different module
- Detail of technology used
- All the source code with proper documentation.
- Required Source code versioning tool like GiT have to be used and made available to OICL

Instruction to Bidders

4.36 Instructions for Online Bid Submission

- I. Bidders should comply to rules and regulations of GeM portal for submission of Bids online. However, Bidder needs to submit the commercial bill of material i.e. Appendix 2: Bill of Material Annexure 11 :- NDA, Annexure 12 – Integrity Pact and Power of Attorney on stamp Paper in offline mode to OICL Head office in a sealed envelop
- II. The sealed envelope should be properly labeled with the company name, RFP number, date and



- duly signed and stamped. If Bidder did not submit the same, then Bidder will be disqualified.
- III. The Sealed enveloped should reach OICL before or on the date and time of submission schedule as mentioned in the RFP.
 - IV. Bidder needs to fill the bill of material properly and the total value in bill of material should match with the total value mentioned in the GEM Portal.
 - V. If there is any mismatch between the total value of the sealed envelope and the GEM portal, then the bid of the Bidder will be rejected.
 - VI. OICL will not be liable of the any arithmetic error in the bill of material, and the GEM final number will be accepted as the Total cost of the Project.
 - VII. If Bidder misses or forgets to quote rates of any line item, then it is assumed that Bidder will provide that service at zero cost to OICL during contact period.

4.37 Tender Bidding Methodology

The Bidders will be required to submit following two sets of separate documents.

1. Eligibility & Technical Bid
2. Commercial Bid

4.38 Bid Security

Govt. of India guideline vide Circular dated F.9/4/2020- PPD dated 12th November 2020, states:

“it is reiterated that notwithstanding anything contained in Rule 171 of GFRs 2017 or any other Rule or any provision contained in the Procurement Manuals, no provisions regarding Bid Security should be kept in the Bid Documents in future and only provision for Bid Security Declaration should be kept in the Bid Documents.”

Hence, in conformance to the above, Bidders are to submit Bid Security Declaration as per format provided in Annexure 5.

5 Bid Documents

5.1 Eligibility Bid Documents

1. Compliance to Eligibility Criteria as per RFP Section 1.6 along with all relevant supporting documents
2. Application Form for Eligibility Bid as per Annexure 1.
3. The references of Bidder's clients. Also provide the name, designation, and contact details of a contact person for each reference as per Annexure 2.
4. The corporate profile of the Bidder (printed corporate brochure is preferred).
5. The profile of the Bidder (as per Annexure-9)
6. List of Bidder's support/service locations in India as per Annexure 8.
7. Bidder shall submit PAN number, GSTIN.
8. Undertaking that the Bidder has quoted for all items and the bid validity will be for 180 days from the date of submission of bid. The power of attorney or authorization, or any other document consisting of adequate proof of the ability of the signatory to bind the Bidder
9. Statement of No-Deviation (Annexure 7)
10. Integrity Pact (Annexure 12 on Stamp Paper)
11. Bid Security Declaration as per Annexure 5
12. NDA As per Annexure 11 on stamp paper
13. MAF as per Annexure 14



5.2 Technical Bid Documents

1. Executive Summary of Bidder's response. The Executive Summary should be limited to a maximum of five pages and should summarize the content of the response. The Executive Summary should initially provide an overview of Bidder's organization and position with regards to proposed solution and professional services. A summary of the Bidder's products and services that will be provided as a part of this procurement should follow.
2. Detailed technical note covering the detailed scope of work.
3. Compliance to Minimum Technical Specifications as per Appendix-1
4. The Bidder should also include a replica of the masked final commercial bid without prices in the technical bid. The Bidder must note that the masked commercial bid should be actual copy of the commercial bid submitted with prices masked and not copy of the Pro-forma/format of the Appendix 2 – Bill of Material in the RFP.
5. Escalation matrix
6. Detailed Design Document
7. Part coded Technical Bill of Material
8. Implementation plan
9. Datasheets of Proposed Projects
10. Undertaking from Bidder for providing authorized representatives of IRDAI the right to inspection, investigation, obtaining information (Annexure 15)

Note:

1. Participation in this tender will mean that the Bidder has accepted all terms and conditions and clauses of this tender and subsequent modifications to this tender, if any.
2. The documentary evidence asked in respect of the eligibility criteria would be essential. Bids not accompanied by documentary evidence may be subject to rejection. Clarification/ Additional documents, if any, sought by OICL from the Bidder has to be submitted within the stipulated time. Otherwise, bid will be rejected and OICL will entertain no further correspondence in the matter.
3. Any alterations, erasures or discrepancies in figures etc. may render the bid invalid. The bid may be rejected in case of non-adherence to any of the instructions given above.
4. OICL reserves the right not to allow/permit changes in the technical specifications and not to evaluate the offer in case of non-submission or partial submission of technical details.
5. OICL may at its discretion waive any minor non-conformity in any offer and shall be binding on all Bidders, and OICL reserves the right for such waivers.
6. If OICL is not satisfied with the technical specifications in any tender and observes major deviations, the technical bids of such Bidders will not be short-listed and the price bids of such Bidders will not be opened. No further discussions shall be entertained with such Bidders regarding the subject technical bid.

5.3 Commercial Bid Documents

Commercial Bid should contain Appendix 2 – Bill of Material. The Commercial Bid should give all relevant price information and should not contradict the Pre-qualification and Technical Bid in any manner.

There should be no hidden costs for items quoted. The rates quoted should be in Indian rupees only and same should be rounded off to the nearest rupee and filled in both words and figures.

Evaluation Criteria

The competitive bids shall be submitted in two stages:



- ▶ Stage 1 – Eligibility cum Technical Evaluation
- ▶ Stage 2– Commercial Evaluation

5.4 Eligibility cum Technical Evaluation

Eligibility criterion for the Bidders to qualify this stage is clearly mentioned in Clause 1.6. The Bidders who meet all these criteria would only qualify for the second stage of evaluation. The Bidder would also need to provide supporting documents for eligibility proof. All the credentials of the Bidder necessarily need to be relevant to the Indian market.

The decision of OICL shall be final and binding on all the Bidders to this document. OICL may accept or reject an offer without assigning any reason whatsoever.

The Technical bids of Bidders qualifying the eligibility criteria will be opened and reviewed to determine whether the technical bids are substantially responsive. Bids that are not substantially responsive are liable to be disqualified at OICL'S discretion.

A masked copy of the original commercial offer is to be submitted with the technical bid, failing which the bid will be rejected. However, it should not contain price related information, failing which the bid will be rejected outright.

The technical soundness of Bidder's proposals will be rated as follows:

S. No.	Evaluation Criteria	Maximum Marks	Minimum Marks	Minimum Passing Percentage
1.	Bidder Experience	100	70	70%
2.	Bidder presentation	100	70	70%
	Total	200	140	70%

Bidders scoring at least the minimum score in each section mentioned in the table above and an overall score of 140 marks or more will be declared technically qualified.

The Bidders scoring less than 140 marks (cut-off score) out of 200 marks in the technical evaluation shall not be considered for the further selection process and their offers will be dropped at this stage. Bidders should score a minimum as mentioned in the above table.

In case none of the participating bidders qualify on technical criteria by reaching or exceeding the cut-off score of 70%, then OICL, at its sole discretion, may relax the cut-off score to a lower value, which, in any case, shall not fall below 60%. In case at-least two participants have not scored 60%, then OICL reserves the right to cancel and go for the retendering process. However, this would be at the sole discretion of OICL.

The evaluation of technical proposals, among other things, will be based on the following:

SNo.	Technical Evaluation	Evaluation Methodology
1	Bidder Experience	Marking criteria for similar projects in nature in last 5 years 1. Five projects, out of which Three with Insurance Company : 70 marks 2. Five projects, out of which Four with Insurance Company : 85 marks 3. Five projects, out of which Five with Insurance Company : 100 marks Marking criteria for MSE 1. Two projects, out of which One with Insurance Company : 70 marks 2. Two projects, out of which Two with Insurance



		Company : 100 marks
2	Bidder Presentation (All eligible Bidders will be required to make presentations to supplement their bids and showcase overall solution proposed. The OICL will schedule presentations and the time and location will be communicated to the Bidders. Failure of a Bidder to complete a scheduled presentation to the OICL may result in rejection of the proposal.)	<ol style="list-style-type: none"> 1. Understanding of OICL business Operating environment and scope – 20 Marks 2. Demonstration of organization capability for the proposed initiative – 20 Marks 3. Service Model demonstration -20 Marks 4. Demonstration of value proposition offered in the bid which shall enable the success of the project- 20 Marks 5. Detailed Solution Capability and approach - 20 marks

The commercial proposals of only eligible and technically qualified Bidders will then be opened.

5.5 Commercial Evaluation

The commercial bids for the technically qualified Bidders will be opened and reviewed to determine whether the commercial bids are substantially responsive. Bids that are not substantially responsive are liable to be disqualified at OICL's discretion. The total cost of ownership for the purpose of evaluation shall be calculated over the contract period of 3 (Three) years.

OICL will award the contract to the successful Bidder whose bid has been determined to be substantially responsive and has been determined as the lowest commercial bid (L1), provided further that the Bidder is determined to be qualified to perform the contract satisfactorily.

Bidder need to note that the Appendix-2 Bill of material with complete bifurcation of Price which is mentioned in GEM Portal (As a consolidated Price) needs to submit at OICL Office (address mentioned in RFP). This needs to be submitted with proper labelling, seal, sign and stamped.

Bidder needs to note that the appendix needs to be submitted physically on the same date and time which is the RFP submission date and time.

If any Bidder fails to submit the same the bid will be rejected.

Bidder needs to note that Amount (consolidated amount on GEM Portal) and the total of bifurcation mentioned in the Appendix-2 Bill of material has to be tallied, if not tallied bid will be liable to reject.

6 Service Level Agreement

6.1 Service Level

The SLA specifies the expected levels of service to be provided by the Bidder to OICL. This expected level is also called the baseline. Any degradation in the performance of the solution and services is subject to levying penalties.



Payments to the Bidder are linked to the compliance with the SLA metrics. During the contract period, it is envisaged that there could be changes to the SLAs, in terms of addition, alteration or deletion of certain parameters, based on mutual consent of both the parties i.e. OICL and Bidder.

The Bidder shall monitor and maintain the stated service levels to provide quality service. Bidder to use automated tools to provide the SLA Reports. Bidder to provide access to OICL or its designated personnel to the tools used for SLA monitoring.

Any services that is reported to be down on any day should be attended as follows:

S. No.	Services	Response Time (in Hours)	Resolution Time
1	Disruption/ break-down/ latency more than 2 seconds in 24x7 basis/ incident	1	Within 4 hours
2	Change Request/ Updation	4	Within three OICL Working days to submit functional document and plan with timeline

Working days will be counted from the same date of logging call, if the call is logged before 12 noon else from the following working day (Monday to Friday).

Failure to comply with the above conditions will attract penalty as follows:

- Penalty for call resolution beyond above permissible period @ Rs.2000.00 per hour per call.
- Penalty for call resolution after first working day beyond (a) above @ Rs.4000.00 per hour per call.
- The penalty would be subject to an overall cap of 10% of the contract value and thereafter the contract may be cancelled.
- The service provider will submit, to OICL Head Office, monthly successful hits report together with individual hit conversion ratio/ count duly signed by the concerned OICL HO nominated officials.
- "Incident" refers to any event / abnormalities in the functioning of any of CKYC Services that may lead to disruption in normal operations CKYC services.
- Successful bidder to provide an account manager and necessary technical support on 24*7*365 basis including weekends/holidays. It is the responsibility of the successful bidder to ensure availability of the support resource(s). The support resource(s) must be well trained to handle all operational activities for all services and must be familiar with OICL services/workflows/specific requirements. The bidder shall provide AMC/ATS support on all days of the year. The business hours are 24*7, 365 days a year.
- The successful bidder will provide a SPOC for OICL for quick response of the service calls during the entire support period else penalty as per above/PBG may be invoked by OICL.

6.1.1 Interpretation & General Instructions

- Typical Resolution time will be applicable if systems/components are not available to the OICL's users.
- The SLA parameters shall be monitored on a monthly basis for the entire contract duration as per the individual SLA parameter requirements. The Bidder is expected to provide the following service levels. In case the service levels defined in the tables below cannot be achieved, it shall result in a breach of contract and invoke the penalty clause.
- A Service Level violation will occur if the Bidder fails to meet Minimum Service Levels on a monthly basis for a particular Service Level.
- Quarterly SLAs would be analyzed. However, there would be month wise SLAs and all SLA targets



have to be met every month.

5. Overall Availability and Performance Measurements will be every quarter for the purpose of Service Level reporting. Month-wise "Availability and Performance Report" will be provided by the Bidder for every quarter in the OICL suggested format and a review shall be conducted based on this report. Availability and Performance Report provided to OICL shall contain the summary of all incidents reported and associated performance measurement for that period.
6. The primary intent of Penalties is to ensure that the system performs in accordance with the defined service levels. Penalties are not meant to be punitive or a vehicle for cutting fees.

7 Repeat Order

OICL may place Repeat Order against the original order for a quantity up to 50% of the original ordered quantity.

8 Disclaimer

This RFP is being issued by OICL for inviting bids for CKYC Services. The words 'Tender' and 'RFP' are used interchangeably to refer to this document. The purpose of this document is to provide the Bidder with information to assist in the formulation of their proposal. While the RFP has been prepared in good faith with due care and caution, OICL or any of its employees or consultants do not accept any liability or responsibility for the accuracy, reasonableness or completeness of the information contained in this document. The information is not intended to be exhaustive. Interested parties are required to make their own inquiries. OICL reserves the right not to proceed with the project, to alter the timetable reflected in this document or to change the process or procedure to be applied. It also reserves the right to decline to discuss the project further with any party submitting a bid. No reimbursement of any cost will be paid to persons, entities submitting a Bid.



9 Annexures

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9.1 Annexure 1: Application form for Eligibility Bid

To
The Deputy General Manager
The Oriental Insurance Company Limited.
2nd Floor, NBCC Office Complex, East Kidwai Nagar,
Office Block 4,
New Delhi- 110023 Tel: +91 11 24348201

Application form for the Eligibility of the Bidder

Tender Ref. No. OICL/HO/ACCOUNTS/CKYC/2023/01 Dated 12/10/2023

Company Details

1	Registered Name, Date and Address of the Bidder.	
2	Location of Corporate Headquarters.	
3	GST Identification No. and Date of Registration	
4	Address for Communication	
5	Contact Person 1 (Name, Designation, Phone, Email ID)	
6	Contact Person 2 (Name, Designation, Phone, Email ID)	

Turnover and Net worth

Financial Year	Turnover (Rs. in Crores)	Net worth	Net Profit
FY (2020-2021)			
FY (2021-2022)			
FY (2022-2023)			

Name: _____

Designation: _____

Date: _____

Signature: _____

Company Seal

Note: The above data should relate only to the Company (Bidder) who has submitted the RFP.

Data relating to sister companies, group companies, parent company, subsidiary companies shall not be considered.

Above data should be supported by relevant Financial Statements (Audited).



9.2 Annexure 2: Technical Experience Details and Reference Form

Tender Ref. No. OICL/HO/ACCOUNTS/CKYC/2023/01 Dated 12/10/2023

Please attach supporting credentials for each reference provided.

SNo.	Name of Client	Financial Year	Contact Details of Client	Details of Project	Date of Award of Project	Current Status of Project

Signature: _____

Name: _____

Designation: _____

Date: _____

(Company Seal)



9.3 Annexure 3: Contract Form

THIS AGREEMENT made on this _____ day of _____ between The Oriental Insurance Company Limited (hereinafter “the Purchaser”) of one part and “<Name of Vendor>” (hereinafter “the Vendor”) of the other part:

WHEREAS the Purchaser is desirous that certain software and services should be provided by the Vendor viz., _____ and has accepted a bid by the Vendor for the AMC and FM support in the sum of _____ (Contract Price in Words and Figures) (hereinafter “the Contract Price”).

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

In this Agreement words and expressions shall have the same meaning as are respectively assigned to them in the Conditions of Contract referred to.

The following documents shall be deemed to form and be read and construed as part of this Agreement viz.

RFP Document and corresponding Amendments (Reference No: **OICL/HO/ACCOUNTS/CKYC/2023/01 Dated 12/10/2023**)

The Schedule of Requirements and the Requirement Specifications

The Service Level Agreement

The General Conditions of Contract

The Purchaser’s Notification of Award (PO Reference No.: _____)

In consideration of the payments to be made by the Purchaser to the Vendor as hereinafter mentioned, the Vendor hereby covenants with the purchaser to provide the services and to remedy defects therein the conformity in all respects with the provisions of the contract.

The purchaser hereby covenants to pay the Vendor in consideration of the provision of the services and the remedying of defects therein, the contract price or such other sum as may become payable under the provisions of the Contract at the times and in the manner prescribed by the Contract.

Brief particulars of the goods and services, which shall be supplied/ provided by the Vendor, are as under:

Total Value in words: _____

Total Value: _____

IN WITNESS where of the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and the year first above written.



**Signed, Sealed and Delivered for
“The Oriental Insurance Co. Ltd.” by it’s
constituted Attorney**

Signature _____
Name _____
Designation _____
Address _____
Company _____
Date _____

**Company Seal
Witness I**

**Signed, Sealed and Delivered for
M/s _____ by its constituted
Attorney**

Signature _____
Name _____
Designation _____
Address _____
Company _____
Date _____

**Company Seal
Witness II**

Signature _____
Name _____
Designation _____
Address _____
Company _____
Date _____

Signature _____
Name _____
Designation _____
Address _____
Company _____
Date _____



9.4 Annexure 4: Query Format

All pre-bid queries are to be sent in the following format:

SNo.	Page #	Point/ Section #	Existing Clause	Query Sought



9.5 Annexure 5: Bid Security Declaration

To
The Deputy General Manager
The Oriental Insurance Company Limited.
2nd Floor, NBCC Office Complex, East Kidwai Nagar,
Office Block 4,
New Delhi- 110023 Tel: +91 11 24348201

Sir,

Reg: Tender Ref No: OICL/HO/ACCOUNTS/CKYC/2023/01 Dated 12/10/2023.

I/We, the undersigned, declare that:

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

I/We accept that I/We may be disqualified from bidding for any contract with you for a period of one year from the date of notification if I am /We are in a breach of any obligation under the bid conditions, because I/We

- a. have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid; or
- b. having been notified of the acceptance of our Bid by the purchaser during the period of bid validity (i) fail or refuse to execute the contract, if required, or (ii) fail or refuse to furnish the Performance Security, in accordance with the Instructions to Bidders.

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

Name: _____

Designation: _____

Date: _____

Signature: _____

Company Seal



9.6 Annexure 6: Pro forma for Performance Security

To: (Name of Purchaser)

WHEREAS..... (Name of Supplier) (Hereinafter called "the Supplier")
has undertaken, in pursuance of Contract No..... dated..... 2023 to
supply..... (Description of Products and
Services) (Hereinafter called "the Contract").

AND WHEREAS it has been stipulated by you in the said Contract that the Supplier shall furnish you with a
Bank Guarantee by a recognized Bank for the sum specified therein, as security for compliance with the
Supplier's performance obligations in accordance with the Contract.

AND WHEREAS we have agreed to give the Supplier a Guarantee:

THEREFORE, WE hereby affirm that we are Guarantors and responsible to you, on behalf of the Supplier,
up to a total of..... (Amount of the Guarantee in Words and
Figures) and we undertake to pay you, upon your first written demand declaring the Supplier to be in
default under the Contract and without cavil or argument, any sum or sums within the limit of
..... (Amount of Guarantee) as aforesaid, without your needing to prove or to show
grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until theday of.....

Signature and Seal of Guarantors (Supplier's Bank)

.....

Date.....

Address.....

.....



9.7 Annexure 7: Statement of No Deviation

To

The Deputy General Manager

Accounts Department

The Oriental Insurance Company Limited

2nd Floor, NBCC Office Complex, East Kidwai Nagar,

Office Block 4,

New Delhi- 110023 Tel: +91 11 24348201

Reference: Tender Ref No: OICL/HO/ACCOUNTS/CKYC/2023/01 Dated 11/10/2023.

Sir,

There are no deviations (null deviations) from the RFP Requirements and Terms & Conditions of the tender. All the RFP Requirements and terms & conditions of the tender are acceptable to us.

Name: _____

Designation: _____

Date: _____

Signature: _____

Company Seal



9.8 Annexure 8: Office locations and service infrastructure facilities

Tender Ref. No. OICL/HO/ACCOUNTS/CKYC/2023/01 Dated 12/10/2023

Details of the Centre(s) owned and operated by the Bidder							
Name of City (located)	Address	Contact Person	Telephone Number(s)	Fax No.	E-mail address	Working hours	Remarks

Name: _____

Designation: _____

Date: _____

Signature: _____

Company Seal



9.9 Annexure 9: Bidder Profile

Tender Ref. No. OICL/HO/ACCOUNTS/CKYC/2023/01 Dated 12/10/2023

1.	Registered Name & Address of The Bidder	
2.	Location of Corporate Head Quarters	
3.	Date & Country of Incorporation	
4.	Service facilities location & size	
5.	Total number of employees	
6.	List of major clients	
7.	Name & Address of Contact Person with Tel. No / Fax /e-mail	
8.	Client Reference	
9.	Annual turnover for the three previous financial years	
10.	Net worth (Paid up capital plus free reserves) for the previous financial year (2022-23)	
11.	Name of the Authorized Signatory	

Name: _____

Designation: _____

Date: _____

Signature: _____

Company Seal



9.10 Annexure 10: Undertaking for Land Border Sharing

(To be submitted by Bidder and OEMs on their respective letterhead)

RFP No: **OICL/HO/ACCOUNTS/CKYC/2023/01**

Date:

To,
The Deputy General Manager
Accounts Department
The Oriental Insurance Company Limited
NBCC Office Complex, East Kidwai Nagar,
2nd Floor, Office Block 4,
New Delhi- 110023

Dear Sir,

We, M/s _____ are a private/ public limited company/ LLP/ firm <strike off whichever is not applicable> incorporated under the provisions of the Companies Act, 1956/2013, Limited Liability Partnership Act 2008/ Indian Partnership Act 1932, having our registered office at _____ (referred to as the "Bidder") are desirous of participating in the Tender Process in response to our captioned RFP and in this connection we hereby declare, confirm and agree as follows:

We, the Bidder have read and understood the contents of the RFP and Office Memorandum & the Order (Public Procurement No.1) both bearing no.F.No.6/18/2019/PPD of 23rd July 2020 issued by Ministry of Finance, Government of India on insertion of Rule 144 (xi) in the General Financial Rules (GFRs) 2017 and the amendments & clarifications thereto, regarding restrictions on availing/ procurement of goods and services, of any Bidder from a country which shares a land border with India and/ or sub-contracting to contractors from such countries.

In terms of the above and after having gone through the said amendments including in particular the words defined therein (which shall have the same meaning for the purpose of this Declaration cum Undertaking), we, the Bidder hereby declare and confirm that:

Strike off whichever is not applicable

1. "I/we have read the clause regarding restrictions on procurement from a bidder of the country which shares a land border with India; I/ we certify that _____ is not from such a country.
2. "I/we have read the clause regarding restrictions on procurement from a Bidder of a country which shares a land border with India; I/we certify that _____ is from such a country. I hereby certify that _____ fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority is attached]"

Further, in case the work awarded to us, I/we undertake that I/we shall not subcontract any of assigned work under this engagement without the prior permission of OICL.

Further, we undertake that I/we have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India and on sub-contracting to contractors from such countries; I certify that our subcontractor is not from such a country or, if from such a country, has



been registered with the Competent Authority and will not sub-contract any work to a contractor from such countries unless such contractor is registered with the Competent Authority. I hereby certify that our sub-contractor fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority]”

We, hereby confirm that we fulfil all the eligibility criteria as per the office memorandum/ order mentioned above and RFP and we are eligible to participate in the Tender process. We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, OICL shall be within its rights to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action in accordance with law. OICL shall also be within its right to forfeit the security deposits/ earnest money provided by us and also recover from us the loss and damages sustained by the OICL on account of the above.

This declaration cum Undertaking is executed by us through our Authorized signatory/ ies after having read and understood the Office Memorandum and Order including the words defined in the said order.

Name: _____

Designation: _____

Date: _____

Signature: _____

Company Seal



9.11 Annexure 11: Non-Disclosure Agreement

(On Rs.100 Non-Judicial stamp paper)

This Non-Disclosure Agreement made and entered into at..... This ... day of..... 2023

BY AND BETWEEN

..... Company Limited, a company incorporated under the

Companies Act, 1956 having its registered office at..... (Hereinafter referred to as the Vendor, which expression unless repugnant to the context or meaning thereof be deemed to include its permitted successors) of the ONE PART;

AND

The Oriental Insurance Company Ltd, having its headquartered and Corporate Office at NBCC office Complex, Block 4 , 2nd Floor Accounts department, East Kidwai Nagar 110023 (hereinafter referred to as "OICL" which expression shall unless it be repugnant to the subject, meaning or context thereof, be deemed to mean and include its successors and assigns) of the OTHER PART.

The Vendor and The Oriental Insurance Company Ltd are hereinafter collectively referred to as "the Parties" and individually as "the Party"

WHEREAS:

1. The Oriental Insurance Company Ltd is engaged in the business of providing financial services to its customers and intends to engage Vendor to provide

2. In the course of such assignment, it is anticipated that The Oriental Insurance Company Ltd or any of its officers, employees, officials, representatives or agents may disclose, or deliver, to the Vendor some Confidential Information (as hereinafter defined), to enable the Vendor to carry out the aforesaid assignment (hereinafter referred to as " the Purpose").

3. The Vendor is aware and confirms that all information, data and other documents made available in the RFP/Bid Documents/Agreement /Contract or in connection with the Services rendered by the Vendor are confidential information and are privileged and strictly confidential and or proprietary of The Oriental Insurance Company Ltd. The Vendor undertakes to safeguard and protect such confidential information as may be received from The Oriental Insurance Company Ltd

NOW, THEREFORE, THIS AGREEMENT WITNESSED THAT in consideration of the above premises and the Oriental Insurance Company Ltd granting the Vendor and or his agents, representatives to have specific access to The Oriental Insurance Company Ltd property/information and other data it is hereby agreed by and between the parties hereto as follows:

1. Confidential Information:

(i) "Confidential Information" means and includes all information disclosed/furnished by The Oriental Insurance Company Ltd to the Vendor, whether orally, in writing or in electronic, magnetic or other form for the limited purpose of enabling the Vendor to carry out the proposed Implementation assignment,



and shall mean and include data, documents and information or any copy, abstract, extract, sample, note or module thereof, explicitly designated as "Confidential"; Provided the oral information is set forth in writing and marked "Confidential" within seven (7) days of such oral disclosure.

(ii) The Vendor may use the Confidential Information solely for and in connection with the Purpose and shall not use the Confidential Information or any part thereof for any reason other than the Purpose stated above.

Confidential Information in oral form must be identified as confidential at the time of disclosure and confirmed as such in writing within seven (7) days of such disclosure. Confidential Information does not include information which:

(a) is or subsequently becomes legally and publicly available without breach of this Agreement by either party,

(b) was rightfully in the possession of the Vendor without any obligation of confidentiality prior to receiving it from The Oriental Insurance Company Ltd,

(c) was rightfully obtained by the Vendor from a source other than The Oriental Insurance Company Ltd without any obligation of confidentiality,

(d) was developed by for the Vendor independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence, or is/was disclosed pursuant to an order of a court or governmental agency as so required by such order, provided that the Vendor shall, unless prohibited by law or regulation, promptly notify The Oriental Insurance Company Ltd of such order and afford The Oriental Insurance Company Ltd the opportunity to seek appropriate protective order relating to such disclosure.

(e) the recipient knew or had in its possession, prior to disclosure, without limitation on its confidentiality;

(f) is released from confidentiality with the prior written consent of the other party.

The recipient shall have the burden of proving hereinabove apply to the information in the recipient's possession. Confidential Information shall at all times remain the sole and exclusive property of the disclosing party. Upon termination of this Agreement, Confidential Information shall be returned to the disclosing party or destroyed if incapable of return. The destruction shall be witnessed, and so recorded, in writing, by an authorized representative of each of the parties.

Nothing contained herein shall impair or affect the rights of The Oriental Insurance Company Ltd in respect of the Confidential Information.

If any of the Parties hereto becomes legally compelled to disclose any Confidential Information, such Party shall give sufficient notice to the other party to enable the other Party to prevent or minimise to the extent possible, such disclosure. Neither party shall disclose to a third party any Confidential Information or the contents of this Agreement without the prior written consent of the other party. The obligations of this Clause shall be satisfied by handling Confidential Information with the same degree of care, which the receiving party applies to its own similar confidential information but in no event less than reasonable care.

The obligations of this clause shall survive the expiration, cancellation or termination of this Agreement



2. Non-disclosure: The Vendor shall not commercially use or disclose any Confidential Information or any materials derived there from to any other person or entity other than persons in the direct employment of the Vendor who have a need to have access to and knowledge of the Confidential Information solely for the Purpose authorized above. The Vendor shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. That a copy of the agreement shall also be given to OICL. The Vendor may disclose Confidential Information to others only if the Vendor has executed a Non-Disclosure Agreement with the other party to whom it is disclosed that contains terms and conditions that are no less restrictive than these presents and the Vendor agrees to notify The Oriental Insurance Company Ltd immediately if it learns of any use or disclosure of the Confidential Information in violation of terms of this Agreement.

Notwithstanding the marking and identification requirements above, the following categories of information shall be treated as Confidential Information under this Agreement irrespective of whether it is marked or identified as confidential:

- a) Information regarding The Oriental Insurance Company Ltd and any of its Affiliates, customers and their accounts ("Customer Information"). For purposes of this Agreement, Affiliate means a business entity now or hereafter controlled by, controlling or under common control. Control exists when an entity owns or controls more than 10% of the outstanding shares or securities representing the right to vote for the election of directors or other managing authority of another entity; or
- b) any aspect of The Oriental Insurance Company Ltd business that is protected by patent, copyright, trademark, trade secret or other similar intellectual property right; or
- c) business processes and procedures; or
- d) current and future business plans; or
- e) personnel information; or
- f) financial information.

3. Publications: The Vendor shall not make news releases, public announcements, give interviews, issue or publish advertisements or publicize in any other manner whatsoever in connection with this Agreement, the contents / provisions thereof, other information relating to this Agreement, the Purpose, the Confidential Information or other matter of this Agreement, without the prior written approval of The Oriental Insurance Company Ltd.

4. Term: This Agreement shall be effective from the date hereof and shall survive the expiration, cancellation or termination of this Agreement.

The Vendor hereby agrees and undertakes to The Oriental Insurance Company Ltd that immediately on termination of this Agreement it would forthwith cease using the Confidential Information and further promptly return or destroy, under information to The Oriental Insurance Company Ltd, all information received by it from The Oriental Insurance Company Ltd for the Purpose, whether marked Confidential or otherwise, and whether in written, graphic or other tangible form and all copies, abstracts, extracts, samples, notes or modules thereof. The Vendor further agree and undertake to The Oriental Insurance Company Ltd to certify in writing upon request of The Oriental Insurance Company Ltd that the obligations set forth in this Agreement have been complied with.



Any provisions of this Agreement which by their nature extend beyond its termination shall continue to be binding and applicable without limit in point in time except and until such information enters the public domain

5. Title and Proprietary Rights: Notwithstanding the disclosure of any Confidential Information by The Oriental Insurance Company Ltd to the Vendor, the title and all intellectual property and proprietary rights in the Confidential Information shall remain with The Oriental Insurance Company Ltd.

6. Remedies: The Vendor acknowledges the confidential nature of Confidential Information and that damage could result to The Oriental Insurance Company Ltd if the Vendor breaches any provision of this Agreement and agrees that, if it or any of its directors, officers or employees should engage or cause or permit any other person to engage in any act in violation of any provision hereof, The Oriental Insurance Company Ltd may suffer immediate irreparable loss for which monetary compensation may not be adequate. The Oriental Insurance Company Ltd shall be entitled, in addition to other remedies for damages & relief as may be available to it, to an injunction or similar relief prohibiting the Vendor, its directors, officers etc. from engaging in any such act which constitutes or results in breach of any of the covenants of this Agreement.

Any claim for relief to The Oriental Insurance Company Ltd shall include The Oriental Insurance Company Ltd costs and expenses of enforcement (including the attorney's fees).

7. Entire Agreement, Amendment and Assignment: This Agreement constitutes the entire agreement between the Parties relating to the matters discussed herein and supersedes any and all prior oral discussions and / or written correspondence or agreements between the Parties. This Agreement may be amended or modified only with the mutual written consent of the Parties. Neither this Agreement nor any right granted hereunder shall be assignable or otherwise transferable.

8. Governing Law: The provisions of this Agreement shall be governed by the laws of India and the competent court at Delhi shall have exclusive jurisdiction in relation thereto.

9. Indemnity: The Vendor shall defend, indemnify and hold harmless The Oriental Insurance Company Ltd, its affiliates, subsidiaries, successors, assigns, and their respective officers, directors and employees, at all times, from and against any and all claims, demands, damages, assertions of liability whether civil, criminal, tortuous or of any nature whatsoever, arising out of or pertaining to or resulting from any breach of representations and warranties made by the Vendor. and/or breach of any provisions of this Agreement, including but not limited to any claim from third party pursuant to any act or omission of the Vendor, in the course of discharge of its obligations under this Agreement.

10. General: The Vendor shall not reverse - engineer, decompile, disassemble or otherwise interfere with any software disclosed hereunder.



All Confidential Information is provided "as is". In no event shall the Oriental Insurance Company Ltd be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by The Oriental Insurance Company Ltd constitutes any representation, warranty, assurance, guarantee or inducement with respect to the fitness of such Confidential Information for any particular purpose.

The Oriental Insurance Company Ltd discloses the Confidential Information without any representation or warranty, whether express, implied or otherwise, on truthfulness, accuracy, completeness, lawfulness, merchantability, and fitness for a particular purpose, title, non-infringement, or anything else.

11. Waiver: A waiver (whether express or implied) by The Oriental Insurance Company Ltd of any of the provisions of this Agreement, or of any breach or default by the Vendor in performing any of the provisions hereof, shall not constitute a continuing waiver and such waiver shall not prevent The Oriental Insurance Company Ltd from subsequently enforcing any of the subsequent breach or default by the Vendor under any of the provisions of this Agreement.

In witness whereof, the Parties hereto have executed these presents the day, month and year first herein above written.

For and on behalf of ----- Ltd.

(_____)

(Designation)

For and on behalf of The Oriental Insurance Company Ltd

(_____)

(Designation)



9.12 Annexure 12: Integrity Pact

(On Rs.100 Non-Judicial stamp paper)

PRE-CONTRACT INTEGRITY PACT

General

This pre-bid pre contract Agreement (hereinafter called _____ the integrity pact is made on day of the month of _____ 202_, between, on one hand, The Oriental Insurance Company Ltd, having its headquarter and Corporate Office at NBCC office Complex, Block 4 , 2nd Floor Accounts department , East Kidwai Nagar 110023, acting _____ through , _____ (hereinafter called the “BUYER” which expression shall mean and include, unless the context otherwise requires, his successors in office and assignees) of the first part and M/s _____ represented by Shri _____, authorized signatory of M/s ----- (hereinafter called the “BIDDER/SELLER” which expression shall mean and include, unless the context otherwise requires , his successors and permitted assigns) of the second part .

WHEREAS the BUYER proposes to procure (Name of the Store /Equipment /item and the BIDDER /SELLER is willing to offer /has offered the store and

WHEREAS the BIDDER is a private company/public company/Government /undertaking/partnership/ registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is a Government of India, Public Sector Insurance Company.

Now, THEREFORE,

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

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

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

The parties hereby agree to enter into this integrity pact and agree as follows:-

1. Commitments of the BUYER

1.1 The BUYER undertakes that no official of the BUYER, connected directly or indirectly with the contract, will demand, take a promise for or accept directly or accept, directly or through intermediaries, any bribe, consideration, gift, reward favor or any material or immaterial benefit or any other advantage from the BIDDER, either for themselves or for any person, organization or third party related to the contract in exchange for an advantage in the bidding process, bid evaluation contracting or implementation process related to the contract.

1.2 The BUYER will, during the pre- contract stage treat all BIDDERS alike, and will provide to all BIDDERS the same information and will not provide any such information to any particular



BIDDER which could afford an advantage to that particular BIDDER in comparison to other BIDDERS.

- 1.3 All the officials of the BUYER will report to the appropriate Government office any attempted or completed breaches of the above commitment as well as any substantial suspicion of such a breach.
2. In case any such preceding misconduct on the part of such official (s) is reported by the BIDDER to the BUYER with full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings, or any other action as deemed fit including criminal proceedings may be initiated by the BUYER and such a person shall be disqualified from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.

3. Commitment of BIDDERS

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

3.1 The BIDDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favor, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with the bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation contracting and implementation of the contract.

3.2 The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favor, any material benefit or other advantage commission fees, brokerage or inducement to any official of the BUYER or otherwise in procuring the contract forbearing to do or having done any act in relation to the obtaining or execution of the contract or any other contract with the Government for showing or for bearing to show favor or disfavor to any person in relation to the contract or any other contract with the Government.

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

3.4 BIDDERS shall disclose the payment to be made by them to agents/brokerage or any other intermediary, in connection with this bid/contract.

3.5 The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufacturer/integrator/authorized Government sponsored export entity of the has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER, nor has such any amount been paid promised or intended to be paid to any such Individual, firm or company in respect of any such intercession, facilitation or recommendation.

3.6 The BIDDER, either while presenting the bid or during pre- contract negotiations or before signing the contract shall disclose any payment he has made, is committed to or intends to make to officials of the BUYER or their family members agents, brokers or any other intermediaries in connection with the contract details or/and the services agreed upon for such payments.

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

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



3.9 The BIDDER shall not use improperly, for purposes of competition or personal gain, or pass on to other, any information provided by the BUYER as part of the business deal, relationship regarding plans, technical proposals and business details, including information contained in any electronic data carrier. The BIDDER also undertakes to exercise due and adequate care lest any such information is divulged.

3.10 The BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.

3.11 The BIDDER shall not instigate or cause to instigate any third person to commit any of the action mentioned above.

3.12 The BIDDER will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any kind of favour whatsoever during the tender process or during the execution of the contract.

4. Previous Transgression

4.1 The BIDDER declares that no previous transgression occurred in the last three year immediately before signing of this integrity pact, with any other company in any country in respect of any corrupt practices envisaged hereunder or with any public sector enterprise in India or any government Department in India that justify BIDDER'S exclusion from the tender process.

4.2 The BIDDER agrees that if it makes incorrect statement on this subject, BIDDER can be disqualified from the tender propose or the contract, if already awarded. Can be terminated for such reason.

5. Earnest money (security deposit)

5.1 While submitting commercial bid, the BIDDER shall deposit an amount _____ (as specified in RFP) as Earnest money/security, with the BUYER through any of the following instruments:-

- (i) Bank draft or a pay order in favor of _____
- (ii) A confirmed guarantee by an Indian nationalized bank, promising payment of the guaranteed sum to the BUYER on demand within three working days without any demur whatsoever and without seeking any reasons whatsoever the demand for payment by the BUYER shall be treated as conclusive proof of payment.
- (iii) Any other mode or through any other instrument (to be specified in the RFP).

5.2 The Earnest money / Security deposit shall be valid for up to **three years** or the complete conclusion of the contractual obligations to the complete satisfaction of both the BIDDER and the BUYER, including the warranty period, whichever is later.

5.3 In case of the successful BIDDER, a clause would also be incorporated in the article pertaining to performance bond in the purchase contract that the provisions of sanction for violation shall be applicable for, forfeiture of performance bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this pact.

5.4 No interest shall be payable by the BUYER to the BIDDER on Earnest Money/Security Deposit for the period of its currency.

6. Sanctions for violations

6.1 Any breach of the aforesaid provisions by the BIDDER or any one Employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER) shall entitle the BUYER to take all or any one of the following actions, wherever required:



- (i) To immediately call off the pre-contract negotiations without assigning any reason or giving any compensation to the BIDDER. However, the proceeding with the other BIDDER(s) would continue.
- (ii) The Earnest Money Deposit (in pre-contract stage) and/or Security Deposit /Performance bond (after the contract is signed shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assign any reason therefore.
- (iii) To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER.
- (iv) To recover all sum already paid by the BUYER, and in case of an Indian BIDDER with interest thereon at 2% higher than the prevailing prime lending rate of State Bank of India, while in case of a BIDDER from a country other than India with interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER from the BUYER in outstanding payment could also be utilized to recover the aforesaid sum and interest.
- (v) To encash the advance bank guarantee and performance bond / warranty bond, if furnished by the BIDDER in order to recover the payments, already made by the BIDDER, along with interest.
- (vi) To cancel all or any other contracts with the BIDDER, the BIDDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/ rescission and the BUYER shall be entitled to deduct the amount so payable from the money (s) due to the BIDDER.
- (vii) To disqualify the BIDDER from participating in future bidding processes of the Government of India for a minimum period of five year, which may be further extended at the discretion of the Buyer
- (viii) To recover all sum paid in violation of this pact by bidder (s) to any middleman or agent or broker with a view to securing the contract.
- (ix) In case where irrevocable letters of credit have been received in respect of any contract signed by the BUYER with the BIDDER, the same shall not be opened.
- (x) Forfeiture of performance bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this pact.

6.2 The BUYER will be entitled to take all or any of the actions mentioned at Para 6.1(i) to (x) of this pact also on the commission by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defined in chapter IX of the Indian penal code, 1860 or prevention of corruption.

6.3 The decision of the BUYER to the effect that breach of the provisions of this pact has been committed by the BIDDER shall be final and conclusive on the BIDDER. However, the BIDDER can approach the independent monitor (s) appointed for the purpose of this pact.

7. Fall Clause

The BIDDER undertakes that it shall not supply similar Product / systems or subsystems in comparable business circumstances at a price lower than that offered in the present bid in respect of any other Public Sector Banks/Insurance Companies in India and if it is found that within one year after the signing of contract that similar product / systems or sub systems is supplied by the BIDDER to any other Public Sector Banks/Insurance Companies in India at a lower price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.

8. Independent Monitors



8.1 The BUYER has appointed Independent Monitors (here either referred to as Monitors) for this pact in consolation with the central vigilance commission.

8.2 The task of the Monitors shall be to review Independent and objectively, whether and to what extent the parties comply with the obligations under this pact.

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

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

8.5 As soon as the monitor notice, or has reason to believe, a violation of this pact, he will so inform the Authority designated by the BUYER.

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

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

8.8 The monitor will submit a written report to the designated Authority of BUYER / Secretary in the Department/ within 8 to 10 weeks from the date of reference or intimation to him by the BUYER / BIDDER and, should the occasion arise, submit proposals for correcting problematic situations.

9. Facilitation of Investigation

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

10. Law and place of jurisdiction

This Pact is subject to Indian Law. The place of performance and jurisdiction shall be Delhi.

11. Other Legal Actions

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

12. Validity

12.1 The validity of this Integrity Pact shall be from date of this signing and extend up to **5 years** or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/SELLER. In case BIDDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.

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



13. The BIDDER undertakes that he shall not approach the Court while representing the matter to External Independent Monitors (IEMs) and he will await their decision in the matter within a time ceiling of 90 days.

14. The parties hereby sign this Integrity Pact at _____ on _____

Signed, Sealed and Delivered for "The Oriental Insurance Company Ltd." By it's constituted Authority	Signed, Sealed and Delivered for M/s _____ by it's constituted Authority
Signature: _____	Signature: _____
Name: _____	Name: _____
Designation: _____	Designation: _____
Address: _____	Address: _____
Company: _____	Company: _____
Date: _____	Date: _____
Company Seal	Company Seal
Witness I	Witness II
Signature: _____	Signature: _____
Name: _____	Name: _____
Designation: _____	Designation: _____
Address: _____	Address: _____
Company: _____	Company: _____
Date: _____	Date: _____



9.13 Annexure 13: Undertaking of Authenticity for Appliance and Equipment Supplies

RFP No: OICL/HO/ACCOUNTS/CKYC/2023/01

Date:

To,
The Deputy General Manager
Accounts Department
The Oriental Insurance Company Limited
NBCC Office Complex, East Kidwai Nagar,
2nd Floor, Office Block 4,
New Delhi- 110023

Dear Sir,

With reference to the AMC and FMS will be supplied/quoted to you.

We hereby undertake that all the components/parts/assembly/software used shall be original new components/parts/assembly/software only, from respective OEMs of the products and that no refurbished/duplicate/second hand components/parts/ assembly / software are being used or shall be used.

We also undertake that in respect of hardware, software/solution/Operating system if asked for by you in the purchase order, the same shall be supplied along with the authorized license certificate (e.g. Product Keys on Certification of Authenticity) and also that it shall be sourced from the authorized source.

Should you require, we hereby undertake to produce the certificate from our OEM supplier in support of above undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM supplier's at the time of delivery or within a reasonable time.

In case of default and we are unable to comply with above at the time of delivery or during installation, for the IT Hardware/Software already billed, we agree to take back the equipment, without demur, if already supplied and return the money if any paid to us by you in this regard.

Name: _____

Designation: _____

Date: _____

Signature: _____

Company Seal



9.14 Annexure 14: Manufacturers Authorization Format

(To be submitted on OEMs Letter Head)

[To be included in 'Cover – A' Eligibility Bid Envelope]

RFP No: OICL/HO/ACCOUNTS/CKYC/2023/01

Date:

To,
The Deputy General Manager
Accounts Department
The Oriental Insurance Company Limited
NBCC Office Complex, East Kidwai Nagar,
2nd Floor, Office Block 4,
New Delhi- 110023

Subject: Manufacturers Authorization Form Tender Ref No: **OICL/HO/ACCOUNTS/CKYC/2023/01**
Dated 12/10/2023

<This MAF should be on the letterhead of the OEM and should be signed by a person competent and having the power of attorney to bind the manufacturer. It should be included by the bidder in its eligibility bid>

MAF should broadly cover the following:

- a. Registered office address of OEM
- b. Authorizing bidder to participate in the tender and negotiate and conclude the contract with OICL.
- c. Confirm extension of full warranty and guarantee as per the terms and conditions of the tender and the contract for the solution, products/equipment and services including extension of technical support and updates / upgrades if contracted by the bidder.
- d. Ensure all product upgrades including software upgrades and new product feature releases during the contract period.
- e. And also confirm that such Products as OICL may opt to purchase from the Supplier/Bidder, provided, that this option shall not relieve the Supplier/Bidder of any warranty obligations under the Contract.
- f. In the event of termination of production of such Products:
 - i. advance notification to OICL of the pending termination, in sufficient time to permit the OICL to procure needed requirements; and
 - ii. Following such termination, furnishing at no cost to OICL, the blueprints, design documents, operations manuals, standards and specifications of the Products, if requested.
- g. Should also confirm to undertake, that in case if the bidder is not able to maintain the solution to the satisfaction of the Company as per the functional and technical specification of the bid, will replace the bidder with another bidder to maintain the solution till the contract period in this bid at no extra cost to the company.

Yours faithfully,

(Authorized Signatory of Bidder)

Date:

(Company Seal)



9.15 Annexure 15 : Undertaking for providing authorized representatives of IRDAI the right to inspection, investigation, obtaining information

To
The Deputy General Manager
The Oriental Insurance Company Limited.
Accounts Dept, 2nd Floor,
NBCC Office Complex, East Kidwai Nagar,
2nd Floor, Office Block 4,
New Delhi- 110023

Sir,

Reg: Undertaking from the Bidder for providing authorized representatives of the IRDAI the right to inspection, investigation, obtaining information for Tender Ref No: **OICL/HO/ACCOUNTS/CKYC/2023/01 Dated 12/10/2023.**

We hereby undertake to provide authorized representatives of Insurance Regulatory Development Authority of India (IRDAI) right to:

- a) examine the books, records, information, systems and the internal control environment to the extent that they relate to the service being performed for the company and
- b) access to any internal audit reports or external audit findings for the service being performed for the company.

Name: _____

Designation: _____

Date: _____

Signature: _____

Company Seal



10 Appendix

10.1 Appendix 1: Minimum Technical Specification

Features	Availability (Yes/No)
PAN Verification	
CKYC Search, CKYC Download and update & create CKYC id	
Setup and maintenance of managed Cloud (MeiTy empanelled only) based solution for Authentication / Verification / Fetching Aadhaar information from UIDAI (online eKYC) as per applicable UIDAI guidelines for OICL to be able to procure AUA/ KUA licenses from UIDAI and integrating the same with overall KYC module	
CKYC Upload/Generation of CKYC Number from CERSAI	
Officially Valid Documents (OVD) (Upload and Extraction)	
1. Voter ID	
2. Passport	
3. Driving License	
4. PAN Card and / or IT Form 60	
5. Aadhaar Card	
OVD Upload only –	
1. Job Card from MNREGA	
2. Driving License	
3. Vehicle Registration	
Detailed CIN Search	
Detailed GSTIN Search	
Aadhaar masking of Aadhaar Card	
AML/Negative screening checks from the Authorised regulators defined by IRDA(Anti- Money Laundering/Counter Financing of Terrorism (AML/CFT)	
Video KYC	
XML based offline Aadhar KYC	
QR Code Based Aadhar KYC	
Face Match	
Passing responses as JSON	
Passing responses as PDF	
UI/UX for displaying KYC response on the frontend	
Whether the solution proposed have feature of OCR (Optical Character Recognition) and Text Match API?	
Portal to get usage detail/reports on how many entities/Individuals verified for reconciliation purposes	
Whether the solution proposed is “high performing?”	
Whether the solution proposed is “Scalable” (cloud native, micro services based and containerized)?	
If Latency / average TAT of the solution is <= 2 seconds	
Whether the bidder will follow Information Security Best Practices.	
Whether The Bidder would be able to meet all statutory or regulatory requirements as mandated by authorities from time to time like IRDAI Cyber security guidelines	
Is a detailed architecture diagram attached?	
Is the Hardware/ Software specification attached?	
Is the Document Upload and Verification feature available?	



Is the platform able to capture live selfies of individual (called liveness test – to verify it is the same person as the provided photo ID) and identify?	
If the solution is customizable to integrate with OICL systems and Third party platforms of OICL business partners	
Compatibility with Exit management clause	



10.2 Appendix 2: Bill of Material

Tender Ref No: OICL/HO/AML/CKYC/2023/01 Dated 12/10/2023

S No	Details	Billing Unit	unit cost in Rs	unit**	Amount in Rs (Exclusive of GST)
1	CKYC Search & Download*	Per Successful Download		6000000	
2	Digilocker	Per Successful Customer		4000000	
3	OVD capture, OCR of OVD	Per ID Card Image		4000000	
4	API based Govt ID verification	Per Successful Check		2000000	
5	API based Govt ID Extraction	Per Successful Check		2000000	
6	Detailed CIN Search	Per Successful Check		200000	
7	Detailed GSTIN Search	Per Successful Check		200000	
8	Text match	Per Successful Check		10000000	
9	Face Match	Per Successful Check		100000	
10	CKYC Upload and update, CKYC Generate	Per Successful Upload/ Update		3000000	
11	Liveness/ Selfie Capture	Per Successful Check		100000	
12	Video KYC	Per Successful KYC		100000	
13	XML based Aadhar KYC	Per Successful KYC		1000000	
14	QR Code Based Aadhar KYC	Per Successful KYC		1000000	
15	AML/Negative screening checks from the Authorised regulators defined by IRDA (AML/CFT)	Monthly Compliance/ Report/ MIS		36	
16	Setup and maintenance cost of managed Cloud (MeiTy empanelled only) based solution for Authentication / Verification / Fetching Aadhaar information from UIDAI (online eKYC) as per applicable UIDAI guidelines for OICL to be able to procure AUA/ KUA licenses from UIDAI and integrating the same with overall KYC module	One time cost, payment to be based on payment terms***			
	Total				
	* Cersai /Govt. Agency charges not included **this is for calculation and compare prices, payment will be made on actual number of billed Units *** UIDAI charges not included				

GST Amount on above Total = Rupees

Grand Total inclusive of GST = Rupees

Note:

- For the above API calls, Price is applicable for only for successful transaction.
- Quantity is arrived considering total number of policies issued during last 3 financial years with cumulative projected escalation of approx. 10%
- CERSAI wallet charges will be made by OICL.
- Any future customization/ Integration with OICL's own platform/ OICL's Business partners will have to be borne by the bidder. No separate change request or customization charge will be payable.**
- All the prices of this document should flow correctly from the respective sheets.
- The total cost should flow from the individual sheets within this Appendix.
- Bidder should strictly follow the format given in Table.

8. OICL reserves the right to change the quantity of items quoted above at the time of placing order. In such case the value of the order will be the cost of items finally opted by OICL.
9. The Bidder is responsible for all the arithmetic computation and price flows. OICL is not responsible for any errors.

Name: _____

Designation: _____

Date: _____

Signature: _____

Company Seal