

Expression of Interest (EOI)

Selection of SI of Insurance Management Solution (IMS) to Department of Posts (DoP)

EOI Number: PLI-56/02/2026-PLI-DOP

Department of Posts

Ministry of Communications

Government of India

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Abbreviations

Abbreviation	Full Form
APS	Army Postal Service
BI	Business Intelligence
AMC	Annual Maintenance Cost
ATS	Annual Technical Support
Bidder /Respondents	Applicants applying for the EOI and are interested in providing the product/services as per the EOI document.
BO	Branch Post Offices
CBS	Core Banking Solution
CEPT	Centre for Excellence in Postal Technology
CIS	Core Insurance Solution
CO	Circle Office
Contract / Agreement	Refers to the master services agreement (including service agreements, terms, and conditions, etc.) to be signed between DoP and the selected bidder
Contractor/Supplier /Vendor	The final successful Bidder to whom the contract will be awarded
COTS	Commercial-off-the-Shelf
CSI F&A	Core System Integrator – Finance & Accounting
CSI HR	Core System Integrator – Human Resource
CSI IPVS	Core System Integrator – IP Virtual Servers
CTR	Call To Repair
DC	Data Centre
DMS/ DCMS	Document (Content) Management System
DO	Division Office
DoP	Department of Posts

Abbreviation	Full Form
DR	Data Recovery Centre
ECMS	Enterprise Content Management System
e-IA	Electronic Insurance Account
EMD	Earnest Money Deposit
EOSL	End-of-Support-Life
GL	General Ledger
GPO	General Post Office
HO	Head Post Office
ICT	Information & Communication Technology
INR / Rs	Indian Rupee(s)
IPPB	India Post Payments Bank
IPR	Intellectual Property Rights
IST	Indian Standard Time (GMT + 5:30)
IT	Information Technology
LD	Liquidated Damages
MoU	Memorandum of Understanding
MSA	Master Service Agreement
NDA	Non-Disclosure Agreement
NGC	National Government Cloud
NIC	National Informatics Centre
O&M	Operations & Maintenance
OEM	Original Equipment Manufacturer
PBG	Performance Bank Guarantee
PFMS	Public Finance Management System
PLI	Postal Life Insurance

Abbreviation	Full Form
POSB	Post Office Savings Bank
Proposal/ Bid/ Application /Tender/Offer	Refer to the bid submitted by the bidder in response to the EOI herein.
QB	Quarterly Billing
RFP	Request for Proposal
RICT	Rural Information and Communication Technology
RO	Regional Office
RSI	Rural Systems Integration
SLA	Service Level Agreement
SO	Sub-Post Office
SOA	Service-Oriented Architecture
SOP	Standard Operating Procedure
TCO	Total Cost of Ownership
User	Refer to the DoP employees and other identified personnel.

1 Disclaimers

1.1 Regarding Purpose of the EOI Document

The EOI Document is neither an agreement nor an offer to prospective Bidder(s) or any other party hereunder. The purpose of the EOI Document is to provide the Bidder(s) with information to assist them in participation in the associated RFP Process.

1.2 Regarding Documents/ guidelines

The EOI Document, and subsequent RFP document ensuing communications, and Contracts shall determine the legal and commercial relationship between the bidders/ contractors and DoP.

1.3 Regarding Information Provided

Information contained in the EOI Document or subsequently provided to the Bidder(s) is on the terms and conditions set out in the EOI Document or subject to which that was provided. Similar terms apply to information provided verbally or in documentary or any other form, directly or indirectly, by DoP or any of its employees or associated agencies.

1.4 Regarding EOI Document:

The EOI Document does not purport to contain all the information Bidder(s) may require. It may not address the needs of all Bidders. The Bidders should conduct due diligence, investigation, and analysis, check the information's accuracy, reliability, and completeness, and obtain independent advice from appropriate sources. Information provided in the EOI Document to the Bidder(s) is on a wide range of matters, some of which may depend upon interpreting the law. The information given is not intended to be an exhaustive account of statutory requirements and should not be regarded as a complete or authoritative statement of law. DoP, its employees and other associated agencies accept no responsibility for the accuracy or otherwise for any interpretation or opinion on law expressed herein.

DoP, its employees and other associated agencies make no representation or warranty for the accuracy, adequacy, correctness, completeness or reliability, assessment, assumption, statement, or information in the EOI Document. They have no legal liability, whether resulting from negligence or otherwise, for any loss, damages, cost, or expense that may arise from/ incurred/ suffered howsoever caused to any person, including any Bidder, on such account.

2 Structure of the EOI

The content of this EOI has been documented as a set of three parts as explained below:

2.1 Part 1: Instruction to Bidders

Part 1 of the EOI primarily details the bid guidelines such as the terms and conditions, bidder instructions, bid submission guidelines, bid evaluation process, award of contract process, etc., and the related annexures if any.

2.2 Part 2: Scope of Work (Functional, Technical & Operational requirements)

Part 2 of the EOI includes the detailed scope of work.

2.3 Part 3: Formats

Part 3 of the EOI contains various formats that will be used for drafting the response to the EOI.

The Bidders are expected to examine all instructions, forms, terms, project requirements, and other information in the EOI documents. Failure to furnish all information required as mentioned in the EOI documents or submission of a proposal not substantially responsive to the EOI documents in every respect will be at the Bidder's risk and may result in rejection of the proposal.

3 Part 1

3.1 Background

For more than 160 years, the Department of Posts (DoP) has been the backbone of the country's communication and has played a crucial role in the country's social and economic development. DoP delivers mail, accepts deposits under Small Savings Schemes, provides life insurance cover under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI), and provides retail services like bill collection, sale of forms, etc.

With 1.6 Lakh post offices, DoP has the most widely distributed postal network in the world. The Department of Posts (DoP) has fulfilled India's communication needs for more than 160 Years and has

played a significant part in improving people's economic and social lifestyle. DoP touches the lives of citizens of the country in many ways such as through door-to-door delivery of postal communications, collection of postal articles from Post box, inviting people to save money for their future needs via Postal Savings Bank Schemes, providing life insurance cover to Urban and Rural population under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI), providing retail services such as electricity, telephone, house tax bill collections, sale of application forms, passport services, Aadhaar services etc.

As of 31st, March 2024, the Department of Posts with 1,64,972 Post Offices spread in every nook and corner of the country and is the largest postal network in the world. Out of these post offices, about 90.60% (149478) of Post Offices are in Rural areas and the rest 9.40% (15,494) are in urban areas. This gives the Department of Posts an edge over other players in delivering government opportunities for Rural Financial and Digital India inclusion. There are a total of 4,17,114 employees of which 2,39,702 are Gramin Dak Sewaks (GDSs) at BO level (Rural Post offices) who work at the village level providing postal facilities that comprise regular postal services such as mail operations, Insurance and Banking retail that are being performed by DoP for the Government of India and sometimes State Governments too as per the schemes provided for the benefit of citizens.

Each Rural Post Office serves about 6,030 people and the Urban Post Office serves about 31,422 people. On average, each Post Office in India covers about 19.93 Square Kilometers and serves an average of about 8,415 people. (For more details: Annual Report 2023-24 available at India Post website (www.indiapost.gov.in) may be referred).

Over the years, DoP has played a vital role in meeting the country's communication needs and in enhancing the economic and social well-being of its citizens.

As part of its ongoing digital transformation journey, DoP has significantly strengthened its IT infrastructure. DoP is in the process of developing the Insurance Management Solution inhouse, through its technical arm (CEPT). To support this process DoP intends to onboard a SI for O&M support to CEPT.

3.2 EOI Factsheet

Particulars	Details
Proposal Inviting Authority	Chief General Manager, Postal Life Insurance Directorate of Postal Life Insurance, Chanakyapuri Post Office Complex, New Delhi-110021
Name of Project Work	Selection of SI for Insurance Management Solution (IMS) to Department of Posts
EOI Reference No.	EOI Number: PLI-56/02/2026-PLI-DOP
Place of availability of Documents (EOI)	Indiapost Portal: www.indiapost.gov.in CPP Portal https://eprocure.gov.in/cppp/
Place of submission of Bids	CPP Portal https://eprocure.gov.in/cppp/
EOI Category	Services

Particulars	Details
Type/Form of Contract	Services
Re-bid submission allowed by the Bidder	Yes (on or before the last date and time of bid submission)
Is Offline submission allowed?	No
Withdrawal Allowed (Yes/No)	Yes (on or before the last date and time of bid submission)
Is multi- currency Allowed?	No (Only Indian Rupees)
Date of release of EOI	07-02-2026
EOI Validity days	180 days
Language	Proposals should be submitted in English only
Cost of EOI Document	Nil
E-mail Address to send Pre-bid Queries	Sh. Amit Kumar Jha, Addl. General Manager projectoffice.plidte@indiapost.gov.in
Last Date and Time for submission of Pre-Bid Queries	13-02-2026 (17:00 hours)
Date of Pre-bid Meeting	17-02-2026 (10:00 hours)
Place of Pre-bid meeting	Postal Life Insurance Directorate of Postal Life Insurance, Chanakyapuri Post Office Complex, New Delhi-110021
Reply to pre-bid queries	26-02-2026
Start date and time for submission of Bids	07-02-2026
Last date and time for submission of Bids	13-03-2026 (17:00 hours)
Opening of EOI Bids	16-03-2026 (10:00 hours)
Evaluation of EOI Bids	To be decided by PLI Directorate
Details for Correspondence	Sh. Amit Kumar Jha, Addl. General Manager projectoffice.plidte@indiapost.gov.in
Consortium	Not Allowed
Sub-Contracting	Not Allowed

3.3 Invitation for EOI / First stage of Two-stage bidding

The Department of Posts (hereinafter referred to as “DOP”, “Purchaser”, “Buyer”, or “Principal”) invites Expressions of Interest (EOI) from qualified bidders or implementing agencies (“Bidders”) for the selection of a Service Provider to supply, install, integrate, migrate, maintain, and support for Insurance Management Solution (IMS) for the Department of Posts. The application for IMS is being developed by CEPT, which is the Technical arm of DoP.

A comprehensive overview of the scope of work and the schedule of requirements is outlined in Part 2 of this document. Bidders who are successful in this initial stage will be shortlisted for the Request for Proposal (RFP) phase.

The selected bidder, upon completion of the RFP process, will be required to execute the scope of work according to the specifications detailed in the forthcoming RFP document to be issued by the Purchaser. The Purchaser is currently seeking EOIs from reputable Bidders for the Supply, Installation, Integration, Migration, Maintenance, and Support of the Insurance Management Solution (IMS) for the Department of Posts.

The duration of the contract is 8 years from the signing of the contract.

3.4 Instruction to Bidder

3.4.1 General instructions

1. All information provided by Bidders will be considered contractually binding upon the successful award of the contract by the Department of Posts (DoP) based on this EOI and subsequent RFP document.
2. Bidders are responsible for drawing their own conclusions regarding the necessary solution to meet the requirements, despite the comprehensive background information and specifications included in this document.
3. No contractual commitments, formal or informal, will exist until a written contract is executed by or on behalf of the DoP. Notification of preferred Bidder status does not confer any enforceable rights to the Bidder, and the DoP may cancel this public procurement at any time before the execution of a formal contract.
4. Bidders must submit their proposals online by the specified deadline. The DoP will evaluate the proposals according to the criteria outlined in the EOI, shortlist the potential SI for RFP stage

3.4.2 Completeness of response

1. Bidders are strongly encouraged to thoroughly review all instructions, forms, terms, requirements, and additional information contained in the EOI documents. The submission of a bid will be considered as having been made with a complete understanding of the EOI document and its implications.
2. Responses to this EOI must be comprehensive and complete. Non-compliance with this requirement may result in the Proposal being deemed non-compliant and subsequently rejected.

3. Bidders are required to:
 - a. Include all documentation specified in this document.
 - b. Adhere to the format outlined in this EOI document and respond to each section in the order presented.
 - c. Comply with all requirements specified within this document

3.4.3 EOI Proposal Preparation Costs and Related Issues

1. The Bidder shall bear all costs associated with participation in this process, which includes, but is not limited to, expenses related to conducting due diligence, attending meetings, discussions, and presentations, preparing the proposal, and supplying any additional information requested by the Purchaser to facilitate the evaluation process, unless explicitly stated otherwise.
2. The Purchaser shall not be held responsible or liable for any costs incurred by the Bidder, irrespective of the conduct or outcome of the bidding process.
3. This EOI does not obligate DoP to award a contract or to enter into negotiations.
4. Additionally, no reimbursable expenses may be incurred in anticipation of an award or for the preparation of this EOI, unless explicitly stated otherwise.
5. All materials submitted by the Bidders shall become the property of the Purchaser and may be returned at the Purchaser's sole discretion.

3.4.4 Pre-Bid Meeting & Clarifications

1. A prospective Bidder requiring any clarification on the EOI may submit its queries to DOP through email: projectoffice.plidte@indiapost.gov.in. Queries must be submitted in the format provided in Annexure 1 with the subject line of the email as "Pre-bid queries against EOI for <Name of the Bidder>".
2. The queries should be submitted in an Excel file with one row containing exactly one query/suggestion complete in all respects, to the e-mail address provided. Bidders are requested to ensure that no sensitive information is transmitted to DOP through the Pre-Bid queries and that DOP may publish any or all of the queries received, in whichever format they may be.
3. DOP shall not respond to any queries not adhering to the format mentioned in EOI.
4. All queries on the EOI should be received on or before as prescribed by DOP in the Fact Sheet.
5. The Purchaser shall prepare a response to queries of the Pre-Bid Meeting circulate it to the Bidders and upload the same on the websites listed under Fact Sheet.
6. Responses to pre-bid queries and the issue of corrigendum
 - a. The Nodal Officer notified by the Purchaser will endeavor to provide timely response to all queries in a consolidated manner. However, Purchaser makes no representation or warranty as to the completeness or accuracy of any response made in good faith.
 - b. At any time before the last date for receipt of Responses, Purchaser may, for any reason, whether at its initiative or in response to a clarification requested by a prospective Bidder, modify the EOI document by issuing a corrigendum.

- c. The corrigendum (if any) & clarifications to the queries from all Bidders will be posted on the CPP Portal.
- d. Any such corrigendum shall be deemed to be incorporated into this EOI.
- e. To afford prospective Bidders reasonable time in which to take the corrigendum into account in preparation of their responses, Purchaser may, at its discretion, extend the last date for the receipt of EOI Responses.

3.4.5 Right to terminate the EOI Process.

1. The Purchaser reserves the right to terminate the EOI process at any time and without the obligation to provide any justification. The Purchaser makes no representations, whether express or implied, that participation in this process will culminate in a business transaction with any party.
2. This EOI does not constitute an offer on the part of the Purchaser. The Bidder's involvement in this process may lead to the Purchaser shortlisting the Bidder for the submission of a comprehensive Technical and financial proposal at a later date.

3.4.6 Submission of the Response

1. Bidders are required to submit their responses in accordance with the procedures defined/mentioned on the designated Procurement portal mentioned in the factsheet.
2. The documents to be uploaded on the portal shall encompass all relevant documentation as specified in this EOI.
3. Each document must be uploaded in the format prescribed for this purpose.
4. Bidders should prepare the requisite documents in advance and ensure submission online prior to the stipulated closing date and time. When scanning documents, it is recommended to use a resolution of 100 DPI and to minimize file size to facilitate a smooth bid submission process.
5. The Bidder must ensure that the bid is digitally signed by the Authorized Signatory of the bidding entity and is duly submitted (frozen) within the specified submission timelines. The Purchaser shall not be held liable for any failure to submit the bid online within the designated timelines.
6. All pages of the Bid document must be sequentially numbered and include a table of contents with corresponding page numbers. Any deficiencies in the documentation may result in the rejection of the Bid.

3.4.7 Bid Submission format

The entire proposal shall be strictly as per the formats specified in Annexures specified in section 5 of this EOI and any deviation may result in the rejection of the Bidder's EOI proposal.

3.4.8 Deadline for Submission

The response to the EOI must be submitted on the portal mentioned in the Factsheet, by the date and time specified for the EOI. Any proposal submitted on the portal after the above deadline will not be accepted and hence shall be automatically rejected. Purchaser shall not be responsible for any delay in the submission of the documents.

3.4.9 Bidder's Authorized Signatory and Authentication of Responses

1. Each Proposal must be accompanied by a duly executed board resolution or power of attorney, designating an authorized signatory of the Bidder. This document must affirm that the signatory is empowered to execute documents and undertake all activities related to the Bidder's Proposal. A copy of this authorization must be uploaded in the appropriate section or folder on the CPP portal. Additionally, the bid must be submitted online and digitally signed by an authorized representative of the bidding entity.
2. It is further stipulated that the individual executing the tender or any related documents must indicate whether they are signing as the Constituted Attorney of the firm or company.
3. The authorization must be explicitly documented through a written Power of Attorney accompanying the bid.
4. Any changes to the Authorized Signatory or their duly Authorized Representative must be communicated to the Department of Posts (DoP) in advance.

3.4.10 Uploading of EOI Documents

1. Any inquiries pertaining to the process of online response submission or general queries regarding the CPP Portal may be directed to the Portal Helpdesk.
2. The procuring entity shall not be considered a party or principal in the relationship between the Bidder and the organization managing the CPP Portal. The Bidder is required to adhere to all rules, conditions, regulations, procedures, and implied agreements associated with the CPP Portal, including but not limited to registration and possession of a compatible digital signature certificate. Any clarifications or disputes regarding the portal must be resolved directly with the relevant organization.
3. In the event that the office is closed on the deadline for EOI submission, the deadline shall remain unchanged and shall not be extended. The Bidder must refrain from altering the contents or formats of the documents prescribed in the EOI, except for the inclusion of required information; failure to comply will result in the EOI being deemed non-responsive. Updated documents must not be password protected.
4. Only one copy of the EOI shall be uploaded, and the Bidder must digitally sign all documents and certificates prior to uploading, assuming sole and complete responsibility for their accuracy and authenticity in accordance with the Information Technology Act, 2000, as amended from time to time.

5. The Bidder is obligated to promptly notify the procuring entity in writing of any material changes to the information provided in their EOI submission, including any significant alterations in ownership, eligibility, or financial/performance capacity. This requirement shall apply to shortlisted Bidders until a contract is awarded in the subsequent RFP process. For the successful Bidder in the RFP process, this obligation shall remain in effect for the entire duration of the contract.

3.4.11 Preparation and Submission of Response

1. Bidders are required to consider any corrigenda published in relation to the EOI document prior to the submission of their responses.
2. Bidders must thoroughly review the EOI advertisement and the EOI document to comprehend the documentation required for submission as part of their bid. It is imperative that all response documents are submitted in accordance with the specified requirements, including the quantity, titles, and content of each document. Any deviations from these stipulations may result in the rejection of the response.
3. Bidders should prepare the response documents in advance for submission as outlined in the EOI document/schedule. The documents must be submitted in PDF or XLS formats as specified in the EOI. Scanned documents should be produced at a resolution of 100 dots per inch (dpi) using a black-and-white option.
4. Bidders must sequentially number all pages and ensure the quality of the scans. It is essential that Bidders not only provide the required documents but also ensure their completeness and conciseness.

3.4.12 Last Date for Receipt of Responses

1. Responses shall be submitted by the bidder not later than the time and date specified in the Fact Sheet.
2. DOP may, at its discretion, extend the last date for submission of responses by amending the EOI, in which case all rights and obligations of DOP and Bidders previously subject to the last date shall thereafter be subject to the last date as extended.

3.4.13 Late Responses

1. Bidders shall not be able to submit the response on the CPP Portal after the last date and time for submission as listed in the Fact Sheet if not extended.
2. Responses shall be summarily rejected; in case it is received by the purchaser after the last date and time for submission of Responses as listed in the Fact Sheet.
3. EOI response in any form received other than the CPP portal will be summarily rejected.

3.4.14 Modification and Withdrawal of Responses

1. No response shall be altered or modified after the closing date and time for the submission of responses. Any unsolicited correspondence from Bidders will not be taken into consideration.
2. No response may be withdrawn during the period between the deadline for receipt of responses and the expiration of the response validity period as specified by the Bidder in the response document. Withdrawal of a response during this timeframe may result in the Bidder being classified as a "defaulting bidder." In such an event, the tendering process shall proceed with the remaining Bidders in accordance with their ranking.

3.4.15 Period of Validity of Response

1. Responses shall remain valid for the duration specified in the Fact Sheet following the date of the opening of the Eligibility Criteria. Should a Bidder submit a bid with a validity period for the EOI that is shorter than that specified in this EOI, the Purchaser reserves the right to reject the bid as non-responsive.
2. In exceptional circumstances, the Purchaser may solicit an extension of the EOI validity period from the Bidder, extending beyond the duration indicated in the Fact Sheet for an additional period of up to a maximum of 180 days. Such requests and the corresponding responses must be communicated in writing (or via e-mail).

3.4.16 DOP's Right to Accept or Reject Any or All the Responses

DOP reserves the right to accept any or all responses, and to cancel the EOI process or reject all responses at any time during the EOI process or before the award of the Contract, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the DOP's action.

3.4.17 Language

The response prepared by the Bidder and all correspondence and documents exchanged by the Bidder and the DOP shall be written in the English language, provided that any printed literature furnished by the Bidder may be written in another language so long the same is accompanied by an English translation in which case, for purposes of interpretation of the bid, the English translation shall govern.

3.4.18 Contacting DOP

No Bidder shall engage in communication with the Department of Posts (DOP), Project Management Consultants, Advisors, or any other stakeholders involved in the project regarding any matters related

to their response from the time of response opening until the Contract is awarded. Any attempt by a Bidder to influence the Purchaser's evaluation process, response comparison, or decisions regarding the award of the Contract may result in the disqualification of the Bidder.

3.4.19 Revelation of Prices

Prices in any form or for any reason before opening the Commercial Bid (during the next stage of RFP) should not be revealed, failing which the offer shall be liable to be rejected.

3.4.20 Terms & Conditions of Bidders

Any terms and conditions of the Bidders shall not be considered as forming part of their Response.

3.4.21 Evaluation Process

1. The Department of Posts (DOP) shall establish a Consultancy Evaluation Committee (CEC) to assess the responses submitted by Bidders in relation to this EOI document.
2. The CEC will evaluate the responses to the EOI along with all supporting documents and documentary evidence. Failure to provide the requisite supporting documents or documentary evidence may result in the rejection of the Bidder's EOI proposal.
3. Each response will be assessed to verify the compliance of the Bidders with the pre-qualification criteria, forms, and supporting documents specified in this EOI document.
4. The decision rendered by DOP regarding the evaluation of responses (through the evaluation process conducted by the CEC as constituted by DOP) to the EOI shall be deemed final. In line with the Manual for Procurement of Consultancy Service (para 3.5.2) the unsuccessful Bidders may seek de-briefing regarding the rejection of their bid, in writing or electronically, within Five (5) days of the declaration of techno-commercial or financial evaluation results. Thereafter, no further correspondence from the bidders will be entertained.
5. The CEC may convene meetings with Bidders to assess their suitability for the assignment and may also request additional information or clarifications from the Bidders.
6. The CEC reserves the right to reject any or all proposals submitted.
7. Only those Bidders who are shortlisted by the CEC will be eligible to participate in the RFP stage and will be considered for the subsequent round of Technical evaluation. The Request for Proposal will be made available exclusively to shortlisted Bidders.
8. During the Bid evaluation process, at any stage, DOP may request additional documents or clarifications from the Bidder. The Bidder shall be obligated to provide written clarification on the queries within the specified timeframe; failure to do so may result in DOP disregarding the clarification and proceeding with the evaluation in accordance with the terms and conditions of the EOI.

3.4.22 Shortlisting Criteria

The Department of Posts (DOP) shall assess the eligibility of Bidders to participate in the EOI process based on the examination of submitted documents and compliance with the conditions outlined in the EOI. Upon satisfactory evaluation, the assessment will proceed in accordance with the eligibility criteria specified in the Part 1, Section 3.4.33 EOI Eligibility Criteria.” The eligibility evaluation will be conducted on a pass-or-fail basis. A Bidder must achieve a passing status on all criteria to be considered for shortlisting. Any Bidder failing to meet the requirements of any eligibility criterion shall be deemed non-responsive and rejected.

3.4.23 Rejection Criteria

In addition to the terms and conditions outlined in the EOI, responses may be rejected under any or all of the following circumstances, as well as any other circumstances that the Department of Posts (DOP) or the Consultancy Evaluation Committee (CEC) deems to be in violation of the terms and conditions of the EOI:

1. Submission of Eligibility Criteria that includes commercial details such as product pricing, service pricing, or cloud pricing, which are required to be included in the Commercial Bid at the RFP stage.
2. Responses received via Telex, Telegraphic, Fax, E-Mail, post, or other means, except where explicitly permitted, shall not be considered for evaluation.
3. Responses that do not confirm the unconditional validity of the bid as specified in the EOI.
4. Instances where the information provided by the Bidder is found to be incorrect or misleading at any stage during the Tendering Process.
5. Information not submitted in the formats prescribed in the EOI and documents as outlined in Annexures specified in section 5 of this EOI
6. Any attempts by a Bidder to influence DOP’s bid evaluation, bid comparison, or decisions regarding the award of the Contract.
7. Responses lacking a Power of Attorney executed in favor of the Authorized Signatory as per Annexure 20.
8. Submission of responses to the EOI by a consortium of entities or partners.
9. Any attempt by a Bidder to influence the bid evaluation process may result in the rejection of their EOI proposal.

3.4.24 Micro, Small & Medium Enterprises Development

1. If a bidder falls under the Micro, Small & Medium Enterprises Development Act, 2006, then a copy of the valid certificate must be submitted to DOP. Further, the bidder must keep DOP informed of any change in the status of the company.

2. Micro and Small Enterprises (MSEs) as defined in the MSE Procurement Policy issued by the Department of Micro, Small and Medium Enterprises (MSME) as amended/revised from time to time or are registered with the Central Purchase Organization or the concerned Ministry or Department are liable to get following benefits:
 - a. Issue of tender sets free of cost (zero Tender Fee)
 - b. Exemption from payment of earnest money (zero EMD). Only a Bid security declaration needs to be provided.

3.4.25 Bidder from a country bordering India

All procurements will comply with Order No.6/18/2019-PPD dated 23rd July 2020 issued by the Public Procurement Division, Department of Expenditure, Ministry of Finance along with any amendments thereof and as per instructions contained in the Ministry of Commerce and Industry, Department of Promotion of Industry and Internal Trade, GOI letter no. P-45021/2/2017-PP(B-II) dated 16.09.2020 with any amendments thereon

3.4.26 Public Procurement (Preference to Make in India), Order 2017

The DOP will comply with the government guidelines on Public Procurement (Preference to Make in India), 2017 and its subsequent revision, and will evaluate the proposals as per the guidelines during the RFP stage.

3.4.27 Disclaimer

1. This EOI is not an offer by DOP, but an invitation to receive responses from the eligible Bidders.
2. The information provided subsequently to Bidder(s) whether in documentary form/email by or on behalf of DOP or the information contained in this EOI, is subject to the terms and conditions set out in this EOI.
3. This EOI does not claim to contain all the information each Bidder may require. Each Bidder should conduct its research, investigations and analysis and should check the accuracy, reliability and completeness of the information contained in this EOI and where necessary obtain independent advice/clarifications. The purpose of this EOI is to provide the Bidder(s) with information to assist preparation of their Bid proposals. DOP may in its absolute discretion, but without being under any obligation to do so, update, modify, amend or supplement the information in this EOI.
4. DOP, its employees and its advisors make no representation or warranty and shall have no liability to any person, including any Bidder under any law, statute, rules regulations tort, principles of restitution unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or which may incur or which the bidder may suffer on account of anything contained in this EOI or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the EOI and any assessment, assumption, statement or

information contained therein or deemed to form or arising in any way for participation in this EOI.

5. DOP also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this EOI.
6. The Bidder is expected to examine all instructions, forms, terms and specifications in this EOI. Failure to furnish all information required under this EOI or to submit a Bid not substantially responsive to this EOI in all respects will be at the Bidder's risk and may result in the rejection of the Bid.
7. The issue of this EOI does not imply that the DOP is bound to select a Bidder or subsequently to award the contract to the shortlisted Bidder, as the case may be, for the said EOI / RFP and the DOP reserves the right to reject all or any of the Bids or Bidders without assigning any reason.

3.4.28 Conflict of Interest:

The bidder shall not have a conflict of interest that affects the bidding Process. Any Bidder found to have a Conflict of Interest shall be disqualified without prejudice to any other right or remedy that may be available to the DOP under the EOI and/ or the subsequent RFP or otherwise. The bidder will submit the certificate as per form A.21 related to conflict of interest. To avoid conflict of interest an OEM cannot submit the EOI response as a bidder and also in the capacity of OEM with any other bidder. An OEM if not bidding directly can work with multiple bidders.

3.4.29 Code of Integrity

The Bidder and their respective officers, employees, agents and advisers shall observe the highest standard of ethics during the bidding Process. Notwithstanding anything to the contrary contained herein, the DOP shall reject the Bid without being liable in any manner whatsoever to the Bidder if it determines that the Bidder has, directly or indirectly or through an agent, engaged in corrupt/fraudulent/coercive/undesirable or restrictive practices in the bidding Process. Code of Integrity (as detailed in Rule 175 and Rule 151 of General Financial Rules 2017 with amendments, if any,) and penalties for violating Government of India, Ministry of Finance, Department of Expenditure shall apply to this or the EOI process. To ensure the integrity of the EOI process, there will be an independent external monitor(s) for overseeing and implementing the pre-contract integrity pact for procurement of services. Their contact details are as under:

Shri Raj Kumar Singh, IRS (Retd.)

Ex-Member, Customs Excise and Service Tax Appellate Tribunal, New Delhi,
 26 Cassia Marg, DLF-2,
 Gurgaon - 122008
 Tel. No. 0124 - 4241100, Email ID: mrrajksingh@gmail.com

Shri Animesh Chauhan

Former MD & CEO of Oriental Bank of Commerce

Flat no 948, G Block, 6th Avenue, Gaur City 1, Sector 4

Greater Noida (West), Uttar Pradesh – 201009

Email ID: animeshchauhan7185@gmail.com

3.4.30 Blacklisting & Debarment

1. The bidder shall be debarred if they have been convicted of an offence-
 - a. Under the Prevention of Corruption Act, 1988; or
 - b. Bharatiya Nyaya Sanhita (BNS) or any other law for the time being in force, for causing any loss of life or property or causing a threat to public health as part of execution of a public procurement contract.
 - c. A bidder debarred under 3.4.30.1 (a) & (b) above or any successor of the bidder shall not be eligible to participate in a procurement process of any EOI/RFP issued by DoP for a period not exceeding three years commencing from the date of debarment. Department of Commerce (DGS&D) will maintain such list which will also be displayed on the website of DGS&D as well as Central Public Procurement Portal.
 - d. Suspected to be of doubtful loyalty to the Country or a National Security risk as determined by appropriate agencies of the Government of India.
2. The bidders are required to submit the undertaking for non-blacklisting as per appropriate format mentioned in Section 5. Additionally, the bidders shall keep DoP informed of any change in the status of blacklisting of company throughout the bid process.
3. The bidder should not have changed its name or created a new “Allied Entity”, consequent to having declared ineligible/suspended/blacklisted/banned/debarred as above.

3.4.31 Other Terms & Conditions

1. Lodgement of an EOI is evidence of a Bidder’s consent to comply with the terms and conditions of the Request for EOI process and subsequent bidding process. If a Bidder fails to comply with any of the terms, its EOI may be summarily rejected.
2. The wilful misrepresentation of any fact within the Bid will lead to the disqualification of the Bidder without prejudice to other actions that the DOP may take. All the submissions, including any accompanying documents, will become the property of the DOP. The Bidders shall be deemed to license, and grant all rights to the DOP, to reproduce the whole or any portion of their Bid document for evaluation and to disclose the contents of submission for regulatory and legal requirements.

3. Shortlisted Bidders must not advertise or publish the same in any form without the prior written consent of DOP.
4. A brief overview of the proposed procurement/scope of work given in this document may be further elaborated, viz., more details may be included in the Request for Proposal (RFP) document to be issued as a result of the evaluation process of EOIs.
5. The DOP reserves the right to formulate any terms & conditions while framing the RFP, even if these are at variance with the terms provided in this EOI. Further, the Bidders shall have no claim in this regard.
6. The DOP shall have the right to cancel the EOI process itself at any time, without thereby incurring any liabilities to the affected Bidders. Reasons for cancellation, as determined by the DOP in its sole discretion include but are not limited to, the following:
 - a. Services contemplated are no longer required.
 - b. Scope of work not adequately or clearly defined due to unforeseen circumstances and/or factors and/or new developments.
7. The information provided by the Bidders in response to this EOI will become the property of the DOP and will not be returned. viii. The Parties under this Agreement shall promptly report in writing to each other any act or omission which they are aware that could adversely affect the proper conduct of safety and information Technology security of the Project's Facilities.

3.4.32 Resolution of Disputes and Arbitration

The DOP and the bidders shall make every effort to resolve any disagreement or dispute amicably, arising in connection with the contract, by direct and informal negotiation between the designated officer of the DOP and the designated representative of the bidder. If the designated officer of the DOP and representative of bidders are unable to resolve the dispute within a reasonable period as deemed fit by the DOP, they shall immediately escalate the dispute to the Dispute Resolution Board constituted by the DOP. If the parties fail to resolve the dispute within 21 (Twenty-One) days after the commencement of such negotiations, the DOP can:

1. Refer to the dispute for arbitration, whereby one Arbitrator each shall be appointed by each party and the third Arbitrator (Umpire) shall be appointed by mutual consent of both arbitrators. This third Arbitrator shall preside over the Arbitration proceedings.
2. Within thirty (30) days of the receipt of the said notice, the arbitrators shall be appointed in writing.
3. The Arbitrators shall have their seat in New Delhi only.
4. The arbitration proceedings shall be conducted under the Indian Arbitration and Conciliation Act, 1996 and the award of such Arbitration Tribunal shall be enforceable in Jurisdiction of Courts in Delhi only.
5. Each party shall bear its own cost of preparing and presenting its case. The cost of arbitration including the fees and expenses shall be shared equally by the parties, unless otherwise awarded by the arbitrator.
6. The parties shall continue to perform their respective obligations under this contract during the pendency of the arbitration proceedings except in so far as such obligations are the subject matter of the said arbitration proceedings.

3.4.33 EOI Eligibility Criteria

Sr. No.	Description	Documents Required
1	Registration: <ol style="list-style-type: none"> The Bidder should be registered under the Companies Act, 1956 / 2013 (or as amended) or a Limited Liability Partnership under LLP Act 2008 (or as amended) / Partnership firm under the Partnership Act 1932. Registration with GST authority. The Bidder should have completed at least 5 years of Operations (immediately preceding in last 5 years) in India as of the bid submission date. 	<ol style="list-style-type: none"> Copy of Certification of Incorporation/ Registration Certificate (Annexure 5). Copy of GST Registration Certificate (Annexure 6). Copy of PAN Card (Annexure 7). Certificate from the Statutory Auditor / Company Secretary indicating the number of years of operations in India as of the bid submission date (Annexure 8). DPIIT Start Up registration Certificate / MSE's Certificate (if applicable). The authorized signatory bidder should submit a board resolution for the same. (Annexure 9).
2	Turnover: <ol style="list-style-type: none"> The Bidder shall have average annual turnover of at least INR 200 Cr. (Two hundred Crore Rupees) in the last three financial years (i.e., 2022-23, 2023-24 and 2024-25) and shall have been profitable in each of these years. The bidder/s who are Startups / MSMEs shall have average annual turnover of at least INR 50 Cr. (Fifty Crore Rupees) during the last three financial years (i.e., 2022-23, 2023-24 and 2024-25) and shall have been profitable in each of these years. <p>This turnover must be the standalone company turnover and not that of any group of companies.</p>	<ol style="list-style-type: none"> Copy of consolidated Balance Sheet and consolidated Profit & Loss statement certified by statutory auditor / Chartered accountant of the entity for the last 3 financial years (i.e., 2022-23, 2023-24 and 2024-25) (Annexure 10, Annexure 11 and Annexure 12). Certificate from the Statutory Auditor / Chartered accountant of the entity indicating year-wise profit for the last three financial years (i.e. 2022-23, 2023-24 and 2024-25) (Annexure 13).

Sr. No.	Description	Documents Required
3	Networth: The Bidder should have positive net worth in each of the last three financial years (i.e. 2022-23, 2023-24 and 2024-25)	Certificate from Bidder's Statutory Auditor / Chartered Accountant providing net-worth details for last three years, viz., 2022-23, 2023-24 and 2024-25 (Annexure 13).
4	<p>The Bidder should be SEI CMMI level 3 certified and should have at least 2 of the following accreditations / certifications valid as of the last date of bid submission.</p> <p>a) ISO 27001:2022 or above</p> <p>b) ISO/IEC 20000</p> <p>c) ISO 9001:2015 (for IT operations) for at least one office present in India</p>	Copy of accreditation /certification(s) valid as of the last date of bid submission (Annexure 14 and Annexure 15).
5	<p>Experience in Insurance Solutions in India.</p> <p>The Bidder should have experience in maintaining at least 1 (ONE) life insurance packaged solution in India in the last 7 years from the date of publishing of this EOI.</p> <p>In the above-deployed project(s), the bidder should have experience in O&M of at-least 3 of the below-mentioned modules as a part of the life insurance package solution:</p> <p>i) Product Configurator</p> <p>ii) New Business</p> <p>iii) Policy Servicing</p> <p>iv) Claims Management</p> <p>v) Billing & Accounting</p> <p>.</p> <p>The solution should either be currently active as on the date of publication of EOI or completed within last one year.</p> <p>The cited experience in case of closed or active projects should be minimum 3 years.</p>	<p>Relevant Citations:</p> <p>a) Copy of Purchase Order/Work Order and Contract with Client / letter from the client specifying the scope of work</p> <p>b) Certificate from the client (with name, designation, sign and stamp) that the project is still active as on the date of publication of EOI</p> <p>OR</p> <p>Completion certificate in case the project is completed within last one year.</p> <p>(Annexure 16)</p> <p>Note 1: The cited experience in case of closed or active projects should be minimum 3 years. Also, only the experience of the bidding entity will be considered as valid experience.</p> <p>In case any Bidder has undergone corporate restructuring (including merger, demerger, hive-off, slump sale etc.), it may showcase credentials of its erstwhile/current entity, provided sufficient documentary proof is submitted with the proposal to exhibit that such credentials have accrued to/ transferred to/ are in the name of the bidding entity and the bidding entity is authorized to use such credentials. Notwithstanding the foregoing,</p>

Sr. No.	Description	Documents Required
		<p>credentials of the parent entity, holding entity, subsidiaries or affiliates etc. cannot be used (and shall not be considered) unless such parent entity, holding entity, subsidiaries or affiliates etc. is itself bidding.</p> <p>Note 2: Bidder may mask only the commercial details while sharing the relevant documents only for cases where NDA has been signed between the bidder and the client.</p>
6	<p>Bidder's Experience in cloud solutioning in India.</p> <p>The bidder should have experience of implementing and performing maintenance of at least one Financial Management Solution on virtual private cloud in the last 7 years from the date of publishing of this EOI.</p> <p>The solution should either be currently active as on the date of publication of EOI or completed within last one year.</p> <p>The cited experience in case of closed or active projects should be minimum 3 years.</p>	<p>Relevant Citations:</p> <p>a) Copy of Purchase Order/Work Order and Contract with Client / letter from the client specifying the scope of work</p> <p>b) Certificate from the client (with name, designation, sign and stamp) that the project is still active as on the date of publication of EOI</p> <p>OR</p> <p>Completion certificate in case the project is completed within last one year.</p> <p>(Annexure 17)</p> <p>Note 1: The cited experience in case of closed or active projects should be minimum 3 years. Also, only the experience of the bidding entity will be considered as valid experience.</p> <p>In case any Bidder has undergone corporate restructuring (including merger, demerger, hive-off, slump sale etc.), it may showcase credentials of its erstwhile/current entity, provided sufficient documentary proof is submitted with the proposal to exhibit that such credentials have accrued to/ transferred to/ are in the name of the bidding entity and the bidding entity is authorized to use such credentials. Notwithstanding the foregoing, credentials of the parent entity, holding entity, subsidiaries or affiliates etc. cannot be used (and shall not be considered) unless such parent entity, holding entity, subsidiaries or affiliates etc. is itself bidding.</p>

Sr. No.	Description	Documents Required
		Note 2: Bidder may mask only the commercial details while sharing the relevant documents only for cases where NDA has been signed between the bidder and the client,
7	<p>Manpower: The Bidder should have a staff of at least 200 (Two hundred) resources with skill sets such as Solution Architect, Developers, Cloud Architect, Cloud developers, UI/UX engineers, Database experts, IT Security experts, Life Insurance functional experts, Quality Analyst, Testers, etc as on bid submission date. The cloud Architect and cloud developers preferably have cloud certifications such as Microsoft Azure / AWS / Google Cloud, Meghraj etc.</p> <p>Resources from sales, marketing, finance, HR, Administration and other corporate functions shall not be included. The resources should be full-time employees of the bidder and shall exclude any part-time/contractual staff.</p>	<p>Bidders are required to submit a self-declaration from an authorized signatory confirming the availability of more than 200 resources with the requisite skill sets and certifications.</p> <p>(Annexure 18)</p>
8	<p>Non-Debarment / non-blacklisting: Self-certification by the Bidder that the bidder (or any of its successors) is not on the active debarred list / blacklisted for indulging in corrupt practice, fraudulent practice, coercive practice, undesirable practice, breach of contract or restrictive practice by any Central / State Government / PSU / any other statutory body of India as on bid submission date.</p>	<p>The Bidder shall furnish a Self-Certification by the CEO/ Country Head/ Authorized signatory of the company to be provided on non-judicial stamp paper of INR 100/- or such equivalent amount and document duly attested by a notary public.</p> <p>(Annexure 19)</p>
9	<p>Board Resolution or Power of Attorney: A Board Resolution or Power of Attorney in the name of the person executing the bid (and associated documents as required under this EO/RFP) authorizing the signatory. The person issuing the</p>	<p>Specific Power of Attorney for the Bidder to sign the Contract Agreement.</p> <p>(Annexure 20)</p>

Sr. No.	Description	Documents Required
	Power of Attorney shall possess Board Resolution in their favour for granting such rights.	
10	Conflict of Interest: The firm should not be owned or controlled by any employee of DoP or their relatives.	Annexure 21
11	Pending Court Cases: To assess the tenability and future viability of the bidder.	Annexure 22
12	Abiding Rule 144 (xi) of GFR 2017: To ensure provisions related to procurement from a bidder of a country that shares a land border with India.	Annexure 23

4 Part 2

4.1 Overview of Postal Network

POSTAL NETWORK AT A GLANCE		
1	Postal Circles	23
2	Postal Regions	54
3	Postal Divisions	462
4	Postal Accounts Offices	23
5	Circle Stamp Depots	1
6	Postal Store Depots	26
7	Railway Mail Service Divisions	69
8	Postal Training Centres	6
9	Post Offices	1,64,972
9(A)	<ul style="list-style-type: none"> Rural Post Offices Urban Post Offices 	<ul style="list-style-type: none"> 1,49,478 15,494
9 (B)	<ul style="list-style-type: none"> Head Post Office Sub Post Offices Branch Post Offices 	<ul style="list-style-type: none"> 810 24,271 1,39,891

Table 1: data from Annual Report 2023-24

More details can be viewed at www.indiapost.gov.in

4.1.1 Organisation Setup of Postal Life Insurance

1. **PLI Directorate:** The Directorate of PLI under the Department of Posts is the apex body for the formulation of all policies, products, and administration of the Post Office Insurance Fund.
2. **Circle Office:** The department has been divided into 23 Postal Circles. A Circle Office is an administrative office headed by the Chief Postmaster General (CPMG) who is overall in charge

of the operations in the circle. The one branch of Circle Office i.e. PLI branch is responsible for monitoring & supervising the business performance and operations BI tools & role assignment tools are used for these offices.

3. **Regional Office:** Circles are further divided into 54 Regions. Each Region is headed by a Postmaster General (PMG). The PLI Branch of the Regional Office is responsible for monitoring and supervising the business performance and operations. BI tools for monitoring are used by these offices.
4. **Divisional Office:** Regions are further divided into Divisions. A Division is headed by a Senior Superintendent /Superintendent. There are a total of 462 Divisional Offices. The Divisional head is also an administrative officer responsible for the appointment of PLI/RPLI agents & management of their licenses, and disbursement of agent incentives/commissions. Approval of new PLI/RPLI proposals exceeding a pre-defined sum assured limit and claims as per the workflow is also being carried out in the Divisional Office.
5. **Head Post Office:** The Head Post Office (HO) is an operational unit. HO (Counter) is authorized for the receipt of initial/renewal/revival premium and loan repayment, quote generation, and initiate indexing for generation of proposal number. There is a total of 810 HPOs in India. Counters in these HPOs undertake all types of policy servicing requests & forward them for processing to the Central Processing Centre (CPC). Central Processing Centre (CPC) is a Branch of the Head Post Office, where all work relating to PLI/ RPLI is carried out. The Central Processing Centre is located at the Head Post Office (HPO) where approval of new PLI/RPLI proposals within a defined sum assured limit and settlement of claims are undertaken for PLI & RPLI policies. Scanning and document upload & other policy issuance/servicing are also being carried out in the CPC.
6. **Sub Post Office:** Sub Post Office (SO) is an operational unit located in urban as well as rural areas which reports to the Head Post office. SO is authorized for the receipt of initial/renewal/revival premium and loan repayment, quote generation, and initiate indexing for generation of PLI/RPLI proposal number. There is a total of 24,271 SOs in India. It also undertakes all types of policy servicing requests & forwards requests to their respective Central Processing Centre (CPC). Mandatory documents for policy procurement and policy servicing collected in SOs are forwarded to Central Processing Centres for further processing.
7. **Branch Post Office:** The Branch Post Office (BO) is mostly located in rural areas. All the 1,39,891 BOs are GDS Post Offices. The Android mobile application used by Branch Post Offices facilitates proposal number creation, quote generation, maturity, and other services request indexing and receipt of initial /renewal premium/ loan repayment. Mandatory documents for policy procurement and policy servicing are collected in BOs are forwarded to the respective Central Processing Centre (CPC) for further processing through SO.

4.2 Products Overview

Postal Life Insurance (PLI) & Rural Postal Life Insurance (RPLI) are the two lines of business of the Department of Posts under Insurance services under which 12 products are being offered. Details of products are available at www.indiapost.gov.in. Postal Life Insurance also manages a Group Insurance Scheme for the Extra Departmental Employees (Gramin Dak Sevaks) of the Department of Posts.

PLI & RPLI schemes are being operated by using Core Insurance Solution – McCamish and other peripheral applications. There were multiple Customizations in line with the department requirement implemented in the McCamish platform. McCamish is a COTS product comprising key business modules such as Product Setup, Policy Issuance, Servicing, Claims Management, Agency Management, Transactional Reporting, etc.

4.2.1 Product Setup

There are 12 products in DoP's portfolio comprising 6 each in PLI & RPLI respectively. The types of products are mainly Whole Life, Endowment, Convertible Whole Life, Anticipated Endowment, Children Policy, and Joint Life. Most of the products have a Loan facility with a maturity bonus. An overview of different insurance plans under PLI & RPLI products is available on www.indiapost.gov.in

4.2.2 New Policy Processing

There are mainly four channels for policy processing:

1. Over-the-counter (operated by DoP employees)
2. Customer Portal
3. Agent portal, and
4. DARPAN mobile devices (operated by Gramin Dak Sewaks using DREAM app)

Paperless operations are not available in any channel except the customer portal, where some documents can be uploaded. All mandatory documents along with medical practitioner reports are required to be submitted at the post office.

4.2.3 Policy Servicing

Financial service requests such as policy surrender, loan request, sum assured alteration, policy conversion, etc. are available. Non-financial service requests such as changes in nomination/name/address and updating contact details can be raised through similar channels as policy processing. Paperless options are not available.

4.2.4 Claims Management

Customers or nominees can apply for Survival, Maturity & Death Claims respectively by raising requests through the customer portal or visiting the Post Office. Documents required as part of claims submission are submitted across the counter since currently there is no document upload functionality on the portal. After due examination & approvals, claims are sanctioned & settled through direct credit to the customer account or by cheque. Paperless options are not available, and, in all cases, manual processing is being done.

4.2.5 Quote Engine

The calculation for initial / renewal premium, surrender & loan against the policy is set within the core solution. Rate tables for premium calculations are not detailed & dependent on a few attributes such as entry age. A benefit illustration showing policy performance for each policy year is not available.

4.2.6 Reports

The department currently has reports through multiple channels and at multiple frequencies, as explained below:

1. Real-Time Reporting – Selected reports are available to DoP/User on a realtime basis through a system implemented by the current vendor. These are primarily online reports and are accessible through desktops/ laptops, mobiles, or other mobility devices as applicable.
2. Periodic Reporting – DoP has identified some reports that have to be generated periodically, which could be daily, weekly, fortnightly, monthly, quarterly, etc. These reports are provided online through emails or in hardcopy to the users as per user preference.
3. Ad-hoc Reports – Ad-hoc reports based on business requirements are also available to DoP users. These reports are provided within a pre-defined time to the user. These reports are provided online through emails or in hardcopy to the users as per user preference.
4. The reports are available in desired output types like XLSX, PDF, etc.
5. Reports are printable on Dot Matrix, LaserJet printers, Deskjet printers, and Line Matrix printers.

4.2.7 Agent Management

Functionalities such as agency hierarchy are available. Functionalities such as Licensing, training & goals are not available. The agent commissions are not calculated in real time & are unavailable on the agent portal. There are the following types of agents for PLI business:

1. Development Officer (DO)
2. Field Officer (FO)
3. Direct Agent (DA)
4. Departmental Employee (DE)
5. Gramin Dak Sevak (GDS) / Branch Postmaster (BPM)

4.2.8 Current Statistics & Projected Growth

1. PLI/RPLI policies in the system (McCamish) as of 1st April 2025

As on	Total number of PLI Policies	Number of PLI Active Policies	Active %
01.04.25	74,54,929	53,49,450	71.76

As on	Total number of RPLI Policies	Number of PLI Active Policies	Active %
01.04.25	2,78,18,886	64,07,439	23.03

In addition, some unaccounted policies could not be migrated to the existing Insurance Solution due to the non-availability of data at that time.

2. Claims (I.e., Death, Maturity, Surrender) Settlements

Year	Number of claims	
	PLI	RPLI
2024-2025	3,08,623	4,18,894
2023-2024	2,98,475	3,94,298
2022-2023	2,97,867	3,93,281
2021-2022	3,03,277	3,79,353

3. Projected Policy Growth (number of policies)

Policy	No. of new policies procured in FY 24-25 (in lakh)	2025-26	2026-27	2027-28	2028-29	2029-30
PLI	8,23,933	10,71,113	13,92,447	18,10,181	23,53,235	30,59,206
RPLI	14,70,032	19,11,042	24,84,354	32,29,660	41,98,558	54,58,126

Projected Policy Growth: The above table shows the estimated year-on-year growth percentage for policies i.e., 30%]

4. The tentative current outlet numbers are as follows:

Outlets	As on 31st March 2024
GPOs, HOs & SOs	25,081
Branch Offices (BOs)	1,39,891



5. Projected User Growth: The projected growth of users depends on their Year-on-Year (YoY) growth percentage

Type of Users	As on 31st March 2025	Y-o-Y %	2025-26	2026-27	2027-28	2028-29	2029-30
Counter Operations	45,651	0	45,651	45,651	45,651	45,651	45,651
Back Office Operational Users	9718	0	9718	9718	9718	9718	9718
Branch Office Users	1,54,394	0	1,54,394	1,54,394	1,54,394	1,54,394	1,54,394
Agents	3,10,152	5%	3,25,660	3,41,943	3,59,040	3,76,992	3,95,841

6. Projection of transactions

Particular	2024-2025	2025-26	2026-27	2027-28	2028-29	2029-30
Online Transactions	84,79,012	1,56,86,172	2,80,78,248	4,32,40,502	5,75,09,868	7,18,87,335
Counter Transactions	5,52,67,751	5,35,98,665	4,87,74,785	4,33,55,906	3,75,20,201	3,33,51,707
Total Transactions	6,37,46,763	6,92,84,837	7,68,53,033	8,65,96,409	9,50,30,069	10,52,39,042

Particular	2024-2025	2025-26	2026-27	2027-28	2028-29	2029-30
Number of customer portal users	10,37,531	17,63,803	29,10,274	36,37,843	46,92,818	57,25,237

4.3 Overview of IMS

The Insurance Management Solution (IMS) project, an integral component of the Department of Posts (DoP) IT Modernization Project 2.0, seeks to build upon the Technological advancements achieved during the IT Modernization Project 1.0. This initiative aims to optimize and expand these gains through a comprehensive Technology transformation.

The solution being developed by CEPT (the Technical arm of DoP) would be versatile enough to operate across a wide range of operational outlets, including General Post Offices (GPO), Head Offices (HO), Sub Offices (SO), and Branch Offices (BO), engaging with numerous stakeholders.

The estimated number of GPOs, HOs, and SOs exceeds 25,000, while the count of BOs is approximately 165,000.

The IMS must effectively address the diverse business requirements of various stakeholders, including the Postal Directorate, PLI Directorate, Investment Management Division, DPLI Kolkata, Actuarial, Finance & Accounts, and administrative offices such as Circle Offices (CO), Regional Offices (RO), and Divisional Offices (DO).

Furthermore, the solution aims to support multiple channels, including counter operations, online portals, payment gateways, and other relevant channels, ensuring a seamless and efficient operational experience.

4.4 Objective of the engagement

The primary objective of this engagement is to select a qualified System Integrator (SI) who will be responsible for the following key activities:

1. **Management of Cloud Infrastructure:** The selected SI will be tasked with managing the cloud infrastructure necessary for the Department of Posts (DoP). DoP will enter into agreement with NIC for availing services of NGC cloud. The SI will coordinate NIC to ensure that the infrastructure meets the operational and Technical requirements of the DoP.
2. **Deployment, Operation, and Maintenance of DoP's Applications:** The SI will be responsible for the deployment of DoP's applications within the cloud environment. This includes the initial setup, configuration, and ongoing operation of the applications to ensure they function effectively in the cloud. Additionally, the SI will be tasked with maintaining these applications, implementing updates, and addressing any issues that may arise to ensure optimal performance.
3. **Ensuring High Availability, Performance, Security, and Compliance:** The SI must guarantee that the cloud infrastructure and applications maintain high availability and performance levels. This includes implementing robust security measures to Protect sensitive data and ensure compliance with applicable regulations and standards. The SI will be expected to establish and follow best practices in cloud security and operational governance.
4. **Providing 24x7 Operations, Monitoring, and Support:** The SI will offer round-the-clock operations, monitoring, and support services in accordance with the agreed Service Level

Agreements (SLAs). This entails continuous oversight of the cloud environment to promptly identify and resolve any issues, ensuring that the DoP's applications remain operational and efficient at all times.

5. **Coordinating with CSP(s) and Other Stakeholders for Seamless Service Delivery:** The SI will act as the primary point of contact for coordinating with the selected CSP(s) and other relevant stakeholders. This coordination is essential for ensuring seamless service delivery, addressing any service-related issues, and facilitating effective communication between all parties involved in the project.

4.5 Detailed scope of work

4.5.1 Cloud Infrastructure Management

The selected System Integrator (SI) shall be responsible for the comprehensive management of cloud infrastructure, which includes:

1. **Management of Cloud Infrastructure:** The SI shall implement an automated, dashboard-driven, front-end management system based on the tentative infrastructure sizing and requirements provided by the Department of Posts (DoP). This may encompass:
 - a. **Compute Resources:** Management/deployment of virtual machines (VMs) and containers to support application workloads.
 - b. **Storage Solutions:** Implementation of various storage types, including block storage, object storage, and backup solutions to ensure data integrity and availability.
 - c. **Network Configuration:** Establishment of a robust network Architecture, including Virtual Private Cloud (VPC) or Virtual Network (VNet), subnets, firewalls, and load balancers to facilitate secure and efficient data flow.
 - d. **Security Services:** Deployment of essential security services such as Web Application Firewalls (WAF), Intrusion Detection Systems (IDS), Intrusion Prevention Systems (IPS), and key management solutions to safeguard the infrastructure.
 - e. **Infrastructure Auto-Scalability:** The SI shall maintain the auto-scaling (both up-sizing and down-sizing) to accommodate future growth and changing operational demands.
 - f. **High Availability and Disaster Recovery:** The SI shall implement high availability and disaster recovery mechanisms to ensure continuous operation and data Protection in the event of failures or disasters.
 - g. **Acquisition of Cloud Subscriptions and Licenses:** The SI shall obtain all necessary cloud subscriptions, licenses, and services required for the operation of the cloud infrastructure.

2. **Application Deployment and Operations:** The SI shall undertake the following responsibilities regarding the deployment and operation of applications:
 - a. **Deployment of Applications:** The SI shall deploy the applications and databases developed by DoP onto the cloud infrastructure, ensuring compatibility and optimal performance.
 - b. **Support for Runtime Environments:** The SI shall provide support for application runtime environments, middleware, and any dependencies necessary for the applications to function effectively.
 - c. **Configuration Management and Hardening:** The SI shall perform configuration management and environment hardening to enhance security and performance.
 - d. **Integration with External Systems:** The SI shall ensure seamless integration of the applications with external systems as required, facilitating interoperability and data exchange.
 - e. **Application Upgrades and Maintenance:** The SI shall support application upgrades, patches, and configuration changes as approved by DoP, ensuring that the applications remain current and secure.
3. **Application Maintenance and Support:** The SI shall provide comprehensive Application Management Services, which include:
 - a. **24x7 Monitoring:** Continuous monitoring of the application, database, and infrastructure to ensure optimal performance and availability.
 - b. **Incident Management:** Management of incidents at various levels (L1, L2, L3) as applicable, ensuring timely resolution of issues.
 - c. **Root Cause Analysis (RCA):** Conducting root cause analysis for major incidents to identify underlying issues and prevent recurrence.
 - d. **Performance Tuning and Capacity Management:** Ongoing performance tuning and capacity management to optimize resource utilization and application performance.
 - e. **Preventive Maintenance:** Implementation of preventive maintenance and housekeeping activities to ensure the health and efficiency of the systems.
 - f. **Change Management and Release Support:** Management of changes and support for the release of new features or updates to the applications.

- g. **Problem Management and Continuous Improvement:** Ongoing problem management and initiatives for continuous service improvement to enhance overall service quality.
4. **Service Level Agreements (SLAs):** The SI shall adhere to well-defined Service Level Agreements (SLAs), which shall include, but not be limited to:
- a. **Application Availability:** Commitments regarding application uptime and availability.
 - b. **Incident Response and Resolution Times:** Defined timelines for responding to and resolving incidents.
 - c. **Performance Benchmarks:** Established performance benchmarks to ensure applications meet required standards.
 - d. **Data Backup and Restoration Timelines:** Timelines for data backup and restoration processes to ensure data integrity.
 - e. **Disaster Recovery (DR) RPO and RTO Commitments:** Recovery Point Objectives (RPO) and Recovery Time Objectives (RTO) commitments for disaster recovery scenarios.
 - f. **Security Incident Response Times:** Defined response times for security incidents to ensure timely mitigation of threats.
5. **Network and CSP Coordination:** The SI shall be responsible for coordinating with the Cloud Service Provider (CSP) to ensure:
- a. **Network Provisioning:** Effective provisioning of network resources to support application operations.
 - b. **Bandwidth Optimization:** Implementation of strategies for bandwidth optimization to enhance performance.
 - c. **Connectivity Solutions:** Establishment of reliable connectivity solutions, including VPN, MPLS, and Internet links.
 - d. **Secure and Reliable Connectivity:** Ensuring secure and reliable connectivity between:
 - i. **DoP Offices/Data Centers**
 - ii. **Cloud Infrastructure**
 - iii. **External Stakeholder Systems**
 - e. **Single Point of Contact (SPOC):** Acting as a single point of contact for all cloud and network-related issues, facilitating effective communication and resolution.

6. **Security Management and Compliance:** The SI shall maintain the security posture of the application and infrastructure by:
 - a. **Implementation of Security Best Practices:** Adhering to security best practices as per Government of India guidelines.
 - b. **Compliance with Standards:** Ensuring compliance with applicable standards, including:
 - i. **ISO 27001**
 - ii. **CERT-In Guidelines**
 - iii. **MeiTY/NCIIPC Advisories (as applicable)**
 - c. **Identity and Access Management (IAM):** Implementing robust identity and access management practices to control user access.
 - d. **Vulnerability Assessment and Penetration Testing (VAPT):** Conducting regular vulnerability assessments and penetration testing to identify and mitigate security risks.
 - e. **Security Logging and Monitoring:** Implementing security logging, monitoring, and incident response mechanisms to Detect and respond to security incidents.
 - f. **Data Protection and Encryption:** Ensuring data Protection through encryption at rest and in transit, along with effective key management practices.
7. **Backup, Disaster Recovery, and Business Continuity:** The SI shall implement robust backup and disaster recovery measures, including:
 - a. **Automated Backup Policies:** Establishing automated backup policies to ensure data is regularly backed up.
 - b. **Regular Backup Testing and Validation:** Conducting regular testing and validation of backup processes to ensure data integrity.
 - c. **Disaster Recovery Infrastructure:** Establishing disaster recovery infrastructure in accordance with DoP requirements.
 - d. **Periodic DR Drills:** Conducting periodic disaster recovery drills in coordination with DoP to ensure preparedness.
 - e. **Documented BCP/DR Procedures:** Maintaining documented Business Continuity Plan (BCP) and Disaster Recovery (DR) procedures to guide response efforts.

8. **Documentation and Knowledge Transfer:** The SI shall ensure comprehensive documentation and knowledge transfer, including:
 - a. **Comprehensive Documentation:** Maintaining detailed documentation that includes:
 - i. **Infrastructure Architecture**
 - ii. **Configuration Details**
 - iii. **Standard Operating Procedures (SOPs) and Runbooks**
 - iv. **Security Policies and Procedures**
 - b. **Regular Knowledge Transfer:** Providing regular knowledge transfer sessions to DoP teams to ensure they are equipped to manage the systems effectively.
 - c. **Transition and Handover Support:** Supporting the transition and handover process at the end of the contract or upon termination, ensuring a smooth transfer of responsibilities.

4.6 Other requirements

1. **Application Architecture Design:** The application Architecture will be defined and managed by the Department of Posts (DoP) or its designated representatives, allowing the SI to focus on the implementation and operational aspects of the project.
2. **Operating System Requirements:** The Centre for Excellence in Postal Technology (CEPT) is currently utilizing open-source operating systems / software for development and related activities. Therefore, there are no requirements for proprietary operating systems within this engagement. The SI should ensure compatibility within the open-source environment and leverage these systems for development and deployment.
3. **Additional Considerations:** The SI should be aware of any additional considerations or requirements that may arise during the project. These considerations will be communicated as necessary to ensure alignment and clarity throughout the engagement.
4. **Security Responsibilities:** Application-level and database-level security for the IMS will be managed by CEPT. The SI will be responsible for all other security aspects, including but not limited to infrastructure security, network security, and platform security. This delineation of responsibilities ensures that both parties are clear on their roles in maintaining the overall security posture of the IMS.
5. **Compliance with IRDA Guidelines:** The SI is required to incorporate and adhere to the applicable guidelines set forth by the Insurance Regulatory and Development Authority of India (IRDA). This includes ensuring that all processes, systems, and practices align with regulatory standards to maintain compliance throughout the project lifecycle.
6. **Security Component Provisioning:** The SI should focus on implementing security measures for infrastructure and network components as part of their scope.
7. **Database Provisioning and Responsibilities:** The database for the IMS shall be provisioned using an Infrastructure-as-a-Service (IaaS) model. Both the SI and CEPT teams will collaborate

to resolve any database-related issues that may arise. However, the primary responsibility for monitoring and troubleshooting the database will rest with the SI, ensuring that any performance or operational issues are addressed promptly.

8. **Operations and Maintenance Support:** The SI is expected to provide comprehensive Operations and Maintenance (O&M) support following the go-live of the IMS application. This support will include monitoring, troubleshooting, and maintaining the application and its associated infrastructure to ensure optimal performance and availability.
9. **Change Request Management:** With respect to the application, CEPT shall be responsible for managing all change requests and related enhancements. The SI will support CEPT in implementing these changes but will not be responsible for the approval or initiation of change requests.
10. **User Acceptance Testing (UAT) Participation:** The SI's participation is required during the final User Acceptance Testing (UAT) phase. The SI shall be responsible for creating and configuring the UAT environment within the proposed cloud infrastructure, ensuring that it accurately reflects the production environment for effective testing.
11. **24x7 Operational Support:** Continuous operational support is required, with the SI providing 24x7 support, 365 days a year. The SI shall deploy the necessary resources on-site at CEPT premises to ensure uninterrupted support and quick resolution of any operational issues.
12. **Service Level Agreements (SLAs):** The responsibility for defining SLAs and monitoring compliance with these agreements shall lie with the Functional Division / CEPT. However, the management and adherence to the defined SLAs will be the responsibility of the System Integrator (SI), ensuring that all service commitments are met.
13. **Storage Provisioning and Backup:** The responsibility for storage provisioning, backup, and related activities shall rest with the System Integrator (SI). The SI will ensure that adequate storage solutions are in place and that regular backups are performed to safeguard data integrity.
14. **On-Site SI Team:** The SI team shall be located within the CEPT Mysuru premises. The Department of Posts (DoP) will provide the necessary infrastructure facilities, including workspace, laptops, and internet connectivity, to support the SI team in their operational activities.
15. **Environment Management:** A total of five (5) environments are envisaged for the project, namely Development, Testing, Training, Pre-Production (SIT), and Production. The Pre-Production (SIT) and Production environments shall be deployed in the cloud, incorporating both Data Centre (DC) and Disaster Recovery (DR) setups. The System Integrator (SI) shall be responsible for managing these cloud environments, ensuring they are properly configured and maintained.
16. **Integration Responsibilities:** Application-level integrations with external entities shall be managed by CEPT. The System Integrator (SI) will be responsible for infrastructure, network, and security-related integration requirements, including associated configurations during the O&M phase. This ensures that all integrations are secure and function seamlessly within the overall system Architecture.

4.7 Roles and Responsibilities

4.7.1 Department of Posts (DoP)

The Department of Posts (DoP) shall undertake the following responsibilities:

1. **Define Application Architecture and Functional Requirements:** The DoP will establish the overall application Architecture and specify the functional requirements necessary for the successful implementation of the project. This includes outlining the Technical specifications and user requirements that the application must fulfil.
2. **Develop and Enhance the Application and Database:** The DoP will be responsible for the development and enhancement of the application and its associated database. This includes overseeing the design, coding, testing, and deployment of application features to ensure they meet user needs and operational standards
3. **Approve Infrastructure Design and Changes:** The DoP will review and approve the proposed infrastructure design, including any changes made during the project lifecycle. This ensures that the infrastructure aligns with the overall project goals and operational requirements.
4. **Provide Policy-Level Guidance and Approvals:** The DoP will offer policy-level guidance and necessary approvals throughout the project. This includes ensuring that all activities comply with organizational policies and regulatory requirements.
5. **Review SLA Reports and Performance Metrics:** The DoP will regularly review Service Level Agreement (SLA) reports and performance metrics provided by the System Integrator (SI). This review process will help assess the effectiveness of the services delivered and ensure compliance with agreed-upon standards.

4.7.2 System Integrator (SI)

The System Integrator (SI) shall be responsible for the following tasks:

1. **Manage Cloud Infrastructure:** The SI will manage the cloud infrastructure required for the application. This includes setting up the necessary resources, ensuring optimal configuration, and maintaining the infrastructure to support application operations.
2. **Deploy and Operate the Application:** The SI will deploy the application developed by the DoP onto the cloud infrastructure and ensure its ongoing operation. This includes managing application performance, availability, and user access.
3. **Meet SLAs and Compliance Requirements:** The SI shall ensure that all services provided meet the established SLAs and compliance requirements. This includes adhering to performance benchmarks, incident response times, and security protocols.

4. **Ensure Security, Availability, and Performance:** The SI will implement measures to guarantee the security, availability, and performance of the application and infrastructure. This includes conducting regular security assessments, performance tuning, and implementing high availability solutions.
5. **Coordinate with NIC and other stakeholders:** The SI will coordinate with NIC and other stakeholders (including vendors) to facilitate seamless service delivery. This includes managing relationships, resolving issues, and ensuring that all external services align with project requirements.
6. **Provide Periodic Reports and Dashboards:** The SI shall deliver periodic reports and dashboards to the DoP, summarizing key performance indicators, service metrics, and any incidents or issues encountered. This reporting will support transparency and informed decision-making.

4.8 Cloud Specifications

The Department of Posts (DoP) is procuring cloud services from NIC, leveraging Infrastructure as a Service (IaaS) to meet its operational and Technological needs. This procurement will enable the DoP to utilize scalable and flexible cloud infrastructure, allowing for efficient resource allocation and management. By adopting IaaS from NGC, the DoP aims to enhance its operational capabilities, reduce capital expenditures, and ensure high availability and performance of its applications. The selected System Integrator (SI) will be responsible for effectively provisioning, managing, and optimizing the IaaS environment provided by NGC, ensuring that it aligns with the DoP's requirements for security, compliance, and service continuity.

Note: SI to provide the services requested by the DoP (Infra/ tools/GPU) which are not available in the NGC cloud.

4.9 Requirements shared for NGC Cloud

The infrastructure requirements projected are tentative and may vary regarding finalization of the application design. The requirements shared with NIC are as follows:

1. The cloud service should provide core cloud features such as:
 - a. Infra as Service- Including complete infrastructure management i.e; OS updates, security patches and log rotation. The infra should be made available including VAPT within 30 minutes of the request.
 - b. High availability must be there.
 - c. 100% visibility on the infra, network at all stages and this should be compatible for integration with the DoP requirements/monitoring tools.
 - d. Kubernetes Infrastructure & Platform Compatibility Requirement: The CSP shall ensure that compute, network, and storage services are designed, implemented, and operated in a manner that is compatible with Kubernetes-native Architectures, including dynamic provisioning, scaling, failover, and self-healing.

- e. Auto-scaling and elasticity without manual intervention- the payment to be made based on the actual utilization of the resources during the peak and non-peak hours correspondingly the auto-scaling up and down to be happen during the peak and non-peak hours in a day.
 - f. Scaling of compute resources (vCPU/RAM) without any downtime; and
 - g. Dynamic or policy-based scaling mechanisms, wherein CPU/RAM resources are automatically increased or decreased based on system load, without manual intervention.
 - h. The following are also in CSP Scope:
 - i. Backup & Restore:
 - ii. Provision of GPU servers
 - iii. Security components
 - iv. Network components
 - v. Bandwidth
 - vi. AV
 - vii. GSLB
 - viii. DC/DR Tool and Switchover
2. 100% of the data should remain within India
3. Availability, DR & Business Continuity should be as per following standards:

Area	Requirement
RTO	≤ 2 hours
RPO	≤ 15 minutes
DR Capacity	DR to operate at 100% production load.
Replication	Continuous replication with real-time status
Monitoring	Real-time RTO/RPO monitoring with alerts (SMS/Email)

4. Security Services should be as per following standards:

Security Layer	Mandatory Controls
Perimeter Security	Firewall, WAF, DDOS, VPN, IPS/IDS
Identity & Access	PKI, IDAM, MFA, SSO, AD/LDAP, HSM
Data Security	Encryption (at rest & transit), data privacy
Workload Security	VM/container security, HIPS, anti-malware
Network Segmentation	DMZ, App Zone, DB Zone
Monitoring & SOC	Infra application log analyser, syslog

Security Layer	Mandatory Controls
Audits	Internal + third-party audit, Safe-to-Host certification

5. Based on the experiences of Cloud Services for APT 2.0, the following requirements are given additionally:

- a. Infrastructure & Cloud Capability:
 - i. Need for core cloud features such as auto-scaling and elasticity without any manual interventions.
 - ii. To avoid non-availability of the application during downtime, resource scaling (vCPU/RAM) under IMS should not require downtime.
 - iii. Dynamic or policy-based scaling mechanisms for IMS.
 - iv. Provide Infrastructure-as-Code (IaC) integration (e.g., Terraform) for automated provisioning.
 - v. Avoid storage limitations in Kubernetes, especially for large volumes (>200 GB).
 - vi. Facilitate timely DR replication capability for large persistent volumes.
 - vii. Provide frontend/self-service access for shared NFS management.
 - viii. Provide a self-service backup restoration facility for applications or databases.
- b. Database-related aspects
 - i. No capping on PostgreSQL master nodes at 64 vCPU and 480 GB RAM for scalability.
 - ii. Provide scaling or elastic resizing capability for databases
- c. Network and Security Standards:
 - i. End-to-end visibility across WAF, Load Balancer, and Kong Ingress Controller layers.
 - ii. Commodity hardware should be provided, cluster network connectivity with transparency and observability.
 - iii. Network stack should support VRRP protocol used by keep-alived.
- d. Other Requirements
 - i. Elasticity and Scalability: Provide standard cloud benchmarks for elasticity, dynamic scaling, and observability important for performance, operational efficiency, and cost optimization.

6. The infrastructure for Postal Life Insurance (PLI) includes following requirements at DC & DR locations.

Sr. No.	Environment at DC	Number of VM/Nodes	vCPU	RAM (in GB)	Storage in (in TB)
1	Prod	68	3,680	15,680	1,424
2	Pre-Prod (Staging) 100% of Prod	68	3,680	15,680	1,424

Sr. No.	Environment at DC	Number of VM/Nodes	vCPU	RAM (in GB)	Storage in (in TB)
3	Total (Sr. No. 1 + Sr. No. 2)	136	7,360	31,360	2,848
4	DR-Prod (equals to DC-Prod)	68	3,680	15,680	1,424
5	25% as a cushion	17	920	3,920	356
6	Total (Sr. No 4 + Sr. No. 5)	85	4,600	19,600	1,780
7	Total of DC+DR equirements (Sr. No. 3 + Sr. No. 6)	221	11,960	50,960	4,628

7. Expectations / Requirements to run the PLI 2.0 application

Sr. No.	Requirements/assumptions-DoP side
1	Day 1 DB size: Taken as 1200 TB +200 TB for 1 year. This should be augmented as per usage.
2	Flexible infra deployment (with the required no. of Cores & RAM to be made available) is required.
3	Infra vertical auto scaling up/ scaling down service.
4	Infra to be charged as per usage.
5	Replication for IaaS from DC-DR without limitations & 3rd site (DoP identified location)
6	Network visibility & integration between K8S cluster and DB clusters, as well as outside clusters
7	Sufficient throughput between all Network/Security/Application/DB clusters
8	Log management

9	Commodity Infra
DB-related features requirements.	
1	DB replication at DoP's 3rd site
2	DB backup on demand, Schema / object-wise
3	EPAS service for Postgres DB is required
4	Load balancer and connection pooler
5	Backup and recovery manager (BARMAN)

8. Infra Requirements (for other than application on Kubernetes)

Environment at DC	No. of VM	Operating System (with Version)	vCPU (per VM)	RAM in GB (per VM)
Prod-Kafka	18	TBD	16	64
Prod-CI/CD and other tools	10	TBD	4	32
Prod-other tools (eg. Temporal)	10	TBD	4	32
DC-Prod-Total	38		368	1,792
Pre-Prod (Staging)	38	TBD	368	1,792
Total	76		736	3,584

9. Compute for Applications -K8S

Environment at DC	No. of nodes	vCPU (per VM)	Memory in GB
Prod-Master Nodes	4	16	64
Prod-Worker Nodes	10	16	128
DC-Prod-Total	14	224	1536
Pre-Prod(Staging)	14	224	1536
Total	28	448	3072

10. Database requirements

Environment at DC	Database	Version	Number	vCPU	RAM	Remarks
Prod-Transactional	PostgreSQL	TBD	8	256	1,024	4 numbers cluster of 2
Prod-Transactional	ClickHouse	TBD	4	128	512	
Prod-OLTP ledger			2	256	1,024	
DC-Prod (Archival)			2	8	32	
DC-Prod-Total			16	3,088	12,352	
Pre-Prod (Staging)			16	3,088	12,352	
Total			32	6,176	24,704	

11. Storage

Environment at DC	Storage requirements in TB	Assumptions
DC-Boot Volume (VM)	14	100 GB per VM
DC-Additional Volume (VM)	5	

Environment at DC	Storage requirements in TB	Assumptions
DC-Block (DB)-Transactional	1,200	Migration from existing 1.0 PLI App
DC-Block (DB)-others	200	New DB
DC-NFS storage	5	
DC-Prod-Total	1,424	
Pre-Prod (Staging) (Both object + NFS)	1,424	
Total	2,848	

4.10 Server Requirements

It is envisaged that the proposed solution will require deployment of a limited number of application and database servers at CEPT Mysuru as third replica. Detailed technical specifications, configurations, and sizing requirements for these servers shall be finalized and shared with the bidders at the RFP stage.

4.11 Technology Stack for Postal Life Insurance

Layer	Sr. No.	Scope/ Area	Software Tool Proposed to be Used or equivalent
UI	1	Internal and External Portals	React and NextJS
	2	Desktop (Offline Solution)	React with ElectronJS
	3	Internal and External Mobile Apps	Flutter
	4	MIS/BI Front End	Superset
Application & DB	5	API Development	Golang and Java Spring Boot
	6	API Documentation	Swagger
	7	Application Security	Burp Suite
	8	Cache	Redis
	9	Local DB in case of Mobile Apps	SQLite
Testing Tools	10	Load testing	JMeter
	11	API testing	Postman
	12	Functional automation	Selenium
	13	Bug Tracking Tool	Bugzilla
CI/CD	14	Code Repository	GitLab
	15	Version Management	GitLab
	16	Orchestration & Deployment	Kubernetes with Docker & Rancher

Layer	Sr. No.	Scope/ Area	Software Tool Proposed to be Used or equivalent
	17	Image Repository	Harbor
	18	Dependency Check	OWASP
	19	Code Review	Sonarqube
	20	Container Orchestration	Kubernetes with ContainerD
	21	NPM Repository & Go Proxy	Nexus
	22	Image Security	Trivy
	23	Configuration Management	Ansible
DB	24	DB Services – Real-time monitoring; Scalability and flexibility; Threat detection and alerting; Managed Services; Compliance Reporting; Creation/HA; Maintenance/Backup/Replication/Audit DB	PostgreSQL
	25	Reports Database (Data Warehouse)	ClickHouse
	26	Ledger Database	Tiger Betel
	27	Datalake	Iceberg
Monitoring	28	APM (Infra & Network Monitoring end to end trace, Alerting Analytics)	To be proposed by Bidder
Security / Authentication	29	SIEM tool	To be proposed by Bidder
	30	SOAR	To be proposed by Bidder
	31	PIM & PAM	To be proposed by Bidder
	32	IDAM (RBAC) & SSO	Keycloak
	33	Vault	HashiCorp
	34	Digital Signature	Aadhaar e-Sign
Messaging & Queue	35	Messaging Queue	Kafka
Workflow /Task scheduler/ETL	36	Workflow	Temporal
	37	Workflow	Cassandra
	38	Workflow	ELK
	39	Data Pipeline (DAGs)	Apache Airflow
	40	ETL	Apache Spark
Hypervisor/ OS /AV	41	Operating System	Ubuntu 22.04, 24.05
	42	Hypervisor	CSP scope
	43	AV (for servers)	CSP scope
Gateway	44	Ingress controller /API Gateway	Kong
Content Management	45	ECMS tool including OCR functionality	To be proposed by Bidder
Others	46	SFTP	SFTPGo
	47	Backup & Recovery solution	To be proposed by Bidder
Notification	48	Notification services	WhatsApp
Ledger & Accounting	49	Ledger framework supporting ledger performance	

4.12 Manpower requirements

The Department of Posts (DoP) is seeking specialized resources to support this engagement, ensuring the successful implementation and management of the cloud infrastructure and associated applications. These specialized resources should possess extensive expertise in cloud technologies, infrastructure management, application deployment, and security compliance. The DoP expects the selected System Integrator (SI) to provide a team of qualified professionals with relevant certifications and proven experience in delivering similar projects. This specialized skill set will be critical in addressing the unique challenges of this engagement, facilitating seamless integration, and ensuring that the DoP's operational objectives are met with the highest standards of quality and efficiency.

The tentative requirement of the resources is as follows:

Sr. No.	Skill Set	Number of resources	Experience level
1	Solution Architect	1	L3
2	Infra Architect	1	L3
3	DB Architect	1	L3
4	Security Architect	1	L3
5	Project Manager	1	L3
6	ECMS	2	L2
7	PostgreSQL	2	L2
8	ClickHouse	1	L2
9	TigerBeetle	1	L2
10	Iceberg	1	L2
11	Kafka	2	L2
12	Cassandra	1	L2
13	Airflow	1	L2
14	Spark	1	L2
15	OCR Technology	1	L2
16	Backup and Recovery Engineer	1	L2
17	KeyCloak	2	L2
18	K8 Certified Engineer	1	L2
19	Infra & Storage Engineer	1	L2
20	BCP Engineer	1	L2
21	Golang Engineer	1	L2
22	NextJS	1	L2
23	Flutter Engineer	1	L2

Sr. No.	Skill Set	Number of resources	Experience level
24	AI/ML	1	L2

Note: L3 indicates experience level of more than 15 years and L2 indicates experience of more than 8 years.

4.13 Tools and licenses

Indicative list of software/tools and licenses proposed to be used, which needs to be procured, delivered and managed by the SI:

Sr. No.	Scope/ Area	Users / EPS/ Hits/ containers
1	DB (PostgreSQL)	8 DBs
2	Reports Database (Data Warehouse)	500 users/2 TB data
3	APM (Infra & Network Monitoring end to end trace, Alerting)	150 VMs
4	SIEM tool	1500 EPS
5	SOAR	1500 EPS
6	PIM & PAM	50 users/150 Assets
7	IDAM (RBAC) & SSO	6 lakh users, 1.5 lakh concurrent sessions, 200 tps
8	Vault	
9	Digital Signature (Aadhaar e-Sign)	10,00,000 Bonds per year
10	Messaging Queue	Support for issues
11	Ingress controller /API Gateway	5 Crore hits per month
12	ECMS tool including OCR functionality	10 crore documents per year
13	SFTP	Unlimited
14	Notification services	1 crore messages permonth

4.14 Milestones and Timelines

The milestones and timelines will be shared at the RFP stage.

4.15 Governance and Reporting

The System Integrator (SI) shall be responsible for establishing a robust governance framework and ensuring effective reporting mechanisms throughout the project lifecycle. The SI's responsibilities in this regard include:

1. **Establish a Governance Structure with DoP:** The SI shall collaborate with the Department of Posts (DoP) to establish a comprehensive governance structure. This structure will define roles, responsibilities, and decision-making processes to ensure effective oversight and management of the project. The governance framework will facilitate clear communication and alignment between the SI and DoP, enabling timely resolution of issues and strategic guidance.
2. **Participate in Regular Review Meetings:** The SI shall actively participate in regular review meetings with the DoP, which may be scheduled on a weekly, monthly, or quarterly basis, as agreed upon. These meetings will serve as a platform for discussing project progress, addressing challenges, and aligning on future activities. The SI will prepare for these meetings by providing relevant updates and insights into project status, performance metrics, and any areas requiring attention.
3. **Provide Management Information System (MIS) Reports:** The SI shall deliver comprehensive MIS reports to the DoP, which will cover critical aspects of project performance, including:
 - a. **SLA Compliance:** Detailed reporting on compliance with established Service Level Agreements (SLAs), including metrics related to uptime, response times, and service quality.
 - b. **Incidents and Resolutions:** A summary of incidents reported during the reporting period, including their nature, resolution status, and any lessons learned to prevent recurrence.
 - c. **Security Events:** Reporting on security events and incidents, including any breaches, vulnerabilities identified, and the actions taken to mitigate risks and enhance security posture.
 - d. **Capacity and Performance Trends:** Analysis of capacity utilization and performance trends over time, providing insights into system efficiency, resource allocation, and potential areas for optimization.

Through these governance and reporting mechanisms, the SI will ensure transparency, accountability, and continuous improvement in project execution, fostering a collaborative environment with the DoP.

4.16 Exit Management

The System Integrator (SI) shall be responsible for ensuring a seamless exit management process at the conclusion of the contract. The SI's responsibilities in this regard include:

1. **Ensure Smooth Transition of Services at the End of the Contract:** The SI shall develop and implement a comprehensive exit management plan to facilitate the smooth transition of services back to the Department of Posts (DoP) or to a new service provider. This plan will outline the steps necessary to ensure continuity of operations and minimize any potential disruptions during the transition phase.
2. **Hand Over All Data, Documentation, Configurations, and Access Credentials to DoP:** Upon termination or expiration of the contract, the SI shall ensure the complete handover of all relevant data, documentation, configurations, and access credentials to the DoP. This includes, but is not limited to:
 - a. All application and system data, including backups and archives.
 - b. Comprehensive documentation detailing system Architecture, configurations, and operational procedures.
 - c. Access credentials for all systems, applications, and services utilized during the contract period.
 - d. Any other materials necessary for the DoP to effectively manage and operate the services post-transition.
3. **Provide Exit Support for a Defined Transition Period Without Service Disruption:** The SI shall offer exit support for a defined transition period, as mutually agreed upon with the DoP. This support will be critical to ensuring that there is no disruption to services during the handover process. The SI will remain available to assist with any issues that arise during the transition, provide training to DoP personnel as needed, and address any questions or concerns related to the systems and processes being transitioned.

Through these exit management activities, the SI will ensure that the transition is conducted in an orderly and efficient manner, safeguarding the interests of the DoP and maintaining operational continuity.

4.17 Confidentiality and Data Ownership

1. **Ownership of Application Data and Configurations:** All application data, configurations, and related information generated, processed, or stored during the course of the engagement shall remain the exclusive property of the Department of Posts (DoP). The SI acknowledges that the DoP retains full rights to all data and configurations, and the SI shall not claim any ownership or rights over such information. Upon termination or expiration of the contract, the SI shall ensure the return or secure transfer of all data and configurations to the DoP, in accordance with the exit management provisions outlined in this EOIRFP.

2. **Confidentiality and Compliance with Data Protection Laws:** The SI shall maintain strict confidentiality regarding all information related to the DoP, its operations, and any data accessed or processed during the engagement. The SI agrees to implement appropriate measures to Protect the confidentiality of this information and to prevent unauthorized access, disclosure, or use. Furthermore, the SI shall comply with all applicable data Protection laws and regulations, ensuring that personal data is handled in accordance with legal requirements. This includes, but is not limited to, implementing necessary security measures, conducting regular audits, and providing training to personnel on data Protection practices.

Through these commitments, the SI will ensure that the integrity and confidentiality of the DoP's data are upheld throughout the duration of the contract and beyond.

5 Annexures

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5.1 Annexure 1: Template for Pre-Bid Queries

Format for Sharing the Pre-Bid Queries					
1. Number of Pre-Bid Queries: 2. EOI No: 3. EOI Name: Expression of Interest (EOI) for Selection of SI for Insurance Management Solution (IMS) to Department of Posts					
Bidder Name (Organization) and Address				Mobile No.	
Representative Name				e-mail ID	
S. No.	Page No.	Section No.	Clause No.	Actual Clause in the EOI	Clarification Sought / Amendment Requested
1.					
2.					

5.2 Annexure 2: Covering Letter

(Company Letter Head)

To,
 Chief General Manager
 Directorate of Postal Life Insurance
 Chanakyapuri Post Office Complex
 New Delhi-110021

Subject: Submission of the cover letter in response to the EOI No <> dated <> for Selection of SI for Insurance Management Solution (IMS) to Department of Posts (DoP)

Dear Sir/Madam,

We, the undersigned, offer to provide for “Selection of SI for Insurance Management Solution (IMS) to Department of Posts (DoP)” in response to the EOI dated <insert EOI date> and EOI No <insert EOI no>. We are hereby submitting our response.

Our Correspondence details concerning this EOI are:

Sr. No.	Information	Details
1	Name of the contact person	
2	Address of the Contact Person	
3	Name, designation and contact, address of the person to whom, all references shall be made, regarding this EOI	
4	Telephone Number of the Contact Person	
5	Mobile Number of the Contact Person	
6	E-mail ID of the Contact Person	
7	Corporate Website URL	

We hereby declare that all the information and statements made in this eligibility criteria are true and accept that any misinterpretation contained in it may lead to our disqualification.

We agree to abide by all the terms and conditions of the EOI and related corrigendum(s)/ addendum(s).

We confirm that we have read the complete EOI document and have no reservations in accepting the provisions of the EOI, the General Conditions of the Contract, and the Scope of Work. We undertake that we have no deviations from the terms and conditions of the EOI and related corrigendum(s)/ addendum(s). At a later date, if any deviation is observed, it shall stand withdrawn. We would hold the terms of our bid valid for 180 days as stipulated in the EOI.

We hereby declare that our bid is made in good faith, without collusion or fraudulent intent. We hereby declare that as per EOI requirement, we have not been listed under any active blacklist / debarred list by the Central / State Government / PSU / any other statutory body of India as of EOI submission date.

We understand you are not bound to accept any response you receive.

The information contained in the response is true and correct to our best knowledge and belief.

Yours sincerely,

Signature of Authorised signatory [In full and initials]:

Name and Title of Signatory:

Name of Firm:

Address:

Email ID:

Phone No

Location:

Date:

5.3 Annexure 3: EOI Response Checklist

Sr. No.	Parameter	Submitted (Yes / No)	Documentary Proof (Page Number)
1	Annexure 2: Covering Letter		
2	Annexure 3: EOI Response Checklist		
3	Annexure 4: Profile of the Bidding Firm		
4	Annexure 5: Copy of Certification of Incorporation/Registration Certificate		
5	Annexure 6: Copy of GST Registration Certificate		
6	Annexure 7: Copy of PAN Card		
7	Annexure 8: Certificate indicating years of operations		
8	Annexure 9: DPIIT Start Up registration Certificate / MSE's Certificate		
9	Annexure 10: Bidder's Financial Statement for financial year 2022-23		
10	Annexure 11: Bidder's Financial Statement for financial year 2023-24		
11	Annexure 12: Bidder's Financial Statement for financial year 2024-25		
12	Annexure 13: Turnover, Profitability and Net Worth Certificate		
13	Annexure 14: Copy of CMMI Level 3 certificate		
14	Annexure 15: Copy of ISO accreditation /certification(s)		
15	Annexure 16: Bidder's experience in Experience in Insurance Solutions		
15(A)	Project Citation		
15 (B)	Copy of Purchase Order/Work Order / Contract / letter		
15(C)	Copy of completion certificate / letter from client if project is live		
16	Annexure 17: Bidder's experience in Experience in Cloud Solutioning		
16(A)	Project Citation		
16(B)	Copy of Purchase Order/Work Order / Contract / letter		

Sr. No.	Parameter	Submitted (Yes / No)	Documentary Proof (Page Number)
16(C)	Copy of completion certificate / letter from client if project is live		
17	Annexure 18: Certificate for Manpower		
18	Annexure 19: Format for undertaking for non-blacklisting and non-debarment		
19	Annexure 20: Format for Power of Attorney		
20	Annexure 21: Conflict of Interest		
21	Annexure 22: Disclosure of Court Cases		
22	Annexure 23: Self-Declaration by Bidder w.r.t Rule 144 (xi) in GFR 2017		
22	Annexure 24: Format for any other relevant information		

5.4 Annexure 4: Profile of the Bidding Firm

A. Background Information
Name of the firm:
Role:
Registered Office Address:
Name of the contact person and contact details (Note: For Bidder, the contact person should be the Authorised Signatory):
Name and details of the CEO:
B. Other Information
No of years of Operation
Total number of Employees
Total number of Employees in India
List of Quality Certifications
List of Indian Customers to whom the Firm has provided similar services in India in the last 3 years. (Note: Similar Services will mean the type of services that the Firm will provide as part of this EOI)

5.5 Annexure 5: Copy of Certification of Incorporation/ Registration Certificate

Copy of relevant document(s)/certificate(s) to be attached as issued by Regulatory Authority(s).

5.6 Annexure 6: Copy of GST Registration Certificate

Copy of relevant document(s)/certificate(s) to be attached as issued by Regulatory Authority(s).

5.7 Annexure 7: Copy of PAN Card

Copy of relevant document(s)/certificate(s) to be attached as issued by Regulatory Authority(s).

5.8 Annexure 8: Certificate indicating years of operations

Certificate from the Statutory Auditor / Company Secretary indicating the number of years of operations in India as of the bid submission date

5.9 Annexure 9: DPIIT Start Up registration Certificate / MSE's Certificate

Copy of relevant document(s)/certificate(s) to be attached as issued by Regulatory Authority(s).

5.10 Annexure 10: Bidder's Financial Statement for financial year 2022-23

Copy of consolidated Balance Sheet and consolidated Profit & Loss statement certified by statutory auditor / Chartered accountant of the entity for the financial years 2022-23

5.11 Annexure 11: Bidder's Financial Statement for financial year 2023-24

Copy of consolidated Balance Sheet and consolidated Profit & Loss statement certified by statutory auditor / Chartered accountant of the entity for the financial years 2023-24

5.12 Annexure 12: Bidder's Financial Statement for financial year 2024-25

Copy of consolidated Balance Sheet and consolidated Profit & Loss statement certified by statutory auditor / Chartered accountant of the entity for the financial years 2024-25

5.13 Annexure 13: Turnover, Profitability and Net Worth Certificate

To,
Chief General Manager
Directorate of Postal Life Insurance
Chanakyapuri Post Office Complex
New Delhi -110021

Sub: Submission of the Turnover, Profitability and Net Worth Certificate in response to the EOI No<> dated <> for Selection of SI for Insurance Management Solution (IMS) to Department of Posts (DoP)

A-Annual Turnover

S. No.	Financial Year	Annual Turnover (₹ in Crores)	Average Annual Turnover (₹ in Crores)
1.	Financial Year 2022-2023		
2.	Financial Year 2023- 2024		
3.	Financial Year 2024- 2025		

B-Profitability of the Company

S. No.	Financial Year	Annual Net Profit of the Company (₹ in Crores)	Average Annual Net Profit of the Company (₹ in Crores)
1.	Financial Year 2022-2023		
2.	Financial Year 2023- 2024		
3.	Financial Year 2024- 2025		

C-Net Worth of the Company

S.No.	Financial Year	Net Worth (₹ in Crores)
1.	Financial Year 2022-2023	
2.	Financial Year 2023- 2024	
3	Financial Year 2024- 2025	

Name of the auditor's Firm:

Seal of auditor's Firm:

Date:

(Signature, name and designation of the authorized signatory for the Auditor's Firm)

Note: Copy of consolidated and standalone Balance sheet and profit and loss statement certified by Statutory Auditor / Chartered Accountant of the entity to be enclosed.

5.14 Annexure 14: Copy of CMMI Level 3 certificate

Copy of relevant document(s)/certificate(s) to be attached as issued by Issuing Authority(s)

5.15 Annexure 15: Copy of ISO accreditation /certification(s)

Copy of relevant document(s)/certificate(s) to be attached as issued by Issuing Authority(s)

- ▶ at least 2 of the following accreditations / certifications valid as of the last date of bid submission
 - ISO 27001:2022 or above
 - ISO/IEC 20000
 - ISO 9001:2015 (for IT Operations) or above for at least one office present in India

5.16 Annexure 16: Bidder's experience in Insurance Solutions

5.16.1 Project Citation:

A	General Information	
1.	Name of the Project	
2.	Client for which the Project was executed	
3.	Name and contact details of the client	
B	Project Details	
4.	Description of the Project	
5.	Scope of services	
6.	Relevance to the current Project	
7.	Outcomes of the Project	
C	Other Details	
8.	Total cost of the Project (Approx.)	
9.	Total cost of the services provided by the Bidder (Approx.)	
10.	Duration of the Project (no. of months, start date in DDMMYYYY, completion date in DDMMYYYY, current status)	
D	Other Relevant Information / Supporting documents	
11.	Copy of Purchase Order/Work Order and Contract with Client / letter from the client specifying the scope of work	
12.	Certificate from the client (with name, designation, sign and stamp) that the project is still active as on the date of publication of EOI OR Completion certificate in case the project is completed within last one year.	

Note: The cited experience in case of closed or active projects should be minimum 3 years.

5.16.2 Copy of Purchase Order/Work Order / Contract / letter

Copy of Purchase Order/Work Order and Contract with Client / letter from the client specifying the scope of work

5.16.3 Copy of completion certificate / letter from client if project is live

Certificate from the client (with name, designation, sign and stamp) that the project is still active as on the date of publication of EOI

OR

Completion certificate in case the project is completed within last one year.

5.17 Annexure 17: Bidder's experience in Experience in Cloud Solutioning

5.17.1 Project Citation:

A	General Information	
1.	Name of the Project	
2.	Client for which the Project was executed	
3.	Name and contact details of the client	
B	Project Details	
4.	Description of the Project	
5.	Scope of services	
6.	Relevance to the current Project	
7.	Outcomes of the Project	
C	Other Details	
8.	Total cost of the Project (Approx.)	
9.	Total cost of the services provided by the Bidder (Approx.)	
10.	Duration of the Project (no. of months, start date in DDMMYYYY, completion date in DDMMYYYY, current status)	
D	Other Relevant Information / Supporting documents	
11.	Copy of Purchase Order/Work Order and Contract with Client / letter from the client specifying the scope of work	
12.	Certificate from the client (with name, designation, sign and stamp) that the project is still active as on the date of publication of EO1 OR Completion certificate in case the project is completed within last one year.	

Note: The cited experience in case of closed or active projects should be minimum 3 years.

5.17.2 Copy of Purchase Order/Work Order / Contract / letter

Copy of Purchase Order/Work Order and Contract with Client / letter from the client specifying the scope of work

5.17.3 Copy of completion certificate / letter from client if project is live

Certificate from the client (with name, designation, sign and stamp) that the project is still active as on the date of publication of EOI

OR

Completion certificate in case the project is completed within last one year.

5.18 Annexure 18: Certificate for Manpower

Bidders are required to submit a self-declaration from an authorized signatory confirming the availability of more than 200 resources with the requisite skill sets and certifications.

To be submitted in Bidder's own format

5.19 Annexure 19: Format for undertaking for non-blacklisting and non-debarment

(To be executed on Non – judicial stamp paper of INR 100/-or such equivalent amount and document duly attested by notary public)

To,
Chief General Manager
Directorate of Postal Life Insurance
Chanakyapuri Post Office
Complex
New Delhi-110021

Sub: Submission of the undertaking for non-blacklisting in response to the EOI No <> dated <> for Selection of SI for Insurance Management Solution (IMS) to Department of Posts (DoP).

< insert bidder name> or any of its successor, is not in the active blacklist/debarred list for indulging in corrupt practice, fraudulent practice, coercive practice, undesirable practice, breach of contract or restrictive practice by any Central/State Government/PSU/any other statutory body of India as on EOI submission date.

We, hereby declare that we:

1. have not been convicted as on date and also within three years preceding the last date of EOI submission or stand declared ineligible/ suspended/ blacklisted/ banned/ debarred by appropriate agencies of the Government of India from participation in procurement processes of all its entities for offences mentioned in EOI document in this regard.
2. we have neither changed our name nor created a new "Allied Entity", consequent to the above disqualifications.

Yours sincerely,

Signature of Authorised signatory [In full and initials]:

Name and Title of Signatory:

Name of Firm:

Address:

Email ID:

Phone No

Location:

Date:

5.20 Annexure 20: Format for Power of Attorney

Bidder's own format

5.21 Annexure 21: Conflict of Interest

(Company Letterhead)

To,

Chief General Manager

Directorate of Postal Life Insurance

Chanakyapuri Post Office Complex

New Delhi-110021

Sub: Submission of the conflict of interest in response to the EOI No <> dated <> for Selection of SI for Insurance Management Solution (IMS) to Department of Posts (DoP)

Dear Sir/Madam,

I/We do hereby undertake that there is an absence of, an actual or potential conflict of interest on the part of the bidder due to prior, current, or proposed contracts, engagements, or affiliations with the Department of Posts.

The firm is not owned or controlled by any employee of DoP or their relatives.

I/We also confirm that there are no potential elements (time frame for service delivery, resource, financial or other) that would adversely impact our ability to complete the requirements as given in the EOI.

We undertake and agree to indemnify and hold DOP harmless against all claims, losses, damages, costs, expenses, proceeding fees of legal advisors (on a reimbursement basis) and fees of other professionals incurred (in the case of legal fees and fees of professionals, reasonably) by DOP and/or its representatives, if any such conflict arises later.

Yours sincerely,

Signature of Authorised signatory [In full and initials]:

Name and Title of Signatory:

Name of Firm:

Address:

Email ID:

Phone No

Location:

Date:

5.22 Annexure 22: Disclosure of Court Cases

To

Chief General Manager

Directorate of Postal Life Insurance

Chanakyapuri Post Office Complex

New Delhi-110021

Sub: Submission of the Disclosure of Court Cases, which may directly and indirectly affect the provisions of services in response to the EOI No <> dated <> for the Selection of SI for Insurance Management Solution (IMS) to Department of Posts (DoP):

Pending Litigation			
Year	Matter in Dispute	Value of Pending Claim in ₹ (if any)	Value of Pending Claim as a percentage of Net Worth (if any)

The information of pending litigation mentioned above is true and correct to our best knowledge and belief.

Yours sincerely,

Signature of Authorised signatory [In full and initials]:

Name and Title of Signatory:

Name of Firm:

Address:

Email ID:

Phone No

Location:

Date:

5.23 Annexure 23: Self-Declaration by Bidder w.r.t Rule 144 (xi) in GFR 2017

(vide OM F No 6/18/2019-PPD dated 23rd July 2020 and all its amendments/ clarifications)

<To be printed on Company letterhead of the Bidder>

To,
Chief General Manager
Directorate of Postal Life Insurance
Chanakyapuri Post Office Complex
New Delhi-110021

Subject: Submission of the self-declaration regarding Rule 144 (xi) in GFR 2017 in response to the EOI No <> dated <> for Selection of SI for Insurance Management Solution (IMS) to Department of Posts (DoP)

Dear Sir/Madam,

I/We have read the clause regarding restrictions on procurement from a bidder of a country that shares a land border with India. I/We certify that our company is not related to and neither a subsidiary/ holding/ affiliate or have an attached office of any border Companies as may be banned by the Government of India for doing business in India as per the referred GFR rule – 144 (xi) and other such rules or directives as issued by Government of India or, if from such a country, the bidder has been statutorily registered with the competent authority as per the procedure laid down about Government Orders in this regard.

I/We hereby agree to provide a copy of and/or produce an original of all such documents as may be necessarily required to be submitted for evidence in this regard.

I/We hereby certify that this bidder fulfils all requirements in this regard and is eligible to be considered.

Yours sincerely,

Signature of Authorised signatory [In full and initials]:

Name and Title of Signatory:

Name of Firm:

Address:

Email ID:

Phone No

Location:

Date:

5.24 Annexure 24: Format for any other relevant information

To be shared in Bidder's own format