



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

THE NEW INDIA ASSURANCE COMPANY LTD.

पंजीकृत एवं प्रधान कार्यालय : न्यू इन्डिया एश्योरन्स बिल्डिंग, 87, महात्मा गांधी मार्ग, फोर्ट, मुंबई - 400 001.

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18-06-2025

Office Note

Deputy General Manager


Bhaskar Reddy

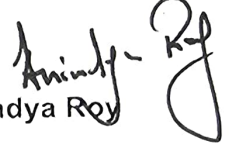
Deputy General Manager


Dhiraj Kumar

Chief Manager


Ravi Soongra

Chief Manager


Anindya Roy

Subject: Response to pre-bid queries for Tender NO: NIA/HO/NI/IT/06-25/01

Please find enclosed responses to the queries received under the bid NIA/HO/NI/IT/06-25/01

Post approval, this will be uploaded to the website/tender portal.

Submitted for approval.


Arundhati Roy
AO-IT

Queries - Empanelment RFP

Page No. (tender Ref)	Clause (tender Ref)	Description in the tender (tender Ref)	Query	NIA Response
1	Tender Details on Page 1	EMD (Earnest Money Deposit) : Rs. 5,000/- (Rs. Five Thousand Only)	DPIIT-recognised startups are exempt from EMD. Will NIACL waive the EMD requirement for eligible startups?	Yes. Please submit a self declaration undertaking in place of EMD mentioning that bidder is exempt from EMD.
7	SECTION I INSTRUCTIONS/GUIDELINES TO BIDDERS	9.0 PERFORMANCE BANK GUARANTEE: Point a	What minimum validity period do you require for the Performance Bank Guarantee beyond "project duration" (e.g. duration plus claim period)?	Generally it is for 3 months beyond contract period, but it is subject to change and shall be discussed with the successful bidders.
8 to 9	10.0 Scope of Work (SOW)	Domain 3: API Management	Are there existing APIs that need integration, or should new APIs be developed from scratch? What level of API security is required, and are there standards like OAuth to follow?	1. Existing APIs (documentation shall be provided) shall be asked to be migrated onto API Management Tool 2. New API development is part of the scope 3. API Security standards shall be discussed at the time of framing of detailed SOW for the project
8 to 9	10.0 Scope of Work (SOW)	Domain 3: API Management	Will NIA provide existing API documentation, or should the bidder create new documentation for all services?	1. Existing APIs (documentation shall be provided) shall be asked to be migrated onto API Management Tool 2. New API development is part of the scope. 3. API Security standards shall be discussed at the time of framing of detailed SOW for the project 4. API documentation is part of the scope for APIs developed/migrated by the bidder. However, the detailed SOW based on project requirement shall be discussed with the bidders at RFQ stage.
9	10.0 Scope of Work (SOW)	Domain 6 - Motor Vehicle Analysis - Motor Vehicle Make and Model Master review and update	Can you provide access to existing make and model master data? What is the frequency and process for updating vehicle model data?	All these details shall be shared to the successful vendor. The detailed SOW shall be designed at the time of project requirement in discussion with vendors at RFQ stage
9	10.0 Scope of Work (SOW)	Domain 6 - Motor Vehicle Analysis - Dynamic Used Car Value Analysis	Are there specific valuation models or methodologies for used car value analysis? Is there historical data for model training?	All these details shall be shared to the successful vendor. The detailed SOW shall be designed at the time of project requirement in discussion with vendors at RFQ stage. The vendor is expecting to possess capabilities for development of required models.
11 to 12	10.0 Scope of Work (SOW)	Domain 17: Other Miscellaneous Requirements - a. Tool for multi-lingual conversion of text and documents, including integration with NIACL's IT systems	How many and which all languages are required?	Count of language shall depend upon the project requirement and shall be discussed with the successful vendors at RFQ stage.
12	11.0 General Terms	Point a - Bidders can participate for multiple domains	If bidding in multiple domains, must we submit a fully separate Technical Bid for each, or is a single composite solution narrative acceptable?	Please submit one set of documents irrespective of number of domains participated. Annexure 2 shall indicate domain participate from the vendor. In case some domain requires a separate document specific to it (e.g. relevant experience eligibility criteria under Annexure 1), then it should be submitted too. In case of solution document, you may submit one composite document clearly indexing domain wise pages
13	11.0 General Terms - Section II	PART A – TECHNICAL BID (ONLINE) Point a - Bank Guarantee for EMD	Is EMD required or Bank Guarantee for EMD is required as EMD is only for Rs. 5000/-. Please clarify	Bank Guarantee is required

13	11.0 General Terms - Section II	PART A – TECHNICAL BID (ONLINE) Point f. Solution Document as per Scope of Work	Could you please outline the typical level of detail you expect in the initial Solution Document, so we can ensure our proposal aligns with your needs?	Solution document is expected to mention details related to your experience and case studies, features of the solution/tool proposed, innovative solutions relevant to insurance domain, possibly a link (google drive etc) with demo video (if any) etc. This is only an indicative list and you may add/modify/remove subject to the domain.
13,14,15	Section III - General Terms & Conditions	Technical Evaluation - Presentation/Demo/POC relevant to domain in which vendor has participated - 70 Marks	As a startup applying for the first time with no prior engagements with NIACL, how should we demonstrate a domain-specific presentation/demo/POC? Must these have been executed previously for NIACL, or will POCs done for other clients be accepted? There is no clarity in SOW on how the vendors will be given score for presentations/Demo/POC (max upto 70 marks). Please clarify how the evaluation will be done for this part of the technical qualification.	POCs done for other clients shall be accepted but the scope should be relevant for NIACL's line of business. Evaluation shall be based upon technical capabilities demonstrated and marks shall be given by comparing capabilities of vendors.
22	ANNEXURE 5	NDA FORMAT	We have provided NDA for Tender no - (TENDERNO: NIA/HO/IT/SFDC/09-24/01), which is valid for two years. Do we have to provide new NDA again for this tender also?	New NDA for this tender shall be required.
41	ANNEXURE 8	SPECIAL INSTRUCTIONS TO BIDDERS FOR E-TENDERING Point no 2	If the DSC is already registered on bidding portal of NIA for an earlier tender (TENDERNO: NIA/HO/IT/SFDC/09-24/01), do we need to register again with the same DSC?	The contact detail of the tender portal vendor is mentioned in RFE document. You may contact them for tender portal related queries.
44	ANNEXURE 9	NON BLACKLISTING UNDERTAKING BY THE BIDDER	As the undertaking is required to be on the letterhead of the company but required to be signed by Chartered Accountant/Company Secretary. Is it mandatory to be signed by Chartered Accountant/Company secretary? As they will not sign on company's letterhead. If no, then who has to sign?	RFE document mentions "Undertaking signed by the Authorized Signatory of the bidder"
NA	Price Matching (L1+15%)	Not specified in tender.	Under the GeM Startup Runway, startups quoting within 15 % of L1 can match the lowest price and still win. Will a similar 'L1+15%' price-matching waiver apply in this RFP?	This RFE does not involve commercial evaluation.

Page No. (tender Ref)	Clause (tender Ref)	Description in the tender (tender Ref)	Query	NIA Response
17	General Criteria - Common for Startup and other FinTech	Relevant Experience The bidder must have been in operation for a period of at least 3 Years and providing similar services as on date of RFE with a proven track record of at least two completed collaboration or ongoing with at least 6 months elapsed with organizations in the BFSI space	We kindly request a relaxation under the MSE category for the requirement of prior BFSI experience. Our company has proven experience in delivering similar SMS services to reputed private sector clients. Although we have not yet worked with BFSI organizations, we are confident that our capabilities, technical strength, and service quality meet the required standards, and we respectfully seek your consideration for participation.	Please ensure adherence to the eligibility criteria mentioned in RFE document

Page No. (tender ref)	Clause (tender ref)	Description in the tender (tender Ref)	Query	NIA Response
16	Eligibility Criteria	1) General Criteria for Start ups (Registered in India) 2) General Criteria for FinTech other than Startup (registered in India) 3) General Criteria – Common for Startup and other FinTech	We would like to propose the inclusion of qualified System Integrators (SIs) in your ongoing onpanelment process. With the increasing complexity and scale of enterprise IT implementations—particularly across the domain areas outlined in the RFE document—engaging experienced SIs will help ensure smoother execution, enhanced delivery capabilities, and stronger project governance.	The SIs are eligible to participate if they comply with eligibility criteria and possess the capability to provide solution in the relevant domains

Post completion of this RFE, NIACL shall sign agreement with the selected bidders (for their respective domains). The Purchase Order (PO) shall be issued only if a requirement is raised under some domain for which the bidder is selected based on closed RFQ (Request for Quotes) among all the selected bidders under the domain.

What would be mode of domain project whether it would be on T&M or Fixed price for the Selected bidder? If it would be T&M then whether it would be Onsite or Hybrid

The details shall be discussed and decided at the RFQ stage.

12 General Terms

Last date of tender submission-30th June 2025

Request you to extend the deadline to 15th July 2025 as it required lot of paper work and due diligence

Please comply with the given timeline

12 General Terms

Clause (tender Ref)	Description in the tender (tender Ref)	Query	NIA Response
14 TECHNICAL EVALUATION (point g)	30 marks, if the implementation is done for four or more BFSI entities in India 20 marks, if the implementation is done for three BFSI entities in India 10 marks, if the implementation is done for two BFSI entity in India	We request NIAL to modify this as below: 30 marks, if the implementation is done for three or more BFSI/Govt/Private/PSU entities in India 20 marks, if the implementation is done for two BFSI/Govt/Private/PSU entities in India 10 marks, if the implementation is done for one BFSI/ Govt/Private/PSU entity in India	Please follow the criteria mentioned in the RFE.
17 Eligibility Criteria - General Criteria - 3b	The bidder must have been in operation for a period of atleast 3 years and providing similar services as on date of RFE with a proven track record of atleast two completed collaboration or ongoing with at least 6 months elapsed with organizations in the BFSI space.	We request NIAL to modify this as below: The bidder must have been in operation for a period of atleast 3 years and providing similar services as on date of RFE with a proven track record of atleast two completed collaboration or ongoing with at least 6 months elapsed with organizations in the Govt/Private/PSU/BFSI space.	Please follow the criteria mentioned in the RFE.

Clause (tender Ref)	Description in the tender (tender Ref)	Query	NIA Response
10.0 Scope of Work	Empanelment does not ensure work allocation	Can NIACL share estimated project pipeline or volume per domain?	The details shall be discussed and decided at the RFQ stage.
Domain 2	AI/ML based models for upsell/cross-sell, churn prediction, etc.	What specific business KPIs or success metrics will NIACL be targeting with these models?	This domain is a broad requirement and can include multiple types of projects. The details including KPIs and success metrics shall be discussed and decided at the RFQ stage depending upon the project requirement.
Domain 5	LMS for employees, customers, agents	What is the estimated number of users across categories (employees, agents, policyholders)?	The details shall be discussed and decided at the RFQ stage. The vendor solution is expected to be scalable.
Domain 9	Data Lake and Data Warehousing	What are the current tools or platforms used for data management and analytics (e.g., Hadoop, Azure, etc.)?	The details shall be discussed and informed at the RFQ stage.

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0	Domain 9	Data Lake and Data Warehousing	For analytics-related work (Domain 2, 9), what historical data (structured/unstructured) will be accessible to vendors during the project?	NIACL Core Insurance Data, Service Requests, Customer Grievances etc. This is an indicative list.
3	4.0 The Tender Offer	Empanelment does not restrict NIACL from issuing separate tenders	Will empaneled vendors be given preference in future tenders for related work?	This clause shall enable NIACL to explore market in case empaneled vendors aren't capable of implementing a project requirement under the domain, or aren't able to compete technically or commercially with a non-empaneled vendor in market. Due to these and other reasons, this RFE does not bind NIACL with empaneled vendors.
3 & 11	Domain 5,15,16	LMS & HRMS	For LMS, HRMS, and KPI (Domains 5, 15, 16), how many end users (employees, agents, offices) are expected?	The details shall be discussed and decided at the RFQ stage. The vendor solution is expected to be scalable. The office details can be checked at NIACL website.
-	General	-	Since empanelment does not guarantee project allocation, can NIACL provide indicative timelines or estimated project volumes for each domain?	The project volume and timeline depends upon the requirements raised internally by different departments in NIACL.
-	General	-	Post-empanelment, POs will be issued through a closed RFQ. What criteria will NIACL follow to invite vendors from the empaneled list for a specific RFQ?	The empaneled vendors which confirm compliance (through demo/POC etc) with project requirement after discussing detailed scope of work with NIACL, shall be called for RFQ stage. However, the exact details shall be shared post empanelment
-	General	-	There are interrelated domains (e.g., AI/ML, Data Lake, BI). How will NIACL avoid functional duplication or overlap between domains and vendors?	The project roadmap and methodology of implementation in case of overlap between domains shall be discussed at RFQ stage.
-	General	-	For each domain, what are the typical or expected durations of project assignments post empanelment?	This is dependent upon project requirement raised by different departments in NIACL. This shall be discussed during RFQ stage.
-	General	-	Which of the 17 domains are top priority for NIACL in FY 2025-26? Is there a roadmap or phased plan?	There is no pre-decided priority as of now.
-	General	-	What are the existing APIs, middleware, or integration platforms used? Are there preferences for REST, SOAP, etc.?	The details shall be discussed and informed at the RFQ stage.
-	General	-	Will vendors be required to work with legacy core systems? If yes, what support will be provided?	Yes this is possible during integrations. Support shall be provided wherever needed as per NIACL project team analysis
-	Commercial & Compliance Queries	-	Will NIACL entertain fresh tenders from non-empaneled vendors during the 2-year period?	This clause shall enable NIACL to explore market in case empaneled vendors aren't capable of implementing a project requirement under the domain, or aren't able to compete technically or commercially with a non-empaneled vendor in market. Due to these and other reasons, this RFE does not bind NIACL with empaneled vendors.
-	Commercial & Compliance Queries	-	Can NIACL share indicative SLA expectations and penalty clauses in advance to better prepare resource planning?	This depends upon project requirement raised by different departments in NIACL.
-	Commercial & Compliance Queries	-	What is the expected turnaround time for handling change requests, and how will it be priced post PO issuance?	The details shall be discussed and informed at the RFQ stage.
-	Commercial & Compliance Queries	-	Who retains ownership of any custom-developed solutions under this engagement?	The details shall be discussed and informed at the RFQ stage.

	Commercial & Compliance Queries		Domains like DevOps (17e) or API Management may involve infrastructure tools. Will NIACL procure licenses or expect vendors to manage them?	Vendors are expected to manage them. In case NIACL is making provision, it will be explicitly mentioned in detailed scope of work at the time of project requirement discussion and RFQ stage.
	Proposal Submission & Process		What detailed evaluation metrics will be used during the POC/presentation phase? (Only "70 marks" is mentioned currently.)	This has been answered in another query.
	Proposal Submission & Process		For startups who qualify per DPIIT norms, will there be relaxed criteria or differential scoring during technical evaluation?	The different criteria wherever applicable is already mentioned in Annexure 1.
	4.0 – The Tender Offer	"This empanelment does not bar NIACL from doing a separate tender going ahead for any of the domain line items..."	Could INT request clarification on the criteria that determine whether NIACL proceeds via empanelled vendors or separate RFPs?	This has been answered in another query.
	Clause 4(i)	"NIACL has discretion to issue separate tenders for same items even post-empanelment."	From a vendor's business continuity perspective, can NIACL consider defining a minimum guaranteed order volume post-empanelment?	There is no minimum guaranteed order volume.
	10.0 – Scope of Work	"The exact requirement in detail shall be discussed with the successful vendors and shared at the time of development of the projects."	Can NIACL provide an indicative timeline for when detailed SoWs will be shared post-empanelment? This affects INT's resource readiness and planning.	The vendors will be informed in advance and given time for planning.
	10.0 – Scope of Work	"All the vendors across domains must support integration with NIACL's IT systems."	Can NIACL clarify the existing technology stack, middleware, or integration methods (e.g., ESB, REST, SOAP)? Also, any tools/applications/services NIACL is currently focusing on in each domain?	The details shall be discussed and informed at the RFQ stage.
	9.0 – Performance Bank Guarantee	"10% of contract value"	Can NIACL clarify the minimum and maximum estimated order value per project so vendors can plan the PBG funding requirement?	This depends on the project requirement at RFQ stage.
	Domain 14 – Digital Payment Solutions	"Auto debit, e-NACH, POS"	What banking partners does NIACL currently use for digital collections? Do you expect vendor integration with NPCI stack?	The details shall be discussed and informed at the RFQ stage.
-11	Multiple Domains (1-17)	Scope of each domain is broad and some require infra (e.g., Data Lake, DevOps Tools)	Will NIACL provide infrastructure for deployment in on-prem setup (e.g., storage, compute) or is provisioning part of the vendor's scope? Especially critical for domains like Data Lake.	It could be both, depending upon the project requirement
	Domain 17.e	"DevOps tools: VCS, CI/CD, SAST, DAST, Observability etc."	Does NIACL have any current DevOps platform (e.g., Gitlab, Jenkins) or preferred tools for which vendor integration is expected?	There is no preferred tool as such.
2	Clause J	"Pre-delivery inspection at data centers."	Will pre-delivery inspections apply only to infra/software/hardware bids or also to services and development projects?	It could be both, depending upon the project requirement
2	11.0 – General Terms	"SOW in detail and SLA shall be shared to selected bidder only when actual requirement will be discussed post empanelment."	As multiple domains are listed, can NIACL confirm whether one vendor will be allowed to lead across multiple integrated domains under a single SoW, or will each be isolated?	The projects could be inter-disciplinary. The selected of vendor for the project depends upon the RFQ process.

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	Technical Evaluation	"NIACL may select any number of vendors or none."	Can NIACL clarify if selection of vendors will be made domain-wise or will the empanelment be ranked globally across all domains?	Empanelment shall be done domain wise
	Technical Evaluation	"70 marks for POC/Presentation relevant to the domain."	Can NIACL clarify whether POCs must be customized to NIACL-specific datasets or are generic BFSI-focused POCs acceptable?	This has been answered in another query.
	Annexure-1 (Eligibility Criteria)	"For Startups: Valid DPIIT certificate + experience in BFSI"	Can INT get clarity if consortium bids (Startup + Established partner) are accepted for mixed compliance on turnover + innovation?	Partnership is allowed. The bidder must comply with eligibility criteria
	Eligibility Criteria – Point 3(b)	"At least two completed or ongoing BFSI collaborations."	Will NIACL accept BFSI case studies from outside India (e.g., Middle East, SE Asia) if the bidder is India-registered?	RFE is seeking India based experience.

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1	Cover Page	EMD (Earnest Money Deposit) : Rs. 5,000/- (Rs. Five Thousand Only)	Request NIA to kindly clarify and confirm whether MSEs having UDYAM Registration Certificate will be provided the Exemption for Tender Fees and EMD (as per GOI Scheme under Ministry of MSME). Generally, this provision is acceptable by all the Public Sector Units.	Yes. Please submit a self declaration undertaking in place of EMD mentioning that bidder is exempt from EMD.
7	SECTION I INSTRUCTIONS/GUIDELINES TO BIDDERS Clause No.9.0) PERFORMANCE BANK GUARANTEE:	9.0) PERFORMANCE BANK GUARANTEE: a. Whenever the successful bidder is allotted a project post empanelment, they will have to furnish a Performance Bank Guarantee to the tune of 10% of purchase order value (contract value) for proper fulfillment of the contract in the form of a Bank Guarantee from a nationalized/scheduled bank valid for duration of the project from the date of purchase order. This Bank Guarantee shall be released on the completion of contract with NIACL.	Request NIA to kindly clarify and confirm whether the PBG mentioned here can be decided based on each project necessity. We also kindly request NIACL to reduce the PBG to the tune of 5 % Maximum of the Purchase Order Value (Contract Value)	PBG is based on each project for which RFQ takes place.
13	SECTION II PART A – TECHNICAL BID (ONLINE) #c)	c. Manufacturers Authorization Letter (In case bidder is not owner of the solution)	We suggest the MAF can be provided once the scope is finalized as that would require listing of modules of any proposed solution(s). Kindly clarify and confirm if just partner certificate is sufficient for the empanelment purpose, as the MAF will be provided by the OEM only when there are actual license and service deals of commercial value being proposed.	MAF needs to be submitted for the tools which the bidder is going to propose/demonstrate during the technical evaluation. Partner certificate shall suffice. When detailed scope is decided post empanelment which further requires use of additional such tools, MAF shall be requested again by NIACL at that stage.
13	SECTION II PART A – TECHNICAL BID (OFFLINE)	a. Bank Guarantee for EMD. b. NDA (duly signed and stamped). c. Integrity pact (duly signed and stamped) as per Annexure –6	Request to clarify if Bank Gurantee for EMD is applicable for MSE bidders	If bidder is exempt from EMD as per Government guidelines, they should submit a self declaration undertaking in place of EMD mentioning that bidder is exempt from EMD.

13	SECTION II PART A – TECHNICAL BID (OFFLINE)	b. NDA (duly signed and stamped).	NDA is listed as part of Offline Bid submission but page 12 of the RFE says "g. The successful bidder shall require signing a NDA as per Annexure-5 with NIACL to maintain and protect the confidentiality of the Data." Please confirm if NDA has to be signed by the Bidder (who participates in this Tender) or Successful Bidder (who is selected and will be empaneled by NIACL)	NDA needs to be submitted by the successful bidder. NIACL will share an addendum to remove the NDA requirement from technical bid submission.
14	SECTION III GENERAL TERMS & CONDITIONS TECHNICAL EVALUATION	Only those bidders having an absolute technical score of more than 70 marks shall be eligible for further process in this RFE.	We request the NIACL to provide relaxation / exemption for India implementation experience for MSE Bidders.	Criteria for scoring 70 marks in technical score is compulsory.
14	SECTION III GENERAL TERMS & CONDITIONS TECHNICAL EVALUATION #g. S. No.1	Criteria Project implementation relevant to domain in which bidder has participated Marks 30 marks, if the implementation is done for four or more BFSI entities in India 20 marks, if the implementation is done for three BFSI entities in India 10 marks, if the implementation is done for two BFSI entity in India	We request the NIACL to exempt this clause to include global experience as this will benefit the NIACL when the Bidders can bring global experience. We kindly request NIACL to modify as following for wider participation from eligible bidders who serve BFSI sector Criteria Project implementation relevant to domain in which bidder has participated Marks 30 marks, if the implementation is done for four or more BFSI entities in India/Abroad 20 marks, if the implementation is done for three BFSI entities in India/Abroad 10 marks, if the implementation is done for two BFSI entity in India/Abroad	Please adhere to RFE Clauses
15	AGREEMENT	The successful bidder shall enter into a detailed Agreement. A Performa/draft Agreement (Annexure 10) will be provided to the successful bidders.	Please confirm that Bidders do not need to submit Annexure 10 as part of Bid response.	This clause is only for the successful bidder which is empaneled
General	General	General	Kindly clarify if bidders are allowed to submit a single proposal covering all the respective domains as per the technical expertise	Please submit one set of documents irrespective of number of domains participated. Annexure 2 shall indicate domain participate from the vendor. In case some domain requires a separate document specific to it (e.g. relevant experience eligibility criteria under Annexure 1), then it should be submitted too. In case of solution document, you may submit one composite document clearly indexing domain wise pages.
General	General	General	Could you provide a list of the source applications along with details regarding the technologies involved?	The details shall be shared with the successful vendor
General	General	General	Could you clarify what specific types of AI or Generative AI use cases you are most interested in, and what key outcomes you expect from them?	The domain for which this query is being asked is not clear.
General	General	General	What specific security standards or protocols does your organization currently follow to ensure the integrity of the software, and are there particular compliance requirements we should be aware of?	The details shall be shared with the successful vendor

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General	General	General	For certain domain areas we would require third party products and licenses, which can be taken only when the particular RFP comes up. We can submit the Partner certificate for the same. Kindly request NIA to confirm if this is acceptable.	Manufacturer Authorisation Letter needs to be submitted for the tools which the bidder is going to propose/demonstrate during the technical evaluation. Partner certificate shall suffice. When detailed scope is decided post empanelment which further requires use of additional such tools, Manufacturer Authorisation Letter shall be requested again by NIACL at that stage.
44	ANNEXURE-9 NON BLACKLISTING UNDERTAKING BY THE BIDDER	ANNEXURE-9 NON BLACKLISTING UNDERTAKING BY THE BIDDER	Please confirm if this has to be on our CA letter head or Bidder letter head.	Bidder letter head
46	ANNEXURE 10 Agreement Format	ANNEXURE 10 Agreement Format	Please confirm that Bidders do not need to submit Annexure 10 as part of Bid response, as this is to be submitted only during the award of contract or empanelment	Yes

Page no (Tender Ref)	Clause (Tender Ref)	Description in the tender (Tender Ref)	Query	NIA Response
6	Scope of Work (SOW)	Domain 1: Policy Administration Modernization	Is there a roadmap for modernizing the policy administration system? Should the proposed solution support phased migration?	The roadmap and detailed scope shall be discussed at the RFQ stage post empanelment. Phased migration could be part of the scope.
8	Scope of Work (SOW)	Domain 2: Artificial Intelligence/Machine Learning (AI/ML), Data Analytics and Business Intelligence	Please advise types of data to be collected (e.g., text, images, videos)? Will the sentiment analysis include text posts, comments, images, videos, or a combination of these?	The detailed scope including type of data depends upon the project requirement raised post empanelment. It could include all types of data mentioned in the query.
7	Scope of Work (SOW)		Please clarify if NIACL will provide historical data for training these models. If yes, what is the volume and format of the data?	Yes NIACL shall provide historical data. In case vendor needs to use publicly available data (e.g. from IRDAI) for some requirement, it shall be mentioned in detailed scope
7	Scope of Work (SOW)		Please clarify whether access to the social media handles / APIs for data extraction will be provided? or vendor will be expected to source this data independently?	NIACL specific data which is not on public domain shall be provided. The vendor is expected to source the publicly available data. This will be detailed in the scope post empanelment based on project requirement.
7	Scope of Work (SOW)		What are the primary data sources (internal and external) available for fraud detection? Will NIACL provide access to historical fraud cases, transaction logs, biometric data, or third-party data (e.g., credit bureaus, social media, government databases)?	Yes NIACL shall provide historical data. In case vendor needs to use publicly available data (e.g. from IRDAI) for some requirement, it shall be mentioned in detailed scope. Data sources shall be shared to the empaneled vendors
7	Scope of Work (SOW)		What are the current BI tools in use at NIACL (e.g., Power BI, Tableau)? Should the proposed solution integrate with them or replace them?	The detailed information, scope and roadmap shall be shared to empaneled vendors.
8	Scope of Work (SOW)		Please specify the expected number of APIs to be onboarded in the initial and future phase and also types of APIs expected to be managed (REST, SOAP, GraphQL, etc.)	The detailed information, scope and roadmap shall be shared to empaneled vendors.
8	Scope of Work (SOW)		Will the API platform be hosted on-premises, cloud (AWS/Azure/GCP), or hybrid	The detailed information, scope and roadmap shall be shared to empaneled vendors. It could be both on-premise and cloud.
8	Scope of Work (SOW)		What authentication/authorization mechanisms are expected (OAuth2.0, JWT, API Keys, LDAP, etc.)?	The detailed information, scope and roadmap shall be shared to empaneled vendors.
8	Scope of Work (SOW)		Are there existing CI/CD tools/processes we must align with? If not, should the solution include CI/CD implementation?	The solution should include CI/CD implementation
9	Scope of Work (SOW)	Domain 3: API Management	Is there any technology preference for development of microapp/chatbot for customer support?	The detailed information, scope and roadmap shall be shared to empaneled vendors.

9	Scope of Work (SOW)		What are current platform(s)/techstack used for contact center operations and customer support channels (mobile app, web, telephone and social media)? Please share the landscape of current contact center	The detailed information, scope and roadmap shall be shared to empaneled vendors. Current customer support channels include web, app, telephone, social media, email, chat
9	Scope of Work (SOW)		Please share the type and volumetrics of user interactions (Eg. Type and # of queries raised by a user via email, calls, chat etc.)	The detailed information, scope and roadmap shall be shared to empaneled vendors.
8	Scope of Work (SOW)	Domain 4: Micro-App and Platform Development	Please clarify if there is any existing workflow engines or RPA tools in use that the new solution should integrate with or replace?	The detailed information, scope and roadmap shall be shared to empaneled vendors. The project could include integration with an existing RPA tool.
9	Scope of Work (SOW)		Are there any specific channels for users to access the chatbot? for example - App, Web, Social media	Chat is accessible from Web, WhatsApp and Social Media
9	Scope of Work (SOW)		Please elaborate on hosting environment preference : On-prem / Cloud or any other?	It could be both
9	Scope of Work (SOW)		Please specify the estimated length / duration of content to be developed?	The detailed information, scope and roadmap shall be shared to empaneled vendors.
9	Scope of Work (SOW)		Please elaborate on the expectations for the 'use of AI/ML on platform'. Is it related to tracking learning activity/ create of learning content or any other?	An indicative list could be Tracking learning activity, Personalised recommendation system, creation of content, translation of content etc
9	Scope of Work (SOW)	Domain 5: Learning management system and Training Modules	Please clarify which all regional language support will be required other than English, Hindi.	Major regional language support is required
8	Scope of Work (SOW)		Is there an existing valuation model or tool in use that the new solution should integrate with or replace?	It depends on the project requirement. It could involve integration or replacement.
8	Scope of Work (SOW)	Domain 6 - Motor Vehicle Analysis	Are there any partnerships or data-sharing agreements with external platforms (e.g., Vahan, mParivahan, OEMs, dealers) that can be leveraged for real-time pricing data?	Details of integrations will be provided post empanelment and work allocation. NIACL expects the vendor to bring in solutions for IDV and real time pricing solutions specific to motor insurance.
9	Scope of Work (SOW)		Please specify the volume and types of legacy data (structured/unstructured) to be migrated to the Data Lake.	The detailed information, scope and roadmap shall be shared to empaneled vendors.
9	Scope of Work (SOW)		Please provide the number and types of source systems that will feed into the Data Lake/Data Warehouse. Are these systems on-premise or cloud-based?	The detailed information, scope and roadmap shall be shared to empaneled vendors.
9	Scope of Work (SOW)		Please specify the approximate number of database tables and their average size that are expected to be integrated into the Data Warehouse.	The detailed information, scope and roadmap shall be shared to empaneled vendors.
9	Scope of Work (SOW)		What is the estimated volume of offline data to be digitized? Are there any preferred tools or formats for digitization?	The detailed information, scope , formats and roadmap shall be shared to empaneled vendors.
9	Scope of Work (SOW)	Domain 9 - Data Lake and Data Warehousing	Please clarify the expectations around real-time vs batch data processing in the proposed Data Lake architecture?	It depends on the project requirement. It could involve real time as well as batch processing
10	Scope of Work (SOW)		Please provide an indicative list of IT systems and applications (platforms, technologies, number of applications, etc.) that are in scope for improvement or modernization?	The detailed information, scope and roadmap shall be shared to empaneled vendors.
10	Scope of Work (SOW)		Are there existing IT policies and procedures available for review, or will the consultant be required to develop them?	There would be some to be reviewed, and some to be developed.
10	Scope of Work (SOW)	Domain 10: IT Consultancy and Auditing Services	Please confirm if there is any existing setup available with the cloud provider (AWS/Azure/GCP) for modernization efforts?	The detailed information, scope and roadmap shall be shared to empaneled vendors.
10	Scope of Work (SOW)		Is dynamic content personalization (e.g., based on user behavior or attributes) required?	Yes it could be part of detailed scope
10	Scope of Work (SOW)		Please provide estimated monthly email volumes for planning capacity and licensing.	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their

10	Scope of Work (SOW)	Domain 11: Email Automation Solution	Please clarify if there is any existing SMTP infrastructure to be used, or should the solution include its own email delivery engine?	Existing SMTP infrastructure will not be used, Solution should include its own email delivery engine
10	Scope of Work (SOW)		Please confirm whether the email automation solution is applicable only to internal users or also to be extended for external vendor users, customers, partners, etc	The tool shall primarily be used by Call Center for the mailbox which is being used for handling customer grievances
10	Scope of Work (SOW)		Please specify the types of assets to be tracked (e.g., IT hardware, branch office infrastructure, mobile devices, kiosks, field equipment, policy-linked IoT devices).	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
10	Scope of Work (SOW)		What key workflows should be included (e.g., asset allocation to employees, inter-branch transfer, asset audits, AMC renewals)?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation. The workflow requirement can be presumed to be standard for an organisation of scale of NIACL.
10	Scope of Work (SOW)		Is auto-reminder functionality required for events such as maintenance due dates, end-of-life notifications, or insurance renewals?	Yes
10	Scope of Work (SOW)		Please clarify if the solution should support asset tags with barcodes, QR codes, or RFID? Please confirm the preferred tagging format.	Yes. The detailed information shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)	Domain 13: Asset Tracker	What are your key objectives / expectations from the HRMS tool? Any key pain points you are trying to overcome	Primarily, NIACL intends to overcome the challenges of its current legacy system setup.
11	Scope of Work (SOW)		Please clarify if all your business operating in different countries are mapped to one Legal Entities? In case there are multiple legal entities are all of them in scope? And what would be the number of those legal entities	This requirement is for India based operation. However, if the project requirement arises to include the required beyond India, such shall be informed to empaneled vendors at RFQ stage
11	Scope of Work (SOW)		What is the total employee strength that would be part of this transformation?	The vendor may plan by taking a count of around 11,000 employees. The exact details shall be shared with empaneled vendors
11	Scope of Work (SOW)		What processes/ Functionalities are we expecting within the salary module	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		Do we currently have any 3rd party payroll system to which we would be expecting the flow of salary information?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		Do we have concepts of merit pay, bonuses and incentives which we would like to be implemented? Are they same across employee populations and geographies	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		Can you please elaborate on 3rd party integration expected to payout these benefits?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		Do we have a streamlines policy for the calculation of superannuation across LEs or countries?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		Are there specific tools currently being used to calculate and pay out the loan amount?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		How many policies around loans is expected to be configured?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		Please explain the current goal setting process and approvals?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation

11	Scope of Work (SOW)		Are there any integrations for measuring the targets being achieved as part of goals setting?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		How many types of evaluation we have i.e. quarterly, mid year, annual year?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		Is there any application / tool to which the ratings are sent for further calculation on payouts?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		Do we have 360 feedbacks being used?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		How is succession planning and talent reviews being performed currently	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		What are the different types of wellness programs that we run currently	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		We do not see absences, time recording, recruiting as part of scope. Are they being managed in a different system separately?	These could be part of scope. The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		What are your expectations from data migration perspective? Can we assume you will take care of data extraction and cleansing	The vendor shall be responsible for these activities. Support from NIACL shall be provided wherever required with respect to existing tool.
12	Scope of Work (SOW)	Domain 15: HRMS and related tools and modules	Is there a plan to unify customer data across channels for a 360-degree view? Will a Customer Data Platform (CDP) be considered?	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		Please specify the business functions for which KPI tracking is required (e.g., Sales, Claims, Underwriting, Customer Service, Policy Issuance, IT Ops)	The detailed information, scope and roadmap shall be shared to empaneled vendors during RFQ stage for their planning and estimation
11	Scope of Work (SOW)		Is the vendor expected to provide dashboards, scorecards, and heatmaps for performance visualization?	Yes
11	Scope of Work (SOW)	Domain 16: KPI Management Solution	Should the solution support alerts and notifications for underperforming metrics or thresholds?	Yes
13	Scope of Work (SOW)	Domain 17: Other Requirements	Are there specific tools or standards expected for infrastructure monitoring, logging, and observability?	Query is not clear on which part of domain 17 it is being asked
14	General Terms and Conditions		Please clarify whether our empanelment through the RFP means that we will deliver the service or whether we will be one of the few vendors with which the RFP will be shared for the service?	Multiple vendors can be empaneled under each domain and shall be considered for RFQ post empanelment. Post RFQ, the project shall be allotted to the successful vendor.
14	General Terms and Conditions	General	Please clarify whether scoring will be only on PoC and Creds or any other additional details (e.g. point of view, approach methodology) is needed for qualification	Presentation is expected to include these verticals
14	General Terms and Conditions		For Project implementation experience, what documents will be required (e.g. engagement letter, project completion certificate, etc)	It is mentioned in Annexure 1
14	General Terms and Conditions	Technical Evaluation	For Project implementation experience, are ongoing projects qualified?	Please refer to exact criteria mentioned in Annexure 1 for Relevant Experience

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Sr. No.	Page No.	Query	NIA Response
14	10	Domain 16: Will the KPI framework be aligned to individual role KPIs and performance appraisals, or is it intended only for institutional tracking?	It will be aligned to both individual and institutional. The detailed discussion shall be done with successful vendor
15	10	Domain 16: Will this require integration with existing internal data lakes, or should external insights (e.g., IRDAI data, industry reports) be integrated independently by the vendor?	It can be both depending upon project requirement.
16	9	Domain 5: What learner archetypes (e.g., employees, agents, customers) are prioritized?	There is no priority decided as of now.
17	9	Domain 5: Could you elaborate on the types of training content expected for each user group (Employees, Agents, Customers, Prospective Leads)? Is the same platform intended to serve all personas?	Detailed scope will be discussed and shared at RFQ stage
18	9	Domain 5: Will content development be owned by the vendor or supported by NIACL SMEs?	It will be both. Some content will need development from vendor while some will be provided by NIACL
19	9	Domain 5: Will leadership or function-specific learning journeys be part of the scope?	Detailed scope will be discussed and shared at RFQ stage
20	9	Domain 5: Can you specify which HRMS systems are currently in use, and whether user progress/completion data should sync back to employee performance records or only for compliance logs?	The sync and integration is included in the scope. The extent for the same shall be discussed and decided at RFQ stage
21	9	Domain 5: Is NIACL expecting personalized learning journeys using AI-based recommendations, or AI only for search/navigation optimization within the LMS?	Personalisation is expected.
22	9	Domain 5: What are the priority Indian languages for course delivery? Should courses include subtitle/audio dubbing or full content translation, and will this vary by audience (e.g., agents vs. customers)?	Languages have not been decided yet but major regional language support is expected. Subtitle, transcript, audio dubbing, content translation are expected. The content can vary with respect to audience.
23	5	it is not clear whether the platform would be on Cloud or On Premise; the document has no reference on this. The only reference we have is in Section 3.0 on Page #5 as "Digital Public Infrastructure" Is this referring to the Cloud?	Detailed scope will be discussed and shared at RFQ stage. The requirement can come for both cloud or on-premise.
24	9	Domain 9, the document is asking for Lake and WH setup. However, the section also asks for Digitalisation of offline data, which could mean, scanning the documents and then using OCR tech to convert this into structured / semi structured form. Are these documents are kept in a central location or PAN India? In which language these documents could exist.	Documents can be in major regional languages. OCR is expected. Storage and roadmap shall be discussed at RFQ stage
25	9	Domain 9, There is no mention of reporting requirement in Domain 9. However it is added in the Domain 2. Does this mean Domain 9 doesn't have to consider the reporting technologies aspect?	Business intelligence and analytical models in Domain 9 includes reporting aspects as well
26	17	Regarding Audited financial Statements for FY 2024-25. we would like to inform you that the last date for completion of audit for FY 24-25 is 30th September '25 and hence, audited financial statements for this period can only be provided near to last date of completion. Consequently, we are unable to provide balance sheet & profit and loss account for the said Financial Year as of now. In light of this situation, we kindly request to accept FY 2023-2024 Audited financial Statements	RFE has mentioned that "In case 2024-25 documents are unaudited, provisional signed documents should be shared"

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No.	Query (	NIA Response
8	Domain 1: UI/UX Design and Backend Development: "b. Analysis over use of suitable backend and frontend technology" Only analysis of Backend and Frontend technology is part of scope or development is to be done as well? Can we elaborate on the use case mentioned for backend development "Internal Audit, TPA Audit portal"	Development is part of the scope. Use cases mentioned are indicative. Any port end-to-end complete stack development can be raised as a requirement.
10	Domain 11: Email Automation Solution Kindly confirm if the understanding is correct that tool will be provided by NIA and vendor is expected to onboard and complete implementation of the tool	Tool shall be provided by the vendor
11	Domain 17.a Tool for multi-lingual conversion of text and documents, including integration with NIACL's IT systems Kindly confirm if vendor is supposed to provide implementation experience of tool with Multi-lingual capability or ready solution is required? Also, kindly confirm if tool will be provided by NIA?	Tool shall be provided by the vendor
11	Domain 17.b OCR/ICR Tool Kindly confirm if vendor is supposed to provide implementation experience of ICR/OCR tool or ready solution is required? Also, kindly confirm if tool will be provided by NIA?	Tool shall be provided by the vendor
43	Our understanding is the RFE is for empanelment of vendors for different domains and commercial bid is not to be submitted. Could you please confirm on the significance of "Special Instructions to bidders for Reverse Auction" section mentioned in RFE?	Yes the RFE is for empanelment and does not require commercial bid to be submitted "Special Instructions to bidders for Reverse Auction" is for letting the bidders know the current process, which is subject to change depending on various factors. But the empanelled vendors will be kept duly informed of the process.
NA	We understand that this is an empanelment RFE and detailed requirements would be shared by NIA for respective domains and that scope would only be shared with empanelled vendors.	Yes
NA	Request to kindly confirm if all required license procurement will be managed by NIA? License requirement can be shared by Vendor, but procurement to be handled by NIA	Vendor is expected to handle tool/license procurement, management and maintenance
NA	Request to kindly confirm if there are any existing apps where vendor is required to work on. If yes then kindly share the list of all such applications with the respective tech stack please.	The details shall be shared to empanelled vendors.
NA	Does NIA have a defined roadmap for the initiatives. How does NIA intend to look at relevance of an initiative, the interdependencies it will create and its subsequent implementation	The detailed roadmap and scope shall be shared to empanelled vendors
NA	We do understand that an RFP for comprehensive front end and middle office portal has been floated by NIA. How does the scope for development/ implementation over lap with digitization and building the App/Portal mentioned in this RFP	The detailed roadmap and scope shall be shared to empanelled vendors
NA	Request you to kindly confirm on onboarding process and initiation of project once the empanelment is confirmed	The details are mentioned in the RFE document. Further technicalities shall be shared to the empanelled vendors
10	Domain 15: Could you please clarify the core modules expected within HRMS (e.g., Core HR, Payroll, Leave, Performance, Recruitment)? Is NIACL looking for a full-suite HCM or a modular implementation approach?	It could be modular requirement or it could be full fledged implementation. This depends on the project requirement and details shall be shared to empanelled vendors
10	Domain 15: Could you provide details on existing systems that the HRMS will need to integrate with (e.g., Finance, Attendance, Active Directory)?	The detailed roadmap and scope shall be shared to empanelled vendors. The integration requirement will be standard as expected in a big organisation like NIACL

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