



INVITATION FOR REQUEST FOR PROPOSAL FOR DEVELOPMENT OF NEXTGEN MARKETING TECHNOLOGY PLATFORM FOR LIFE INSURANCE CORPORATION OF INDIA

(Ref: LIC/CO/IT/DT/2024/RFP/03 Dated: 18.07.2024)

Pre-Bid Query Responses

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
1	Appendix C, 1.D. (Pg no. 182)	Tokenization and Data Vault Module	Need clarity on Data Vault (will it be in lines with a CDP/Data layer)	Data Vault is separate from CDP/Data activation layer. the data vault solution will hold customer token, its mapping with the PII within LIC private cloud
2	Appendix C, 1.D.1. (Pg no. 182)	1. Must have the ability to generate the UUID (unique universal ID) for each unique LIC customer and store the mapping between UUID (token) and customer's PII data such as Name, email, phone, etc.	Understanding of the current LIC ecosystem and Unique Identifier across LIC Customers, Leads and Agents	Any combination of PII elements can be used for token generation (mobile number, mail ID, Customer ID...); system should be able to generate unique token for individual customers
3	Appendix C, 1.D.2. (Pg no. 182)	2. Must have the ability to exchange data with other solutions (hosted on public cloud or any internal LIC hosted applications on LIC data center) using APIs/SDK leveraging public & private keys or API key and secrets for authorization.	Need clarity on the various data sources for integrations? For e.g. CRM, LMS, CDP, Datalake?	The tokenisation system should enable both the batch and API as data sync to ensure we can exchange the data between internal and external applications. we don't have a definite list of the solutions (however the key solutions are going to be CRM, Marketing, Service and Backoffice-branch systems)
4	Appendix C, 1.D.5. (Pg no. 182)	5. Must be installable on-prem.	Need clarity on the system which must be installable on-prem	Tokenization and Data Vault solution to be installed on-prem
5	Appendix C, 1.E.1.e (Pg no. 182)	e. Authentication: The MarTech systems must rely on the Authentication capabilities provided by NextGen LIC digital	Need clarity on Authentication scenarios and use cases	Authentication scenarios are when a user is trying to gain access to the SaaS application, they must be authenticated.

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		platform and/or legacy LIC systems.		
6	Appendix C, 5, 5.8, Table 9, (Pg no. 242)	Application security- Role based authorization for access to specific modules	Examples for diff Roles with respective understanding on the specific modules to be enabled (analytics/engagement/etc./)	Roles would vary basis MarTech component; for e.g., in case of Campaign Management it could be Corporate Comms, Marketing, Agency teams at LIC
7	Appendix C, 6, 4.g. (Pg no 262)	g. Penalties for SLA uptime table	Are the mentioned penalties for the hardware or the software as well?	Penalties will be for downtime of the MarTech component, whether caused by Hardware or Software
8	Appendix C, 6.1.3 (Pg no. 264)	Generated tickets – action, resolution	Need clarify on severity p1,p2,p3,p4	Please be guided by the RFP.
9	Appendix C, 7.1 (Pg no. 266)	Responsibility matrix	Will there be a tech team from LIC would be working along for the integration	There will be an LIC team to oversee the integrations, however the bidder will be responsible for the same
10			For campaign planning , will there be insights given to us or the ideas	Business insights like product focus, monthly/annual targets, new product launch, product details will be provided by LIC
11	Appendix C, 8 (Pg no. 272)	41. Customize and enhance the platform through development to add new features or improve existing functionalities based on evolving business requirements.	How frequently these custom development of features would be required, will these features be listed during onboarding or scoping	It will depend on specific business needs (these changes should be considered as ongoing changes)
12	Appendix C, 10, 10.2 (Pg no. 279)	Support- L1, L2, L3	Please define the same	Standard Ops setup. Please take a look at any support function in an organisation for the levels. They are standard
13	Appendix D, 1 (Pg no. 281)	1. Marketing Platform/ System of Marketing: High Level Current State	The image/diagram is not clear	Please refer to the pre-bid deck.

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		of Marketing platform's capabilities		
14	Appendix E (Pg no. 284)	Target State Illustrations	The image/diagram is not clear	Please refer to the pre-bid deck.
15	Appendix E (Pg no. 285)	Critical Integrations and Data Flows	The image/diagram is not clear	Please refer to the pre-bid deck.
16	Appendix E (Pg no. 286)	UUID sequence diagram (Interim)	The image/diagram is not clear	Please refer to the pre-bid deck.
17	Appendix E (Pg no. 288,289,290,291)	The image/diagram is not clear	The image/diagram is not clear	Please refer to the pre-bid deck.
18			If OEM can be the Primary bidder too. Can OEM directly Bid in the tender	OEM can be the primary bidder, provided they fulfil the Eligibility criterion.
19	3.6.4	Tokenization and Data Vault system	Can you confirm if this can be built on public cloud	Tokenization solution has to be hosted on prem
20		Bidder definition	Can you confirm if we can have multiple SI for one OEM	Yes, there can be multiple SIs for one OEM
21		Transaction Method	Please confirm if this can be transacted via a public cloud providers marketplace	No PII (including eMail, Mobile) can be stored on public cloud
22	Section 2.2.3 (2): Page 9	Right to Intellectual Property and confidentiality	Is the bidder allowed to share the RFP with its affiliates? xxxx's entities are spread across various geographies and resources from other xxxx entities may have to work on this RFP, hence we suggest that affiliates of xxxx are permitted to receive the RFP.	It's an open RFP, and hence can be shared and worked upon by global partners.
23	Appendix C: Scope of Work: Page 181	Multi-channel Campaign Management	Which channels are you planning to execute marketing campaigns for pilot phase?	SMS, eMail, WhatsApp, App notifications, website notification, in-app notifications
24	Appendix C: Scope of Work: Page 182	Tokenization and Data Vault Module	How do you uniquely identify a customer? Is it right to assume	Unique customers will be identified via a combination of variables (Customer ID, Mobile,

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			Tokenization and Data Vault Module is supposed to be deployed within LIC Data center (Can we go with alternate cloud solution?)	eMail address...) Data vault and the tokenization system will be deployed in the LIC data centre, not on public cloud
25	Appendix C: Scope of Work: Page 182	Integrations	Please share the names of the hosted systems for integrations. (Data Lake, Data Vault, CMS, DAM etc.)	This is an evolving list, as per LIC business requirements; a few examples CMS, DAM, Digital Analytics (web/mobile), Lead Management, Case Management, Reporting...
26	Appendix C: Scope of Work: Page 192	Analytics and Reporting	What KPIs/metrics do you want to calculate for reporting and analysis purposes? Do we need to send these metrics back to Data Lake or existing CRM from Marketing Platform	Metrics will vary by channel (SMS, eMail, WhatsApp, push notifications.); relevant metrics will need to be captured for each; metrics to be transferred to Data Lake (once available)
27	Appendix C: Scope of Work: 1.1. Overarching principles: Page 183	Pragmatic use of Real-time Customer Data	What kind of data are you considering for Real Time Personalization? Is it right to assume Kafka will be triggering these journeys.	Please be guided by the RFP (Kafka shall not be triggering these journeys. Kafka may contain the events which need to be consumed to trigger). Depending on the specific personalisation needs bidder to work with existing LIC infra to enable them, you need to assume both receiving events and you pulling/reading event data from specific data repositories (i.e... data lake, etc.)
28	Appendix C: Scope of Work: 1.1. Overarching principles: Page 185	Communication Preferences	How are you managing customer marketing consent and preference as of now? What is the source of truth?	We are in the process of developing a consent management system as part of another transformation effort
29	Appendix C: Scope of Work: 3. Detailed Scope of Work: Page 196	Feedback and Surveys	What kind of survey campaigns are you planning to execute?	Simple surveys, with no branches (could be on WhatsApp or eMail)
30	1.1. Overarching	Data Segmentation	Will the segmentation be taken care	Advanced segmentation (AI/ML based, complex

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	principles: Page 185		outside of Marketing Platform?	algorithmic) will be done at data lake level; basic segmentation will be expected to be managed by the tool
31	Appendix C: Scope of Work: Page 182	Integrations	Will there be any integration of Marketing Platform with external system for Transactional communications via (email or SMS)?	Yes, the bidder will need to integrate with existing SMS, WhatsApp, eMail gateways
32	Appendix C: Scope of Work: Detailed Scope of Work: Page 225	Integrations – Functional Requirements: CMS/DAM	Do you plan to migrate your digital assets from your current DAM to the new Marketing Platform? Or will they continue to be used from your existing DAM?	LIC is acquiring new CMS/DAM, MarTech bidder is expected to pull in required resources from the same in the target state
33	Appendix C: Scope of Work: Page 193	Multi-channel Messaging	How many web pages are you considering for web personalization?	Entirety of LICs website
34	Appendix C: Scope of Work: Page 189	Data Ingestion	What all data (example- Registration data, policy details data, agent communication data etc.) are you planning to ingest in MarTech systems?	Key data points mentioned in points a to c; further details to be shared with selected bidder
35	3.2.2. Audience Management: Page 214	Audience Management	Can you please give an example of unstructured or semi structured data we are expected to ingest and process?	An example of this could be data through social listening tool
36	3.2.2. Audience Management: Page 214	Data Ingestion	To ingest data from external systems into Marketing Platform, are we looking for middleware (such as MuleSoft) to integrate with these systems?	This is up to the bidder to decide how they will integrate with systems, Generally the audience mgmt. platform have APIs/plugin to connect different type of systems/applications
37	Appendix C: Scope of Work: Page 189	Data Ingestion	Customer PII data is expected to retrieve on demand from Data Lake using API only or can we expect data via other ways (SFTP etc.)?	Bidder should come up with a solution so that both bulk and API based pulls are supported. The data at rest and transit must be secured and meet the LIC security requirement
38	3.1.1. Customer	Personalization	Will Marketing Platform be allowed to	No, the MarTech platform can only store

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	Communication Business Requirements		store any masked or encrypted PII customer data in case it is required for personalization?	required data against generated Token/UUID
39	3.2.1. Campaign Management - Page 213	Creative and Comms Design	Do we need to migrate or create landing pages to the new Marketing Platform? And what will be the expected volume?	In case of AB tests, bidder is expected to create relevant web/app elements; volume detailed in Form T-6.
40	3.2.5 Non-Functional Requirement - Page 230	Audience Management	What are the different types of customer personas you have?	To be shared with the selected vendor
41	Appendix C: Scope of Work: Page 182	Integrations	What kind of pull mechanism are you expecting from CMS/DAM integration with marketing cloud?	Simple API based pull mechanism to be built
42	Appendix C: Scope of Work: Page 192	Analytics and Reporting	Are you looking for any advanced campaign reporting and data visualization capabilities? If so, please share your requirement in detail.	Advanced segmentation (AI/ML based, complex algorithmic) will be done at data lake level; basic segmentation/analytics will be expected to be managed by the tool
43	3.2.1. Campaign Management - Page 213	Creative and Comms Design	Will you be sharing HTML codes for email content (wherever required)?	No, bidder is expected to create the same
44	3.2.1. Campaign Management - Page 216	Campaign Management	Do you have any existing analytics tool like Power BI, tableau etc.	Bidder to assume use of LIC provided reporting tool; along with OEM capabilities
45	1-Introduction - E. Integrations - Page 182	Integrations	Do you have any existing SMS gateway?	LIC has more than 1 existing gateways, Campaign Management to use the same
46	3.2.2. Audience Management: Page 214	Audience Management	What is your current customer database volume?	LIC does not have an AM as of now, other details have been mentioned in the RFP
47	5.2 Stage 1 – Bidder Eligibility Criteria	Program Director Experience	Can the experience of project overseen by the Program Director requiring a	Please refer corrigendum.

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	and Form T-1C: Bidder's Eligibility Criteria as per the RFP: Page 131		<p>minimum user base of 1 crore for an Indian BFSI, Telecom, or Retail organization be reconsidered for any of the below:</p> <ol style="list-style-type: none"> 1. Multiple simultaneous projects managed (in India and globally) by Program director aggregating to 1 crore 2. Experience of projects with user base >1 crore from other industries 3. Experience of non-Indian clients 4. Experience of Telecom customer with 90 Lakh active user base, but non-Indian 	
48	Stage 1 – Bidder Eligibility Criteria: Page 98	Client Reference for OEM	We are bidding as a system implementation partner of an OEM providing the required MarTech solution as SaaS. Can you confirm that as the required references are provided on OEM's behalf, they can be provided on their letter head and with their evidences and will be considered for evaluation?	Please be guided by the RFP.
49	Stage 2 – Technical Bid Evaluation: 5.3.7 References: Page 110	References	<p>Our understanding is that the Bidder needs to submit one bidder reference (with more than 1 crore user base) and three OEM references (with more than 5 crore active user base) as qualification criteria.</p> <p>However, in the section 5.3.7, it is mentioned that bidder to submit two client references, 1 bidder reference and other 1</p>	Please be guided by the RFP.

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			bidder/OEM reference. Can you please confirm the reference requirements?	
50	General	General	At present do you have any legacy MarTech system? Will Data migration be needed? If yes what kind of data?	No data migration will be needed, very low capability tools exist
51	General	General	What is the volume of your existing/upcoming planned marketing campaigns for pilot phase?	To be shared with selected bidder
52	General	General	Do you have an existing CRM system/ planning to implement? If yes, please share details.	There is no existing CRM system, it is under development; details will be shared with the successful bidder.
53	General	General	Do you have any standard process or model for Lead/prospect Generation and scoring?	This will be built as part of the data lake capability
54	General	General	Do you have any existing source of truth system for customer data?	CADW database will be considered as source of truth for Interim state; post that, data lake will serve this purpose
55	3.1.1 Pg 194	Customer Communication Business Requirements	Requirement states 'send XYZ communication' for multiple use cases. Is the partner also expected to compose the PDF document before sending? (Ex. PDF for Policy details including coverage, Nominee details, terms, Proposal form etc.)	The campaign management solution do not need to generate the PDF files, but should enable pulling these files from LIC repository to send in customer communications
56	3.2.1 Pg 206	Campaign Execution	For campaigns will the data be consolidated and made available in one location or data from multiple sources and in multiple formats will be expected to be	For the target state the data is consolidated into the data lake (which is the primary data source), the solution should have capabilities to connect other data sources as needed to execute specific

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			simultaneously ingested to create one document/communication? (Ex. proposal form scan (typically image format) to be consumed along with other policy details (typically 300+ variables in a csv or xml or txt) to generate the policy information document)	campaigns for the interim state, Bidder to build a solution to get the required data working with existing LIC data sources (including current data lake)
57	3.2.1 Pg 203	Campaign Design	As part of Campaign design for the new business use cases, is the bidder expected to compose/generate booklet outputs that can be readily consumed by LIC's print partners? Our understanding is policy documents are currently distributed as booklets.	No, print booklets are not expected to be prepared.
58	9 Pg 277	List of deliverables (Template and workflow design)	Is multi-lingual PDF template expected to be created? (Ex. Policy document in both English and regional language)	No
59	9 Pg 277	List of deliverables (Template and workflow design)	Is a fillable PDF form expected to be created? (e.g., a claim form that can be digitally filled by the claimant)	No pdf fillable form, however, the campaign mgmt. should able to design and host forms to get the data from customers (the data to be stored strictly into LIC data repository inside their cloud)
60	9 Pg 277	List of deliverables (Template and workflow design)	Is HTML template expected to be created? (Ex. Renewal reminder email)	Yes
61	9 Pg 277	List of deliverables (Template and workflow design)	Is personalized video template expected to be created? (Ex Claim process explainer video with service options)	Yes, to be developed on an ad-hoc basis
62	9 Pg 277	List of deliverables (Template and workflow design)	Is WhatsApp template expected to be created? (Ex. Renewal message with CTA)	Yes

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		design)	buttons)	
63	9 Pg 277	List of deliverables (Template and workflow design)	Is multi-lingual HTML5 (dynamic/interactive) template expected to be created? (Ex. Unit statement with NAV and fund value trends)	Yes
64	9 Pg 277	List of deliverables (Template and workflow design)	Is bidder expected to provide trackable shortlink (short URL/ bitly etc) as part of the solution?	No
65	9 Pg 277	List of deliverables (Template and workflow design)	Is PostScript template expected to be created for printing?	No
66	15 Pg 218	Behavior tracking	Does this also include tracking of links embedded within the PDF document?	Yes
67	9 Pg 277	List of deliverables (Template and workflow design)	Assume that generation reconciliation will also be expected from the platform in terms of What data was consumed vs what is processed vs Error records with error details, Suppressed records along with reasons like duplicates or business criterion etc.	Yes, the SaaS systems are expected to generate reconciliation reports
68	Sec 5.2	15 PII Data Usage For the SaaS components recommended/procured by the bidder - All the SaaS components procured by the bidder should be able to work with tokenized data and without the need to store	Since Marketing Automation tool will require PII data to deliver the marketing message to customer and also track any response back, we request non sensitive PII information i.e. email address and phone number be excluded from the scope of tokenization. These data attributes will be encrypted and redacted (masked in UI) in SaaS Solution	No PII (including eMail, Mobile) can be stored on public cloud

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		any information supplied along with the token. Only the supplied token should be persisted for referencing any actions/events conducted in/by the SaaS system.		
69	Appendix C: Scope of Work Sec 1.1	3. Think in portable “standards”: Campaign management schema is abstracted and versatile, only the last-mile execution is channel-specific (true —multi-channell), and can be ported to any country/architecture (true multi-region design, with global standards but localized solutions)	Request you to please elaborate your understanding of portable “standards” and what it means to be ported to any country/architecture	Portable standard is referred here as 'reusable components' of campaign such as template, KPIS, dashboard etc.
70	Appendix C: Scope of Work Sec 1.1	19. Interoperability: Interoperability within the platform ecosystem shall be optimized by leveraging industry communication standards.	Request to please elaborate on interoperability requirement	The APIs, Integration endpoints and interfaces need to be created in a way so that they can seamlessly work with multiple applications/data sources
71	2. Scope of Work	f. Vendor must confirm Data Encryption and Key	Bring your own key model is supported by our solution, but it is an add-on	Since the bidder will be getting the tokenization tool as well, BYK is critical & any extra cost

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		management policy available in the solution. Solution must support ‘Bring your own key’ model.	component, request you to please confirm if this needs to be factored in commercial	should be included
72		<p>i. Vendor must ensure the solution should support anonymization/encryption/tokenization of data before ingesting the data in communication tool. Following are the requirements:</p> <p>i. PII Masking: Mask the value of any user or event attribute through the dashboard.</p> <p>ii. PII Data Encryption: Allow the encryption of user and event attributes marked as Personally Identifiable Information (PII).</p> <p>iii. PII Tokenization: Option to engage customers without storing any personal or restricted data in the Vendor managed cloud Data Center present in India.</p>	<p>Since Marketing Automation tool will require PII data to deliver the marketing message to customer and also track any response back, we request non sensitive PII information i.e. email address and phone number be excluded from the scope of tokenization. These data attributes will be encrypted and redacted (masked in UI) in SaaS Solution</p>	<p>No PII (including eMail, Mobile) can be stored on public cloud</p>

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		iv. Fire & Forget: Vendor must not store any PII data for any record keeping and tracing the user journey/metrics.		
73	3.2. Functional & Non-functional Requirements		Please confirm if the FRS requirements mentioned in this section are same as XLS version and in case of discrepancy, which one takes the precedence e.g. 3.2.4. Integrations section is not in XLS	As part of the technical submission, bidder must fill the “MartechPlatform-OEM_Checklist” excel shared.
74	3.2.2. Audience Management	Solution offers a SQL like interface for verifying data quality/comparing with data in other systems	Please elaborate on the requirement of comparing the data with other system	Comparing the data between source (i.e.. legacy and data lake) with the data in audience repository to ensure no discrepancy (i.e.. duplication, etc.)
75	3.2.2. Audience Management	Activate data to all major ESPs, Marketing Clouds, DSPs, DMPs, Web Personalization engines, etc. (Note: please provide list of available out of the box connectors)	Our marketing automation tool has its own email service/server, and does depends on external ESPs, request you to please clarify on this requirement	Bidder is expected to use LIC's gateways for SMS, eMail & WhatsApp communication
76	5.3. Availability	1. The SaaS products should be highly available and should adhere to 99.99% uptime	Availability of 99.99% is very high for a public Cloud SaaS solution, request you to please relax it	Please refer corrigendum.
77	5.5. BCP	Category Metric Expectation Service		Please refer corrigendum.

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		<p>Availability (uptime) Uptime = Time since the system was deployed Front-end applications (AB/MVT application frontend, Campaign Management System frontend, Audience Management Frontend) 99.99% (Monthly) – for Campaign Management – 4m 21s downtime per month 99% (Monthly) for rest of the systems AB/MVT application backend and APIs, Campaign Management System backend and APIs, Audience Management backend and APIs 99.99% (Monthly) – for Campaign Management – 4m 21s downtime per month 99% (Monthly) for rest of the systems Integration and Internal APIs, Tokenization and Data Vault Module for tokenization, secrets management and</p>		

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		encryption/decryption 99.99% (Monthly) – 4m 21s Downtime per month Disaster Recovery RPO - Recovery Point Objective Up to 15 minutes RTO - Recovery Time Objective Up to 4 hours		
78	5.8. Security Requirements			Please be guided by the RFP.
79	5.16.2. Transfer of Software Licenses	5.16.2. Transfer of Software Licenses 1. 6 (six) months prior to expiry or within 2 (two) weeks of notice of termination of this Agreement, the bidder shall deliver to LIC all licenses for Software used in the provision of Services which were purchased by LIC.	SaaS Cloud licenses are not transferable as these are not perpetual in nature, request you to please modify the clause accordingly	Anything that is done for LIC as a part of this engagement will be LIC IPR, be it campaign design, any integrations, connectors developed, interfaces etc. Will be LIC intellectual property
80	3.2.1.14	Schedule high-volume rapid sending with large pools of IPs and queue management to send a large volume of messages in smaller chunks, including a status report of	How many Ips are you looking for	Bidder to recommend

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		bulk sending (i.e., monitoring of the batch and breakdown of parts of the batch executed or failed, etc.).		
81	3.2.1.17	Set specific SLAs for each campaign, calculating the timings of fulfillment, e.g., defining when the mail starts to be released or broadcast by the fulfillment house.	Is this requirement specific to Direct Mail	Please refer corrigendum.
82	3.2.1.24	Add Frequency Capping to limit the number of communications per day from all channels or a specific channel.	Can you elaborate. Is it based on number communication per customer in defined time frame?	Yes, the understanding is correct.
83	3.2.1.32	Create a timestamped variable held against every record of each campaign execution instance to show the cohort selection, e.g., month/year timestamp for reminder cohorts.	Please elaborate	For each batch execution, create a variable to relate a message delivered to a customer as part of a specific campaign. The idea is to identify any communication and the associated campaign it was part of
84	3.2.1.64	Integrate with any SMS vendor, provide URL shortening service, AB test message variations, send time-sensitive updates via SMS, and manage SMS	Is there a preference of SMS vendor. Can we provide capability of executing SMS as well?	No, we would use the existing LIC vendor for the same.

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		subscription.		
85	3.2.1.65	Trigger interactive WhatsApp conversations with quick replies or CTAs, view real-time campaign analytics, manage WhatsApp communication with DND and frequency capping, and engage website visitors with on-site messaging and personalization.	Do you have a BSP or you want us to provide this capability?	Yes we have a BSP. Would not require the bidder to provide BSP
86	3.2.1.121	Ensure that emails sent do not get classified as junk mail or spam mail by leading email service providers like Gmail, Yahoo, Hotmail, etc.	This will depend on the reputation of the IP which will get build during the warm-up process. Please confirm as this capability is beyond platform capability?	Bidder will need to establish/maintain the reputation for higher deliverability of comms
87	3.2.1.130	Regularly perform Return Path Analysis and monitor Blacklists to maintain a good reputation. Provide comprehensive reports on these activities.	Are you also looking for a platform which can provide return path or similar reports?	We are not expecting any new tools; however, if you need a tool to meet the requirements as part of your solution, then you need to propose it. We expect the campaign management solution to track/report the close loop of their communication, if this need certain type of NON-PII data from LIC then Bidder to define them during their discovery phase
88	3.2.2.18	View audience size trends over time and compare audiences against one another	Please provide an example	It is a comparison of size (number of records) between two audience types, or within the same audience type across different time periods

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89	3.2.3.39	Segment results by variable combinations and provide users with analytical tools for a detailed examination of the impact of each variable on test results, facilitating deeper insights	Could you please provide more details about the requirement	For example, segment results by device type, subject line variation, specific offer type, etc., and their impact on campaign results.
90	3.2.3.24	Import/export data (structured & unstructured) either as a batch or in near real-time through APIs, with a detailed explanation of these mechanisms for near real-time data availability.	Please provide data examples	To be shared with selected bidder
91	5.2.	Volumetrics	Please provide current contact base and session count and Mobile App users	Details are shared in the RFP in Volumetrics section: 20 cr customer base, growth at 10-15 % YoY; 15 lakh agent
92	Page 182: Section E. Integrations (& Page 190.)	Queues and Topics: The systems need to integrate with queues and topics (kafka) to push messages	List the existing gateways for all messaging channels in the LIC MarTech ecosystem - SMS, Email, WhatsApp, Social Chat, Chatbot, etc.	SMS, eMail, WhatsApp gateways are present in LIC. Social and Chatbots are not present at the moment and are not a part of the RFP scope. In app notifications and mobile and web push notification are part of the scope. With reference to Social Chat, please refer corrigendum.
93	Page 182: Section E. Integrations	CMS/DAM	Which CMS/ DAM is being used (or considered to be bought)?	Adobe Experience Manager
94	Page 182: Section E. Integrations (Ambiguity with	Tech build in the interim system (before the Data Lake is Live)... Setup and	Please advise on the Go-live timelines for Data Lake project? Explain the scope of 'setting up a separate DB' temporarily for	Mid 2025 is Data Lake Go Live. The data base in the interim and final state will be a part of the MarTech system. The data Sync will be done

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Page 185: 24. & 25. & Page 186: 6. & Page 189. 8.c.)	maintain a DB (to be migrated to data lake later) for storing the required information.	Martech system? Instead, will you allow us to setup the Martech database inside your under-construction Data Lake ecosystem?	once the Data Lake is Live, if required.
95	Page 183: 1.1. Overarching principles	triggering, filtering and suppression should be real-time, model scoring, and performance measurement can be batched	Are there extra points for the capability to do model scoring, and performance measurement also in real-time/ near-real-time?	Scoring will only be basis the Functional & non-functional requirements listed in the RFP
96	Page 185: 28. Supporting MarTech solutions Page 229. 33 Integration/ ETL	Supporting MarTech solutions are being acquired by LIC... avoid bringing redundant MarTech solutions	Please provide more details around what Martech solutions are being acquired in order to ensure non-redundancy	CMS, DAM, Digital Analytics (web/mobile), Lead Management, Case Management, Reporting, Analytics; Details to be shared with selected bidder
97	Page 189. & 190. & 191. Push Notifications/ In App messaging/ SMS Campaigns/ On-site messaging Page 213. 145 GenAI capabilities	Personalization based on customer's preferred language Support multilingual campaigns by automatically translating and localizing content	Is there a ML-based multi-lingual translation service available in LIC's ecosystem that we can consume?	There is no ML-based service available today, bidder can choose to recommend.
98	Page 190. SMS Campaigns & Email Campaigns	Support for keywords/ categories subscription management	Is LIC collecting from & storing preferences from each user for keywords/ categories subscription for SMS & Email campaigns?	LIC will have a consent management system in place and MarTech systems will have to consume the customer preferences from that subsystem for sending out communications. Also as a part of app build the system will capture preferred communication channels and time, which MarTech systems should honor.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
99	Page 192. Automation Workflows	OOTB templates	Please elaborate the list of prioritized use-cases for which LIC requires OOTB templates for automated campaigns and workflows	Details will be shared with the successful bidder.
100	Page 197. 3.1.2. Sales Communication Business Requirements	Sales Communication Business Requirements	What are the different communication channels for Agents & Supervisors - Agent app/ Email/ SMS/ WhatsApp? Confirm.	Email, SMS, WhatsApp, push notifications, in app notifications, web notifications
101	Page 198. 29 Customer claims filing	Cross-sell/reinvestment product recommendation communication at T-30	Please elaborate this use case.	The analytics for cross sell will take place in the data lake and will push the communications via campaign management channel. Further details will be shared with the successful bidder
102	Page 213. Table 3. 1 Data Ingestion	Native connectors for Enterprise Data Warehouses, Data Lakes and other big data systems	Please List the specific native connectors required, to help us determine whether this requirement is OOTB/ configurable for us.	Vertica is a Data Store (CADW) that would require the connectivity to begin with. Later would require connectivity with topics and queues (Kafka) and other data sources whose details will be shared at a later stage.
103	Page 214. 2 Data Ingestion	Ingest and integrate customer behaviour data such as click stream data from website and mobile apps, as well as mobile SDKs (native connectors)	How are you collecting the customer behaviour data and where is it stored? IS it available for ingestion in real-time? What native connectors will be required?	Where needed the campaign mgmt. or audience mgmt. solution should get the data via API or Batch from other tools. Where possible audience mgmt. can also track certain non-PII events from customer interactions (approval from LIC to be taken for added direct tracking)
104	Page 218. 15 Behaviour Tracking	Natively track data for all users anonymously across multiple channels of interaction without requiring authentication, including a description of the anonymous tracking	It is not clear whether digital behavioral data collection (websites tagging/ mobile SDKs) is already in place OR is it a part of the scope of this particular project?	Not part of the scope for this RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		methodology.		
105	Page 214. 3 Data Ingestion	Ingest and integrate external data sources such as social media data and external third-party data (native connectors)	Please list the specific native connectors that will be required.	The SaaS connectors will be API based (push or pull). Other connectors for data sources will be native.
106	Page 214. 4 Data Ingestion	Transform data upon ingestion or manipulate the data once it's been loaded into your platform (e.g., data cleansing, deduplication, address normalization, etc.)	Will this not be done in LIC's Data Lake which the Martech system is supposed to integrate with?	Yes. Any other required transformation e.g. tokenisation, encryption to be done in the MarTech scope.
107	Page 214. 6 Data Ingestion	Ingest semi-structured and unstructured customer data	Please clarify if you require additional data management & processing capabilities to prepare and analyze semi-structured and unstructured customer data before it is integrated into the CDP?	Details will be shared with the successful bidder.
108	Page 217. 52 53 Attribution Modelling and Optimization	Attribution modelling insights	Are you looking at standard models like last touch/ first touch etc. only? Or do you want to use analytical attribution models for more accurate evaluation of marketing channels?	Please be guided by the RFP.
109	Page 218. 16 & 18 Behaviour Tracking	Reconcile user identities across browsers, devices, and channels in real-time	Must be marked 'Mission Critical' requirements for LIC to have a unified, comprehensive customer view, essential to offer consistent omni-channel customer experience	Please be guided by the RFP.
110	Page 223. 82 83 84 Targeting/	Customization of all elements and in-depth	Must be marked 'Mission Critical' requirements to emphasize on hyper-	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Personalization	product recommendations on all digital selling channels, mobile apps/web/push notifications	personalization on digital channels, essential to offer consistent omni-channel customer experience	
111	Page 225. Tokenization & Masking services	Tokenization & Masking	Do you plan to use this Tokenization & masking system for other initiatives within LIC? In other words, is this requirement specific to Martech system or is it a part of LIC's overall Digital transformation initiative?	It is a part of LIC's overall digital initiative
112	Page 230. 44 Data privacy & compliance	Ensure compliance with applicable rules and regulations as prescribed/recommended by RBI, IRDAI, SEBI and other applicable regulators, DPDP 2023, Cert-in & NCIIPC & further LIC's compliance requirements	Details around further LIC's compliance requirements will be needed.	Details will be shared with the successful bidder.
113	Page 231. System availability	Ensure a solution availability for systems of at least 99.99%, excluding agreed downtime	In our experience, 99.99% uptime expectation is too high for Martech platforms and we have noted the high penalties it may incur in case of violation.	Please refer corrigendum.
114	Page 262. Penalties	Penalties for SLA uptime	Please consider revising the uptime% to 99.95% which is standard in the domain and industry.	Please refer corrigendum.
115	Page 239. 5.2 Volumetrics	TPS (Transactions per second)	Need more details around TPS - what channels is this referring to?	LIC digital platform

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
116	Page 239. 5.2 Volumetrics	Volumetrics	Need estimated volumetrics for Web impressions, mobile impressions, Mobile Push/In App Message, FB Ads, Google ads, Outbound APIs, etc.	For website, 6 mn sessions/month; please estimate for mobile app basis the customer base shared; details for FB & Google campaigns to be shared with successful bidder
117	Page 246. 5.11. Cloud guidelines	While the components (Campaign Management system, AB/MVT Testing solution and Audience management) are expected to be on public cloud..... e.g., the data must be encrypted in transit, the data must be encrypted at rest, the PII data must be purged immediately post use)	In case of hybrid cloud architecture,	The system is hybrid cloud, data is in LIC premise and components (campaign management system, AB/MVT testing and Audience Management systems are public secured cloud
118	Page 281	Current state	Is there a CCM application already in place?	There is already a provider for email , SMS and WhatsApp outbound communications
119	Page 194-197 3.1.1. Customer Communication Business Requirements	Certain Use cases which are Transactional, General communication, Status updates, Reminders, etc.	It is not recommended to leverage a Martech system to deliver transactional and bulk messages which do not require capabilities of segmentation, analysis & decisioning, journey orchestration. Please help us understand the reasoning behind these set of requirements. Elaborate whether a separate communication provider system is in place already or being considered?	There is a separate provider for stateless communication
120	Page 197-201 3.1.2. Sales Communication	Certain Use cases which are Transactional, General	It is not recommended to leverage a Martech system to deliver transactional	There is a separate provider for stateless communication

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Business Requirements	communication, Status updates, Reminders, etc.	and bulk messages which do not require capabilities of segmentation, analysis & decisioning, journey orchestration. Please help us understand the reasoning behind these set of requirements. Elaborate whether a separate communication provider system is in place already or being considered?	
121	Page 139: Total Cost of Ownership	License fee for AB/MVT tool	We do not have a pricing / licensing mechanism for AB/MVT tool separately. This capability is included in our core offering. Please comment on how we should approach pricing for this item?	Bidder has to provide the price breakup of the tools as per fit the excel format provided (Form T-6). Bids submitted only in this format will be considered for evaluation.
122	Page 286	Setup a MySQL DB to store data for campaign, that campaign management system will query for campaign execution	Please comment if DB other than MySQL can be setup, for ex: PostgreSQL	LIC has MySQL perpetual licenses, if bidder thinks there is a better choice, then they are free to propose another tech.
123	Page 287	System of engagement services	Would it beneficial if the solution can connect with modern databases like Snowflake, Google Big-query, without the need to copy, tokenize or rely on 'data-clean rooms'	Please be guided by the RFP.
124	Page 246. 5.11. Cloud guidelines	While the components (Campaign Management system, AB/MVT Testing solution and Audience management) are expected to be on public cloud, the	To ensure least movement of data from LIC' premises , it is advisable to have Hybrid set-ups where the on-premises data is not stored or copied elsewhere. Please comment on the importance of this capability for LIC.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		selected bidder needs to adhere to the guidelines defined by LIC regarding workloads, security, data-privacy and access controls (e.g., the data must be encrypted in transit, the data must be encrypted at rest,the PII data must be purged immediately post use).		
125	Page 183 1.1. Overarching principles	Unified Customer Experience	Please clarify if in-built data unification feature is required for mapping customer data generated from various channels? Or is this being done inside LIC's Data Lake?	Audience management will do the unifications at their level and Data lake will independently run their analytics for the same.
126	Page 208	Modelling	Please elaborate on the modelling capabilities - Solution to provide the ability to register and execute predictive models(Churn, Risk, NBA/NBO etc) built on existing Analytical platform as well as import models, analysis and macros, with drag-and-drop ease?	Not in the scope of RFP
127	Page 208	Modelling	Do you require analytical modeling platform to be able to build and manage models for use across LIC ecosystem?	Not in the scope of RFP
128	Page 214	Segmentation/Audience creation	Do you also require flexibility in terms of provisioning for advanced level segmentation basis complex logics (using custom code) over and above standard rules	No, advanced segmentation will be done in the Data lake

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
129	Page 217	GenAI Capabilities	Do you also want to use Generative AI for the ability to profile segments from multiple sources and suggest improvements in segmentation	Not in the scope of RFP
130	Page 214 Segmentation/Audience creation	Export audiences/segments to other systems/tools	Please elaborate this use case. For example, IS it required that the Solution generates response tracking code along with export target list to allow for close looping once the response of the customer has been captured on the channel under consideration	Where possible the system should track the response directly , in case the response is stored within LIC systems then you need to define specific data req from data lake to enable close-loop use cases
131	Page 226 Non-functional requirements	Intuitive navigation and layout	Having a single screen system with features across audience management, campaign management and AB/MVT tool is more intuitive and user-friendly. Can you consider adding this clause?	Please be guided by the RFP.
132	Page 94	Multi-Channel Campaign Management	There is no mention of personalizing Inbound/ outbound calls as a channel for example, provide contextual information and notify the call centers to make Outbound calls to specific customers. Please comment.	Call centre is not in the current scope of RFP
133	Page 213	GenAI Capabilities	Please comment if you would prefer the MarTech system to invoke LLMs provided by LIC's LLM vendors?	LIC does not have any LLMs
134	Page 218 onwards	Current state & Target state Illustrations	Unable to study the current state & target state illustrations. Images are not legible in Page No.281 to 291. Please share clear images so we can understand and ask questions if any.	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
135	Form T-4: Client Reference Format, Page No.135,136	<p>Documentary evidence like Purchase Orders, Copies of the Service Contracts or Work Completion certificates from the client organization confirming the details of the Digital insurance solution services for onboarding of customers offered, to be submitted with following details:</p> <p>The documentary evidence submitted should reflect the contract start date during the last 3 financial years (2020-2021, 2021-2022, 2022-2023 and 2023-2024).</p>	<p>Our customers have signed and NDA with us and sharing Purchase Order copies, details of the solution deployed, integration types adopted for client application, Details of Purchase Order, Hardware configurations & Software used at the Client end, Brief details about the Solution architecture, Data Flow, Work-flow implemented as requested in Form T4 will be impossible to share under the NDA agreement. Request LIC to consider a self declaration from the OEM to comply to this requirement</p>	<p>The Bidder Name, Client Name, Contract Date and Duration, Scope of Work/Job undertaken should be clear on the Documentary evidence submitted. Other confidential details can be masked.</p> <p>In case overseas clients are not willing to use LIC's Client Reference format (Form T-4), the bidder may submit client references in the client's desired format, provided that the following details are clearly mentioned:</p> <ol style="list-style-type: none"> 1. Date of Purchase Order (PO) 2. Duration of Project 3. Status of Project (Completed/Ongoing) 4. Scope of Work relevant to the RFP requirements.
136	5 Section V: Evaluation/Scoring Criteria, Page No.98, Point No.9	<p>Client Reference for OEM Solutions from OEM(s) for Campaign Management/ Customer Engagement/Marketing Automation capabilities (as outlined in the RFP), should have been implemented for 3 clients each with minimum of 5 crore user</p>	<p>Does User base mean No of customer records being processed by the system</p>	<p>Please refer corrigendum.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		base		
137	5.3 Stage 2 – Technical Bid Evaluation, Page No.100,Point No.1	Bidder’s Experience – The bidder should share a production live case study showing in detail relevant project with the proposed tech components utilizing Campaign Management. Marks will be awarded basis the relevance of the scope of work to this RFP	Request to kindly consider "Bidder’s Experience – The bidder/OEM should share a production live case study showing in detail relevant project with the proposed tech components utilizing Campaign Management. Marks will be awarded basis the relevance of the scope of work to this RFP"	Please refer corrigendum.
138	5.3 Stage 2 – Technical Bid Evaluation, Page No.100,Point No.2	Bidder’s Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing AB/MVT. Marks will be awarded basis the relevance of the scope of work to this RFP	Request to kindly consider "Bidder's Experience – The bidder/OEM should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing AB/MVT. Marks will be awarded basis the relevance of the scope of work to this RFP"	Please refer corrigendum.
139	5.3 Stage 2 – Technical Bid Evaluation, Page No.100,Point No.3	Bidder’s Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing	Request to kindly consider "Bidder’s Experience – The bidder/OEM should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing Audience Management. Marks will be awarded basis the relevance of the	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Audience Management. Marks will be awarded basis the relevance of the scope of work to this RFP	scope of work to this RFP"	
140	Appendix C: Scope of Work (Page 182)	D. Tokenization and Data Vault Module E. Integrations	Point d. on Page 183 mentions data vault and tokenization system can be installed on-prem or on the cloud as per requirements. However, on page 182, point no.5 under "D. Tokenization and Data Vault Module" states "Must be installable on-prem". Please clarify.	On premise installation of Tokenisation and Data Vault." The cloud" in this respect translates to LIC private cloud in LIC data center.
141	Appendix C: Scope of Work (Page 182)	E. Integrations d. CMS/DAM	Which is the current DAM and CMS with version details? Will LIC continue with current CMS and DAM or is there any roadmap to replace it?	Adobe Experience Manager
142	Appendix C: Scope of Work E. Integrations (Page-182)	2.Apart from this there would be tech build in the interim system (before the Data Lake is Live)....	Data Lake development/deployment is in whose scope? What is the roadmap/timeline for Data Lake Go-Live along with capability level timeline?	Not in the scope of RFP. Mid 2025 expected go-live
143	Appendix C: Scope of Work, Overarching principles, (Page 183)	13. Re-usable Solution : The proposed solution should be reusable by LIC and any other vendors brought in by LIC in future; the developed/deployed solution should be an	Do we have visibility on the future tech plans that may integrate with proposed Martech platform?	The bidder is expected to foresee the future integrations and design the solution accordingly; details to be shared with selected bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		enterprise Marketing platform and should be able to integrate with any future tech extensions.		
144	3.2. Functional & Non-functional Requirements Table 2: Campaign Management – Functional Requirements (Page- 202)	2. Campaign planning: Strategy management: Have a single visualization of all campaign instances— scheduled, live, or past— for a set period of time, such as a marketing calendar that can look forward or backward up to 12 months. 3. Add notes and comments to campaigns in both structured and unstructured ways, for example, logging information about the campaign in a notes section under the campaign.	How is campaign strategy management currently done? Which systems are in place to manage this and will it continue to be used?	No campaign management tool available currently
145	3.2. Functional & Non-functional Requirements Table 2: Campaign Management –	6. Campaign planning: Forecasting: Forecast campaign volumes, sales, and other campaign	How is campaign forecasting currently done? Which forecasting models are currently used? Which systems are in place to manage this and will it continue to be used?	No system in place for campaign forecasting

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Functional Requirements (Page- 202)	responses and outcomes for all channels (e.g., complaints, transfers, inbound contacts), using rules and manual adjustments. 7. Campaign planning: Forecasting Support different forecasting models for branch campaigns, including variations by geographical area.		
146	3.2. Functional & Non-functional Requirements Table 2: Campaign Management – Functional Requirements (Page- 205)	35. Campaign design: Creative production: Create multilingual content (English, Hindi, Gujarati, Bengali, etc.) for various communication forms (e.g., envelope, direct mail, email) or import files (e.g., images, text, templates, components) to be stored in a content library for reuse across communications.	How is the creation/storing of multi-lingual content handled currently? Will LIC continue with same platform? Please share the complete list of languages for which content creation is required.	There is no current system for creation/storage of multi-lingual content; assume major Indian languages need to be covered
147	3.2. Functional & Non-functional	77. Insight and analytics: Data access/manipulation:	How are insights currently being calculated?	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Requirements Table 2: Campaign Management – Functional Requirements (Page- 208)	Provide a view of all derivations within the analytical data models and other derived variables	How is raw data analyzed currently?	
148	3.2. Functional & Non-functional Requirements Table 2: Campaign Management – Functional Requirements (Page- 209)	92. Reporting: Data Queries: Automatically produce scheduled queries and pre-built reports in line with the calendar.	How are queries currently created/executed for reporting purpose? What level of automation is expected to generate these reports?	The recommended solution should define and share campaign specific reports at a frequency (automatically once defined) and allow for ad-hoc reporting too based on campaign specific data withing Campaign Mgmt./AB-MVT and Audience mgmt. solution
149	3.2. Functional & Non-functional Requirements Table 2: Campaign Management – Functional Requirements (Page- 209)	93. Reporting: Pre-built reports and dashboards: Support the build of ad-hoc reports and visualization dashboards using available data attributes and variables, including the saving of these reports/visualizations for reuse.	How are reports, dashboards currently managed or created? Which platform is used for same and will it continue to be used?	No current system for creation/execution of reports
150	3.2. Functional & Non-functional Requirements Table 2: Campaign Management – Functional	144. GenAI capabilities: Design and automate customer journey flows to ensure a seamless and personalized experience across channels	How are GenAI capabilities used/leveraged in current system? What is meant by design and automated customer journeys using GenAI? Please elaborate on term "analyzing user sentiment to manage brand reputation".	no Gen Ai capabilities in place today, bidder to design the solution to enable use of GenAI (with integration of available LLMs in secure and LIC privacy compliant manner) for content generation, data analysis and insight for marketing and sales

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Requirements (Page- 213)	146. Monitoring and analyzing user sentiment to manage brand reputation effectively.		
151	3.2. Functional & Non-functional Requirements Table 3: Audience Management – Functional Requirements (Page- 213,214)	<p>1. Data Ingestion Ingest and integrate transactional & master data from internal operational systems (native connectors for Enterprise Data Warehouses, Data Lakes and other big data systems).</p> <p>6. Ingest semi-structured and unstructured customer data</p> <p>8. Integrate new data sources post implementation without the need of IT/technical support (e.g., could be done by a nontechnical user in the marketing department)</p>	<p>How is data ingestion currently handled (API or File)?</p> <p>Which platforms are currently used for data ingestion and storage of ingested data?</p> <p>Which API middleware is used currently?</p>	There is no data ingestion at the moment. It has to be built grounds up by the bidder
152	3.2. Functional & Non-functional Requirements Table 3: Audience Management –	5. Integrations are available to allow the CDP to ingest performance data back from the channel	Does CDP here mean Customer Data Platform? If no, please elaborate. What is the roadmap for implementation of CDP along with data lake?	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Functional Requirements (Page-216)	48. Identify high-value customer segments within the CDP based on lifetime value, policy preferences, or other key attributes. 50. Leverage behavioural data captured by the CDP to implement retargeting campaigns aimed at re-engaging drop-offs		
153	3.2.3. AB/Multi-variate Testing (Page-218)	Table 4: AB/Multi-variate Testing – Functional Requirements 9. Create segments that combine all purchase and engagement history across offline and online channels, offering a comprehensive view of customer interactions.	Does this mean the CDP system needs to merge/stitch online and offline customer data and create a unified or 360 degree ?	Audience management system in scope. Data lake will house the customer 360.
154	5.2 Volumetrics (Page-239)	5.2 Volumetrics	What is the current and projected size of total profile base relevant for Martech, CDP and data lake?	Please be guided by the RFP; further details to be shared with selected bidder.
155	5.8., Table 9: Security Requirements, Regulatory	The cloud service provider for the cloud-based SaaS solutions, should be MeitY	Does LIC have any existing cloud service provider for on premises cloud storage? If no, is the bidder required to propose same and will that be included in TCO?	Yes, bidder is expected to bring in an on-premise solution to host the different on-prem components of the solution like the integration, APIs, services, tokenization and Data vault etc.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	(Page 243)	empaneled/compliant		This will be a part of the TCO.
156	5. Detailed Non-Functional Scope of Work and Other conditions (Page 257)	5.16.2. Transfer of Software Licenses	Who will be the license owner for the tools, softwares and platforms used for scope of this project? Is the bidder expected to procure software licenses in their own name?	LIC will be the license owner. Bidder will procure it for LIC
157	7. Responsibility Matrix, Documentation and Training, 7.3 Training, (Page 268)	The bidder needs to provide free training and educational material for all items supplied to LIC staff on system/application administration, configuration, and entire operations of proposed solution.	What sort of a training model is expected to be followed?	Bidder to define and propose
158	10. Product Support Requirements, (Page 279)	Product Support Requirements	Please elaborate scope of support required for L1, L2 and L3.	Standard support for applications and trouble shooting. Fixing issues as and when required in stipulated amount of time.
159	Appendix D: Current State (Page 281)	High Level diagram of current state Marketing Platform	Diagram not clear. Please share a clear version.	Please refer to the pre-bid deck.
160	Appendix E: Target State Illustrations (Page 284)	Target State of Marketing Platform/ System of Marketing	Diagram not clear. Please share a clear version	Please refer to the pre-bid deck.
161	Appendix E: Target State Illustrations (Page 284)	Various components of Marketing Platform/ System of Marketing to be addressed through this RFP	Diagrams from Page 284 - 291 not clear. Please share a clear version	Please refer to the pre-bid deck.
162	Appendix E: Target State Illustrations	2. Various components of Marketing Platform/	Will HSM(Hardware Security Module) act as data vault i.e. store/manage keys	Yes

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	(Page-285)	System of Marketing to be addressed through this RFP Data Store (Interim)	and tokens?	
163	Appendix E: Target State Illustrations (Page-285)	2. Various components of Marketing Platform/ System of Marketing to be addressed through this RFP Data Store (Interim)	What all details will be stored in local UUID store? In what form this data will be stored i.e. Tokenized, Encrypted or raw? Who is generating UUID?	Local (on-prem store) will contain the data in clear and masked with a generated token. The UUID would be generated by the Tokenisation/HSM and/or by writing a hashing logic (programmatically), it is your responsibility to get this solution setup to meet LIC needs
164	Appendix E: Target State Illustrations (Page-285)	2. Various components of Marketing Platform/ System of Marketing to be addressed through this RFP Data Store (Interim)	What are we querying HSM for, a key for creating token? Or HSM is generating a token and returning it as response?	Token generation, encryption and decryption keys, API keys etc. are some examples. Bidder can add any other use cases they seem relevant to scope to the HSM they are planning to procure, and showcase as a part of their solution.
165	Appendix E: Target State Illustrations (Page-286)	5. Setup a MySQL DB to store data for campaign, that campaign management system will query for campaign execution.	Can we propose another database other than MySQL to store data for campaign?	LIC has MySQL perpetual licenses, if bidder thinks there is a better choice then they are free to propose another tech.
166	1.7 Appendix to RFP: Tender Information Summary (TIS) Tender Information Summary (TIS) (Page-3)	Bid Submission Closing Date & Time: Friday, 30.08.2024 till 3:30 PM	We request LIC for an extension on the Bid submission date by 2 weeks (Friday, 13.09.2024 till 3:30 PM). This would give us sufficient time to thoroughly analyze the requirements and propose the best possible solution.	Please be guided by the RFP.
167	5.2 Stage 1 – Bidder Eligibility Criteria (Page 97)	Table 1: Bidder Eligibility Criteria, Client Reference for Bidder:	Would Global Client References be accepted for RFP submission?	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Bidder must have implemented and managed the MarTech capabilities described in this RFP with at least 1 crore active users.		
168	5.2 Stage 1 – Bidder Eligibility Criteria (Page 97)	Table 1: Bidder Eligibility Criteria, Client Reference for Bidder: Bidder must have implemented and managed the MarTech capabilities described in this RFP with at least 1 crore active users.	Are Client References from Bidder Member firms globally accepted for RFP Submission?	Please refer corrigendum.
169	5.2 Stage 1 – Bidder Eligibility Criteria (Page 98)	Table 1: Bidder Eligibility Criteria, Program Director Experience	Does Program Director need to be on payroll of Bidder at time of bid submission or interview? When will the interview of Program Director take place?	Yes; interviews expected in 1st week of Sep
170	"1.2. Bidder Role Expectations", P#186, Point 3	The bidder shall consume 3rd party solution APIs provided by LIC and implement external integrations (where needed)	Can we have a list of such integrations as expected during the 1st year ?	System of engagement, Data Lake, Queues and topics, external APIs as required by the solution are some examples are integrations, bidder can propose more integrations as required by their solution
171	"1.1. Overarching principles", P#183	Pragmatic use of Real-time Customer Data		Please be guided by the RFP.
172	"1.1. Overarching principles", P#184	Omni-channel and real time communications:		Please be guided by the RFP.
173	"1.1. Overarching principles", P#184	To drive superior customer experiences, customer		Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		journeys shall be digitized, enhanced, and optimized by prioritizing usability and enabling a personalized experience.		
174	"1.1. Overarching principles", P#185	Data Lake Capabilities for MarTech	Given Data Lake may not be fully in production while MarTech go live as per the expected timeline, we will require to prioritise necessary data points in Data Vault. Will LIC share a prioritised use cases / journeys for MarTech that are expected to go live for MarTech, so that the Data Vault can be sized for those data elements interim (till data lake goes live) ?	The Data vault to host the entire customer base, current and future and should be sized accordingly.
175	"1.1. Overarching principles", P#185	Supporting MarTech solutions (incl Content Management System - CMS, Digital Assets Management – DAM)	Can LIC share the details of these solution providers ? When are these expected to be in production ?	Adobe Experience Manager
176	"1.2. Bidder Role Expectations", P#186, Point 5	software for Security Module for token management, secret management etc.,	Does LIC have a preference for custom build for LIC or prefer buying from Market ?	Procure and implement is the preferred approach. The solution should meet the requirements functional, non functional and regulatory as prescribed in the RFP
177	"2. Scope of Work", P#187, Point 1.d	Sourcing Hardware to host Software components of the solution along with the integration components developed (including below but not limited to).	Can LIC help to procure / provision the hardware and add the same as notional cost to the bid ? Given a significant part of Data Vault can be provisioned in Data Lake (whenever in production), we believe the requirement of hardware will reduce from target-state perspective.	No, Bidder to procure the hardware.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
178	"2. Scope of Work", P#188, Point 5.a	Pilot Planning	Do LIC have any preference for pilot segment and duration ? How is it expected to be aligned with go-live plan ?	To be shared with successful bidder
179	" Training, Maintenance, and Tech Support", P # 188	Training Programs:	How many users (any suggested numbers) who are required to be trained ?	To be shared with successful bidder
180	" Training, Maintenance, and Tech Support", P # 189	Tech Support	Should we assume the support of LIC in-house Tech Support team for Tech Support ? How is it expected to be shared among LIC, other partners and MarTech Bidder ?	Bidder is expected to setup a tech support for the components in the RFP and the proposed solution
181	" 8. Data Ingestion:", P # 189	Data Ingestion	Will LIC share a detailed list of all sources (in order of priority) that are required to be ingested in Data Vault for MarTech purpose? (Assuming all are expected to flow-in Data Lake at a later point)	Customer PII data and tokens and masked data will reside in the Data Vault. Yes it will be synced in the Data Lake but the Data vault will retain their copy.
182	"10. Push Notifications:", P # 189	customer's preferred language	Does LIC have a data with customer's preferred language captured as a field that MarTech can use ?	No such preferences stored currently
183	"13. SMS Campaigns", P#190	Support for SMS keywords subscription management	Does LIC have a current process around this ? Is LIC expecting to replace the current process ? Or can MarTech use the existing process?	Assume use of existing LIC services (e.g., gateway) for SMS
184	"14. Email Campaigns", P#190	Platforms should manage different types of email campaigns (one-off, trigger based, transactional).	Is LIC looking to replace Transactional Emails ? Is LIC looking to have one Email send-out platform for both Transactional and Promotions ? Does it include replacing existing email engine ?	No

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
185	"18. Automation Workflows:" P#192	Ability to have out-of-the-box templates for various use cases such as Onboarding, Retention etc.	Will LIC be sharing the Brand Guidelines for these templates? Should compliance and Creative brand approval be part of the execution process and what timeline (TAT) is expected from LIC side to provide such approvals ?	To be shared with selected bidder
186	"24. Data Security and Solution Compliance" P#194, Point J	Vendor should have the ability to show public website which shows the status of your service.	Should public website mean internal or external to LIC as well ? How should this be hosted?	The dashboard should be accessible to LIC users from within LIC network and also from outside of LIC network
187	"3. Detailed Scope of Work", P#194	3.1.1. Customer Communication Business Requirements	Is LIC looking to replace the existing Customer Communication Engine ? Will LIC be sharing any volumetrics for these messages across channels ?	No, it will continue to send stateless communication
188	"3. Detailed Scope of Work", P#211	Data Management	In absence of data lake, we expect Data Management is to be done on temporary basis to roll out campaigns interim. To what extent the existing DWH can be leveraged ? Can LIC help with prioritised used cases to estimate the Data Management and Data Engineering efforts?	Yes, LIC will help with the prioritization. In the interim The CADW (LIC data ware house) is the source of data and once the Data Lake is live, that will become the source.
189	"3. Detailed Scope of Work", P#213	Creatives & comms design	Require LIC Brand guidelines and compliance (regarding brand / regulatory compliance of the creative). Will LIC be sharing the existing policy documents on the same ? Can existing set of creatives / wireframes be leveraged initially ?	To be shared with successful bidder
190	"3. Detailed Scope of Work", P#213	GenAI capabilities	Does LIC have current systems / infra to enable this or is it to be enabled in the	No existing capabilities; bidder to design the solution to enable use of GenAI (with integration

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			same MarTech platform (within and not outside) ?	of available LLMs in secure and LIC privacy compliant manner) for content generation, data analysis and insight for marketing and sales
191	"44.Churn Prediction and Retention Campaigns", P#216	Predict churn risk among policyholders using factors such as changes in behaviour, life events, or customer interactions can signal potential churn	Is building this predictive model to be scoped within MarTech? Or MarTech will consume the output from already developed solution ?	To be consumed from Data Lake; any OOTB capabilities can be used
192	"45. Cross-Selling and Up-Selling", P#216	Identify cross-selling and up-selling opportunities by analysing customer data for additional insurance needs or coverage gap	Is building this predictive model for x-sell / up-sell to be scoped within MarTech? Or MarTech will consume the output from already developed solution ?	To be consumed from Data Lake; any OOTB capabilities can be used; use filtering, not sophisticated predictive model
193	"48 & 49. Lookalike Modelling", P#216	Lookalike Modelling	Is building this Lookalike Modelling to be scoped within MarTech? Or MarTech will consume the output from already developed solution ?	Expected from the proposed AM solution
194	"54. GenAI capabilities", P#216	Predictive analytics to identify audience segments most likely to respond to specific campaigns.	Is this development to be scoped within MarTech? Or MarTech will consume the output from already developed solution ?	To be consumed from Data Lake; any OOTB capabilities can be used
195	"3.2.3. AB/Multi-variate Testing", P# 217	Real time	What is the definition of real time?	Real time is a matter of seconds, e.g. less than 15 seconds and Near Real time is a matter of minutes e.g. less than 10 minutes
196	"3.2.3. AB/Multi-variate Testing", P# 217	Offer a segmentation UI	Is UI expected as part of MarTech scope ?	Yes, most ab testing solution provide this capabilities out of he box

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
197	"68, Test Optimization", P# 222	Configure campaign optimization KPIs	Will LIC be providing the expected KPIs or bidder is expected to bring the KPIs basis industry experience ?	Bidder to propose
198	"3. Detailed Scope of Work", P#212	Campaign Delivery	What is the Period of Activity of the Customer Data to be displayed to Contact Center?	The preparation of data available within Campaign/Audience mgmt. to be shared with contact center (the activity data is relevant for 30-60 days period, refer to the data retention period for added reference)
199	"63. Performance Metrics", P#238	Performance Metrics	What are the various current success metrics, currently identified or monitored for the journeys? Are there any plans to revise these metrics in the future? For example making the success metric more product-specific and channel-specific, if not already.	Bidder to propose
200	"8. Data Ingestion", P# 189	Data Ingestion	What kind of data LIC currently collects / plans to collect through the mobile app (AS PART OF THE CURRENT / proposed DATA MODEL OF the APP)? ex: Does it collect customer behavioural information through mobile app (For instance: the device model used; preferences basis the consent to collect the data from another app in the mobile device.	App build is underway; further details to be shared with selected bidder
201	"21. Behaviour Predictions", P#215	Behaviour Predictions	Do you have any channel preference model at a customer level? Given such models may be built within / outside of MarTech platform, would you have any preference ?	No channel preference model exists; model build not part of the MarTech scope. If anything is part of the OOTB capabilities of campaign/audience mgmt. and AB testing that can be used for data segmentation or prediction

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
202	"3. Detailed Scope of Work", P#194	3.1.1. Customer Communication Business Requirements	What % of the customers that can be reached currently through the existing channels?	Details to be shared with successful bidder
203	"14. Customer Experience", P#184	Customer Journeys	Once the journeys are built, Is the expectation from the consultant to integrate the existing or newly developed AI/ML models as part of the journey ?	Bidder will need to implement the model outcomes in customer journey, not build
204	"14. Customer Experience", P#184	Customer Journeys	Who are the high level stakeholders who will be directly impacted or will leverage insights generated using Personalisation initiatives? Which Product/ Business lines are to be onboarded (In order of priority) for MarTech ? Are there business process and workflows in place that are to be changed with the new journeys? Is business buy-in (any specific business target to be influenced) for the same already in-place ?	Details to be shared with successful bidder
205	"8. Data Ingestion", P# 189	Data Ingestion	Please confirm, if Customer data Platform exists within LIC DWH and it is the single repository at a customer level that can be consumed by all channels?	No CDP exists currently; LIC DWH cannot be consumed by the current RFP solution directly. It can only be used to extract the required data and then the bidder needs to add required transformations on the data to make it ready for consumption by the systems described in the RFP.
206	"8. Data Ingestion", P# 189	Data Ingestion	Is there any contact repository at a customer level? E.g. How many times a customer has been contacted across the channels? When or what time of the day was customer contacted? Customer	No LIC is building its Consent management system, the same can be consumed by the bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>Response Funnel; for example: a) tele caller called, b) phone connected c) conversation completed, d) leads received, e) appointment fixed, f) documents collected, g) Confirmed as a lead</p> <p>Is there any specific consent management tool in place at LIC that is to be leveraged through MarTech?</p>	
207	"3. Detailed Scope of Work", P#212	Campaign Delivery	Please do let us know the various channels & segments and any upcoming roadmap for 1 or 2 years; i.e. any other channel that are planned to be added ?	Email, SMS, WhatsApp, push notifications, in app notifications are the key channels - further details to be shared with selected bidder
208	"8. Data Ingestion", P# 189	Data Ingestion	Is there a plan to have a tagging software for your webpages and mobile app?	Yes, it is being procured
209	"21. Behaviour Predictions", P#215	Behaviour Predictions	Is there any event-based marketing happening currently around clickstream data or website journeys and is there a mechanism to collect clickstream or livestream data? eg: Someone spending 10 minutes on an insurance page likely to avail of the same etc.	No
210	"3. Detailed Scope of Work", P#212	Campaign Delivery	Is there a centralized out-bound call center team that acts on cross-sell leads? What is the capacity/ operating model of this center? Do you have an Inbound Call Center ? Do Inbound Call Center cross-sell products as well ?	Outbound call center is being developed; there is an in-bound call center for customer service - further details to be shared with successful bidder
211	"8. Data Ingestion", P# 189	Data Ingestion	What kind of data volumes exist currently within LIC for digital? What is the rate at	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			which data volumes are growing at LIC?	
212	"3. Detailed Scope of Work", P#212	Campaign Delivery	Do you have a centralised campaign management / Campaign Operation team as well ? What's the current operating structure ?	No, bidder to bring the team. Please be guided by the RFP
213	"3. Detailed Scope of Work", P#212	Campaign Delivery	With reference to campaign roll outs, what are the channels (e.g. Email ? / SMS ? / Whatsapp ? Any other ?) where the vendors are currently engaged and what is the engagement period for these vendors? Are there other areas identified to engage vendors?	Email, SMS, WhatsApp, push notifications, in app notifications are a few channels. Further details to be shared with selected vendor
214	"3. Detailed Scope of Work", P#212	Campaign Delivery	Is there any dependency on any of the current vendors? If yes, then in which domain and what level of dependency?	Please be guided by the RFP.
215	"3. Detailed Scope of Work", P#212	Campaign Delivery	What are the martech tools which are currently deployed (as part of current customer communication delivery system) ?	Details to be shared with successful bidder
216	"3. Detailed Scope of Work", P#212	Campaign Delivery	What is the marketing stack used by the LIC team (Current environment)? Will these be replaced or any specific component will be phased out ?	No automated system present at the moment. Details will be shared with successful bidder
217	"3. Detailed Scope of Work", P#212	Campaign Delivery	What is the role played during the fulfilment stage by the Outbound calling team	Details to be shared with successful bidder
218	"3. Detailed Scope of Work", P#212	Campaign Delivery	How does the current setup build accountability within the field team for cross-sell?	Details to be shared with successful bidder
219	"3. Detailed Scope of	Campaign Delivery	What is the fulfilment operating model	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Work", P#212		(outsourced/ insourced setup)?	
220	"3. Detailed Scope of Work", P#212	Campaign Delivery	What is the current CRM tool in use?	No CRM platform exists currently, it is under development
221	"3. Detailed Scope of Work", P#212	Campaign Delivery	Has LIC already implemented a Microservice architecture? If so what are the deployment technology used for microservices?	Microservices are containerized, domain driven services deployed on OpenShift.
222	"3. Detailed Scope of Work", P#212	Campaign Delivery	Does LIC intend/prefers to have a single vendor which can provide for different MarTech components like Workflow, Measurement and Attribution, Distribution, Design, Decisioning, CDP ?	Bidder to suggest
223	"Table 3: Integrations – Functional Requirements", P# 225	Data Services	How is LIC envisioning to handle errors or exceptions during the data export / import process in (from/to) existing DWH / Data Lakes ?	Bidder to suggest
224	"Table 3: Integrations – Functional Requirements", P# 225	Data Services	What does the current data architecture look like? (any documentation that can be shared)	Please refer corrigendum.
225	"Table 3: Integrations – Functional Requirements", P# 225	Data Services	Are there established data governance roles, policies, processes and tools to oversee data landscape? Data Quality measures already in place ?	Details to be shared with successful bidder
226	"Table 3: Integrations – Functional Requirements", P# 225	Data Services	Does the existing data require extensive data quality checks? eg. Is there a possibility of customer city/customer address being written differently across different source systems?	Bidder to suggest
227	"Table 3: Integrations	Data Services	What tools/technologies are used for	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	– Functional Requirements", P# 225		existing Datawarehouse, Analytics, Data Integration, Data Ingestion, ETL, Streaming/Batch, Change data capture?	
228	"Table 3: Integrations – Functional Requirements", P# 225	Data Services	For internal and external integration, what platforms are in place?	Assume integration via batch or API.
229	"Table 3: Integrations – Functional Requirements", P# 225	Data Services	Is there an existing CDP solution / Customer one-view in place in current DWH ?	No existing CDP; data lake build in progress.
230	"Table 3: Integrations – Functional Requirements", P# 225	Data Services	Is there a caching technology in place?	No
231	"8. Data Ingestion", P# 189	Data Ingestion	Does the Third Party Apps Share the Transactions Data to LIC ?	Please be guided by the RFP.
232	"8. Data Ingestion", P# 189	Data Ingestion	Do you currently have capability to do marketing basis social listening, Inbound emails or other unstructured data ?	No
233	"3. Detailed Scope of Work", P#212	Campaign Delivery	1st year campaign execution - These campaigns are to be done for which product / business lines ? What are these journeys? Are there any order of priority that is to be considered ? Can this be shared along with the list ? With examples of Simple, Moderate or Complex campaigns list that are expected to roll out during the 1st year with expected timeline ?	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
234	"Table 3: Integrations – Functional Requirements", P# 225	Data Services	Data Security and Privacy: a. What measures should be in place to ensure the security and privacy of the ingested data? b. Are there any specific data encryption or access control Currently exists for DWH for data ingestion?	Bidder to propose
235	"63. Performance Metrics", P#238	Performance Metrics	a. What key email performance metrics do you need to track and measure (e.g., open rates, click-through rates, conversions)? b. Do you require real-time email analytics and reporting dashboards? c. Are there any specific tracking requirements (i.e. will the format for these dashboards be provided or is the bidder is required to create the wireframe) for the journeys or conversion tracking?	Bidder to propose
236	"63. Performance Metrics", P#238	Performance Metrics	What is the visualisation software available with LIC and till what organisation level can this viz be used? Are any Real Time Dashboard currently available ?	No visualization system available at the moment.
237	"A/B Testing", P# 290	A/B Testing	A/B Testing Criteria to be Defined ? - On Subject, From Email Address, Body of the Content or Custom Conversion ? If it is Custom Conversion, Pls define	This requirement is for an AB/MVT tool; which will enable asset improvement and personalization
238	"63. Performance Metrics", P#238	Performance Metrics	Is there a culture of having a collective buy-in on use-case / journey performance, incentives and output metrics for use-cases / journeys?	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
239	"Table 3: Integrations – Functional Requirements", P# 225	Data Services	Is the data required to implement the initial campaigns / journeys already centralized within a DWH? Or will the partner also be required to have some data engineering skillsets in the team to have this foundational element ready?	LIC DWH cannot be consumed by the current RFP solution directly. It can only be used to extract the required data and then the bidder needs to add required transformations on the data to make it ready for consumption by the systems described in the RFP
240	"Table 3: Integrations – Functional Requirements", P# 225	Data Services	What kind of external data-sources/ external data partnerships are available to enhance Customer 360. (e.g. Bureau pulls)?	Details to be shared with successful bidder
241	"3. Detailed Scope of Work", P#212	Campaign Delivery	How many environments are to be managed by the consultant here? E.g. Test, Prod & DR, etc. Any pre-set of configuration that LIC expects here? Does any sandbox already exist for campaign / journey creation and testing?	Prod and non prod environments for campaign/audience and AB Testing tech. Tokenisation/HSM to have Prod, Non-prod & DR
242	"3. Detailed Scope of Work", P#212	Campaign Delivery	Is the proposed customer journey/ campaigns for fulfilment across each product and each channel completely digital or phygital?	Mixture of physical and digital
243	"3. Detailed Scope of Work", P#212	Campaign Delivery	Is there a digital transformation core team, covering aspects including change management or should that be factored in the implementation plan?	Bidder to propose their ways of working and expectation from LIC
244	" Training, Maintenance, and Tech Support", P # 189	Tech Support	Post implementation, please elaborate on the nature of support required by LIC from the partner? i.e. steady state support (as L1 or L2 ?), Knowledge management and transition (ongoing updation ?) ,	Bidder to manage end-to-end support for the length of the contract

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			development of additional use cases etc.(any proposed numbers) ?	
245	"3. Detailed Scope of Work", P#212	Campaign Delivery	Does the scope include UI/UX development, form builders ?	Bidder to manage end-to-end campaign planning, execution, optimization & reporting of campaigns for the length of the contract
246	"3. Detailed Scope of Work", P#212	Campaign Delivery	We Assume LIC will Identify necessary ESP and SMS Gateway Providers for Email and SMS Text Configurations with OEM and Address the necessary Security processes	LIC has email, SMS and WhatsApp providers
247	"3. Detailed Scope of Work", P#212	Campaign Delivery	We Assume that the Levels of Control and Visibility for email delivery metrics will be provisioned by ESP's	Yes
248	"18. Automation Workflows:" P#192	Workflows	How is Work Flow Management process for Interfaces envisioned ?	Bidder to propose
249	"3. Detailed Scope of Work", P#212	Campaign Delivery	Does LIC use any tool to manage the Requests and Approvals in the current eco system ? How is maker-checker done currently?	No tool available, bidder to design workflow & approval process within proposed solution (we are not expecting bidder to buy any MRM solution), however bidder to design the end to end process including any capabilities offered by selected Martech solutions
250	"3. Detailed Scope of Work", P#212	Campaign Delivery	What is the Current Eco system in LIC for Communication send-out, Campaigns and Promotions ?	Details to be shared with successful bidder
251	"3. Detailed Scope of Work", P#212	Campaign Delivery	How is analytics planned to be consumed interim for the proposed campaigns at LIC ? (till the stage the proper analytics output and use cases are delivered or goes into production)	Advanced analytics to be consumed in target state; before that, tool capabilities will be used
252	"3. Detailed Scope of	Campaign Delivery	How many branches or Feet on the street	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Work", P#212		do LIC have where these use case are to be deployed ? Or adoption of self-service automated dashboards is to be facilitated?	
253	3.9.5.3	Denial clause	The damages that are bei	Please be guided by the RFP.
254	pg 262 clause 6.e	SLA uptime	Our standard uptime is 99.9%, we cannot offer 99.99%	Please refer corrigendum.
255	pg 262 clause 6.g	Penalties for SLA	<p>As a company policy, our OEM offers SLA credits if our uptime falls below 99.9%. The SLA credits that we offer are-:</p> <ol style="list-style-type: none"> 1. less than 99.9% but above 95%, we shall, upon LIC's request made within thirty (30) days of the end of the calendar month, provide LIC with a written plan for improving our Service Availability to attain the 99.9% Service Availability and we shall promptly implement such plan; 2. between 95% and 90%, We shall, upon LIC's request made within thirty (30) days of the end of that calendar month, provide LIC with a service credit in an amount equal to \$500 and the action plan under subpart (a) above; or 3. less than 90%, We shall, upon LIC's request made within thirty (30) days of the end of that calendar month, provide LIC with a service credit in an amount equal to \$1000 and the action plan under subpart (a) above. LIC may also terminate this Agreement upon thirty (30) 	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			days' written notice (which notice must be given within sixty (60) days of the end of the calendar month in which the Service Availability was less than 90%).	
256	3.12.2.1	termination for convenience	Based on the customised commercials offered to the customer, we cannot agree to a termination for convenience as we will require the customer to remain with us for the agreed term so that this deal is commercially viable for us.	Please be guided by the RFP.
257	3.12.2.1	Notice for Determination of Contract	Implementing and launching this project will require considerable effort. The proposed 30-day termination for convenience with no initial lock-in period could be challenging for the OEMs. Might we consider a minimum initial lock-in period of four years? We can retain the termination for performance-related or frustration causes as they are.	Please be guided by the RFP.
258	Appendix C: Scope of Work, 182	Integrations	<p>Emails - It's mentioned that we need to setup the email delivery gateway. Does this need to be in India Data Center?</p> <p>SMS & WhatsApp - It's mentioned "any vendor of choice". Does this mean LIC would like to the end delivery of SMS & WhatsApp campaigns through their existing partners? If yes, can you share the names of the vendors so we can check the existing integrations available/efforts</p>	No, email gateway/delivery provider is present with LIC and must be consumed.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			needed.	
259	Appendix C: Scope of Work, 182	Integrations	Push & In-Apps are mentioned as channels but no volumetrics have been provided for Mobile Apps & Website. Can you please share: - Expected Monthly Active Users (MAUs) of the Mobile Apps for Years 1-5 - Expected Monthly Active Users (MAUs) on the Web platforms for Years 1-5	For website, 6 mn sessions/month; please estimate for mobile app basis the customer base shared
260	Appendix C: Scope of Work, 182	Integrations	The RfP provides a good perspective on overall email volumes. Could you kindly furnish us with an approximate breakdown of marketing and transactional emails for a more detailed understanding? A rough estimate would be quite helpful.	Details to be shared with successful bidder
261	Appendix C: Scope of Work, 182	Tokenization and Data Vault Module	Is there an expectation from the OEM to build and manage an on-prem Tokenization and Data Vault Module? Or is it just required to interface with the module which the bidder has to design, deploy and manage on-prem?	Procure and implement on-prem Tokenization and Data Vault Module
262	Appendix C: Scope of Work, 190	Email Campaigns	How many dedicated IPs would be required by LIC?	Bidder to propose
263	3.1.1, 195	Customer Communication Business Requirements	What is the backend system where all the policy details are stored?	The data if required will be pulled from CADW in the interim and Data Lake in the target state
264	3.1.1, 195	Customer Communication Business Requirements	Is the CRM/backend system ready to configure APIs/S3/SFTP to push data like policy renewal date, missed payments etc? Which CRM platform is being used currently?	To be pulled from CADW by the bidder; data lake in target state

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
265	3.1.1, 195	Customer Communication Business Requirements, Policy surrender	What is the system that is used currently to power recommendations for Cross sell & Up sell	Analytics engine being developed
266	3.1.1, 195	Customer Communication Business Requirements, Premium payment	Is the system open to configure API to send instant payment/acknowledgement?	Not part of the scope for this RFP
267	3.1.1, 195	Customer Communication Business Requirements, Premium payment	Are the notifications time sensitive? What is the expected Time to deliver?	Details to be shared with successful bidder
268	3.1.1, 195	Customer Communication Business Requirements, Premium payment	What channels needs to be leveraged to send these instant payment acknowledgement notifications?	Not part of the scope for this RFP
269	3.1.1, 197	Customer Communication Business Requirements, New Business	Where are the policy documents stored? (which needs to be sent as an attachment to the users)	Details to be shared with successful bidder
270	3.1.1, 197	Customer Communication Business Requirements, New Business	Which format are these documents stored in? (cdn/base64/byte array)	These are the merged artifacts to be sent to the customer like images, banners etc. They should reside in central repositories for easy access with specific roles and version control. Campaign specific document can reside within campaign mgmt. tech (if supported), other repositories such as DAM cold be explored for certain types of documents
271	3.1.2, 197	Sales Communication Business Requirements	What would be the source of truth for agent information?	Data lake
272	3.1.2, 197	Sales Communication Business Requirements	- Should the agent behavior and end customer behavior needs to be tracked separately? (In two different instances) - What is the chance of correlating data	Please be guided by the RFP; further details to be shared with selected bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			amongst the two? - Kindly provide us with the use cases which requires both type of data to run analytics/campaigns/personalisation.	
273	3.1.2, 197	Sales Communication Business Requirements	Does the agents have a dedicated mobile app as well? Also a web portal?	Mobile app build is under way
274	3.1.2, 197	Sales Communication Business Requirements	What will be the app framework (Native, React, Cordova) and on what platform is the website built?	React Native
275	3.1.2, 197	Sales Communication Business Requirements, Prospect engagement	Is there a Next Best Action engine within LIC's ecosystem today? Does it suggest the next best steps to an agent/user?	Data lake (currently under development) will provide this
276	3.1.2, 197	Sales Communication Business Requirements, Prospect engagement	What is the Sales CRM used here to track agent's performance & reports?	No developed yet. API interface to be created to consume the data.
277	3.1.2, 197	Sales Communication Business Requirements, Prospect engagement	Is the Sales CRM/backend system ready to configure APIs/S3/SFTP to push data like Onboarding stage, current stage, number of closures etc.,?	No, API interface to be created to consume the data.
278	3.1.2, 197	Sales Communication Business Requirements, Personalized agent engagement & learning	Where are the certificates stored and in what format? (cdn/base64/byte array)	LIC will provide CA signed certificates
279	3.1.2, 197	Sales Communication Business Requirements, Personalized agent	Which LMS (Learning Management System) is being used here currently?	Details to be shared with successful bidder
280	3.1.2, 199	Sales Communication Business Requirements, Earnings Management	The commission statement will be shared with the agents across what channels i.e Email, SMS, Push etc?	SMS, eMail, WhatsApp, App notifications, in-app notifications...

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281	3.1.2, 199	Sales Communication Business Requirements, Agent interaction & Agent learning engagement	How are the agent calendars managed currently? Which meeting management service/platform are we expected to integrate with?	It will be an API based integration or a topic (pub/sub) integration.
282	3.1.2, 200	Sales Communication Business Requirements, Customer meeting management	Where are the links containing the customers' PII stored? And how can the OEM access the same?	PII is stored within LIC's on-prem infrastructure; to be consumed in secured batch and API format
283	3.2.1, 202	Campaign Management, Campaign Planning: Forecasting	Which format are we supposed to send the planned campaign details to the contact center/branch? Is there an API endpoint that can be leveraged?	Details to be shared with successful bidder
284	3.2.1, 202	Campaign Management, Campaign Planning: Scheduling	What is the average turn around time to plan, design and go-live with a campaign? How many resources are involved across the campaign strategy, planning, design, set-up and go-live phases for a single campaign?	Bidder to propose basis campaign type & requirements (creatives, copy, HTML...)
285	3.2.1, 203	Campaign Management, Campaign design: Campaign set up	What are the 3rd party vendors involved in the outbound channel campaigns? Outbound Tele service: Which Tele service is being used currently? WhatsApp: Which WBM is being used currently? SMS: Which SSP is being used currently? Email: Which SMTP is being used currently? Branch: Is there an API-based service we	LIC has existing vendors for SMS, eMail & WhatsApp They provide documented APIs for sending emails, SMSs and WhatsApp messages

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			need to interface with?	
286	3.2.1, 203	Campaign Management, Campaign design: Campaign set up	Can you share example use cases where the contact center dispositions will invoke customer communications and campaigns?	For servicing requests and updates of requests OR launch of new product inquiry/registration etc. .
287	3.2.1, 203	Campaign Management, Campaign design: Campaign set up	For writing SQL queries, what is the data warehouse which needs to be queried?	CADW and the interim data store for the Solution.
288	3.2.1, 203	Campaign Management, Campaign design: Campaign set up	Which format are these documents stored in and can they be accessed via an S3? (cdn/base64/byte array) What can be the maximum size of the attachment?	These are the merged artifacts to be sent to the customer like images, banners etc. They will reside in the CMS/DAM
289	3.2.1, 206, Campaign Execution: Execute Campaign, 55		Where are these data models built? And what inputs does this data models take and what is the expected output?	Data lake; further details to be shared with selected bidder
290	3.2.1, 208, Insight and analytics: Data access/manipulation, 78		What kind of raw data is expected? And any details on the Data Management Solution? (hosting, data sources etc.,)	The raw data will be processed by the data lake. The Data lake is responsible for the data management. Martech systems will be consumers of the data.
291	3.2.1, 208, Insight and analytics: Data access/manipulation, 79		Can we get some examples of this use case? What kind of macros and scripting are required?	Extraction of data from CADW, this can be a script of a job or a daemon. Tokenisation of the extracted data can be a service or Job, encryption of data will be a service. These are a few examples
292	3.2.1, 210, Reporting: Pre-built reports and dashboards, 96		Where are the hierarchies defined to drill down the report to? Need clarity on this point.	There is no hierarchy but tenancy. The campaign owners should be able to see the data of the campaigns they have initiated and no other campaigns. Access control needs to be enabled.
293	3.2.1, 210, Reporting:		What kind of reports are we looking at	OEM component specific reports (campaign

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Pre-built reports and dashboards, 99		here? (campaign data/user counts/custom dashboard?)	aggregated, drilled down within the same platform)
294	3.2.1, 210, Reporting: Pre-built reports and dashboards, 102		Within the campaign reporting, what are the other data pointers which needs to uploaded via an Excel file?	Bidder to propose
295	3.2.1, 210, Reporting: Pre-built reports and dashboards, 103		Need clarity on this point.	The reports at the SaaS systems (campaigns, audience management and AB/MVT tests are a few examples of reports)
296	3.2.1, 211, Reporting: Pre-built reports and dashboards, 106		Support existing data model and relationships, including customer-centric and non-customer centric data - Need more clarity on this 1. What are these data models & relationships? 2. Where are these data models & relationships hosted? 3. Example of customer centric & non customer centric data	The data model refers to the customer and agent 360. The Data models will reside in the data lake
297	3.2.1, 211, Data Management, 107		What is expected to be as an unique identifier? And is the expectation around creating one for LIC based on pre-defined rules? or fetch it from any backend system/tokenisation layer?	The UUID has to be unique per customer. That is the only expectation. The bidder to decide upon the length type etc. The bidder is supposed to create (programmatically or using a tokenization/hashing tool) as a part of the scope of this RFP
298	3.2.1, 211, Data Management, 109		What all fields need to be validated?	For communication email, phone number, presence of UUID/token etc. For any other validations, the bidder to decide upon what fields are required for the solution to function.
299	3.2.1, 211, Data Management, 110		What all data sources are present here? and can you give an example around the	The CADW is a data source where the data will be pulled from in the interim. In the target state

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>update of data entities?</p> <p>Lastly, can you please share the current architecture and the target state architecture with us as the ones included in the RFP are blurry and are not legible.</p>	<p>the source will be data lake.</p> <p>Further details to be shared with selected bidder</p>
300	3.2.1, 211, Data Management, 113, 114		What all data (attributes/events) needs to be removed after the retention period?	All attributes pertaining to PII need to be purged (email, phone, name etc). Only the token/UUID would be retained for referential integrity.
301	3.2.1, 212, Data Management, 127		"Use campaign history generated from campaigns executed from other systems for attribution" - What other systems are being spoken about here? What is the total volume of data that we expect to move? And the lookback window of the datapoints (1 year, 2 years etc.)	Channels: SMS, Push, WhatsApp, eMail... Further details to be shared with selected bidder
302	3.2.2, 213, Data Ingestion, 1		What are the data warehouses, data lakes & big data systems from which data ingestion needs to happen? Can you please classify the data sources based on the availability of data in each of these data sources i.e batched, real-time, near-real time?	The data source in the interim would be LIC data warehouse CADW, built on Vertica and later would pull/push the data from/to
303	3.2.2, 214, Data Ingestion, 2		What frameworks are the mobile apps built upon?	React Native
304	3.2.2, 214, Data Ingestion, 3		Can we get a list of the external data sources with which the OEM needs to integrate using native connectors?	Depends on business requirements - bidder to propose a solution that can connect & integrate with multiple data source - assume batch & API
305	3.2.2, 214, Data Ingestion, 6		Can you share a sample snippet of the nature of data? Semi-structured data,	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			unstructured data? What will be the sources of ingestion for these datapoints.	
306	3.2.2, 214, Data Ingestion, 7		What are the external sources from which the data needs to be queried? What is the expected querying frequency?	Bidder to propose
307	3.2.2, 214, Data Ingestion, 8		What might be the new systems that would be integrated without tech support post going live?	All necessary integrations for running the Marketing systems will need to be integrated with.
308	3.2.2, 214, Segmentation/audience creation, 19		Where are the current data models hosted? Can you share a sample structure of your user and agent data model?	Details to be shared with successful bidder
309	3.2.2, 216, Activation: Audience Orchestration, 37		1. What is the Promotion/referral/loyalty tool that needs to be integrated with? 2. Where is the product catalog hosted in?	NO existing referral or loyalty system Product catalog is hosted in LIC data base
310	3.2.4, 225, Integrations, Data ingestion		What are the data warehouses, data lakes & big data systems from which data ingestion needs to happen?	Details to be shared with successful bidder
311	3.2.3, Table 4: AB/Multi-variate Testing – Functional Requirements, Sr. No. 3, Pg. No. 217	Segment on a variety of native data points within the platform, without the need for extra integrations, including a description of the different native data points available.	How does LIC define native datapoints? Please share an example.	Data captured from customer or agent
312	3.2.3, Table 4: AB/Multi-variate Testing – Functional Requirements, Sr. No. 11, Pg. No. 218	Offer proactive predictive analytics for segmenting audiences, enhancing targeted marketing strategies.	Can the LIC team share a few examples of proactive predictive analysis for a specific audience they are looking for?	Recommend target audience/cluster for a particular AB/MVT
313	3.2.3, Table 4:	Offer a timestamped log of	Can the LIC team elaborate on what	Logging of all APIs calls & system usage

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	AB/Multi-variate Testing – Functional Requirements, Sr. No. 11, Pg. No. 218	all API-based activities within the system, aiding in monitoring and troubleshooting API interactions.	constitutes of "log of all API-based activities within the system"? As our architecture built using multiple micro-services and each action has multiple API interactions.	
314	3.2.3, Table 4: AB/Multi-variate Testing – Functional Requirements, Sr. No. 25, Pg. No. 219	Support a client-defined attribute schema for user data imports, allowing specification of attribute formats such as numerical for purchases, Boolean for subscriber status, and dropdown for tier levels (e.g., bronze, silver, gold).	Apart from the ones mentioned, what different data types that are required to be supported by the platform?	Details to be shared with successful bidder
315	3.2.3, Table 4: AB/Multi-variate Testing – Functional Requirements, Sr. No. 34, Pg. No. 219	Export a comprehensive log of the previous day's recommendations and their outcomes, facilitating detailed analysis and optimization.	As the recommendations and the outcome won't change in a day, can you please share some more insights on how the LIC team plans on using the exported insights? In addition to this, what are the analysis and optimisations needed for this use case?	The system should enable access of required data on regular and ad hoc basis. The data should be available all the time for LIC users (if any data needed heavy processing then that type of data access/frequency of refresh should be discussed and agreed with LIC)
316	3.2.3, Table 4: AB/Multi-variate Testing – Functional Requirements, Sr. No. 53, Pg. No. 221	Support configuration of variation stickiness/exposure for any test, ensuring consistent user experiences.	Can the LIC team supplement the question with an example to define "variation exposure"?	variation exposure is meant here as number of time a variation (a combination of different components of test) is served to the visitors of web/app
317	3.2.3, Table 4: AB/Multi-variate Testing – Functional	Allow users to develop end-to-end content personalization campaigns	What all channels would come under "last mile channel execution" for mobile apps?	Communicating with the CMS/DAM & rendering the pilot elements (banners, content, videos, calculators) on the digital asset - website,

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Requirements, Sr. No. 60, Pg. No. 221	for mobile apps, including all aspects from targeting definition to last-mile channel execution.		mobile site, app...
318	3.2.3, Table 4: AB/Multi-variate Testing – Functional Requirements, Sr. No. 70, Pg. No. 222	Provide a calendar view for efficient test planning and scheduling, aiding in the organization and time management of tests.	How are campaign/test conflicts managed currently? How is the campaign/test calendar designed, validated and shared with LICs existing marketing technology ecosystem?	No tool exists currently
319	3.2.3, Table 4: AB/Multi-variate Testing – Functional Requirements, Sr. No. 90, Pg. No. 224	Incorporate sophisticated, non-rule-based algorithms that integrate personalization directly, offering advanced targeting capabilities.	How is the LIC team envisaging "non-rule-based algorithms that integrates personalisation" to come to life to build sophisticated targeting?	Bidder to propose
320	5.3 Stage 2 – Technical Bid Evaluation, # 1, Pg. 107	Bidder’s Experience – The bidder should share a production live case study showing in detail relevant project with the proposed tech components utilizing Campaign Management . Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.	We request LIC to please amend the clause as below so that the Bidder can bring in their larger and more relevant experience "Bidder’s Experience – The bidder should share a production live case study showing in detail relevant project with the tech components utilizing Campaign Management . Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below."	Please refer corrigendum.
321	5.3 Stage 2 – Technical Bid	Bidder’s Experience – The bidder should share a	We request LIC to please amend the clause as below so that the Bidder can	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Evaluation, # 2, Pg. 107	production live case study showing in detail relevant project with the proposed tech components utilizing AB/MVT . Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.	bring in their larger and more relevant experience "Bidder's Experience – The bidder should share a production live case study showing in detail relevant project with the tech components utilizing AB/MVT . Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below."	
322	5.3 Stage 2 – Technical Bid Evaluation, # 1, Pg. 107	Bidder's Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing Audience Management . Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.	We request LIC to please amend the clause as below so that the Bidder can bring in their larger and more relevant experience "Bidder's Experience – The bidder should share a production live case study showing in detail relevant project with the tech components utilizing Audience Management . Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below."	Please refer corrigendum.
323	Form T-6: Indicative Commercial Bid, Pg. 153	Table#13: Tokenization and Data Vault system – Hardware ATS Cost	We will ensure that the critical and PII data will not be stored on cloud and will be stored on-premise. We will be tokenizing the data and only share the masked tokenized data via the APIs for	Bidders are expected to procure and setup the hardware to host the environments.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			any personalization, campaigns, etc. We request LIC to please provide the infrastructure for the same as this will be common to all Bidders and LIC will already have a rate contract with its existing infrastructure vendor, which will be beneficial and cost-effective to LIC	
324	Section IV: Terms of Reference (TOR), 4.1.1.4, Tokenization and Data Vault, Pg. No. 95	This system would be run on-prem in the LIC data center and would need to be integrated with multiple internal and external systems via APIs.	We will ensure that the critical and PII data will not be stored on cloud and will be stored on-premise. We will be tokenizing the data and only share the masked tokenized data via the APIs for any personalization, campaigns, etc. We request LIC to please provide the infrastructure for the same as this will be common to all Bidders and LIC will already have a rate contract with its existing infrastructure vendor, which will be beneficial and cost-effective to LIC	Bidders are expected to procure and setup the hardware to host the environments.
325	Section IV: D. Tokenization and Data Vault Module, Pg. No. 182	Must be installable on-prem	We will ensure that the critical and PII data will not be stored on cloud and will be stored on-premise. We will be tokenizing the data and only share the masked tokenized data via the APIs for any personalization, campaigns, etc. We request LIC to please provide the infrastructure for the same as this will be common to all Bidders and LIC will already have a rate contract with its existing infrastructure vendor, which will	Bidders are expected to procure and setup the hardware to host the environments.

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			be beneficial and cost-effective to LIC	
326	Scope of Work	Scope of Work	What are the projection numbers for RCS & Push notifications, etc. ? (Please provide transactional vs marketing bifurcation)	Please be guided by the RFP.
327	Scope of Work	Scope of Work	What are the current and future Monthly Active Users projections in accordance to the RFP contract timelines? & Also the customer Base Projections?	Please be guided by the RFP.
328	Scope of Work	Scope of Work	Are there any priority capabilities/ use-cases that Bank has already identified to be considered for implementation planning? If yes, please share the list of use-cases in order of priority ?	Details to be shared with successful bidder
329	Scope of Work	Scope of Work	Is LIC customer post login and its user tracking part of the scope ?	No
330	Scope of Work	Scope of Work	Is unknown user or anonymous website user tracking part of scope? if yes any use cases for engagement with this user base ? What is the retention period or event tracking history for such users ?	Yes, this is a part of Audience Management
331	Scope of Work	Scope of Work	How many number of analytics dashboard would be required ? any tentative number of query and dashboards that would be required ?	For campaign reporting (within campaign mgmt., AB testing and Audience mgmt.), bidder to propose the right number of dashboard to facilitate including but not limited to the exec reporting, in detailed campaign/s performance insight, in-flight optimization of the campaigns and historic comparison for planning and forecasting of campaign activities)
332	Scope of Work	Scope of Work	Does the bank have deep link creation tool	No deep linking tool currently available

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			or bank also requires a deep link creation tool ? if yes , Name of the deep link creation tool ?	
333	Scope of Work	Scope of Work	Would the Requirement gathering for analytics dashboards be part of scope or the requirement is already defined ?	The OEM solution/SaaS is expected to have campaign and customer related dashboarding available.
334	Scope of Work	Scope of Work	Does the LIC want analytics dashboards on prem or on cloud ?	The OEM / SaaS will maintain the dashboards at their end without any PII data. It will leverage the UUID/token supplied.
335	Scope of Work	Scope of Work	Is data migration part of scope : Are there pre existing data of LIC users wrt attribute , events ? What is the volume of such data ?	Yes; further details to be shared with selected bidder
336	Scope of Work	Scope of Work	How many current marketing campaigns or journeys are part of data migration activity ?	There are no current journey based campaigns
337	Scope of Work	Scope of Work	What kind of data - structured/ unstructured - is expected to be ingested from the internal on-premise DB and/or other sources in scope?	Example of unstructured data could include social listening, email call center call records etc.
338	Scope of Work	Scope of Work	Is there a provision to link the data (Branch Offline data and/or customer website/ App or other transactional data from backend) currently available in multiple sources, to an individual user? Is there any unique identifier across online and offline data sources?	The mapping will be provided.
339	Scope of Work	Scope of Work	Please provide a high level estimate of the below 1. Current Monthly Unique visitors in	For website, 6 mn sessions/month; please estimate for mobile app basis the customer base shared

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>website</p> <p>2. Offline record volume of customer data</p> <p>3. Offline record volume of Agent data</p> <p>4. Current monthly campaign volume - online Vs offline</p> <p>5. Volume of unique users expected to be engaged on a monthly basis</p>	
340	Scope of Work	Scope of Work	How many websites or apps should be considered in scope from an integration standpoint? Please share details on the tech stack of the websites and apps in scope.	To be shared with selected bidder
341	Scope of Work	Scope of Work	Will the bank allow OEM sdk in app/website to track user activity/events for capturing behaviour data and using the same for segmentation ?	Yes
342	Scope of Work	Scope of Work	All data exchanges between cloud environment and On-Premises platform/ Bank's platform shall be through Encrypted SFTP or through Secured/ Encrypted APIs. Will bank provide Encryption layer/keys or OEM can use its own encryption techniques ?	Secured and Encrypted APIs. OEM to get a solution for key generation and Maintenance.
343	Scope of Work	Scope of Work	Contract period of 1 year including onboarding timeline or the project timeline will start post onboarding ?	Project timeline to start from date of issuance of letter of intent
344	Scope of Work	Scope of Work	Will templates or creatives for all campaigns be provided by LIC or current agency or it will be the responsibility of bidder ? If agency is involved , please	Bidder to get the creative capability

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			specify the name	
345	Exit management plan	Exit management plan	Should the commercial for exit management be included in the proposal for training and data migration ?	Please be guided by the RFP.
346	Appendix C , Page 181		As stated LIC is intending to be one of the most valued insurance provider globally. Is the marketing platform supposed to Global in nature or initially it is intended for indian markets and specific indian languages	Indian markets and Indian languages (including English)
347	Appendix C , Page 182	Tokenization and Data Vault Module. Point #5	Is the Data vault module installable on-prem or is it that the Data can be stored on-prem	Both on prem
348	Appendix C , Page 182	Tokenization and Data Vault Module. Point #6	Data vault is SaaS or On-Prem. Can you confirm as it is conflicting in the previous question	On Premise
349	Appendix C , Page 182	E Integrations, Data Lake	Is Data Lake set-up in-scope for the platform	No
350	Appendix C , Page 182	E Integrations, CMS and DAM	For Email management, is CMS integration needed?	Yes
351	Appendix C , Page 182	E Integrations 2. a	What is CADW?	LIC Enterprise Data Warehouse
352	Appendix C , Page 182	E Integrations 2	Will the interim system data need to be migrated to data lake once it is live? Is data migration part of the scope?	Yes
353	Appendix C , Page 183	E Integrations 2. d	Is the data vault different from what's mentioned in Point#5? Page 182	Please be guided by the RFP.
354	Appendix C , Page 184	1.1. Overarching principles , point 10	Is integration with 3P applications in scope?	Please be guided by the RFP.
355	Appendix C , Page	1.1. Overarching principles	What are the services for non-digital	Please be guided by the RFP. E.g. Customer

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	184	, point 12	stores?	walking to branch, lead nurturing via call-centre are a few examples.
356	Appendix C , Page 184	1.1. Overarching principles , point 15	Is Customer Journey mapping and enhancement on the existing CMS part of the scope?	The Campaign design and execution is in the scope of the bidder.
357	Appendix C , Page 184	1.1. Overarching principles , point 15	Is Customer Journey mapping and enhancement on the existing CMS part of the scope?	The Campaign design and execution is in the scope of the bidder.
358	Appendix C , Page 185	1.1. Overarching principles , point 24	The data lake capabilities to utilize is not mentioned	Data lake is a source of Data and a system of records; bidder proposed solution to consumer the same
359	Appendix C , Page 189	8. Data Ingestion	Do we have the number of data sources to ingest data from? A high level number?	In the interim CADW, and end state Data Lake. Apart from this any intermediate data repository that is built as a part of the solution.
360	Appendix C , Page 189	8. Data Ingestion	Isnt the data to be ingested also not available in the data lake?	Not in the interim, will be pulled from CADW
361	Appendix C , Page 189	8. Data Ingestion	Isnt the data to be ingested also not available in the data lake?	Not in the interim, will be pulled from CADW
362	Appendix C , Page 189	8. Data Ingestion	Are th data ingestion sources both batch data as well as real time data ? Behavioral?	Bidder to decide upon the strategy of ingestion as a part of the proposed solution
363	Appendix C , Page 189	8. Data Ingestion	Are th data ingestion sources both batch data as well as real time data ? Behavioral?	Bidder to decide upon the strategy of ingestion as a part of the proposed solution
364	Appendix C , Page 190	11. In-App Messaging	Is this the LIC Digital App?	New Apps which are being built as a part of the Digital transformation initiative
365	Appendix C , Page 190	11. In-App Messaging	is the template to be sourced from CMS?	Yes
366	Appendix C , Page 190	11. In-App Messaging	is the template to be sourced from CMS?	Yes

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
367	Appendix C , Page 190	13. SMS Campaigns:	Is the setting up of the global/Pan India SMS gateway ,numbers and shortcodes in scope or can be re-used from existing SMS capabilities of LIC	SMS gateways exist and are to be re-used
368	Appendix C , Page 190	13. Email Campaigns: Point e.	Is an Email composer application with DragNDrop capabilities in scope OR can the CMS capabilities of LIC be re-used?	CMS capabilities to be re-used
369	Appendix C , Page 193	23. Multi-channel Messaging:	Is Destination marketing for Ads and re-ad targeting in scope? If yes, can we know the channel/medium	Paid media campaign execution is not in the scope, however activation of campaign mgmt. and audience mgmt. data in scope for paid media execution
370	Appendix C , Page 195	3.1.1. Customer Communication Business Requirements, Point #6	Is SMS, InApp , WhatsApp messaging in scope for NRI customers in different countries?	Not at the current state; could be explored in future
371	Appendix C , Page 195	3.1.1. Customer Communication Business Requirements, Point #6	Is SMS, InApp , WhatsApp messaging in scope for NRI customers in different countries?	Not at the current state; could be explored in future
372	General		In the event that the vendor and LIC are unable to reach a mutually agreeable resolution on certain terms and conditions not previously outlined within the RFP, can the vendor withdraw from the agreement without incurring any penalties?	Please be guided by the RFP.
373	Appendix C: Scope of Work, 182	Integrations	Emails - It's mentioned that we need to setup the email delivery gateway. We are assuming that this needs to be in India Data Center. Can you please confirm. SMS & WhatsApp - It's mentioned "any	Existing LIC vendor for SMS, eMail & WhatsApp to be used

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			vendor of choice". Does this mean LIC would like to the end delivery of SMS & WhatsApp campaigns through their existing partners? If yes, can you share the names of the vendors so we can check the existing integrations available/efforts needed.	
374	Appendix C: Scope of Work, 182	Integrations	Push & In-Apps are mentioned as channels but no volumetrics have been provided for Mobile Apps & Website. Can you please share: - Expected Monthly Active Users (MAUs) of the Mobile Apps for Years 1-5 - Expected Monthly Active Users (MAUs) on the Web platforms for Years 1-5	For website, 6 mn sessions/month; please estimate for mobile app basis the customer base shared
375	Appendix C: Scope of Work, 182	Integrations	The RfP provides a good perspective on overall email volumes. Could you kindly furnish us with an approximate breakdown of marketing and transactional emails for a more detailed understanding? A rough estimate would be quite helpful.	Details to be shared with successful bidder
376	Appendix C: Scope of Work, 182	Tokenization and Data Vault Module	Is there an expectation from the OEM to build and manage an on-prem Tokenization and Data Vault Module? Or is it just required to interface with the module which the bidder has to design, deploy and manage on-prem?	Yes, the bidder is expected to procure, integrate and manage the on-prem tokenization and data vault module
377	Appendix C: Scope of Work, 190	Email Campaigns	How many dedicated IPs would be required by LIC?	Bidder to propose
378	3.1.1, 195	Customer Communication	Is the CRM/backend system ready to	NO CRM platform is in use currently. The

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		Business Requirements	configure APIs/S3/SFTP to push data like policy renewal date, missed payments etc? Which CRM platform is being used currently?	comms system have APIs to send the communications. Details will be shared with the selected bidder
379	3.1.1, 195	Customer Communication Business Requirements, Policy surrender	What is the system that is used currently to power recommendations for Cross sell & Up sell	No automated system present at the moment
380	3.1.1, 195	Customer Communication Business Requirements, Premium payment	Are the notifications time sensitive? What is the expected Time to deliver?	Details to be shared with successful bidder
381	Page 186 - 1.2. Bidder Role Expectations -> Point 3	The bidder shall consume 3rd party solution APIs provided by LIC and implement external integrations (where needed).	1. Is the bidder expected to provide API Management Platform/ESB to facilitate this integration? 2. Does LIC have such a solution and can this be leveraged for the NextGen MarTech Project?	Bidder is free to choose any platform as they deem suitable.
382	Page 186 - 1.2. Bidder Role Expectations -> Point 6	The bidder shall consume the Data APIs provided by the data platform (Data Lake & Analytics) that will be provisioned by LIC through a separate procurement.	Since the data lake project will run parallel to the MarTech implementation, there will be inter-dependencies which have not been identified yet. These dependencies may affect the delivery timelines. What are the considerations that LIC can give in case there are delays due to these dependencies?	Interim stage campaigns (Dec-24, 1st week, go live) will use data from CADW, no dependence data lake; bidder to build the interim solution
383	Page 225 - 3.2.4. Integrations -> point 3 -> Tokenization & Masking Services	"Create a service which integrates with Tokenization and Data Vault in the LIC platform"	Will LIC provide the Data Vault associated infrastructure required for building the Data Vault? (This may require a database for storage of masked information)	No, Bidder to procure all required components
384	Page 225 - 3.2.4.	General question	Marketing systems do not require	Yes.

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	Integrations -> point 3 -> Tokenization & Masking Services		<p>sensitive information such as Aadhar/ PAN etc. In that sense, Marketing systems do not store this information. However for campaign execution and personalization, you need at least the customer's email and mobile number, also personalization information such as Name.</p> <p>Does LIC expect that for every campaign execution this information be de-tokenized? Can bidder propose encryption schemes that protect information as well as perform better than de-tokenizing for every contact in every campaign everytime?</p>	As long as LIC's PII data remains on-premise and is used in a tokenized fashion, bidder can propose different schemes.
385	Page 225 - 3.2.4. Integrations -> point 6 -> Encryption/Decryption	<p>Create a service to encrypt the data (key to be fetched from Tokenization and Data vault system) Create a service which passes the decryption key to a querying system post authorization.</p>	If data is already tokenized on premises, which data needs to be encrypted? Can you please elaborate this requirement?	Any data that is shared between LIC and in scope MarTech solutions (on public cloud)
386	Page 226 - 3.2.4. Integrations -> point 7 -> Queues/Topics integration	Create services to push data on queue for asynchronous processing (e.g.; sending	Will LIC provide the Event Bus/Message Bus for queues/topics?	The destination topics and queues will be provided by the LIC digital platform. For any use for the MarTech use cases bidder is expected to build and publish their own topics.

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		emails out, sending messages) and also consumers for the topics wherever required.		
387	Page 231 - 3.2.5. Non-functional Requirements -> Point 50 -> System Availability	Ensure a solution availability of at least 99.99%, excluding agreed downtime, and design the solution with a resilient architecture that has no single point of failure.	Martech systems do not halt business critical transactions. Please consider revising availability criteria to 99.5 to 99.7.	Please refer corrigendum.
388	Page 234 - 3.2.5. Non-functional Requirements -> Point 90/91 -> Infrastructure & Capacity	Operate the proposed solution on a sufficient number of IPs, at least 1000, to prevent blacklisting and guarantee inbox delivery, ensuring that services are accessible from any location with internet connectivity.	Can the bidder size the right number of the IPs required to deliver the suggested volume of email?	Bidder to propose number of IPs. Please refer corrigendum.
389	Appendix C: Scope of Work	For better understanding in terms of Solution design	Please elaborate more on statement "Ability to run experiments and dynamic Artificial Intelligence enabled (AI) multivariate tests"?	Most AB/MVT solution provide AI driven auto learning and optimisation/targeting of specific variations/content
390	Appendix C: Scope of Work	For better understanding in terms of Solution design	Is there any platform already in use to develop AI models? If yes, please mention which.	No platforms currently in use; not part of scope for this RFP

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391	Appendix C: Scope of Work	For better understanding in terms of Solution design	Please provide some insights on size of data with respect to user profiles, attributes being captured for users, systems storing the data and other systems integrations to get the data.	Please be guided by the RFP.
392	Appendix C: Scope of Work	For better understanding in terms of Solution design	What is the definition of tenant in context of LIC?	Any individually identifiable application (on shared public cloud) is a tenant
393	Appendix C: Scope of Work	For better understanding in terms of Solution design	What is the level of adoption of AI in current system?	Details to be shared with successful bidder
394	Appendix C: Scope of Work	For better understanding in terms of Solution design	Is ther any preference around LLMs for Gen AI use cases like it should public or closed, hyper scalers LLMs can be used etc?	No LIC data should be sent to LLMs. The choice of LLMs is left to the bidder for other purposes.
395	Appendix C: Scope of Work	For better understanding in terms of Solution design	What is the expected due date for having the Data Lake as the data source for the marketing solution? Are there any tentative timelines?	Mid 2025
396	Appendix C: Scope of Work	For better understanding in terms of Solution design	Around 133 campaigns/journeys are listed. Please provide insights into the frequency of execution of certain multi-wave campaigns.	Please be guided by the RFP.
397	Appendix C: Scope of Work	"Integrate with any SMS vendor, provide URL shortening service, AB test message variations, send time-sensitive updates via SMS, and manage SMS subscription."	Please provide details of you preferred SMS vendor, if any.	LIC has an existing SMS vendor - bidder to utilize the same
398	Appendix C: Scope of Work	"Include a 'kill switch' functionality to remove any	Why are you looking to include a 'kill switch' functionality to remove any	This is to remove hung processes in case the Database becomes un-responsive. The

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		queries from database processing that are running."	running queries from database processing, considering this is typically a DBA activity? What current challenges are you facing that necessitate this functionality?	implementation is left to the bidder.
399	Appendix C: Scope of Work	For better understanding in terms of Solution design	The architecture pictures are not clear. How can they be shared with better visibility?	Please refer to the pre-bid deck.
400	Section 2.2.2	LIC reserves the right to procure the desired quantity?	What is the sanctity of the BOQ as prescribed by the bidder?	Please be guided by the RFP.
401	section 2.2.4	Can select multiple bidders	Detrimental to the partnership between OEM and bidders	Please be guided by the RFP.
402	Section 2.3.1	Continued Eligibility	How can a bidder do this? Please clarify.	Please be guided by the RFP.
403	Section 2.3.1 B	Participation in any capacity by a Bidder in more than one Bid shall result in the disqualification of all Bids in which he is a party.	How does this Apply to OEMs?	This clause is applicable to bidding entity only.
404	Section 2.3.1. C	Subcontracting	Subcontracting will lead to joint delivery responsibility?	Delivery responsibility lies with the bidding entity.
405	Section 2.3.2 2	Unfair competitive advantage	Does it read that those bidders who have worked with LIC in the past will have an unfair advantage?	Please be guided by the RFP.
406	section 2.11.3.1	Key Expert	Key Expert please clarify or provide an example.	Please be guided by the RFP.
407	Section 2.11.4.1	Bids will be ranked	How? What is the implication of this ranking	Please be guided by the RFP.
408	Page 33	Cancellation of Procurement process - not	Is this termination of convenience clause, please clarify.	Please be guided by the RFP.

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		to be reviewed		
409	Section 2.11.3.1	Please clarify the scoring criteria, there are multiple references that the scoring is not only based on the		Please be guided by the RFP.
410	General		Is there any mandatory state or location for buying stamp paper?	Please be guided by the RFP.
411	Section 5.2.10		Are customer references to be submitted for Cloud SaaS only, or are references of customers on-prem to be considered as well?	All client references/case studies should be for Cloud-based SaaS solution.
412			Please clarify the normalisation process, multiple references to it.	Please be guided by the RFP.
413	Section 3.14	Meeting the security standards or desired security aspects of all the ICT resources as per LIC's IT/Information Security/Cyber Security Policy/BCP Policy	Please provide details of LIC's IT, Information Security, Cyber Security, and BCP policies.	Details will be shared with the successful bidder.
414	Page 46	Bidder's proposal could include resale of Third-Party Products and/or Services to LIC. All Products and Services sold by the Bidder will be subject to the Third-Party Supplier's applicable terms as mentioned under EULA/EUMA, which shall	Is OEM, required to enter into a contract with LIC directly? If that is the case, do you still need MAF as part of the documentation?	Please be guided by the RFP.

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		constitute an agreement between LIC and the Third-Party Supplier only, and not the Bidder.		
415	Section 3.5.7.2	In case of a packaged software product will LIC own the IPR ?	Please clarify this section	Anything that is done for LIC as a part of this engagement will be LIC IPR, be it campaign design, any integrations, connectors developed, interfaces etc. Will be LIC intellectual property
416	Page 55		If i submit a Gartner report as a supporting doc, will it become LIC's by copyright? Pls clarify	No.
417	Appendix C: Scope of Work	For better understanding in terms of Solution design	"The MarTech systems will only keep the token/UUID and the data specific for their programs and lose/delete/purge all the user PII. Which they will get back again when they need to send out any communication using the LIC UUID service" ---- Clarification required regarding UUID Service, whether Bidder needs to provide or need to integrate with LIC's UUID Service?	Bidder needs to procure, integrate, implement and manage the tokenization solution end to end (which include build and implementation of any added services including data red/update from/to Tokenisation/HSM solution)
418	3.5.5	Rights for billing from local entity in INR	We must need assignment rights to do billing from affiliates. Although master document will be signed from "xxxx" being owner of IP but billing in INR has to be done from local entity which is "xxxx"	Please be guided by the RFP.
419	3.5.11	OEM rights on software overusage	We need Audit rights to look after any overusage of the software licenses.	Please be guided by the RFP.

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420	7.a	Clarity on rates for additional work after contract expiry	Exit Management - The services rates beyond contract terms has to be agreed along with inflation impact. It cant be prevailing rates in contract.	Please be guided by the RFP.
421	3.6.2	Clarity on property usage	Not clear that what facilities, property are being highlighted. Is customer going to provide seats/ laptops in their premises to Bidder's staff for delivery of services?	Please be guided by the RFP.
422	3.7.1.5 (c) (i)	Performance defects	If not notified in 7 days, I believe this means they wont have chance to raise concern.	Please be guided by the RFP.
423	3.7.1.5 (e)	Performace defects	There should be standard term defined as it may not be posible for to correct defect in the days defined in notice by customer. It should be minimum 30 days in our opinion and business may call off for higher term if needed.	Please be guided by the RFP.
424	3.12.1.2	Clarity on Termination Clause	What is the opportunity to fix errors before termination?	Please be guided by the RFP.
425	Section 3.10		bidder would like to clarify that licenses are invoiced in advance and services are invoiced in arrears after performance of services. Hence Bidder requests clarity from LIC, if invoicing for applicable licenses can be upfront and the services can be on milestone basis?	Please be guided by the RFP.
426	Appendix C: Scope of Work	For better understanding in terms of Solution design	Please provide additional information on Integration with the LIC security components including SIEM/SOC/NOC/Firewall.	The components will be provided by LIC, bidder is free to evaluate the components and recommend new ones if they feel the need.

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427	Appendix C: Scope of Work	For better understanding in terms of Solution design	LIC Data ware house / Database is this on-premise or any Plans to Migrate this to Cloud	Details to be shared with successful bidder
428	Appendix C: Scope of Work	For better understanding in terms of Solution design	Does Campaign Management system will it have direct multi-read/Write to the Dataware house or the Customer database of LIC	It could be a bulk query or API, with 'Read' rights, not 'Write'
429	Appendix C: Scope of Work	For better understanding in terms of Solution design	Please share the timelines of DataLake, and the Technology Platform	Data lake to go-live mid-2025; further details to be shared with selected bidder
430	Appendix C: Scope of Work	For better understanding in terms of Solution design	Interim Database - Do you have any preferred Database Technologies you want the bidder to use to make the transition to Data Lake seamless	LIC has MySQL perpetual licenses, if bidder thinks there is a better choice then they are free to propose another tech.
431	Appendix C: Scope of Work	For better understanding in terms of Solution design	CMS : Please share the Vendor / Technology of the current CMS System	Adobe Experience Manager
432	Appendix C: Scope of Work	For better understanding in terms of Solution design	DAM :Please share the Vendor / Technology of the current DAM System	Adobe Experience Manager
433	Appendix C: Scope of Work	For better understanding in terms of Solution design	What is the current technological infrastructure of LIC? Please provide briefing for the same.	Please be guided by the RFP.
434	Appendix C: Scope of Work	For better understanding in terms of Solution design	Please share clear diagrams of UUID sequence diagram (Interim)	Please refer corrigendum.
435	Table#1: Campaign Management – License fee	Enterprise licensing fee - Campaign management	Are we asking for S/W License, Infra, Monitoring, Managing the Infra?	Depending on your proposed solution bidder is responsible for end to end solution (including but not limited to getting s/w LIC, infra procure/setup [where applicable], management of infra, maintenance & support, enablement, etc.)
436	Table#2: Campaign Management –		Is this for development of Campaigns or Development and Execution of	Development and Execution of campaigns

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	Managed Services (Campaign based)		Campaigns?	
437	Table#2: Campaign Management		Given Campaign Volumetrics is Year1 :210 Campaigns; Y2 240; Year 3 : 290; Year4 : 345; Year 5 : 420; Are these New Campaigns that has to be created?	Details to be shared with successful bidder
438	Table#2.1: Campaign Management – Cost/campaign		Are we supposed to provide a Rate Card for Development/Testing/QA/Production rollout of the Campaign and use this rate card in Table #2?	Please put the Cost/campaign in Table#2.1, which will be used to calculate the cost in Table #2.
439	Appendix C: Scope of Work	For better understanding in terms of Solution design	Please provide List of Paid/External Media channels as well as Internal Channels	Internal channels: SMS, eMail, WhatsApp, app notifications.... External channels: Google, Meta....
440	Appendix C: Scope of Work	For better understanding in terms of Solution design	"Export a comprehensive log of the previous day's recommendations and their outcomes, facilitating detailed analysis and optimization." --- Can you please provide more details regarding this point	The system should enable access of required data on regular and adhoc basis. The data should be available all he time for LIC users (if any data needed heavy processing then that type of data access/frequency of refresh should be discussed and agreed with LIC)
441	Appendix C: Scope of Work	For better understanding in terms of Solution design	"Generate comparison reports for various test campaigns, conduct statistical significance and confidence interval calculations, and carry out cohort analysis complemented by user journey mapping." ---- could you please elaborate on Statistical significance ?	Statistical significance is refereed as the claim that a result from data generated by testing or experimentation is likely to be attributable to a specific cause. A high degree of statistical significance indicates that an observed relationship is unlikely to be due to chance.
442	Appendix C: Scope of Work	For better understanding in terms of Solution design	"Exclude outliers in test results, providing the caprefine data analysis for more accurate outcomes." ---- Could you please provide more clarity on this point	For a particular pilot, recommended tool should have the capability to identify and exclude extreme results when giving results

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443	Appendix C: Scope of Work	For better understanding in terms of Solution design	"Provide capability to support client side, server side and hybrid deployment of the testing campaigns" === What is the exact requirement related to this point	the Solution should be able to integrate using JavaScript tags, Server side integration (using SDKs in different languages) or both in the same experience/test based on specific need of the campaign. Many solution enable this out of the box
444	3, Page 2	The section provides for a term of 5 years plus a claim period of 6 months, indemnifying any loss to LIC.	Bidder requests to limit the claim period to term of the contract.	Please be guided by the RFP.
445	2.2.4, Page 10	Customer during technical and commercial evaluation/at the time of award of contract/during the term of the contract might vary the quantity of services and goods specified in the RFP without any change in unit prices or other terms and conditions	The pricing will be based on the quantities mentioned in the RFP. Bidder would like to be involved in discussions around any reduction or increase in quantity and request for a mutual negotiation of price, in any such event.	Please be guided by the RFP.
446	2.2.4, Page 10	Customer at all times, reserves the right to modify, include or exclude procurement of products, or source the systems from multiple service providers.	Bidder would request more clarity if this may involve Bidder partnering with any service providers nominated by LIC?	Please be guided by the RFP.
447	2.2.4, Page 10	The Customer reserves the right to shift the equipment	Bidder would request more clarity around any associated charges to cover the	Please be guided by the RFP.

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		to other locations and warranty/AMC should be provided at the new location.	transfer of any such equipment; will LIC bear such cost or is it the expectation for Bidder to cover such costs.	
448	2.8.4, Page 21	Bid Security as Earnest Money Deposit (EMD)	Are there any exemptions from deposit of EMD, that LIC would consider?	Please be guided by the RFP.
449	3.5.3 (3)Page 44	The Clause provides that the Bidder/affiliates/ Sub-bidder shall be disqualified from providing goods, works, or Services (other than the subject Service of this Contract and any continuation thereof) for any project resulting from or closely related to the subject Services of this Contract.	Bidder requests more clarity as to what is restricted under this clause.	Please be guided by the RFP.
450	3.5.4, Page 45	The clause provides that the Customer's decision any matter arising out of GCC clause 3.5.1 to 3.5.7 or on any question whether the Bidder has committed a default/breach of any of the conditions shall be final and binding on the Bidder.	Bidder requests for a mutual obligations and a dispute resolution	Please be guided by the RFP.
451	3.5.6.1, 3.5.6.2, Page 45	The clause provides that the Bidder should indemnify for all suits,	Bidder requests that any IP indemnity should be against all third party IP infringement claims. There should be	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		damages, losses, costs, expenses etc for IP infringement	<p>exceptions if the claim arises due to the designs/specifications provided by LIC, use of license not in accordance with the Documentation. Bidder requests that any and all liability should be limited to the 12 months fees paid with respect to the affected product/service and no party should be made liable for indirect damages.</p> <p>Bidder requests for removal or negotiation of indemnity under 3.5.6.2 during contract award stage. The control of defense should be with the bidder.</p>	
452	3.5.7.1 (Clause 3) Page 47	Bidder's proposal could include resale of Third-Party Products and/or Services to LIC. All Products and Services sold by the Bidder will be subject to the Third-Party Supplier's applicable terms as mentioned under EULA/EUMA, which shall constitute an agreement between LIC and the Third-Party Supplier only, and not the Bidder. Bidder will pass through any and all Third-Party Supplier's	Bidder requests LIC's views when Bidder itself is the OEM and provides the underlying Products. In such cases, LIC should be open to agree with the License agreement covering license grant, license restrictions, warranty, indemnity, limitation of liability etc. directly with the Bidder.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>warranties, indemnities or other commitments made by such Third-Party Supplier with respect to any Products or Services to LIC and will provide commercially reasonable assistance to LIC in enforcement thereof. Title and risk of loss in the Products will each pass to LIC from the Bidder immediately upon delivery to LIC. All Products and Services will be resold by Bidder on an —as isll basis without any additional warranty, indemnity, liability of any kind whatsoever. LIC hereby agrees that the Bidder will not be liable for any claims arising out of any act or omission, including negligence, by such Third Party Supplier, including delays in shipping or delivery of non-functional or incorrect Products or defective performance of</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		the Products or Services, however, the Bidder agrees to provide commercially reasonable assistance to LIC in enforcement thereof.		
453	3.5.7.2, Page 47 & 48	Provides that the Customer will own IP in the final deliverable	Bidder would like to clarify that the IP in the bidder's proprietary products (or third party license) will remain with the bidder (or applicable third party licensors, as the case may be), i.e. pre-existing work, including any any enhancements or modifications to the pre-existing work. Request LIC to confirm this understanding.	Yes, the understanding is correct.
454	3.5.7.3, Page 48 & 49	Provides for unilateral confidentiality terms	Bidder would request for a mutual confidentiality obligations during the engagement including under NDA, as confidential information may be exchanged mutually.	Please be guided by the RFP.
455	3.5.14 (6) Page 53	Knowledge transfer: Upon termination or expiration the Bidder shall provide access all information stored by whatever means held by the Bidder or under the control of the Bidder in connection with the contract; and	Bidder would like to clarify that any such access to all information will exclude "xxxx's Confidential or proprietary information"	Please be guided by the RFP.
456	3.6.4, (2, 5, 6) Page	Deduction of penalty,	Bidder requests clarity if Bidder would be	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	65	invoice discrepancies, withholding of payment.	consulted in such decisions, as it is equitable to mutually discuss and consult in case of any disagreements as against an unilateral determination.	
457	3.6.4, (11) Page 65	The clause provides that the quoted price of products/software shall be uniformly applicable to performance/delivery to any part of the country. (i.e. including installation charges, any other applicable duties, whether state or central, packing, freight and forwarding, transit insurance, local transportation, manpower/labour charges, incidental charges such as traveling, lodging/boarding etc.)	Bidder would like to discuss about any charges associated with transfer of assets.	Please be guided by the RFP.
458	3.7.1 5 (c) Page 67	If the Customer considers the Services does not meet the specifications, Customer will notify the Bidder within 7 Business Days of assessing the Services against the specifications	Bidder requests for more clear acceptance criteria for each of the specifications.	Please be guided by the RFP.
459	3.8.1.2, Page 68	The Clause provides that	Bidder requests for more clarity on this	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		upon completion of services, the Bidder shall handover the whole project site to LIC and no final payment would be made otherwise.	condition, as payment for services should be tied to delivery of services and not handover of site.	
460	3.8.2.2 (d) Page 69 & 70	Provides for substitution of Key experts with a reduction on the remuneration	Bidder requests more clarity as to why substitution attracts reduction of remuneration.	Please be guided by the RFP.
461	3.9.2 (3), Page 72	If this Contract has not become effective after the date of Contract signature, either Party may, by not less than 21 days' written notice to the other Party, declare this Contract to be null and void, and neither Party shall have any claim against the other Party.	Bidder requests that delay/failure by which party should be considered for non commencement of services and adequate remedies should be considered before nullifying the contract.	Please be guided by the RFP.
462	3.9.4.2, Page 73	Customer may provide for extension of the contract if requested by the bidder one month before expiry of the date fixed for completion. Customer may or may not agree to with or without liquidated damages.	Bidder requests clarity on the Liquidated Damages that may be imposed under this clause. Bidder requests to make it clear that LD, if any, would be applicable only for delay solely attributable to the Bidder.	Please be guided by the RFP.
463	3.5.7.2, Page 47	Upon payments in full, Bidder should grant LIC a	Bidder would like to discuss the license model i.e. term license v. perpetual	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		non exclusive, perpetual, fully paid-up license to use the pre-existing work.	license.	
464	3.9.5.2	Clarity on damages	Are the damages defined under sub section (c) are in addition to damages defined under section (a)	Please be guided by the RFP.
465	Appendix D, 281	Current State	Diagram not Visible. Can we please get a high resolution version of the diagram?	Please refer corrigendum.
466	Appendix E, 284	Target State	Diagram not Visible. Can we please get a high resolution version of the diagram?	Please refer corrigendum.
467	Pg. no. 1024. Tokenization & Data Vault	This system would be run on-prem in the LIC data center and would need to be integrated with multiple internal and external systems via APIs.	LIC on-Prem is hosted on which cloud? If not, is an on-premises solution mandatory? Which technologies/VMs are supported? Can the bidder use a cloud-hosted SaaS solution for this?	The integrations, including the tokenisation system and data vault, will be on LIC private cloud. Bidder is free to choose the cloud tech for their deploy ensure max interoperability between LIC existing cloud infrastructure. LIC Private cloud will be Nutanix or VMWare for virtualization.
468	Section : 3.2.4, Page Number 225	Integrations - Create service/job for reading data from Enterprise Data Warehouses (CADW), Data Lakes and other big data systems)	We would need details of the architecture of CADW. Which systems are used? What kind of DW solutions are existing? What interfaces are provided to connect with these systems and details/constraints if any.	Vertica solution and is query able via ODBC or any other supported connector; further details to be provided to selected bidder
469	MartechPlatform-OEM_Checklist: Non Functional Requirement Access & Authentication	Centrally set up or block users outside of the AB Testing Tech platform using different tools and assign them to specific AB	Please elaborate on this requirement. User refers to internal users or customers? Could you please share a use case around this requirement in detail?	Refers to centrally access based control for individual MarTech components. For e.g. Role based access to Campaign management reporting.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	,Point no. 58	Testing Tech platform modules.		
470	MartechPlatform-OEM_Checklist: AB-Functional Requirement Test Design & Creation: Point no:51	Provide capability to support client side, server side and hybrid deployment of the testing campaigns	Need more clarity on this requirement preferably with an example.	the Solution should be able to integrate using JavaScript tags, Server side integration (using SDKs in different languages) or both in the same experience/test based on specific need of the campaign. Many solution enable this out of the box
471	MartechPlatform-OEM_Checklist: AB-Functional Requirement Test Design & Creation: Point no:47	Support the development of complex multivariate tests that incorporate multiple variables and nested testing structures, ensuring efficient management of a large number of variations.	Need more clarity on the requirement. Can you please list down the examples of this?	Tool should have the capability to run Multi variate tests (not just AB tests), with possibility to build complex testing scenarios
472	MartechPlatform-OEM_Checklist: AB-Functional Requirement ,Test Design & Creation: Point no:56	Offer a broad range of testing parameters, encompassing unknown vs. known users, statistical models, deep learning models, and beyond, to accommodate diverse experimentation needs.	What is the use case and could you elaborate the requirement for known/unknown users? What statistical and deep learning model LIC is referring to?	The known and unknown is referred as existing and new LIC customer or known vs first time visitors of LIC web any deep learning models which are available out of the box with AB/MVT tool
473	MartechPlatform-OEM_Checklist: AM-Functional Requirement Data Ingestion: Point no:6	Ingest semi-structured and unstructured customer data	What would be the requirement for this? Could you elaborate on this requirement?	Audience management will need to ingest data for enhancing customer profiles, improved segmentation, better reporting...
474	MartechPlatform-	Run custom audience	Need more clarity. Preferably with an	Detailed report/insight on each variation

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	OEM_Checklist: AB-Functional Requirement ,Test Design & Creation: Point no: 47	segmentation breakdown reports both during and after a test, including statistical significance calculations for each segment-variation combination, enhancing the depth of analysis.	example. What level of detailed analysis would be required for eg: Funnel analysis ? How many clicks? How many params? What data granularity will be required?	performance across different user segments (e.g., device type, existing vs new, first time vs repeat visit, etc). the tool should provide granular data to ensure robustness of the test results/recommendations/learnings
475	MartechPlatform-OEM_Checklist: AB-Functional Requirement, Test Optimisation: Point no: 66	Utilize a fully implemented statistical engine for testing and validating results, ensuring the accuracy and reliability of test outcomes.	Need more clarity. Preferably with an example.	it is a standard AB testing req to be able to produce the test result with statistical robustness/accuracy using its analytics capabilities (i.e., statistical engine)
476	MartechPlatform-OEM_Checklist: CM- Functional Requirements ,Data Management: Point no: 126	Support the creation of derived variables without needing software development resources.	Need more clarity on use cases + examples here.	Derived variables are variables that are computed from one or more variables, example frequent visitor could be derived from number of visit in specific time period
477	MartechPlatform-OEM_Checklist: Tokenization-Functional and NFR Compliance with Regulations: Point no:3	Meet requirements of data privacy regulations, and any specific to the life insurance industry, for handling personal and sensitive data. Features and functionalities that support compliance with data privacy laws relevant to the life insurance industry.	Can you provide more details as to which life insurance laws do we need to comply with?	IDRAI, RBI and SEBI guidelines for Data Privacy and regulations, along with any other regulatory compliance applicable

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
478	MartechPlatform-OEM_Checklist ,Tokenization-Functional and NFR ,Disaster Recovery: Point no: 9	Capabilities for backup and recovery of cryptographic keys and Tokenization and Data Vault configurations in the event of a disaster.	If this is hosted on-prem - Which data centers site the DR will be available?	Details to be shared with successful bidder
479	MartechPlatform-OEM_Checklist, Tokenization-Functional and NFR, Performance Metrics: point no: 23	Deliver the necessary performance metrics to ensure the system meets operational throughput requirements without bottlenecks.	Can you elaborate on performance metrics/SLA requirements?	Please be guided by the RFP.
480	MartechPlatform-OEM_Checklist: CM-Functional Requirements, Campaign planning: Strategy management: Point no:3	Add notes and comments to campaigns in both structured and unstructured ways, for example, logging information about the campaign in a notes section under the campaign.	What is the requirement of notes and comments in campaigns? Can you explain with a use case/example. What kind of logging information is needed other than audit logs?	any review and approval comments during campaign planning to launch process to be documented (in the tool if allowed otherwise other ways to track them in a document)
481	MartechPlatform-OEM_Checklist: CM-Functional Requirements, Campaign planning: Strategy management: Point no: 4	Save campaign-related documents against a campaign in various formats, such as saving different Word documents and Excel documents against a files section in a campaign.	What is the use case for this requirement? Can you elaborate?	To enable users to analyze relevant assets from past campaigns
482	MartechPlatform-OEM_Checklist:	Support planning activity across and throughout a	Campaign Forecasting, how does LIC want to utilize this requirement? This will	For e.g., forecasting which channel of communication will work better for which

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	CM-Functional Requirements, Campaign planning: Strategy management: Point no: 4	campaign hierarchy, including forecasting, scheduling, and changes for each level in the campaign hierarchy with the capability for top-down changes override.	help us understand the scope of this requirement better.	customer and which type of campaign could generate more incoming calls to LIC call centre or in general reach of audience in terms of scale etc.
483	MartechPlatform-OEM_Checklist: CM-Functional Requirements, Campaign planning: Strategy management: Point no: 55	Derive, calculate, and translate data from the data model into a form suitable for inclusion in an email, supporting multilingual content transformation for various data items not in the core model, such as salutation or email date.	Can you provide more clarity on the usecase for this requirement?	For e.g., which salutation (Sir, first name..) elicits a higher response rate; time of day or day of month gives higher CTRs...
484	MartechPlatform-OEM_Checklist: CM-Functional Requirements, Campaign planning: Strategy management: Point no: 57	Manage output files with configurable rules for merging across different campaigns/templates and then splitting, e.g., geographically by region, and to determine the data to be derived/used in output files, including adding new variables if available.	Can you provide more clarity on the use case for this requirement?	Ability to Split a single Audience list to test our different variations (e.g. templets, CTA, subject line, etc.) OR ability to merge different audience lists to send similar comm using same/similar template, content etc.
485	3.2.4. Integration ,Table 3: Integrations – Functional	Create a service which integrates with Tokenization and Data	What are the data points which will be tokenised? What kind of interface/integrations are available with	All information marked as PII will be tokenised and masked; Tokenization & data vault to be procured by the bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Requirements,Point no: 3 Tokenization & Masking Services ,Page 225	Vault in the LIC platform for getting authorization for external systems which are querying for data like AB/MVT, Audience Management, Campaign Management etc.	the tokenisation and data vault systems. Will Data vault be managed by LIC or a solution provider ?	
486	3.2.4. Integrations ,Table 3: Integrations – Functional Requirements ,Point no: 3 Tokenization & Masking Services ,Page 225	Create a service which authorizes using above service and passes a public key to the downstream system to decrypt data sent over the wire.	How often the public key will be rotated?	To be shared with successful bidder
487	3.2.4. Integrations ,Table 3: Integrations – Functional Requirements ,Point no: 3 Tokenization & Masking Services ,Page 225	The tokenization and data vault will also generate and house masked data which can be queried via APIs by external and internal systems.	Data vault will store raw value + tokenized value + masked value ? What are the interfaces/integration options with vault are available here.	Bidder to recommend
488	3.2.4. Integrations ,Table 3: Integrations – Functional Requirements ,Point no: 3 Tokenization & Masking Services ,Page 225	Service/job to generate a unique token for each user's data stored in the interim DB and System of Engagement Database once it is live, for feeding to MarTech systems.	Who will be responsible to manage and maintain this interim DB? Generation of tokens will need to be done by Solution Provider or LIC ?	Bidder will be responsible for end-to-end management and maintenance of the solution
489	3.2.4. Integrations Table 3: Integrations	This is a bulk request but provisioning should also be	Can we quantify what bulk denotes here? Does it mean 100k requests/100	Bidder to recommend basis expected SLAs

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	– Functional Requirements ,Point no: 3 Tokenization & Masking Services ,Page 225	done for near-real time tokenization and masking for ongoing customers which get onboarded.	requests/1million	
490	3.2.4. Integrations ,Table 3: Integrations – Functional Requirements ,Point no: 3 Tokenization & Masking Services ,Page 225	Create a service which passes the decryption key to a querying system post authorization.	Are there any centralised systems like KMS to manage the keys. Or will vault be the centralised system for this purpose. Need more clarity	Vault will be the central system.
491	Pg 84	Risk and Cost Procurement	Request client to limit our liability under this clause to 10% of the value of corresponding goods/services not delivered by us. Please also confirm that client will use government procurement norms (including price discovery) for procurement of such services from third parties.	Please be guided by the RFP.
492	Pg 83 and section 3.12.1.2	3.12.1.2 Notice for Default:	To uphold the principles of natural justice and to bring parity in the contract, we request client to give us the right to terminate the contract in case client breaches any of its material obligations under the contract, provided a notice for such breach is given to client along with a rectification period of 30 days.	Please be guided by the RFP.
493	Pg 84 and section 3.12.1.2	3.12.1.2 Notice for Default:	We request client to delete this ground for termination as it is unreasonable and there	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			are several remedies in contract and law available to the client for such breach.	
494	Pg 76 and section 3.9	3.9.5.4 Limit on total Damages & 3.9.5.2 Liquidated damage	We request client to cap the liquidated damages/penalties cumulatively to 5% of the total contract value.	Please be guided by the RFP.
495	Pg 73 and section 3.9.4	3.9.4.2 Time of Delivery of Services is of Essence of the Contract:	By making time of essence of the contract, you retain the right to void the contract ab initio in case timelines are not met. There are various dependencies on the client and other third parties for completing the project. There may be delays on part of client and other parties also. Thus, contract can be voided by you even if the fault is not entirely ours. We understand that it is not the intention to make the agreement void ab initio in case of any delay in achieving the timelines. You may exercise your right to terminate the contract in case of material breaches. Thus, request you to kindly delete this clause.	Please be guided by the RFP.
496	Pg no 98, section 5.2.8	Bidder must have implemented and managed the MarTech capabilities described in this RFP with at least 1 crore active users.	We suggest to have the credentials from Bidder or OEMs. The clause can be rephrased as "Bidder/OEM must have implemented and managed the MarTech capabilities described in this RFP with at least 1 Lakh active users."	Please be guided by the RFP.
497	Pg no 100, section 5.3.1	Bidder's Experience – The bidder should share a	We suggest to have the credentials from Bidder or OEMs. The clause can be	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>production live case study showing in detail relevant project with the proposed tech components utilizing Campaign Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p> <ol style="list-style-type: none"> 1. Scope of work performed (as defined in the RFP) - 2 marks 2. Robustness & scalability of solution architecture design – 1 mark 3. No. of active users – 3 marks <p>The case study will carry a maximum of 6 marks. The case study should not exceed 10,000 words.</p>	<p>rephrased as "Bidder's/OEM Experience – The bidder/OEM should share a production live case study showing in detail relevant project with the proposed/ equivalent tech components utilizing Campaign Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p> <ol style="list-style-type: none"> 1. Scope of work performed (as defined in the RFP) - 2 marks 2. Robustness & scalability of solution architecture design – 1 mark 3. No. of active users – 3 marks <p>The case study will carry a maximum of 6 marks. The case study should not exceed 10,000 words."</p>	
498	Pg no 100, section 5.3.2	Bidder's Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing	We suggest to have the credentials from Bidder or OEMs. The clause can be rephrased as "Bidder's/OEM Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>AB/MVT. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p> <p>1. Scope of work performed (as defined in the RFP) - 0.5 marks</p> <p>2. Robustness & scalability of solution architecture design – 0.5 marks</p> <p>3. No. of active users – 2 marks</p> <p>The case study will carry a maximum of 3 marks.</p> <p>The case study should not exceed 10,000 words.</p>	<p>components utilizing AB/MVT. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p> <p>1. Scope of work performed (as defined in the RFP) - 0.5 marks</p> <p>2. Robustness & scalability of solution architecture design – 0.5 marks</p> <p>3. No. of active users – 2 marks</p> <p>The case study will carry a maximum of 3 marks.</p> <p>The case study should not exceed 10,000 words."</p>	
499	Pg no 100, section 5.3.3	<p>Bidder's Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing Audience Management. Marks will be awarded basis the relevance of the scope of work to this RFP</p>	<p>We suggest to have the credentials from Bidder or OEMs. The clause can be rephrased as "Bidder's/OEM Experience – The bidder/OEM should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing Audience Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned</p>	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		and the specificity of the case study on the topics mentioned below. 1. Scope of work performed (as defined in the RFP) - 0.5 marks 2. Robustness & scalability of solution architecture design – 0.5 marks 3. No. of active users – 2 marks The case study will carry a maximum of 3 marks.	below. 1. Scope of work performed (as defined in the RFP) - 0.5 marks 2. Robustness & scalability of solution architecture design – 0.5 marks 3. No. of active users – 2 marks The case study will carry a maximum of 3 marks."	
500	Pg no 100, section 5.3.7	Bidder will be evaluated based on their proposed Managed Services and Maintenance plan for the marketing automation platform. 1. Planning and refinement of overall marketing activities/campaigns strategy - 2 marks 2. Setup and deployment (incl. configuration, customization, and integrations) of campaigns/activities within respective tech platforms - 2 marks 3. Monitoring, reporting, and optimization	We suggest to have the credentials from Bidder or OEMs. The clause can be rephrased as "Bidder/OEM will be evaluated based on their proposed Managed Services and Maintenance plan for the marketing automation platform. 1. Planning and refinement of overall marketing activities/campaigns strategy - 2 marks 2. Setup and deployment (incl. configuration, customization, and integrations) of campaigns/activities within respective tech platforms - 2 marks 3. Monitoring, reporting, and optimization of marketing activities/campaigns - 1 mark"	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		of marketing activities/campaigns - 1 mark		
501	Pg no 124 T1cformat	Duly notarized undertaking in this regard to be submitted	There is no format so we will be allowed to submit on compan's letter head	Yes, to be submitted on bidder's letterhead.
502	Pg 127 T1C format	Conflict of Interest The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process	We wish to highlight that we are a large organization providing various services to various state and central government departments, PSUs, international organizations and private clients. We wish you to note that while we have a mechanism in place to identify patent and direct conflict of interests, it may not always be possible to identify any or all indirect or remote conflict of interests. Kindly appreciate that our no conflict confirmations will be subject to the foregoing.	Please be guided by the RFP.
503	Pg 129 t1c format	Record of past performance	this is with respect to bidder's project with LIC in past?	Please be guided by the RFP.
504	Pg 130 T1C format	PII Data Usage	for SAAS bidder or OEM self letter is reuired, OEM should be sufficent	Please be guided by the RFP.
505	Pg no 176 format 4 Section self declaration pont 1	We confirm that we have not been debarred from participating in bids by any Govt/Semi Govt company/PSU for any reason as on the date of release of this RFP.	The bidder should be allowed to self declare	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
506	Pg no 176 format 4 Section self declaration point 5 &9	We comply with all the eligibility criteria stipulated in this RFP document, and the relevant submissions are made as per RFP document	We understand that bidder clarification and suggestions will be considered by authority	Please be guided by the RFP.
507	Pg no 177 format 4 Section self declaration point 8	we don't have any conflict of interest	We wish to highlight that we are a large organization providing various services to various state and central government departments, PSUs, international organizations and private clients. We wish you to note that while we have a mechanism in place to identify patent and direct conflict of interests, it may not always be possible to identify any or all indirect or remote conflict of interests. Kindly appreciate that our no conflict confirmations will be subject to the foregoing.	Please be guided by the RFP.
508	Pg no 177 format 4 Section self declaration point 10	e shall submit hardcopy of the entire Technical-Bid document (which is uploaded online by us) physically to LIC at the address of the Tender Inviting Authority (TIA) duly stamped, signed and spirally bound within 48 hours of the closed of bid-submission date/time. In	Request 72 hours	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		case of any discrepancy/variations between documents (online and physical), the online submissions shall prevail.		
509	Page 26, Section 5.3.4 Quality of Team	<i>All Key Experts (including the Team Lead) must meet the minimum requirements specified in Section 5.3.4 Quality of Team.</i>	Although the total years of minimum experience are specified, what are the essential domain areas acceptable for the key experts' experience?	Please be guided by the RFP.
510	Page 94	<i>This module will provide a robust solution for orchestrating marketing campaigns across diverse channels, including email, WhatsApp, inapp notification, mobile push, web push, SMS, etc.</i>	What specific compliance or regulatory requirements apply to each channel, especially regarding financial and personal data?	Please be guided by the RFP.
511	Page 94	<i>Life Insurance Corporation of India (LIC) is seeking to establish a comprehensive digital marketing platform, designed to support the full spectrum of digital marketing activities across a range of customer communication channels.</i>	What existing digital marketing tools and platforms are currently deployed at LIC?	Please be guided by the RFP.
512	Page 107	<i>The bidder should share a production live case study</i>	Are there any restrictions on the case study, such as it needing to be for a	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<i>showing in detail relevant project with the proposed tech components utilizing Campaign Management</i>	domestic project?	
513	Page 193	<i>The bidder shall consume 3rd party solution APIs provided by LIC and implement external integrations (where needed).</i>	Please help outline the total number of existing and new integrations included in the scope of this project.	To be shared with successful bidder
514	Page 182	<i>Data Lake: The MarTech systems need to integrate with the data lake for persisting and reading data for campaigns and persistence of analysis from the internal and external systems.</i>	What types of data will be stored and accessed from the data lake (e.g., customer data, campaign performance, analytical data)? Additionally, can you provide an estimate of the total number of fields to be ingested?	The connectors will be developed in the interim. Those connectors (APIs / code) will then point to the data lake for querying instead of interim DB
515	Page 182	<i>Data Lake: The MarTech systems need to integrate with the data lake for persisting and reading data for campaigns and persistence of analysis from the internal and external systems.</i>	Assumption is that the data to be ingested into the Campaign management tool, AB/MVT System from the Data lake would be in the final state and no transformation would be required to be done on it	The bidder need to ensure required transformation necessary to meet LIC needs. The structure may vary from what is stored vs what is expected.
516	Page 182	<i>Apart from this there would be tech build in the interim system (before the Data Lake</i>	By when is the Data Lake expected to go live. For how long would the Ad-hoc service jobs be required	Mid 2025

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<i>is Live) which would require the below</i>		
517	Page 188	<i>Testing & QA: Perform unit, integration, and system testing to ensure the technology setup meets the specified requirements and is ready for deployment.</i>	Does this involve, Funcional Testing, Non-Functional Testing (incl Performance, VAPT etc) or Both	Both
518	Page 192	<i>a. Set up automated campaigns and workflows triggered by user behavior or events.</i>	Campaign Execution Query - Approx how many campaigns across various channels (SMS/Email/Whatsapp/Push/In-app) are expected to be configured on a weekly / monthly basis	Please be guided by the RFP.
519	Page 67	<i>Location: The Services shall be performed at such locations as are specified in this RFP and, where the location of a particular task is not so specified, at such locations, as LIC may approve.</i>	Request to kindly clarify the total number of LIC subsidiaries (If any) and number of divisions/verticals /SBU's that would be involved in this project and any identified locations across the geographies for successful bidders to work with the Bank's internal team and manage , coordinate, conduct assessments and /or interact with various stakeholders of LIC and its subsidiaries related to the scope of work as envisaged in the RFP	Please be guided by the RFP.
520	Pg no 182, Appendix C: Scope of Work, E. Integrations.	Apart from this there would be tech build in the interim system (before the Data Lake	Trust is that all the data for integrations will be made available in the Data Lake/CADW by LIC. Any newly identified data point identified during the	The bidder will have to develop the data pull from CADW into the interim data base.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		is Live) which would require the below a. Build a service/Job (containerized and highly available) to pull user data from CADW as per specific campaign parameters.	design phase will be brought in by the LIC Team into the Data Lake/CADW. MarTech solution will not pull the data from LIC's core applications	
521	Pg no 182, Appendix C: Scope of Work, E. Integrations.	Queues and Topics: The systems need to integrate with queues and topics (kafka) to push messages (for various purposes like sending SMS payload to SMS gateway, Sending Emails to email provider etc.)	Trust is that the MarTech system will use the existing LIC Content Delivery Network to send the emails and SMS. It will only push required campaign information to run the campaigns.	Yes, the integration needs to be developed by the bidder.
522	Pg no 185, Appendix C: Scope of Work, 1.1. Overarching principles	25. User Segmentation: The Data Lake will segment users for targeted campaigns. a. Analytics: It will run all necessary analytics for the application ecosystem.	Please clarify whether Analytics will be run by the Data Lake team and MarTech application will utilize the output of the Data Lake. Please support in bifurcating the tasks that will be carried out in the data lake itself	Yes, advanced/LLM based/AI-ML based analytics to be run on the data lake; tool to provide reporting/analytics capabilities for campaigns being run on the same
523	Pg no 192, Appendix C: Scope of Work, 2. Scope of Work	20. Analytics and Reporting: MIS reports scheduling and exporting campaign metrics.	Can the existing Reporting Solution available at LIC be utilized for scheduling and running MIS reports for Campaign Management Please specify the number of users that	No existing solution exists, further details to be shared with selected bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			will need access to the reports that will be delivered as a part of this project.	
524	Pg no 214, Appendix C: Scope of Work, 3.2.2. Audience Management, Table 3: Audience Management – Functional Requirements	3. Ingest and integrate external data sources such as social media data and external third-party data (native connectors)	Trust is that LIC will take the ownership of the consent management when integrating third party data of customer. Also, any cost arising from the data providers will be borne by LIC.	Yes
525	3.6.4.2 & 58	Payment Terms: Licensing fee:- Software licenses (perpetual and subscription) for subsequent 5 years	Payment for all SW, HW and other supply items should be paid upfront on delivery (100%)	Please be guided by the RFP.
526	3.10.2 & 77	Taxes and Duties:- The Bidder shall be entirely responsible for all taxes, duties, fees, levies etc., incurred relating to the delivery of the Services. Further instruction, if any, shall be as provided in the Contract	Bidder requests that prices should be EXCLUSIVE of taxes. Taxes should be at charged at actuals at the time of invoicing.	Please be guided by the RFP.
527	3.9.5.2 & 75	Liquidated damages Bidder(s) will make all-out effort that all systems perform without defect or interruption. The	Bidder requests that the total LD and all Penalties under this contract should be capped at 5% of the Total Contract Value	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>completion of deliverables within the given timeframe is binding on Bidder(s). In the event of delay in meeting the deliverables for causes attributable to Bidder(s), LIC shall be entitled at its option to recover from Bidder(s), as liquidated damages, a sum of 0.5% of the contract value of the deliverable which suffered delay, for each completed week or part thereof by which the deliverable has been delayed, for the first 4 weeks of delay. Thereafter, the rate of penalty will be 1% of the contract value of the deliverable which suffered delay, for each completed week or part thereof by which the deliverable has been delayed, subject to a limit of 10% of the contract value.</p>		
528	3.12.2 & 86	Termination for Default/Convenience of	Such termination should be mutually discussed with the Bidder and proper	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>LIC or Frustration of Contract: LIC reserves the right to terminate the contract, in whole or in part, for its (LIC's) convenience or frustration of Contract as per the sub-clause below, by serving written _Notice for Determination of Contract' of 30 days on the Bidder at any time during the currency of the contract. The notice shall specify that the termination is for LIC's convenience or the contract's frustration. The notice shall also indicate inter-alia, the extent to which the Bidder's performance under the contract is terminated, and the date from which such termination shall become effective</p>	<p>notice of termination should be given along with full release of payment for work done and for any loss that the bidder may suffer due to such termination for convenience.</p>	
529	Section 2.3.1. C	Subcontracting	Subcontracting will lead to joint delivery responsibility?	Delivery responsibility lies with the bidding entity.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
530	section 2.11.3.1	Key Expert	Key Expert please clarify or provide an example.	Please be guided by the RFP.
531	Section 2.11.4.1	Bids will be ranked	How? What is the implication of this ranking	Please be guided by the RFP.
532	Page 33	Cancellation of Procurement process - not to be reviewed	Is this termination of convenience clause, please clarify.	Please be guided by the RFP.
533	General		Is there any mandatory state or location for buying stamp paper	Please be guided by the RFP.
534	Section 5.2.10		Are customer references to be submitted for Cloud SaaS only, or are references of customers on-prem to be considered as well?	All references/case studies to be for cloud based solutions
535			Please clarify the normalisation process, multiple references to it.	Please be guided by the RFP.
536	Section 3.14	Meeting the security standards or desired security aspects of all the ICT resources as per LIC's IT/Information Security/Cyber Security Policy/BCP Policy	Please provide details of LIC's IT, Information Security, Cyber Security, and BCP policies.	Details will be shared with the successful bidder.
537	Section 3.5.7.2	In case of a packaged software product will LIC own the IPR ?	Please clarify this section	Anything that is done for LIC as a part of this engagement will be LIC IPR, be it campaign design, any integrations, connectors developed, interfaces etc. Will be LIC intellectual property
538	Page 55		If bidder submits a Gartner report as a supporting doc, will it become LIC's by copyright? Pls clarify	No.
539	3.5.5	Rights for billing from	We must need assignment rights to do	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		local entity in INR	billing from affiliates. Although master document will be signed from "xxxx" being owner of IP but billing in INR has to be done from local entity which is "xxxx"	
540	3.5.11	OEM rights on software overusage	We need Audit rights to look after any overusage of the software licenses.	Please be guided by the RFP.
541	7.a	Clarity on rates for additional work after contract expiry	Exit Management - The services rates beyond contract terms has to be agreed along with inflation impact. It cant be prevailing rates in contract.	Please be guided by the RFP.
542	3.6.2	Clarity on property usage	Not clear that what facilities, property are being highlighted. Is customer going to provide seats/ laptops in their premises to Bidder's staff for delivery of services?	Please be guided by the RFP.
543	3.7.1.5 (c) (i)	Performance defects	If not notified in 7 days, I believe this means they wont have chance to raise concern.	Please be guided by the RFP.
544	3.7.1.5 (e)	Performace defects	There should be standard term defined as it may not be possible to correct defect in the days defined in notice by customer. It should be minimum 30 days in our opinion and business may call off for higher term if needed.	Please be guided by the RFP.
545	3.12.1.2	Clarity on Termination Clause	What is the opportunity to fix errors before termination?	Please be guided by the RFP.
546	3, Page 2	The section provides for a term of 5 years plus a claim period of 6 months, indemnifying any loss to	Bidder requests to limit the claim period to term of the contract.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		LIC.		
547	Section 3.10		bidder would like to clarify that licenses are invoiced in advance and services are invoiced in arrears after performance of services. Hence Bidder requests clarity from LIC, if invoicing for applicable licenses can be upfront and the services can be on milestone basis?	Please be guided by the RFP.
548	2.2.4, Page 10	Customer during technical and commercial evaluation/at the time of award of contract/during the term of the contract might vary the quantity of services and goods specified in the RFP without any change in unit prices or other terms and conditions	The pricing will be based on the quantities mentioned in the RFP. Bidder would like to be involved in discussions around any reduction or increase in quantity and request for a mutual negotiation of price, in any such event.	Please be guided by the RFP.
549	2.2.4, Page 10	Customer at all times, reserves the right to modify, include or exclude procurement of products, or source the systems from multiple service providers.	Bidder would request more clarity if this may involve Bidder partnering with any service providers nominated by LIC?	Please be guided by the RFP.
550	2.2.4, Page 10	The Customer reserves the right to shift the equipment to other locations and warranty/AMC should be provided at the new	Bidder would request more clarity around any associated charges to cover the transfer of any such equipment; will LIC bear such cost or is it the expectation for Bidder to cover such costs.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		location.		
551	2.8.4, Page 21	Bid Security as Earnest Money Deposit (EMD)	Are there any exemptions from deposit of EMD, that LIC would consider?	Please be guided by the RFP.
552	3.5.3 (3)Page 44	The Clause provides that the Bidder/affiliates/ Sub-bidder shall be disqualified from providing goods, works, or Services (other than the subject Service of this Contract and any continuation thereof) for any project resulting from or closely related to the subject Services of this Contract.	Bidder requests more clarity as to what is restricted under this clause.	Please be guided by the RFP.
553	3.5.4, Page 45	The clause provides that the Customer's decision any matter arising out of GCC clause 3.5.1 to 3.5.7 or on any question whether the Bidder has committed a default/breach of any of the conditions shall be final and binding on the Bidder.	Bidder requests for a mutual obligations and a dispute resolution	Please be guided by the RFP.
554	3.5.6.1, 3.5.6.2, Page 45	The clause provides that the Bidder should indemnify for all suits, damages, losses, costs, expenses etc for IP infringement	Bidder requests that any IP indemnity should be against all third party IP infringement claims. There should be exceptions if the claim arises due to the designs/specifications provided by LIC, use of license not in accordance with the	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>Documentation. Bidder requests that any and all liability should be limited to the 12 months fees paid with respect to the affected product/service and no party should be made liable for indirect damages.</p> <p>Bidder requests for removal or negotiation of indemnity under 3.5.6.2 during contract award stage. The control of defense should be with the bidder.</p>	
555	3.5.7.2, Page 47 & 48	Provides that the Customer will own IP in the final deliverable	Bidder would like to clarify that the IP in the bidder's proprietary products (or third party license) will remain with the bidder (or applicable third party licensors, as the case may be), i.e. pre-existing work, including any any enhancements or modifications to the pre-existing work. Request LIC to confirm this understanding.	Please be guided by the RFP.
556	3.5.7.3, Page 48 & 49	Provides for unilateral confidentiality terms	Bidder would request for a mutual confidentiality obligations during the engagement including under NDA, as confidential information may be exchanged mutually.	Please be guided by the RFP.
557	3.5.14 (6) Page 53	Knowledge transfer: Upon termination or expiration the Bidder shall provide access all information stored by whatever means	Bidder would like to clarify that any such access to all information will exclude "xxxx's Confidential or proprietary information"	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		held by the Bidder or under the control of the Bidder in connection with the contract; and		
558	3.6.4, (2, 5, 6) Page 65	Deduction of penalty, invoice discrepancies, withholding of payment.	Bidder requests clarity if Bidder would be consulted in such decisions, as it is equitable to mutually discuss and consult in case of any disagreements as against an unilateral determination.	Please be guided by the RFP.
559	3.6.4, (11) Page 65	The clause provides that the quoted price of products/software shall be uniformly applicable to performance/delivery to any part of the country. (i.e. including installation charges, any other applicable duties, whether state or central, packing, freight and forwarding, transit insurance, local transportation, manpower/labour charges, incidental charges such as traveling, lodging/boarding etc.)	Bidder would like to discuss about any charges associated with transfer of assets.	Please be guided by the RFP.
560	3.7.1 5 (c) Page 67	If the Customer considers the Services does not meet the specifications, Customer will notify the	Bidder requests for more clear acceptance criteria for each of the specifications.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Bidder within 7 Business Days of assessing the Services against the specifications		
561	3.8.1.2, Page 68	The Clause provides that upon completion of services, the Bidder shall handover the whole project site to LIC and no final payment would be made otherwise.	Bidder requests for more clarity on this condition, as payment for services should be tied to delivery of services and not handover of site.	Please be guided by the RFP.
562	3.8.2.2 (d) Page 69 & 70	Provides for substitution of Key experts with a reduction on the remuneration	Bidder requests more clarity as to why substitution attracts reduction of remuneration.	Please be guided by the RFP.
563	3.9.2 (3), Page 72	If this Contract has not become effective after the date of Contract signature, either Party may, by not less than 21 days' written notice to the other Party, declare this Contract to be null and void, and neither Party shall have any claim against the other Party.	Bidder requests that delay/failure by which party should be considered for non commencement of services and adequate remedies should be considered before nullifying the contract.	Please be guided by the RFP.
564	3.9.4.2, Page 73	Customer may provide for extension of the contract if requested by the bidder one month before expiry of the date fixed for completion.	Bidder requests clarity on the Liquidated Damages that may be imposed under this clause. Bidder requests to make it clear that LD, if any, would be applicable only for delay solely attributable to the Bidder.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Customer may or may not agree to with or without liquidated damages.		
565	3.5.7.2, Page 47	Upon payments in full, Bidder should grant LIC a non exclusive, perpetual, fully paid-up license to use the pre-existing work.	Bidder would like to discuss the license model i.e. term license v. perpetual license.	Please be guided by the RFP.
566	3.9.5.2	Clarity on damages	Are the damages defined under sub section (c) are in addition to damages defined under section (a)	Please be guided by the RFP.
567	4.1.1 - Overview, background and objective of the RFP: Page 94	A/B Testing and Personalization	Content management system [CMS] will play an important role in enabling the A/B testing and personalization capabilities. What is the current CMS and we assume it to be available for delivering engaging content with ABT/MVT functionality.	Adobe Experience Manager
568	5.2 - Volumetrics - page 239	Table 8: Performance and Scalability Metrics	What is the overall customer profile planned to imported into the new campaign platform? The table provides communication volume by channel and not the overall customer base.	Details to be shared with successful bidder
569	Document - NextgenMarketingTechnologyRFP180720 24.pdf Page/Section - Appendix C: Scope of Work	"Tokenization and Data Vault Module", to valiate if building of Data Vault is part of the scope at on-prem. As per the Point5, "Must be installable on-prem."	Creation of Data Vault at on-prem is part of the scope	Yes
570	Document -	"Data Lake Capabilities for	Development of Data Lake with data	No, development of data lake is not in scope.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	NextgenMarketingTechnologyRFP18072024.pdf Page/Section - Appendix C: Scope of Work	MarTech" to understand if we need to build Data Lake also in addition to Audience database	including non marketing information like Vendor transactions is also part of the scope?	Migration of data at a later stage to data lake is in scope.
571	Document - NextgenMarketingTechnologyRFP18072024.pdf Page/Section - 182, Appendix C: Scope of Work	"E. Integrations" Do you have any middleware and ETL tool for API and Data Integrations.	Do you have enterprise middleware for any message transformations and data import from external data sources	No
572	Document - NextgenMarketingTechnologyRFP18072024.pdf Page/Section - 284, Appendix E: Target State Illustration	Target State Architecture and sequence diagrams are not clearly visible	Can you send diagrams and sequence diagrams bit high resolution format so that we can understand the expectations	Please refer to the pre-bid deck.
573	Appendix C : Scope of Work	1. Intruoduction	Would their be a need for Contact Centre for The Marketing Platform / System to close loop for Sales Conversion & Customer Retention	Contact Centre not in the scope of the RFP
574	Appendix C : Scope of Work	2. Introduction - C. AB / MVT & Personalisation Engine	Can a Bidder partner with suitable organisation for performing such testing	This is a system which needs to be brought in as a part of the MarTech platform capabilities.
575	Appendix C : Scope of Work	2. Introduction - D. Tokenization and Data Vault Management	Please confirm whether LIC will allow bidders to use their own cloud for data storage or LIC has their data storage	No, the tokenization and storage of tokenised data will be in on-prem

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			facility, if yes, please specify the size , purging policy	
576	Appendix C : Scope of Work	2. Introduction - D. Integrations	Please share the list of internal and external integrations & API's (current & future) to be mapped with Martech solution of a bidder. How would LIC compensate if the list of internal & external intgrations increase the stipulated list provided	The integration points are APIs. The bidder is expected to follow the requirements and create APIs for the required purposes to make the Martech system functional.
577	Appendix C : Scope of Work	2. Introduction - D. Integrations	Please confirm the list if internal and external applications which need to be integrated with the Bidders Platform	The bidder is expected to create APIs which can be consumed by external systems. The use cases have been shared in the RFP.
578	Appendix C : Scope of Work	2. Introduction - D. Integrations (point 2, sub point f)	Please explain in detail the setup & maintenance of DB by a bidder, would it be a private / public cloud for storage, duration and purging. Also specify would it be a ongoing exercise or one-time excercise for such activity . Also share the list of integrations	Bidder responsible for end-to-end interim solution Data retention policy details to be shared with successful bidder
579	Appendix C : Scope of Work	1.1 Overarching Principles - 24	Please detail the data lake capabilities for MarTech	Data Lake is a System of Records for LIC
580	Appendix C : Scope of Work	1.2 Bidder Role Expectations Point 1	Please confirm the ownership of source code / IPR where a Bidder has e2e responsibility for setup, building and delivery of Marketing Platform / Systems . Also specify the delivery centers would it be provided by LIC or Bidder has to manage it from their own premise	Ownership of the code will be LIC's. The deployment of key resources will be at LIC premises.
581	Appendix C : Scope of Work	1.2 Bidder Role Expectations Point 1	Since system is required to manage the Life Cycle of Life Insurance through	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			Marketing Platform, please specify if LIC has any underwriting and claim management engine / platform (having BRE) which needs to be integrated with Martech or a bidders have to build it for LIC as per the their specific ask	
582	Appendix C : Scope of Work	1.2 Bidder Role Expectations Point 1	Please confirm if LIC has tie up with all communication engines which can be extended to the Bidder e.g. GUPSHUP for SMS and henceforth	Yes, there are communication engines present in the LIC ecosystem
583	Appendix C : Scope of Work	1.2 Bidder Role Expectations Point 2	Please confirm the work around the delays caused by unforeseen circumstances or by LIC	The bidder must account for unforeseen delays in the project plan
584	Appendix C : Scope of Work	1.2 Bidder Role Expectations Point 3	For consumption of 3rd Party solution API's, we request to share the exhaustive list of Applications and to be budgeted for future	Details to be shared with successful bidder
585	Appendix C : Scope of Work	1.2 Bidder Role Expectations Point 5	Please specify the difference between point # 1 & 5 as they are not in sync	#1 talks about the target audience and #5 talks about what systems to use.
586	Appendix C : Scope of Work	1.2 Bidder Role Expectations Point 7	As per the understanding Bidder has to temporarily deploy interim solution with basis support of email, SMS & Whatsapp solution which would have limited functionality until Martech is deployed.	Yes (go-live date Dec-24, 1st week)
587	Appendix C : Scope of Work	1.2 Bidder Role Expectations Point 9	Since RFP is silent on the quantum of services and responsibilities not specifically described in RFP which would be a customary part of deliverables, please guide the %age of value to be factored in the pricing	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
588	Appendix C : Scope of Work	1.2 Bidder Role Expectations Point 10	We solicit LIC's expertise and guidance to specify Project Scope which as of is part of RFP and to advise % of cost to be incurred to meet such scope in terms of cost %age	Please be guided by the RFP.
589	3.6.4.1 Payment Terms	Payment terms	Request to kindly confirm what would be the lead time for the bidder to receive milestone payments post raising of invoices	Please be guided by the RFP.
590	3.10 Prices and Payments (76)	Prices and Payment Terms	purchase of the engagement has to be routed through public cloud	Please refer to section 3.10.6 Payments to Bidder.
591	3.10 Prices and Payments (76)	Prices and Payment Terms	whether payment terms can be revised	Please be guided by the RFP.
592	General		What is the approximate customer base now and the estimated growth in next 5 years ?	Details are shared in the RFP in Volumetrics section: 20 cr customer base, growth at 10-15 % YoY; 15 lakh agent
593	Appendix D, Section 1, page 281	Current state diagram	The diagram is not clear and difficult to read/understand. Please provide a clearer diagram.	Please refer to the pre-bid deck.
594	Appendix E, Section 1 and 2, page 284 - 285	Target State Illustrations	The images are not clear and difficult to read / understand. Please provide a clearer diagram.	Please refer to the pre-bid deck.
595	General		What are the current permissions your marketers have in the platform?	Details to be shared with successful bidder
596	General		What are the existing Martech tools and platforms in place ?	Please be guided by the RFP; further details to be shared with successful bidder
597	General		How many users (marketing) will be working in the Martech eco system ?	Approximately 1,000 users will be using the MarTech platform
598	General		Is there a role design document in existence for your current ESP that speaks	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			to the purpose and permissions of each role?	
599	General		Did your team set up any custom roles in your current ESP? OR how the current Maker-checker process work ?	Details to be shared with successful bidder
600	General		Is there a standard template (template repository) being used currently for the campaign build ? If yes, how many are there?	No
601	Appendix C, section D, Page - 182	4. Must have the ability to support API to read/write data from the Data Vault	Does the scope include Data valut designing also ? Or is the ask to integrate Martech platform with Data vault and support tokenization ?	Procuring, on-prem integrating & management are in scope
602	Appendix C, section E, Page - 182	1. The above systems (SaaS or on-prem)	Section D, page 182 subclause 5 states that The system must be on prem, section E states SaaS or on-prem, is the requirement to have the data vault on-prem mandatory ? Is LIC looking for a fully On-prem solution or a SaaS based solution with data center based out of India (Mumbai) ?	Data Vault and tokenization tool and integrations on premise. Campaign Management System, AB/MVT tool and Audience Management System on Cloud (SaaS)
603	Appendix C, section E, Page - 182	Apart from this there would be tech build in the interim system (before the Data Lake is Live)	Is the interim solution of interim system already available and MarTech needs to build integration with this system ?	Bidder to build & integrate the interim solution end-to-end
604	General		What are the current data rention policy at LIC ?	Details to be shared with successful bidder
605	General		Do they have an existing DAM (Digital	Adobe Experience Manager

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			asset management)? Adobe or 3rd Party	
606	General		How many email domains are currently being used to send emails ?	Details to be shared with successful bidder
607	C. AB/MVT and Personalization Engine (Page - 188)	AB/MVT and Personalization Engine	We assume you are looking for AB/MVT to perform over email content only. Please confirm.	No, this component will be used to optimize & personalize user experience across app & website
608	E. Integrations/ c. Queues and Topics: (Page - 189)	integrate with queues and topics (kafka)	Do you have any exiting middleware platform (MuleSoft, Dell Boomi etc.) in use that can be utilized for establishing this integration?	The decision is left to the bidder. Keeping in mind the SLA requirements and volumetric bidder can choose to write the integrations natively (programmatically) or use additional middleware capabilities.
609	E. Integrations/ c. Queues and Topics: (Page - 189)	sending SMS payload to SMS gateway, Sending Emails to email provider	Please confirm are you using any third party service provider for sending SMS and Email and want to continue the same service by integrating with new Marketing Automation platform? and Are you open to explore New Marketing Automation platform OOTB capability/module for sending SMS and Email?	Yes, existing providers to be re-used.
610	E. Integrations/ e. Authentication: (Page - 189)		We assume you want to enable the SSO of LIC network to authenticate access of new Marketing Automation platform. Could you please share the authentication platform name (OKTA, OneLogin, Entra ID etc.) for understanding the integration scope and capability.	Integration would be an API based integration, and not too complex. Further details will be shared with the selected bidder
611	1.1. Overarching principles / 26.	Marketing Preferences:	Could you please share details on your current marketing preference and	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Communication Preferences: (Page - 192)		concent management process.	
612	Appendix D - Page 288		Can you let us know the existing marketing platform that you are using? Are you planning to migrate any marketing artifacts from your existing to new platform? Can you please share clear visuals of the ASIS state diagrams.	Please be guided by the RFP & corrigendum.
613	Generic		Could you please share an indicative volumetrics of the artifacts that you want us to migrate? It will be great if you can also share any details in respect to complexity?	Details are shared in the RFP in Volumetrics section: 20 cr customer base, growth at 10-15 % YoY; 15 lakh agent
614	Generic		Do you have a roadmap in place that will help you to identify the relevant use cases and convert them into a campaign? Do you need any consultative guidance from xxxx?	Details to be shared with successful bidder
615	Generic		Do you have any use case that calls about Data unification & enrichment, using MarTech platform?	Details to be shared with successful bidder
616	3.1.1 Page 201		In the requirement section you have called out handful of features that you are looking to enable, across the buyer journey of an insurer. What is the total number of campaigns you want us to configure before the Go Live of the new platform?	Please be guided by the RFP.
617			Are there strategies and defined set of	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			campaigns for reviving policies, reactivation of inactive clients etc.(As reactivation is more reliable than gaining a new customer). Can we have a defined stream(segregation) of various campaigns based on their objective or purpose	
618		Customer Enagement	what are the key touchpoints in your customer journey that you aim to enhance through personalized interactions?	Details to be shared with successful bidder
619			What level of personalization are you looking to achieve (e.g dynamic content, perosnalization offers, targeted messages)?	Hyper personalized campaigns, including dynamic content at scale
620	Client Reference for Bidder Bidder must have implemented and managed the MarTech capabilities described in this RFP with at least 1 crore active users.	Supporting Documents to be attached	Due to our NDA agreements with the majority of our clients, we request that LIC accept a self-certified letter, signed by an authorized official of the bidder, as a compliance document in place of the requested supporting documents	<p>The Bidder Name, Client Name, Contract Date and Duration, Scope of Work/Job undertaken should be clear on the Documentary evidence submitted. Other confidential details can be masked.</p> <p>In case overseas clients are not willing to use LIC’s Client Reference format (Form T-4), the bidder may submit client references in the client’s desired format, provided that the following details are clearly mentioned:</p> <ol style="list-style-type: none"> 1. Date of Purchase Order (PO) 2. Duration of Project 3. Status of Project (Completed/Ongoing) 4. Scope of Work relevant to the RFP requirements.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
621	<p>Program Director Experience The Program Director proposed for LIC must have experience in the execution and implementation of a complex MarTech enablement project. The experience must include at least the following features/tools/service s: 1. Campaign management/Custom er Engagement /Marketing Automation The project overseen by the Program Director must have had a minimum user base of 1 crore for an Indian organization.</p>	<p>The project overseen by the Program Director must have had a minimum user base of 1 crore for an Indian organization</p>	<p>we request LIC to accept the project experience of the resources from any Indian/ Global Organisation</p> <p>the revised clause to be read as</p> <p>The project overseen by the Program Director must have had a minimum user base of 1 crore for an Indian / Global organization.</p>	<p>Please refer corrigendum.</p>
622	<p>Table#9: Creative Agency – Change Request Cost</p>	<p>Creative Agency</p>	<p>we would like to understand LIC expectation on FTE under table #9, providing FTE under creative agency will be considered in Bidder's scope. Please</p>	<p>Yes, creative development is part of bidder's scope.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			confirm	
623	3.6.4.2 Payment Terms: Licensing fee	The payment will be done quarterly in arrears.	we request LIC to provide payment Quarterly in advance	Please be guided by the RFP.
624	3.6.4.2 Payment Terms: Licensing fee	License Fees	Considering the bidder has to pay upfront 100% License fees to the OEM we requesting LIC to release the License fees - 90% in advance	Please be guided by the RFP.
625	Section 2 & Page. 196	Data Ingestion	How many number of CSV file uploads will be done ?	Depends on the solution proposed and the amount of data that the system can handle. Further details to be shared with selected bidder
626	Section 2 & Page. 196	Push Notifications	How many devices per user are considered for a Push to be delivered ? How many Mobile/Web Apps to be targeted ?	For website, 6 mn sessions/month; please estimate for mobile app basis the customer base shared
627	Section 2 & Page. 199	Automation Workflows	Frequency of Workflow Execution i.e., at a given time how many concurrent Campaign Workflows are executed ?	Details to be shared with successful bidder
628	Section 3.2 & Page. 214	Data Ingestion	How complex the Business Logic going to be for transforming data upon Ingestion ? Can help in classifying as Simple, Medium and Complex and Volumes ?	Please be guided by the RFP.
629	Section 3.2 & Page. 214	Segmentation / Audience Creation	Create custom rules for segmentation/audience creation - How complex the Segmentation criteria would look like ? Are you planning to use Nested Segments ?	Bidder need to derive these requirements/decision based on specific campaign needs
630	Section 3.2 & Page. 214	Segmentation / Audience Creation	Export audiences/segments to other systems/tools - What are the External Platforms being considered here ?	Data Lake is a System of Records for LIC

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
631	Section 5.3 & Page. 239	Availability	Can 99.9 uptime clause be relaxed as part of pre-bid?	Please refer corrigendum.
632	Section 2 & Page. 187	Environment Setup	Looks like both System integration Testing and User acceptance testing are performed in a Single Testing environment. Is that the expectation?	We are keeping the number of environments low for MarTech solutions; bidder can choose to propose an alternate approach any added benefit and advantage for LIC
633	Section 1.2, Page 185 Section 4.1.1, Page. 194 Section 3.2.1 (#138), Page. 213 Section 3.2.1 (#16), Page.203 Section 2 (#23), Page.193	Delivery Channels	Email, SMS, Mobile Push, Web Push, WhatsApp, Mobile InApp, Onsite InApp, Interactive Newsfeed, Direct Mail, Web, Social Chat, Chatbot In the whole document, these are the unique channels we could find it. Please let us know what are the applicable channels to be scoped in ?	Yes, these are the channels. In future, we might explore new channels. With reference to Direct Mail & Social Chat, please refer corrigendum.
634	General	Analytics	How many number of page integrated with Analytics and volumetric data expected for pageViews ?	Details to be shared with successful bidder
635	Section 1.2 (#3), Page. 186	Bidder Role Expectations	Please provide the list of Third-Party Applications	Details to be shared with successful bidder
636	3.1.1 , Page 195	Send cross sell communications	Any product recommendation model already in use ? If yes, which tool is used ? Which system hold product information ?	No existing models
637	3.1.1 , Page 196	Feedback and Surveys	How surveys are handled currently ? Any extrnal provider ?	No surveys being run currently
638	5.4.1 Commercial Bid Evaluation Process, Page 112	LIC shall conduct the Online Reverse Auction Process for the L1 Bid Price determination	We request LIC to consider QCBS (70-30) for commercial bid evaluation and cancel/remove the Online Reverse Auction Process	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
639	3.1.1 , Page 197	Prospect engagement S	Which system is taking care of Agent Mgmt. ? Offboarding / onboarding is done in same system ?	Details to be shared with successful bidder
640	3.1.1 , Page 197	Personalized agent engagement & learning	Is learning management is also in scope ? If not, the LMS system is able to export the data of certifications etc ?	Details to be shared with successful bidder
641	Page 206	Campaign design: Segmentation	Could you please elaborate this NFR ? Bucket user's basis number of times they did a specific event in a select time window.	Segment users into cohorts/groups basis their behavior
642	3.1.1 Page 195	Policy Renewals	Send reminders for upcoming renewal payment - In this use case the details of the policy which are due for renewal are shared (pushed) by policy mgmt. system to KAFKA topic and the middleware has to read it and invoke an api call to send renewal email. Is the scope of RFP starts from listnening from KAFKA topic about the respective events for most of the requirments mentioned in sec 3.1.1 (customer communication business req) in the RFP doc ?	No Policy management system. The data would be extracted from CADW and transformed and then pushed to campaign management system on a secure channel in an encrypted way.
643	3.1.1 Page 195	Policy Surrender, Premium Payment , Policy Maturity.....	Simillar flow needs to be build for Policy Surrender, Premium Payment , Policy Maturity and other use cases where email/sms needs to be triggerred , correct ?	No Policy management system. The data would be extracted from CADW and transformed and then pushed to campaign management system on a secure channel in a encrypted way.
644	3.1.2 Page 202	Campaign planning: Forecasting	Simulate changes to the activity across all variables in the forecast, such as volume, timings, sales rate, and other	These are some sample variables basis which the tool should be able to support forecasting needs (incl what of analysis by looking into different combination of variables)

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			campaign outcomes. Above use case is not clear , need further elaboration ?	
645	Pg 181	Audience Management	Audience management system is proposed to do segmentation for multichannel campaigns but on pg 185, it is stated that data lake will segment users for targeted campaigns. Please clarify the source system for segmentation for campaigns. What kind of campaigns are envisaged with respect to audience management	Advanced segmentation (AI/ML based, complex algorithmic) will be done at data lake level; Audience management will be expected to do basic segmentation at its own level
646	General	Audience Management	Source of segmented data for campaign management system will be directly from data lake and not proposed audience management. Is that understanding correct	Advanced segmentation (AI/ML based, complex algorithmic) will be done at data lake level; Audience management will be expected to do basic OOTB segmentation using data filters and regression analysis
647	General		What will be the volume of data in audience management system? Will it be entire 10 crore customers? Will it also have prospect data as well. If yes, what will be volume of prospect data.	Please be guided by the RFP; 20 cr is the current customer base; further details to be shared with selected bidder
648	Pg 287,285	Appendix: Target state illustrations	Can you please elaborate of 'System of engagement (SoE)? Are these systems within LIC firewall or external systems? Also please elaborate on behavior of system of engagement for interim (CADW) and end state (Data lake).	Within LIC firewall. CADW is the interim data source it is built on Vertica and the Data Lake will be the end state source system.
649	General	General	Since tracking for personalization on LIC owned channels like website, mobile app ,chatbot can only be done based on UUID,	These channels will pull the UUID from the Martech Data Vault as required. The data lake will also sync this data once it is live into a

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			how will these channels get UUID?	holding structure.
650	Pg 186	External integrations	Please provide the list of external integrations	Please be guided by the RFP.
651	Pg 191	Whatsapp	Our understanding is that the proposed martech platform needs to integrate with the LIC's whatsapp business service provider (BSP). Please confirm.	Yes
652	Pg 217	Section 3.2.3, S.No3,	Segment on a variety of native data points. Can you provide few examples of native data points which LIC is looking for.	Native data points (non PII) are primarily owned by LIC solely, e.g. policy type, insurance amount, maturity date...
653	Pg 248		Which SAAS component needs to be PCI-DSS compliant based on envisaged data storage platform?	If the campaign is using financial information then they will have to be PCI-DSS compliant
654	General	Middleware	Does the bidder need to provision for a separate middleware component or can it use LIC's existing m/w platform? If new platform needs to be provisioned then commercial template needs to be updated to make provision for the same. If existing platform needs to be used, then please provide the platform details	LIC does not expect new middle ware platform from the Martech scope, however, bidder's solution should enable integration with microservice and data sharing through APIs and batch
655	General	General	In case of SMS communications, does LIC have SMS aggregator partner to whom campaign management should integrate with. If yes, who are the partners. If no, can we assume that proposed solution should be a bundled offering which includes SMS aggregator as well.	Yes, there is a SMS partner. Further details to be provided to selected bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
656	Page 202	Campaign planning: Forecasting	Simulate changes to the activity across all variables in the forecast, such as volume, timings, sales rate, and other campaign outcomes. Please elaborate a bit on this use case ?	These are some sample variables basis which the tool should be able to simulate campaign performance
657	Appendix C: Scope of Work (E. Integrations & pg#182)	Authentication: The MarTech systems must rely on the Authentication capabilities provided by NextGen LIC digital platform and/or legacy LIC systems.	What is the current system used for authentication by LIC? Is this microsoft AD or some thing else?	Details to be shared with successful bidder
658	Appendix C: Scope of Work (1.2. Bidder Role Expectations & pg#185)	The bidder shall implement and deliver the solution for multiple digital interaction channels like Email, Mobile App, Web, WhatsApp, SMS, Social Chat, Chatbot, etc.	What exactly is social chat?	Please refer corrigendum.
659	3.2. Functional & Non-functional Requirements,sl#107, pg#211	Specify/create the unique identifier of the customer entity (for instance, email address cannot be used as the unique identifier).	In your existing system, do you have separate unique identifiers for customers and prospects? What happens when prospect converts to customer?	Details to be shared with successful bidder
660	3.2. Functional & Non-functional Requirements, Sl#113,pg#211	Remove data automatically when it has reached its defined retention period. This includes supporting LIC's data retention	What is the maximum retention period for data?	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		policies on data as well as to comply with agreements with 3rd parties on the length of time their data can be utilised.		
661	5.2. Volumetrics, pg#239		Is the SMS count mentioned is for both promotional and transactional messages?	Yes
662	5.2. Volumetrics, pg#239		What will be the count for in-app and push notifications per month?	Please estimate basis the customer base shared
663	Appendix E: Target State Illustrations,pg#284		Please provide better quality images for Appendix E	Please refer corrigendum.
664	General	General	Please provide annual volume for number of web site sessions and app sessions	For website, 6 mn sessions/month; please estimate for mobile app basis the customer base shared
665	Appendix C: Scope of Work, 182	Integrations	<p>Emails - It's mentioned that we need to setup the email delivery gateway. Does this need to be in India Data Center?</p> <p>SMS & WhatsApp - It's mentioned "any vendor of choice". Does this mean LIC would like to the end delivery of SMS & WhatsApp campaigns through their existing partners? If yes, can you share the names of the vendors so we can check the existing integrations available/efforts needed.</p>	Re-use existing providers of email, SMS and WhatsApp
666	Appendix C: Scope of Work, 182	Integrations	Push & In-Apps are mentioned as channels but no volumetrics have been provided for Mobile Apps & Website.	For website, 6 mn sessions/month; please estimate for mobile app basis the customer base shared

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			Can you please share: - Expected Monthly Active Users (MAUs) of the Mobile Apps for Years 1-5 - Expected Monthly Active Users (MAUs) on the Web platforms for Years 1-5	
667	Appendix C: Scope of Work, 182	Integrations	The RfP provides a good perspective on overall email volumes. Could you kindly furnish us with an approximate breakdown of marketing and transactional emails for a more detailed understanding? A rough estimate would be quite helpful.	To be shared with successful bidder
668	Appendix C: Scope of Work, 182	Tokenization and Data Vault Module	Is there an expectation from the OEM to build and manage an on-prem Tokenization and Data Vault Module? Or is it just required to interface with the module which the bidder has to design, deploy and manage on-prem?	Bidder to procure, integrate & manage an on-prem Tokenization/Data Vault component
669	Appendix C: Scope of Work, 190	Email Campaigns	How many dedicated IPs would be required by LIC?	Bidder to recommend
670	3.1.1, 195	Customer Communication Business Requirements	What is the backend system where all the policy details are stored?	CADW and LIC digital platform
671	3.1.1, 195	Customer Communication Business Requirements	Is the CRM/backend system ready to configure APIs/S3/SFTP to push data like policy renewal date, missed payments etc? Which CRM platform is being used currently?	No system exists currently, it is being developed
672	3.1.1, 195	Customer Communication Business Requirements, Policy surrender	What is the system that is used currently to power recommendations for Cross sell & Up sell	No system exists currently, it will be developed as part of the Data Lake
673	3.1.1, 195	Customer Communication	Is the system open to configure API to	No, the payment ack notification are sent

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Business Requirements, Premium payment	send instant payment/acknowledgement?	through other system in place today
674	3.1.1, 195	Customer Communication Business Requirements, Premium payment	Are the notifications time sensitive? What is the expected Time to deliver?	Will vary from use-case to use-case as per the campaign design
675	3.5.6.1, Page 52	1.1. the Bidder shall indemnify and hold harmless, free of costs, LIC and its employees and officers from and against all suits, actions or administrative proceedings, claims, demands, losses, damages, costs, and expenses of any nature, including attorney's fees and expenses, which may arise in respect of the Services provided by the Bidder under this Contract, as a result of any infringement or alleged infringement of any patent, utility model, registered design, copyright, or other Intellectual Proprietary Rights (IPR) or trademarks, registered or	We request LIC to modify this clause. Indemnity must only be for 3rd party claims and not inter se and Bidder shall only pay the settlement amount as judicially determined.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>otherwise existing on the date of the contract arising out of or in connection with:</p> <ul style="list-style-type: none"> • Any design, data, drawing, specification, or other documents or Services provided or designed by the Bidder for or on behalf of LIC • The delivery of the Services by the Bidder or the use of the Services at LIC's Site 2. Such indemnity shall not cover any use of the Services or any part thereof other than for the purpose indicated by or to be reasonably inferred from the contract, neither any infringement resulting from the use of the Services or any part thereof, or any service/products produced thereby in association or combination with any other service, equipment, plant, or 		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>materials not delivered by the Bidder.</p> <p>3. If any proceedings are brought, or any claim is made against LIC arising out of the matters referred above, LIC shall promptly notify the Bidder. At its own expense and in LIC's name, the Bidder may conduct such proceedings and negotiations to settle any such proceedings or claim, keeping LIC informed.</p> <p>4. If the Bidder fails to notify LIC within twenty-eight (28) days after receiving such notice that it intends to conduct any such proceedings or claim, then LIC shall be free to conduct the same on its behalf at the risk and cost to the Bidder.</p> <p>5. At the Bidder's request, LIC shall afford all</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		available assistance to the Bidder in conducting such proceedings or claims and shall be reimbursed by the Bidder for all reasonable expenses.		
676	3.5.6.2, Page 53	1. the Bidder shall indemnify and keep harmless LIC, from and against, all actions, suit proceedings, losses, costs, damages, charges, claims, and demands of every nature and description brought or recovered against LIC because of any act or omission or willful default or gross negligence or willful trespass of the Bidder, his agents, or employees despite all reasonable and proper precautions may have been taken, during the execution of the Services. The Bidder shall make good at his own expense all resulting	We request to delete 3.5.6.2 (1) (a) and (b) and (3). This indemnity is too wide. Indemnity must only be for 3rd party claims and not inter se and Bidder will only pay for wilful misconduct or gross negligence. Also customer shall notify Bidder and give us sole control to defend claim.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>losses and/or damages to:</p> <ul style="list-style-type: none"> a) the Services themselves or b) any other property of LIC or c) the lives, persons, or property of others². In case LIC is called upon to make good such costs, loss, or damages or to pay any compensation, including that payable under the provisions of the Workmen's Compensation Act or any statutory amendments thereof, the amount of any costs or charges including costs and charges in connection with legal proceedings, which LIC may incur about it, shall be charged to the Bidder. All sums payable by way of compensation under any of these conditions shall be considered reasonable compensation to be applied 		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>to the actual loss or damage sustained and whether or not any damage shall have been sustained.</p> <p>3. LIC shall have the power and right to pay or to defend or compromise any claim of threatened legal proceedings, or in anticipation of legal proceedings being instituted consequent on the action or default of the Bidder, to take such steps as may be considered necessary or desirable to ward off or mitigate the effect of such proceedings, charging to Bidder, as aforesaid, any sum or sums of money which may be paid and any expenses whether for reinstatement or otherwise which may be incurred and the propriety of any such payment, defence or compromise,</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		and the incurring of any such expenses shall not be called in question by the Bidder.		
677	3.12.1.3, Page 91	In the event of an unsatisfactory resolution of ‘_Notice of Default’ within thirty days of its issue as per the sub-clause above, LIC, if so decided, shall 1. take one; or more of the following contractual remedies. a) Recover liquidated damages and invoke a denial clause for delays. b) Temporarily withhold payments due to the Bidder till recoveries due to invocation of other contractual remedies are complete	We suggest to put a capping on Step-In. We request to delete Point b) as we do not have the policy of set off or withholding the payment instead we offer credit notes.	Please be guided by the RFP.
678	3.12.1.4, Page 92	Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall not exceed	(a)We propose to cap direct damages to fees paid in the preceding 12 months. (b)Also we do not agree to cost of repairing/replacing equipment to be outside the cap limit. (c) we request to exclude PII data / personal data from Confidential Information and treat PII under personal data provisions (d) Also	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>the total Project cost, provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any obligation of the Bidder to indemnify LIC concerning IPR infringement.</p> <p>i. The maximum aggregate liability of Selected Bidder, in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement/Contract, damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the LIC, provided such</p>	<p>we do not agree to TCV liability for breach of applicable laws we can agree to ACV.</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>guidelines were brought to the notice of Selected Bidder shall not exceed the total Project Cost.</p> <p>ii. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims including loss of profit, loss of business or revenue.</p> <p>iii. The limitations set forth herein shall not apply with respect to: a. claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right;</p> <p>b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder</p>		
679	Bidder's right to	Missing Clause	We request to add this clause	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	terminate for non payment		<p>If LIC fails pay any invoice as per payment terms and remains in default not less than 7 days after being notified in writing to make such payment, then Bidder shall be entitled to:</p> <p>(i) suspend performance or reduce its rate of performance under any statement of work until such payment is made and LIC shall be liable for any costs of such suspension or reduction in rate of performance and Bidder shall be entitled to an extension of time; or (ii) terminate this Agreement with immediate effect.</p>	
680	3.5.13, Page 53	The Bidder shall perform the Services in accordance with the Contract and the Applicable Law and shall take all practicable steps to ensure that any of its Experts comply with the Applicable Law	Bidder shall comply with applicable laws to the extent the apply to Bidder as an IT services provider.	Please be guided by the RFP.
681	Appendix C Scope of work - section 6 (2, 3, 4) , Page 261		We request LIC to consider warranty for 30 days from the date of go-live, AMC on chargeable basis	Please stick to current terms
682	Sec 5.2, Page No. 99	15 PII Data Usage For the SaaS components recommended/procured by the bidder - All the SaaS components	Since Marketing Automation tool will require PII data to deliver the marketing message to customer and also track any response back, we request non sensitive PII information i.e. email address and	PII data can't be stored on the public cloud

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		procured by the bidder should be able to work with tokenized data and without the need to store any information supplied along with the token. Only the supplied token should be persisted for referencing any actions/events conducted in/by the SaaS system.	phone number be excluded from the scope of tokenization. These data attributes will be encrypted and redacted (masked in UI) in SaaS Solution	
683	Appendix C: Scope of Work Sec 1.1, Page No. 183	3. Think in portable “standards”: Campaign management schema is abstracted and versatile, only the last-mile execution is channel-specific (true —multi-channell), and can be ported to any country/architecture (true multi-region design, with global standards but localized solutions)	Request you to please elaborate your understanding of portable “standards” and what it means to be ported to any country/architecture	Portable standard is referred here as 'reusable components' of campaign such as template, KPIS, dashboard etc.
684	Appendix C: Scope of Work Sec 1.1, Page No.	19. Interoperability: Interoperability within the platform ecosystem shall	Request to please elaborate on interoperability requirement	The solution design should ensure that the APIs, integration endpoints, and interfaces required for seamless interaction with other LIC applications,

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	184	be optimized by leveraging industry communication standards.		systems, and data sources are in place
685	2. Scope of Work, Page No. 193	f. Vendor must confirm Data Encryption and Key management policy available in the solution. Solution must support 'Bring your own key' model.	Bring your own key model is supported by our solution, but it is an add-on component, request you to please confirm if this needs to be factored in commercial	Since the bidder will be getting the tokenization tool as well, BYK is critical & any extra cost should be included
686	3.2. Functional & Non-functional Requirements, Page No. 202		Please confirm if the FRS requirements mentioned in this section are same as XLS version and in case of discrepancy, which one takes the precedence e.g. 3.2.4. Integrations section is not in XLS	Only evaluative criterion are mentioned in the excel, hence "Integration" not included there
687	3.2.2. Audience Management, Page No. 214	Solution offers a SQL like interface for verifying data quality/comparing with data in other systems	Please elaborate on the requirement of comparing the data with other system	The solution should enable data query to compare its data with other application/data sources (e.g., comparison of number of customers record within specific policy types, OR num of communication sent to a customer in a day or specific period, etc.) based on data that is stored within campaign mgmt. and audience mgmt. solutions
688	5.16.2. Transfer of Software Licenses, Page No. 257	5.16.2. Transfer of Software Licenses 1. 6 (six) months prior to expiry or within 2 (two) weeks of notice of	SaaS Cloud licenses are not transferable as these are not perpetual in nature, request you to please modify the clause accordingly	The licenses have to be brought in LICs name.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		termination of this Agreement, the bidder shall deliver to LIC all licenses for Software used in the provision of Services which were purchased by LIC.		
689	3.2.1.17, Page No. 203	Set specific SLAs for each campaign, calculating the timings of fulfillment, e.g., defining when the mail starts to be released or broadcast by the fulfillment house.	Is this requirement specific to Direct Mail	Please refer corrigendum.
690	3.2.1.24, Page No. 204	Add Frequency Capping to limit the number of communications per day from all channels or a specific channel.	Can you pls. elaborate. Is it based on number communication per customer in defined time frame?	Yes, it is based on number communication per customer in defined time frame
691	3.2.1.32, Page No. 204	Create a timestamped variable held against every record of each campaign execution instance to show the cohort selection, e.g., month/year timestamp for reminder cohorts.	Please elaborate	The implementation logic is left to the bidder to decide and should meet the requirements of the RFP. The idea is to be able to identify specific communication to a customer with its campaign (under which that specific comm was sent)
692	3.2.1.64, Page No. 207	Integrate with any SMS vendor, provide URL shortening service, AB test	Is there a preference of SMS vendor. Can we provide capability of executing SMS as well?	LIC has an existing SMS vendor

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		message variations, send time-sensitive updates via SMS, and manage SMS subscription.		
693	3.2.1.65, Page No. 207	Trigger interactive WhatsApp conversations with quick replies or CTAs, view real-time campaign analytics, manage WhatsApp communication with DND and frequency capping, and engage website visitors with on-site messaging and personalization.	Do you have a BSP or you want us to provide this capability?	LIC has an existing BSP
694	3.2.1.130, Page No. 212	Regularly perform Return Path Analysis and monitor Blacklists to maintain a good reputation. Provide comprehensive reports on these activities.	Are you also looking for a platform which can provide return path or similar reports?	No new tools are expected; however, if a tool is necessary to meet the requirements as part of the solution, it should be proposed.
695	3.2.2.18, Page No. 214	View audience size trends over time and compare audiences against one another	Please provide an example	Compare audience size growth over a period time
696	3.2.3.39 , Page No. 220	Segment results by variable combinations and provide users with analytical tools for a detailed examination of the	Could you please provide more details about the requirement	For e.g., when analyzing results for a Multi-Variate test, tool should provide the capability to study the impact of individual variables

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		impact of each variable on test results, facilitating deeper insights.		
697	3.2.3.24, Page No. 219	Import/export data (structured & unstructured) either as a batch or in near real-time through APIs, with a detailed explanation of these mechanisms for near real-time data availability.	Please provide data examples	The data dealt with will generally be structured data and required to maintain the MarTech platform, e.g. Name, email, mobile, policy number etc. social listing data signals could be an example of unstructured data
698	MartechPlatform-OEM_Checklist file, CM Functional Requirements worksheet, S. No. 1 Campaign Planning: Strategy management	Configurable calendar to use for forecasting	What kind of forecasting LIC expects at the time of campaign scheduling and creating a marketing calendar?	For e.g., forecasting which channel of communication will work better for which customer and which type of campaign could generate more incoming calls to LIC call centre or in general reach of audience in terms of scale etc.
699	MartechPlatform-OEM_Checklist file, CM Functional Requirements worksheet, S. No. 2 Campaign Planning: Strategy management	Single visualization of all instances	What type of details does LIC expect in single visualization of all campaign instances?	A dashboard which enable full insight on campaign performance including ability to learn specific variation performance across different customer segments and overall campaign performance against specific campaign KPIs, etc.
700	MartechPlatform-OEM_Checklist file, CM Functional Requirements	Single visualization of all instances	What kind of campaigns should this cover in addition to email campaigns, SMS and WhatsApp? Does it need to cover any advertising campaigns that LIC may have	SMS, eMail, WhatsApp, Push notifications, web notifications; no advertising campaigns need to be covered

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	worksheet, S. No. 2 Campaign Planning: Strategy management		on Google Ads, Meta, DV360 etc?	
701	MartechPlatform-OEM_Checklist file, CM Functional Requirements worksheet, S. No. 7 Campaign Planning: Forecasting	Forecasting models for branches and geographical areas	How many (a) branches and (b) geographical areas does LIC currently have? Do you envision opening (a) any new branches or (b) expanding to other geographical areas? If yes, how many and by when?	Details to be shared with successful bidder
702	MartechPlatform-OEM_Checklist - > CM-Functional Requirements -> S.No 9	Automatically update the forecast with actual campaign sales as they happen up until the end of the allocation window, and maintain version control of this.	How does LIC define the “allocation window” for a campaign, and what data sources will be used to update the forecast with actuals?	Details to be shared with successful bidder
703	MartechPlatform-OEM_Checklist - > CM-Functional Requirements -> S.No 11	Automatically send an Activity Plan to fulfillment partners containing information relevant for them to support a campaign, e.g., forecast volumes for direct mail and email activity (the number of recipients in a campaign, SLA, and release pattern) sent to the Contact Centre and Branch for capacity planning.	What are the preferred formats and delivery methods (e.g., SFTP, API) for sending Activity Plans to fulfillment partners?	Details to be shared with successful bidder. With reference to Direct Mail, please refer corrigendum.

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704	MartechPlatform-OEM_Checklist -> CM-Functional Requirements -> S.No 14	Schedule high-volume rapid sending with large pools of IPs and queue management to send a large volume of messages in smaller chunks, including a status report of bulk sending (i.e., monitoring of the batch and breakdown of parts of the batch executed or failed, etc.).	What are LIC's estimated peak volumes for high-volume sending across different channels (e.g., email, SMS)?	Details shared in the RFP. Please be guided by the RFP
705	MartechPlatform-OEM_Checklist -> CM-Functional Requirements -> S.No 35	Create multilingual content (English, Hindi, Gujarati, Bengali, etc.) for various communication forms (e.g., envelope, direct mail, email) or import files (e.g., images, text, templates, components) to be stored in a content library for reuse across communications.	Does LIC have any existing translation management systems or processes that need to be integrated? Or expects automated generation via AI?	There are no existing translation management services; bidder responsible for translation. With reference to Direct Mail, please refer corrigendum.
706	MartechPlatform-OEM_Checklist -> CM-Functional Requirements -> S.No 51	Notify relevant users when a campaign is ready to be checked, or when their sign-off is required.	What are LIC's preferred notification methods (e.g., email, in-app) and escalation procedures for campaign approvals?	eMail & SMS
707	MartechPlatform-OEM_Checklist file,	Support management contact rules including data	What is the current campaign management tool being used?	No campaign management tool available

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	CM Functional Requirements worksheet, S. No. 56 Campaign Execution: Execute Campaign	deplication rules	How is the data currently cleaned, deduplicated etc? What is the overall health of data in percentage e.g. 70% clean, 20% duplicate, 10% old data?	
708	MartechPlatform-OEM_Checklist -> CM-Functional Requirements -> S.No 65	Trigger interactive WhatsApp conversations with quick replies or CTAs, view real-time campaign analytics, manage WhatsApp communication with DND and frequency capping, and engage website visitors with on-site messaging and personalization.	Does LIC have an existing WhatsApp Business account or API integration?	LIC has an existing business account
709	MartechPlatform-OEM_Checklist -> CM-Functional Requirements -> S.No 96	Drill down into a report based on pre-defined hierarchies.	Can LIC provide examples of the hierarchies they use for reporting (e.g., product categories, geographical regions)?	Organizational hierarchy, across sales structure (Zonal, divisional, central)
710	MartechPlatform-OEM_Checklist -> CM-Functional Requirements -> S.No 105	Enable the monitoring of campaign (response and outcomes) and operational (campaign execution) performance in real-time and when data becomes available.	What are LIC's latency requirements for real-time campaign performance monitoring?	Should be near real time
711	MartechPlatform-OEM_Checklist file,	Support existing data model and relationships,	What are the different types of data models that currently exist? How are	No data models exist currently, further details to be share with selected bidders

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	CM Functional Requirements worksheet, S. No. 106 Data Management	including customer- centric and non-customer-centric data.	those data models used?	
712	MartechPlatform-OEM_Checklist -> CM-Functional Requirements -> S.No 118	Ensure database security, encrypting uploaded databases to prevent extraction or download from the front end.	What are LIC's specific data encryption requirements and standards?	In accordance to the industry standard encryption of PII data by regulatory authorities like SEBI, RBI, IDRAI etc.
713	MartechPlatform-OEM_Checklist file, CM Functional Requirements worksheet, S. No. 138 Creatives & comms design	Create multilingual content	How many languages does LIC want to run campaigns for?	Indian regional languages and English
714	MartechPlatform-OEM_Checklist -> CM-Functional Requirements -> S.No 139	Monitor the performance of creatives/copy (at channel, cohort, geo...) level, and refresh creatives in case of non-performance	What are LIC's performance thresholds for refreshing creatives, and what is their process for approving new creative assets?	Bidder to suggest performance thresholds; approval process to be shared with the selected bidder
715	MartechPlatform-OEM_Checklist -> CM-Functional Requirements -> S.No 142	Generate tailored communication content for target audiences, including personalized email templates and subject lines, customized WhatsApp content based on demographics and profiles,	What are LIC's quality standards and expectations for GenAI- generated content, and what is their review and approval process for this content?	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		and SMS texts in appropriate languages based on location		
716	MartechPlatform-OEM_Checklist file, AM Functional Requirements worksheet, S. No. 3 Data Ingestion	Ingest data from external 3rd party data	What are various 3rd party tools LIC currently has from which data will need to be ingested? What are the future 3rd party tools LIC envisions in the near future from which data will need to be ingested? # of such 3rd party tools will be useful.	CADW will be the source of data ingestion and post Data lake go live it will become the source. The other integrations will be API based, pub/sub (topic/queue) based etc.
717	MartechPlatform-OEM_Checklist file, AM Functional Requirements worksheet, S. No. 24 Behavioural Predictions	Export customer data within platform for feature engineering in an external platform such as R or SAS	How often is this exercise anticipated? How will that data be used? A couple of examples for use cases after data is pushed to external systems will be useful.	To be shared with the successful bidders
718	MartechPlatform-OEM_Checklist file, AM Functional Requirements worksheet, S. No. 34 Activation: Audience Orchestration	Execute multi-channel programs through digital means like search engine marketing, social media, ad retargeting	Which platforms do you use to run paid campaigns, social campaigns and ad retargeting? What is the volume of those campaigns? What is the expectation around activation on paid, social and retargeting ads? "Do we need to do media planning as well for such type of campaigns?"	Bidder not expected to do media planning for LIC
719	MartechPlatform-OEM_Checklist file, AM Functional Requirements worksheet, S. No. 49	Target them with performance marketing campaigns	Is the expectation to run performance marketing campaigns OR is it only to provide segments to the LIC team/agency who runs them?	Paid Media campaign will be managed by LIC team/partners; bidder to provide segments/audience to enable advance paid retargeting campaigns

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	Lookalike Modeling			
720	MartechPlatform-OEM_Checklist.xlsx ->AM- Functional Requirements-> S.No 1	Ingest and integrate transactional & master data from multiple source systems into the CDP in real- time/near real-time	What are the specific source systems involved? Are there existing APIs or data formats we need to adhere to? What is the expected data volume and update frequency?	To be shared with selected bidder
721	MartechPlatform-OEM_Checklist.xlsx -> AM- Functional Requirements -> S.No 2	Ingest and integrate customer behaviour data such as digital interactions and purchase behaviour into the CDP in real-time/near real-time	Can LIC provide specific examples or use cases for the types of digital interactions and purchase behaviours currently being tracked? What platforms are currently capturing this data? Clickstream m Data Format: What format is the clickstream data delivered in (e.g., logs, JSON, etc.)?	To be shared with selected bidder
722	MartechPlatform-OEM_Checklist_AM.csv -> AM- Functional Requirements -> S.No 3	Ingest and integrate external data sources such as social media, web scraping, etc. into the CDP in real- time/near real-time	Is Web Scrapping required to be implemented by Us?	Web scrapping not part of bidder's scope
723	MartechPlatform-OEM_Checklist.xlsx -> AM- Functional Requirements -> S.No 4	Transform data upon ingestion or manipulate the data once it's been loaded into your platform (e.g. data cleansing, de-duplication, address normalization, etc.)	- Existing Rules: Does LIC have existing data cleansing, deduplication, or normalization rules or scripts we can leverage? - Address Standardization: Does LIC have a preferred address standardization format or service for India?"	No existing data transformation capabilities, bidder to suggest and design with respect to the scope this RFP
724	MartechPlatform-OEM_Checklist.xlsx -> AM- Functional Requirements ->	Integrations are available to allow the CDP to ingest performance data back from the channel (e.g.,	- ESP List: Can LIC provide a list of their current ESPs, including product names and versions? - Key Performance Metrics: Beyond basic	SMS, WhatsApp & eMail ESPs exist Bidder to suggest KPIs

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	S.No 5	opens, views and clicks from an ESP)	metrics, are there specific performance data points (e.g., conversions, unsubscribes) that are critical to ingest back into the CDP?"	
725	MartechPlatform-OEM_Checklist.xlsx -> AM- Functional Requirements -> S.No 7	Query data from external systems	/- System Details: Can LIC list the specific external systems (with names and versions) that need to be queried? - Query Purpose: What is the purpose of querying each system (e.g., real-time data validation, enriching customer profiles)? - Authentication Methods: What are the authentication methods and security protocols for accessing these systems?"	The query interface would be API based. Bidder to create APIs to fulfil queries as per the design of the system to meet the requirements specified in the RFP
726	MartechPlatform-OEM_Checklist.xlsx -> AM- Functional Requirements -> S.No 8	Integrate new data sources post implementation without the need of IT/technical support (e.g. could be done by a non-technical user in the marketing department)	What is the expected process and timeline for integrating new data sources? Data Source Types: What types of new data sources does LIC anticipate needing to integrate in the future (e.g., marketing automation platforms, CRM systems)?	To be shared with selected bidder
727	MartechPlatform-OEM_Checklist_AM.csv -> AM- Functional Requirements -> S.No 9	Create custom connectors/APIs	Anticipated Connectors: Do es LIC foresee the need for custom connectors beyond xxxx's existing library? If so, can they provide examples?	To be shared with selected bidder
728	MartechPlatform-OEM_Checklist_AM.csv -> AM- Functional	Detect and report on ingestion related events and issues	Notification or Dashboard or error logs? Audit Trail Requirements: Does LIC have specific data retention policies or audit trail requirements for data ingestion logs?	Notification, dashboard & error logs needed; industry standard audit trails to be maintained

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	Requirements -> S.No 10			
729	MartechPlatform-OEM_Checklist_AM.csv -> AM-Functional Requirements -> S.No 15	Export audiences/segments to other systems/tools	- Destination Systems: Can LIC provide a list of the specific systems or tools they need to export segments to? - Export Formats: What data formats are required for each destination system? - Export Frequency: Wh at is the desired frequency for segment exports (e.g., real-time, daily, weekly)?	To be shared with selected bidder
730	MartechPlatform-OEM_Checklist_AM.csv -> AM-Functional Requirements -> S.No 19	Ingest scores from data science models to power segmentation and audience creation	- Model Details: Can LIC provide Details about their data science models, including output Formats and integration methods? - Score Update Frequency: How often are scores updated from these models?	No models exist currently, further details to be shared with successful bidder
731	MartechPlatform-OEM_Checklist_AM.csv -> AM-Functional Requirements -> S.No 20	Get real-time insights (incl. non- technical stakeholders)	Real-time Dashboard Requirements: Does LIC have specific requirements for real-time dashboards or visualizations for audience insights?	Yes (which is mostly enabled through campaign mgmt., Audience mgmt. and AB testing
732	MartechPlatform-OEM_Checklist_AM.csv -> AM-Functional Requirements -> S.No 23	Ongoing algorithm optimization to ensure best fit when used in real- time	- Optimization Frequency: Wh at is LIC's expected frequency for algorithm optimization (e.g., monthly, quarterly)? - Performance Metrics: What key performance indicators will be used to evaluate and optimize the algorithms?	- Optimization Frequency: To be shared with selected bidder - Performance Metrics: Bidder to recommend
733	MartechPlatform-OEM_Checklist_AM	Export customer data within platform for feature	- External Platform Details: Can LIC specify the external platforms (with	To be shared with selected bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	.csv -> AM-Functional Requirements -> S.No 24	engineering in an external platform such as R or SAS	versions) they use for feature engineering? - Data Export Formats: What data formats are required for export to these platforms?"	
734	MartechPlatform-OEM_Checklist_AM .csv -> AM-Functional Requirements -> S.No 27	Customer preferences management (at individual, segment or group level)	- Preference Granularity: What level of granularity does LIC require for managing customer preferences (e.g., individual, segment, group)? - Preference Types: What types of preferences need to be managed (e.g., communication channels, frequency, content types)?	- Preference Granularity: All 3 levels of preference management should be available? - Preference Types: Communication channels, frequency, content types, time preference (non-exhaustive)
735	MartechPlatform-OEM_Checklist_AM .csv -> AM-Functional Requirements -> S.No 28	Contact rules and Opt-down management available	Are there any industry- specific regulations or LIC-specific policies related to contact rules and opt-down management that we need to be aware of?	To be shared with selected bidder
736	MartechPlatform-OEM_Checklist_AM .csv -> AM-Functional Requirements -> S.No 29	Campaign scheduling (e.g. to run during certain day/hour timeframes or configurable triggers)	- Scheduling Granularity: What is the level of granularity required for campaign scheduling (e.g., hourly, daily, specific time zones)? - Trigger Examples: Can LIC provide examples of configurable triggers they need to use for campaign scheduling?	Hourly granularity expected from the solution; Configurable triggers - budget remaining, day of week, day of month.
737	MartechPlatform-OEM_Checklist_AM .csv -> AM-Functional Requirements ->	Supports reusable blocks that can be referenced again by different campaign modules	What types of content blocks does LIC typically use in their campaigns (e.g., headers, footers, product recommendations)?	To be shared with selected bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	S.No 31			
738	MartechPlatform-OEM_Checklist_AM .csv -> AM-Functional Requirements -> S.No 38	Automate all segment and data operations required for campaign deployment	Can LIC provide more details on the specific segment and data operations they want to automate?	Bidder to ensure the segmentation and data automation per the specific marketing and sales use cases, details on campaigns to be shared with successful bidders at later stage
739	MartechPlatform-OEM_Checklist file, AB Functional Requirements worksheet, S. No. 6 Audience Segmentation	Segment based on browser, device etc	Does LIC plan to move away from Google Analytics as their web analytics tool? If yes, to which one? If no, is it free or paid version of GA? What are the plans and timeline of fixing the GA tracking given the PDF mentions there are issues with tracking?	To be shared with the successful bidder
740	MartechPlatform-OEM_Checklist file, AB Functional Requirements worksheet, S. No. 23 Data Import & Export	Support the import of any data attributes	Please share the list of tools/platforms that will require import of data into CDP and the # of data attributes for each	Data will have to be pulled from CADW (Vertica)/Data lake/Google-Meta consoles; Further details to be shared with selected bidder
741	MartechPlatform-OEM_Checklist file, AB Functional Requirements worksheet, S. No. 24 Data Import & Export	Import/export data as batch or real- time	Please share the list of tools/platforms that will require export of data from CDP and the # of data attributes for each	Data to be shared with LIC and 3rd party techs using API/Batch mode in secured manner, further list of tech to be shared with the successful bidders
742	MartechPlatform-OEM_Checklist file,	Import/export data as batch or real- time	Please share the list of tools/platforms that will require batch export vs real-time.	Data to be shared with LIC and 3rd party techs using API/Batch mode in secured manner,

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	AB Functional Requirements worksheet, S. No. 24 Data Import & Export			further list of tech to be shared with the successful bidders
743	MartechPlatform-OEM_Checklist file, AB Functional Requirements worksheet, S. No. 46 Test Design & Creation	Allow users to create a test that seamlessly spans multiple placements, pages and elements	Who will create placements on website and app that can be utilized for A/B tests or MVT or personalization? Will it be an agency or LIC in-house team? Or are we expected to create those?	Bidder will be responsible for creating these
744	MartechPlatform-OEM_Checklist file, AB Functional Requirements worksheet, S. No. 74 Test Scheduling	Provide API access for external rescheduling	Please share scenarios for external scheduling of A/B tests or MVTs. Which platforms will do that?	It is about the Ab testing tech ability to make configuration/status changes through APIs calls (e.g, pause of campaign, resume of campaign etc.)
745	MartechPlatform-OEM_Checklist file, AB Functional Requirements worksheet, S. No. 91 Targeting/Personalization	Allow users to tune and/or customize recommendation algorithms	What are the various products/scenarios that will require recommendation algorithm?	To be shared with selected bidder
746	MartechPlatform-OEM_Checklist file, AB Functional Requirements worksheet, S. No. 94	Allow for comprehensive testing and personalization of entire recommendation widget	Who will provide assets (creative, copy etc.)required to test and/or personalize? Will it be an agency or LIC in-house team? Or are we expected to create those?	Bidder will be responsible for building these assets

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Targeting/Personalization			
747	MartechPlatform-OEM_Checklist file, AB Functional Requirements worksheet, S. No. 95 Targeting/Personalization	Support both feed based and API based methods, ensuring flexibility in data integration	Which tools/platforms, other than CDP, will require data from tests to be integrated with their data? Please share a couple of use cases how data will be used.	The data lake/BI reporting and analytics platform might need data coming from AB testing tool, you should ensure the solution is able to share the data through Api and batch
748	MartechPlatform-OEM_Checklist file, AB Functional Requirements worksheet, S. No. 97 Targeting/Personalization	Offer support for real-time dynamic filters, enabling requests for filtered products based on any attribute within the product catalog, increasing the specificity of recommendations.	It is unclear where these filters are required. Please elaborate. If on the website for end-users, it will be part of the website design. Will some agency help us with that?	Bidder is expected to develop any assets required for website/app related tests
749	MartechPlatform-OEM_Checklist file, AB Functional Requirements worksheet, S. No. 99 Test Design & Creation	Dynamically change elements on the website and mobile app including text, images, banners	Who will provide assets (creative, copy etc.)required to test and/or Will it be an agency or LIC in-house team? Or are we expected to create those? personalize?	Bidder will be responsible for building these assets
750	NextgenMarketingTechnologyRFP 18072024 >Appendix C: Scope of Work >Customer Audience Management > page	The ability to segment and manage customer audiences based on various criteria	What are the criteria you are looking for? Please share examples	Visitors to a certain page, prospects who clicked on a particular ad.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	no. 181			
751	NextgenMarketingTechnologyRFP 18072024 >Appendix C: Scope of Work >Integrations > page no. 182	Data Lake: The MarTech systems need to integrate with the data lake	What data lake is used by LIC?	Will be custom built
752	NextgenMarketingTechnologyRFP 18072024 >Appendix C: Scope of Work >Integrations > page no. 182	...would need integration with CMS/DAM for fetching document templates ...	What CMS and DAM is used by LIC?	Adobe Experience Manager
753	NextgenMarketingTechnologyRFP 18072024 >Appendix C: Scope of Work >Overarching principles > page no 183	Design for “access to insight”, not just “access to data”	Can you share use cases for customer channel owners, marketers and data analysts	Please be guided by the RFP.
754	NextgenMarketingTechnologyRFP 18072024.pdf Page 182	Apart from this there would be tech build in the interim system	What kind of tech is required to be built in the interim? What will this interim solution integrate with? What are the use cases expected to be fulfilled by this interim solution? "Please share as much details as you can to plan for architecture, resources and timeline."	Interim stage campaigns (Dec-24, 1st week, go live) will use data from CADW; bidder to build the end-to-end interim solution
755	NextgenMarketingTechnologyRFP	The bidder shall consume 3rd party solution APIs	Please share the list of 3rd party tools. For each tool, share the number of APIs that	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	18072024.pdf Page 186, bullet #3	provided by LIC and implement external integrations (where needed).	will be required to be consumed along with the purpose the data will serve.	
756	NextgenMarketingTechnologyRFP 18072024.pdf Page 186, bullet #11 (g)	Ability to run and deliver multi-page surveys and HTML-based gamified experience via In-Apps.	Who will design the gamified experience?	Bidder will be responsible for developing the same, as needed
757	NextgenMarketingTechnologyRFP 18072024.pdf Page 186, Appendix D: Current State, Page 281	Architecture Diagrams are not readable	Please share clearer diagrams.	Please refer corrigendum.
758	NextgenMarketingTechnologyRFP 18072024.pdf Page 186, Appendix E: Target State Illustrations, Page 284	Architecture Diagrams are not readable	Please share clearer diagrams.	Please refer corrigendum.
759	NextgenMarketingTechnologyRFP 18072024.pdf Page 186, bullet #10	Considering the enormity of the assignment, any service which forms a part of the Project Scope that is not explicitly mentioned in scope of work as excluded would form part of this RFP, and the Bidder is expected to provide the	Please share the type of activities that are likely to become scope implicitly.	Integrations and consumptions from other systems within LIC ecosystem are some examples. Please be guided by the RFP

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		same at no additional cost to LIC .		
760	NextgenMarketingTechnologyRFP 18072024 >Detailed Non- Functional Scope of Work and Other conditions >5.2. Volumetrics - page no-239	Performance and Scalability Metrics	What is the current platform used for communication (SMS, email, WhatsApp etc.)	LIC has partners for SMS, eMail, WhatsApp delivery; further details to be shared with selected bidders
761	-	CMS used with DAM and also stated as campaign management system	Is CMS to be interpreted as content management system or campaign management system?	When used in along with DAM, please read as Content Management System; Campaign Management is referred as such across RFP
762	Commerical related	-	Considering complexity of this project, would request LIC to reconsider paying selected partner reasonable mobilization advance and flexible payment terms linked to timelines and deliverables.	Please be guided by the RFP.
763	Page 55	Tokenization and Data Vault system	As described in the approach note we have shared with LIC on 29th July 2024, xxxx unique hybrid architecture for MarTech platform allows LIC Data to stay on-prem while the application stays on xxxx India Cloud. This hybrid approach does not require the use of a third-party tokenization solution [Kindly refer the approach note Word Document for details]. Other data security measures such as Hashing/Encryption	Please be guided by the RFP for the guidance on your solution design.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			keys/secrets/data decryption are managed by xxxx within the CI360 solution. Therefore we request LIC to relax the "mandatory" flag for tokenization requirement in order to accommodate the unique SaaS+on-prem advantages our solution delivers.	
764	Checklist - Non-functional requirements - S. No. 27	Data privacy & compliance - Isolated instances	Our solution is a multi-tenant SaaS solution. Customer data is logically separated using separate tenants, however these tenants use shared infrastructure. Can you explain what is meant by dedicated instances?	please propose your preferred option ensure you meeting the LIC security req and performance/availability/reliable SLAs
765	Page 218 onwards	Current state & Target state Illustrations	We are unable to study the current state & target state illustrations as the Images are not legible. Please share clear images so we can clearly understand the contents and ask questions if any.	Please refer corrigendum.
766	Table 2: Technical Evaluation Criteria, Page 100, Point No.1	Bidder's Experience – The bidder should share a production live case study showing in detail relevant project with the proposed tech components utilizing Campaign Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics	As most of the Martech platform implementation are either done directly by the OEM or specialized boutique agencies who do not meet the said eligibility criteria , we request you to relax the stringent scoring evaluation for Bidder experience in OEM tool .	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>mentioned below.</p> <ol style="list-style-type: none"> 1. Scope of work performed (as defined in the RFP) - 2 marks 2. Robustness & scalability of solution architecture design – 1 mark 3. No. of active users – 3 marks <p>The case study will carry a maximum of 6 marks. The case study should not exceed 10,000 words.</p>		
767	Table 2: Technical Evaluation Criteria, Page 100, Point No.2	<p>Bidder's Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing AB/MVT. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p> <ol style="list-style-type: none"> 1. Scope of work performed (as defined in the RFP) - 0.5 marks 	<p>As most of the Martech platform implementation are either done directly by the OEM or specialized boutique agencies who do not meet the said eligibility criteria , we request you to relax the stringent scoring evaluation for Bidder experience in OEM tool .</p>	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		2. Robustness & scalability of solution architecture design – 0.5 marks 3. No. of active users – 2 marks The case study will carry a maximum of 3 marks. The case study should not exceed 10,000 words.		
768	Table 2: Technical Evaluation Criteria, Page 100, Point No.3	Bidder's Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing Audience Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below. 1. Scope of work performed (as defined in the RFP) - 0.5 marks 2. Robustness & scalability of solution architecture design – 0.5 marks	As most of the Martech platform implementation are either done directly by the OEM or specialized boutique agencies who do not meet the said eligibility criteria , we request you to relax the stringent scoring evaluation for Bidder experience in OEM tool .	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		3. No. of active users – 2 marks The case study will carry a maximum of 3 marks. The case study should not exceed 10,000 words.		
769	3.6.4.2 Payment Terms: Licensing fee , Page No.55	Software licenses (perpetual and subscription) for subsequent 5 years	Ours being an integrated module, all modules will be given on day 1 . Hence request to relax the payment term to 100% on delivery of the subscription license	Please be guided by the RFP.
770	3.9.5.4 & 76	Limit on total Damages However, deduction on account of damages for delays under this clause put together shall be subject to a maximum of 10% (or any other percentage if prescribed) of the entire value of the Contract of Services. Penalties/liabilities outside this clause shall be covered by GCC clause 3.12.	Can LIC confirm if our understanding is correct "the total penalties across the project timeline that includes Project Milestones, System Availability, Customer e support etc. is capped at 10% of the entire value of the Contract of Services."	Please be guided by the RFP.
771	3.6.4.1 & 55	Payment Terms: Implementation	Can the Selected Bidder and LIC mutually work out an delivery Milestones and Payment %, based on best practices.	Please be guided by the RFP.
772	5.2 & 97	Stage 1 – Bidder Eligibility Criteria Bidder must have	We request you to please change this criteria to following: OEM or Bidder must have implemented	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		implemented and managed the MarTech capabilities described in this RFP with at least 1 crore active users.	and managed the MarTech capabilities described in this RFP on any Platform with at least 1 crore active users.	
773	5.2 & Page 98	Stage 1 – Bidder Eligibility Criteria	We request you to please change this criteria to following: Client Reference for OEM Solutions from OEM(s) for Campaign Management/ Customer Engagement/Marketing Automation capabilities (as outlined in the RFP), should have been implemented for 3 1 clients each with minimum of 5 1 crore user base.	Please refer corrigendum.
774	2.3.1 section B page 12	B - Participation in only one Bid: The Bidder shall not participate in more than one Bid in this RFP Process. Participation in any capacity by a Bidder in more than one Bid shall result in the disqualification of all Bids in which he is a party.	We request for relaxation so that the bidder can submit multiple Bids with different OEM.	Please be guided by the RFP.
775	2.3.1 section B page 12	B - Participation in only one Bid: The Bidder shall	Can LIC confirm whether an OEM can partner with multiple Bidders or only one	One OEM can partner with multiple Bidders.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		not participate in more than one Bid in this RFP Process. Participation in any capacity by a Bidder in more than one Bid shall result in the disqualification of all Bids in which he is a party.	.i.e. One OEM with Bidder.	
776	2.5.3.1 General page 15	2.5.3.2 No Advance Payments LIC shall make no advance payment of any type (Mobilization, secured advances, etc.).	Can we request for relaxation of the clause to so as for Advance Payment towards Mobilization , so there is sufficient Working Capital to start the Project.	Please be guided by the RFP.
777	3.6.4.1 & Page 55	3.6.4.1 Payment Terms: Implementation T0: From the date of issuance of Letter of Intent (LOI)	RFP provides an Implementation time frame. Can a bidder propose an Implementation plan based on best practices as this would be a very complex implementation .And timeline is very aggressive.	Please be guided by the RFP.
778	5.2 Stage 1 – Bidder Eligibility Criteria & Page 99	PII Data Usage For the SaaS components recommended/procured by the bidder - All the SaaS components procured by the bidder should be able to work with tokenized data and without the need to store any information supplied along	Can we get a relaxation or remove this criteria on Tokenization , as a Campaign Management solution (EMAIL , SMS, WhatsApp) Minimum we would require First Name, Last Name , Email ID and Mobile Number(SMS) for Campaigning and Customers Audience Management .	LIC PII data can't be stored on Public cloud

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		with the token. Only the supplied token should be persisted for referencing any actions/events conducted in/by the SaaS system.		
779	5.2 Stage 1 – Bidder Eligibility Criteria & Page 99	4. Sales Turnover and Company Net worth Bidder must have minimum average turnover of Rs. 500 Crores	Can we request LIC for the following changes Sales Turnover and Company Net worth Bidder must have minimum average turnover of Rs. 500 Crores to 1000 Crores	Please be guided by the RFP.
780	5.2 Stage 1 – Bidder Eligibility Criteria & page 99	12. Relevant Certifications: The bidder should have CMMi Level 3 certificate, valid as on date of submission. The proposed OEM Tool(s) should be ISO 27001 & SoC2 compliant.	Can we request LIC for the following Change "The bidder should have CMMi Level 3 to 5 certificate, valid as on date of submission. The proposed OEM Tool(s) should be ISO 27001 & SoC2 compliant."	Please be guided by the RFP.
781	3.9.5.2 Liquidated damages & Page 75	3.9.5.4 Limit on total Damages However, deduction on account of damages for delays under this clause put together shall be subject to a maximum of 10% (or any other percentage if prescribed) of	Can we request LIC to reduce Liability Cap to 5% of Contract Value	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		the entire value of the Contract of Services. Penalties/liabilities outside this clause shall be covered by GCC clause 3.12.		
782	5.3 Stage 2 – Technical Bid Evaluation page 100	<p>Evaluation Criteria</p> <p>1. Bidder's Experience – The bidder should share a production live case study showing in detail relevant project with the proposed tech components utilizing Campaign Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p>	<p>Can we request for below change on this criteria</p> <p>1. Bidder's or OEM Experience – The bidder or OEM should share a production live case study showing in detail relevant project with the proposed tech components utilizing Campaign Management on any Martech Platform. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p>	Please be guided by the RFP.
783	5.3.1 Bidder's experience in relevant projects with the proposed OEM tools & Page 102	1# The bidder shall provide a case study providing details of a project with proposed tech components of Campaign Management (including Marketing Automation/Customer	<p>Can we request for the following change</p> <p>Size and complexity of project in case study</p> <p><1 Cr. active users 0 < 1 cr Customers 0.5</p> <p>1-3 Cr. active users 0.5 to <3 Cr. active users 0.5</p>	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Engagement) that will be verified by LIC (Max Marks – 6). Size and complexity of project in case study < 1 Cr. active users 0 1-3 Cr. active users 0.5 > 3 Cr. active users 1	> 3 Cr. active users 1 -	
784	5.3 Stage 2 – Technical Bid Evaluation page 100	2. Bidder’s Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing Audience Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.	Can we request for below change on this criteria 3. Bidder’s or OEM Experience – The bidder or OEM should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing Audience Management on any Martech Platform. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.	Please refer corrigendum.
785	5.3 Stage 2 – Technical Bid Evaluation page 100	3. Bidder’s Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing	Can we request for below change on this criteria 2. Bidder’s or OEM Experience – The bidder or OEM should share a production live case study case study showing in detail relevant	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		AB/MVT. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.	project with the proposed tech components utilizing AB/MVT on any Martech Platform . Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.	
786	2. Scope of Work Section Point 7 Page 188	7. End-to-end Managed Service to Run the Platform to Meet Business Ongoing Needs a. Operational Management: Implement techs and processes for daily operations, monitoring, and management of the platform.	Can LIC confirm that the following services for Campaign Management for Business Operational Support will be managed by LIC . And not in scope of Bidder as part of the RFP. - Business Campaign Planning & Strategy - Creative Support - Campaign Configuration in the system and Execution - Campaign Reporting In short Bidder will only responsible Martech system up keep from IT Perspective.	Bidder will be responsible for end-to-end management & maintenance of solution (including, but not limited to - creative design, campaign planning, campaign execution, campaign optimization, reporting....)
787	2. Scope of Work Section Point 7 Page 188	7. End-to-end Managed Service to Run the Platform to Meet Business Ongoing Needs a. Operational Management: Implement techs and processes for daily operations, monitoring, and	Can LIC confirm that the in house tool for Server Monitoring will be used for SLA management .	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		management of the platform.		
788	6. Other Terms and Penalties PAGE no's 262	g. Penalties for SLA uptime shall be as under: S. No. Uptime Range Penalty 1 99.90% to below 99.99% 1% of operational quarterly invoice amount for every defaulting month 2 99.80% to below 99.90% 2% of operational quarterly invoice amount for every defaulting month 3 99.70% to below 99.80% 3% of operational quarterly invoice amount for every defaulting month 4 99.60% to below 99.70% 4% of operational quarterly invoice amount for every defaulting month 5 99.50% to below 99.60% 5% of operational quarterly invoice amount for every defaulting month	Could LIC please confirm the penalty will be 5% of operational quarterly invoice amount for any uptime below 99.50%	Please refer corrigendum.
789	6. Other Terms and Penalties PAGE no's 262	e. Bidder shall ensure that the full configuration of the equipment is available to LIC	LIC is requested to relax to 99.9% uptime on monthly recurring basis	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		in proper working condition viz. uptime of 99.99% of the time on a 24 x 7 x 365 basis.		
790	6. Other Terms and Penalties PAGE no's 262	f. For purpose of calculating penalty, uptime is calculated as under: Total hours during the month = No. of days in the month x 24 hours	LIC is requested to reconsider the formula of uptime calculation. Pls calculate the Total hours during the month = (No. of days in the month x 24 hours - Scheduled Maintenance Time). Scheduled Periodic maintenance (patch, upgrade etc.) is essential.	Please refer corrigendum.
791	6.1.1. Penalties for delay in GO-Live of solution: [page no's 264	In case bidder is not able to implement the proposed solution within stipulated period, a penalty of 0.5% of the total contract value of the relevant service will be levied for each week of delay from the timelines as defined in the signed agreement with the vendor subject to maximum 10% of applicable service. If the delay is attributable to LIC's side, no penalty will	LIC is requested to remove this penalty clause as there are already another set of penalties under section 6.1.2. As this could result in 2 penalties being fined one for Milestone and second is for Go Live	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
792	6.1.1. Penalties for delay in GO-Live of solution: [page no's 264	<p>be levied, for that period</p> <p>In case bidder is not able to implement the proposed solution within stipulated period, a penalty of 0.5% of the total contract value of the relevant service will be levied for each week of delay from the timelines as defined in the signed agreement with the vendor subject to maximum 10% of applicable service. If the delay is attributable to LIC's side, no penalty will be levied, for that period</p>	Can LIC confirm the Maximum Liability will be at 10% of Implementation cost for the that wave /Phase of project (Excluding License Cost)	Please be guided by the RFP.
793	6.1.2. Product delivery: Page no's 264	<p>Metrics Threshold Penalty 1 Percentage of milestones delivered on time 100% of milestones should be delivered by stated bidder deadline proposal</p> <p>Penalty Delay of > 1 week – 1% of the milestone cost for each week till 4 weeks, beyond 4 weeks of delay – 10% of</p>	Could LIC please confirm the Maximum Liability would be 10% of Implementation Services Cost for the Milestone (excluding license and hardware cost)	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		the milestone cost.		
794	6.1.3. Customer Support: Page Nos 264	<p>Generated tickets – action, resolution</p> <p>Action: Severity P1: 0.5h Severity P2: 1h Severity P3: 8h Severity P4: 8h</p> <p>Resolution: Severity P1: 4h Severity P2: 8h Severity P3: 24h</p> <p>Non-resolution of tickets within threshold > 10% of total tickets in a month: Rs 25 Lakh per month</p>	<p>As best practice post Go Live , we recommend a stabilization phase of 6 Months, Post baseline which Bidder and LIC can mutual agree on SLA and Penalties .</p> <p>Can LIC please confirm the above approach.</p>	Please be guided by the RFP.
795	6.1.3. Customer Support: Page Nos 264	Non-resolution of tickets within threshold > 10% of total tickets in a month: Rs 25 Lakh per month	Can LIC define a maximum cap for Penalties as a % on Quarterly Support Services Payment (excluding license and Hardware costs)	Please be guided by the RFP.
796	6.1.4. Availability: SLA Page Nos 264	<p>RTO (Recovery Time Objective)</p> <p>Up to 4 hours Delay beyond 5 minutes to 10 minutes: Rs 25 Lakh</p> <p>Delay beyond 10 minutes: Rs 100 Lakh</p> <p>5 RPO (Recovery Point</p>	Can OEM and LIC mutual agree on RTO and RPO and penalties .	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Objective)		
797	6.1.4. Availability: SLA Page Nos 264	Uptime for environments	Penalties on the uptime is already defined on page no. 262. Could we request LIC to remove these penalties	Please be guided by the RFP.
798	6.1.4. Availability: SLA Page Nos 264	Delay beyond 5 minutes to 10 minutes: Rs 25 Lakh Delay beyond 10 minutes: Rs 100 Lakh	Can LIC define a maximum cap for Penalties as a % on Quarterly Support Services Payment (excluding license and Hardware costs)	Please be guided by the RFP.
799	6. Other Terms and Penalties PAGE no's 262	g. Penalties for SLA uptime shall be as under: 6.1.1. Penalties for delay in GO-Live of solution 6.1.2. Product delivery: 6.1.3. Customer Support: 6.1.4. Availability: 6.1.5. Environment Setup: 6.1.6. Security and Compliance:	Can LIC define a maximum cap for Penalties as a % on Quarterly Support Services Payment (excluding license and Hardware costs) or Implementation Services at a Program Level . As there are too many SLA and Penalties.	Please be guided by the RFP.
800	10.6. Ticket Management page 280	1. Bidder shall provide L1/L2/L3 support for any issues on the developed solution and integrations. 2. The bidder shall ensure availability of the development team to resolve P1 issues. 3. SLA requirements are mentioned below:	As best practice post Go Live , we recommend a stabilization phase of 6 Months, Post baseline which Bidder and LIC can mutually agree on SLA and Penalties . Can LIC please confirm the above approach. Also there are 2 sets of SLA one on Page 264 and another on Page 280	Please be guided by the RFP.
801	3.12.2 Termination	To cancel the remaining	LIC confirm that on Termination of	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	for Default/Convenience of LIC or Frustration of Contract page 86	portion of the Services and incidental goods/works and compensate the Bidder by paying an agreed amount for the cost incurred by the Bidder, if any, towards the remaining portion of the Services and incidental goods/works.	Contract on for what ever reason, that LIC would pay for all services rendered to date including Service Cost, License and Hardware etc. i.e. Services, Licenses and Hardware costs Bidder has incurred till Termination Date.	
802	5.8. Security Requirements page 243	VAPT (Vulnerability Assessment and Penetration Testing) Support LIC teams in testing the security vulnerabilities, provide remediation and preventive actions. · Proactive notification to LIC IT team about existing and potential issues/flaws · The bidder must carry out Vulnerability Assessment and Penetration testing every 6 months by an empaneled auditor	Can LIC relax this clause - As we are proposing a SAAS solution , OEM will be responsible for VAPT (Vulnerability Assessment and Penetration Testing) , and they will not allow Bidder or client to perform these services.	Please be guided by the RFP.
803	3.9.6 Force Majeure & Page 76	On the occurrence of any unforeseen event beyond the control of either Party,	Could LIC please clarify that when Force Majeure is in effect, no penalty and LD will be imposed on the bidder. Also, in the	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>directly interfering with the delivery of Services arising during the currency of the contract, such as war, hostilities, acts of the public enemy, civil commotion, sabotage, fires, floods, explosions, epidemics, quarantine restrictions, strikes, lockouts, or acts of God, the affected Party shall, within a week from the commencement thereof, notify the same in writing to the other Party with reasonable evidence thereof. Unless otherwise directed by LIC in writing, the Bidder shall continue to perform its obligations under the contract as reasonably practicable and seek all reasonable alternative means for performance not prevented by the Force Majeure event. If the force majeure condition(s) mentioned above be in</p>	<p>case of such termination, LIC will agree to pay us for all cost(license, Hardware) & Services cost performed up to the effective date of termination.</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		force for 90 days or more at any time, either party shall have the option to terminate the contract on expiry of 90 days of commencement of such force majeure by giving 14 days' notice to the other party in writing. In case of such termination, no damages shall be claimed by either party against the other except those which had occurred under any other clause of this Contract before such termination.		
804	3.12.1.2 Notice for Default & Page 83	LIC's right to terminate the Contract will be in addition to the penalties/liquidated damages and other actions as specified in this RFP.	We propose below clause to be added in case of termination "For all type of termination(i.e. for convenience, default etc.)- The Contract comes into effect upon the earlier of commencement of Services or the Engagement letter being signed by both parties. Unless terminated sooner in accordance with its terms, the Contract will continue to be in force: (i) if the Engagement letter mentions a validity period, during such validity period; or (ii) if the Engagement letter does not mention a validity period, until the Services have	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>been performed. Either you or we may terminate this Contract without cause by giving the other party a prior written notice of at least 1 (one) month. If either you or we are in breach of this Contract and do not remedy the breach within 1 (one) month of receiving the other party's written notice specifying the breach, then the other party may terminate this Contract by giving the party in breach a written notice of 7 days. In addition, we may terminate this Contract by a written notice to you if we determine that a law, regulation or anything having a similar import, or a circumstance (including cases where your ownership or constitution has changed), makes our performance of the Contract impermissible or in conflict with independence or professional rules applicable to us. Upon termination, you agree to pay us for all Services performed up to the effective date of termination."</p>	
805	6. Training, Maintenance, and Tech Support 6. Training, Maintenance, and Tech Support page 188	6. Training, Maintenance, and Tech Support c. Tech Support: Set up a technical support framework to address user queries and issues. This includes helpdesk support, online portals, and	Can LIC confirm that it will continue to use its existing Help Desk , and Online Portal etc. as part of Managed Services . (One system for all help for business community instead of having a separate tool and systems for just Campaign Management) And Bidder will use these existing tools	Please be guided by the RFP, bidder will be responsible for training & technical support

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		emergency response mechanisms.	provided by LIC . LIC will be responsible for L1 Help Desk as well.	
806	6. Training, Maintenance, and Tech Support 6. Training, Maintenance, and Tech Support page 188	6. Training, Maintenance, and Tech Support a. Training Programs: Develop and deliver training programs for end-users, IT staff, a	We recommend the following Approach for IT Staff Training , complete the online Training and certification provided by OEM for the Marketing Platform. And prior go live Bidder will provide KT for the solution implemented. Can LIC confirm the same.	Please be guided by the RFP. Bidder will be responsible for training & knowledge transfer
807	7.3. Training page nos 188 & Page 268	1. The bidder needs to provide free training and educational material for all items supplied to LIC staff on system/application administration, configuration, and entire operations of proposed solution. 2. Training must be provided in all functional areas and should be of sufficient duration to the User's satisfaction. 3. Bidder will be responsible to develop training reference material for all the functionality of the software. Training material should comprehensively cover all	Please do share the number of Core Team Training Sessions to be conducted and number and Location of office locations this training should be executed from.	To be shared with the selected vendor

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		graphs, process flow, screen shots of actual system functionality etc. 4. All trainings must be conducted at LIC's offices, unless with prior approval given by LIC. All training sessions must be conducted before production launch.		
808	D. Tokenization and Data Vault Module (Page number 182)	2. Must have the ability to exchange data with other solutions (hosted on public cloud or any internal LIC hosted applications on LIC data center) using APIs/SDK leveraging public & private keys or API key and secrets for authorization.	Request you to provide the exhaustive list of all such solutions hosted on cloud or internal to LIC which will be required to execute any specific use case. Also, for each on-cloud solutions requesting for customer data, what all attributes to be masked? Will those attributes to be masked for all on-cloud solutions be same or different (to identify dynamic data masking)? Will there be different authentication pattern/access level for data for different solutions accessing the data?	To be shared with the selected vendor
809	D. Tokenization and Data Vault Module (Page number 182)	5. Must be installable on-prem.	Hardware requirement for installation in On-prem to be provided by LIC IT team. Please clarify Page number 187 Point 1D : Sourcing Hardware to host	Hardware is to be sized and procured by the bidder.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			Software components of the solution along with the integration components developed (including below but not limited to).	
810	E. Integrations page 182	E. Integrations 1. The above systems (SaaS or on-prem) need to be integrated with the existing/upcoming LIC ecosystem and would require integrations to be built with the following sub-systems:	Can LIC confirm inhouse ETL and Middleware available to enable Automated Integrations	Not available
811	E. Integrations page 182	E. Integrations 1. The above systems (SaaS or on-prem) need to be integrated with the existing/upcoming LIC ecosystem and would require integrations to be built with the following sub-systems:	We recommending the following approach for Data Migration so as to keep costs Optimal, Bidder will provide a Mutual Agreed csv Template for various objects data needs to be migrated from . LIC will provide cleansed and Transformed data in the template shared and bidder will load as into the Campaign Management System.	Please be guided by the RFP.
812	E. Integrations page 182	E. Integrations 1. The above systems (SaaS or on-prem) need to be integrated with the existing/upcoming LIC ecosystem and would require integrations to be built with the	Request you to provide the exhaustive list of all systems that needs to be integrated with Martech suite.	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		following sub-systems:		
813	E. Integrations page 182	E. Integrations 1. The above systems (SaaS or on-prem) need to be integrated with the existing/upcoming LIC ecosystem and would require integrations to be built with the following sub-systems:	Request for list of Detailed Integration Use cases that needs to be part of MarTech Suite implementation. That should cover System , data information that needs to be integrated.	Details to be shared with successful bidder
814	E. Integrations page 182	1. b. Data Lake: The MarTech systems need to integrate with the data lake for persisting and reading data for campaigns and persistence of analysis from the internal and external systems.	Can LIC provide details on existing Data lake specifications that Campaign system needs to integrate with.	Data lake not available at the moment; further details to be shared with successful bidder
815	E. Integrations page 182	1. c. Queues and Topics: The systems need to integrate with queues and topics (kafka) to push messages (for various purposes like sending SMS payload to SMS gateway, Sending Emails to email provider etc.)	Can LIC confirm if the Kafka instance is already available, and is in use by LIC IT. The SaaS solution will have this functionally prebuilt internally for ops to manage.	Kafka instance not available at the moment

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
816	E. Integrations page 182	1. d. CMS/DAM: The above systems especially Campaign Management system and AB/MVT system would need integration with CMS/DAM for fetching document templates to create output docs, to store visual components like images, banners, videos, HTML/JavaScript bundles for serving personalized impressions or running an A/B test.	Can LIC Confirm the existing CMS/DAM in use, Please provide the OEM details.	Adobe Experience Manager
817	E. Integrations page 182	1. e. Authentication: The MarTech systems must rely on the Authentication capabilities provided by NextGen LIC digital platform and/or legacy LIC systems	Can LIC confirm what method of Authentication is preferred for Legacy LIC systems, E.g. is it all public Private key/certificates/Oauth/Basic. PWD SSO?	Details to be shared with successful bidder
818	E. Integrations page 182	2. Apart from this there would be tech build in the interim system (before the Data Lake is Live) which would require the below e. Setup and maintain a DB	Can LIC confirm of Data Entities (Master and Transactional) that needs to be migrated into Martech platform for AM .	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		(to be migrated to data lake later) for storing the required information		
819	E. Integrations page 182	2. Apart from this there would be tech build in the interim system (before the Data Lake is Live) which would require the below e. Setup and maintain a DB (to be migrated to data lake later) for storing the required information	Can LIC confirm data volumes of data for one time data migration 0.Customer 1.Customer Policy Information 2.Customer Leads , 3.Customer Complaints 4. Customer Activities /Interactions/Campaigns etc. 5. Customer Transaction History etc.	Details to be shared with successful bidder
820	1.1. Overarching principles, page number 183	12. Service-Oriented Approach for digital products: Create products and services that cater to all customer channels (omni-channel), including digital (web/app/email/media) and non-digital (retail stores, and contact centers).	Can LIC explain the expectation from this system to support non-digital (retail stores, and contact centers)	Leads from call center, walk in customers to branch are examples of non-digital channels.
821	1.1. Overarching principles, page number 183	13. Re-usable Solution: The proposed solution should be reusable by LIC and any other vendors brought in by LIC in future; the developed/deployed	Can LIC confirm the participation of Vendors and the scenario of Reusability, when will LIC reuse the solution.	It means the code developed should be reusable and not throwaway. It should be portable and easily migrated to any other platform on-premise or cloud (if needed later, presently cloud deployment is not in scope) But any service build should be cloud ready. And so should be the proposed solution architecture.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		solution should be an enterprise Marketing platform and should be able to integrate with any future tech extensions.		
822	1.1. Overarching principles, page number 183	22. Develops: Any codified Software (integrations) delivery and operations tasks within the platform shall be automated using Develops	Can LIC confirm that this point may not apply to the Bidder in case the OEM is providing a SaaS solution and the code resides in the OEM's Cloud/control.	Not all code will reside in the OEM cloud. Please be guided by the RFP.
823	1.2. Bidder Role Expectations page number 185	1. The bidder is responsible for end-to-end setup/build and delivery of specific parts of Marketing Platform/System of marketing platform for marketing & sales across Life Insurance value chain from Distribution, Sales and Marketing, Onboarding and Underwriting, Servicing and Operations, Claims Management etc. to all existing and prospective customers,	Is underwriting in scope of this project or is it only required to send a communication once the underwriting is complete and a communication is required to be send to the prospect/customer.	Communication post underwriting is in scope; Underwriting engine is not. With reference to Social Chat, please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>employees, field force and partner agencies, etc. It will also be available for consumption with existing or new applications from LIC or third party authorized agencies/partners/banks. The bidder shall implement and deliver the solution for multiple digital interaction channels like Email, Mobile App, Web, WhatsApp, SMS, Social Chat, Chatbot, etc.</p>		
824	1.2. Bidder Role Expectations page number 185	<p>1. The bidder is responsible for end-to-end setup/build and delivery of specific parts of Marketing Platform/System of marketing platform for marketing & sales across Life Insurance value chain from Distribution, Sales and Marketing, Onboarding and Underwriting, Servicing</p>	<p>Kindly confirm the available social chat and chatbot in use currently, with which we are required to integrate with proposed marketing solution.</p>	<p>Assume sharing of data from in scope MarTech components to chat bot using batch and API. With reference to Social Chat, please refer corrigendum.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>and Operations, Claims Management etc. to all existing and prospective customers, employees, field force and partner agencies, etc. It will also be available for consumption with existing or new applications from LIC or third party authorized agencies/partners/banks. The bidder shall implement and deliver the solution for multiple digital interaction channels like Email, Mobile App, Web, WhatsApp, SMS, Social Chat, Chatbot, etc.</p>		
825	1.2. Bidder Role Expectations page number 185	3. The bidder shall consume 3rd party solution APIs provided by LIC and implement external integrations (where needed).	Can LIC confirm on below approach for development for Integration in order to keep our costs optimal . Bidder will be responsible for any development on proposed campaign Solution. Whereas All development on existing LIC ETL/Middleware and applications LIC systems to enable automated Integration between proposed Campaign Solution and LIC systems will	<p>The campaign management system, AB/MVT tool and Audience Management System are the 3rd party (Public cloud bases SaaS) systems. The MarTech solution will build on premise integration to fulfil the data flow in and out of the systems to create a Martech Platform.</p> <p>Integrations and consumptions from other systems within LIC ecosystem are part of bidder's scope. Please be guided by the RFP</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>be LIC responsibility.</p> <p>Page 187 D. along with the integration components developed (including below but not limited to).</p>	
826	1.2. Bidder Role Expectations page number 185	4. Where applicable, the bidder shall build the integrations or interface with the internal systems that LIC shall provision e.g. conversational platform (such as the chatbot, smart assistants etc.), cloud-based edge services for security like CDN, WAF, DDoS, API Protection etc.	<p>Can LIC confirm on below approach for development for Integration in order to keep our costs optimal . Bidder will be responsible for any development on proposed campaign Solution. Whereas All development on existing LIC ETL/Middleware and applications LIC systems to enable automated Integration between proposed Campaign Solution and LIC systems will be LIC responsibility.</p>	<p>The campaign management system, AB/MVT tool and Audience Management System are the 3rd party (Public cloud bases SaaS) systems. The MarTech solution will build on premise integration to fulfil the data flow in and out of the systems to create a Martech Platform.</p> <p>Integrations and consumptions from other systems within LIC ecosystem are part of bidder's scope. Please be guided by the RFP</p>
827		9. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in	<p>Can LIC rephrase these clauses and mutually agree on the Change request process.</p> <p>In case any requirements are missed in this RFP. As Bidder we won't be having visibility of what is missed and required by LIC, hence will impact our commercials and ability to support without a CR.</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the bidder at no additional cost to LIC		
828		10. Considering the enormity of the assignment, any service which forms a part of the Project Scope that is not explicitly mentioned in scope of work as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional cost to LIC . The Bidder needs to consider and envisage all services that would be required in the Scope and ensure the same is	Can LIC rephrase these clauses and mutually agree on the Change request process. In case any requirements are missed in this RFP. As Bidder we won't be having visibility of what is missed and required by LIC, hence will impact our commercials and ability to support without a CR.	Integrations and consumptions from other systems within LIC ecosystem are some examples. Please be guided by the RFP

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		delivered to the LIC. LIC will not accept any plea of the Bidder at a later date for omission of services on the pretext that the same was not explicitly mentioned in the RFP.		
829	2. Scope of Work, Page number 186	5 . Launch of Initial Pilots	Can LIC team confirm, the selection of Pilot team will be based on mutually agreed use case(as discussed during requirement phase) and only for one business function users.	Initial set of use cases have been identified, to be communicated with the selected bidder
830	2. Scope of Work, Page number 186	6. Training, Maintenance, and Tech Support Training Programs: Develop and deliver training programs for end-users, IT staff, and administrators. Include manuals, online training modules, and hands-on sessions.	Can LIC team suggest to include OEM provided certification subscription and online content. As part of Project delivery the bidder will conduct Train the Trainer program and LIC's team can further deliver the training to the end users.	Please be guided by the RFP. The proposed approach will be evaluated by LIC
831	2. Scope of Work, Page number 186	6. Training, Maintenance, and Tech Support Tech Support: Set up a technical support framework to address user queries and issues. This includes	Can LIC confirm if you are already having an IT dept that manages L1 Tech support, and the Bidder/OEM tech support will only be required for L2/L3 support respectively. Please do confirm the technology solution in use for L1 Tickets currently.	No Tech Support available. Bidder must setup the support for the Solutions under the umbrella of RFP

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		helpdesk support, online portals, and emergency response mechanisms.		
832	2. Scope of Work, Page number 186	7. End-to-end Managed Service to Run the Platform to Meet Business Ongoing Needs	Can LIC Confirm the campaign activities for day to day marketing campaigns including but not limited to (Strategy/Build/QA/Launch/Measurement) to be delivered by LIC Inhouse marketing department team.	Bidder will be responsible for end-to-end management & maintenance of solution (including, but not limited to - creative design, campaign planning, campaign execution, campaign optimization, reporting....)
833	2. Scope of Work, Page number 186	7. i Future integration, configuration, and customization: Depending needs from business ongoing and future activities any changes in terms of configuration, customization, and platform & data integrations e.g. movement of services to another cluster instance, migrating the DB to another cluster instance, integrating the developed components in the new digital insurance platform.	As stated earlier this section to be mutually agreed and covered under CR process.	Please be guided by the RFP.
834	2. Scope of Work, Page number 185		Please clarify the single source of truth for	Advanced segmentation (AI/ML based, complex

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	<p>Page number 186</p>	<p>25. User Segmentation: The Data Lake will segment users for targeted campaigns.</p> <p>a. Analytics: It will run all necessary analytics for the application ecosystem.</p> <p>b. User Contact Details: It will provide user contact information for communications.</p> <p>Page number 189 User Segmentation:</p> <p>a. Define segments of user base based on attributes and behaviors.</p> <p>b. Segment users for targeted messaging and campaigns based on their behavioral affinity.</p> <p>c. Ability to form recency, frequency and monetary segments across services.</p> <p>d. Ability to export segments to any custom endpoint for re-targeting.</p> <p>e. Ability to sync segments with an external platform.</p>	<p>the segmentation to be created by marketing users. Are segments to be created at Data Lake (to be system of LIC procured under a separate contract not part of this proposal). Or should it be created under the new proposed marketing solution under this contract.</p>	<p>algorithmic) will be done at data lake level; Audience management will be expected to do basic OOTB segmentation using data filters and regression analysis</p>
835	2. Scope of Work,	13. SMS Campaigns:	IS LIC already having any existing SMS	LIC has an existing SMS, eMail, WhatsApp

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Page number 186	Manage and optimize SMS communication process with recipients via DND (Do-Not-Disturb) and frequency capping f. Support for SMS keywords subscription management	provider, and have existing templates registered at TRAI? Kindly confirm if existing setup can be reused and provide details of the current vendor.	provider and the services are to be consumed by bidder; However certain templates will need to be created by the bidder Further details to be shared with selected bidder
836	2. Scope of Work, Page number 190	14. Email Campaigns: Ability to visualize your email across devices and email clients. For example, a mobile device that runs Gmail on Android 8 or a desktop that runs Apple Mail on OS X.	Do LIC currently have any subscription with service providers like Litmus, EmailonAcid, etc. that we can leverage for the same.	No
837	2. Scope of Work, Page number 191	17 Personalization: b. Generative Artificial Intelligence (AI) should be supported for campaign content message generation.	Do LIC have enough sample data / trainable data to train the model for content generation.	Bidder to assess what data is needed for GenAi use cases from LIC, LIC to be pre-aligned and approve use of data for GenAi content generation
838	2. Scope of Work, Page number 191	19. A/B & Multivariate Testing: C . Create Campaign content using Generative AI.	Do LIC have enough sample data / trainable data to train the model for content generation.	Bidder to assess what data is needed for GenAi use cases from LIC, LIC to be pre-aligned and approve use of data for GenAi content generation

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
839	2. Scope of Work, Page number 193	22. Predictive Analytics: c. Auto creation of segments based on past behavior using Machine Learning Models.	LIC to confirm if this will be part of the Data Lake segmentation feature.	Advanced segmentation (AI/ML based, complex algorithmic) will be done at data lake level; recommended tool expected to perform basic segmentation at its own level
840	2. Scope of Work, Page number 193	22. Predictive Analytics: c. Auto creation of segments based on past behavior using Machine Learning Models.	LIC to confirm the existing AI Suite of applications and Models In house that are being used. And bidder would need to just ingest the output of existing LIC AI Models into Martech platform	Advanced segmentation (AI/ML based, complex algorithmic) will be done at data lake level; recommended tool expected to perform basic segmentation at its own level
841	2. Scope of Work, Page number 193	23. Multi-channel Messaging: a. Engage users through various communication channels such as Push Notifications, In-app Messages, Email, SMS, WhatsApp, Interactive Newsfeeds, On-site Messaging, Website/App personalization and ad-retargeting.	LIC to confirm the ad-retargeting vendors using email hash as input data.	Paid Media campaign will be manage by LIC team/partners; bidder to provide segments/audience to enable advance paid retargeting campaigns. For email/push retargeting to be enabled through the use of UUID
842	2. Scope of Work, Page number 193	24. Data Security and Solution Compliance	LIC to confirm that these security and Solution compliance are adhered by the Cloud CSP/ SaaS OEM Provider.	Please be guided by the RFP.
843	2. Scope of Work, Page number 193	e. Vendor must ensure data in encrypted at the device	LIC to confirm the mobile app developing team have already catered to this	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		(local storage) level when receiving data from first party sources like mobile application.	requirement. As the bidder will have no control on this information.	
844	2. Scope of Work, Page number 193	f. Vendor must confirm Data Encryption and Key management policy available in the solution. Solution must support 'Bring your own key' model.	LIC to confirm on the usage of key	Since the bidder will be getting the tokenization tool as well, BYK is critical & any extra cost should be included
845	3. Detailed Scope of Work 194	3.1. Application use cases and features 3.1.1. Customer Communication Business Requirements	LIC have listed 51 User Communication scenarios for marketing journeys, Please clarify these list is only to help design the proposed solution and the bidder will not be configuring each of these as part of the go live.	Communication scenarios listed is a high level list, in the target state there can potentially be more scenarios that need to be configured. Bidders need to ensure delivery of customer journey parts enabled through campaign mgmt., audience mgmt. and AB testing solutions collaborating with LIC and other LIC partners
846	3. Detailed Scope of Work 194	3.1.2. Sales Communication Business Requirements	LIC to confirm if this marketing communication platform will be used by the Corporate HQ for the end customer or will be used for internal communication to the LIC Agents also	Communication scenarios listed is a high level list, in the target state there can potentially be more scenarios that need to be configured. Bidders need to ensure delivery of customer journey parts enabled through campaign mgmt., audience mgmt. and AB testing solutions
847	3.2.1. Campaign Management & 202	Campaign planning: Strategy management: 4. Save campaign-related documents against a campaign in various formats, such as saving	Can you please confirm if these documents can be saved in the existing CMS/DAM at LIC	Communication scenarios listed is a high level list, in the target state there can potentially be more scenarios that need to be configured. Bidders need to ensure delivery of customer journey parts enabled through campaign mgmt., audience mgmt. and AB testing solutions

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		different Word documents and Excel documents against a files section in a campaign.		
848	3.2.1. Campaign Management & 202	Campaign planning: Forecasting 6. Forecast campaign volumes, sales, and other campaign responses and outcomes for all channels (e.g., complaints, transfers, inbound contacts), using rules and manual adjustments.	can you please confirm the definition of channels here, we are assuming channels as email, SMS, WhatsApp, Push. Why is the examples of channels mentioned as complaint, transfers, inbound contacts	In this particular context, "channels" refers to 'customer to LIC' communication types
849	3.2.1. Campaign Management & 202	Campaign planning: Forecasting: 11. Automatically send an Activity Plan to fulfillment partners containing information relevant for them to support a campaign, e.g., forecast volumes for direct mail and email activity (the number of recipients in a campaign, SLA, and release pattern) sent to the Contact Centre and Branch for capacity planning.	Is your contact center and branch executing campaign inline with digital campaigns Do you have any agency or third party vendor to support direct mail. Assuming this will not be part of scope of work for this contract	We will be setting up a contact center for lead nurturing; branch conducts follow-up of leads as well. With reference to Direct Mail, please refer corrigendum.
850	3.2.1. Campaign	Campaign design:	Can LIC review the below working	Please be guided by the RFP. With reference to

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Management & 203	Campaign set up: 17. Set specific SLAs for each campaign, calculating the timings of fulfillment, e.g., defining when the mail starts to be released or broadcast by the fulfillment house.	process for SLA with the SaaS providers and rephrase to relax this SLA requirement from the bidders responsibilities. Most of the SaaS OEM would perform this activity as a backend configuration and may not be available in the UI to configure	Direct Mail, please refer corrigendum.
851	3.2.1. Campaign Management & 203	19. Create various unique identifiers for use in output files for fulfillment partner automation, e.g., a consistent unique campaign key for automated fulfillment.	please clarify the unique identifiers will be used for uniquely identifying each campaign while attributing the conversions from these campaigns	Bidder to propose
852	3.2.1. Campaign Management & 203	Campaign design: Campaign set up 22. Attach at least 2 MB attachment along with the mass mail content.	What is the maximum expected size of the document	Details to be shared with successful bidder
853	3.2.1. Campaign Management & 206	Campaign execution: Execute campaign 53. Execute multi-stage and multi-channel campaigns, including email, direct mail, outbound calling, and branch operations, with the capacity for regional splits as determined during	What is your expectation of executing direct mail, outbound calling and branch operations with examples	Communication with call center and branch for campaign execution. With reference to Direct Mail, please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		campaign setup.		
854	3.2.1. Campaign Management & 206	Campaign design: Segmentation: 46. Visualize return visit cohorts. Use cases: time taken to first transaction after app install, time between login to log out	LIC to confirm the understanding that app analytics already in place, and can this app analytics data be shared to stitch with the customer profile for targeting.	Yes, at later stage once Data Lake is live
855	3.2.1. Campaign Management & 206	Campaign execution: Fulfil campaign	LIC to confirm the understanding , as bidder is proposing a SaaS solution. SaaS OEM to handle the end-to-end fulfillment within the platform	Bidder will be responsible for end-to-end fulfilment across proposed OEM components
856	3.2.1. Campaign Management & 207	Campaign execution: Fulfil campaign 67. Generate and automatically send a control file per transmission, detailing the campaign names and volumes for those campaigns, to the fulfillment partner for data validation.	Kindly share expected count of fulfillment partners and their current process of campaign execution	To be shared with selected bidder
857	3.2.1. Campaign Management & 206	Campaign execution: Execute campaign 53:Execute multi-stage and multi-channel campaigns, including email, direct mail, outbound calling, and branch operations, with the	LIC to confirm the understanding direct mail, outbound calling are out of scope for the proposed solution.	Communication with call center and branch for campaign execution is part of the scope. With reference to Direct Mail, please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		capacity for regional splits as determined during campaign setup.		
858	3.2.1. Campaign Management & 206	Campaign execution: Execute campaign 55. Derive, calculate, and translate data from the data model into a form suitable for inclusion in an email, supporting multilingual content transformation for various data items not in the core model, such as salutation or email date.	Please provide more input on this requirement	Output of the model run to be incorporated into a template and send via different channels like email, SMS, WhatsApp etc.
859	3.2.1. Campaign Management & 206	Campaign execution: Execute campaign 64. Integrate with any SMS vendor, provide URL shortening service, AB test message variations, send time-sensitive updates via SMS, and manage SMS subscription.	Please share the list of existing SMS vendors	To be shared with selected bidder
860	3.2.1. Campaign Management & 206	Campaign execution: Execute campaign 64. Support setup of Newsfeed with	LIC to confirm on Newsfeed requirement for which set of users	This is referring to the always one campaign where customer would get the updates/regular comms

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		qualification criteria, rich templates, categories, display controls, and customization for rendering in your own UI elements.		
861	3.2.1. Campaign Management & 208	Campaign execution: Campaign testing & optimization 72. Select multiple conversion goal events for each campaign.	Kindly share the maximum number of conversion goals that are required to be supported in the proposed solution	Bidder to propose
862	3.2.1. Campaign Management & 208	Campaign execution: Campaign testing & optimization 76. Have configurable rules used to identify the best next action for interacting with customers.	LIC to confirm the NBA model to be provided from data lake	Yes
863	3.2.1. Campaign Management & 208	Insight and analytics: Modelling	Kindly share expected count of propensity models also model refresh window(monthly or quarterly)	Please consider the propensities models enabled through the OOTB capabilities of various solutions in the scope
864	3.2.1. Campaign Management & 209	Reporting: Data Queries 91. Include a 'kill switch' functionality to remove any queries from database processing that are running.	LIC to explain why do we need a kill switch for SaaS application the fulfillment activities can be stopped within the UI with a stop button. OEM will have the capability to control the query from the back-end	The database of users and other related information will be maintained on premise and is to be designed, created, and maintained by the bidder
865	3.2.1. Campaign Management & 210	Reporting: Pre-built reports and dashboards:	LIC to confirm if there are using any data visualization platform which can also take	No visualization platform available. Bidder to procure for dashboarding if the chosen platforms

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		102. Upload data from other systems or files (e.g., Excel) to incorporate into campaign reporting.	input from the campaign report	do not have visualization capabilities
866	3.2.1. Campaign Management & 211	Data Management: 110. Extend and update the relationships and structure of data entities and attributes in both a governable and user-friendly, configurable way, through a flexible data model.	Kindly share the governance rules and expectation	Governance rules like the ownership of data to be established, which entities to be given read vs write privileges, Reads on views, writes on tables etc. are some examples; details to be shared with selected bidder
867	3.2.1. Campaign Management & 211	Data Management: 111. Create and maintain hierarchical address relationships.	Kindly share the count of child objects which has 1-1 and child objects with 1-m	Depends on the data model designed and implemented by the bidder for storage of data
868	3.2.1. Campaign Management & 212	Data Management: 127. Use campaign history generated from campaigns executed from other systems for attribution.	Kindly share details on list of for attribution channels and what another systems are used for campaign execution, is what is captured as part of attribution in marketing	Details to be shared with successful bidder
869	3.2.1. Campaign Management & 212	Delivery and Reputation Management: 130: Regularly perform Return Path Analysis and monitor Blacklists to maintain a	LIC to confirm on the existing return path tool which is currently in place	We are not expecting any new tools; however, if you need a tool to meet the requirements as part of your solution, then you need to propose it

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		good reputation. Provide comprehensive reports on these activities.		
870	3.2.1. Campaign Management & 213	Creatives & comms design 137. Design visuals/HTML for all campaign management communication channels (web/app push, notifications, WhatsApp, email...)	LIC to confirm on the existing creative agency if any and if they will continue to support or Bidder would need to accommodate the same as part of Managed Services.	Bidder to bring in and manage the creative capabilities
871	3.2.1. Campaign Management & 213	GenAI capabilities:	Do LIC have enough sample data / trainable data to train the model for content generation.	Bidder to assess what data is needed for GenAI use cases from LIC, LIC to be pre-aligned and approve use of data for GenAI content generation
872	3.2.2. Audience Management & 213	Ingest and integrate transactional & master data from internal operational systems (native connectors for Enterprise Data Warehouses, Data Lakes and other big data systems)	From a scoping perspective, How are many sources are looking for to integrate with the marketing? Do the systems support SFTP file export and import?	To be shared with selected bidder
873	3.2.2. Audience Management & 213	Ingest and integrate customer behavior data such as click stream data from website and mobile apps, as well as mobile	How many sources does LIC has? Could you provide the number of websites/mobile apps which LIC is looking to track, from a scoping perspective?	Key sources: Mobile app and portals for customers, agents, branch portal, LIC corporate website (can potentially increase in the future)

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		SDKs (native connectors)		
874	3.2.2. Audience Management & 213	Ingest and integrate external data sources such as social media data and external third-party data (native connectors)	XXXX supports integration with Social media ad apps like Facebook and Google AdWords only for now. Is LIC looking to integrate any other social media apps or other sources?	Bidder to propose a solution that covers integrations and data activation with major MarTech and AdTech solutions
875	3.2.2. Audience Management & 213	Transform data upon ingestion or manipulate the data once it's been loaded into your platform (e.g., data cleansing, deduplication, address normalization, etc.)	Could you please provide use cases of data cleansing and address normalization from CDP or Marketing standpoint?	Bidder to establish needs for data cleansing/de-dup for in scope solutions
876	3.2.2. Audience Management & 214	Ingest semi-structured and unstructured customer data	From licensing perspective, What is the volume of data are you looking to load into CDP (XXXX) on a yearly basis? What is the incremental value increase for every year?	Please be guided by the RFP.
877	3.2.2. Audience Management & 214	Create custom connectors/APIs	What are the use cases that you are looking to have using it in the CDP?	Please be guided by the RFP.
878	3.2.2. Audience Management & 214	Create custom rules for segmentation/audience creation	XXXX's segments allows you to customize the rules based on different criteria. Is this something what you are looking for? Any gap in our understanding?	Please be guided by the RFP.
879	3.2.2. Audience Management & 214	Create ad hoc new audiences or programmatically refresh existing audiences with	Need clarity. Could you provide some use cases of this requirement?	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		new data		
880	3.2.2. Audience Management & 214	View audience size trends over time and compare audiences against one another	What is the need for comparing one segment with another? What do you measure against each of them? Could you provide some examples?	It is a comparison of size (number of records) between two audience types, or within the same audience type across different time periods
881	3.2.2. Audience Management & 215	Contact rules and opt-down management available	. Could you please give some use cases of Contact Rules? What is the purpose of having contact rules?	For identifying the optimal channel of outreach for a particular customer
882	3.2.2. Audience Management & 216	Segment audiences based on various criteria such as demographics, interests, online behaviors, and life events.	XXXX allows segmenting the audiences based on variety of criteria. Transactional history, Interests expressed, online behaviors and life events. We assume this is for retargeting on channels like Email, SMS, Push. Kindly confirm.	Please be guided by the RFP.
883	3.2.3. AB/Multi-variate Testing & 217	Track individual user campaign performance within our systems, including a standard integration approach for this use case.	Could you please explain the use case?	Track the campaign performance in terms of various pre-defined parameters and push the data to data lake at later stage.
884	3.2.3. AB/Multi-variate Testing & 218	Offer a timestamped log of all API-based activities within the system, aiding in monitoring and troubleshooting API interactions.	Could you please explain which all activities are you looking to track via API?	Details to be shared with successful bidder
885	3.2.3. AB/Multi-variate Testing & 220	Generate comparison reports for various test	Could we have more clarity on the requirement with suitable use cases or	Capability in the tool to check whether the results form a particular test have enough data

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		campaigns, conduct statistical significance and confidence interval calculations, and carry out cohort analysis complemented by user journey mapping	examples?	points to be statistically significant
886	3.2.3. AB/Multi-variate Testing & 220	Integrate anomaly detection into insights reporting, enabling the identification and analysis of deviations from expected patterns.	Need more clarity on the requirement with suitable use cases or examples	For a particular pilot, recommended tool should have the capability to identify and analyze results with high deviance from the expected (e.g., abnormally high CTRs for a banner)
887	3.2.2. Audience Management & 213	Ingest and integrate external data sources such as social media data and external third-party data (native connectors)	With respect to external third party- can u lets us know the Third Party system that we need to integrated with	Data Lake, CADW, LIC digital platform using native connectors (JDBC), or APIs based connectivity or pub/sub connectivity and batch based data exchange are a few examples
888	3. Detailed Scope of Work page 194	3. Detailed Scope of Work 3.1. Application use cases and features Please refer the below table for the high-level use cases and indicative list of campaign management features for customer and sales	LIC to confirm on the Go Live Criteria - As a best practice we configure few Sample Critical campaigns i.e. 10 in systems and then Go Live. LIC team can configure additional campaigns as use cases business requirements evolve	Bidder to manage end-to-end campaign planning, execution, optimization & reporting of campaigns for the length of the contract

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>hierarchy. LIC is looking to understand bidder's business domain understanding as well as functional and technical capabilities to cater to the indicative list of requirements:</p> <p>3.1.1. Customer Communication Business Requirements</p>		
889	<p>3.1.2. Sales Communication Business Requirements Table 3: Sales Communication Business Requirements page 197</p>	<p>3.1.2. Sales Communication Business Requirements Table 3: Sales Communication Business Requirements</p>	<p>We recommend , All these communications to Sales Team, should be part of your CRM solution. As the Martech platform will be a repository of Customer Information and not Sales/Agents. As both have different Data Models. LIC to confirm they will manage Sales Communication in CRM solution.</p>	<p>Recommended tool will be used for communicating with both customers and agents Please be guided by the RFP.</p>
890	<p>3.2.1. Campaign Management & 213</p>	<p>Creatives & comms design 137. Design visuals/HTML for all campaign management communication channels (web/app push, notifications, WhatsApp, email...)</p>	<p>LIC to confirm that the bidder would just need to accommodate for 1 FTE for Creative Support during Managed Services.</p>	<p>Bidder to decide on FTE count to meet the requirements and deadlines prescribed in the RFP</p>
891	<p>3. Detailed Scope of Work page 194</p>	<p>3. Detailed Scope of Work 3.1. Application use cases</p>	<p>LIC to confirm on the Go Live Criteria for AB/MVT - As a best practice we</p>	<p>Bidder to manage end-to-end campaign planning, execution, optimization & reporting of</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>and features Please refer the below table for the high-level use cases and indicative list of campaign management features for customer and sales hierarchy. LIC is looking to understand bidder's business domain understanding as well as functional and technical capabilities to cater to the indicative list of requirements: 3.1.1. Customer Communication Business Requirements</p>	<p>configure a/One Sample campaigns and we will do 4 variations for AB/MVT and then Go Live. LIC team can configure additional campaigns as use cases business requirements evolve</p>	<p>campaigns for the length of the contract</p>
892	Pg 84	Risk and Cost Procurement	Request client to limit our liability under this clause to 10% of the value of corresponding goods/services not delivered by us. Please also confirm that client will use government procurement norms (including price discovery) for procurement of such services from third parties.	Please be guided by the RFP.
893	Pg 83 and section 3.12.1.2	3.12.1.2 Notice for Default:	To uphold the principles of natural justice and to bring parity in the contract, we request client to give us the right to terminate the contract in case client	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			breaches any of its material obligations under the contract, provided a notice for such breach is given to client along with a rectification period of 30 days.	
894	Pg 84 and section 3.12.1.2	3.12.1.2 Notice for Default:	We request client to delete this ground for termination as it is unreasonable and there are several remedies in contract and law available to the client for such breach.	Please be guided by the RFP.
895	Pg 76 and section 3.9	3.9.5.4 Limit on total Damages & 3.9.5.2 Liquidated damage	We request client to cap the liquidated damages/penalties cumulatively to 5% of the total contract value.	Please be guided by the RFP.
896	Pg 73 and section 3.9.4	3.9.4.2 Time of Delivery of Services is of Essence of the Contract:	By making time of essence of the contract, you retain the right to void the contract ab initio in case timelines are not met. There are various dependencies on the client and other third parties for completing the project. There may be delays on part of client and other parties also. Thus, contract can be voided by you even if the fault is not entirely ours. We understand that it is not the intention to make the agreement void ab initio in case of any delay in achieving the timelines. You may exercise your right to terminate the contract in case of material breaches. Thus, request you to kindly delete this clause.	Please be guided by the RFP.
897	Pg no 98, section 5.2.8	Bidder must have implemented and managed the MarTech	We suggest to have the credentials from Bidder or OEMs. The clause can be rephrased as "Bidder/ OEM must have	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		capabilities described in this RFP with at least 1 crore active users.	implemented and managed the MarTech capabilities described in this RFP with at least 1 Lakh active users."	
898	Pg no 100, section 5.3.1	<p>Bidder's Experience – The bidder should share a production live case study showing in detail relevant project with the proposed tech components utilizing Campaign Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p> <ol style="list-style-type: none"> 1. Scope of work performed (as defined in the RFP) - 2 marks 2. Robustness & scalability of solution architecture design – 1 mark 3. No. of active users – 3 marks <p>The case study will carry a maximum of 6 marks. The case study should not exceed 10,000 words.</p>	<p>We suggest to have the credentials from Bidder or OEMs. The clause can be rephrased as "Bidder's/OEM Experience – The bidder/OEM should share a production live case study showing in detail relevant project with the proposed/ equivalent tech components utilizing Campaign Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p> <ol style="list-style-type: none"> 1. Scope of work performed (as defined in the RFP) - 2 marks 2. Robustness & scalability of solution architecture design – 1 mark 3. No. of active users – 3 marks <p>The case study will carry a maximum of 6 marks. The case study should not exceed 10,000 words."</p>	Please refer corrigendum.
899	Pg no 100, section	Bidder's Experience – The	We suggest to have the credentials from	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	5.3.2	<p>bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing AB/MVT. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p> <ol style="list-style-type: none"> 1. Scope of work performed (as defined in the RFP) - 0.5 marks 2. Robustness & scalability of solution architecture design – 0.5 marks 3. No. of active users – 2 marks <p>The case study will carry a maximum of 3 marks. The case study should not exceed 10,000 words.</p>	<p>Bidder or OEMs. The clause can be rephrased as "Bidder's/OEM Experience – The bidder should share a production live case study case study showing in detail relevant project with the proposed tech components utilizing AB/MVT. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.</p> <ol style="list-style-type: none"> 1. Scope of work performed (as defined in the RFP) - 0.5 marks 2. Robustness & scalability of solution architecture design – 0.5 marks 3. No. of active users – 2 marks <p>The case study will carry a maximum of 3 marks. The case study should not exceed 10,000 words."</p>	
900	Pg no 100, section 5.3.3	Bidder's Experience – The bidder should share a production live case study case study showing in detail relevant project with	We suggest to have the credentials from Bidder or OEMs. The clause can be rephrased as "Bidder's/OEM Experience – The bidder/OEM should share a production live case study case study	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>the proposed tech components utilizing Audience Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below. 1. Scope of work performed (as defined in the RFP) - 0.5 marks 2. Robustness & scalability of solution architecture design – 0.5 marks 3. No. of active users – 2 marks The case study will carry a maximum of 3 marks.</p>	<p>showing in detail relevant project with the proposed tech components utilizing Audience Management. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below. 1. Scope of work performed (as defined in the RFP) - 0.5 marks 2. Robustness & scalability of solution architecture design – 0.5 marks 3. No. of active users – 2 marks The case study will carry a maximum of 3 marks."</p>	
901	Pg no 100, section 5.3.7	<p>Bidder will be evaluated based on their proposed Managed Services and Maintenance plan for the marketing automation platform. 1. Planning and refinement of overall marketing activities/campaigns strategy - 2 marks 2. Setup and deployment (incl. configuration,</p>	<p>We suggest to have the credentials from Bidder or OEMs. The clause can be rephrased as "Bidder/OEM will be evaluated based on their proposed Managed Services and Maintenance plan for the marketing automation platform. 1. Planning and refinement of overall marketing activities/campaigns strategy - 2 marks 2. Setup and deployment (incl. configuration, customization, and integrations) of campaigns/activities within respective tech platforms - 2 marks</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		customization, and integrations) of campaigns/activities within respective tech platforms - 2 marks 3. Monitoring, reporting, and optimization of marketing activities/campaigns - 1 mark	3. Monitoring, reporting, and optimization of marketing activities/campaigns - 1 mark"	
902	Pg no 124 T1cformat	Duly notarized undertaking in this regard to be submitted	There is no format so we will be allowed to submit on company's letter head	Yes, to be submitted on bidder's letterhead.
903	Pg 127 T1C format	Conflict of Interest The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process	We wish to highlight that we are a large organization providing various services to various state and central government departments, PSUs, international organizations and private clients. We wish you to note that while we have a mechanism in place to identify patent and direct conflict of interests, it may not always be possible to identify any or all indirect or remote conflict of interests. Kindly appreciate that our no conflict confirmations will be subject to the foregoing.	Please be guided by the RFP.
904	Pg 129 t1c format	Record of past performance	this is with respect to bidder's project with LIC in past?	This is in respect of all past experiences of the bidder.
905	Pg 130 T1C format	PII Data Usage	for SAAS bidder or OEM self letter is required, OEM should be sufficient	Please be guided by the RFP.
906	Pg no 176 format 4	We confirm that we have	The bidder should be allowed to self	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Section self declaration point 1	not been debarred from participating in bids by any Govt/Semi Govt company/PSU for any reason as on the date of release of this RFP.	declare	
907	Pg no 176 format 4 Section self declaration point 5 &9	We comply with all the eligibility criteria stipulated in this RFP document, and the relevant submissions are made as per RFP document	We understand that bidder clarification and suggestions will be considered by authority	Please be guided by the RFP.
908	Pg no 177 format 4 Section self declaration point 8	we don't have any conflict of interest	We wish to highlight that we are a large organization providing various services to various state and central government departments, PSUs, international organizations and private clients. We wish you to note that while we have a mechanism in place to identify patent and direct conflict of interests, it may not always be possible to identify any or all indirect or remote conflict of interests. Kindly appreciate that our no conflict confirmations will be subject to the foregoing.	Please be guided by the RFP.
909	Pg no 177 format 4 Section self declaration point 10	e shall submit hardcopy of the entire Technical-Bid document (which is uploaded online by us) physically to LIC at the	Request 72 hours	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		address of the Tender Inviting Authority (TIA) duly stamped, signed and spirally bound within 48 hours of the closed of bid-submission date/time. In case of any discrepancy/variations between documents (online and physical), the online submissions shall prevail.		
910	Pg no 182, Appendix C: Scope of Work, E. Integrations.	Apart from this there would be tech build in the interim system (before the Data Lake is Live) which would require the below a. Build a service/Job (containerized and highly available) to pull user data from CADW as per specific campaign parameters.	Trust is that all the data for integrations will be made available in the Data Lake/CADW by LIC. Any newly identified data point identified during the design phase will be brought in by the LIC Team into the Data Lake/CADW. MarTech solution will not pull the data from LIC's core applications	CADW is the data source. The data will have to be pulled from CADW because it cannot be queried by external systems, it has its own dependencies. The solutions expects the data to be pulled and transformed as required in an outside Data Vault hosted in LIC premises. MarTech systems will pull the data from this Data Vault. The bidder will also need to create services for fetching the data and organize the data in a way it is easy to query as per the RFP requirements.
911	Pg no 182, Appendix C: Scope of Work, E. Integrations.	Queues and Topics: The systems need to integrate with queues and topics (kafka) to push messages (for various purposes like sending SMS payload to	Trust is that the MarTech system will use the existing LIC Content Delivery Network to send the emails and SMS. It will only push required campaign information to run the campaigns.	Yes

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		SMS gateway, Sending Emails to email provider etc.)		
912	Pg no 185, Appendix C: Scope of Work, 1.1. Overarching principles	25. User Segmentation: The Data Lake will segment users for targeted campaigns. a. Analytics: It will run all necessary analytics for the application ecosystem.	Please clarify whether Analytics will be run by the Data Lake team and MarTech application will utilize the output of the Data Lake. Please support in bifurcating the tasks that will be carried out in the data lake itself	Advanced analytics/segmentation (AI/ML based, complex algorithmic) will be done at data lake level; recommended tool expected to perform basic segmentation at its own level
913	Pg no 192, Appendix C: Scope of Work, 2. Scope of Work	20. Analytics and Reporting: MIS reports scheduling and exporting campaign metrics.	Can the existing Reporting Solution available at LIC be utilized for scheduling and running MIS reports for Campaign Management Please specify the number of users that will need access to the reports that will be delivered as a part of this project.	No reporting solution available
914	Pg no 214, Appendix C: Scope of Work, 3.2.2. Audience Management, Table 3: Audience Management – Functional Requirements	3. Ingest and integrate external data sources such as social media data and external third-party data (native connectors)	Trust is that LIC will take the ownership of the consent management when integrating third party data of customer. Also, any cost arising from the data providers will be borne by LIC.	The LIC digital platform will capture the user consent. The Martech systems will use that information to communicate with customers at the allowed channels
915	Page 26, Section 5.3.4 Quality of Team	<i>All Key Experts (including the Team Lead) must meet the minimum requirements specified in Section 5.3.4 Quality of Team.</i>	Although the total years of minimum experience are specified, what are the essential domain areas acceptable for the key experts' experience?	Please be guided by RFP. Bidder to determine the right domain and specific experience needed to manage the apart/ end to end solution and services for LIC

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
916	Page 94, Section 4.1.1 Overview, background and objective of the RFP	<i>This module will provide a robust solution for orchestrating marketing campaigns across diverse channels, including email, WhatsApp, in-app notification, mobile push, web push, SMS, etc.</i>	What specific compliance or regulatory requirements apply to each channel, especially regarding financial and personal data?	Please be guided by the RFP.
917	Page 94, Section 4.1.1 Overview, background and objective of the RFP	<i>Life Insurance Corporation of India (LIC) is seeking to establish a comprehensive digital marketing platform, designed to support the full spectrum of digital marketing activities across a range of customer communication channels.</i>	What existing digital marketing tools and platforms are currently deployed at LIC?	Please be guided by the RFP.
918	Page 100, Section 5.3 Stage 2 – Technical Bid Evaluation	<i>The bidder should share a production live case study showing in detail relevant project with the proposed tech components utilizing Campaign Management</i>	Are there any restrictions on the case study, such as it needing to be for a domestic project?	No
919	Page 186, Section 1.2. Bidder Role Expectations	<i>The bidder shall consume 3rd party solution APIs provided by LIC and implement external integrations (where needed).</i>	Please help outline the total number of existing and new integrations included in the scope of this project.	Details to be shared with selected bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
920	Pg no 102, Section 5.3.1 Bidder's experience in relevant projects with the proposed OEM tools	Size and complexity of project in case study have marks for active users > 3 Cr as 1	Please confirm if max marks for meeting the criteria of greater than 3Cr. Qualifies for 3 marks and not 1.	Please refer corrigendum.
921	Page 266, Section 6.1.6. Security and Compliance:	SLA Monitoring Tool	Please confirm if there are any existing ITSM/SLA Monitoring tools used by LIC.	No
922	Section 279, 10.2. Support	1. L1 - Monday - Sunday 24 X 7 IST 2. L2 – Monday - Sunday 12 X 7 IST 3. L3 – Regular shift	Please specify the level of experience, location for Support staff	Bidder to propose the personnel with required experience in managing the systems to desired level of efficiency
923	Page 240, Section 5.4 Disaster Recovery	Disaster Recovery	Please confirm the preferred location of DC, DR and NDR?	Please be guided by the RFP.
924	5.12.7.1. Environments	Production & non-production environment setup, including (but not limited to)	Please confirm preference for staging, dev, UAT environment for your platform?	We would have a prod and a non-prod environment
925	Page 277, Milestone #4	Data Migration & System Configuration	Migration would involve only data, since there is no existing implementation on MarTech?	Yes, also would require to migrate some services if necessary.
926	Page 182, Section E, Appendix C: Scope of Work	<i>Data Lake: The MarTech systems need to integrate with the data lake for persisting and reading data for campaigns and persistence of analysis from the internal and external systems.</i>	What types of data will be stored and accessed from the data lake (e.g., customer data, campaign performance, analytical data)? Additionally, can you provide an estimate of the total number of fields to be ingested?	Customer and agent data would be in the data lake along with curated customer information which would be used to power campaigns. The campaign reporting and dashboarding would be at the respective SaaS tool. The necessary information would need to be pushed to the Data Lake on need basis.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
927	Page 182, Section E, Appendix C: Scope of Work	<i>Data Lake: The MarTech systems need to integrate with the data lake for persisting and reading data for campaigns and persistence of analysis from the internal and external systems.</i>	Assumption is that the data to be ingested into the Campaign management tool, AB/MVT System from the Data lake would be in the final state and no transformation would be required to be done on it	Bidder to determine level/type of data transformation per LIC business needs on an ongoing basis.
928	Page 182, Section E, Appendix C: Scope of Work	<i>Apart from this there would be tech build in the interim system (before the Data Lake is Live) which would require the below</i>	By when is the Data Lake expected to go live. For how long would the Ad-hoc service jobs be required	Mid-2025. The data for campaigns will be kept in the Data Vault in the interim. Later synced to data lake and also take new customers and
929	Page 188, Scope of Work, Point 4.c	<i>Testing & QA: Perform unit, integration, and system testing to ensure the technology setup meets the specified requirements and is ready for deployment.</i>	Does this involve, Functional Testing, Non-Functional Testing (incl Performance, VAPT etc.) or Both	Both
930	Page 192, Scope of Work, Point 18.a	<i>a. Set up automated campaigns and workflows triggered by user behavior or events.</i>	Campaign Execution Query - Approx how many campaigns across various channels (SMS/Email/WhatsApp/Push/In-app) are expected to be configured on a weekly / monthly basis	Details will be shared at a later stage. Communication volumetrics are in the RFP.
931	Page 67, Section 3.7.1 Scope of Services	<i>Location: The Services shall be performed at such locations as are specified in this RFP and, where the</i>	Request to kindly clarify the total number of LIC subsidiaries (If any) and number of divisions/verticals /SBU's that would be	Details to be shared with successful bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<i>location of a particular task is not so specified, at such locations, as LIC may approve.</i>	involved in this project and any identified locations across the geographies for successful bidders to work with the Bank's internal team and manage , coordinate, conduct assessments and /or interact with various stakeholders of LIC and its subsidiaries related to the scope of work as envisaged in the RFP	
932	5.2 Stage 1 – Bidder Eligibility Criteria	Client Reference for Bidder	We assume client confirmation email or certificate from client are acceptable as proofs	Please be guided by the RFP.
933	5.3.1 Bidder's experience in relevant projects with the proposed OEM tools	Max marks - 3	There is a discrepancy in the allotment of marks. The maximum score allotted for having more than 3 crore active users is 1 mark, whereas the total marks mapped to this clause is 3 marks. We assume this is an error. Kindly revise the scoring	Please refer corrigendum.
934	5.3.3 OEM Capability	**1 additional mark for each project executed with BFSI client, another 1 additional mark for each project executed with a life insurance organization - Upto maximum 3 marks	Can the OEM submit all three references from the BFSI sector, or is it mandatory to include project experience from a Life Insurance organization to score the full three marks? Kindly provide clarity on our understanding	OEM can submit all three references from BFSI sector.
935	Table 1: Bidder Eligibility Criteria	Point 8 Client Reference for Bidder - The bidder should also submit user acceptance report.	we have NDA agreement executed with major of our customer As the User Acceptance Report is a client document, it is not feasible for us to submit it. Therefore, we request NIC to accept a	The Bidder Name, Client Name, Contract Date and Duration, Scope of Work/Job undertaken should be clear on the Documentary evidence submitted. Other confidential details can be masked.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			self-certified letter, signed by an authorized representative of the bidder, as the compliance document	In case overseas clients are not willing to use LIC's Client Reference format (Form T-4), the bidder may submit client references in the client's desired format, provided that the following details are clearly mentioned: <ol style="list-style-type: none"> 1. Date of Purchase Order (PO) 2. Duration of Project 3. Status of Project (Completed/Ongoing) 4. Scope of Work relevant to the RFP requirements.
936	Appendix A, Section 3.2.1, Page - 207	63. Support setup of Newsfeed with qualification criteria, rich templates, categories, display controls, and customization for rendering in your own UI elements.	Is this a requirement to have newsfeed in marketing/promotional messages or in the Campaign Management tool ?	Yes, please be guided by the RFP for requirements.
937	Appendix A, Section 3.2.1, Page - 208	78. Allow analysts to access, view, and interrogate any raw data published from any system or third-party data staged in the Data Management Solution.	What is Data Management Studio mentioned in this context ? Is it the Data lake referred elsewhere in the document ?	Yes, it is the Data Lake.
938	Appendix A, Section 3.2.2, Page - 216	48. Identify high-value customer segments within	The term "CDP" mentioned here (and also in point 50) refers to the same Audience	It refers to the same Audience Management solution; Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		the CDP based on lifetime value, policy preferences, or other key attributes.	Management solution (referred in section 4.1.1, page 94, point 2) or does this refer to a different CDP ?	
939	Push Notifications (Page- 189)	Personalization on preferred language	Could you please share the list of multi language support you are looking for in Marketing Automation platform?	Hindi, English and other major regional languages
940	Supporting MarTech solutions (185)	Content Management System - CMS, Digital Assets Management – DAM	Cloud you please share the details about current CMS & DAM platforms?	Adobe Experience Manager
941	Scope of Work (Page - 181)	Scope of Work	How do you currently measure the success of your automated campaigns?	Minimal measurement/tracking capability as of now
942	C. AB/MVT and Personalization Engine (Page- 181)		what are the key touchpoints in your customer journey that you aim to enhance through personalized interactions?	Website, mobile app, mobile site; further details to be shared with selected bidder
943	E. Integrations (Page - 182)	Integrations	Do you have any legacy data sources that needs to be integrated for audience management?	Details to be shared with successful bidder
944	3.2.1. Campaign Management	Campaign Management – Functional Requirements	Are you using any reporting tool for campaign performance?	The SaaS platforms should have reporting and dashboarding capabilities.
945	Appendix D: Current State (Page - 281) Appendix E: Target State Illustrations (Page - 284)		Could you please share the architecture diagram clear and readable picture?	Please refer corrigendum.
946	Page 243 - 5.8. Security Requirements ->	Data on the move – transport and payload encryption	If data in motion is encrypted using TLS 1.2 and also if only tokenized data is being sent then additional overhead of	No. This is an agreed upon solution for PII data sharing outside of LIC premise.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Table 9: Security Requirements -> Data Security		payload encryption is not needed. Can you please consider the requirement of payload encryption be removed?	
947	Page 273 - 8. MarTech solution build -> Table 12: RACI Matrix -> 77	Data Security (Strong Data model, encryption/tokenization of data, transport and payload encryption, Data masking)	If data in motion is encrypted using TLS 1.2 and also if only tokenized data is being sent then additional overhead of payload encryption is not needed. Can you please consider the requirement of payload encryption be removed?	No. This is an agreed upon solution for PII data sharing outside of LIC premise.
948	Page 225 - 3.2.4. Integrations 3 and 6	Point 3: Tokenization & Masking Services "Create a service which authorizes using above service and passes a public key to the downstream system to decrypt data sent over the wire. The tokenization and data vault will also generate and house masked data which can be queried via APIs by external and internal systems." Point 6: Encryption/Decryption "Create a service which	During the pre-bid meeting there was a discussion that certain PII attributes can be stored on execution platform for the duration of the campaign only. In this context is the decryption based mechanism required? One of the approach can also be that the critical PII attributes be stored on cloud for the duration of the campaign but can still be protected using a Key that is controlled by the LIC (without needing the API for getting the decryption key.) Will you be open to discuss the alternative approaches that will give more efficiency to LIC while execution of campaigns.	No PII data to be stored in public cloud, the encryption decryption for over the wire data is required

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		passes the decryption key to a querying system post authorization."		
949	NextgenMarketingTechnologyRFP18072024 > Clause 3.5.6.1 > For breach of IPR Rights - page 45	For breach of IPR Rights	Under this clause indemnity is being sought from the Bidder with respect to the breach of IP. It is relevant to point out that no IP will be shared with the Bidder, in this context this would not be applicable.	Please be guided by the RFP.
950	NextgenMarketingTechnologyRFP18072024 > Clause 3.5.7.2 > IPR (Intellectual property rights) Rights - page 46	IPR (Intellectual property rights) Rights	there will be no exchange of IP, in this background responsibilities with respect to third party claims and/or indemnity will not be applicable	Please be guided by the RFP.
951	NextgenMarketingTechnologyRFP18072024 > Clause 3.5.7.3 > Confidentiality - page 48, 49	Confidentiality	(a) Considering that the flow of information will be both ways, the clause should be mutual. (b) The Bidder will not be storing any Personal Data, if any Personal Data is being shared the same can be covered under the DPA.	Please be guided by the RFP.
952	NextgenMarketingTechnologyRFP18072024 > Clause 3.5.11 > Accounting, Inspection and Auditing - page 52	Accounting, Inspection and Auditing	All audit will be in accordance with the standard audit clause of the Bidder, the template of which can be shared for ease of reference	Please be guided by the RFP.
953	NextgenMarketingTechnologyRFP18072024 > Clause 3.8.1.1 >	Site of Service Delivery	This should be modified to include to the extent applicable.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Site of Service Delivery - page 68			
954	NextgenMarketingTechnologyRFP18072024 > Clause 3.9.5.2 > Liquidated damages - page 75	Liquidated damages	This will not be agreeable with the Bidder.	Please be guided by the RFP.
955	NextgenMarketingTechnologyRFP18072024 > Clause 3.9.5.4 > Limit on total Damages - page 76	Limit on total damages	This will not be agreeable with the Bidder.	Please be guided by the RFP.
956	NextgenMarketingTechnologyRFP18072024 > Clause 3.9.6 > Force Majeure - page 76	Force Majeure	There should be carve out with respect to the payment obligations of LIC.	Please be guided by the RFP.
957	NextgenMarketingTechnologyRFP18072024 > Clause 3.10.6.4 > Post Payment Audit - page 81	Post Payment Audit	Any audit to be conducted in relation to the Contract should be in accordance with the standard audit clause of the Bidder.	Please be guided by the RFP.
958	NextgenMarketingTechnologyRFP18072024 > Clause 3.11.1 > Disputes and Expected Matters - page 82	Disputes and Expected Matters	During the pendency of the arbitration proceedings, if any work is to be continued to be performed the same should be mutually agreed between the Bidder and LIC	Please be guided by the RFP.
959	NextgenMarketingTechnologyRFP180720	Defaults and Breach of Contract	Situations pertaining to insolvency and liquidation should be mutual.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	24 > Clause 3.12.1.1 > Defaults and Breach of Contract			
960	NextgenMarketingTechnologyRFP180720 24 > Clause 3.12.1.2 > Notice for Default - page 83	Notice for Default	<ul style="list-style-type: none"> • The right to terminate should be mutual. • In the event of termination by any party, the payment to the Bidder should be made on a pro-rata basis and should not be suspended. With respect to the continuation of the services to the extent not terminated the same should be mutually agreed upon. • The Bidder shall assist for the transition, however will not be in a position to take the responsibility with respect to the increase in cost. • Upon termination LIC should also handover all documents, information provided by the Bidder. • Please note that the Bidder will not be in a position to accept any penalties or liquidated damages. 	Please be guided by the RFP.
961	NextgenMarketingTechnologyRFP180720 24 > Clause 3.12.1.3 > Remedies for Breaches/Default - page 84	Remedies for Breaches/Default	<ul style="list-style-type: none"> • Bidder will not be in a position to agree to any clause pertaining to liquidated damages. • Payments are to be made with respect to the services which have already been rendered on a pro-rata basis. • Point (c), (d) (e) – will not be applicable • With respect to point (f) – termination should be with respect to the entire 	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>contract, if a portion is to be kept valid that should be mutually agreed</p> <ul style="list-style-type: none"> • Point (g) – Should restrict losses to “direct” loss. • Clause 2 – (a) Upon termination the Bidder should be paid on a pro-rata basis; (b) Continuation of services should be mutually agreed and (c) Should be mutual. • Clause 3 – In the event of termination, if LIC proceeds with procuring the services of any third party it shall be at LIC’s own risk and cost. The Bidder will not be in a position to accept the same and /or any losses that accrue therefrom. 	
962	NextgenMarketingTechnologyRFP180720 24 > Clause 3.12.1.4 > Limitation of Liability - page 85	Limitation of Liability	<ul style="list-style-type: none"> • The Bidder will not be handling any IPR for LIC, in this aspect the Bidder will not be in a position to agree to any obligation pertaining to IPR including uncapped liability. As far as the cost of repairing / replacing any equipment is concerned, the same is not falling within the scope of services to be provided by the Bidder. In any event the Bidder will not be in a position to accept uncapped liability in any scenario. • Clause 3 : Limitation of liability should also extend to the indemnity obligations. • With respect to LIC, the limitation of liability will not be capped with respect to its materials and payment obligations. 	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
963	NextgenMarketingTechnologyRFP180720 24 > Clause 3.12.2.1 > Notice for Determination of Contract - page 86	Notice for Determination of Contract	This clause should also be mutual and should be mapped in accordance with the comments highlighted above.	Please be guided by the RFP.
964	NextgenMarketingTechnologyRFP180720 24 > Clause 3.12.2.2 > Frustration of Contract	Frustration of Contract	This will not include the payment obligations of LIC.	Please be guided by the RFP.
965	NextgenMarketingTechnologyRFP180720 24 > Clause 3.12.3.2 > Cessation of Rights and Obligations - page 86	Cessation of Rights and Obligations	Any right to audit will be subject to standard audit clause of the Bidder.	Please be guided by the RFP.
966	NextgenMarketingTechnologyRFP180720 24 > Clause 3.12.3.6 > Consequences of Termination of the Selected Bidder - page 88	Consequences of Termination of the Selected Bidder	Upon termination the selected Bidder will assist in the transition however, will not be responsible for any risks, costs or losses incurred by LIC.	Please be guided by the RFP.
967	NextgenMarketingTechnologyRFP180720 24 > Clause 13.3 > Code of Integrity in Public Procurement; Misdemeanors and	Code of Integrity in Public Procurement; Misdemeanors and Penalties	The Bidder has certain internal policies and compliances to the extent the same is applicable the Bidder will be complaint of the same. However, the Bidder will not be in a position to accept any penalties.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Penalties - page 89			
968	NextgenMarketingTechnologyRFP180720 24 > Clause 3.14 > Adherence to BCP & Cyber Security Systems - page 92, 93	Adherence to BCP & Cyber Security Systems	The Bidder has certain internal policies and compliances to the extent the same is applicable the Bidder will be complaint of the same. However, the Bidder will not be in a position to accept any penalties.	Please be guided by the RFP.
969	NextgenMarketingTechnologyRFP180720 24 > Section V: Evaluation/Scoring Criteria > 5.2.6 - page 97	The service provider should ensure that there are no legal proceedings/inquiries/ investigations have been commenced/ pending/threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected/may get affected.	This should be restricted to the best of the knowledge of the Bidder.	Please be guided by the RFP.
970	NextgenMarketingTechnologyRFP180720 24 > 14. Form T-10: Integrity Pact > Compensation for Damages - page 153	If the Principal has disqualified the Bidder' from the Procurement Process prior to the award according to Section 3, the Principal is entitled to demand and recover from the Bidder' the damages equivalent to Earnest	In this regard, these would not be agreeable to the Bidder	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Money Deposit/Bid Security. 2. If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Bidder liquidated damages of the contract value or the amount equivalent to Performance Bank Guarantee.		
971	NextgenMarketingTechnologyRFP180720 24 > 14. Form T-10: Integrity Pact >Section 5 - Previous transgression - page 155	Section 5 - Previous transgression	This is should be basis the best of the knowledge of the Bidder.	Please be guided by the RFP.
972	NextgenMarketingTechnologyRFP180720 24 > Form T-12: Non-Disclosure Agreement - page 159	Form T-12: Non-Disclosure Agreement	The current template as is provided in the RFP is one-sided. Considering that the flow of information will also be from the Bidder, the same should be a mutual NDA.	Please be guided by the RFP.
973	NextgenMarketingTechnologyRFP180720 24 > Form T-12:	The Recipient hereby agrees and undertakes that it holds the Disclosing	The current template as is provided in the RFP is one-sided. Considering that the flow of information will also be from the	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Non-Disclosure Agreement > 8. - page 161	Party harmless and indemnified from any direct liability, direct damage, direct loss, reasonable cost or expense	Bidder, the same should be a mutual NDA.	
974	Legal related	Stamp Duty	To include a clause mentioning that the Stamp Duty if any payable on the contract will be borne by LIC at all times. Additionally, to also include such other terms and conditions which will be specific to the services being provided herein.	Please be guided by the RFP.
975	NextgenMarketingTechnologyRFP180720 24 > Section V: Evaluation/Scoring Criteria > 5.2.12 Certifications	The bidder should have CMMi Level 3 certificate, valid as on date of submission. The proposed OEM Tool(s) should be ISO 27001 & SoC2 compliant.	Is this certification mandatory i.e. if not certified, does it lead to disqualification or is it possible for us to we share equivalent IT processes and governance in place?	The criteria of qualification is mentioned in the RFP
976	General	General	The customer base indicated during the prebid meeting was identified as 20 crores growing at 20% per year. Can you reconfirm this data point.? Will we be sending campaigns to agents and other intermediaries, what will the number there.?	20 cr customer base, growth at 10-15 % YoY; 15 lakhs agent
977	General	General	What is the digitally engageable number of prospects and customers to whom you intend to reach out within a year. This	Volumetrics shared in the RFP

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			includes reaching out on SMS, Email, Push notifications etc. Can you provide the total number of customers who will need to be reached out to, as per each channel?	
978	1.1 190	Think in portable “standards”: Campaign management schema is abstracted and versatile, only the last-mile execution is channel-specific (true —multi-channell), and can be ported to any country/architecture (true multi-region design, with global standards but localized solutions)	What is the actual ask here? Ported to any country? Please clarify so we understand what flexibility you seek in Campaign data schema definitions.	Portable standard is referred here as 'reusable components' of campaign such as template, KPIS, dashboard etc.
979	1.1 190	Design solutions that strike the right balance in utilizing real-time and near-real-time customer data for marketing activities:	Please provide a useful definition of real-time and near-real-time in your specific context.	Real time is a matter of seconds, e.g. less than 15 seconds and Near Real time is a matter of minutes e.g. less than 10 minutes
980	8 196	Collect and persist customer/agent/prospect communication data from various sources, including, mobile apps, and third-party integrations through	Please provide a list of the sources we are expected to collect data from and their modes (streaming or batch).	The sentence has the ways of integration. The sources will be shared with the selected bidder

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		SDKs, APIs, Data Warehouses, SFTP and CSV Uploads.		
981	15 198	WhatsApp Campaigns d. View real-time campaign analytics including sent, read, and replied to and understand ARPU, Average order value, total revenue	How real-time to do you need these reports to be? Will periodic (say, hourly) refresh be sufficient or do you require it to be real-time	Bidder to decide and implement the refresh rate. The requirement of data availability is near-real time
982	17 198	Create personalized messages and content based on user data, preferences.	Besides language, what user preferences do you capture today (or plan to in the future)?	For e.g., Communication channel and time preferences (there could be more per LIC business needs on an ongoing basis)
983	20 199	Track engagement metrics such as open rates, click-through rates, and conversion rates.	What is the definition of conversion rates in the context of these campaigns? Are conversions solely on the digital channels or can these campaigns also result in offline conversions? If yes, how do we get offline conversion data?	Conversion could happen online or offline; for the latter, data will flow via the data lake
984	20 to 24 199	Engage users through various communication channels such as Push Notifications, In-app Messages, Email, SMS, WhatsApp, Interactive Newsfeeds, On-site Messaging, Website/App personalization and ad-retargeting	For clarity - what's your definition of "on-site messaging" and "website/app personalization" to distinguish them?	Web browser based notifications; adapting app/website basis customer attributes

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
985	24 200	Customer data must be stored and processed within India as per the applicable rules and regulations as prescribed/recommended by RBI, IRDAI, SEBI and other applicable regulators for data localization requirements	The currently widely accepted practice in the Indian banking and insurance industry is that non-PII data or data that does not have any other identifiable data can be stored outside India. For instance, some tracking data based on cookies etc. And this is compliant with the current regulatory requirements. Is this acceptable to LIC?	No data to be stored outside India For data storage please refer RBI, SEBI and IRDAI guidelines.
986	8 217	Enable users to identify and label their most important audience segments for easier targeting, personalization, and analysis of overall site performance according to these focused segments.	Can you please clarify this requirement. As site performance is across every customer set (LHS score)	Please be guided by the RFP.
987	5 214	Integrations are available to allow the CDP to ingest performance data back from the channel (e.g., opens, views and clicks from an ESP)	Can you provide details of how this data will be provided back to CDP from LIC's channel communication solution?	Bidder to decide and implement the ingestion process.
988	6 214	Ingest semi-structured and unstructured customer data	Can you elaborate from where the semi-structured and unstructured data will be captured? What is the use case and business outcome expected from this?	E.g., data from social listening tool

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
989	24 219	Import/export data (structured & unstructured) either as a batch or in near real-time through APIs, with a detailed explanation of these mechanisms for near real-time data availability.	Can you elaborate what do you mean by unstructured customer data. As customer data is for engagement so not sure what is the intend here for unstructured data. Can you define what near real-time duration will be?	E.g., data from social listening tool
990	2 214	Ingest and integrate customer behaviour data such as click stream data from website and mobile apps, as well as mobile SDKs (native connectors)	This is cookie level data which is not tied to any PII or individual. Is storing this data and processing it mandatory to be in India?	No data to be stored outside India For data storage please refer RBI, SEBI and IRDAI guidelines.
991	50 213	Ensure a solution availability of at least 99.99%, excluding agreed downtime, and design the solution with a resilient architecture that has no single point of failure.	Solution as a services for BFSI have a typical has a availability of 99.9. Is this a non-negotiable availability ask of the solution	Please refer corrigendum.
992	4 96	Sales Turnover and Company Net worth	The RFP has requested bidder Eligibility criteria as being profitable for at least 2 years out of the last 3 years, it would also be important to ensure the supporting	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			OEM is also profitable to ensure that LIC is well supported during the contract period . Considering this is an extremely strategic initiative for LIC, we recommend that the OEM too should have cash generated by a company's normal business operations. It helps determine whether a company generates sufficient positive cashflow to maintain and grow its operations, without external financing and is in good stead to support LIC for the years ahead.	
993	9 98	Solutions from OEM(s) for Campaign Management/ Customer Engagement/Marketing Automation capabilities (as outlined in the RFP), should have been implemented for 3 clients each with minimum of 5 crore user base.	The RFP states OEM Eligibility criteria as requiring the OEM to share at least 3 references with a client base of 5 Cr. Should these be across multi-channel and multi-solution like campaign management and orchestration including a delivery across email, SMS and WhatsApp, audience management, ab testing/ personalization solutions?	5cr requirement is for Campaign management across SMS, eMail, WhatsApp Please refer corrigendum. for details on "active user base"
994	9 98	Solutions from OEM(s) for Campaign Management/ Customer Engagement/Marketing Automation capabilities (as outlined in the RFP), should	Further to the above eligibility criteria, for clarity sake, please do advise if these reference need to be live and successfully operational for at least 1 year.	TBD

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		have been implemented for 3 clients each with minimum of 5 crore user base.		
995	15 218	Natively track data for all users anonymously across multiple channels of interaction without requiring authentication, including a description of the anonymous tracking methodology.	Can you please elaborate the tracking methodology here? Behavioral and business as usual tracking of digital platform is that in scope?	Bidder to propose the right tracking methodology to meet LIC requirements
996	3.2.3 223	Personalize any digital selling channel to reflect individual customer loyalty status, known attributes, preferences, relevant limited-time offers, and other significant factors.	<p>Offer Management: Could you please elaborate on the requirement on-managing and optimizing offers based on customer behavior, preferences, and lifecycle stage?</p> <p>Personalization Engine questions: Can you elaborate, LIC currently personalize customer interactions across different channels (e.g., email, SMS, mobile app, web):</p> <p>What data points are currently used for personalization (e.g., demographics, policy details, claims history)?</p> <p>What are the key customer segments within LIC that require tailored communication and offers?</p> <p>What is the desired level of</p>	Offer Management, Advanced analytics and AI/ML-based segmentation to be enabled via Data Lake. Proposed solution should enable hyper personalisation delivery of communication across email, push, SMS, web and app channels (using respected in scope components of this RFP)

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			personalization for different customer lifecycle stages (e.g., new policyholders, existing customers, high-value customers)?	
997	104 235	Content Creation with GenAI	While you have asked for content creation with GenAI, it comes with its own risk for adherence to copyright, brand guidelines or standards.. Considering LIC is a reputable brand with high visibility, this could attract litigation from vested parties basis the copyright risks from the ownership of the underlying data sets use to train the models. We see no guidelines or references to your brand safety from these risks. Are their any specific brand safety guidelines you seek in terms of indemnification of the content created via. such platforms?	Please be guided by the RFP. Responsible AI guidelines are provided in section 5.17 page 261
998	Clause: 5.3.1 Page 102	Bidder's experience in relevant projects with the proposed OEM tools	The new-age platforms are high in innovation & agility, which seems like the whole purpose of the 'NextGen-Martech" RFP. Many traditional players might have customer examples of the past, but they can't help you in the future to be the state that we strive to achieve. Hence, giving such high weightage to the past experience of the bidder with OEM may not yield the best results. Can we relook at relaxing the weight (currently carried 12 marks) of this?	Please refer corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
999	Form T-1C: Bidder's Eligibility Criteria as per the RFP, Sr. No. 8, Pg. No. 127	<p>Client Reference for Bidder</p> <p>Bidder must have implemented and managed the MarTech capabilities described in this RFP with at least 1 crore active users.</p>	<p>We wish to highlight that we are part of a global brand that has presence in over 160 countries and each of these countries has a member firm specific to the country. Since we operate from India, we are not allowed to work for clients in other countries. The client has placed orders on our member firm in the specific country and we are part of the same global brand name. We request LIC to consider the credential thus submitted of our member firm under the same global brand name</p>	Please refer corrigendum.
1000	3.5.6 Obligation to Indemnify LIC, page 45	<p>3.5.6.1 For breach of IPR Rights</p> <p>1. the Bidder shall indemnify and hold harmless, free of costs, LIC and its employees and officers from and against all suits, actions or administrative proceedings, claims, demands, losses, damages, costs, and expenses of any nature, including attorney's fees and expenses, which may arise in respect of the Services provided by the Bidder under this Contract, as a result of any</p>	<p>Request to add the underline and remove the strike through matter from the clause as under:</p> <p>1. the Bidder shall indemnify and hold harmless, free of costs, LIC and its employees and officers from and against all suits, actions or administrative proceedings, claims, demands, losses, damages, costs, and expenses of any nature, including <u>reasonable</u> attorney's fees and expenses, which may arise in respect of the Services provided by the Bidder under this Contract, as a result of any infringement or alleged infringement of any patent, utility model, registered design, copyright, or other Intellectual Proprietary Rights (IPR) or trademarks,</p>	Please be guided by the RFP.

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		<p>infringement or alleged infringement of any patent, utility model, registered design, copyright, or other Intellectual Proprietary Rights (IPR) or trademarks, registered or otherwise existing on the date of the contract arising out of or in connection with:</p> <p>Any design, data, drawing, specification, or other documents or Services provided or a. designed by the Bidder for or on behalf of LIC.</p> <p>The delivery of the Services by the Bidder or the use of the Services at LIC's Site b.</p> <p>2. Such indemnity shall not cover any use of the Services or any part thereof other than for the purpose indicated by or to be reasonably inferred from the contract, neither any infringement resulting from the use of the</p>	<p>registered or otherwise existing on the date of the contract arising out of or in connection with:</p> <p>Any design, data, drawing, specification, or other documents or Services provided or a. designed by the Bidder for or on behalf of LIC.</p> <p>The delivery of the Services by the Bidder or the use of the Services at LIC's Site b.</p> <p>2. Such indemnity shall not cover any use of the Services or any part thereof other than for the purpose indicated by or to be reasonably inferred from the contract, neither any infringement resulting from the use of the Services or any part thereof, or any service/products produced</p> <p>a. thereby in association or combination with any other service, equipment, plant, or a. materials not delivered by the Bidder.</p> <p><u>b. Bidder's compliance with LIC's specific technical designs or instructions (except where Bidder knew or should have known that such compliance was likely to result in an Infringement Claim and Bidder did not inform LIC of the same);</u></p> <p><u>c. Use of a superseded release of some or all of the Deliverables or LIC's failure to use any modification of the Deliverable furnished under this Agreement including,</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Services or any part thereof, or any service/products produced thereby in association or combination with any other service, equipment, plant, or a materials not delivered by the Bidder.</p> <p>3. If any proceedings are brought, or any claim is made against LIC arising out of the matters referred above, LIC shall promptly notify the Bidder. At its own expense and in LIC's name, the Bidder may conduct such proceedings and negotiations to settle any such proceedings or claim, keeping LIC informed</p>	<p><u>but not limited to, corrections, fixes, or enhancements made available by the Bidder</u></p> <p>3. If any proceedings are brought, or any claim is made against LIC arising out of the matters referred above, LIC shall promptly (<u>not later than twenty four hours</u>) notify the Bidder. At its own expense and in LIC's name, the Bidder may conduct such proceedings and negotiations to settle any such proceedings or claim, keeping LIC informed.</p>	
1001		<p>4. If the Bidder fails to notify LIC within twenty-eight (28) days after receiving such notice that it intends to conduct any such proceedings or claim, then LIC shall be free to conduct the same on its behalf at the risk and cost</p>	<p>Request to add the underline and remove the strike through matter from the clause as under:</p> <p>4. If the Bidder fails to notify LIC within twenty-eight (28) days after receiving such notice that it intends to conduct any such proceedings or claim, then LIC shall be free to conduct the same on its behalf</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>to the Bidder</p> <p>5. At the Bidder's request, LIC shall afford all available assistance to the Bidder in conducting such proceedings or claims and shall be reimbursed by the Bidder for all reasonable expenses.</p>	<p>at the risk and cost to the Bidder.</p> <p><u>However LIC shall not make any statement or admission in relation to such claim which may prejudicially affect the chances of settlement or defense of such claim.</u></p> <p>5. At the Bidder's request, LIC shall afford all available assistance to the Bidder in conducting such proceedings or claims and shall be reimbursed by the Bidder for all reasonable expenses.</p> <p><u>In the event that LIC is enjoined or otherwise prohibited, or is reasonably likely to be enjoined or otherwise prohibited, from using any Deliverable as a result of or in connection with any claim for which Bidder is required to indemnify LIC, according to a final decision of the courts or in the view of Bidder, Bidder, may at its own expense and option: (i) procure for LIC the right to continue using such Deliverable; (ii) modify the Deliverable so that it becomes non-infringing without materially altering its capacity or performance; (iii) replace the Deliverable with work product that is equal in capacity and performance but is non-infringing; or (iv) If such measures</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p><u>do not achieve the desired result and if the infringement is established by a final decision of the courts or a judicial or extrajudicial settlement, the Bidder shall refund the LIC the fees effectively paid for that Deliverable by the LIC subject to depreciation for the period of Use, on a straight line depreciation over a 5 year period basis. The foregoing provides for the entire liability of the Bidder and the exclusive remedy of the LIC in matters related to infringement of third party intellectual property rights.</u></p> <p><u>LIC will defend, indemnify and hold harmless the Bidder, applicable Bidder affiliates (“Bidder Indemnified Party”) from and against any third party suit, proceedings damages, judgments, cost and expenses (including reasonable attorney fees) relating to any infringement claim by a third party to the extent based on any LIC materials provided to Bidder by or on behalf of LIC or the access and use by Bidder of any LIC provided software or material in connection with Bidder’s performance of Services hereunder without breaching the terms of this Agreement.</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p><u>Each party (in the capacity as Indemnifying Party) will defend, indemnify and hold the other party, its affiliates, directors, officers and employees (in the capacity of Indemnified Party) from and against any third-party claim, demand, suit, proceeding, cost and expenses therewith to the extent such demand, claim or action relates to or is based on any personal injury, death or damage to property caused by the negligence or willful misconduct of the Indemnifying Party or its agents and representatives, in the performance of this Agreement, unless caused by the negligence or misconduct of the other party/it's personnel.</u></p>	
1002	3.5.6.2 For Losses and Damages Caused by Bidder, page 46	1. the Bidder shall indemnify and keep harmless LIC, from and against, all actions, suit proceedings, losses, costs, damages, charges, claims, and demands of every nature and description brought or recovered against LIC because of any act or omission or willful default or gross negligence or willful trespass of the	Request to delete the clause	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Bidder, his agents, or employees despite all reasonable and proper precautions may have been taken, during the execution of the Services. The Bidder shall make good at his own expense all resulting losses and/or damages to:</p> <ul style="list-style-type: none"> a. the Services themselves or b. any other property of LIC or c. the lives, persons, or property of others <p>2. In case LIC is called upon to make good such costs, loss, or damages or to pay any compensation, including that payable under the provisions of the Workmen's Compensation Act or any statutory amendments thereof, the amount of any costs or charges including costs and charges in connection with legal proceedings, which LIC may incur about it, shall be charged to the</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Bidder. All sums payable by way of compensation under any of these conditions shall be considered reasonable compensation to be applied to the actual loss or damage sustained and whether or not any damage shall have been sustained.</p> <p>3. LIC shall have the power and right to pay or to defend or compromise any claim of threatened legal proceedings, or in anticipation of legal proceedings being instituted consequent on the action or default of the Bidder, to take such steps as may be considered necessary or desirable to ward off or mitigate the effect of such proceedings, charging to Bidder, as aforesaid, any sum or sums of money which may be paid and any expenses whether for reinstatement or otherwise which may be</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		incurred and the propriety of any such payment, defence or compromise, and the incurring of any such expenses shall not be called in question by the Bidder.		
1003	3.5.7 Confidentiality, Secrecy and Property and IPR Rights 3.5.7.1 Property Rights, page 46	1. Physical assets, e.g., Equipment, vehicles and materials made available to the Bidder by LIC or purchased by the Bidder wholly or partly with funds provided by LIC, shall be the property of LIC and shall be marked accordingly. Upon termination or expiration of this Contract, the Bidder shall make an inventory of such equipment, vehicles, and materials available to LIC and dispose of such equipment, vehicles, and materials in accordance with LIC's instructions. While in possession of such equipment, vehicles and materials, the Bidder, unless otherwise instructed	Request to add the underlined matter and delete the strikethrough matter from the clause: 1. Physical assets, e.g., Equipment, vehicles and materials made available to the Bidder by LIC or purchased by the Bidder wholly or partly with funds provided by LIC, shall be the property of LIC and shall be marked accordingly. Upon termination or expiration of this Contract, the Bidder shall make an inventory of such equipment, vehicles, and materials available to LIC and dispose of such equipment, vehicles, and materials in accordance with LIC's instructions. While in possession of such equipment, vehicles and materials, the Bidder, unless otherwise instructed by LIC in writing, shall insure them at the expense of LIC in an amount equal to their total replacement value. 2. Intangible assets, e.g., license	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>by LIC in writing, shall insure them at the expense of LIC in an amount equal to their total replacement value.</p> <p>2. Intangible assets, e.g., license agreements, Software Packages, and memberships for purposes of performance of this contract provided by LIC or purchased by the Bidder wholly or partly with funds provided by LIC, shall be the property of LIC and shall be registered accordingly., These shall be obtained in the name of LIC after obtaining LIC's prior written approval. LIC shall have an encumbered right to use such assets, even after the termination of the Contract. Any restrictions about the future use of these documents and software shall be specified in the Contract.</p> <p>3. Bidder's proposal could include resale of Third-</p>	<p>agreements, Software Packages, and memberships for purposes of performance of this contract provided by LIC or purchased by the Bidder wholly or partly with funds provided by LIC, shall be the property of LIC and shall be registered accordingly., These shall be obtained in the name of LIC after obtaining LIC's prior written approval. LIC shall have an encumbered right to use such assets, even after the termination of the Contract. Any restrictions about the future use of these documents and software shall be specified in the Contract.</p> <p>3. Bidder's proposal could include resale of Third-Party Products and/or Services to LIC. All Products and Services sold by the Bidder will be subject to the Third-Party Supplier's applicable terms as mentioned under EULA / EUMA, which shall constitute an agreement between LIC and the Third-Party Supplier only, and not the Bidder. Bidder will pass through any and all Third-Party Supplier's warranties, indemnities or other commitments made by such Third-Party Supplier with respect to any Products or Services to LIC and will provide commercially reasonable assistance to LIC in enforcement thereof. Title and risk of loss in the Products will</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Party Products and/or Services to LIC. All Products and Services sold by the Bidder will be subject to the Third-Party Supplier's applicable terms as mentioned under EULA / EUMA, which shall constitute an agreement between LIC and the Third-Party Supplier only, and not the Bidder. Bidder will pass through any and all Third-Party Supplier's warranties, indemnities or other commitments made by such Third-Party Supplier with respect to any Products or Services to LIC and will provide commercially reasonable assistance to LIC in enforcement thereof. Title and risk of loss in the Products will each pass to LIC from the Bidder immediately upon delivery to LIC. All Products and Services will be resold by Bidder on an —as isll basis</p>	<p>each pass to LIC from the Bidder immediately upon delivery to LIC. All Products and Services will be resold by Bidder on an —as isll basis without any additional warranty, indemnity, liability of any kind whatsoever. LIC hereby agrees that the Bidder will not be liable for any claims arising out of any act or omission, including negligence, by such Third-Party Supplier, including delays in shipping or delivery of non-functional or incorrect Products or defective performance of the Products or Services, however, the Bidder agrees to provide commercially reasonable assistance to LIC in enforcement thereof.</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		without any additional warranty, indemnity, liability of any kind whatsoever. LIC hereby agrees that the Bidder will not be liable for any claims arising out of any act or omission, including negligence, by such Third-Party Supplier, including delays in shipping or delivery of non-functional or incorrect Products or defective performance of the Products or Services, however, the Bidder agrees to provide commercially reasonable assistance to LIC in enforcement thereof.		
1004		3.5.7.2 IPR (Intellectual property rights) Rights 3.5.7.1 (i) Subject to (a) LIC will own the Intellectual Property Rights (IPRs) of the proposed Data, Reporting and Analytics Platform solution. (b) The Intellectual Property Rights	Request to add the underlined matter and delete the strikethrough matter from the clause: 3.5.7.2 IPR (Intellectual property rights) Rights <u>3.5.7.1 (i) Subject to (a)</u> LIC will own the Intellectual Property Rights (IPRs) of the proposed Data, Reporting and Analytics Platform solution. <u>(b)</u> The Intellectual	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>(IPR) for the bespoke development done, analytical models developed and any customization/s during the implementation of the project will lie with LIC; provided all the payments due to the Bidder for the Deliverables rendered under the Contract have already been paid by LIC to the Bidder.</p> <p>3.5.7.1 (ii) Bidder's Proprietary Software and Pre-Existing IP. LIC acknowledges and agrees that this is a professional services agreement and this agreement is not intended to be used for licensing of any Bidder's proprietary software or tools. If Bidder and LIC mutually agree that the Bidder provides to LIC any proprietary software or tools of Bidder or of a third party, the parties shall</p>	<p>Property Rights (IPR) for the bespoke development done, analytical models developed and any customization/s during the implementation of the project will lie with LIC; <u>provided all the payments due to the Bidder for the Deliverables rendered under the Contract have already been paid by LIC to the Bidder.</u></p> <p><u>3.5.7.1 (ii) Bidder's Proprietary Software and Pre-Existing IP. LIC acknowledges and agrees that this is a professional services agreement and this agreement is not intended to be used for licensing of any Bidder's proprietary software or tools. If Bidder and LIC mutually agree that the Bidder provides to LIC any proprietary software or tools of Bidder or of a third party, the parties shall negotiate and set forth the applicable terms and conditions in a separate license agreement and the provisions of this section shall not apply to any deliverables related to customization or implementation of any such proprietary software or products of Bidder or of a third party. Further, LIC acknowledges that in performing Services under this Agreement Bidder may use Bidder's proprietary materials including without limitation any software (or any</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>negotiate and set forth the applicable terms and conditions in a separate license agreement and the provisions of this section shall not apply to any deliverables related to customization or implementation of any such proprietary software or products of Bidder or of a third party. Further, LIC acknowledges that in performing Services under this Agreement Bidder may use Bidder’s proprietary materials including without limitation any software (or any part or component thereof), tools, methodology, processes, ideas, know-how and technology that are or were developed or owned by Bidder prior to or independent of the Services performed hereunder or any improvements, enhancements, modifications or</p>	<p><u>part or component thereof), tools, methodology, processes, ideas, know-how and technology that are or were developed or owned by Bidder prior to or independent of the Services performed hereunder or any improvements, enhancements, modifications or customization made thereto as part of or in the course of performing the Services hereunder, (“Bidder Pre-Existing IP”). Bidder agrees that except with prior consent of LIC, Bidder shall not embed or incorporate any Bidder Pre-Existing IP. (Notwithstanding anything to the contrary contained in this Agreement, Bidder shall continue to retain all the ownership, the rights title and interests to all Bidder Pre-Existing IP and nothing contained herein shall be construed as preventing or restricting Bidder from using Bidder Pre-Existing IP in any manner.</u></p> <p>The Bidder claims and represents that it has obtained appropriate rights to provide/use the Deliverables and Services upon the terms and conditions contained in this RFP.</p> <p>1. The Bidder shall be responsible at its own cost for obtaining all necessary authorizations and consents from third</p>	

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		<p>customization made thereto as part of or in the course of performing the Services hereunder, (“Bidder Pre-Existing IP”). Bidder agrees that except with prior consent of LIC, Bidder shall not embed or incorporate any Bidder Pre-Existing IP. (Notwithstanding anything to the contrary contained in this Agreement, Bidder shall continue to retain all the ownership, the rights title and interests to all Bidder Pre-Existing IP and nothing contained herein shall be construed as preventing or restricting Bidder from using Bidder Pre-Existing IP in any manner.</p> <p>The Bidder claims and represents that it has obtained appropriate rights to provide/use the Deliverables and Services upon the terms and</p>	<p>party licensors of Software used by Bidder in performing its obligations under this Project.</p> <p>2. If a third party’s claim endangers or disrupts LIC’s use of the Deliverables, the Bidder shall at no further expense, charge, fee or cost to LIC, (i) obtain a license so that LIC may continue use of the Deliverables in accordance with the terms of this RFP.</p> <p>3. Bidder shall indemnify and keep fully and effectively indemnified LIC from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes used by Bidder or his subcontractors or in respect of any other services rendered under this RFP. The bidder shall indemnify LIC against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, or any part thereof in India.</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>conditions contained in this RFP.</p> <ol style="list-style-type: none"> 1. The Bidder shall be responsible at its own cost for obtaining all necessary authorizations and consents from third party licensors of Software used by Bidder in performing its obligations under this Project. 2. If a third party's claim endangers or disrupts LIC's use of the Deliverables, the Bidder shall at no further expense, charge, fee or cost to LIC, (i) obtain a license so that LIC may continue use of the Deliverables in accordance with the terms of this RFP. 3. Bidder shall indemnify and keep fully and effectively indemnified LIC from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes used by Bidder 		

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		or his subcontractors or in respect of any other services rendered under this RFP. The bidder shall indemnify LIC against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, or any part thereof in India.		
1005		<p>4. The Bidder shall, at their own expense, defend and indemnify LIC against all third-party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.</p> <p>5. The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If LIC is required to pay compensation to a third</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>4. The Bidder shall, at their own expense, defend and indemnify LIC against all third-party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.</p> <p>5. The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If LIC is required to pay compensation to a third party resulting from such infringement, the bidder shall be fully responsible for, including all expenses and court and legal</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>party resulting from such infringement, the bidder shall be fully responsible for, including all expenses and court and legal fees.</p> <p>6. LIC will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.</p> <p>7. The Bidder shall grant to LIC a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity.</p> <p>8. All deliverables, outputs, plans, drawings, specifications, designs,</p>	<p>fees.</p> <p>6. LIC will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.</p> <p>7. To the extent that any Bidder Pre-Existing IP or a portion thereof is incorporated or contained in a Deliverable under the Contract The Bidder shall grant to LIC a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity.</p> <p>8. <u>Subject to 3.5.7.2</u> All deliverables, outputs, plans, drawings, specifications, designs, reports, and other documents and software submitted by the Bidder under this Contract shall become and remain the property of LIC and shall be subject to laws of Copyright Act 1957, and must not be shared with third parties or reproduced, whether in whole or part, without LIC's prior written consent. The Bidder shall, not later than upon termination or expiration of this Contract, deliver all</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>reports, and other documents and software submitted by the Bidder under this Contract shall become and remain the property of LIC and shall be subject to laws of Copyright Act 1957, and must not be shared with third parties or reproduced, whether in whole or part, without LIC's prior written consent. The Bidder shall, not later than upon termination or expiration of this Contract, deliver all such documents and software to LIC, together with a detailed inventory thereof. The Bidder may retain a copy of such documents and software but shall not use it for commercial purposes. All IPR including the source code and materials developed or otherwise obtained independently of the efforts of a Party under this Agreement (—pre-</p>	<p>such documents and software to LIC, together with a detailed inventory thereof. The Bidder may retain a copy of such documents and software but shall not use it for commercial purposes. All IPR including the source code and materials developed or otherwise obtained independently of the efforts of a Party under this Agreement (—pre-existing work) including any enhancement or modification thereto shall remain the sole property of that Party. During the performance of the services for this agreement, each party grants to the other party (and their sub-contractors as necessary) a non-exclusive license to use, reproduce and modify any of its pre-existing work provided to the other party solely for the performance of such services for duration of the Term of this Agreement. Except as may be otherwise explicitly agreed to in a statement of services, upon payment in full, the Bidder should grant LIC a non-exclusive, perpetual, fully paid-up license to use the pre-existing work in the form delivered to LIC as part of the service or deliverables only for its internal business operations. Under such license, either of parties will have no right to sell , lease, exchange,</p>	

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		<p>existing work) including any enhancement or modification thereto shall remain the sole property of that Party. During the performance of the services for this agreement, each party grants to the other party (and their sub-contractors as necessary) a non-exclusive license to use, reproduce and modify any of its pre-existing work provided to the other party solely for the performance of such services for duration of the Term of this Agreement. Except as may be otherwise explicitly agreed to in a statement of services, upon payment in full, the Bidder should grant LIC a non-exclusive, perpetual, fully paid-up license to use the pre-existing work in the form delivered to LIC as part of the service or deliverables only for its internal business operations. Under</p>	<p><u>mortgage, pledge, license, sub license, assign or in any other way convey, transfer or alienate the pre-existing work of the other party to a Third Party. LIC's license to pre-existing work is conditioned upon its compliance with the terms of this Agreement and the perpetual license applies solely to the pre-existing work that bidder leaves with LIC at the conclusion of performance of the services. <u>The foregoing license does not authorizes LIC to separate Vendor Pre-Existing IP from the Deliverable in which they are incorporated for creating a stand alone product for marketing to others; or reverse compile or in any other way arrive at or attempt to arrive at the source code of the Vendor Pre-Existing IP.</u></u></p> <p><u>Residuary Rights. Each Party shall be entitled to use in the normal course of its business and in providing same or similar services or development of similar deliverables for its other clients, the general knowledge and experience gained and retained in the unaided human memory of its personnel in the performance of this Agreement and Statement of Work(s) hereunder. For the purposes of clarity the Bidder shall be free</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		such license, either of parties will have no right to sell the pre-existing work of the other party to a Third Party. LIC's license to pre-existing work is conditioned upon its compliance with the terms of this Agreement and the perpetual license applies solely to the pre-existing work that bidder leaves with LIC at the conclusion of performance of the services.	<u>to provide any services or design any deliverable(s) that perform functions same or similar to the Deliverables being provided hereunder for the LIC, for any other client or LIC of the Bidder (including without limitation any affiliate, competitor or potential competitor of the LIC). Nothing contained in this Section shall relieve either party of its confidentiality obligations with respect to the proprietary and confidential information or material of the other party.</u>	
1006	3.5.7.3 Confidentiality, page 48	All documents, drawings, samples, data, associated correspondence or other information furnished by or on behalf of LIC to the Bidder in connection with and arising out of this RFP and the awarded contract, whether such information has been furnished before, during or following completion or termination of the contract, are confidential information and shall remain the	To be revised as a mutual clause	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>property of LIC and shall, without the prior written consent of LIC neither be divulged by the Bidder to any third party, nor be used by him for any purpose other than the design, procurement, or other services and activities required for the performance of this Contract. All copies of all such information in original shall be returned on completion of the Bidder's performance and obligations under this contract. The Selected Bidder shall be required to sign a Non-Disclosure Agreement with LIC as per prescribed format provided in Format T-12.</p>		
1007	3.5.7.6 Protection and Security of Personal Data, page 50	<p>1. Where the Bidder is processing Personal Data for LIC (as part of Services), the Bidder shall: Process the Personal Data only as a. per instructions from LIC (which may be</p>	<p>Request to add the following to the clause: LIC shall: (a) determine the purposes and means of the processing of personal data; (b) not instruct Bidder to process personal data in a manner that would constitute a breach of Data Protection Laws;</p>	<p>Please be guided by the RFP.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>specific instructions or instructions of a general nature) as set out in this Contract or as otherwise notified by LIC;</p> <p>b. Comply with all applicable laws;</p> <p>c. Process the Personal Data only to the extent and in such manner as is necessary for the discharge of the Bidder’s obligations under this Contract or as is required by Law or any Regulatory Body;</p> <p>d. Implement appropriate technical and organisational measures to protect Personal Data against unauthorized or unlawful Processing and accidental loss, destruction, damage, alteration, or disclosure. These measures shall be appropriate to the harm which might result from any unauthorized or unlawful Processing, accidental loss, destruction, or damage to the Personal</p>	<p>(c) where required by Data Protection Laws, take appropriate consents from the data subjects for the processing of personal data in connection with this DPA;</p> <p>(d) comply with all applicable data processing laws</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Data and having regard to the nature of the Personal Data which is to be protected;</p> <p>e. Take reasonable steps to ensure the reliability of its staff and agents who may have access to the Personal Data;</p> <p>f. Obtain prior written consent from LIC to transfer the Personal Data to any Subbidder for the provision of the Services;</p> <p>g. Not cause or permit the Personal Data to be transferred, stored, accessed, viewed, or processed outside of India without the prior written consent of LIC.</p> <p>h. Ensure that all staff and agents required to access the Personal Data are informed of the confidential nature of the Personal Data and comply with the obligations set out in this clause.</p> <p>i. Ensure that none of the</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>staff and agents publishes or disclose any personal data to any third parties unless directed in writing to do so by LIC.</p> <p>j. Not disclose Personal Data to any third parties in any circumstances other than with the written consent of LIC or applicable compliance with a legal obligation imposed upon LIC;</p> <p>2. Notify LIC (within five Working Days) if it receives the;</p> <p>a. a request from an employee of LIC to have access to his or other employees' Personal Data; or</p> <p>b. a complaint or request relating to LIC's obligations under the law;</p> <p>3. The provision of this clause shall apply during the contract period and indefinitely after its expiry.</p>		
1008	3.9.5.4 Limit on total Damages, page 76	However, deduction on account of damages for	Request to delete the clause	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>delays under this clause put together shall be subject to a maximum of 10% (or any other percentage if prescribed) of the entire value of the Contract of Services.</p> <p>Penalties/liabilities outside this clause shall be covered by GCC clause 3.12.</p>		
1009	<p>3.12 Defaults, Breaches, Termination and closure of Contract 3.12.1.2 Notice for Default: page 83</p>	<p>LIC may, without prejudice to any other remedy for breach of Agreement, by written notice of not less than 30 (thirty) days, terminate the Agreement in whole or in part:</p> <ol style="list-style-type: none"> 1. If Selected Bidder fails to deliver any or all the obligations within the time period specified in the Agreement, or any extension thereof granted by LIC; 2. If Selected Bidder fails to perform any other obligation(s) under the Agreement; 3. Violations of any terms 	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>LIC may, without prejudice to any other remedy for breach of Agreement, by written notice of not less than 30 (thirty) days, terminate the Agreement in whole or in part:</p> <ol style="list-style-type: none"> 1. If Selected Bidder fails to deliver any or all the obligations within the time period specified in the Agreement, or any extension thereof granted by LIC; 2. If Selected Bidder fails to perform any other obligation(s) under the Agreement, <u>and such failure has not been remedied within the notice period above;</u> 3. Violations of any terms and conditions stipulated in the <u>Agreement/Contract</u> RFP; 	<p>Please be guided by the RFP.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>and conditions stipulated in the RFP;</p> <p>4. On happening of any termination event mentioned herein above in this Agreement.</p> <p>After such a show-cause notice, all payments to the Bidder would be suspended as per GCC clause 3.10.6 above to safeguard needed recoveries due to invoking contractual remedies.</p> <p>In the event LIC terminates the Contract in whole or in part for the breaches attributable to Service Provider, LIC may procure, upon such terms and in such manner as it deems appropriate, software and Services similar to those undelivered, and subject to limitation of liability clause of this RFP Bidder shall be liable to LIC for any increase in cost for such similar Technology Solution and/or Services. However, Bidder shall</p>	<p>4. On happening of any termination event mentioned herein above in this Agreement.</p> <p>After such a show cause notice, all payments to the Bidder would be suspended as per GCC clause 3.10.6 above to safeguard needed recoveries due to invoking contractual remedies.</p> <p>In the event LIC terminates the Contract in whole or in part for the breaches attributable to Service Provider, LIC may procure, upon such terms and in such manner as it deems appropriate, software and Services similar to those undelivered at its own cost. and subject to limitation of liability clause of this RFP Bidder shall be liable to LIC for any increase in cost for such similar Technology Solution and/or Services. However, Bidder shall continue performance of the Contract to the extent not terminated.</p> <p>If the Contract is terminated under any termination clause, Bidder shall handover all documents/ executable/ Bank's data or any other relevant information to LIC in timely manner and in proper format as per scope of this RFP and shall also <u>reasonably</u> support the orderly transition to another Selected bidder or to LIC .</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>continue performance of the Contract to the extent not terminated.</p> <p>If the Contract is terminated under any termination clause, Bidder shall handover all documents/ executable/ Bank's data or any other relevant information to LIC in timely manner and in proper format as per scope of this RFP and shall also support the orderly transition to another Selected bidder or to LIC .</p> <p>During the transition, Bidder shall also support LIC on technical queries/support on process implementation or in case of software provision for future upgrades.</p> <p>LIC 's right to terminate the Contract will be in addition to the penalties / liquidated damages and other actions as specified in this RFP.</p>	<p>During the transition, Bidder shall also support LIC on technical queries/support on process implementation or in case of software provision for future upgrades.</p> <p>LIC 's right to terminate the Contract will be in addition to the penalties / liquidated damages and other actions as specified in this RFP.</p>	
1010	3.12.1.3 Remedies	3. Risk and Cost	Request to delete the clause	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	for Breaches/Default page 84	Procurement: In addition to termination for default, LIC shall be entitled, and it shall be lawful on his part, to procure Services similar to those terminated, with such terms and conditions and in such manner as it deems fit at the —Risk and Costl of the Bidder. Such Risk and Cost Procurement must be contracted within nine months from the breach of contract. The Bidder shall be liable for any loss which LIC may sustain on that account provided the procurement, or, if there is an agreement to procure, such agreement is made. The Bidder shall not be entitled to any gain on such procurement, and the manner and method of such procurement shall be at the discretion of LIC. It shall not be necessary for LIC to notify the Bidder of such procurement. It shall, however, be at the		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		discretion of LIC to collect or not the security deposit from the firm/firms on whom the contract is placed at the risk and cost of the defaulted firm		
1011	3.12.1.4 Limitation of Liability page 85	<p>Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall not exceed the total Contract Price, provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any obligation of the Bidder to indemnify LIC concerning IPR infringement.</p> <p>1. The maximum aggregate liability of Selected Bidder, in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement/Contract, damage(s) occasioned by</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall not exceed the total <u>amount paid to Bidder by LIC under Contract, during the preceding twelve months, that gives rise to such liability (as of the date the liability arose)</u>Contract Price, provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any obligation of the Bidder to indemnify LIC concerning IPR infringement.</p> <p>1. The maximum aggregate liability of Selected Bidder, in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement/Contract, damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, Regulatory</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Selected Bidder for breach of Confidentiality Obligations, Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder shall not exceed the total Project Cost.</p> <p>2. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims including loss of profit, loss of business or revenue.</p> <p>3. The limitations set forth herein shall not apply with respect to: claims that are the subject of indemnification pursuant to infringement of third party a. Intellectual Property Right; damage(s) occasioned by</p>	<p>or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder shall not exceed the total Project Cost.</p> <p>2. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims including loss of profit, loss of business or revenue.</p> <p>3. The limitations set forth herein shall not apply with respect to:</p> <p>a. claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right;</p> <p>b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder.</p> <p>c. damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations,</p> <p>d. Regulatory or Statutory fines imposed by a Government or Regulatory Agency for non-compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder.</p> <p>For the purpose of clause 3.12.1.4(iii)(b)</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>the Gross Negligence or Willful Misconduct of Selected b.Bidder. damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, c. Regulatory or Statutory fines imposed by a Government or Regulatory Agency for d.non compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder. For the purpose of clause 3.12.1.4(iii)(b) “Gross Negligence” means any act or failure to act by a party which was in reckless disregard of or gross indifference to the obligation of the party under this Agreement and which causes injury, damage to life, personal safety, real property, harmful consequences to</p>	<p>“Gross Negligence” means any act or failure to act by a party which was in reckless disregard of or gross indifference to the obligation of the party under this Agreement and which causes injury, damage to life, personal safety, real property, harmful consequences to the other party, which such party knew, or would have known if it was acting as a reasonable person, would result from such act or failure to act for which such Party is legally liable. Notwithstanding the forgoing, Gross Negligence shall not include any action taken in good faith. “Willful Misconduct” means any act or failure to act with an intentional disregard of any provision of this Agreement, which a party knew or should have known if it was acting as a reasonable person, which would result in injury, damage to life, personal safety, real property, harmful consequences to the other party, but shall not include any error of judgment or mistake made in good faith.</p> <p><u>The Bidder shall be excused and not be liable or responsible for any delay or failure to perform the Services or failure of the Services or a Deliverable under this Agreement to the extent that such delay or</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>the other party, which such party knew, or would have known if it was acting as a reasonable person, would result from such act or failure to act for which such Party is legally liable. Notwithstanding the forgoing, Gross Negligence shall not include any action taken in good faith. “Willful Misconduct” means any act or failure to act with an intentional disregard of any provision of this Agreement, which a party knew or should have known if it was acting as a reasonable person, which would result in injury, damage to life, personal safety, real property, harmful consequences to the other party, but shall not include any error of judgment or mistake made in good faith.</p>	<p><u>failure has arisen as a result of any delay or failure by the LIC or its employees or agents or third party service providers to perform any of its duties and obligations as set out in this Agreement. In the event that the Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the LIC, the Bidder shall be allowed an additional period of time to perform its obligations and unless otherwise agreed the additional period shall be equal to the amount of time for which Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the LIC. Such failures or delays shall be brought to the notice the LIC and subject to mutual agreement with the LIC, the Bidder shall take such actions as may be necessary to correct or remedy the failures or delays. The Bidder shall be entitled to invoice the LIC for additional costs incurred in connection with correction or remedy as above at an agreed t&m rate card.</u></p>	
1012	3.12.3 Closure of Contract 3.12.3.2 Cessation of	Upon termination of this Contract under Clauses GCC 3.12.1 or 3.12.2	Request to delete the strikethrough matter from the clause: Upon termination of this Contract under	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	Rights and Obligations page 87	hereof or expiration of this Contract under GCC clause 3.12.3.1, all rights and obligations of the Parties hereunder shall cease, except (i) such rights and obligations as may have accrued on the date of termination or expiration, (ii) the obligation of confidentiality outlined in GCC clause 3.5.7. (iii) the Bidder's obligation to permit inspection, copying and auditing of their accounts and records outlined in GCC clause 3.5.11 and to cooperate and assist in any inspection or investigation, and (iv) any right a Party may have under the Applicable Law.	Clauses GCC 3.12.1 or 3.12.2 hereof or expiration of this Contract under GCC clause 3.12.3.1, all rights and obligations of the Parties hereunder shall cease, except (i) such rights and obligations as may have accrued on the date of termination or expiration, (ii) the obligation of confidentiality outlined in GCC clause 3.5.7. (iii) the Bidder's obligation to permit inspection, copying and auditing of their accounts and records outlined in GCC clause 3.5.11 and to cooperate and assist in any inspection or investigation, and (iv) any right a Party may have under the Applicable Law.	
1013	3.12.3.5 Survival page 88	The following clauses survive the termination and expiry of the contract: a. Intellectual Property Rights; b. Indemnity; c. Insurance; d. Confidentiality and	Request to delete the strikethrough matter from the clause: The following clauses survive the termination and expiry of the contract: a. Intellectual Property Rights; b. Indemnity; e. Insurance; d. Confidentiality and privacy;	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		privacy; e. Protection of personal information; f. Security; g. Audit and access; and h. Knowledge transfer	e. Protection of personal information; f. Security; g. Audit and access; and h. Knowledge transfer i. Warranty j. Non-Disclosure Agreement	
1014	3.12.3.6 Consequences of Termination of the Selected Bidder page 88	In the event of termination of the selected bidder(Bidder) due to any cause whatsoever, [whether consequent to the stipulated terms of the RFP, end of project life or otherwise], LIC shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the terminated Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach. The terminated Bidder shall support takeover of	Request to add the underlined matter and delete the strikethrough matter from the clause: In the event of termination of the selected bidder(Bidder) due to any cause whatsoever, [whether consequent to the stipulated terms of the RFP, end of project life or otherwise], LIC <u>and Bidder</u> shall <u>mutually agree</u> be entitled to impose any such obligations and conditions and issue any <u>on any</u> clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the terminated Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach. The terminated Bidder shall <u>reasonably</u> support <u>the</u> takeover of the solution by LIC or a new Bidder selected by LIC for continuity of the project during the period of transition. This period of transition shall not exceed six months from the effective date of termination <u>and shall be</u>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>the solution by LIC or a new Bidder selected by LIC for continuity of the project during the period of transition. This period of transition shall not exceed six months from the effective date of termination. Nothing herein shall restrict the right of LIC to invoke the Performance Bank Guarantee and take other actions as defined in this RFP and pursue such other rights and/or remedies that may be available under law or otherwise.</p> <p>The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the RFP that are expressly or by implication intended to come into or continue in force on or after such termination.</p>	<p><u>on mutually agreed terms</u>. Nothing herein shall restrict the right of LIC to invoke the Performance Bank Guarantee and take other actions as defined in this RFP and pursue such other rights and/or remedies that may be available under law or otherwise.</p> <p>The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the RFP that are expressly or by implication intended to come into or continue in force on or after such termination.</p>	
1015	3.13.1 Code of Integrity	Without prejudice to the rights of LIC under Clause	Request to add the underlined matter and delete the strikethrough matter from the	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	page 89	above and the rights and remedies which LIC may have under the Letter of Notification of Award or the Agreement, if the bidder, as the case may be, is found by LIC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Selection Process, or after the issue of the Letter of Notification of Award or the execution of the Agreement, such Bidder shall not be eligible to participate in any IT/Consultancy related tenders or RFP issued by LIC for a period of 3 years from the date of such finding, as the case may be.	<p>clause: Without prejudice to the rights of LIC under Clause above and the rights and remedies which LIC may have under the Letter of Notification of Award or the Agreement, if the bidder, as the case may be, is found by LIC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Selection Process, or after the issue of the Letter of Notification of Award or the execution of the Agreement, such Bidder shall not be eligible to participate in <u>the current bid.</u> any IT/Consultancy related tenders or RFP issued by LIC for a period of 3 years from the date of such finding, as the case may be.</p>	
1016	3.13.4.3 Remedies in addition to the above page 91	In addition to the above penalties, LIC shall be entitled, and it shall be lawful on his part, to:	Request to delete the strikethrough matter from the clause: In addition to the above penalties, LIC shall be entitled, and it shall be lawful on	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>1. File information against Bidder or any of its successors with the Competition Commission of India for further processing in case of anti-competitive practices;</p> <p>2. Initiate proceedings in a court of law against Bidder or any of its successors under the Prevention of Corruption Act, 1988 or the Indian Penal Code or any other law for transgression not addressable by other remedies listed in this sub-clause.</p> <p>3. Remove the Bidder or any of its successors from the list of registered suppliers for a period not exceeding two years. Suppliers removed from the list of registered suppliers or their related entities may be allowed to apply afresh for registration after the expiry of the removal period.</p>	<p>his part, to:</p> <p>1. File information against Bidder or any of its successors with the Competition Commission of India for further processing in case of anti-competitive practices;</p> <p>2. Initiate proceedings in a court of law against Bidder or any of its successors under the Prevention of Corruption Act, 1988 or the Indian Penal Code or any other law for transgression not addressable by other remedies listed in this sub-clause.</p> <p>3. Remove the Bidder or any of its successors from the list of registered suppliers for a period not exceeding two years. Suppliers removed from the list of registered suppliers or their related entities may be allowed to apply afresh for registration after the expiry of the removal period.</p> <p>4. Initiate suitable disciplinary or criminal proceedings against any individual or staff found responsible.</p> <p>5. Debar, a Bidder, from participation in future procurements without prejudice to LIC's legal rights and remedies. Debarment shall automatically extend to all the allied firms of the debarred firm. LIC may debar a Bidder or any of its</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>4. Initiate suitable disciplinary or criminal proceedings against any individual or staff found responsible.</p> <p>5. Debar, a Bidder, from participation in future procurements without prejudice to LIC's legal rights and remedies. Debarment shall automatically extend to all the allied firms of the debarred firm. LIC may debar a Bidder or any of its successors from participating in any Procurement Process undertaken by all its procuring entities for a period not exceeding two years commencing from the date of debarment for misdemeanours listed in GCC sub-clause 3.13.3) above.</p>	<p>successors from participating in any Procurement Process undertaken by all its procuring entities for a period not exceeding two years commencing from the date of debarment for misdemeanours listed in GCC sub-clause 3.13.3) above.</p>	
1017	Form T-10: Integrity Pact, page 153	Section 3 - Disqualification from Procurement Process and exclusion from future contracts	Request to add the underlined matter and delete the strikethrough matter from the clause: Section 3 - Disqualification from	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>If the <u>‘Bidder</u>’, before award or during execution, has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the <u>‘Bidder</u>’ from the Procurement Process or take action as per the procedure mentioned in the —Guidelines on Banning of business dealings.</p> <p>Section 4 - Compensation for Damages</p> <p>1. If the Principal has disqualified the <u>‘Bidder</u>’ from the Procurement Process prior to the award according to Section 3, the Principal is entitled to demand and recover from the <u>‘Bidder</u>’ the damages equivalent to Earnest Money Deposit/Bid Security.</p> <p>2. If the Principal has</p>	<p>Procurement Process and exclusion from future contracts</p> <p>If the <u>‘Bidder</u>’, before award or during execution, has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the <u>‘Bidder</u>’ from the Procurement Process or take action as per the procedure mentioned in the —Guidelines on Banning of business dealings.</p> <p>Section 4 - Compensation for Damages</p> <p>1. If the Principal has disqualified the <u>‘Bidder</u>’ from the Procurement Process prior to the award according to Section 3, the Principal is entitled to demand and recover from the <u>‘Bidder</u>’ the damages equivalent to Earnest Money Deposit/Bid Security.</p> <p>2. If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Bidder liquidated damages of the contract value or the amount equivalent to Performance Bank Guarantee.</p> <p>Section 9 - Pact Duration</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Bidder liquidated damages of the contract value or the amount equivalent to Performance Bank Guarantee</p> <p>Section 9 - Pact Duration</p> <p>1. This Pact begins when both parties have legally signed it. It expires for the Bidder 12 months after the last payment under the contract and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the Bidders and exclusion from future business dealings.</p> <p>2. If any claim is made/lodged during this time, the same shall be binding and continue to be</p>	<p>1. 1. This Pact begins when both parties have legally signed it. It expires for the Bidder 12 <u>6</u> months after the last payment under the contract and for all other Bidders 6 <u>1</u> months after the contract has been awarded. Any violation of the same would entail disqualification of the Bidders and exclusion from future business dealings.</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		valid despite the lapse of this pact as specified above unless it is discharged/determined by the Head of the Procuring Organisation..		
1018	Form T-12: Non-Disclosure Agreement, page 159	<p>This Non-Disclosure Agreement (hereinafter referred to as —Agreement) is made and entered into this day of in the year Two Thousand and Twenty ____ (202_) at _____.</p> <p>BY AND BETWEEN Life Insurance Corporation of India (hereinafter referred to as —LIC or “Disclosing Party”), a statutory corporation established under section 3 of Life Insurance Corporation Act 1956 (XXXI of 1956) and having its Corporate Office at —Yogakshemall, Jeevan Bima Marg, Mumbai – 400021 (which expression, unless repugnant to the context and meaning thereof, shall include its</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>This Non-Disclosure Agreement (hereinafter referred to as —Agreement) is made and entered into this day of in the year Two Thousand and Twenty ____ (202_) at _____.</p> <p>BY AND BETWEEN Life Insurance Corporation of India (hereinafter referred to as —LIC or “Disclosing Party”), a statutory corporation established under section 3 of Life Insurance Corporation Act 1956 (XXXI of 1956) and having its Corporate Office at —Yogakshemall, Jeevan Bima Marg, Mumbai –400021 (which expression, unless repugnant to the context and meaning thereof, shall include its successors in business and permitted assigns) as PARTY OF THE FIRST PART AND Company Name & Address _____</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>successors in business and permitted assigns) as PARTY OF THE FIRST PART AND Company Name & Address _____ _____ and having its registered office at, _____ _____</p> <p>hereinafter referred to as the _____ or “Recipient” (which expression, unless repugnant to the context and meaning thereof, shall include its successors in business and permitted assigns) as PARTY OF THE SECOND PART. < Company Name & Address> shall be referred to herein as a —Respondent”.</p> <p>LIC and the Recipient shall individually be referred to as —Party and collectively referred to as —Parties.</p> <p>AND WHEREAS</p>	<p>_ and having its registered office at, _____ _____ hereinafter referred to as the “Company” _____ or “Recipient” (which expression, unless repugnant to the context and meaning thereof, shall include its successors in business and permitted assigns) as PARTY OF THE SECOND PART. <Company Name & Address> shall be referred to herein as a —Respondent”.</p> <p><u>For purposes of this Agreement, the Party that owns and/or discloses the confidential information is hereinafter referred to as the "Disclosing Party" and the Party that receives and or accesses confidential information hereunder is hereinafter referred to as "Recipient."</u></p> <p>AND WHEREAS</p> <p>1. The Recipient <u>Company</u> is aware that while responding to LIC’s Request For Proposal (RFP) LIC/CO/DM/DT/2023-2024/RFP/01, RFP for Development Of Data, Reporting and Analytics Solutions For Life Insurance Corporation Of India at LIC Dated: 14.05.2024, the Recipient <u>Company</u> may be gathering information on LIC’s Business/Operations, certain proprietary information such as</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>1. The Recipient is aware that while responding to LIC's Request For Proposal (RFP) LIC/CO/DM/DT/2023-2024/RFP/01, RFP for Development Of Data, Reporting and Analytics Solutions For Life Insurance Corporation Of India at LIC Dated: 14.05.2024, the Recipient may be gathering information on LIC's Business/Operations, certain proprietary information such as technically and commercially detailed information regarding the respective products & service offerings, Organization, decision processes, technical infrastructure, working processes and delegation of responsibilities, project management and planning methods, reports, plans and status including but not</p>	<p>technically and commercially detailed information regarding the respective products & service offerings, Organization, decision processes, technical infrastructure, working processes and delegation of responsibilities, project management and planning methods, reports, plans and status including but not limited to technical manuals, specifications, product features, customer list, specializations, documents, financial statements and business/development plans etc., (—Proprietary Information) indicated as confidential by LIC and made available to the Recipient <u>Company</u> while responding to the RFP, is privileged and strictly confidential to and/or proprietary of LIC. The Recipient agrees to receive the Proprietary Information or other information from LIC <u>the Disclosing Party</u> and treat all such information as confidential information and to safeguard LIC's confidential information, property, information systems, network, databases and other data. NOW, THEREFORE, in consideration of the recitals set forth above and the covenants set forth herein, the Respondent covenants and agrees that:</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>limited to technical manuals, specifications, product features, customer list, specializations, documents, financial statements and business/development plans etc., (—Proprietary Information) indicated as confidential by LIC and made available to the Recipient while responding to the RFP, is privileged and strictly confidential to and/or proprietary of LIC. The Recipient agrees to receive the Proprietary Information or other information from LIC and treat all such information as confidential information and to safeguard LIC’s confidential information, property, information systems, network, databases and other data. NOW, THEREFORE, in consideration of the recitals set forth above and the covenants set forth herein,</p>	<p>Definitions: - 1. —Confidential Information means information which may be in any form including but not limited to oral, written or printed information or Information in electronic form, data, studies, bidders reports, trade secrets, proformas and other financial and trade/commercial information, computer models and programs, contracts, plant designs and configurations, plant performance data or other material of any kind or nature in whatever form. Wherever, information is given orally, within 7 days, the receiving party should receive the information in writing along with the confidentiality statement from the other party. 2. Confidential Information does not include information that Respondent can reasonably prove, falls within any of the following:</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>the Respondent covenants and agrees that: Definitions: - 1. —Confidential Information means information which may be in any form including but not limited to oral, written or printed information or Information in electronic form, data, studies, bidders reports, trade secrets, proformas and other financial and trade/commercial information, computer models and programs, contracts, plant designs and configurations, plant performance data or other material of any kind or nature in whatever form. Wherever, information is given orally, within 7 days, the receiving party should receive the information in writing along with the confidentiality statement from the other party. 2. Confidential Information</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		does not include information that Respondent can reasonably prove, falls within any of the following:		
1019		<p>Non-disclosure:</p> <p>1. In consideration for the Engagement of the Recipient by the Disclosing Party as its consultant and receipt of Confidential Information, the Recipient hereby agrees not to use, transfer, copy, or otherwise communicate any such Confidential Information disclosed to it by the Disclosing Party for its own use or for any purpose other than to carry out discussions concerning, and the undertaking of, the Engagement. The Recipient shall not disclose nor permit disclosure of any Confidential Information of the Disclosing Party to third parties, except without the prior written consent of the</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>Non-disclosure:</p> <p>1. In consideration for the Engagement of the Recipient by the Disclosing Party as its consultant and receipt of Confidential Information, the Recipient hereby agrees not to use, transfer, copy, or otherwise communicate any such Confidential Information disclosed to it by the Disclosing Party for its own use or for any purpose other than to carry out discussions concerning, and the undertaking of, the Engagement. The Recipient shall not disclose nor permit disclosure of any Confidential Information of the Disclosing Party to third parties, except without the prior written consent of the Disclosing Party, during the term of this Agreement. The Recipient agrees that it shall take all reasonable measures to protect the secrecy of and avoid disclosure or use of Confidential Information of the</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Disclosing Party, during the term of this Agreement. The Recipient agrees that it shall take all reasonable measures to protect the secrecy of and avoid disclosure or use of Confidential Information of the Disclosing Party in order to prevent it from falling into the public domain. Such measures shall include, but not limited to, the highest degree of care that the Recipient utilizes to protect its own Confidential Information of a similar nature, which shall be no less than reasonable care. The Recipient may reveal the Confidential Information to those of its officers, consultants, auditors, directors, contractors, agents, related entities, employees (—Representatives) who are directly involved in providing the Services or</p>	<p>Disclosing Party in order to prevent it from falling into the public domain. Such measures shall include, but not limited to, the highest degree of care that the Recipient utilizes to protect its own Confidential Information of a similar nature, which shall be no less than reasonable care. The Recipient may reveal the Confidential Information to those of its officers, consultants, auditors, directors, contractors, agents, related entities, employees (—Representatives) who are directly involved in providing the Services or who may have a legitimate —need to know the Confidential Information for the purposes of the Agreement and shall ensure that each of them complies with the obligation to keep the Confidential Information secret, private and confidential and observes confidentiality obligations similar to those contained in this Agreement.</p> <p>2. The Recipient hereby agrees and undertakes that it shall handover to an Authorized Person of the Disclosing Party and/or destroy and delete, as the case may be, any records of whatsoever nature in the possession, custody or control of the Recipient which contain any Confidential Information or which are produced or</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>who may have a legitimate —need to knowl the Confidential Information for the purposes of the Agreement and shall ensure that each of them complies with the obligation to keep the Confidential Information secret, private and confidential and observes confidentiality obligations similar to those contained in this Agreement.</p> <p>2. The Recipient hereby agrees and undertakes that it shall handover to an Authorized Person of the Disclosing Party and/or destroy and delete, as the case may be, any records of whatsoever nature in the possession, custody or control of the Recipient which contain any Confidential Information or which are produced or received by the Recipient in connection with the Confidential Information</p>	<p>received by the Recipient in connection with the Confidential Information from the Disclosing Party upon fulfillment of the purpose of this Agreement and its Engagement and not later than 7 (seven) days from the date of written demand from the Disclosing Party. Provided, however, that Recipient may retain the Confidential Information as is necessary to enable it to comply with any Applicable Law;</p> <p>3. The Recipient hereby agrees and undertakes that it shall not use the Confidential Information to the competitive disadvantage of the Disclosing Party; and</p> <p>4. The Recipient hereby agrees and undertakes that it holds the Disclosing Party harmless and indemnified from any direct liability, direct damage, direct loss, reasonable cost or expense (including any reasonable attorney’s fees) incurred or suffered by the Disclosing Party on account of the proven breach of any provision of this Agreement by the Recipient; provided, however, that the total liability of the Recipient to both Govt. through Disclosing Party and the Disclosing Party for the Engagement and/or this Agreement shall under no</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>from the Disclosing Party upon fulfillment of the purpose of this Agreement and its Engagement and not later than 7 (seven) days from the date of written demand from the Disclosing Party. Provided, however, that Recipient may retain the Confidential Information as is necessary to enable it to comply with any Applicable Law;</p> <p>3. The Recipient hereby agrees and undertakes that it shall not use the Confidential Information to the competitive disadvantage of the Disclosing Party; and</p> <p>4. The Recipient hereby agrees and undertakes that it holds the Disclosing Party harmless and indemnified from any direct liability, direct damage, direct loss, reasonable cost or expense (including any reasonable attorney's fees) incurred or</p>	<p>circumstances exceed the fees received by the Recipient in connection with the Proposed Transaction, except in the event of willful misconduct or gross negligence by the Recipient.</p>	

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		suffered by the Disclosing Party on account of the proven breach of any provision of this Agreement by the Recipient; provided, however, that the total liability of the Recipient to both Govt. through Disclosing Party and the Disclosing Party for the Engagement and/or this Agreement shall under no circumstances exceed the fees received by the Recipient in connection with the Proposed Transaction, except in the event of willful misconduct or gross negligence by the Recipient.		
1020		Use of Information: 1. The Recipient agrees that it will not use the Confidential Information of the Disclosing Party, directly or indirectly, in a manner that is detrimental to or with an intention or foreseeably likely result of	Request to delete the strike through matter in the clause as under: Use of Information: 1. The Recipient agrees that it will not use the Confidential Information of the Disclosing Party, directly or indirectly, in a manner that is detrimental to or with an intention or foreseeably likely result of	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>adversely affecting the business of the Disclosing Party or its affiliates or for other than the purpose set forth in this Agreement. The Recipient agrees and acknowledges that the Confidential Information disclosed hereunder may contain or reveal sensitive information as to the business plans and competitive position of the Disclosing Party and its affiliates and further agrees not to make any other use of the Confidential Information or to incorporate any Confidential Information into any work or product. Any use contrary to this Agreement, or modification of the Confidential Information, without the express written consent of the Disclosing Party is strictly prohibited. The Recipient shall not use any confidential</p>	<p>adversely affecting the business of the Disclosing Party or its affiliates or for other than the purpose set forth in this Agreement. The Recipient agrees and acknowledges that the Confidential Information disclosed hereunder may contain or reveal sensitive information as to the business plans and competitive position of the Disclosing Party and its affiliates and further agrees not to make any other use of the Confidential Information or to incorporate any Confidential Information into any work or product. Any use contrary to this Agreement, or modification of the Confidential Information, without the express written consent of the Disclosing Party is strictly prohibited. The Recipient shall not use any confidential information as may be received from the Central Government through Department of Financial Services or any of its officers during the subsistence of this agreement.</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		information as may be received from the Central Government through Department of Financial Services or any of its officers during the subsistence of this agreement.		
1021		<p>Legal Obligation to Disclose:</p> <p>1. In the event that Recipient or any of Recipient's Representatives is requested or required in response to a valid order of a court of competent jurisdiction or other governmental body to disclose any of the Confidential Information, it is agreed that Recipient or such Recipient's Representative, as the case may be, will provide Disclosing Party with at least three (3) days' prior written notice of such request(s) so that Disclosing Party may seek</p>	<p>Request to add the underlined matter to the clause:-</p> <p>Legal Obligation to Disclose:</p> <p>1. In the event that Recipient or any of Recipient's Representatives is requested or required in response to a valid order of a court of competent jurisdiction or other governmental body to disclose any of the Confidential Information, it is agreed that Recipient or such Recipient's Representative, as the case may be, <u>unless prohibited by law</u>, will provide Disclosing Party with at least three (3) days' prior written notice of such request(s) so that Disclosing Party may seek an appropriate protective order or other appropriate remedy and/or waive compliance with the confidentiality provisions of this Agreement. If such protective order or other remedy is not obtained, or Disclosing Party grants a waiver hereunder, Recipient or such Recipient's</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>an appropriate protective order or other appropriate remedy and/or waive compliance with the confidentiality provisions of this Agreement. If such protective order or other remedy is not obtained, or Disclosing Party grants a waiver hereunder, Recipient or such Recipient's Representative may furnish the details of the Confidential Information which Recipient is legally compelled to disclose and will exercise its commercially reasonable efforts to obtain reliable assurance that confidential treatment will be accorded to any Confidential Information so furnished.</p>	<p>Representative may furnish the details of the Confidential Information which Recipient is legally compelled to disclose and will exercise its commercially reasonable efforts to obtain reliable assurance that confidential treatment will be accorded to any Confidential Information so furnished.</p>	
1022	Format 1: Contract Form (Template), page 169		Request to kindly accept that the Contract will be on mutually agreed between the Parties.	Please be guided by the RFP.
1023	Transition and Knowledge Transfer Plan, page 256		Kindly note that this Section 17 shall be subject to the IPR Clause of the Contract/Agreement.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
1024	18. Other Terms and Penalties, page 261		<p>Request to add the following matter to the clause:-</p> <p>Warranty Exceptions: This warranty shall not apply in the event that failure of the Deliverable to conform to its corresponding specifications has resulted from: (a) modification of the Deliverable after delivery by Bidder if such modification was not made by or on behalf of the Bidder, (b) use of the Deliverable in combination/ operation with other products or systems which are not approved by the Bidder and operation of the Deliverables on incompatible hardware and/or software not recommended by Bidder or (c) if the Deliverables has been used otherwise than in accordance with the relevant documentation and/or otherwise than for the purpose for which they have been developed or supplied, or (d) defects in components or materials provided to Bidder by LIC in connection with the preparation of the Deliverable.</p> <p>EXCEPT AS SET FORTH IN THIS SECTION, BIDDER MAKES NO WARRANTIES TO LIC, EXPRESS OR IMPLIED, WITH RESPECT TO ANY</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>SERVICES OR DELIVERABLES PROVIDED HEREUNDER OR UNDER ANY STATEMENT OF WORK, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. ALL SUCH OTHER WARRANTIES ARE HEREBY DISCLAIMED BY THE BIDDER.</p> <p>Warranty by the LIC. The LIC warrants that all software, information, data, materials, and other assistance (“LIC Materials”) provided by it to the Bidder will not infringe the intellectual property rights of any third parties. Further, the LIC has the rights and is otherwise authorized to deliver the LIC Material and to grant the rights and licenses to the Bidder as contemplated in this Agreement or in the relevant Statement of Work.</p>	
1025	Penalty for Non-Performance, page 264	The availability of Data, Reporting and Analytics Solutions will form the basis of The Service Level Agreement. Any deviation from the standards as mentioned below will attract penalty.	<p>Request to add the following matter to the clause:-</p> <p>Penalty cap to be added: the maximum aggregate penalty shall not exceed 5% of the value of the delayed Deliverable, and shall be applicable only in the event the reasons for delay is solely and entirely</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
1026	Request to add to the SLA exclusion		<p>attributable to the Bidder.</p> <p>Request to add the following matter to the SLA exclusions:-</p> <p>SLA Exclusions: To be added</p> <p>The time lost due to any of the following causes shall not be included in calculating “Fix/Work Around Available Time” or “Resolution Time”:</p> <ul style="list-style-type: none"> i) ime lost due to power or environmental failures; ii) Time taken to recover the equipment because of power or environmental failures; iii) Time lost due to damage or malfunction of the equipment or any of the units thereof due to causes attributable to LIC/OEM, such as attachment of additional devices, making alteration to the system, participate in maintenance of the system, etc., without Bidder/ Vendor’s consent. iv) Time taken for scheduled maintenance/troubleshooting (including back-up and restore times) either for preventive purposes or improvement in function or other purposes; v) Time taken for reconfiguration or other 	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>planned downtime situations;</p> <p>vi) Scheduled shutdowns as required by Owner/ Purchaser. Bidder/ Vendor may also request Owner/ Purchaser for a shutdown for maintenance purpose, which request will not be denied unreasonably by Owner/ Purchaser.</p> <p>vii) Time taken for booting the systems.</p> <p>viii) Time taken to get approval from all stakeholders for the exclusive availability of system for support activities where the prospective solutions can be tested prior to promotion into production.</p> <p>ix) Time taken by LIC to approve the work around or fix.</p> <p>x) Time taken by the third-party vendors and service providers for fixing a product related fault/ defect, replacement of part(s), or responding to clarifications.</p>	
1027		Request to add the following to the RFP		Please be guided by the RFP.
1028	A	<p>Acceptance of Deliverables</p> <p>LIC will carry out acceptance of deliverables (for the deliverables which are subject to acceptance procedure) as per the schedule presented in the accompanying Technical</p>		Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Proposal. The application software (if any) will be delivered/installed for acceptance to LIC as and when the same is ready for delivery. The actual Acceptance Testing of the software will be the responsibility of LIC. LIC will prepare the Acceptance Test data along with the expected test results (consistent with the detailed specifications of the system and any change-request agreed in the documents) and keep it ready at least four (4) weeks in advance before the scheduled commencement of the Acceptance Testing of the software. The acceptance testing will be based on the test cases provided by LIC. Bidder will provide support for any clarifications during the Acceptance Testing of the system.</p>		

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		<p>Defects if any, observed by LIC, will be notified to Bidder in writing not later than two (2) weeks of delivery. Bidder will correct the defects that are a deviation from the baseline immediately following the acceptance, whichever is later. LIC will confirm acceptance in writing to Bidder. The LIC shall not withhold or delay the issuance of acceptance certificate of any of the deliverables, if the deliverables substantially meet the specifications or on account of any minor defects which have no material effect on the functionality of the deliverables.</p> <p>Notwithstanding the foregoing sentence, a deliverable shall be treated as accepted by LIC if the LIC (a) fails to provide the list of non conformities within two (2) weeks of</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>delivery, (b) fails to notify the acceptance of the deliverables in terms of this clause within the period of two (2) weeks from delivery, or (c) starts using the deliverable in a live production environment (other than as part of agreed review and acceptance testing procedure, such as UAT).</p> <p>Reworking of defects shall be at the cost of Bidder provided the defects are for reasons solely and entirely attributable to the Bidder, in all other cases it shall be to the account of the LIC. Items reported as defects that are not deviations from the immediate previous accepted baseline will be reported again through fresh Change Request documents under the Change Management Procedure described herein. Items reported</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		through the Change Management Procedure will be dealt with separately.		
1029	B	<p>Non-employment</p> <p>The LIC will neither offer to employ nor employ, directly or otherwise, any Bidder employee, associated for the purpose of, or with the assignment, during the period between the date of this proposal and two years from the completion of the assignment arising herefrom.</p>		Please be guided by the RFP.
1030	C	<p>Nonexclusively</p> <p>Bidder shall be free to do similar business either for itself or for any other party or offer similar services to any third parties but without in any way affecting the services agreed to be offered by Bidder under this Proposal.</p>		Please be guided by the RFP.
1031	D	Termination in case of		Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>default and non payment of fees:</p> <p>Bidder may terminate this Agreement for cause if Client materially breaches this Agreement, provided Bidder gives Client notice of such breach and it remains uncured after 30 days following notice. If any amount due and payable by Client under the Agreement is more than 30 days overdue; and there is no dispute between Client and Bidder in relation to that amount, Bidder may issue to Client a notice that payment is overdue. If Client fails to pay Bidder within 7 days after the date of such notice, Bidder may by a further notice to Client terminate the Agreement or at its election withdraw services or stop performance of its obligations until payment is made.</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
1032	5.3.7 References	In case an OEM reference is submitted, the OEM services should be engaged in solution, design & implementation for LIC till go-live.	Since bidder (SI) is submitting client reference highlighting bidder experience, this condition does not serve any purpose. Request to please remove this condition	Please be guided by the RFP.
1033	3.12.1.2 Notice for Default	In the event LIC terminates the Contract in whole or in part for the breaches attributable to Selected Bidder, LIC may procure, upon such terms and in such manner as it deems appropriate, software and Services similar to those undelivered, and subject to limitation of liability clause of this RFP Bidder shall be liable to LIC for any increase in cost for such similar Technology Solution and/or Services.	This should be capped to payments done to bidder or TCV of the project	Please be guided by the RFP.

Note: All other terms and conditions, forms of the RFP document remain unchanged. In case of any ambiguity, the RFP document will stand.

Date: 5th August 2024
Place: Mumbai

Executive Director
(IT & Digital Transformation)