

PRE-BID QUERIES AND RESPONSES
REF: CO/IT-DT/2025-26/EOI/AadhaarMasking
DATE: 30/04/2025

Dated. 27-May-2025

Brief Description of Procurement	'Expression of Interest' (EOI) for Aadhaar Data Masking Solution
Bid Reference	CO/IT-DT/2025-26/EOI/AadhaarMasking Date: 30/04/2025
Date and Time of Pre-Bid Meeting	26 th May, 2025 (Monday) at 11.00 Hrs.
Venue of Pre-Bid Meeting	Hosted virtually at LIC of India, Central Office, IT/SD Department, 2nd Floor, South Wing, Jeevan Seva Annexe Building, S. V. Road, Santacruz (W), Mumbai, Maharashtra - 400054.

Annexure Pre Bid Queries

Clarifications in regards to queries / suggestions received for
'Expression of Interest' (EOI) for Aadhaar Data Masking Solution
Ref: CO/IT-DT/2025-26/EOI/AadhaarMasking dated 30/04/2025

#	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
1	3.2.2 Process flow. Point a)	A policy document, consisting of multiple pages (approximately 20 per policy), is scanned and stored in TIFF format and stored into a proprietary newgen software format (PN files) for further processing.	Documents will be shared to the winning bidder in TIFF format. Please confirm.	Document is stored in a PN files which is a Proprietary Newgen(PN) format. One PN File may contain 100s of policy documents. API would be provided which bidder will use to download the document from the Propriety

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				Newgen format file in the format in which it is stored i.e. if it is store as TIF file within PN then it will be TIF, If it is a PDF then PDF, If it is a JPG then in JPG
2	3.2.2 Process flow. Point d)	The proposed solution should call the Aadhaar Vault to generate a secure reference number for the masked Aadhaar.	Assuming LIC has signed an application with C-DAC for ADV. Will ADV key and Sandbox be provided to vendor for testing integration? This will also require IP whitelisting. Hence, can vendor IP be whitelisted?	Will be discussed and shared with the Technically Qualified Bidder before the POC.
3	3.2.2 Process flow. Point e)	Database Updates: Updating the database with policy numbers and corresponding Aadhaar Vault reference numbers.	Will there be any api to do that?	LIC will share the details of such APIs with successful bidder

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4	General	API Integration: Providing APIs for seamless fetching of documents	What is the process of receiving the documents? Instead of API integration, can we process it as a batch?	LIC will provide API that fetches one document at a time., You can decide to develop your own code for processing methodology that suits your solution.
5	7.1 Project Timelines and Implementation Approach.	Onsite Deployment: Managing deployment and operations simultaneously across 4 co-location sites of LIC.	Will LIC accept Cloud based deployment for faster project closure ? With Cloud based deployment, the quality of masking will be much better than on-prem solution, also we have low number of false positives.	Public Cloud Based Deployment is Not Permitted as the EDMS is in COLO (LIC Data Centers) and public APIs over internet is not feasible . APIs can be accessed only over LIC's LAN. Bidder need to bring the required infrastructure on premise at LIC Data Center.
6	6.2 Demo	the object is to measure the accuracy of the offering and validate if the vendor can process the delivery of 24+ crores policy within 12 months from the award of contract.	The Project timeline will be dependent on fetching data from the Aadhar vault. Hence, timelines of deployment will have to be discussed basis the PoC.	The project timelines is to complete 24 Crores of policies within the stipulated period of 12 months. Your solution for POC should provide evidences that your solution will be able to deliver within this time frame i.e. from download of the document from PN File, processing for Masking, Aadhar Vault Integration

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7	3.2.2 Process flow. Point f)	After processing the policy documents, if the Aadhaar card is detected, the Aadhaar number will be masked in compliance with regulatory guidelines. The masked Aadhaar card will be securely stored and linked to the e-docket, while the unmasked Aadhaar card will be systematically delinked from the system to ensure data privacy and security.	What does de-linking of unmasked Aadhaar card mean?	Original Image containing Aadhar Card has to be de-linked. Aadhar Card Masked Image needs to be uploaded and linked in its place with the policy records.
8	3.2.2 Process flow. Point c)	Masking Aadhaar Number If an Aadhaar card is identified, the proposed engine should mask the first 8 digits of the Aadhaar number, leaving only the last 4 digits visible. Masking the Aadhaar number should ensure that the sensitive data is protected from unauthorized access or exposure. In certain cases, traces of both sides of the Aadhaar card are found on a single page; in such cases, the proposed engine should mask the first 8 digits of the Aadhaar number on both sides.	ADV integration for reference key generation will require Aadhaar number be shared as input in the API request. Hence, we assume that masking will be accomplished after the reference key has been generated. Would this assumption be correct?	That is upto the bidder's solution design.

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9	ANNEXURE-1. Point # 2	The applicant should be a reputed and well-established Organization and a reliable System Integrator with qualified staff, sufficient financial resources, and a proven installed base. The organization must demonstrate the capability to deliver, implement, and support the proposed solution throughout its lifecycle.	We request you to kindly modify this to "Bidder(s) part of consortium should be reputed and well-established Organizations and with qualified staff, sufficient financial resources, and a proven installed base. The organization(s) must demonstrate the capability to deliver, implement, and support the proposed solution throughout its lifecycle."	Consortium bidding not allowed. Refer Corrigendum 2.
10	ANNEXURE-1. Point # 5	As a prime vendor, executed the Aadhaar masking project in the BFSI with 5 crores+ documents scanned. And, the implementation of NG's OmniDocs version 10.0 with multiple instances and a sizable document repository.	We request vendors to be selected for further round of evaluation based on the results of the PoC. And, the implementation of any DMS platform with multiple instances and a sizable document repository.	Refer Corrigendum 2.
11	Page 14, Section 6.2- Demo	A complete processing cycle of 2,000 policy documents will be conducted, covering the entire workflow from	POC talks about end to end integration. Ideally we would like to focus on the masking part during the process. All other integrations would be a matter of REST API integrations with various systems.	Considering the complexity of downloading, uploading, processing time, hardware, storage etc required being significant in comparison to masking process end to end solution will be evaluated.
12	Page 11, Section c - Process flow - Masking Aadhaar Number	If an Aadhaar card is identified, the proposed engine should masks the first 8 digits of the Aadhaar number, leaving only the last 4 digits visible.	From the EOI document it seems that the aadhaar number is to be masked only in Aadhaar card images. Are there any application forms or hand	Handwritten documents are not part of scope. Aadhar Card

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			written aadhaar numbers which might also have to be taken into account	Images need to be identified in the policy docket and masked in an automated manner , Aadhaar number to be extracted and saved in ADV for reference number generation .
13	Page 16, Section 7.1 - Project Timelines and Implementation Approach	The process and methodology to complete processing of 24+ crores policy e-dockets, with each e-docket having an average of five pages within the prescribed time line.	Need clarity on volumes as there is some ambiguity in the document. At few places, it is mentioned that there are 5 pages per policy and at other places 20 pages per policy on an average.	Policy can have multiple document types of average 5 pages each, hence the total no of pages per policy can be 20 (approximate)
14	Page 10, Section 3.2.2 - Process Flow	A policy document, consisting of multiple pages (approximately 20 per policy), is scanned and stored in TIFF format and stored into a proprietary newgen software format (PN files) for further processing.	Do the PN files have any other format other than tiff that the solution is expected to support.	Yes, a PN file can comprised of JPG, JPEG, PDF, PNG and TIF
15	Page 10, Section 3.2.2 - Process Flow	A policy document, consisting of multiple pages (approximately 20 per policy), is scanned and stored in TIFF format and stored into a proprietary newgen software format (PN files) for further processing.	We have done several projects on Aadhaar Data Masking. Now, in the EOI document (in Annexure 1, point #2), it's mentioned that The applicant should be a reputed and well-established organization and a reliable System Integrator with qualified staff, sufficient financial resources, and a proven installed base. The organization	Is it mandatory to have deployed and used OmniDocs Version 10.0+ for the solution or any other deployment will also work with similar capabilities?
	ANNEXURE – 1			Refer Corrigendum 2.

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		must demonstrate the capability to deliver, implement, and support the proposed solution throughout its lifecycle.		
16	6.2 Demo	Execute PoC on 2,000 sample policies	Will the sample dataset contain actual Aadhaar numbers or mock data?	Actual data. To be executed in LIC premises with bidders infrastructure deployed
17	1- Definitions	System Integrator shall mean the existing system Integrator will provide support for integration of masking solution with the existing IT infrastructure, data management, and overall system performance.	Kindly confirm the reference here in context of the Digital Service Providers as mentioned in the RFP. The scope of integration and overall system performance needs to be owned by the Digital Service Provider providing Aadhaar Masking Solution.	YES
18	2.5- Benchmarking	LIC requires that bidders submit results of the Benchmarks for the best suitable Solution / Systems proposed, carried out by leading Consultants/ External Agencies/ Analysts to justify bidders' strengths and experience in the respective fields.	We request LIC to consider Client Reference/ PoC result for such evaluation.	YES
19	2.6	User Acceptance Testing	We understand all the points can be covered under a single reference project. Request LIC to confirm. Request LIC to define the success criteria for UAT.	Project References: Refer Technical Evaluation Criteria in Corrigendum 2. Refer Para 6 Invitation for Proof of Concept.

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20	3.2.2.b.i	Each image in the docket needs to be checked if it contains Aadhaar card in any format	Request LIC to confirm if the entire docket to be searched for Aadhaar card Image or only doc type "KYC Document", "Proposal Enclosures" and "Others"	Only doc type "KYC Document", "Proposal Enclosures" and "Others"
21	6	The proof of Concept to be showcased onsite at the LIC Office and should be completed within 3 days for the use cases defined. The vendor will install their hardware for the Demo at UC's central office at no cost to LIC.	Does the timeline of 3 days s include demo hardware installation and setup time as well.	Setup time will be allowed additionally one week.
22	Annexure 1- Pre Qualification Criteria #6	Bidder should have to comply with all the statutory and legal requirements.	Request LIC to confirm the supporting documentation required here for compliance.	Bidders to submit the self-declaration
22	Annexure 1- Pre Qualification Criteria #11	Applicant should have Pan-India servicing capabilities in order to provide services to nationwide network of Offices of the corporation		
23	2.6 (Point 1)	Aadhaar Masking Solution – Projects where the applicant has deployed Aadhaar masking technology.	Can the bidder bid in consortium with OEM, wherein the OEM has the implementation credentials?	No consortium bidding is allowed. Refer Corrigendum 2.
24	3.2.2 (d)	Aadhaar Vault Integration i. The proposed solution should call the Aadhaar Vault to generate a secure reference number for the masked Aadhaar. ii. The Aadhaar Vault acts as a secure repository for Aadhaar data, it allows	Is Aadhaar Vault already deployed? Is it already in place at LIC or is that expected to come in as part of the solution?	Yes already deployed in LIC, bidder has to integrate.

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		seamless retrieval of reference numbers tied to Aadhaar cards for audit and compliance purposes.		
25	6	The proof of Concept to be showcased onsite at the LIC Office and should be completed within 3 days for the use cases defined. The vendor will install their hardware for the Demo at LIC's central office at no cost to LIC.	Infrastructure & stack requirement - a.) can the PoC be deployed using the virtual or cloud-based infrastructure, or is physical hardware mandatory? b.) if it is on premise, what access do we get to LIC data centre for us to go into the deployment? any particular access c.) are there any limitations if we bring in our own hardware? for example - any license we must have? can we run it on open source / ubuntu? d.) will the vendor be allowed to connect their hardware to LIC internal network, or will a segregated / demo network will be provided? e.) are there any limitations on installing third party software, agent, or driver on the PoC setup? f.) will LIC company perform a security audit or review of the hardware/software before allowing deployment?	a) Physical hardware is mandatory, on premise setup b) details will be shared with successful bidder. c) details will be shared with successful bidder. d) details will be shared with successful bidder. e) details will be shared with successful bidder. f) details will be shared with successful bidder.

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26	7.1	The billing Model and estimated rates should include the cost of all hardware services, support, and personnel needed to execute this project; LIC will not provide the hardware required.	If the hardware needs to come from the bidder then is there a AMC model in place for it? If yes, what is the duration?	Hardware has to be provided by Bidder and proposed billing model must include all cost including AMC i.e. LIC will not pay any other charges or fees apart from the proposed billing model. Commercial will be Rate per Image Successfully identified in the Docket, masked and updated in the EDMS and also in the Aadhar Vault Repository.
27	Page No. 10 3.2.1	Objective To implement the solution that processes the Aadhaar cards submitted in life insurance policies, ensuring that the Aadhaar number is securely masked by hiding the first eight digits in an automated and efficient manner while maintaining privacy, security, and regulatory compliance. The system will then call the Aadhaar Vault to generate a secure reference number for the masked Aadhaar. This reference number, along with the policy number, will be stored in a database, establishing a secure link between the policy and the masked Aadhaar.	The System Integrator shall not be responsible for any delays, data mismatches, or failures resulting from unavailability or malfunctioning of the Aadhaar Vault or integration issues attributable to the Corporation or its third-party providers.	Bidder to be guided by EOI document.

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28	Page No. 14 6	Invitation for Proof of Concept	The vendor shall not be responsible for failure or delays due to unavailable or non-functional data sources, formats, or APIs. In reference to the floated EOI Ref: CO/IT-DT/2025-26/EOI/AadhaarMasking. Below are our queries	Bidder to be guided by EOI document.
29	ANNEXURE-1	Prebid Queries - Ref: CO/IT-DT/2025-26/EOI/AadhaarMasking	Please clarify on the reference part mentioned in ANNEXURE-1 Pre-Qualification Criteria Point number 5 Since the SI would be proposing a solution to deliver the service we would request you to include the Make In India clause applicable for the proposed solution as this is mandatory as per the government notification and the solution falls under the category of cyber security solution. Please refer the attached notification We would request you to propose some relaxation for the bidder or the OEM solution under the startup category	Refer Corrigendum 2
30	Pg 18	Annexure 1 5+ crore documents scanned	Bidder requests this to be modified to documents / pages as document format varies across the BFSI landscape	Refer Corrigendum 2

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31	Pg 14	6.1 POC out come details	Bidder requests LIC to confirm the formula for these calculations will it be simple percentage /aggregate percentage score	Comparative Assessment will be made among the participating bidders.
32	6.2 Demo	Error Management Workflow:	Kindly elaborate on the expected protocol for handling corrupted files, unreadable Aadhaar images, or conflicting entries identified during the masking process.	Bidder to propose based on earlier assignments.
33		Consortium Participation:	Kindly confirm whether consortiums are permitted to participate in this EOI. If permitted, please clarify: Whether all consortium members are required to individually meet the eligibility criteria, or if the criteria can be fulfilled collectively. The roles and responsibilities expected from each partner within the consortium. The documentation required for consortium submission (e.g., Memorandum of Understanding, Lead Partner Declaration, etc.).	No consortium bidding is allowed Refer Corrigendum 2

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#		Additional		Bidder to Refer Corrigendum 2 for Updated Pre-Qualification (Eligibility) and Technical Evaluation Criteria.


SECRETARY (IT/SD)