

LIC of India - Request for Empanelment for Procurement, Development/ Customization of Products/Services in Various Domains

RFE Ref: LIC-CO/IT-DT/2025/RFE/02 Dated 11.09.2025

Response to Pre Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
1	12	Clause 6, Scope of work, S.no A 1- Digitization of processes/products	<p>Use Cases</p> <ul style="list-style-type: none"> * Verification - PAN-based verification; Aadhar based OTP verification; Aadhar based image & video KYC and verification * Enablement of Digilocker integration. * Enablement of Biometric eKYC solution * Name match logic ASP 	<p>LIC had issued a similar RFE last year (Ref: LIC/CO/DM/DT/2023/RFE/01 dated 22.03.2024). We observe that the current scope includes some additional use cases in the indicative segments. Kindly clarify whether entities already empanelled under the previous RFE are required to reapply in order to be considered for the updated indicative segments.</p> <p>For example, if a company was previously empanelled for the "Digitization of processes/products" segment, but this segment has now been updated with new use cases, would the company need to reapply under the present RFE to be eligible for participation in future RFPs that may be released for these newly added use cases?</p>	<p>Vendors already empaneled under specific domains need not reapply for those domains. Responses are to be submitted only for additional domains, following the process for fresh empanelment. Please be guided by the RFE for further details.</p>
2	12	Clause 6, Scope of work	Scope of work	<p>If a vendor is already empaneled under one domain and wishes to apply for additional domains where it was not previously selected, will the vendor be allowed to submit for those new domains? Further, in such a case, is the vendor required to prepare a response only for the additional domains, or must it also re-submit responses for the domains where it is already empaneled?</p>	<p>Vendors already empaneled under specific domains need not reapply for those domains. Responses are to be submitted only for additional domains, following the process for fresh empanelment. Please be guided by the RFE for further details.</p>
3	12	Clause 6, Scope of work	Scope of work	<p>For some capabilities within the Domains, is it essential for the partner to have a ready plug and play solution to be eligible or can also be developed from scratch to be eligible? In such instances, how will the eligibility of the vendor be evaluated.</p>	<p>Please adhere to RFE clause</p>
4	10-11	Eligibility Criteria – Relevant Experience (FinTech other than Startup)	<p>Bidder must be in operation for at least 3 years and must have at least one completed collaboration/ongoing (6 months elapsed) with BFSI in the relevant scope/domain.</p>	<p>Request LIC to kindly relax this requirement by also considering: (a) product maturity and industry certifications (PCI DSS, EMVCo, ISO, etc.), (b) OEM-backed implementations in BFSI, and (c) successful pilots/PoCs with BFSI as valid credentials.</p>	<p>Please adhere to RFE clause</p>
5	22-23	Technical Evaluation – Number of Years of Operation	<p>≤5 years = 3 marks; >5 years = 5 marks.</p>	<p>Request LIC to grant full marks to established FinTechs with 10+ years of BFSI presence, regardless of whether domain-specific projects are recent.</p>	<p>Please adhere to RFE clause</p>
6	23	Technical Evaluation – Cut-off Score	<p>Minimum qualifying marks: 35/50.</p>	<p>Request relaxation by (i) reducing cut-off to 30/50 for established product companies, OR (ii) introducing alternate weightage for certified solutions and OEM-backed implementations.</p>	<p>Please adhere to RFE clause</p>
7	22	Technical Evaluation – Proof of Concept (PoC)	<p>Only completed/ongoing projects in BFSI are considered.</p>	<p>Request LIC to accept successful BFSI PoCs or pilots (6 months elapsed or more) as valid experience.</p>	<p>Please adhere to RFE clause</p>

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
8	Page Numbers: 12 and 25-26	Clause 6 – Clause 9.12 –	Scope of Work One-time Empanelment Non-Refundable Fee	As most of the indicative segments in the current RFE (2025) remain consistent with those in RFE Ref: LIC/CO/DM/DT/2024/RFE/01, except for the addition of GenAI, conversational AI, and Agentic AI, we seek clarification on the following: If a vendor (e.g., Concentrix) is already empaneled under previous RFE in the AI/ML and Predictive Analytics segment, is it necessary to re-submit references and supporting documents for the same segment under the current RFE? We understand from Clause 9.12 and Clause 6 that vendors previously empaneled will remain empaneled for those domains until the expiry of the original empanelment period. Kindly confirm if reference resubmission is required for already empaneled areas or only for newly applied domains.	No, Please be guided by the RFE
9	6	Clause 1	Submission Date 14th Oct 2025	Request to please extend the Date of submission by 2 weeks as we have to get letter from Client	Please refer Corrigendum
10		General	General	It is respectfully suggested that Partners already empanelled under Round I of the RFE may be exempted from re-submitting documentation pertaining to the Eligibility Criteria and related requirements. This measure would not only streamline the process but also significantly reduce paperwork and duplication of efforts at LIC India's end. Bidder's may instead be given the option of submitting an Affidavit confirming their continual Qualification to the Eligibility Criteria.	Please adhere to RFE clause
11	9	Clause 3.a. - General Criteria for Fin Tech other than Startup (registered in India)	Audited Balance sheets and Profit & Loss statements for the financial years 2020-21, 2021-22, 2022-23 along with the certificate duly certified by the Chartered Accountant/ Authorized auditor as per Annexure –IX	As per Annexure - IX the financial documents are required to be submitted for 2022-23, 2023-24, 2024-25 whereas as per clause 3.a. the financial documents are mentioned to be submitted for years 2020-21, 2021-22, 2022-23, hence request clarifications.	Please refer Corrigendum
12	12	Clause 5 (Point 6) - Eligibility Criteria: Other Conditions	Vendors already empanelled under RFE1 will remain empanelled for those domains till the expiry of 2 years from the date of empanelment and may be extended for a period of maximum 1 year as per LIC's discretion. Can apply for additional domains.	Request you to please confirm if there is no additional domain to be applied for as per LIC/CO/IT/DT/2025/RFE/02 Dated: 11.09.2025- should there be any further submission from our end relating to the same. Also there are additional requirements under the existing domains a vendor is registered for- will a fresh submission be required for the additional requirements in the same domain.	Vendors already empaneled under specific domains need not reapply for those domains. Responses are to be submitted only for additional domains, following the process for fresh empanelment. Please be guided by the RFE for further details.
13	6	Cost of RFE Document (Clause 2.0)	Cost of RFE Document	We are MSME Certificate holder - are we eligible for RFE 2 Cost exemption	Please adhere to RFE clause
14	6	Pre Bid Meeting (Clause 3.0)	Pre Bid Meeting	Online meeting participation option available or not	Please adhere to RFE clause

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15	12	Eligibility Criteria - Other Conditions (Clause 5.6)	Vendors already empanelled under RFE1 will remain empanelled for those domains till the expiry of 2 years from the date of empanelment and may be extended for a period of maximum 1 year as per LIC's discretion. Can apply for additional domains.	Vide your Notification of Proposal - Ref No LIC/CO/DM/DT/2023/RFE/01 dated 03.06.2026, we were awarded as qualified for Empanelment in the previous RFE 1 Ref: LIC/CO/DM/DT/2023/RFE/01 Dated 22.03.2024 in the segment Medical service providers ecosystem in the name of --- Imagine Healthfin Pvt. Ltd. Do we have to participate again in RFE 2 in the same segment or the same will continue to be in force till expiry of the contract period as we will not participate in any other segment as mentioned in RFE 2	Vendors already empaneled under specific domains need not reapply for those domains. Responses are to be submitted only for additional domains, following the process for fresh empanelment. Please be guided by the RFE for further details.
16	25	One-time Empanelment non-refundable fee (Clause 9.12)	One-time Empanelment non-refundable fee	Do we have to submit again as already we have qualified in earlier RFE 1 Ref: LIC/CO/DM/DT/2023/RFE/01 Dated 22.03.2024 by submitting the same	Please be guided by Clause 9.12 page no. 25 of RFE
17	22	B. Evaluation of Bids: - FinTech (Other than Start-up) - Point 1	Experience / Case studies of relevant experience of projects as per context of this RFE. Relevant Experience of working in BFSI space with at least INR 50,000 Crore+ annual sales turnover	With reference to the supporting documents required under Annexure [XII] — specifically the Customer Credential Letter or Completion Certificate — we would like to clarify whether a self-certification would be acceptable in lieu of these documents, considering we are bound by NDAs with our client and unable to share such credentials directly	Please adhere to RFE clause
18	12	6. Scope of Work	Scope of Work sections for the empaneled vendors: - Digital Journeys - Martech and Digital Marketing - Data and Analytics - Technology - Digital Skills, Apps, and Solutions	Across the various domains listed under 'Section 6. Scope of Work' - Please confirm if LIC is looking for implementation of out-of-the-box products or managed services, or a mix of both.	Details will be shared later during closed RFP stage with the empanelled vendors
19	32	Conflict of Interest & 26	Conflict of Interest	Computer Age Management Services (CAMS) is regulated by RBI as Payment aggregator and would be participating in the RFE for the scope covering digital journey in the Point #6 Digital Payment solutions. CAMS Repository (CAMsRep), a 100% subsidiary of CAMS and regulated by IRDAI, would also be participating in other segments other than Digital payment solutions. We wish to get clarification that this participation by is not considered as conflict of interest. Also, would like to clarify, both entities are separate from legal perspective although CAMsRep is an subsidiary of CAMS.	Please be guided by RFE (Clause 26- Conflict of Interest)
20	8	5. Eligibility Criteria	Bidders are expected to meet the following eligibility criteria and submit the relevant documents as per Annexure-III.	Can we provide credentials where we have undertaken advisory services Eg: PMO, BA services etc.	Please adhere to RFE clause
21	8	5. Eligibility Criteria	Bidders are expected to meet the following eligibility criteria and submit the relevant documents as per Annexure-III.	Can we provide credentials where we have provided both advisory services and implementation along with our alliance partners	Please adhere to RFE clause
22	10	5. Eligibility Criteria: b. Relevant Experience	Purchase Order/Work Order/Invoice or letter from the Client on his letterhead and Client Reference with contact details.	Providing Client references for few clients, may not be possible due to strict NDAs but can be provided on project basis on request. Requesting acceptance of self declaration	Please adhere to RFE clause
23	20	8.2 Technical Bid	Customer credential letter/ Completion Certificate to be submitted by bidder as per Annexure XII	For Project implementation experience, due to NDAs, Annexure: XII – Customer Credential Letter, completion certificates might not be available for certain projects. Request acceptance of self certification (Annexure-XI) along with the PO/Engagement letter for this please	Please adhere to RFE clause

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24	22	8.2 Technical Bid B. Evaluation of Bids: - FinTech (Other than Start-up)	2.a) Number of relevant experience projects executed/ongoing with at least 6 months elapsed in similar domain/scope of work as mentioned in '5. Scope of Work' in this RFE document	Could you please confirm if an engagement of 'Operate/Managed Service' nature can be submitted as a credential? By 'operate,' we mean managing services/operations post-implementation, or work of an ongoing nature such as execution of digital campaigns	Please adhere to RFE clause
25	22	8.2 Technical Bid B. Evaluation of Bids: - FinTech (Other than Start-up)	2.a) Number of relevant experience projects executed/ongoing with at least 6 months elapsed in similar domain/scope of work as mentioned in '5. Scope of Work' in this RFE document	In an operate model where we have a recurring annual contract, can each year be considered as a separate credential?	Please adhere to RFE clause
26	22	8.2 Technical Bid B. Evaluation of Bids: - FinTech (Other than Start-up)	1. Experience / Case studies of relevant experience of projects as per context of this RFE Relevant Experience of working in BFSI space with at least INR 50,000 Crore annual sales turnover.	We wanted to check if there is any flexibility in the requirement especially for 50,000 Cr turn-over, as reducing this threshold will help us showcase our relevant technical expertise in wider other BFSI entities.	Please adhere to RFE clause
27	22	8.2 Technical Bid B. Evaluation of Bids: - FinTech (Other than Start-up)	No.of Completed Projects (Domains of RFE) 1. 7 and above: 7 2. 5-6: 5 3. 3-4: 4 4. 2: 3 5. 1: 2	Do we have to provide 7+ creds for each domain or 1 cred covering 7 domains for scoring full marks ?	The technical evaluation will be separate for each domain applied for by the bidder and marks will be awarded as per the number of completed projects in each domain.
28	22	8.2 Technical Bid B. Evaluation of Bids: - FinTech (Other than Start-up)	No.of Completed Projects (Domains of RFE) 1. 7 and above: 7 2. 5-6: 5 3. 3-4: 4 4. 2: 3 5. 1: 2	Do we have to submit 7 creds for each "indicative use case" also or only at domain level ?	The technical evaluation will be separate for each domain applied for by the bidder and marks will be awarded as per the number of completed projects in each domain.
29	22	8.2 Technical Bid -> Technical Evaluation Criteria -> Experience of the FinTech (Track Record)	Number of relevant experience projects executed/ongoing with at least 6 months elapsed in similar domain/scope of work as mentioned in '5. Scope of Work' in this RFE document	Will we get qualified for a domain, if we provide creds for the only one of "Indicative use case" mentioned in the RFE, that we specialize in.	Please adhere to RFE clause
30	22	8.2 Technical Bid -> Technical Evaluation Criteria ->Experience / Case studies of relevant experience of projects as per context of this RFE	Relevant Experience of working in BFSI space with at least INR 50,000 Crore+ annual sales turnover	Do we need to submit 5 creds for BFSI clients with at least INR 50,000 Crore annual sales turnover for each domain or maximum 5 creds across all domains.	The technical evaluation will be separate for each domain applied for by the bidder and marks will be awarded as per the number of completed projects in each domain.
31	23	8.2 Technical Bid B. Evaluation of Bids: - FinTech (Other than Start-up) -> 4. Submission (Part of Technical Evaluation)	Submission Covering Experience/Technical Proposal including, Methodology & Approach, Team Composition, Work Schedule and Activity Schedule including Specialization of the bidder in various domain areas specified in the RFE	Please elaborate on specific requirements for Team Composition, Work Schedule and Activity Schedule	Please adhere to RFE clause

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32	23	9.1 - Power of Attorney	In case of company, Board Resolution in favor of authorized person and Power of Attorney/Authorization letter in case the authorized person delegates authority to another person of the company to sign the Bid documents is to be submitted with the bid documents only if expressly authorized. In case of partnership firm, partnership deed along with undertaking from all partners authorizing the managing partner or any other partner of the firm to sign and execute all the documents/ agreements for and on behalf of the firm in relation to the present bid should be submitted.	Kindly confirm that the Power of Attorney/ Authorization is to be submitted in bidder's letter head.	Please adhere to RFE clause
33	28	16. Intellectual Property	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. In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, industrial design rights, etc. arising from the use of the procurement of this RFE or any part/component thereof in India, the bidder shall act expeditiously to extinguish such claim. If the Bidder fails to comply and LIC is required to pay compensation to a third party resulting from such infringement, the Bidder shall be responsible to make good the compensation including all expenses, court costs and lawyer fees. LIC will give notice to the Bidder of such claim, if it is made, without delay. LIC will give notice to the Bidder	According to the clause, the bidder is expected to bear unlimited liability. Kindly consider limiting the liability upto the fee of the contract.	Please adhere to RFE clause
34	32	24. Termination of Emp	LIC shall serve the notice of termination to the empaneled vendor at least 30 days prior, of its intention to terminate services. LIC will be entitled to terminate this empanelment, without any cost to LIC and recover expenditure incurred by LIC	Kindly request you to add in the clause - Bidder shall terminate the contract at any point in case of conflict of interest or breach of independence	Please adhere to RFE clause

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35	36	34. Indemnity	The Empaneled vendor assumes responsibility for and shall indemnify and keep LIC harmless from all liabilities, claims, costs, expenses, taxes (except GST) and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid by reasons of any breach of the bidder's obligation, negligence or/and misconduct under these general conditions or for which the bidder has assumed responsibilities under the empanelment contract including those imposed under any contract, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed by the bidder or bidders in connection with the performance of any system covered by the purchase contract. The bidder shall execute, deliver such other further instruments to comply with all the requirements of such laws and regulations as may be necessary there under to conform and effectuate the purchase	Kindly request you to cap the indemnity upto the fee of the contract.	Please adhere to RFE clause
36	37	37. Source Code Escrow Agreement	...Service Provider shall deposit the source code of the Software and everything required to independently maintain the Software, to the source code escrow account and agrees to everything mentioned in source code escrow agreement.	Would Escrow Agreement be applicable only at project RFP stage, and be on project basis?	Please adhere to RFE clause
37	44	51. Inspection of Records and Audit	LIC shall at its discretion audit the software and services of the vendor by its internal/external auditors.	Propose to limit the cap of book keeping of the audit information till 1 year from the completion of the project	Please adhere to RFE clause
38	58	Annexure: V – Technical & Skill Set	Annexure: V – Technical & Skill Set	Is it acceptable to submit a proposal for specific indicative use cases only, or is it mandatory to cover all indicative use cases under a domain?	Please adhere to RFE clause
39	65	Annexure: VI – Undertaking by the bidder	Annexure: VI – Undertaking by the bidder	For declarations outside the book of finance, consider to allow bidders the authorized signatory to certify, instead of CA/statutory auditor.	Please adhere to RFE clause
40	67	Annexure: VII – Litigation Certificate	Annexure: VII – Litigation Certificate	For declarations outside the book of finance, consider to allow bidders the authorized signatory to certify, instead of CA/statutory auditor.	Please adhere to RFE clause
41	73	Annexure: XI – Performance Statement Format	Annexure: XI – Performance Statement Format	Can the column "Relevant scope of services provided to purchaser" include the domain/indicative use case details, or can we include an additional column to mention the respective domain name	Please adhere to RFE clause

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42	83	Annexure: XIV – Non-D	<p>6. 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 circumstances exceed the fees received by the Recipient in connection with the Proposed</p>	<p>According to the clause, the bidder is expected to bear unlimited liability. Kindly consider limiting the liability upto the fee of the contract.</p>	<p>Please adhere to RFE clause</p>
43	92	Annexure: XIX – Description of Approach and Methodology for Submission of Technical Bid	<p>B) Demos on projects executed relevant to scope in RFE {Please share demos on projects executed relevant to scope in RFE. The submission can be a link to relevant documentation, document with UAT screenshots of relevant projects, video explaining the work done etc. which the bidder feels relevant as part of the submission document.}</p>	<p>Demo videos and documents might have large file size constraints, can LIC share a secure repository link, where these videos can be uploaded?</p>	<p>Please adhere to RFE clause</p>
44	92	Annexure: XIX – Description of Approach and Methodology for Submission of Technical Bid	<p>A) Technical Approach and Methodology {Please detail out your technical presentation – covering brief about the company, specialization of the bidder in various domain areas specified by LIC, bidder experience in latest technology in last 1 year, HR strength of the bidder focusing on skillset of the employees and attrition rate.}</p> <p>B) Demos on projects executed relevant to scope in RFE {Please share demos on projects executed relevant to scope in RFE. The submission can be a link to relevant documentation, document with UAT screenshots of relevant projects, video explaining the work done etc. which the bidder feels relevant as part of the submission document.}</p>	<p>Is the bidder expected to detail the methodology and demos in the annexure or just provide a brief summary of approach and methodology. Kindly clarify</p>	<p>Please adhere to RFE clause</p>
45	6	1. Tender Information Summary	<p>Submission Closing Date & Time 14.10.2025,</p>	<p>Can extension of submission deadline be considered if multiple clarifications are issued close to submission date?</p>	<p>Please refer Corrigendum</p>

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46	13	6. Scope of Work ->A. Digital Journeys ->1. Digitization of processes/products	Live photo scanning to measure key health metrics (e.g., SPO2, stress levels etc.)	Please provide additional details on the scope, usage and applicability of this use case.	Details will be shared later during closed RFP stage with the empanelled vendors
47	13	6. Scope of Work ->A. Digital Journeys ->1. Digitization of processes/products	OCR/ ICR technology	For which all documents would OCR/ICR be required?	Details will be shared later during closed RFP stage with the empanelled vendors
48	13	6. Scope of Work ->A. Digital Journeys ->2. Customer Research	Customer Research	Any preferred medium for research (field studies, remote, in-person) would LIC prefer?	Details will be shared later during closed RFP stage with the empanelled vendors
49	14	6. Scope of Work ->A. Digital Journeys ->3. UI/UX Design (incl. human centric design)	UI/UX Design (incl. human centric design)	Who are the primary user personas LIC wants to serve, and what KPIs or benchmarks will be used to measure the success of UI/UX initiatives?	Details will be shared later during closed RFP stage with the empanelled vendors
50	14	6. Scope of Work ->A. Digital Journeys ->3. UI/UX Design (incl. human centric design)	UI/UX Design (incl. human centric design)	Is this a revamp or new creation? If this is a revamp, which digital platforms are in scope (customer portal, agent portal, mobile apps, kiosks) and is there a platform-specific considerations (Android, iOS, native vs hybrid)?	Details will be shared later during closed RFP stage with the empanelled vendors
51	14	6. Scope of Work ->A. Digital Journeys ->3. UI/UX Design (incl. human centric design)	UI/UX Design (incl. human centric design)	What are LIC's priorities around accessibility and inclusivity (e.g., WCAG 2.1 compliance)	Details will be shared later during closed RFP stage with the empanelled vendors
52	14	6. Scope of Work ->A. Digital Journeys ->3. UI/UX Design (incl. human centric design)	UI/UX Design (incl. human centric design)	Does the design need to support other languages and cultural considerations? If yes, how many?	Details will be shared later during closed RFP stage with the empanelled vendors
53	14	6. Scope of Work ->A. Digital Journeys ->3. UI/UX Design (incl. human centric design)	UI/UX Design (incl. human centric design)	Will the partner have access to direct User feedback like user surveys, call center logs and app ratings and reviews? Is there any user analytics data available (e.g., task completion, click data, heatmaps, errors)?	Details will be shared later during closed RFP stage with the empanelled vendors
54	14	6. Scope of Work ->A. Digital Journeys ->3. UI/UX Design (incl. human centric design)	UI/UX Design (incl. human centric design)	Does LIC have a design system and preferred design/collaboration tools?	Details will be shared later during closed RFP stage with the empanelled vendors
55	14	6. Scope of Work ->A. Digital Journeys ->3. UI/UX Design (incl. human centric design)	Translation of content into multiple languages	For translation of languages - can we use third party services like "Bahubhashi Anuvada Sarthi" or our empanelled translation partner for ensuring quality	Details will be shared later during closed RFP stage with the empanelled vendors
56	14	6. Scope of Work ->A. Digital Journeys ->4. Development of Business Rule Engine and underwriting (Financial and Medical)	A.4. Development of Business Rule Engine and underwriting (Financial and Medical)	Please clarify whether the expectation is to build a new BRE from scratch or to customize and integrate an existing product/platform.	Details will be shared later during closed RFP stage with the empanelled vendors
57	14	6. Scope of Work ->A. Digital Journeys ->4. Development of Business Rule Engine and underwriting (Financial and Medical)	A.4. Development of Business Rule Engine and underwriting (Financial and Medical)	Will the bidder be responsible for defining and documenting underwriting and pricing rules, or will these be provided by LIC	Details will be shared later during closed RFP stage with the empanelled vendors
58	14	6. Scope of Work ->A. Digital Journeys ->4. Development of Business Rule Engine and underwriting (Financial and Medical)	A.4. Development of Business Rule Engine and underwriting (Financial and Medical)	For dynamic pricing, should the solution support both real-time and batch processing scenarios?	Details will be shared later during closed RFP stage with the empanelled vendors

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59	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Are the medical and financial underwriting rules standardized (regulatory-driven) or do they vary across products and geographies?	Details will be shared later during closed RFP stage with the empanelled vendors
60	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Should the BRE support integration with third-party data providers (e.g., medical databases, credit bureaus) for underwriting decisions?	Details will be shared later during closed RFP stage with the empanelled vendors
61	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Is there an expectation to include predictive analytics/ML models along with rule-based underwriting?	Details will be shared later during closed RFP stage with the empanelled vendors
62	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Please specify if risk-based pricing will be limited to premium and coverage calculation, or should it also extend to discounts, riders, and add-ons.	Details will be shared later during closed RFP stage with the empanelled vendors
63	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Should the BRE provide APIs for instant quote generation for external channels (agents, aggregators, digital portals)?	Details will be shared later during closed RFP stage with the empanelled vendors
64	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Is the objective full Straight Through Processing (STP) for claims, or partial automation with human intervention for exceptions?	Details will be shared later during closed RFP stage with the empanelled vendors
65	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Are there defined turnaround time SLAs for automated claims settlement decisions?	Details will be shared later during closed RFP stage with the empanelled vendors
66	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Please share details of the source and target systems (e.g., Policy Admin, CRM, Claims, Payments) with which the BRE will be integrated.	Details will be shared later during closed RFP stage with the empanelled vendors
67	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Should the vendor also be responsible for developing middleware/APIs, or will an ESB/Integration layer be provided?	Details will be shared later during closed RFP stage with the empanelled vendors

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68	14	6. Scope of Work ->A. Digital Journeys ->4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	What is the expected data volume and concurrency for underwriting and pricing decisions (e.g., peak transactions per second)?	Details will be shared later during closed RFP stage with the empanelled vendors
69	14	6. Scope of Work ->A. Digital Journeys ->4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Should the solution include a business-friendly rule management interface to allow non-technical users to update rules?	Details will be shared later during closed RFP stage with the empanelled vendors
70	14	6. Scope of Work ->A. Digital Journeys ->4.Development of Business Rule Engine and underwriting (Financial and Medical)	A.4.Development of Business Rule Engine and underwriting (Financial and Medical)	Is there a requirement for rule lifecycle governance (versioning, approvals, rollback)?	Details will be shared later during closed RFP stage with the empanelled vendors
71	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools	Can you please share your current architecture diagram?	Details will be shared later during closed RFP stage with the empanelled vendors
72	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	How do your current systems (e.g., CRM, CMS, analytics tools) communicate with each other?	Details will be shared later during closed RFP stage with the empanelled vendors
73	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	Are there any integration challenges you face? Do you want such an integration being established from this engagement?	Details will be shared later during closed RFP stage with the empanelled vendors
74	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	What is the biggest pain point in your current marketing technology setup?	Details will be shared later during closed RFP stage with the empanelled vendors
75	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	Do you currently use any Campaign Management Platform ? If yes, what features do you like most about it, and what improvements would you like to see?	Details will be shared later during closed RFP stage with the empanelled vendors
76	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions]How much are using your current marketing platform and the kind of journeys/campiagns that exist within those?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
77	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	\How do you currently manage and track digital assets, such as images, videos, and other media, in your marketing campaigns?	Details will be shared later during closed RFP stage with the empanelled vendors
78	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	How do you manage SEO and performance marketing efforts? Are these handled through separate tools or integrated platforms?	Details will be shared later during closed RFP stage with the empanelled vendors
79	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	What role does automation play in your current marketing processes? Are there any manual processes that you want to automate?	Details will be shared later during closed RFP stage with the empanelled vendors
80	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	How do you currently measure the effectiveness of your digital marketing campaigns? What KPIs do you track most often? (e.g., CTR, conversions, ROI, brand awareness)- KPIs for SEO (e.g., organic traffic, keyword ranking) and performance marketing (e.g., ROI, conversions)?	Details will be shared later during closed RFP stage with the empanelled vendors
81	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	How much of your campaign management process would you like to automate? What specific tasks would you prioritize for automation?	Details will be shared later during closed RFP stage with the empanelled vendors
82	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	What type of automation would benefit your team the most	Details will be shared later during closed RFP stage with the empanelled vendors
83	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	Are there any emerging technologies or features you would like to see in a Campaign Management Platform / integrations?	Details will be shared later during closed RFP stage with the empanelled vendors
84	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	Do you have any data encryption requirement for data at rest or in transit?	Details will be shared later during closed RFP stage with the empanelled vendors
85	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	Do you have local data residency requirement?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
86	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	Could you please let us know the current marketing team size which runs your marketing campaigns?	Details will be shared later during closed RFP stage with the empanelled vendors
87	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	Do you have on premise system that needs to be integrated with the campaign management system? What kind of reporting and analytics do you need from your Campaign Management Platform? Would you prefer customized dashboards, automated reports, or both?	Details will be shared later during closed RFP stage with the empanelled vendors
88	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Development and Implementation of Martech Tools for enhanced digital marketing through solutions	How many languages do you need to run your campaigns and assets. Please elaborate on the language requirements from the campaign creatives?	Details will be shared later during closed RFP stage with the empanelled vendors
89	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Campaign Management Platform	What are the key objectives you hope to achieve with a new Campaign Management Platform? What specific features are you looking for in a Campaign Management Platform to help you manage, track and optimize your online advertising campaigns?	Details will be shared later during closed RFP stage with the empanelled vendors
90	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Campaign Management Platform	How do you currently plan and execute online advertising campaigns (e.g., Google Ads, affiliate marketing, social media)? Are there any tools or processes that you find cumbersome? How do you envision integrating your Google Ads, social media ads, and other online campaigns into a single CMP? What would make this integration seamless for your team?	Details will be shared later during closed RFP stage with the empanelled vendors
91	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Campaign Management Platform	Is there any numbers in your mind on the number of the campaigns that you would like to expect to roll out in a month? What would be the complexity of such campaigns?	Details will be shared later during closed RFP stage with the empanelled vendors
92	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Campaign Management Platform	What is the current process for A/B testing in your campaigns? How would you like Campaign Management Platform to support this process?	Details will be shared later during closed RFP stage with the empanelled vendors
93	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Campaign Management Platform	How do you prioritize customer segmentation and targeting? How would you like the Campaign Management Platform to help in this area?	Details will be shared later during closed RFP stage with the empanelled vendors
94	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Campaign Management Platform	What is the data volume currently in your system that you intend to use in your campaigns	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
95	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Campaign Management Platform	How do you currently evaluate the ROI of your digital campaigns and what are your expectations going forth? What types of performance data do you need to see in a Campaign Management Platform to make informed decisions?	Details will be shared later during closed RFP stage with the empanelled vendors
96	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Campaign Management Platform	Are there any specific integrations you would require from a Campaign Management Platform to connect with your analytics tools (e.g., Google Analytics)?	Details will be shared later during closed RFP stage with the empanelled vendors
97	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Integration with LIC's available customer communication systems/platforms	How do you intent to manage customer communication currently (e.g., via email, SMS, social media)? Are you expecting SMS,email,WhatsApp and social be the only channels as the part of the engagement. Please confirm.	Details will be shared later during closed RFP stage with the empanelled vendors
98	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Integration with LIC's available customer communication systems/platforms	Do you use any customer relationship management (CRM) tools? If yes, which one, and what features do you rely on most?	Details will be shared later during closed RFP stage with the empanelled vendors
99	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Integration with LIC's available customer communication systems/platforms	How would you like the Campaign Management Platform to integrate with your existing CRM and email marketing systems? What type of data or workflows should be shared between the platforms?	Details will be shared later during closed RFP stage with the empanelled vendors
100	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Integration with LIC's available customer communication systems/platforms	Do you use chatbots or other customer engagement tools? If so, would you like these tools to be connected with your campaign management process?	Details will be shared later during closed RFP stage with the empanelled vendors
101	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Integration with LIC's available customer communication systems/platforms	What are the different systems that you would like your marketing plat to integrate with?	Details will be shared later during closed RFP stage with the empanelled vendors
102	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Management Platform/ DAM	How do you currently manage your digital assets (images, videos, graphics, etc.)? Do you use any tools for Digital Asset Management (DAM)?	Details will be shared later during closed RFP stage with the empanelled vendors
103	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Management Platform/ DAM	What is your process for creating and managing marketing creatives (e.g., posters, social media ads, banners)? Do you use a specific platform like Creative Cloud or Canva?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
104	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Management Platform/ DAM	Do you want us to create and manage these assets?	Please adhere to RFE clause
105	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	Management Platform/ DAM	How do you ensure consistency in your marketing creatives across various channels (e.g., social media, web ads, print)?	Details will be shared later during closed RFP stage with the empanelled vendors
106	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing 2. Brand building and Media Outreach	7.1 Campaign management 8.3 Online advertising campaigns	Will the LIC provide access to existing ad accounts, or should the agency create and manage new accounts?	Details will be shared later during closed RFP stage with the empanelled vendors
107	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing 2. Brand building and Media Outreach	7.1 Campaign management 8.3 Online advertising campaigns	Does the scope includes the whole life cycle i.e. planning, execution, reporting & optimization of the campaign or only execution ?	Details will be shared later during closed RFP stage with the empanelled vendors
108	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing 2. Brand building and Media Outreach	7.1 Campaign management 8.3 Online advertising campaigns	As part of our approach should we also include how we help in identifying the right affiliate network or you have already identified.	Details will be shared later during closed RFP stage with the empanelled vendors
109	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing 2. Brand building and Media Outreach	7.1 Campaign management 8.3 Online advertising campaigns	Does the scope also includes the asset creation for the platforms also for the campaigns along with content creation?	Details will be shared later during closed RFP stage with the empanelled vendors
110	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing 2. Brand building and Media Outreach	7.1 Campaign management 8.3 Online advertising campaigns	Does the scope involve payment/fees management for these platforms also by agency or this will be handled by LIC?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
111	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing 2. Brand building and Media Outreach	7.1 Campaign management 8.3 Online advertising campaigns	Are there any brand or regulatory compliance guidelines we need to follow for ad content?	Details will be shared later during closed RFP stage with the empanelled vendors
112	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing 2. Brand building and Media Outreach	7.1 Campaign management 8.3 Online advertising campaigns	Will the agency manage the ad spend budget, or will it be handled by the LIC? Who will be responsible for managing paid media spends?	Details will be shared later during closed RFP stage with the empanelled vendors
113	14	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing 2. Brand building and Media Outreach	7.1 Campaign management 8.3 Online advertising campaigns	Is retargeting or remarketing included in the scope?	Details will be shared later during closed RFP stage with the empanelled vendors
114	14	6. Scope of Work ->A. Digital Journeys ->4.Development of Business Rule Engine and underwriting (Financial and Medical)	Rule based and data driven financial and medical underwriting. o Risk based pricing for premium calculation and coverage benefits. o Dynamic pricing and quote generation basis customer profile, demographics, purchase history, etc. o Automate decision-making based on predefined rules, reduce manual intervention and expediting the claims settlement process.	Are you looking for an Actuarial engine focused on pricing, re-pricing, and sensitivity analysis, a Business Application engine for broader decision-making and process automation, or both?	Details will be shared later during closed RFP stage with the empanelled vendors
115	14	6. Scope of Work ->A. Digital Journeys ->4.Development of Business Rule Engine and underwriting (Financial and Medical)	Rule based and data driven financial and medical underwriting. o Risk based pricing for premium calculation and coverage benefits. o Dynamic pricing and quote generation basis customer profile, demographics, purchase history, etc. o Automate decision-making based on predefined rules, reduce manual intervention and expediting the claims settlement process.	What tools or systems does LIC currently use for premium calculation in the Actuarial department?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
116	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	<p>Rule based and data driven financial and medical underwriting.</p> <ul style="list-style-type: none"> o Risk based pricing for premium calculation and coverage benefits. o Dynamic pricing and quote generation basis customer profile, demographics, purchase history, etc. o Automate decision-making based on predefined rules, reduce manual intervention and expediting the claims settlement process. 	What tools or systems does LIC currently use for premium calculation in the Sales department?	Details will be shared later during closed RFP stage with the empanelled vendors
117	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	<p>Rule based and data driven financial and medical underwriting.</p> <ul style="list-style-type: none"> o Risk based pricing for premium calculation and coverage benefits. o Dynamic pricing and quote generation basis customer profile, demographics, purchase history, etc. o Automate decision-making based on predefined rules, reduce manual intervention and expediting the claims settlement process. 	What specific functionalities and features do you expect the Business Rule Engine to provide?	Details will be shared later during closed RFP stage with the empanelled vendors
118	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	<p>Rule based and data driven financial and medical underwriting.</p> <ul style="list-style-type: none"> o Risk based pricing for premium calculation and coverage benefits. o Dynamic pricing and quote generation basis customer profile, demographics, purchase history, etc. o Automate decision-making based on predefined rules, reduce manual intervention and expediting the claims settlement process. 	Are you interested in incorporating AI-driven business rules?	Details will be shared later during closed RFP stage with the empanelled vendors
119	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	Automate decision-making based on predefined rules, reduce manual intervention and expediting the claims settlement process.	What are the current average claim settlement timelines and target reduction expectations through automation?	Details will be shared later during closed RFP stage with the empanelled vendors
120	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	Automate decision-making based on predefined rules, reduce manual intervention and expediting the claims settlement process.	Will LIC provide access to historical claim data and rules repository for training and validation?	Details will be shared later during closed RFP stage with the empanelled vendors
121	14	6. Scope of Work ->A. Digital Journeys - >4.Development of Business Rule Engine and underwriting (Financial and Medical)	Automate decision-making based on predefined rules, reduce manual intervention and expediting the claims settlement process.	What are the integration points with existing claims management systems (e.g., Core Insurance System, Policy Admin Systems)?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
122	14	6. Scope of Work ->A. Digital Journeys ->4.Development of Business Rule Engine and underwriting (Financial and Medical)	Automate decision-making based on predefined rules, reduce manual intervention and expediting the claims settlement process.	Is there an expectation for straight-through-processing (STP) in specific claim categories (death, maturity, health riders)?	Details will be shared later during closed RFP stage with the empanelled vendors
123	14	6. Scope of Work ->A. Digital Journeys ->4.Development of Business Rule Engine and underwriting (Financial and Medical)	Automate decision-making based on predefined rules, reduce manual intervention and expediting the claims settlement process.	Are there any regulatory/compliance constraints (e.g., IRDAI, RBI, GOI guidelines) that need to be embedded in automated decision-making logic?	Details will be shared later during closed RFP stage with the empanelled vendors
124	14	6. Scope of Work ->A. Digital Journeys -> 5 .Medical service providers ecosystem (including Health ecosystem for prospective customers/ policyholders)	A.5. Medical service providers ecosystem (including Health ecosystem for prospective customers/ policyholders)	Please elaborate on systems to be integrated to get medical reports and online community portals	Details will be shared later during closed RFP stage with the empanelled vendors
125	14	6. Scope of Work ->A. Digital Journeys ->6.Digital Payment Solutions	Development, integration and maintenance of digital payment solutions such as: <ul style="list-style-type: none"> o Auto debit across modes (incl. e-NACH) o Penny drop/ penny less for account verification. o Payment gateways, POS terminals (UPI, Debit and Credit card), International payments & soft-POS. o Enablement of digital invoicing solutions. o Generation of static & dynamic QR codes for payment collection. o Tokenization of cards. o Reconciliation & Refund management o Save card/ UPI/ bank account 	Which payment channels should be supported? Do we need to integrate with aggregators / 3rd parties (PolicyBazaar, PayTM, PhonePe)?	Details will be shared later during closed RFP stage with the empanelled vendors
126	15	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	SEO and Performance Marketing	As part of approach document we plan to cover - SEO On/Off Page and details around audit and optimization. Would you also like us to cover on new upcoming areas such as AEO and GEO optimizations as well.	Details will be shared later during closed RFP stage with the empanelled vendors
127	15	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	SEO and Performance Marketing	Since, SEO is a capability of performing on Google; please elaborate how we can demonstrate our deliverables. Creds in a specific format?	Please adhere to RFE clause
128	15	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	SEO and Performance Marketing	Are there any preferred SEO tools (e.g., SEMrush, Ahrefs), analytics platforms that must be used or agency need to setup from scratch?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
129	15	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	SEO and Performance Marketing	Is the SEO and performance marketing campaign global, national, or regional?	Please adhere to RFE clause
130	15	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	SEO and Performance Marketing	Technical SEO changes will be handles by LIC team or agency need to setup a separate team for this?	Please adhere to RFE clause
131	15	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	SEO and Performance Marketing	Will the LIC provide content for SEO, or should the agency create and optimize content?	Please adhere to RFE clause
132	15	6. Scope of Work ->B. Martech & Digital Marketing ->1. Digital Marketing Automation and Performance Marketing	SEO and Performance Marketing	What is the reporting frequency expected (daily, weekly, monthly)?	Details will be shared later during closed RFP stage with the empanelled vendors
133	15	6. Scope of Work ->B. Martech & Digital Marketing ->2. Brand building and Media Outreach	Digital content Marketing	Will LIC be open to the use of AI/new age tech for content/video creation, execution. Can we provide demos on such capability.	Details will be shared later during closed RFP stage with the empanelled vendors
134	15	6. Scope of Work ->B. Martech & Digital Marketing ->2. Brand building and Media Outreach	Digital content Marketing	Will LIC provide access to paid stock libraries (Images/footages/music) or is the agency expected to procure and manage licensing? Can we on-board a third party empaneled partner.	Details will be shared later during closed RFP stage with the empanelled vendors
135	15	6. Scope of Work ->B. Martech & Digital Marketing ->2. Brand building and Media Outreach	Digital content Marketing	As part of our approach and our capability we have specialization across the full life cycle of digital content marketing i.e. Strategy, Content Creation, Execution and Reporting . Would you want us to be specific about any sub-process.	Details will be shared later during closed RFP stage with the empanelled vendors
136	15	6. Scope of Work ->B. Martech & Digital Marketing ->2. Brand building and Media Outreach	Digital content Marketing	Is developing brand guidelines/design guidelines part of the scope?	Details will be shared later during closed RFP stage with the empanelled vendors
137	15	6. Scope of Work ->B. Martech & Digital Marketing ->2. Brand building and Media Outreach	Digital content Marketing	Will the agency use the exisiting social/digital platforms or suggest new channels/platforms?	Details will be shared later during closed RFP stage with the empanelled vendors
138	15	6. Scope of Work ->B. Martech & Digital Marketing ->2. Brand building and Media Outreach	Digital content Marketing	Does the scope also include publishing content on digital and social media channels, along with performance reporting?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
139	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	Contact center for query addressal, servicing support, sales etc.	What is the peak query volume expected (voice/chat/email)?	Details will be shared later during closed RFP stage with the empanelled vendors
140	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	Contact center for query addressal, servicing support, sales etc.	What is the current call routing logic (Automatic Call Distribution - ACD, IVR, skill-based, queue-based)?	Details will be shared later during closed RFP stage with the empanelled vendors
141	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	Contact center for query addressal, servicing support, sales etc.	Is omnichannel integration with a unified agent desktop already available?	Details will be shared later during closed RFP stage with the empanelled vendors
142	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	Contact center for query addressal, servicing support, sales etc.	Is there a centralized knowledge base for query resolution?	Please adhere to RFE clause
143	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	Contact center for query addressal, servicing support, sales etc.	Do you need SME's, developers, L1, L2 Agents for contact center?	Details will be shared later during closed RFP stage with the empanelled vendors
144	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	WhatsApp tools for customer engagement and instant services/support	Are you currently using any WhatsApp Business API or third-party platforms (e.g., Twilio, Gupshup, WATI, Yellow.ai)?	Details will be shared later during closed RFP stage with the empanelled vendors
145	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	WhatsApp tools for customer engagement and instant services/support	Is WhatsApp integrated with your contact center platform or CRM?	Details will be shared later during closed RFP stage with the empanelled vendors
146	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	WhatsApp tools for customer engagement and instant services/support	Do you require integration with policy management, claims systems, or payment gateways?	Details will be shared later during closed RFP stage with the empanelled vendors
147	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	WhatsApp tools for customer engagement and instant services/support	What types of customer queries are expected to be handled via WhatsApp (e.g., policy info, premium reminders, claim status)?	Details will be shared later during closed RFP stage with the empanelled vendors
148	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	WhatsApp tools for customer engagement and instant services/support	Do you want to enable self-service flows using WhatsApp bots?	Details will be shared later during closed RFP stage with the empanelled vendors
149	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	WhatsApp tools for customer engagement and instant services/support	Do you require multilingual support for regional languages? Any translation support required in case of multilingual/regional campaigns . Can we presume it would India based.	Details will be shared later during closed RFP stage with the empanelled vendors
150	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	WhatsApp tools for customer engagement and instant services/support	Are there audit logs for WhatsApp interactions?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
151	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	WhatsApp tools for customer engagement and instant services/support	Do agents respond to WhatsApp messages via a unified desktop or a separate tool?	Details will be shared later during closed RFP stage with the empanelled vendors
152	15	6. Scope of Work ->B. Martech & Digital Marketing ->3. Customer Relationship Management	WhatsApp tools for customer engagement and instant services/support	Are WhatsApp interactions tracked and logged in your CRM or ticketing system?	Details will be shared later during closed RFP stage with the empanelled vendors
153	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	Which conversational AI platform are you using or evaluating (e.g., Google Dialogflow, Azure Bot Framework, Rasa, Kore.ai)?	Details will be shared later during closed RFP stage with the empanelled vendors
154	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	Are you using a low-code/no-code bot builder or custom development?	Details will be shared later during closed RFP stage with the empanelled vendors
155	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	Are APIs available for real-time data fetch and updates?	Details will be shared later during closed RFP stage with the empanelled vendors
156	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	Do you require middleware or orchestration layers (e.g., MuleSoft, Apache Camel)?	Details will be shared later during closed RFP stage with the empanelled vendors
157	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	What CRM systems are integrated with the contact center (e.g., Salesforce, Microsoft Dynamics)?	Details will be shared later during closed RFP stage with the empanelled vendors
158	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	Are there existing self-service flows DIY for common queries (e.g., policy status, premium due)?	Details will be shared later during closed RFP stage with the empanelled vendors
159	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development of an internal conversational assistant for agents and branch staff to surface policy, claims, and servicing information across documents, systems, and departments.	Are you using or planning to use AI-powered virtual assistants or chatbots?	Details will be shared later during closed RFP stage with the empanelled vendors
160	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development of an internal conversational assistant for agents and branch staff to surface policy, claims, and servicing information across documents, systems, and departments.	Who are the target users - call center agents, branch staff, field agents, or back-office teams?	Details will be shared later during closed RFP stage with the empanelled vendors
161	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development of an internal conversational assistant for agents and branch staff to surface policy, claims, and servicing information across documents, systems, and departments.	What types of queries are most frequent or time-consuming for staff?	Details will be shared later during closed RFP stage with the empanelled vendors
162	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development of an internal conversational assistant for agents and branch staff to surface policy, claims, and servicing information across documents, systems, and departments.	Are there specific departments or systems that need to be prioritized?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
163	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development of an internal conversational assistant for agents and branch staff to surface policy, claims, and servicing information across documents, systems, and departments.	Are these systems accessible via APIs, databases, or file-based interfaces?	Details will be shared later during closed RFP stage with the empanelled vendors
164	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development of an internal conversational assistant for agents and branch staff to surface policy, claims, and servicing information across documents, systems, and departments.	Are you planning to use an existing conversational AI platform (e.g., Microsoft Bot Framework, Rasa, Google Dialogflow)?	Details will be shared later during closed RFP stage with the empanelled vendors
165	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development of an internal conversational assistant for agents and branch staff to surface policy, claims, and servicing information across documents, systems, and departments.	Are you planning to integrate with agent desktops or branch kiosks?	Details will be shared later during closed RFP stage with the empanelled vendors
166	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	What type of personalization do you expect (basic details like name, or transactional/behavioral), and do you need workflows with conditional steps (e.g., if SMS not delivered, send email)?	Please adhere to RFE clause
167	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	What is the existing systems that would need integration - (CRM, ERP, marketing platforms, etc.) should this solution connect with?	Details will be shared later during closed RFP stage with the empanelled vendors
168	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	Which communication channels (SMS, email, WhatsApp, voice/IVR, chatbots) do you need, and what events or systems (CRM, website, app) should trigger them?	Details will be shared later during closed RFP stage with the empanelled vendors
169	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	Are there any compliance or data security requirements (e.g., GDPR, HIPAA, TRAI) we must follow?	Please adhere to RFE clause
170	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	Development and integration of conversational AI journeys.	What communication volumes do you expect, and what reporting do you need (delivery, open/click, engagement)	Details will be shared later during closed RFP stage with the empanelled vendors
171	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Is the expectation to deliver a centralized communication engine or channel-specific workflows with loose coupling?	Details will be shared later during closed RFP stage with the empanelled vendors
172	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Please confirm which legacy LIC systems need to be integrated (e.g., Policy Administration, CRM, Claims, Payments).	Details will be shared later during closed RFP stage with the empanelled vendors
173	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Are there existing APIs/ESB/middleware layers available for integration, or should the bidder also build the API connectors?	Details will be shared later during closed RFP stage with the empanelled vendors
174	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Should the communication engine provide real-time triggers as well as scheduled/batch communications?	Details will be shared later during closed RFP stage with the empanelled vendors
175	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Are there specific SLAs for message delivery?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
176	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Please clarify if the bidder is expected to develop a rule engine for personalization, or if business rules will be provided by LIC.	Details will be shared later during closed RFP stage with the empanelled vendors
177	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	What data sources (customer demographics, purchase history, transaction patterns) will be available for personalization?	Details will be shared later during closed RFP stage with the empanelled vendors
178	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Are there regulatory/compliance restrictions (IRDAI, TRAI, data privacy) that need to be incorporated into workflow design?	Details will be shared later during closed RFP stage with the empanelled vendors
179	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Should the conversational AI journeys be designed for all channels (web, WhatsApp, mobile app, IVR), or limited to a subset?	Details will be shared later during closed RFP stage with the empanelled vendors
180	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Are there preferred AI/NLP technologies or platforms (e.g., Google Dialogflow, Microsoft Bot Framework, Rasa, etc.)?	Details will be shared later during closed RFP stage with the empanelled vendors
181	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Which video conferencing technologies are in scope (e.g., Zoom, MS Teams, Webex, in-house)?	Details will be shared later during closed RFP stage with the empanelled vendors
182	15	6. Scope of Work ->B. Martech & Digital Marketing ->4. Communication Engine	B.4.Communication Engine	Is there a requirement for secure recording, archiving, and retrieval of video interactions for compliance and audit?	Details will be shared later during closed RFP stage with the empanelled vendors
183	15	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	AI/ML based analytical models for use cases	What is the primary source of customer data – CRM, policy administration system, or external integrations (e.g., credit bureaus)?	Details will be shared later during closed RFP stage with the empanelled vendors
184	15	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	AI/ML based analytical models for use cases	Will LIC provide digital interaction data (app usage logs, website analytics, call center transcripts) for building app/marketing analytics models?	Details will be shared later during closed RFP stage with the empanelled vendors
185	15	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	AI/ML based analytical models for use cases	Please clarify data volumes and historical availability (e.g., number of customers, transaction history depth, claim history).	Details will be shared later during closed RFP stage with the empanelled vendors
186	15	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	AI/ML based analytical models for use cases	Does LIC have an existing customer segmentation framework that the models should align with?	Details will be shared later during closed RFP stage with the empanelled vendors
187	15	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	AI/ML based analytical models for use cases	What are the preferred deployment channels for nudges (app push notifications, SMS, email, agent dashboards)?	Details will be shared later during closed RFP stage with the empanelled vendors
188	15	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	AI/ML based analytical models for use cases	Should the models adhere to explainability guidelines for regulatory approval (e.g., interpretable ML vs black-box models)?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
189	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Design and deployment of conversational AI frameworks to provide inclusive digital access to PWDs through speech-based queries, AI-driven contextual answers, and content personalization.	What types of disabilities are being prioritized (e.g., visual, speech, cognitive, motor)?	Details will be shared later during closed RFP stage with the empanelled vendors
190	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Design and deployment of conversational AI frameworks to provide inclusive digital access to PWDs through speech-based queries, AI-driven contextual answers, and content personalization.	Do we have speech/text analytics for query categorization?	Details will be shared later during closed RFP stage with the empanelled vendors
191	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Design and deployment of conversational AI frameworks to provide inclusive digital access to PWDs through speech-based queries, AI-driven contextual answers, and content personalization.	What languages and dialects need to be supported for speech recognition?	Details will be shared later during closed RFP stage with the empanelled vendors
192	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Design and deployment of conversational AI frameworks to provide inclusive digital access to PWDs through speech-based queries, AI-driven contextual answers, and content personalization.	Are you using ASR (Automatic Speech Recognition) engines like Google Speech, Azure Speech, or custom models?	Details will be shared later during closed RFP stage with the empanelled vendors
193	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Design and deployment of conversational AI frameworks to provide inclusive digital access to PWDs through speech-based queries, AI-driven contextual answers, and content personalization.	Are you using user profiling to personalize responses based on disability type or interaction history?	Details will be shared later during closed RFP stage with the empanelled vendors
194	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Design and deployment of conversational AI frameworks to provide inclusive digital access to PWDs through speech-based queries, AI-driven contextual answers, and content personalization.	How will content be adapted for different accessibility needs (e.g., simplified language, audio summaries)?	Details will be shared later during closed RFP stage with the empanelled vendors
195	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Design and deployment of conversational AI frameworks to provide inclusive digital access to PWDs through speech-based queries, AI-driven contextual answers, and content personalization.	Are you using text-to-speech (TTS) engines for delivering responses?	Details will be shared later during closed RFP stage with the empanelled vendors
196	16	6. Scope of Work ->D. Technology ->1. API Gateways	Technology integrations across domains	What are the core systems in scope for integration?	Details will be shared later during closed RFP stage with the empanelled vendors
197	16	6. Scope of Work ->D. Technology ->1. API Gateways	Technology integrations across domains	Is there any DMS available to store and manage documents?	Details will be shared later during closed RFP stage with the empanelled vendors
198	16	6. Scope of Work ->D. Technology ->1. API Gateways	Technology integrations across domains	Are there existing integration middleware platforms in use or can be leveraged?	Details will be shared later during closed RFP stage with the empanelled vendors
199	16	6. Scope of Work ->D. Technology ->1. API Gateways	Technology integrations across domains	What are the key API gateway requirements? (rate limiting, throttling, mediation, monetization, developer portal)? Any gateway already in use?	Details will be shared later during closed RFP stage with the empanelled vendors
200	16	6. Scope of Work ->D. Technology ->1. API Gateways	Technology integrations across domains	Is the solution to be deployed in on-premise DC, PCE (private cloud), hybrid, or public cloud (AWS/Azure/GCP)?	Details will be shared later during closed RFP stage with the empanelled vendors
201	16	6. Scope of Work ->D. Technology ->1. API Gateways	Technology integrations across domains	Are there any use cases foreseen where bulk data needs to be integrated from one system to another?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
202	16	6. Scope of Work ->D. Technology ->1. API Gateways	Technology integrations across domains	Are there any requirements for failovers or disaster recovery?	Details will be shared later during closed RFP stage with the empanelled vendors
203	16	6. Scope of Work ->D. Technology ->1. API Gateways	Technology integrations across domains	How is sensitive data currently handled during integration?	Details will be shared later during closed RFP stage with the empanelled vendors
204	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Development of MCP (Model Context Protocol) server to provide embedded AI capabilities, along with the implementation of enterprise-wide secure Retrieval-Augmented Generation (RAG) systems for effective knowledge management	Please clarify whether LIC already has an enterprise knowledge management system or if the bidder should propose one.	Details will be shared later during closed RFP stage with the empanelled vendors
205	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Development of MCP (Model Context Protocol) server to provide embedded AI capabilities, along with the implementation of enterprise-wide secure Retrieval-Augmented Generation (RAG) systems for effective knowledge management	What are the formats and sources of LIC's documents (PDFs, scanned images, structured DBs, emails, circulars)?	Details will be shared later during closed RFP stage with the empanelled vendors
206	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Development of MCP (Model Context Protocol) server to provide embedded AI capabilities, along with the implementation of enterprise-wide secure Retrieval-Augmented Generation (RAG) systems for effective knowledge management	Does LIC expect the MCP server to be on-premises or is a cloud-hosted option acceptable?	Details will be shared later during closed RFP stage with the empanelled vendors
207	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Development of MCP (Model Context Protocol) server to provide embedded AI capabilities, along with the implementation of enterprise-wide secure Retrieval-Augmented Generation (RAG) systems for effective knowledge management	What are the security and compliance requirements for enterprise RAG (data residency, encryption, audit logs)?	Details will be shared later during closed RFP stage with the empanelled vendors
208	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Development of MCP (Model Context Protocol) server to provide embedded AI capabilities, along with the implementation of enterprise-wide secure Retrieval-Augmented Generation (RAG) systems for effective knowledge management	Should the RAG system be integrated with existing employee tools (Outlook, SAP, Core Insurance, Agent Portals)?	Details will be shared later during closed RFP stage with the empanelled vendors
209	16	6. Scope of Work ->C. Data and Analytics ->1. Development of AI/ML based analytical model	Development of MCP (Model Context Protocol) server to provide embedded AI capabilities, along with the implementation of enterprise-wide secure Retrieval-Augmented Generation (RAG) systems for effective knowledge management	Please confirm whether the solution needs to support real-time contextual grounding for customer interactions.	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
210	16	6. Scope of Work ->C. Data and Analytics ->2. Predictive Analytics	Development of Predictive analytics & ML/NLP based models (Mortality and underwriting predictions, Market trends and portfolio optimization, Dynamic pricing, Customer churn prediction and mitigation, Patterns/claim anomalies analysis, Customer lifetime value modelling)	What is the scope of underwriting data available – medical records, lifestyle data, actuarial tables?	Details will be shared later during closed RFP stage with the empanelled vendors
211	16	6. Scope of Work ->C. Data and Analytics ->2. Predictive Analytics	Development of Predictive analytics & ML/NLP based models (Mortality and underwriting predictions, Market trends and portfolio optimization, Dynamic pricing, Customer churn prediction and mitigation, Patterns/claim anomalies analysis, Customer lifetime value modelling)	Will LIC provide mortality and morbidity experience data for predictive modeling?	Details will be shared later during closed RFP stage with the empanelled vendors
212	16	6. Scope of Work ->C. Data and Analytics ->2. Predictive Analytics	Development of Predictive analytics & ML/NLP based models (Mortality and underwriting predictions, Market trends and portfolio optimization, Dynamic pricing, Customer churn prediction and mitigation, Patterns/claim anomalies analysis, Customer lifetime value modelling)	Please clarify historical churn data availability – do we have cancellation/surrender reasons recorded?	Please adhere to RFE clause
213	16	6. Scope of Work ->C. Data and Analytics ->2. Predictive Analytics	Development of Predictive analytics & ML/NLP based models (Mortality and underwriting predictions, Market trends and portfolio optimization, Dynamic pricing, Customer churn prediction and mitigation, Patterns/claim anomalies analysis, Customer lifetime value modelling)	For dynamic pricing, what regulatory boundaries exist under IRDAI that we need to comply with?	Details will be shared later during closed RFP stage with the empanelled vendors
214	16	6. Scope of Work ->C. Data and Analytics ->2. Predictive Analytics	Development of Predictive analytics & ML/NLP based models (Mortality and underwriting predictions, Market trends and portfolio optimization, Dynamic pricing, Customer churn prediction and mitigation, Patterns/claim anomalies analysis, Customer lifetime value modelling)	Are there any existing fraud detection mechanisms in place, and how should anomaly detection models integrate?	Details will be shared later during closed RFP stage with the empanelled vendors
215	16	6. Scope of Work ->C. Data and Analytics ->2. Predictive Analytics	Development of Predictive analytics & ML/NLP based models (Mortality and underwriting predictions, Market trends and portfolio optimization, Dynamic pricing, Customer churn prediction and mitigation, Patterns/claim anomalies analysis, Customer lifetime value modelling)	What is the granularity of investment/portfolio data available for optimization (daily, monthly, quarterly)?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
216	16	6. Scope of Work ->C. Data and Analytics ->2. Predictive Analytics	Development of Predictive analytics & ML/NLP based models (Mortality and underwriting predictions, Market trends and portfolio optimization, Dynamic pricing, Customer churn prediction and mitigation, Patterns/claim anomalies analysis, Customer lifetime value modelling)	Please specify forecast horizon expectations (short-term monthly predictions vs long-term actuarial forecasts).	Details will be shared later during closed RFP stage with the empanelled vendors
217	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development and conduct of Data Privacy Impact Assessments (DPIAs) for the high-risk in-scope business functions/ applications to identify the potential risk exposure	Which business functions/applications have been identified as in-scope for DPIA under this RFP?	Details will be shared later during closed RFP stage with the empanelled vendors
218	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development and conduct of Data Privacy Impact Assessments (DPIAs) for the high-risk in-scope business functions/ applications to identify the potential risk exposure	What criteria were used to designate these functions/applications as "high-risk"?	Details will be shared later during closed RFP stage with the empanelled vendors
219	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development and conduct of Data Privacy Impact Assessments (DPIAs) for the high-risk in-scope business functions/ applications to identify the potential risk exposure	Approximately how many applications/functions are expected to undergo DPIA?	Details will be shared later during closed RFP stage with the empanelled vendors
220	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development and conduct of Data Privacy Impact Assessments (DPIAs) for the high-risk in-scope business functions/ applications to identify the potential risk exposure	Are these applications primarily internal (such as HR, payroll, etc) or customer-facing (such as apps, portals, platforms, etc.)?	Details will be shared later during closed RFP stage with the empanelled vendors
221	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development and conduct of Data Privacy Impact Assessments (DPIAs) for the high-risk in-scope business functions/ applications to identify the potential risk exposure	Are any third-party/vendor systems included in the DPIA scope?	Details will be shared later during closed RFP stage with the empanelled vendors
222	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development and conduct of Data Privacy Impact Assessments (DPIAs) for the high-risk in-scope business functions/ applications to identify the potential risk exposure	What deliverables are expected: such as DPIA report, remediation roadmap, executive summary for management?	Details will be shared later during closed RFP stage with the empanelled vendors
223	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development and conduct of Data Privacy Impact Assessments (DPIAs) for the high-risk in-scope business functions/ applications to identify the potential risk exposure	Are there any known timelines, dependencies, or parallel projects (like IT audits, GDPR compliance, ISO 27701 certification) that bidders should align with?	Details will be shared later during closed RFP stage with the empanelled vendors
224	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Enablement of Data Discovery, Classification, and Mapping to identify Personal Data touch points, and structured and unstructured data	What is the expected scope of coverage for data discovery and classification (such as enterprise-wide, selected business units, only in-scope applications)?	Details will be shared later during closed RFP stage with the empanelled vendors
225	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Enablement of Data Discovery, Classification, and Mapping to identify Personal Data touch points, and structured and unstructured data	Does the organisation already have any data inventory, records of processing, or personal data mapping exercises completed, or is this to be done from scratch?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
226	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Enablement of Data Discovery, Classification, and Mapping to identify Personal Data touch points, and structured and unstructured data	Approximately how many structured sources (databases, applications) and unstructured sources (emails, shared drives, documents) are in scope for this engagement?	Details will be shared later during closed RFP stage with the empanelled vendors
227	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Enablement of Data Discovery, Classification, and Mapping to identify Personal Data touch points, and structured and unstructured data	Are there any specific technologies/tools already in place (such as data discovery/classification tools) that the bidder is expected to leverage, or is tool recommendation part of the engagement?	Details will be shared later during closed RFP stage with the empanelled vendors
228	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Enablement of Data Discovery, Classification, and Mapping to identify Personal Data touch points, and structured and unstructured data	Is the expectation limited to identification and classification of personal data touchpoints, or does it also include sensitivity tagging, lineage mapping, and risk prioritization?	Details will be shared later during closed RFP stage with the empanelled vendors
229	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Enablement of Data Discovery, Classification, and Mapping to identify Personal Data touch points, and structured and unstructured data	Will the organisation provide access to system documentation, process maps, and data architecture to facilitate the discovery exercise, or is data mapping expected to be conducted primarily through walkthroughs through manual implementation methods?	Details will be shared later during closed RFP stage with the empanelled vendors
230	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Enablement of Data Discovery, Classification, and Mapping to identify Personal Data touch points, and structured and unstructured data	Are there any known timelines, dependencies, or parallel projects (like data governance) that bidders should align with?	Details will be shared later during closed RFP stage with the empanelled vendors
231	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Enablement of Data Discovery, Classification, and Mapping to identify Personal Data touch points, and structured and unstructured data	Does the scope cover cross-border data transfers and third-party/vendor data flows as part of data mapping?	Details will be shared later during closed RFP stage with the empanelled vendors
232	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Does the organisation currently have any system or process for obtaining, recording, and tracking user consent (either manual or automated or required to be integrated later), or is this to be built from scratch?	Details will be shared later during closed RFP stage with the empanelled vendors
233	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Is the scope limited to digital channels/applications, or does it also cover offline/manual processes of consent capture?	Details will be shared later during closed RFP stage with the empanelled vendors
234	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Are there specific applications, customer portals, or platforms where consent management mechanisms need to be implemented?	Details will be shared later during closed RFP stage with the empanelled vendors
235	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Should the bidder propose/enable a consent management tool/technology, or is the organisation expecting only process design and governance recommendations?	Details will be shared later during closed RFP stage with the empanelled vendors
236	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Does the organisation have an existing rights request workflow or ticketing system that needs enhancement, or should a new mechanism be established?	Details will be shared later during closed RFP stage with the empanelled vendors
237	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Approximately how many requests per year does the organisation anticipate (if any estimation is available)?	Details will be shared later during closed RFP stage with the empanelled vendors
238	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Is there an expectation for an automated solution (self-service portal, dashboards) or a manual request-handling process?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
239	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Does the organisation currently have an incident management or cybersecurity breach process in place?	Details will be shared later during closed RFP stage with the empanelled vendors
240	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Is the expectation to design a DPDPA-compliant breach notification framework only, or also to implement supporting technical tools (such as detection, reporting dashboards)?	Details will be shared later during closed RFP stage with the empanelled vendors
241	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Are there specific timeframes or escalation protocols already defined that bidders should align with?	Details will be shared later during closed RFP stage with the empanelled vendors
242	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Establishment of mechanisms for: o Consent management o Data Principal rights o Breach notification	Are there dependencies with existing InfoSec/cybersecurity teams or tools (such as SIEM, SOC, etc.) that are expected to be integrated?	Details will be shared later during closed RFP stage with the empanelled vendors
243	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of work flow management tool for project and action plan tracking	Does the organisation currently use any workflow/project management tools (such as Jira, ServiceNow, etc.), or is this expected to be developed/deployed afresh from SOP and documentation perspective as well?	Details will be shared later during closed RFP stage with the empanelled vendors
244	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of work flow management tool for project and action plan tracking	Is the scope limited to privacy and compliance action plan tracking, or should the workflow tool be designed for enterprise-wide use cases as well?	Details will be shared later during closed RFP stage with the empanelled vendors
245	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of work flow management tool for project and action plan tracking	What types of workflows/actions should the tool support (such as DPIA approvals, remediation actions, policy reviews, compliance checks)?	Details will be shared later during closed RFP stage with the empanelled vendors
246	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of work flow management tool for project and action plan tracking	Are there requirements for role-based access and approvals (such as business owner, DPO, IT, management)?	Details will be shared later during closed RFP stage with the empanelled vendors
247	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of work flow management tool for project and action plan tracking	Should the tool be integrated with existing enterprise systems (such as email, ticketing systems, collaboration tools like MS Teams/Slack, HRMS, etc.) and how many integrations are expected to be done and with how many applications?	Details will be shared later during closed RFP stage with the empanelled vendors
248	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of work flow management tool for project and action plan tracking	Are there any reporting/dashboard expectations (such as compliance status, risk closure rate, action tracker for management review)?	Details will be shared later during closed RFP stage with the empanelled vendors
249	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of work flow management tool for project and action plan tracking	Is the organisation looking for a custom-developed tool, or would they prefer bidders to recommend/adapt existing workflow management solutions?	Details will be shared later during closed RFP stage with the empanelled vendors
250	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of work flow management tool for project and action plan tracking	Should the tool be hosted on-premise or cloud or SaaS based solution (any restrictions due to data residency or any preference)?	Details will be shared later during closed RFP stage with the empanelled vendors
251	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of work flow management tool for project and action plan tracking	What are the key deliverables expected such as requirements gathering, tool design, deployment, training, user manuals, post-implementation support?	Details will be shared later during closed RFP stage with the empanelled vendors

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S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
252	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of inventory of data assets, storage options, systems and other applications processing personal information and also the entire list of suppliers / 3rd parties leveraged for various purposes	Does the organisation currently maintain any data asset or application inventory or is this expected to be built from scratch?	Details will be shared later during closed RFP stage with the empanelled vendors
253	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of inventory of data assets, storage options, systems and other applications processing personal information and also the entire list of suppliers / 3rd parties leveraged for various purposes	Approximately how many applications/systems are expected to be included in the inventory (enterprise-wide or limited to in-scope business functions)?	Details will be shared later during closed RFP stage with the empanelled vendors
254	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of inventory of data assets, storage options, systems and other applications processing personal information and also the entire list of suppliers / 3rd parties leveraged for various purposes	Should the inventory cover both structured data sources (databases, applications, servers, etc.) and unstructured data sources (shared drives, emails, documents, videos, audios, etc.)?	Details will be shared later during closed RFP stage with the empanelled vendors
255	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of inventory of data assets, storage options, systems and other applications processing personal information and also the entire list of suppliers / 3rd parties leveraged for various purposes	Are there specific data storage options (on-premise servers, cloud platforms, hybrid environments) that need to be included in the inventory?	Details will be shared later during closed RFP stage with the empanelled vendors
256	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of inventory of data assets, storage options, systems and other applications processing personal information and also the entire list of suppliers / 3rd parties leveraged for various purposes	Should the inventory also include data flows (such as data movement between applications, cross-border transfers)?	Details will be shared later during closed RFP stage with the empanelled vendors
257	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of inventory of data assets, storage options, systems and other applications processing personal information and also the entire list of suppliers / 3rd parties leveraged for various purposes	Does the organisation maintain an existing vendor/third-party register with adequate classifications from privacy and security standpoint?	Details will be shared later during closed RFP stage with the empanelled vendors
258	17	6. Scope of Work -> D. Technology -> 3. Digital Personal Data Protection (DPDP 2023)	Development & integration of inventory of data assets, storage options, systems and other applications processing personal information and also the entire list of suppliers / 3rd parties leveraged for various purposes	Are there any integration expectations with existing IT systems or procurement/vendor management systems?	Details will be shared later during closed RFP stage with the empanelled vendors
259	17	6. Scope of Work ->E. Digital skills, apps and solutions ->1. Learning Management System	Custom content design, development, creation incl. integration with existing training modules	Kindly specify the duration of content to be developed/ designed (in hours).	Details will be shared later during closed RFP stage with the empanelled vendors
260	17	6. Scope of Work ->E. Digital skills, apps and solutions ->1. Learning Management System	Custom content design, development, creation incl. integration with existing training modules	Please indicate interactivity level expectations.	Details will be shared later during closed RFP stage with the empanelled vendors

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261	17	6. Scope of Work ->E. Digital skills, apps and solutions ->1. Learning Management System	Custom content design, development, creation incl. integration with existing training modules	Please confirm if there are existing Policy/ Product Brochure/ Manual (or similar) to be converted into digital modules. If yes, then indicate tentative duration.	Details will be shared later during closed RFP stage with the empanelled vendors
262	17	6. Scope of Work ->E. Digital skills, apps and solutions ->1. Learning Management System	Digital platform for learning management for employees and sales intermediaries	Please specify the number and type of systems to be integrated (e.g. HRMS, SSO or similar).	Details will be shared later during closed RFP stage with the empanelled vendors
263	17	6. Scope of Work ->E. Digital skills, apps and solutions ->1. Learning Management System	Digital platform for learning management for employees and sales intermediaries	Kindly confirm the language scope is limited to English only both for content as well as LMS platform.	Details will be shared later during closed RFP stage with the empanelled vendors
264	17	6. Scope of Work ->E. Digital skills, apps and solutions ->1. Learning Management System	Digital platform for learning management for employees and sales intermediaries	Kindly indicate the number of users and type of users expected (who will be accessing the platform)	Details will be shared later during closed RFP stage with the empanelled vendors
265	17	6. Scope of Work ->E. Digital skills, apps and solutions ->1. Learning Management System	Digital platform for learning management for employees and sales intermediaries	Please confirm if the LMS platform need to be handed over and hosted on LIC servers post termination of contract. In case it is needed to be hosted on LIC servers : please indicate the preference (Cloud/ On-prem or any other)	Details will be shared later during closed RFP stage with the empanelled vendors
266	17	6. Scope of Work ->E. Digital skills, apps and solutions ->1. Learning Management System	Compliance training and license management	Please elaborate on the expectations.	Details will be shared later during closed RFP stage with the empanelled vendors
267	17	6. Scope of Work ->E. Digital skills, apps and solutions ->1. Learning Management System	Mobile learning solutions	Please confirm if only Mobile app is needed or web version is also needed.	Details will be shared later during closed RFP stage with the empanelled vendors
268	17	6. Scope of Work ->E. Digital skills, apps and solutions ->1. Learning Management System	Others	Please elaborate on expectations for features and specifications for LMS platform,	Details will be shared later during closed RFP stage with the empanelled vendors
269	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enterprise Risk Management tools such as GRC, Early Warning tools / alerts, dashboards, and Key Risk Indicators	What is the expected frequency and format of alerts (e.g., email, dashboard, SMS)?	Details will be shared later during closed RFP stage with the empanelled vendors
270	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enterprise Risk Management tools such as GRC, Early Warning tools / alerts, dashboards, and Key Risk Indicators	Are there thresholds or escalation protocols that need to be configured?	Details will be shared later during closed RFP stage with the empanelled vendors
271	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enterprise Risk Management tools such as GRC, Early Warning tools / alerts, dashboards, and Key Risk Indicators	Should the system support predictive analytics or AI-based risk forecasting?	Details will be shared later during closed RFP stage with the empanelled vendors
272	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enterprise Risk Management tools such as GRC, Early Warning tools / alerts, dashboards, and Key Risk Indicators	What types of dashboards are required (e.g., executive summary, operational risk, compliance status)?	Details will be shared later during closed RFP stage with the empanelled vendors

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273	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enterprise Risk Management tools such as GRC, Early Warning tools / alerts, dashboards, and Key Risk Indicators	How many KRIs are currently tracked, and in which domains ?	Details will be shared later during closed RFP stage with the empanelled vendors
274	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enterprise Risk Management tools such as GRC, Early Warning tools / alerts, dashboards, and Key Risk Indicators	Should the tool implementation required automated KRI data collection and scoring?	Details will be shared later during closed RFP stage with the empanelled vendors
275	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	DevOps tools and services implementation to enable best-in-class tech	What are the code repository tool being used in LIC , do we have any automated scanner tools like Sonar , blackduck , being used in LIC.	Details will be shared later during closed RFP stage with the empanelled vendors
276	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	DevOps tools and services implementation to enable best-in-class tech	Under this scope of work, is the vendor required to perform a cybersecurity assessment? What specific services are expected to be delivered by the vendor as part of this engagement?	Details will be shared later during closed RFP stage with the empanelled vendors
277	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	DevOps tools and services implementation to enable best-in-class tech	Is there Cyber risk awareness trainings needs to be conducted as part of this SOW.	Details will be shared later during closed RFP stage with the empanelled vendors
278	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	DevOps tools and services implementation to enable best-in-class tech	Is the secure design and threat modeling are part of requirement gathering for application development in	Details will be shared later during closed RFP stage with the empanelled vendors
279	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	What is the total number of servers in scope, categorized by OS (Windows, Linux, Unix) and where are the servers hosted on-premises, in the cloud, or in a hybrid ?	Details will be shared later during closed RFP stage with the empanelled vendors
280	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	Do LIC have existing hardening baselines or standards that must be followed OR vendor will be responsible for creating, implementing, and validating hardening policies?	Details will be shared later during closed RFP stage with the empanelled vendors
281	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	What is the total number of assets (servers, endpoints, network devices) to be scanned?	Details will be shared later during closed RFP stage with the empanelled vendors

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282	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	Is there a preferred tool or platform for CAVA, or should the vendor propose one?	Details will be shared later during closed RFP stage with the empanelled vendors
283	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	What is the expected frequency of vulnerability scans (e.g., weekly, monthly)?	Details will be shared later during closed RFP stage with the empanelled vendors
284	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	What types of VAPT are required (e.g., internal, external, web apps, APIs, mobile)?	Details will be shared later during closed RFP stage with the empanelled vendors
285	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	What are the Security Assessments expected from the vendor?	Details will be shared later during closed RFP stage with the empanelled vendors
286	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	Are there any compliance requirements (e.g., PCI-DSS, ISO 27001) that influence the VAPT scope?	Details will be shared later during closed RFP stage with the empanelled vendors
287	17	6. Scope of Work -> D. Technology -> 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	Should the vendor provide post-remediation validation and re-testing?	Details will be shared later during closed RFP stage with the empanelled vendors
288	18	6. Scope of Work ->E. Digital skills, apps and solutions ->2. Recruitment for digital skills	Recruitment for digital skills	Does the scope involve identifying of skills for LIC including building in market best practices on the skills?	Details will be shared later during closed RFP stage with the empanelled vendors
289	18	6. Scope of Work ->E. Digital skills, apps and solutions ->2. Recruitment for digital skills	Recruitment for digital skills	Do we only have to recommend the agencies for assisting in recruitment for digital skills ?	Details will be shared later during closed RFP stage with the empanelled vendors
290	18	6. Scope of Work ->E. Digital skills, apps and solutions ->2. Recruitment for digital skills	Recruitment for digital skills	Does the scope also involve providing assessment framework or that is internally defined for LIC and we only need the vendor for platform for the same	Please adhere to RFE clause

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S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
291	18	6. Scope of Work ->E. Digital skills, apps and solutions ->2. Recruitment for digital skills	Recruitment for digital skills	Does LIC have any existing framework for digital skills or digital skill assessments. If not, would the creation of it be responsibility of the vendor?	Please adhere to RFE clause
292	18	6. Scope of Work ->E. Digital skills, apps and solutions ->2. Recruitment for digital skills	Recruitment for digital skills	Are there any existing APIs for integration with third party Online Talent Marketplaces	Details will be shared later during closed RFP stage with the empanelled vendors
293	18	6. Scope of Work ->E. Digital skills, apps and solutions ->2. Recruitment for digital skills	Recruitment for digital skills	Is there an existing pre-hiring assessments platform with LIC	Details will be shared later during closed RFP stage with the empanelled vendors
294	18	6. Scope of Work ->E. Digital skills, apps and solutions ->2. Recruitment for digital skills	Recruitment for digital skills	Are the Job Descriptions available with LIC for the digital skills	Please adhere to RFE clause
295	18	6. Scope of Work ->E. Digital skills, apps and solutions ->2. Recruitment for digital skills	Recruitment for digital skills	Can we bring in a third party interface as a pre-hiring tool to run the pre-hiring assessment	Details will be shared later during closed RFP stage with the empanelled vendors
296	18	6. Scope of Work ->E. Digital skills, apps and solutions ->4. Lead generation and management solutions	1. Lead repository and automated lead allocation	Could you please elaborate on the lead repository? For example, does it include leads from organic channels or paid campaigns? Also, are we permitted to use third-party marketing technology solutions for lead automation?	Details will be shared later during closed RFP stage with the empanelled vendors
297	18	6. Scope of Work ->E. Digital skills, apps and solutions ->4. Lead generation and management solutions	2. Development & integration of referral management	Are we allowed to use third-party solutions for the referral program? Also, is there any data protection clause we need to consider when using external software to build the referral program?	Details will be shared later during closed RFP stage with the empanelled vendors
298	19	6. Scope of Work ->E. Digital skills, apps and solutions ->7. Quality Assurance Partner	Quality Assurance Partner	Is there an existing testing CoE team catering to LICs technical landscape, If yes, what is its technical background and role?	Details will be shared later during closed RFP stage with the empanelled vendors
299	19	6. Scope of Work ->E. Digital skills, apps and solutions ->7. Quality Assurance Partner	Quality Assurance Partner	How is the ITC/SIT cycle managed, we see the request only for UAT end to end ownership-management?	Details will be shared later during closed RFP stage with the empanelled vendors
300	19	6. Scope of Work ->E. Digital skills, apps and solutions ->7. Quality Assurance Partner	Quality Assurance Partner	The document states that test case design as ownership. The execution and reporting ownership needs to be clarified for QA partner	Details will be shared later during closed RFP stage with the empanelled vendors
301	19	6. Scope of Work ->E. Digital skills, apps and solutions ->7. Quality Assurance Partner	Quality Assurance Partner	Is validation of AI/ML model implementation in scope of the QA partner?	Details will be shared later during closed RFP stage with the empanelled vendors
302	19	6. Scope of Work ->E. Digital skills, apps and solutions ->7. Quality Assurance Partner	Quality Assurance Partner	Are there any legal and security reviews/approvals at LIC for leveraging any custom Test Automation/accelerators IP/asset.	Details will be shared later during closed RFP stage with the empanelled vendors
303	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	Is VAPT in scope as per the Cyber Security Policy?	Details will be shared later during closed RFP stage with the empanelled vendors
304	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	Do we need to perform DPDPA assessment?	Details will be shared later during closed RFP stage with the empanelled vendors

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S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
305	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	What are the Security Assessments expected from the vendor?	Details will be shared later during closed RFP stage with the empanelled vendors
306	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	List of servers and web applications for VAPT.	Details will be shared later during closed RFP stage with the empanelled vendors
307	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	Is there any GRC tool already implemented or do we need to implement any GRC tool. What regulatory frameworks must the GRC tool support (e.g., ISO 27001, SOX, GDPR)?	Details will be shared later during closed RFP stage with the empanelled vendors
308	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	What are the code repository tool being used in LIC , do we have any automated scanner tools like Sonar , blackduck , being used in LIC.	Details will be shared later during closed RFP stage with the empanelled vendors
309	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	Is there a periodic risk assessment is being conducted in LIC, how LIC is capturing the risk and remediated.	Details will be shared later during closed RFP stage with the empanelled vendors
310	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	How is the data protected at rest , transit and use.	Details will be shared later during closed RFP stage with the empanelled vendors
311	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	how is the third party application (SaaS) risk is managed.	Details will be shared later during closed RFP stage with the empanelled vendors
312	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	is there third party risk assessment is conducted.	Please adhere to RFE clause
313	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	Is there risk awareness trainings conducted in LIC.	Please adhere to RFE clause
314	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	Is the secure design and threat modeling are part of requirement gathering for application development in LIC.	Details will be shared later during closed RFP stage with the empanelled vendors
315	45	52. Adherence of Cyber Security Policy	Adherence of Cyber Security Policy	Application are deployed on premise or on cloud.	Details will be shared later during closed RFP stage with the empanelled vendors
316	12	Section 6 - A - 1	Scope of Work Digital Journey E-Sign solutions Verifications - PAN etc	We will be integrating with 3rd party solution providers IS it appropriate to assume that LIC will engage with relevant 3rd party vendors or we need factor for related engagement	Please adhere to RFE clause
317	17	Section 6 - E - 1	Digital Skill, App and solutions Learning management system	Content (material) related to training, LIC products, insurance concepts etc Do we need to factor for creating these contents or we will be provided these content.	Details will be shared later during closed RFP stage with the empanelled vendors
318	58	1.3	Process automation (RPA) & digitization	Does process automation include data pre-population, API integration, approval automation or any other specific type of automation	Details will be shared later during closed RFP stage with the empanelled vendors
319	58	1.4	Pre-fill/ Auto-fill details from existing information with LIC and 3rd party data sources (eg., Mobile, DOB from	Does process automation include data pre-population, API integration, approval automation or any other specific type of automation ,To pre-fill/autofill data available with LIC in the customer journey, how will the data will be passed to Signzy's platform, Will LIC provide an API for the same?	Details will be shared later during closed RFP stage with the empanelled vendors

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320	58	1.5	Verification - PAN-based verification; Aadhar based OTP verification; Aadhar based image & video KYC and verification	Adhar based OTP vaerification, as all Ashar verification stopped by govt the only availbale is via Digilocker thus it means via Digilocker or else. Aadhaar-based image and video verification involves using facial recognition technology to compare a person's live photo or video with their photograph stored in the UIDAI database. This process confirms the identity of an Aadhaar number holder and is a secure, consent-based method of authentication for services like Know Your Customer (KYC). - is this understanding right or something else	Details will be shared later during closed RFP stage with the empanelled vendors
321	58	1.7	Enablement of Biometric eKYC solution	Can you please elaborate the requirement for biometric eKyc	Details will be shared later during closed RFP stage with the empanelled vendors
322	58	1.8	Name match logic ASP	Please elaborate what is logic ASP as we can do Name match	Details will be shared later during closed RFP stage with the empanelled vendors
323	58	1.9	Centralized database integration (e.g., account aggregators, ITR, bank accounts, death certificates etc.)	can we get list of all intigraytion or shud we assume only these 04, also can we get exemption for death certificate, Please share specific of Databases with which integration is required We have APIs which pull/fetch data directly from the central databases basis some input parameters, How are we planning to capture those input parameters from the end customer?	Details will be shared later during closed RFP stage with the empanelled vendors
324	58	1.1	OCR/ ICR technology	pease explain its for which langugaes document ,Could you please provide list of documents for OCR	Details will be shared later during closed RFP stage with the empanelled vendors
325	58	1.11	Repository for e-insurance policies	Please provide more clarity on what details are required as part of the repository? Is this an integration with external insurance databases?	Details will be shared later during closed RFP stage with the empanelled vendors
326	58	1.12	Design and implementation of Multi-lingual (e.g., Hindi, English, other regional languages) journeys/processes	1. What languages are expected? will it be regional or international as well? 2. These languages are required in the front end only or as part of the complete platform?	Details will be shared later during closed RFP stage with the empanelled vendors
327	58	1.13	Development of mobile/web applications	Is this new custom application development or migration of old application or both? Kindly confirm our understanding. Could you elaborate the type and extent of customization expected in these applications? Will these applications be hosted on-prem / cloud?	Details will be shared later during closed RFP stage with the empanelled vendors
328	58	1.14	Integrate biometrics, facial recognition and document	Could you please list down various biometrics which LIC is looking for like fingerprint, Iris, etc. ?	Details will be shared later during closed RFP stage with the empanelled vendors
329	58	1.15	Live photo scanning to measure key health metrics (eg., SPO2, stress levels etc.)	Is this the only use case of live photo scanning or there will be more? What is the input that will be provided to us to measure health metrics?	Details will be shared later during closed RFP stage with the empanelled vendors
330	59	1.16	Development of Digital Journeys based on Block chain, Augmented Reality, Virtual Reality / Metaverse	Though Signzy has the patent for digital onboarding journeys in Metaverse(US), Could you give us an example of use cases relevant to such technologies?	Details will be shared later during closed RFP stage with the empanelled vendors
331	59	1.17	Design & development of video animations/illustrations for different use cases	We have the capability to integrate third party application for Video animations/illustrations & can be showcased or played on Signzy's Platform, will this approach work? What is the expectation here?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
332	59	1.18	Integration and enablement of co-browsing solutions	Our understanding of co-browsing is when an agent is able access customer's browser and navigate, please provide confirmation on our understanding	Details will be shared later during closed RFP stage with the empanelled vendors
333	59	1.19	Integration with maps and APIs for distance calculation.	We have Distance calculation apis, will it work or we compulsory need to integrate with Map companies, please provide names of map companies we need to integrate or we can list our own Map companies	Details will be shared later during closed RFP stage with the empanelled vendors
334	59	1.2	AI-based health vital check (facial recognition, finger scanning).	Please elaborate on this requirement	Details will be shared later during closed RFP stage with the empanelled vendors
335	59	1.21	Design and development of an integrated health ecosystem for a unified view and tracking of health and wellness.	Is there a requirement of a workflow to be created for the given requirements?	Details will be shared later during closed RFP stage with the empanelled vendors
336	59	2.1	Creation of qualitative & quantitative surveys and feedback mechanisms for customers, sales intermediaries, employees	Is this needed as per any specific format or method by LIC, or the requirement is to look how a vendor keep themselves updated on the market trends. Please help with an elaborate purpose of this specific section	Details will be shared later during closed RFP stage with the empanelled vendors
337	59	2.2	Conduct usability studies/ AB testing/ beta testing in digital interfaces	Is this needed as per any specific format or method by LIC, or the requirement is to look how a vendor keep themselves updated on the market trends. Please help with an elaborate purpose of this specific section	Details will be shared later during closed RFP stage with the empanelled vendors
338	59	2.3	Customer segmentation to tailor marketing strategies & communication	Is the vendor expected to provide customer segmentation to LIC for tailoring their marketing strategies or our solution is expected to target LIC's marketing campaigns to those segments?	Details will be shared later during closed RFP stage with the empanelled vendors
339	59	4.1	Development, customization, integration and maintenance of rules (e.g. financial and medical underwriting, risk based pricing, automated decision- making etc.)	1. Is LIC going to provide the rules/logic to perform underwriting, risk scoring etc.? 2. Also, we have a rule engine as part of our platform. Is their an expectation to integrate our BRE with any 3rd party front end or back end is this a requirement of an end to end digital journey platform?	Details will be shared later during closed RFP stage with the empanelled vendors
340	59	5.1	Integration with medical service providers (schedule & manage medical tests, get medical reports, claim management & processing, tie up with Health care	What does Medical service provider mean ? And could you please provide number of the same? 1. Is LIC going to provide the rules/logic to perform underwriting, risk scoring etc.? 2. Also, we have a rule engine as part of our platform. Is their an expectation to integrate our BRE with any 3rd party front end or back end is this a requirement of an end to end digital journey platform? Are these API based integrations? Is LIC going to provide us with the API details for integrating Signzy's platform with medical service providers? , Is there a requirement of a workflow to be created for the given requirements?	Details will be shared later during closed RFP stage with the empanelled vendors
341	60	6.2	Management of Payment gateways, POS terminals (UPI, Debit and Credit card), International payments & soft-POS	What is expected from management of Payment gateways? Will LIC provide us the payment gateways or do we have to provide payment gateways to LIC or Integration is required? Is there an expectation of a Hardware based solution for POS (POS Device) along with Digital payment solution? If yes, whats the use case? We have payment gateways integrated as part of our platform. All the solutions listed in the scope are required as part of digital journeys or independent solutions	Details will be shared later during closed RFP stage with the empanelled vendors
342	60	6.4	Enablement of digital invoicing solutions	What are the anticipated outcomes from digital invoicing solutions?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
343	60	10	Communication Engine	This is available as part of the Signzy's platform, is this required as a separate module for LIC?	Details will be shared later during closed RFP stage with the empanelled vendors
344	60	10.1	Multi-channel API based integration and trigger for automated and personalized communication workflows (e.g., SMS, email, WhatsApp, voice, chatbots, virtual assistants)	Is this needed as part of the digital journeys or an independent solution so it can be integrated for any workflow. Example of a few use cases will help.	Details will be shared later during closed RFP stage with the empanelled vendors
345	60	10.2	Development and integration of conversational AI journeys	Does it simply mean integration of third party chatbots with the journeys?	Details will be shared later during closed RFP stage with the empanelled vendors
346	61	11.1	Development of AI/ML based analytical model (Cross- sell /Up-sell nudges, Propensity model, App analytics, Marketing Analytics etc.)	Is this needed as part of the digital journeys or an independent solution so it can be integrated for any workflow. Example of a few use cases will help.	Details will be shared later during closed RFP stage with the empanelled vendors
347	61	13.1	Development of digital solutions for automated real- time fraud detection & alert mechanism (Identity verification, Biometric authentication, Social Media monitoring and Open-source Intelligence, Link analysis and network graphs, Fraudulent documentation detection)	Is API based solution expected here? Could you please provide relevant use cases for us to evaluate better?	Details will be shared later during closed RFP stage with the empanelled vendors
348	61	13.2	Customer-screening database solution (for AML and CFT checks)	is CDD & NDD Part of it	Details will be shared later during closed RFP stage with the empanelled vendors
349	61	14.1	Design, development, and implementation of API based services (Open and custom API development, API integration services, API security solutions, API documentation and support)	Could you please provide the list of APIs for which the following services are required?	Details will be shared later during closed RFP stage with the empanelled vendors
350	62	19.1	Lead repository and automated lead allocation and end to end Lead funnel tracking	Is this required as part of digital journey platform or an independent platform? Could you please elaborate the flow for E2E lead funnel tracking	Details will be shared later during closed RFP stage with the empanelled vendors
351	63	22	Digital Personal Data Protection (DPDP 2023)	Is LIC looking for an End to End GRC solution? We are compliant to DPDP, need more information wrt DPDP requirement for this RFE	Details will be shared later during closed RFP stage with the empanelled vendors
352	63	22.1	Development and conduct of Data Privacy Impact Assessments (DPIAs)	Please clarify the expectation here. Is this to conduct the DPIA for all internal functions/application of LIC or only the platform and related solutions we offer as a vendor?	Details will be shared later during closed RFP stage with the empanelled vendors
353	63	22.3	Establishment of mechanisms for Consent management, Data Principal rights & Breach notification	Is this needed as per any specific format or method by LIC, or the requirement is to look how a vendor keep themselves updated on the market trends. Please help with an elaborate purpose of this specific section	Details will be shared later during closed RFP stage with the empanelled vendors
354	63	22.4	Development & integration of work flow management tool for project and action plan tracking	Please elaborate on what is meant by "action plan tracking"	Details will be shared later during closed RFP stage with the empanelled vendors
355	63	23.1	Drive end to end test case design, scenarios, and test bed creation	Please confirm if QA is required as a resource? An understanding is required how OEM and partner are getting differentiated	Details will be shared later during closed RFP stage with the empanelled vendors
356	NA	NA	RFE Clause	Can vendor bid for individual categories? Will LIC be considerate for multi-vendor approach? Also kindly confirm if a vendor can apply for selective scope of work in provided 23 categories.	Please adhere to RFE clause

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
357	NA	NA	RFE Clause	Can vendor apply for any service where the customer has not given an approval to share the PO or MSA or any documentation which specifies a partnership between the vendor and the customer?	Please adhere to RFE clause
358	NA	NA	RFE Clause	Can vendor apply for any service which is currently under roadmap ?	Please adhere to RFE clause
359	NA	NA	RFE Clause	Requesting For extension of submission of the RFP documnets to 30 Oct 2025	Please refer Corrigendum
360	13	A-Digital Journeys	Probable use cases (Indicative and exhaustive)	Can Bidder with expertise on select requirements within a domain be allowed to participate OR bidder should have expertise for all requirements belonging to a domain?	Please adhere to RFE clause
361	15	C- Data and Analytics	Development of AI/ML based analytical model	Need to check whether data will be provided by LIC for Model / Mortality / dynamic Pricing / NLP/ Predictive model	Details will be shared later during closed RFP stage with the empanelled vendors
362	6	1. Tender Information Summary -> 2.0 Obtaining the RFE Document and clarifications	Cost of RFE Document (INR): ₹ 5,000/-+ 18 % GST*(Non-refundable) should be submitted online only	When bidder needs to pay cost of RFE document?	Please adhere to RFE clause
363	7	1. Tender Information Summary -> 5.0 Documents relating to Bid Security	One Time Non-Refundable Empanelment Fees: Rs 2,00,000/- + GST (18%)	When bidder needs to pay One Time Non-Refundable Empanelment Fees?	Please be guided by Clause 9.12 page no. 25 of RFE
364	8	2. Introduction		Can we get a view of your current eco-system? When are the detailed RFQs expected for Digital Journeys development?	Details will be shared later during closed RFP stage with the empanelled vendors
365	9	3. General Criteria for FinTech other than Startup -> a. Company Financials and Net Worth (registered in India)	Bidder must have minimum average turnover of Rs. 5 Crores in the last three financial years (2020-2021, 2021-2022 and 2022-2023)	Last three financial years will be 2022-2023, 2023-2024 and 2024-2025. Is that correct?	Please refer Corrigendum
366	11	5c	Nature of services	What kind of documentary proof required?	Please adhere to RFE clause
367	11	5h	Online support	Presence of support staff onsite will be required at Mumbai? What other locations?	Please adhere to RFE clause
368	12	Other Conditions, pt 5	IP rights	Should we not include any software that is our IP?	Please adhere to RFE clause
369	12	6 Scope, A1 Digitization	Digital Journeys	Are the To-Be Journeys already analysed and documented?	Details will be shared later during closed RFP stage with the empanelled vendors
370	13	6 Scope A2	Customer Research	What is the sample size expected? And how many locations to be covered?	Details will be shared later during closed RFP stage with the empanelled vendors
371	14	6 Scope A3	UI/UX Design	How many languages to be supported?	Details will be shared later during closed RFP stage with the empanelled vendors
372	14	6 Scope A5	Medical service providers	How many medical service providers to be integrated?	Details will be shared later during closed RFP stage with the empanelled vendors
373	15	6 Scope B3	Customer Relationship Management	Do you already have a CRM in place? Which one?	Details will be shared later during closed RFP stage with the empanelled vendors
374	16	6 Scope D1	API Gateways	Any preference for cloud provider? What do you use currently?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
375	19	7. Service Level Agreement	Penalty related to implementation / migration / support services will be applicable to selected vendor.	Is there any penalty defined for implementation / migration / support services? If yes, please share details.	Please adhere to RFE clause
376	23	8.2.B.4.C	Demos	We may not be able to demo existing client projects due to Non-disclosure engagement with customers	Please adhere to RFE clause
377	7	1 Tender Information Summary -> 5.0 Documents relating to Bid Security	One Time Non-Refundable Empanelment Fees: Rs 2,00,000/- + GST (18%)	Please confirm If this shall also be a Waiver for MSME, upon submission of Certificate for RFE Cost Waiver for MSME/NSIC Firms.	Please adhere to RFE clause
378	7	1. Tender Information Summary -> 5.0 Documents relating to Bid Security	One Time Non-Refundable Empanelment Fees: Rs 2,00,000/- + GST (18%)	Will INR 2L be refunded upon not awarding the project or after 3 years in case of an MSME? In Pg.24, looks like tender fee is exempted for MSME. Pls clarify	Please adhere to RFE clause
379	20	8.2 Technical Bid -> Technical Evaluation Criteria -> 1. Experience / Case studies of relevant experience of projects as per context of this RFE	Relevant Experience of working in BFSI space with at least INR 50,000 Crore annual sales turnover	INR 50,000 Cr looks to be very high number in sales turnover for an MSME "software services" for some of the listed applications. For a payment processing company, the sales turnover would be large, and applicable.	Please adhere to RFE clause
380	20	8.2 Technical Bid -> Technical Evaluation Criteria -> 2. Experience of the FinTech (Track Record)	Number of relevant experience projects executed/ongoing with at least 6 months elapsed in similar domain/scope of work as mentioned in '5. Scope of Work' in this RFE document	We can submit project closure report, case studies & select client reference, but not from every customer for past projects.	Please adhere to RFE clause
381	21	8.2 Technical Bid -> Technical Evaluation Criteria -> 4. Submission (Part of Technical Evaluation)	Demo on projects relevant to scope as specified in the RFE.	In software services business, IP lies with client, and hence demo of all solutions may not be possible. We can show digital experience created. LIC need to have a real customer ID created to experience the products.	Please adhere to RFE clause
382	28	15. Terms and Conditions of the Bidding Firms	The bidder has to accept all terms and conditions of LIC and should not impose any of its own conditions upon LIC.	It would be difficult to accept all terms & conditions across RFEs in practicality. If vendor takes a deviation or partially compliant for a valid reason, why should the vendor to get black listed?	Please adhere to RFE clause
383	35	31. Post Empanelment Phase (Project on Project basis)	The Empanelled Vendors will be eligible to participate in the closed RFQ process issued by LIC, for Procurement, Development/Customization of products/services in various Domains, only if they have specific skills in the area for which the Procurement, Development/ Customization/ enhancement work will be initiated.	Consecutive RFQs shall be related to vendors domain & expertise. It shall not be sequential RFQs published.	Please adhere to RFE clause
384	27	12. Submission of Bids		For certain applications, we presume a vendor can have our partner applications as part of a solution behind the vendor.	Please adhere to RFE clause
385	9	3 (a) General Criteria for FinTech other than Startup (registered in India)	Bidder must have minimum average turnover of Rs. 5 Crores in the last three financial years(2020-2021, 2021-2022 and 2022-2023).	Can we submit audited financials for last FY viz., 2021-22, 2022-23 & 2023-24 along with CA certificate?	Please refer Corrigendum
386	10	5.b Relevant Experience	Purchase order details to be submitted in Annexure-XI along with the documentary evidence like copy of the purchase order(s), work order or certificate from the customers etc.	We can submit performance details as per Annexure XI. However, getting Customer credential letter/work completion certificate from clients is difficult or may take more time.Requesting LIC to consider to waive this condition at Technical bid submission stage. We will undertake to submit in due course.	Please adhere to RFE clause

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
387	11	4.General Criteria – Common for Startup and other FinTech C. Nature of Services	Documentary proof to be submitted certified and signed by authorized official	What type of documentary proof required to be submitted for this criteria?	Please adhere to RFE clause
388	25	9.12 -One-time Empanelment non-refundable fee -C, Adjustment of Empanelment Fee	In the scenarios outlined under (a) and (b) above, the Empanelment Security submitted by the bidder under RFE-1 shall be adjusted against the one-time, non-refundable empanelment fee payable by qualified bidders under RFE-2	In the RFE o1 ,Our Company has been empaneled for One domain and a refundable Security Deposit of Rs 2 Lakhs was paid. .In the present RFE-2 , the security deposit amount will be adjusted for any new domain(s) that may get qualified in the Technical evaluation. However, this fee is non refundable.as per present RFE terms.Requesting LIC to consider this security deposit as Refundable one .	Please adhere to RFE clause
389	13	Scope of Work, Clause 6.A.1	Digital Journeys based on emerging technology such as Block chain, Virtual Reality / Metaverse	Need more context to Virtual Reality/ Metaverse enabled journeys, as customers with AR glasse only can access these journeys.	Details will be shared later during closed RFP stage with the empanelled vendors
390	13	Scope of Work, Clause 6.A.2	Qualitative (e.g., customer focused group discussions, individual in-depth discussions etc. and including ethnographic research)	Ethnographic research will require researcher to spend significant amount of time shadowing the customer. We are assuming LIC will arrange all the logistics for this.	Please adhere to RFE clause
391	13	Scope of Work, Clause 6.A.3	Translation of content into multiple languages	Could you please specify the languages for which the translation is required.	Details will be shared later during closed RFP stage with the empanelled vendors
392	10	Eligibility Criteria, section 5	5.b Purchase Order/Work Order/Invoice or letter from the Client on his letterhead and Client Reference with contact details.	Kindly allow Client email from organizations official email ID	Please adhere to RFE clause
393	12	Other conditions, point 6	Vendors already empanelled under RFE1 will remain empanelled for those domains till the expiry of 2 years from the date of empanelment and may be extended for a period of maximum 1 year as per LIC's discretion. Can apply for additional domains.	Partners empanelled for domains under Ref : LIC/CO/DM/DT/2024/RFE/01 Dated 22.03.2024, need not again submit for empanelment under this RFE. Kindly confirm the understanding	Vendors already empaneled under specific domains need not reapply for those domains. Responses are to be submitted only for additional domains, following the process for fresh empanelment. Please be guided by the RFE for further details.
394	20	Technical Bid- B. Evaluation of Bids: - FinTech (Other than Start-up)	Relevant Experience of working in BFSI space with at least INR 50,000 Crore+ annual sales turnover	Requesting to revise the criteria to - Relevant Experience of working in BFSI space with at least INR 10,000 Crore+ annual sales turnover	Please adhere to RFE clause
395	22	Technical Bid- B 3. Employees on Roll (Domain Professionals)	No. of Employees on Roll	Is this to be submitted for each domain being bid for and marks would be allocated irrespective of the number of domains being bid for. Kindly confirm the understanding	The technical evaluation will be separate for each domain applied for by the bidder and documentary evidence needs to be submitted for each doamin applied for by the bidder as per Annexure VIII.
396	23	Technical Bid- 4 b. Specialization of the bidder in various domain areas specified by LIC.	Team Composition, Work Schedule and Activity Schedule	Is this to be submitted for each domain being bid for and marks would be allocated irrespective of the number of domains being bid for. Kindly confirm the understanding	The technical evaluation will be separate for each domain applied for by the bidder.
397	23	Technical Bid- 4 c. Demo on projects relevant to scope as specified in the RFE.	Demos on projects executed relevant to scope in RFE	Relevant outputs/figma designs and solution demos where available can be showcased by the bidder. Kindly help confirm the understading as some domains may not have the corresponding solution demos	Please adhere to RFE clause

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S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
398	57	Annexure V	--	Is the bidder required to bid for a domain or can bid for the sub sections within the domain as well. Kindly help confirm	Please adhere to RFE clause
399	23	Instruction to Bidders, section 9, Annexure XIV	--	Kindly help confirm if these can be discussed and mutually agreed to as a part of the final empanelment process.	Please adhere to RFE clause
400	12	Section 6 Scope of work	--	Kindly provide enterprise packaged applications that LIC has or will prefer for CRM, Martech, Contact Center, Communication Engine etc	Details will be shared later during closed RFP stage with the empanelled vendors
401	22	B. Evaluation of Bids: - FinTech (Other than Start-up)	Number of relevant experience projects executed/ongoing with at least 6 months elapsed in similar domain/scope of work as mentioned in '5. Scope of Work' in this RFE document	Kindly clarify if the projects/ credentials have to be submitted segment wise or any area within the segment	Please adhere to RFE clause
402	17	Learning Management System	Integration (leaderboards, contests,	Could LIC share the approximate number of sales intermediaries and employees who would be the target users for the gamification and training modules?	Details will be shared later during closed RFP stage with the empanelled vendors
403	18	E.5 Digital solutions for Feet on Street	generation customized product pr	For sales quote generation and product presentations, will LIC provide real-time product data, premium calculations, and benefit illustrations via API? Also, since a sales playbook/content repository platform was developed earlier, is this requirement intended to replace that or serve as an addition?	Details will be shared later during closed RFP stage with the empanelled vendors
404	18	Perfomance related to implementation/Service Level Agreement	migration/support services will be	As the RFE mentions ongoing support in the SLA with multi-year empanelment, is LIC seeking one-time development or long-term partners for continuous support and enhancements?	Details will be shared later during closed RFP stage with the empanelled vendors
405	34	29. Notification of Prop	Upon receiving the notification of Proposal, the empaneled vendors will have to provide acceptance (as per Annexure-XVIII) within Fifteen (15) days from date of receipt of the notification.	Kindly confirm that Annexure XVIII is not required in the bid submission and is only to be submitted if the proposal notification is received by successful bidder	Please adhere to RFE clause
406	34	30. Signing of Contract	At the same time as the Purchaser notifies the Empaneled Bidder(s) that its bid has been accepted for empanelment, the Purchaser will send the Bidder(s) the Empanelment Contract Form (Annexure-XV, already provided in the RFE), incorporating all agreements between the parties	Kindly confirm that Annexure XV is not required in the bid submission and is only to be submitted if the proposal notification is received by successful bidder	Please adhere to RFE clause
407	36	ng of Pre-Contract Integ	The bidder should submit Original Executed Integrity Pact along with the technical bid. The Integrity Pact must be executed on stamp paper of applicable value and must be signed by the witnesses also. The Performa of Integrity Pact is as per Annexure-XIII	Kindly advise the applicable value of stamp paper on which the Integrity Pact must be executed.	Integrity Pact is to be executed on a Rs 500/- Stamp paper.
408	58	Table line item 1.7	Enablement of Biometric eKYC solution	Will the bidder be allowed to use the KUA license of LIC for the eKYC requirements	Details will be shared later during closed RFP stage with the empanelled vendors
409	62	Table line item 17.1	Manage E2E recruitment for digital skills such as (Product management, Web design, analysts, software developers, etc.)	Is Background verification for recruited employees also part of this scope/domain?	Details will be shared later during closed RFP stage with the empanelled vendors

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S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
410	14	6 . Digital Journeys	Digital Payment Solutions	Should the auto debit functionality be supported on Physical NACH also , in addition to e-NACH	Details will be shared later during closed RFP stage with the empanelled vendors
411	14	6 . Digital Journeys	Digital Payment Solutions	What authentication methods are required for e-NACH? For example, Aadhar or e-sign?	Details will be shared later during closed RFP stage with the empanelled vendors
412	14	6 . Digital Journeys	Digital Payment Solutions	Can the POS solution be offered through a partnership model?	Please adhere to RFE clause
413	14	6 . Digital Journeys	Digital Payment Solutions	Are there any specific device preferences for POS and soft POS devices?	Details will be shared later during closed RFP stage with the empanelled vendors
414	14	6 . Digital Journeys	Digital Payment Solutions	what does saving of bank account details refer to ?	Details will be shared later during closed RFP stage with the empanelled vendors
415	9	3.(a)	Eligibility criteria	1) Which Category of entity is being considered for PayU Innovations? 2) We started its business operations in the year 2019. The first 4 years of business, we were part of the PayU Payments business, Pay U Innovation was formed in Apr'23 as a separate entity. Hence we can provide financial statements of PayU Innovations of past 2 years.	Please adhere to RFE clause
416	11	5.(c)	General Criteria - Common Startups and other Fintechs	Please clarify as to which document needs to be submitted as proof of service	Please adhere to RFE clause
417	11	5.(e)	Conflict of Interest	PayU Innovations is a subsidiary to PayU Payments, that provides payments services to LIC. On the other hand, PayU Innovations is purely into data analytics solutions and thus, PayU Innovations and PayU Payments, both the companies will be submitting their bids for this RFE for distinctively different services. Hope this doesn't attract 'Conflict of Interest'	Please adhere to RFE clause
418	22	Table B. Point no. 2(b)	Number of years of operation	We started its business operations in the year 2019. The first 4 years of business, we were part of the PayU Payments business, Pay U Innovation was formed in Apr'23 as a separate entity. In this situation, what will be the number of years of experience that will be considered?	Please adhere to RFE clause
419	23	Table B. Point no. 4 (C)	Submission (Part of Technical Evaluation) - Demo	We provide digital insights as services in the form of APIs and offline batch scrubs. For the demo of the solution, we are ready to conduct a Proof Of Concept (PoC) of our services	Please adhere to RFE clause
420	60	7	Digital Marketing Technology	We have a product called 'Statica' which acts as a self-serve platform from where you can filter and choose cohorts of PayU audience for sharper targeting of your digital campaigns. We are also working on a AI solution that can suggest audience cohorts, based on the creative given as input and vice versa it will also be able to design creatives based on the audience given as input. Kindly confirm if these solutions would qualify under the "Digital Marketing Technology" category.	Please adhere to RFE clause
421	12	1. Digitalization of Process / Products	Automation of process	Needs clarity. Examples needed	Please refer to the RFE which has indicative use cases. Further details will be shared at a later stage during closed RFP stage with the empanelled vendors

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S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
422	12	1. Digitalization of Process / Products	Digitization of process	Needs clarity. Examples needed	Please refer to the RFE which has indicative use cases. Further details will be shared at a later stage during closed RFP stage with the empanelled vendors
423	13	1. Digitalization of Process / Products	Pre-fill details	Need details of what all to be prefilled	Please refer to the RFE which has indicative use cases. Further details will be shared at a later stage during closed RFP stage with the empanelled vendors
424	13	1. Digitalization of Process / Products	E-sign - PAN	Can 3rd party solution be leveraged?	Please adhere to RFE clause
425	13	1. Digitalization of Process / Products	Automation of process	Needs clarity. Examples needed	Please refer to the RFE which has indicative use cases. Further details will be shared at a later stage during closed RFP stage with the empanelled vendors
426	13	1. Digitalization of Process / Products	Digitization of process	Needs clarity. Examples needed	Please refer to the RFE which has indicative use cases. Further details will be shared at a later stage during closed RFP stage with the empanelled vendors
427	13	1. Digitalization of Process / Products	Pre-fill details	Need details of what all to be prefilled	Please refer to the RFE which has indicative use cases. Further details will be shared at a later stage during closed RFP stage with the empanelled vendors
428	13	1. Digitalization of Process / Products	Verification - PAN, Aadhaar OTP, Aadhaar OCR, VKYC	Not clear of CYCLOPS based KYC	Details will be shared later during closed RFP stage with the empanelled vendors
429	13	1. Digitalization of Process / Products	Biometrics	Clarity on use case, can 3rd party solution be leveraged	Please adhere to RFE clause
430	13	1. Digitalization of Process / Products	OCR technology	Can 3rd party solution be leveraged? Also need examples of documents / solutions where it needs to be implemented	Please adhere to RFE clause
431	13	1. Digitalization of Process / Products	Repo for insurance e-policy	Needs clarity on use case & data source & examples	Details will be shared later during closed RFP stage with the empanelled vendors
432	13	1. Digitalization of Process / Products	Biometrics, Facial & document verification - Fraud detection	Requires more clarity on usecase and example of app/ website that currently implements this	Details will be shared later during closed RFP stage with the empanelled vendors
433	13	1. Digitalization of Process / Products	Live photo scanning for Key metrics	Requires more clarity on usecase and example of app/ website that currently implements this	Details will be shared later during closed RFP stage with the empanelled vendors
434	13	1. Digitalization of Process / Products	Block chain, VR	Requires more clarity on usecase and example of app/ website that currently implements this	Details will be shared later during closed RFP stage with the empanelled vendors
435	13	1. Digitalization of Process / Products	Video Animation	Does this mean a video flow of different processes or customer steps	Details will be shared later during closed RFP stage with the empanelled vendors

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S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
436	13	1. Digitalization of Process / Products	Co-browsing solution	Requires more clarity on usecase	Details will be shared later during closed RFP stage with the empanelled vendors
437	13	1. Digitalization of Process / Products	Maps & API	need example of other apps/website that implement this	Details will be shared later during closed RFP stage with the empanelled vendors
438	13	1. Digitalization of Process / Products	AI vital check(facial, finger print)	Need more clarity on usecase, this also seems to be hardware based solution, is that right? Can third party solution be leveraged?	Details will be shared later during closed RFP stage with the empanelled vendors
439	13	1. Digitalization of Process / Products	Design and development of integratd health ecosystem	Need more clarity on usecase. Would this be a repository of data collected by LIC, can third party integration be leveraged?	Details will be shared later during closed RFP stage with the empanelled vendors
440	13	1. Digitalization of Process / Products	Data enrichment and quality enhancement	Need more clarity on usecase or example of other app/website	Please refer to the RFE which has indicative use cases. Further details will be shared at a later stage during closed RFP stage with the empanelled vendors
441	NA	Annexure: III – Compliance of Eligibility Criteria	Compliance of Eligibility Criteria	if the Advisory firm like PwC who may/may not have any product of their own and who would implement any 3rd party solutions can be considered for this empanelment.	Please adhere to RFE clause
442	NA	Annexure: III – Compliance of Eligibility Criteria	Compliance of Eligibility Criteria	If the Advisory firm like PwC has their own propriety product in any of the areas listed in the scope, would that be considered for this empanelment.	Please adhere to RFE clause
443	NA	Submission of Bid	Submission of Bid	Please confirm. No commercials to be submitted at this stage Seprate RFP will be published where empanelled firms are required to submit their proposal	Please adhere to RFE clause
444	NA	Submission of Bid	Submission of Bid	Please confirm. Seprate RFP will be published where empanelled firms are required to submit their proposal	Please adhere to RFE clause
445	8	Introduction	LIC seeks to fortify its digital capabilities by capitalizing on advanced digital solutions developed by FinTech firms/startups.	Please confirm that product ownership is not mandatory and that firms offering design, build, integrate and operate services on third-party stacks are eligible.	Please adhere to RFE clause
446	10	Eligibility Criteria 5 b	For FinTechs other than startups: The bidder must have been in operation for a period of at least 3 Years and providing similar services as on date of RFE with a proven track record of at least one completed collaboration or ongoing with at least 6 months elapsed with organizations in the BFSI space	Suggestive Query: Please define "collaboration." Will work orders where PwC implemented/customized a third-party platform for a BFSI client (as adviser/SI) qualify as "collaboration"? Kindly accept work orders/completion letters showing PwC's implementation/customization/integration/advisory role on BFSI programs as valid "collaboration."	Please adhere to RFE clause
447	11	Eligibility Criteria 5 c	Nature of Services	Please confirm if the product ownership is mandatory and that firms offering design, build, integrate and operate services on third-party stacks are eligible	Please adhere to RFE clause
448	14	6. Scope of Work, B1	Martech and Digital Marketing	Please confirm if PwC involvement will be limited to maintain the portal / Tool and providing the draft content, if needed, however, the updation and approval will be the responsibility of the client	Please adhere to RFE clause
449	15	6. Scope of Work, B3	Customer Relationship Management	Please confirm if the vendor is expected to implement the Contact Center solution or Vendor is required to run the Contact center as well?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
450	19	7. Service Level Agreement	Service Level Agreement	SLAs are not defined. We understand this will be defined at the time of individual RFP process. Please get this clarity from the client	Details will be shared later during closed RFP stage with the empanelled vendors
451	74	Annexure: XII – Customer Credential Letter	Customer Credential Letter	If we do not have information in the format prescribed, will any format will be accepted, if the mentioned information is being covered	Please adhere to RFE clause
452	10	Eligibility Criteria 5 b	Reference	It is noted that that the RFP is silent on Bidders leveraging the credentials of their parent entities/subsidiaries. We would like to humbly submit that parent entities together with their subsidiaries possess a wealth of experience and expertise that can be invaluable for the successful execution of complex projects. Further, parent entities and subsidiaries often have access to a broader pool of resources, including specialized personnel. By leveraging these credentials and resources, Bidders can enhance their capacity to deliver the project efficiently and effectively and can demonstrate their ability to meet the technical and operational requirements of the tender. We humbly request you to allow that Bidders to leverage the credentials of their parent entities or subsidiaries."	Please adhere to RFE clause
453	10	Eligibility Criteria 5 b	Reference	We would like to submit that PwC, like other similarly placed consulting firms, is not structured like a typical MNC, but operates as a network of firms under a common brand name, wherein each Network Firm is a separate and independent legal entity. These Network Firms often collaborate and share relevant skills and knowledge with each other in order to leverage the best global practices to enhance the services being rendered to their clients. We accordingly request you to allow Bidders to leverage the credentials and/or resources of such Network Firms to demonstrate our collective capabilities.	Please adhere to RFE clause
454	40	Clause 42	subcontracting	We note that subcontracting is not allowed under the RFP. We humbly request that a bidder may be allowed to use third party / third party resources to provide services under the ensuing contract. However, in such a case, the bidder would remain responsible for the work of such subcontractors.	Please adhere to RFE clause
455	39	Clause 40	Liability is capped to 1xTCV with exceptions	Client is requested to delete exceptions to the limitation of liability. The exceptions render the limitation of liability ineffective and make the liability unlimited. Further, Client is requested to include to clause to state that we will not be liable for any indirect and consequential losses or damages. This is as per GFR and MeitY guidelines and also the industry standard. Even the Contract Act, stipulates and remote and consequential damages are not payable. Client is requested to include the below clause: "Purchase/Client agrees that Consultant will not be liable for (i) loss or corruption of data from your systems, (ii) loss of profit, goodwill, business opportunity, anticipated savings or benefits or (iii) indirect or consequential loss."	Please adhere to RFE clause
456	82	Clause 4	NDA	We request client to allow us to retain our working papers and a copy of confidential information for our records and any future reference or audit requirements, subject to confidentiality obligations under this Agreement	Please adhere to RFE clause

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
457	28	Clause 16	Indemnities for IPR infringement	<p>We request client to include the following exceptions and procedure as these are industry standards and reasonable. They are also mentioned in the MeitY guidelines.</p> <p>1. Notwithstanding anything contained in this agreement, if the Indemnified Party promptly notifies Indemnifying Party in writing of a third party claim against Indemnified Party that any Service provided by the Indemnifying Party infringes a copyright, trade secret or patents incorporated in India of any third party, Indemnifying Party will defend such claim at its expense and will pay any costs or damages, that may be finally awarded against Indemnified Party.</p> <p>2. Indemnifying Party will not indemnify the Indemnified Party, however, if the claim of infringement is caused by: a) Indemnified Party's misuse or modification of the Service; b) Indemnified Party's failure to use corrections or enhancements made available by the Indemnifying Party; c) Indemnified Party's use of the Service in combination with any product or information not owned or developed by Indemnifying Party; However, if any service, information, direction, specification or materials provided by Indemnified Party or any third party contracted to it, is or likely to be held to be infringing, Indemnifying Party shall at its expense and option either: i. Procure the right for Indemnified Party to continue using it; ii.</p>	Please adhere to RFE clause
458	36	Clause 34	Indemnity for breach of contract obligations	<p>There are several remedies available under law and contract to you for such breach of obligations. For eg., there are penalties and LDs that may be imposed for some of these breaches. Seeking indemnities for such breaches frustrates the entire purpose of such remedies available to you. We understand that remedies other than indemnity will be sufficient for such breaches. We request you to kindly delete this section.</p> <p>If you still insist on retaining this section, then we request you to at least make them subject to overall cumulative liability cap of total contract value and subject to final determination of court/arbitrator</p>	Please adhere to RFE clause
459	38	Clause 38	Assignment	<p>We do not have any right to terminate. Suggestive pre bid verbiage is as under: "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."</p>	Please adhere to RFE clause
460	32	Bullet point 4 of clause 24	Risk Purchase clause	<p>Suggestive pre bid verbiage is as under- "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."</p>	Please adhere to RFE clause

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
461	Page 19	Clause 7	Uncapped penalties	<p>Suggestive pre bid verbiage is as under- "We request client to cap the liquidated damages/penalties cumulatively to 5% of the total contract value.</p> <p>We understand that as per Contract Act, where LDs are stipulated, generally any other damages cannot be claimed. Therefore we request you to kindly make imposition of liquidated damages as sole and exclusive remedy for corresponding breaches.</p> <p>We understand that we would be liable to pay liquidated damages to the extent corresponding breach is solely attributable to us. Kindly confirm. "</p>	Please adhere to RFE clause
462	Pag 11 and Page 65	Sl. No. 5 (d) at Page 11, 54, Annexure VI at Page 65		<p>Declaration sought is not in line with the eligibility criteria. Suggestive pre bid verbiage is as under- "We note that the declarations sought in the RFP are not in line with the eligibility criteria. In view of the same, we request you to please align all requirements for declaration w.r.t blacklisting and allow bidders to declare that they are not blacklisted by any such agencies as on date of bid submission. "</p>	Please adhere to RFE clause
463	Page 13	Scope of work (customer research)		<p>Is the marketing strategy also part of scope? Is the external communication collaterals part of scope? Content creation of the platform will be considered <u>out of scope</u></p>	Please adhere to RFE clause
464	Page 13	Scope of work (UI/UX)		<p>Content creation will be considered out of scope Please confirm that we will be using the curen brand guidelines too design the new platform</p>	Please adhere to RFE clause
465	Page 16	Scope of Work (Fraud detection)	-Social Media monitoring and Open-source Intelligence	<p>It is assumed that the social media monitoring and open source intelligence will be based on the publically available data.</p>	Please refer to the RFE which has indicative use cases. Further details will be shared at a later stage during closed RFP stage with the empanelled vendors
466	Page 16	Scope of Work (Fraud detection)	-Customer-screening database solution (for AML and CFT checks)	<p>The screen databases for AML and CFT are paid databases like FACTIVA, Lexisnexis. Will LIC subscribe to these databases as recommended by the bidder?</p>	Details will be shared later during closed RFP stage with the empanelled vendors
467	Page 9	Eligibility criteria	General Criteria for FinTech other than Startup (registered in India)	<p>Are advisory firms (like PwC) also eligible to bid in the RFE if they meet the eligibility criteria and have the relevant citations/experience.</p>	Please adhere to RFE clause
468	Page 16	Scope of Work (Fraud detection)		<ol style="list-style-type: none"> Where will this solution be hosted on LIC's VPC or On-prem servers? If it's a VPC then which VPC is LIC currently engaged with in case of a VPC, can the bidder leverage certain PaaS services like OCR / LLM model for the delivery 	Details will be shared later during closed RFP stage with the empanelled vendors
469	Page 17	Scope of Work (Digital Personal data protection)	Development and conduct of Data Privacy Impact Assessments (DPIAs) for the high-risk in-scope business functions/ applications to identify the potential risk exposure	<ol style="list-style-type: none"> Are we expected to bring in skills of doing a DPIA or bring in a tech platform and enable LIC to do DPIA on its own or bring in a platform and execute the DPIAs? How long are we expected to do ? Is the DPIA framework in place to decide how to do DPIAs, how to select for DPIAs, what is mechanism post assessment etc? 	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
470	Page 17	Scope of Work (Digital Personal data protection)	Enablement of Data Discovery, Classification, and Mapping to identify Personal Data touch points, and structured and unstructured data	<p>1. When we say enablement of "Data discovery classification" etc, are we supposed to bring in a tool and execute or only enable LIC to do by configuring the tool?</p> <p>2. Have all the pre-work like PII data inventory, data flow diagrams already done to enable this? Or should we factor that in?</p>	Please refer to the RFE which has indicative use cases. Further details will be shared at a later stage during closed RFP stage with the empanelled vendors
471	Page 17	Scope of Work (Digital Personal data protection)	Establishment of mechanisms for: <ul style="list-style-type: none"> o Consent management o Data Principal rights o Breach notification 	Same as above	Please refer to the RFE which has indicative use cases. Further details will be shared at a later stage during closed RFP stage with the empanelled vendors
472	19	<p>7. Quality Assurance Partner:</p> <p>Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	<p>Assuming the selected QA partner is responsible only for UAT testing, the system integration (SI) testing will be conducted by a separate SI partner. Our role will be to coordinate with and support the SI partner in monitoring defects.</p>	Please adhere to RFE clause
473	19	<p>7. Quality Assurance Partner:</p> <p>Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	<p>What platforms and channels are in scope for testing (e.g., web, mobile apps, agent portals)?</p>	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
474	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	<p>Is there an existing QA framework or toolset that the QA partner is expected to align with? Are there any existing test cases or test beds that can be leveraged or reused?</p>	Details will be shared later during closed RFP stage with the empanelled vendors
475	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Assuming that the Test Data needed for Testing will be provided by the client. Please confirm.	Details will be shared later during closed RFP stage with the empanelled vendors
476	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	<p>What tools will be used for defect logging and triage (e.g., JIRA, ALM, Azure devops)? Is there a defined process for defect prioritization and escalation?</p>	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
477	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Is there a defined governance model for QA activities (e.g., weekly QA reviews, steering committee)?	Details will be shared later during closed RFP stage with the empanelled vendors
478	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	What kind of QA reporting is expected (e.g., daily status, defect dashboards, test coverage reports)?	Details will be shared later during closed RFP stage with the empanelled vendors
479	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Will dedicated QA environments be provided, or is the QA partner responsible for provisioning them?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
480	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	<p>How many different test environments are expected (e.g., dev, SIT, UAT, staging, pre-prod)?</p> <p>Will the QA partner be responsible for environment setup and monitoring of these environments?</p>	Details will be shared later during closed RFP stage with the empanelled vendors
481	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	<p>How many third-party or SI partners will the QA partner need to coordinate with during testing?</p>	Details will be shared later during closed RFP stage with the empanelled vendors
482	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	<p>Assuming that testing of third-party systems or legacy platforms is out of scope, only integration testing is included within the scope</p>	Please adhere to RFE clause

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
483	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Is test automation in scope? If yes, what are the preferred tools and frameworks? What percentage of test cases is expected to be automated?	Details will be shared later during closed RFP stage with the empanelled vendors
484	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Is usability or accessibility testing in scope?	Please adhere to RFE clause
485	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Should the QA scope include testing across multiple devices, browsers, or OS versions?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
486	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Any Multi lingual Testing in scope?	Details will be shared later during closed RFP stage with the empanelled vendors
487	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Is there any mandate for the resources to be at client site, or they can do the testing remotely as well?	Details will be shared later during closed RFP stage with the empanelled vendors
488	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	What is the expected frequency and timing of performance tests (e.g., after each sprint, before release)?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
489	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Do we have a dedicated Performance Testing environment ?	Details will be shared later during closed RFP stage with the empanelled vendors
490	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	What performance goals/metrics (e.g., response time, throughput, concurrency) must be met for normal and peak loads?	Please adhere to RFE clause
491	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	What tools are preferred or mandated for performance testing (e.g., LoadRunner, JMeter)?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
492	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Will the QA partner be responsible for environment setup for performance testing?	Details will be shared later during closed RFP stage with the empanelled vendors
493	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Are there specific SLAs or KPIs that must be validated during performance testing?	Details will be shared later during closed RFP stage with the empanelled vendors
494	19	<p>7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g.</p> <ul style="list-style-type: none"> o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load 	6. Scope of Work >> 7. Quality Assurance Partner	Are there existing baseline performance profiles available for similar solutions or legacy applications?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
495	19	7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g. o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load	6. Scope of Work >> 7. Quality Assurance Partner	Are there any compliance standards or security testing requirements (e.g., OWASP, GDPR, ISO)?	Details will be shared later during closed RFP stage with the empanelled vendors
496	19	7. Quality Assurance Partner: Use cases for Quality Assurance Partner e.g. o Drive end to end test case design, scenarios, and test bed creation o Own end to end UAT working alongside SI partners for defect logging, triage, and RCA o Deliver performance testing profile of solutions developed in normal and peak load	6. Scope of Work >> 7. Quality Assurance Partner	Will the QA partner be responsible for conducting vulnerability assessments or penetration testing?	Details will be shared later during closed RFP stage with the empanelled vendors
497	-	-	-	Any tools getting used, the license will be brought by Client.	Details will be shared later during closed RFP stage with the empanelled vendors
498	12	Digitization of processes/products	Scope of work	What is the expectation from the bidder, whether the E-Sign solutions, E-stamping solution etc. should be ready off the self or the custom solution can be built as and when the requirement will come.	Details will be shared later during closed RFP stage with the empanelled vendors
499	14	Digital Marketing Automation and Performance Marketing	Scope of work	Development and Implementation of Martech Tools, whether it would follow the traditional requirement gathering, effort estimation and development or it's a pure product play expected here.	Details will be shared later during closed RFP stage with the empanelled vendors
500	7	5.0 Documents relating to Bid Security	One Time Non-Refundable Empanelment Fees	Do companies which falls under MSME category also needs to pay Rs 2,00,000/- or they are exempted	Please adhere to RFE clause
501	9-11	5. Eligibility Criteria	Turnover requirement: FinTechs other than Startups must have minimum average turnover of ₹5 Crores in last 3 years.	We request LIC to consider relaxation for mid-size FinTechs with demonstrated BFSI experience but lower turnover, allowing them to participate and contribute innovative solutions.	Please adhere to RFE clause

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
502	9 & 20	3. General Criteria for FinTech other than Startup (registered in India) & Experience / Case studies of relevant experience of projects as per context of this RFE	Company Financials and Net Worth and Technical Evaluation Criteria	Minimum average turnover has been given as Rs. 5 Crores however in page 20 under section point 1 "Experience / Case studies of relevant experience of projects as per context of this RFE " it has been mentioned that Relevant Experience of working in BFSI space with at least INR 50,000 Crore annual sales turnover, please confirm on this as 50,000 Crore annual sales turnover is required or LIC can consider any relaxation on that.	Please adhere to RFE clause
503	14	6. Scope of Work – A.2 Customer Research	"Qualitative and quantitative surveys, AB testing, segmentation etc."	Will LIC facilitate direct access to customers/agents for research activities, or should vendors independently arrange participants? Is there a minimum sample size expected?	Details will be shared later during closed RFP stage with the empanelled vendors
504	14	6. Scope of Work – A.3 UI/UX Design	"Inclusive accessibility solutions for PWDs"	Please clarify if compliance with WCAG 2.1 / Section 508 standards is mandatory. Also, does multilingual scope extend only to English/Hindi or all 22 Indian languages?	Details will be shared later during closed RFP stage with the empanelled vendors
505	15	6. Scope of Work – A.4 Business Rule Engine	"Development, customization, integration and maintenance..."	Kindly confirm whether LIC already has an existing rules/underwriting engine that requires customization or whether vendors should propose greenfield solutions.	Details will be shared later during closed RFP stage with the empanelled vendors
506	16	6. Scope of Work – A.5 Medical Service Providers Ecosystem	"Integration with medical service providers"	Will LIC provide its empaneled medical networks/APIs for integration, or should the bidder propose new provider tie-ups?	Details will be shared later during closed RFP stage with the empanelled vendors
507	17	6. Scope of Work – A.6 Digital Payment Solutions	"Auto-debit, UPI, tokenization, QR codes, reconciliation etc."	Does LIC already have banking/payment gateway partnerships in place, or should vendors propose an end-to-end digital payment stack?	Details will be shared later during closed RFP stage with the empanelled vendors
508	19	7. Service Level Agreement	Penalties and recovery for non-performance	Kindly clarify if SLA penalty benchmarks will be defined at the project-specific RFQ stage or if a common SLA framework will be issued for all empaneled vendors.	Details will be shared later during closed RFP stage with the empanelled vendors
509	20–23	8. Evaluation Process	Technical evaluation criteria (50 marks, cutoff 35)	Please confirm if weightage for start-ups vs. established FinTechs will remain distinct, or if both categories will be evaluated against a single benchmark.	Please adhere to RFE clause
510	25	9.11 & 9.12	EMD (Not Applicable) & Empanelment Fee	₹2,00,000/- + GST one-time empanelment fee	Please adhere to RFE clause
511	26	10. Bidding Process	"Single-stage – Eligibility cum Technical Bid only"	Please clarify if multi-domain bids can be submitted under one consolidated proposal, or if separate submissions are required domain-wise.	Please adhere to RFE clause
512	29	16. Intellectual Property Rights	IPR of bespoke developments to lie with LIC	Please confirm whether pre-existing proprietary frameworks/tools of vendors used in solutions will continue to remain vendor-owned, and only custom components developed exclusively for LIC will fall under LIC's IPR.	Please adhere to RFE clause
513	35	32. Duration of Empanelment	Empanelment duration	Please clarify the initial empanelment period (2 years, extendable by 1 year?) and whether vendors from RFE-1 and RFE-2 will coexist in the empaneled list.	Please adhere to RFE clause
514	12–13	A.1 Digitization of Processes/Products	Broad coverage including e-Sign, e-KYC, OCR/ICR, DigiLocker, biometrics, blockchain, VR/Metaverse etc.	The scope includes many diverse sub-domains. Can bidders propose empanelment in specific sub-segments only (e.g., KYC, OCR, Payment integration), or are they expected to cover all listed areas?	Please adhere to RFE clause
515	13	A.1 Integration with Databases	"Integration with centralized databases (account aggregators, ITR, bank accounts, death certificates, etc.)"	Will LIC facilitate access and permissions for these external APIs (e.g., Account Aggregator ecosystem, government registries), or is the bidder expected to arrange these integrations independently?	Details will be shared later during closed RFP stage with the empanelled vendors
516	13	A.1 Health Vital Checks	"Live photo scanning to measure SPO2, stress levels etc."	Please clarify if LIC has identified specific third-party health-tech providers/APIs for integration, or is the bidder expected to bring such partnerships.	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
517	14	A.2 Customer Research	"Qualitative and quantitative surveys, AB testing, segmentation etc."	Will LIC provide direct access to customers/agents/policyholders for research, or should vendors arrange this independently? What is the scale/sample size expected for such studies?	Details will be shared later during closed RFP stage with the empanelled vendors
518	14	A.3 UI/UX Design	"Inclusive accessibility solutions for PWDs; multilingual support"	Please specify if compliance with WCAG 2.1/Section 508 is mandatory. Also, does multilingual scope extend only to English/Hindi or to all Indian languages supported by LIC?	Details will be shared later during closed RFP stage with the empanelled vendors
519	15	A.4 Business Rule Engine & Underwriting	"Development, customization, integration and maintenance of business rules engine"	Kindly confirm whether LIC already has an existing rules/underwriting engine that needs customization, or if vendors should propose greenfield development. Which core policy admin system(s) does it need to integrate with?	Details will be shared later during closed RFP stage with the empanelled vendors
520	15-16	A.5 Medical Service Providers Ecosystem	"Integration with medical providers, scheduling, e-claims, telehealth"	Does LIC have an existing empaneled medical network/APIs that vendors should integrate with, or are we expected to propose new provider tie-ups?	Details will be shared later during closed RFP stage with the empanelled vendors
521	16-17	A.6 Digital Payment Solutions	"Auto debit, UPI, tokenization, QR codes, reconciliation etc."	Will LIC share its existing banking/payment gateway partnerships, or should vendors propose an end-to-end payment ecosystem (gateway + UPI + POS + reconciliation)?	Details will be shared later during closed RFP stage with the empanelled vendors
522	15	B.1 Digital Marketing Automation	Martech tools, CMP, DAM, SEO, performance marketing	Does LIC already use any Martech/CRM platforms (e.g., Salesforce, Adobe, Zoho)? Should the proposed solution integrate with existing platforms or be developed fresh?	Details will be shared later during closed RFP stage with the empanelled vendors
523	16	B.3 Customer Relationship Management	"Customer 360 dashboard, contact center, WhatsApp tools"	Please clarify whether LIC expects bidders to develop a new CRM platform or to integrate with its existing CRM/contact center systems. If new, can cloud deployment be considered?	Details will be shared later during closed RFP stage with the empanelled vendors
524	16	B.4 Communication Engine	"Multi-channel API integration, AI chatbots, video conferencing"	Should vendors assume integration with LIC's legacy core systems for real-time data (policy, claims, servicing), or will LIC provide APIs/data layers for this?	Details will be shared later during closed RFP stage with the empanelled vendors
525	15-16	C.1 AI/ML Analytical Models	"Propensity models, Agentic AI, RAG, conversational AI..."	Can vendors propose cloud-native AI/ML platforms (AWS, Azure, GCP), or should all workloads be hosted on-premises due to data sensitivity? Will LIC provide historical data sets for training?	Details will be shared later during closed RFP stage with the empanelled vendors
526	17	C.3 Fraud Detection	"Real-time fraud detection, link analysis, social media monitoring"	Please confirm whether LIC expects vendors to supply ready-made fraud detection platforms or to custom-build models using LIC's internal claims/policy datasets.	Details will be shared later during closed RFP stage with the empanelled vendors
527	17	D.1 API Gateways	"Design, development, implementation of API-based services"	Does LIC already have an API Gateway platform (e.g., Kong, Apigee, WSO2), or should bidders propose a new gateway setup?	Details will be shared later during closed RFP stage with the empanelled vendors
528	17-18	D.2 DevOps & Security	"DevOps tools, CI/CD, VAPT, CAVA remediation"	Kindly clarify if LIC has a preferred DevOps toolchain (e.g., GitLab, Jenkins, Azure DevOps), or if vendors are free to propose. Will VAPT/CAVA be done by LIC auditors or should bidders provide certified auditors?	Details will be shared later during closed RFP stage with the empanelled vendors
529	18	D.3 Digital Personal Data Protection (DPDP 2023)	"Consent management, data discovery, breach notification, workflows"	Should DPDP compliance cover all existing LIC legacy apps or only newly developed solutions under this empanelment?	Please adhere to RFE clause
530	18	E.1 Learning Management Systems	"Custom content, mobile learning, gamification, IRDAI compliance"	Will LIC provide existing training content for integration, or is the bidder expected to create new content (text, videos, animations)?	Details will be shared later during closed RFP stage with the empanelled vendors
531	18-19	E.2 Recruitment for Digital Skills	"Agencies/digital platforms to manage recruitment"	Please clarify whether vendors are expected to provide technology platforms only or also staff augmentation services for LIC.	Details will be shared later during closed RFP stage with the empanelled vendors
532	19	E.5 Digital Solutions for Feet on Street	"Geo-tagging, sales automation, nudges, community engagement"	Will GPS tracking of agents require consent mechanisms under DPDP? Will this integrate with LIC's existing Agent Management System?	Details will be shared later during closed RFP stage with the empanelled vendors
533	19	E.6 Grievance Redressal	"Customer portals, RegTech, incentive/commission management"	Please clarify whether the commission & incentive management tool is expected to be standalone or integrated with LIC's existing payroll/agent systems.	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
534	9	2a	Bidder's period of existence should not exceed 5 years from the date of incorporation and must have minimum turnover of 600K USD in any of the last three financial years.	Can we request you to please re-look at this clause? Ideally LIC would want to deal with Start-ups with some experience, and hence could specify a minimum of 5 years of experience post incorporation, very similar to the minimum USD 600K turnover criteria	Please adhere to RFE clause
535	9	3a	Bidder must have minimum average turnover of Rs. 5 Crores in the last three financial years (2020-2021, 2021-2022 and 2022-2023).	Can we please consider last 3 years as FY2023, FY2024, and FY2025 please. I think the clause might need to be updated.	Please refer Corrigendum
536	20	1	Experience / Case studies of relevant experience of projects as per context of this RFE	Can we submit a reference letter OR copy of PO / Contract with each of our clients as proof? Some of the internal business use-cases can be explained during our presentation. We may not be able to capture and present all data in a case study due to client confidentiality.	Please adhere to RFE clause
537	21	2b	No. of Years of Operation	This is in line with our request in Point No. 1 above. I think the criteria can be re-looked.	Please adhere to RFE clause
538	23	4	Evaluation based on Technical Submission & DEMO	Can we submit our intent to support LIC under multiple categories, as we have specific solution to address some parts in each of them?	Please adhere to RFE clause
539	24	9.3	Bidder should submit Annexure XVI along with supporting documents issued by competent	Can we submit this earlier? And seek a written exemption over email?	Please adhere to RFE clause
540	19	6. Scope of Work	E. Digital skills, apps and solutions 7. Quality Assurance Partner	LIC has selected 'AQM Technologies Pvt Ltd' as a System Integrator to establish Testing Center of Excellence via RFP Ref: LIC/CO/IT-SD/EFEAP-NEXT/TCOE/23-24/01 Dated: 28/03/2024 for 5 years + 2 extendable years , which covers all types of software testing needs of entire LIC & have been actively working with multiple LIC departments as well. Also the since the engagement is TnM based, all types of project scales can be catered under the same & onsite, offsite or hybrid projects as well. RFP Result Ref. - https://licindia.in/documents/20121/1071233/Publishing+of+result+after+Final+Selection+TCOE.pdf/cb706e86-6a5e-ccd7-6905-15f1063898d6 Requesting LIC to consider 'AQM Technologies Pvt Ltd' for all your Quality Assurance Projects.	Please adhere to RFE clause
541	Pg. 12–15		Section 5: Scope of Work – Digital Journeys	How does LIC prioritize among digitization use cases (e-KYC, auto-fill, multilingual journeys, co-browsing, etc.), and where does LIC see the most potential for agentic AI orchestration (e.g., onboarding assistants, claims filing copilots)?	Details will be shared later during closed RFP stage with the empanelled vendors
542	Pg. 17–18		Section 5: Scope of Work – Data & Analytics	LIC has indicated interest in internal conversational assistants and policy servicing agents. What are the biggest pain points agents or branch staff face in retrieving information, and how open is LIC to deploying sovereign LLM-based RAG systems across internal repositories?	Details will be shared later during closed RFP stage with the empanelled vendors
543	Pg. 18		Section 5: Scope of Work – Fraud Detection	What are LIC's current fraud detection challenges (identity, claims anomalies, AML/CFT checks), and would you prefer real-time agentic AI monitors that continuously learn fraud patterns, or rule-based system enhancements?	Details will be shared later during closed RFP stage with the empanelled vendors
544	Pg. 18–19		Section 5: Scope of Work – DPDP 2023	What are the priority compliance areas for LIC under DPDP (consent management, breach notifications, data classification), and does LIC envision AI-driven compliance copilots embedded into workflows?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
545	Pg. 14		Section 5: Scope of Work – Customer Research	For customer research and feedback loops, how is LIC currently measuring customer sentiment and satisfaction? Would you be open to sovereign NLP/GenAI models analyzing vernacular call center and social media data?	Details will be shared later during closed RFP stage with the empanelled vendors
546	Pg. 16		Section 5: Scope of Work – Martech & Digital Marketing	In performance marketing and CRM, what level of personalization does LIC aspire to (e.g., micro-segment nudges vs broad campaigns)? Would an agentic campaign orchestration system (creative generation, A/B testing, ROI tracking) be valuable?	Details will be shared later during closed RFP stage with the empanelled vendors
547	Pg. 8		Section 2: Objective	LIC has highlighted leveraging Digital Public Infrastructure (Aadhaar, Digilocker, Account Aggregator). Which specific DPI rails are highest on LIC's 12–18 month roadmap, and how should AI-powered orchestration layers interact with them? What KPIs are you trying to optimise for?	Details will be shared later during closed RFP stage with the empanelled vendors
548	Pg. 18		Section 5: Scope of Work – Digital Solutions for Feet on Street	How does LIC currently equip its sales force, and would LIC see value in AI copilots for agents (e.g., on-the-go policy simulations, lead prioritization, customer nudges) integrated into mobile workflows?	Details will be shared later during closed RFP stage with the empanelled vendors
549	Pg. 18		Section 5: Scope of Work – Learning Management Systems	Beyond compliance training (IRDAI, IC38), is LIC interested in AI-generated personalized learning paths and simulations (e.g., claims handling role-play with AI agents) for employees and intermediaries?	Please adhere to RFE clause
550	Pg. 17–18 & Pg. 45		Section 5: Scope of Work – Data & Analytics; Section 45 – Adherence of Cyber Security Policy	How does LIC envision sovereign LLM deployment – fully on-prem, hybrid with controlled APIs, or via a secure national cloud – and what governance mechanisms will be key for adoption?	Details will be shared later during closed RFP stage with the empanelled vendors
551	Pg. 45		Section 45 – Adherence of Cyber Security Policy	Will the AI/LLM solutions be required to be hosted entirely on-premises within LIC's data centers, or will LIC allow hybrid models (on-prem + cloud with secure APIs)?	Please adhere to RFE clause
552	Pg. 43–44		Section 44 – Inspection of Records and Audit	Who will be responsible for provisioning and paying for infrastructure (compute, storage, GPUs for AI workloads) – LIC or the empaneled vendor? If shared, what cost models are acceptable?	Details will be shared later during closed RFP stage with the empanelled vendors
553	Pg. 12–19		Section 5: Scope of Work – All Segments	What is the scale/size of deployment LIC envisions (e.g., number of concurrent users, number of agents supported, volume of policies/claims per year) so that solutions can be designed for appropriate throughput?	Details will be shared later during closed RFP stage with the empanelled vendors
554	Pg. 35		Section 5: Post-Empanelment Phase (Project on Project basis)	For large-scale deployments, does LIC expect centralized hosting for all projects under empanelment, or will each project team decide deployment infra independently?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
555	12	Other Conditions: Point 6 & 7	<p>6.Vendors already empanelled under RFE1 will remain empanelled for those domains till the expiry of 2 years from the date of empanelment and may be extended for a period of maximum 1 year as per LIC's discretion. Can apply for additional domains.</p> <p>7.The empanelment shall remain in effect for both the vendors previously empaneled under RFE-1, and vendors selected under the current RFE, continuing through the conclusion of all assigned projects. Therefore, each empaneled firm must guarantee the availability of its resources until their contracted work is fully completed.</p>	<p>For Vendors onboarded in RFE 1 for certain Scope of work, do they have to have to again apply for the same scope of work for extending the empanellment period for these certain Scope of work</p> <p>If not, how is the difference of 1 Year of empanelled period between Vendors empanelled in RFE1 and Vendors empanelled in RFE2 is going to get addressed for the similar scope of work mentioned in RFE1 & 2</p>	<p>Vendors already empaneled under specific domains need not reapply for those domains. Responses are to be submitted only for additional domains, following the process for fresh empanelment. Please be guided by the RFE for further details.</p>
556	12	Other Conditions: Point 6 & 7	<p>6.Vendors already empanelled under RFE1 will remain empanelled for those domains till the expiry of 2 years from the date of empanelment and may be extended for a period of maximum 1 year as per LIC's discretion. Can apply for additional domains.</p> <p>7.The empanelment shall remain in effect for both the vendors previously empaneled under RFE-1, and vendors selected under the current RFE, continuing through the conclusion of all assigned projects. Therefore, each empaneled firm must guarantee the availability of its resources until their contracted work is fully completed.</p>	<p>According to point 7, does automatically empanment period of Vendors onboarded in RFE1 get extended by 2 Years from the date of RFE 2 in the projects which are repeated in RFE 1 & RFE 2 (for example LMS, Lead Management System and Digital Solutions for FOS scope are repeated in RFE 1 & 2)</p>	<p>The empanelment can get extended in the following cases-</p> <ol style="list-style-type: none"> 1. at the discretion of LIC upto 1 year 2. limited to the award of a project and its duration. The empanelment will be deemed operative until the close of the assigned project. <p>Please refer the RFE for further details.</p>
557	20	8.2, A Evaluation of Bids, 2 - Supporting documents to be provided	Customer credential letter/ Completion Certificate to be submitted by bidder as per Annexure XII	Do we require to submit customer cred letter from each client or PO/ Agreement will work?	Please adhere to RFE clause
558	74	Annexure: XII – Customer Credential Letter	This is to certify that (Name of the Vendor) has provided of FinTechs for Procurement, Development/ Customization of products/services in various Domains Dated in our organization.	This has to be provided by Vendor's client right? Can we use the last time (during RFE1) cred's letter and just keep the add on companies?	Please adhere to RFE clause
559	73	Annexure: XI – Performance Statement Format	Attach copy of Purchase Orders, installation, and Go Live certificate of the above-mentioned items.	Do we have to attach go-live certificate as well if the PO is there	Please adhere to RFE clause
560	25	9.12 One-time Empanelment non-refundable fee.	Adjustment of Empanelment Fee: In the scenarios outlined under (a) and (b) above, the Empanelment Security submitted by the bidder under RFE-1 shall be adjusted against the one-time, non-refundable empanelment fee payable by qualified bidders under RFE-2.	For already empaneled vendors do we need to submit any authorised letter	Please adhere to RFE clause

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
561	73	Annexure: XI – Performance Statement Format	Attach copy of Purchase Orders, installation, and Go Live certificate of the above-mentioned items.	Already empaneled vendors needs to submit all the documents again for similar scope of work?	Please adhere to RFE clause
562	General	General		The same RFE was floated by LIC in 2024. For vendors, who had been empanelled as per RFE (Ref: LIC/CO/DM/DT/2024/RFE/01 Dated 22.03.2024), why is there a round 2 of empanelment.	Please adhere to RFE clause
563	20	8.2 Technical Evaluation Criteria	Experience / Case studies of relevant experience of projects as per context of this RFE Relevant Experience of Working in BFSI Space with at least INR 50000 crore annual sales turnover	Is 50000 cr turnover for overall experience or for each organisation.	Please adhere to RFE clause
564	General	General		What is the exact usecase for Business Rule Engine	Details will be shared later during closed RFP stage with the empanelled vendors
565	12	Other Conditions point no. 4	4. Bidders can apply for empanelment under in either one area, multiple areas or all the areas depending on the experience of the company as per Annexure V	Since there are 23 domains listed, and each domain contains multiple sub-modules/sub- points, we would like to clarify whether: Participation is mandatory for all sub-modules under a selected domain, or The bidder has the flexibility to choose and apply for specific sub modules within a domain	Please adhere to RFE clause
566	6	Pre Bid Meeting	Place, time, and date of the Pre-Bid 22.06.2025, Monday at 11.00 am	Will be the pre-bid meeting be scheduled virtually also or it will be in person at LIC Office Mumbai.	Please adhere to RFE clause
567	14		1. Vendors empaneled as per RFE (Ref: LIC/CO/DM/DT/2024/RFE/01 Dated 22.03.2024) will remain empaneled for those segments until the expiry Empanelment period and may be extended for a period of Maximum one year. These vendors may also apply for empanelment in additional domains, if desired. 2. Empanelment of FinTech's for Procurement, Development/ Customization of products/services in various Domains in LIC will be for a period of 2 Years. The Empanelment period may be extended for a period of Maximum one year.	We have been empaneled for PG services in the past as well. Could you please confirm the duration for which this arrangement will continue	Please adhere to RFE page 12 Other Conditions point no. 6

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S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
568			<p>""". Development, integration and maintenance of digital payment solutions such as:</p> <ul style="list-style-type: none"> o Auto debit across modes (incl. e-NACH) o Penny drop/ penny less for account verification. o Payment gateways, POS terminals (UPI, Debit and Credit card), International payments & soft-POS. o Enablement of digital invoicing solutions. o Generation of static & dynamic QR codes for payment collection. o Tokenization of cards.o Reconciliation & Refund managemento Save card/ UPI/ bank account details""" 	<p>If there are additional indicative segments from the previous empanelment for which Razorpay is already empaneled, would LIC consider it under the same empanelment, or would a separate empanelment be required</p>	<p>Please adhere to RFE page 12 Other Conditions point no. 6</p>
569				<p>If the same empanelment is applicable, what would be the required formalities to update LIC records in case of a name change</p>	<p>Out of scope of the RFE, can be taken up separately as and when applicable</p>
570			<p>42. Sub-Contracting -The Bidder shall not subcontract the whole or part of the scope of Services to sub-Bidders.</p>	<p>Consortiums will be permitted in future RFPs</p>	<p>Please adhere to RFE clause</p>
571			<p>30. Signing of Contract - The bidder has to accept all terms and conditions of LIC and should not impose any of its own conditions upon LIC. A bidder who does not accept any or all conditions of LIC shall be disqualified from the selection process at any stage as deemed fit by LIC.</p>	<p>Can we enter into a mutual agreement once we are awarded the PG tender</p>	<p>Please adhere to RFE clause</p>
572			<p>45. Non-exclusivity - It is expressly agreed by the empaneled vendor that the contract shall be on a non-exclusive basis. LIC reserves its right to appoint/engage one or more agency (ies) to provide like services concurrently during the currency of this contract.</p>	<p>What is the maximum number of PGs that LIC will integrate under the PG RFPs</p>	<p>Please adhere to RFE clause</p>
573	12	6. Scope of Work		<p>In the indicative segments, can a fintech participate in only one of the use cases, or must they cover the entire section</p>	<p>Please adhere to RFE clause</p>
574	20	8.2 Technical Bid	<p>Technical Evaluation</p>	<p>If a fintech submits participation for only one use case under the indicative case study, kindly clarify how the evaluation and scoring will be applied.</p>	<p>Please adhere to RFE clause</p>

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S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
575	25	9.12 One time Empanelment Fee 9.3Exemption of Bid Fee	Upon empanelment by LIC in the relevant domains specified under the "Scope of Work" section, bidders shall be required to pay a one-time, non-refundable empanelment fee of ₹2,00,000 (Rupees Two Lakhs only), plus applicable taxes'Micro & Small Enterprises (MSE) units and Start-ups* are exempted from payment of RFE fee provided the services they are offering, are rendered by them. Exemption as stated above is not applicable for providing services, rendered by other companies	Please confirm if the one time bid fee if INR 2,00,000 is exempted for MSME	Please be guided by Clause 9.12 page no. 25 of RFE
576	14 &	7. Digital Marketing Technology	B- Martech & Digital Marketing	PayU Payments Pvt Limited was empanelled last year in June 2024 for domain 6 – Digital Payment Solutions. We have two wholly owned subsidiaries – PayU Innovations Pvt Limited and PayU Digital Labs Pvt Ltd that provide solutions for a few other domains like Domain 7 – Digital Marketing Technology Domain 13	Please adhere to RFE clause
577	16	3. Fraud Detection Etc	C – Data & Analytics	- Fraud Detection etc. Does this need a new empanelment of the wholly owned subsidiaries as the agreements need to be signed between the wholly owned subsidiaries and LIC, if they are on-boarded.	Please adhere to RFE clause
578	12	1. Digitisation of process/products	A. Digital Journeys	As PayU Payments is already empanelled for domain 6 and now intends to offer services for newer domains like domain 1 – Digitization of processes / products, does PayU Payments empanel itself again for the additional domain? Will we have to submit all the documents again? Or a letter will suffice?	Vendors already empaneled under specific domains need not reapply for those domains. Responses are to be submitted only for additional domains, following the process for fresh empanelment. Please be guided by the RFE for further details.
579	45	Clause 52 – Adherence of Cyber Security Policy	Bidders are liable for meeting the security standards as per LIC's IT/IS/Cyber Security Policy. Must also comply with IRDAI & DPDP Act, 2023.	Please clarify if bidder is required to use of specific security tools (Firewall, IDS/IPS, SIEM, DLP, EDR, DAM, IDAM) or will bidders propose their own.	Please adhere to RFE clause
580	17	Technology → DevOps Tools, Information Security and ERM	Enhance security posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT.	1. How many servers are covered to implement server hardening, automated vulnerability assessments (CAVA), and VAPT? 2. Are bidders expected to conduct VAPT & CAVA as part of scope 3. Will LIC prescribe its own CAVA/VAPT tools and methodology, or should vendors propose and implement industry frameworks (e.g., OWASP, NIST)?	Details will be shared later during closed RFP stage with the empanelled vendors
581	17	D. Technology: 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	Should VAPT include internal, external, application-level, API, and cloud environment testing?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
582	17	D. Technology: 2. DevOps Tools, Information security and Enterprise Risk Management	Enhance organizational security and risk posture by implementing server hardening, automated vulnerability assessments (CAVA), and VAPT, including remediation activities for vulnerabilities identified by CAVA and VAPT.	Should the vendor provide post-remediation verification to confirm vulnerabilities are fixed?	Details will be shared later during closed RFP stage with the empanelled vendors
583	17	D. Technology: 3. Digital Personal Data Protection (DPDP 2023)	Development and conduct of Data Privacy Impact Assessments (DPIAs) for the high-risk in-scope business functions/applications to identify the potential risk exposure	Will LIC provide existing data/process documentation, or is the bidder expected to conduct full discovery and stakeholder discussions?	Please adhere to RFE clause
584	17	D. Technology: 2. DevOps Tools, Information security and Enterprise Risk Management	Information and cyber security	Please confirm whether bidder should get security tools or integrate with existing tools already in use.	Details will be shared later during closed RFP stage with the empanelled vendors
585	17	D. Technology: 2. DevOps Tools, Information security and Enterprise Risk Management	Information and cyber security	Are there specific regulatory frameworks (IRDAI, RBI, ISO 27001, NIST) the solution must comply with?	Details will be shared later during closed RFP stage with the empanelled vendors
586	17	D. Technology: 2. DevOps Tools, Information security and Enterprise Risk Management	Information and cyber security	Should security measures include server hardening, firewall configurations, endpoint protection, and SOC integration?	Details will be shared later during closed RFP stage with the empanelled vendors
587	17	D. Technology: 2. DevOps Tools, Information security and Enterprise Risk Management	Information and cyber security	Are there any existing ERM platforms at LIC that need integration?	Details will be shared later during closed RFP stage with the empanelled vendors
588	17	D. Technology: 2. DevOps Tools, Information security and Enterprise Risk Management	-	Please clarify whether endpoint security solutions such as EDR/XDR are expected to be provisioned, integrated, and managed by the bidder as part of this engagement, or whether endpoint protection will remain within LIC's existing IT/security operations.	Details will be shared later during closed RFP stage with the empanelled vendors
589	17	D. Technology: 1. API Gateways	API integration services	Please confirm whether bidders are expected to provision, configure, and manage perimeter firewalls, Web Application Firewalls (WAFs), and API gateways as part of their proposed solution, or whether these security controls are already available within LIC's existing infrastructure.	Details will be shared later during closed RFP stage with the empanelled vendors
590	-	General	-	Please clarify the expected duration of the engagement/project	Details will be shared later during closed RFP stage with the empanelled vendors
591	45-46	Clause 52 – Adherence of Cyber Security Policy	Bidders must comply with LIC's Cyber Security Policy and IRDAI guidelines. Policy will be shared post-empanelment.	Can LIC share at least the key control domains (e.g., identity mgmt., encryption standards, logging requirements) at pre-bid stage so bidders can scope their solutions accordingly?	Details will be shared later during closed RFP stage with the empanelled vendors
592	17	Scope – API Gateways	Design, development and implementation of open/custom APIs; API integration; API security solutions.	Does LIC expect vendors to follow a specific API security standard (e.g., OWASP API Top 10, Zero Trust, OpenAPI 3.0), and will security testing of APIs be mandatory under every engagement?	Details will be shared later during closed RFP stage with the empanelled vendors
593	17	Scope – DevOps, InfoSec & ERM	DevOps tools including CI/CD, SAST, DAST, observability; cyber security posture improvements; GRC tools.	Can LIC clarify if vendors will be responsible for enterprise-wide DevSecOps setup (CI/CD security integration) or only for project-specific pipelines?	Details will be shared later during closed RFP stage with the empanelled vendors

Response to Pre-Bid Queries

S no	RFE Page Number	RFE Clause Name and No.	RFE Clause	Bidder's Query/Suggestion/Remarks	LIC's Response
594	37	Clause 37 – Source Code Escrow	Vendors may be required to place source code in escrow for business continuity.	Will this apply only for custom-developed applications, or also for integrations and API connectors developed during projects?	Please adhere to RFE clause
595	39	Clause 41 – Compliance with Laws	Vendor must comply with all applicable laws including IT Act, DPDP Act 2023.	Will LIC issue specific compliance checklists (e.g., DPDP 2023, IT Act Sec 43A, CERT-In directives) to be followed, or does vendor define its own controls?	Please adhere to RFE clause
596	43	Confidentiality & Security Reviews	Security aspects of solution/software will be periodically reviewed by LIC; vendor must implement modifications at no cost.	Please clarify whether these reviews will include architecture and secure design reviews in addition to code/config audits, and whether remediation timelines will be jointly agreed?	Details will be shared later during closed RFP stage with the empanelled vendors
597	45	Clause 52 – Data Breach	Vendors liable for compensation to “fullest extent of loss” in case of data breach.	Will LIC cap vendor liability (e.g., % of contract value) for cyber incidents, or is it unlimited liability?	Details will be shared later during closed RFP stage with the empanelled vendors
598	17	Scope – DPDP 2023	Vendors must enable DPIA, data discovery/classification, consent management, breach notification, and inventory of data assets/suppliers.	Will vendors be responsible for building LIC's entire data inventory across all systems and suppliers, or only for new systems deployed under their scope?	Details will be shared later during closed RFP stage with the empanelled vendors
599	44	Clause 51 – Inspection of Records & Audit	LIC/IRDAI/MOF may audit vendor and subcontractor systems/records.	Can LIC confirm if audit rights will be restricted only to LIC-related data and environments, to avoid exposure of other client information?	Please adhere to RFE clause
600	17	Scope – Enterprise Risk Management	Implementation of GRC, early warning tools, dashboards, Key Risk Indicators.	Will LIC provide existing ERM frameworks/standards it follows (e.g., ISO 31000, COSO), or should vendors propose their own baseline?	Details will be shared later during closed RFP stage with the empanelled vendors

Date : 09.10.2025

Executive Director (IT/Digital Transformation)