



RFP for Supply, Integration and Management of Co-Browsing Solution on Software as a Service for 5 Users for 3 Years
(Reference: LIC/CO/ITDDT/RISE/RFP/2526-001/AI dated 04.11.2025)
Pre-Bid Queries and Responses - Date: 13.11.2025

Sl. No.	Query by bidder	Response
1	What identity and access management (IAM) systems are in place (AD/LDAP, SSO, Okta)?	AD/LDAP
2	What types of documents will be ingested - PDFs, Word, emails, intranet pages, or structured KBs?	All Documents as per Use Case
3	Please suggest if the hosting is going to be on-premise or hybrid. Kindly confirm if the hardware is to be procured by bidder.	All Infrastructure to be provided by the Bidder including the cloud hosting. Please be Guided by the RFP and the Corrigendum Issued.
4	What level of integration is expected - batch uploads, APIs, or embedded workflow?	All Mode
5	What are the integration patterns supported by existing systems e.g. APIs, message queues, SFTP, etc.?	All Modes
6	Should the AI auto-approve low-risk claims or only classify and flag for review?	Approval Workflow is in Scope
7	What formats (PDF, Word, scanned images) and languages are the source documents in?	As per the Task Use Case.
8	How frequently are documents updated? What is the re-indexing requirement?	As per the Task Use Case.
9	Can the LIC offer their dialer so that the integrations can be done with LIC procured numbers of 1400/1600 series?	Bidder is required to include Telephony and Dialer.
10	What is the current CRM, telephony, and core insurance system stack that the AI platform will need to integrate with (e.g., Siebel, Genesys, custom systems)?	Bidder to provide Dialer and Telephony. Please be Guided by the RFP and the Corrigendum Issued.
11	Kindly clarify who will be responsible for the deployment and configuration of the platform in case LIC requires the solution to be deployed on its on-premises infrastructure — will this be handled by LIC's internal team or by the selected bidder/System Integrator?	Bidder to provide and is responsible for the deployment and configuration of the Platform. Please be Guided by the RFP and the Corrigendum Issued.
12	Will LIC provide Infrastructure/GPUs and the APIs required for the Integrations?	Bidder to provide Infrastructure/GPUs. Please be Guided by the RFP and the Corrigendum Issued.
13	What telephony infrastructure is currently in use (e.g., Genesys, Avaya, Exotel, in-house SIP servers)?	Bidder to provide the Dialer and Telephony
14	Is there an existing enterprise integration layer (e.g., API Gateway, ESB, or middleware) that the AI platform must connect with? If so, please specify.	Bidder to provide the Infra and Meity empanelled CSP Allowed. Please be Guided by the RFP and the Corrigendum Issued.
15	Track 1: Agentic Voice AI Platform Which telephony stack is currently being used (SIP, PRI, IP-PBX, Call Center Software)? Confirm the priority Indian languages expected during Phase-1 rollout. Expected daily inbound volume? Expected outbound campaign volume (peak per hour)? Concurrent call expectation range (minimum-maximum)? "Do you require: Single Phone Number with Multiple Concurrent Channels (SIP-based scaling) OR Multiple Phone Numbers, with each number mapped to different workflows / departments / campaigns?"	Bidder to provision all such components including the Dialer and Telephony. Please be Guided by the RFP and the Corrigendum Issued.
16	Will LIC provide the scenarios for demonstration or the vendors can demonstrate scenarios of their own preference?	Bidder to refer Proposal Response Template
17	What is the required retention period for audit logs and AI decision trails?	Bidder to share the data with LIC. Please be Guided by the RFP and the Corrigendum Issued.
18	Will LIC provide sample data for demonstration, or should bidders use dummy data?	Bidder to Use own data. Refer Proposal Response Template for Guidance.
19	"POC will be performed at Bidder's environment or LIC? What will be scope of integration ?" Will the demo be like Show and tell or like LIC users will be leveraging the solution and providing feedback as part of Beta Testing ? Please share tentative Use cases / no of documents as part of this POC Phase	Bidder's to Arrange for the POC at its own Infra/Setup/
20	What are the expected support hours (24x7 or business hours)?	Business Hours
21	Which ERP or Finance system handles expenses (SAP, Oracle, Tally, or custom)?	Custom Application.
22	Which ERP/Finance system is used? Are APIs documented and available?	Custom Core Finance System Yes API will be shared.
23	For expense or document automation, please confirm the ERP integration layer (SAP PI/PO/CPI/API), authentication method, and workflow depth expected.	Custom Core Finance System Yes API will be shared.
24	What is the current expense claim process (manual/digital workflow)?	Custom Developed Application with Documents Upload
25	How will domain/training data be shared securely with the vendor (secure upload, SFTP, encrypted storage, or physical transfer)?	Details will be shared with the Successful Bidder .Please be Guided by the RFP and the Corrigendum Issued.
26	How many languages and dialects must the solution support (e.g., Hindi, English, regional languages)?	English and Hindi and Combined English and Hindi Initially.
27	What kind of details is required as we have GST?	GST No
28	Beyond Hindi and English mentioned in the RFP, what other Indian languages are priority for the initial implementation?	Hindi, English and Hinglish
29	What are the specific Indian languages required to be supported, apart from Hindi and English/Hinglish, for the Voice AI Platform? Is the requirement to support all 22 official languages, or a specific subset?	Hindi, English and Hinglish
30	The RFP mentions multilingual capabilities but does not specify the list of languages expected, Kindly confirm the specific Indian languages.	Hindi, English and Hinglish
31	Can you help us understand - 50% equity part? - Shareholding pattern clearly showing	Indian Ownership of the Bidder.
32	What is document management system used for storing files for knowledge repository?	Intranet File System. No DMS
33	What mechanisms currently exist for system-to-system communication (API Gateway, ESB, direct DB access)?	LIC utilises all standard mechanisms for System to System Communications. Please be Guided by the RFP and the Corrigendum Issued.
34	Which email systems are used (e.g., Microsoft 365, Gmail for Business, in-house SMTP)?	Microsoft Exchange.
35	Email Server Integration: Will emails be sourced from Microsoft Exchange, Gmail, or custom email servers? Will SMTP access be provided, or should integration be via API?	Microsoft Exchange.
36	Which email platform is in use (Exchange, Gmail, etc.)? Are APIs available?	MS Exchange. Yes API will be made Available.
37	Track 2: Email Analytics Platform Which email platform is currently in use (e.g., MS Exchange / O365 / Zimbra / Lotus Notes)? Will IMAP/Graph API access be provided? "Will historical emails be shared for model training? If yes, expected size (GB) & time window (e.g., last 6 months / 2 years)." How many Email boxes need to be analyzed?	MS Exchange. Please be Guided by the RFP and the Corrigendum Issued. Standard API for Integration from LIC End will be shared. Model Training data will be shared with the Selected Bidder. The proposed Model must have been pre trained for Life Insurance Use Cases and Terminology.
38	Should the platform process historical emails or only new incoming ones? Do you already have any GEN AI Platform / solution implemented ?	New Incoming Emails.
39	If yes please share its technical and functional details	No
40	Are there any existing AI solutions which will be replaces post this implementation?	No
41	Is there an existing cloud architecture that is being levered? If so, please mention the cloud technologies being used	No
42	Do you have any current AI Models that you are using across other use-cases? Where are they hosted?	No



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43	For voice (IVR / Dialler), does a solution currently exist with which, the bot will link to?	No, Bidder to provision. Please be Guided by the RFP and the Corrigendum Issued.
44	Are there central data lakes or warehouses available for training and analytics?	No, Bidder to provision all such requirements.
45	What is LIC's existing telephony infrastructure (PRI/SIP/VoIP)? Do you have a preferred dialer system?	No Preference. Bidder to provision the Dialer and Telephony. Please be Guided by the RFP and the Corrigendum Issued.
46	Is any document require to be submitted in Hardcopy.	No such requirement for Hardcopy Submission being eTender, Please be Guided by the RFP and the Corrigendum Issued.
47	Have you shortlisted any technologies and platform to address this? Can you please list them. Also list if you have any preference for any of the indigenous tools	No Such Shortlisting
48	do you have preference for software needed for Voice AI enabled agents?	No, Please be Guided by the RFP and the Corrigendum Issued.
49	What is the current AI infrastructure that you have?	Not Available
50	For AI based email autodrafting and analytics the volume suggested is 3,00,000 emails. Are these the number of tickets or total number of emails drafted and sent by the LIC team?	Number are indicative for Commercial Evaluation.
51	Which are the channels where the bot would interact - Voice / Web / WhatsApp / Others?	Omnichannel Capability . So should included Voice/Web/WhatsApp . Please be Guided by the RFP and the Corrigendum Issued.
52	Achieving true "empathy" and human-like tone modulation in real-time is a frontier AI problem, not a standard feature. This is made exponentially harder by the ban on proprietary speech/LLM models.	Please be Guided by the RFP
53	Is the intent to fine-tune a base LLM on in-house data or to use RAG (Retrieval-Augmented Generation)?	Please be Guided by the RFP and the Corrigendum Issued and Clarifications provided .
54	What is the expected peak vs average concurrent call volume?	Please be Guided by the RFP and the Corrigendum Issued and Indicated volumes in the Commercial Bid.
55	What are the specific scenarios requiring escalation to human agents? Is there an existing contact center to integrate with?	Please be Guided by the RFP and the Corrigendum Issued and Indicated volumes in the Commercial Bid.
56	Request you to kindly provide the Indicative Volumes for Track 3 and Track 4 for commercial pricing. Also, we suggest pay-per-use pricing on the Track 3 and Track 4 as it would more economical. Please confirm.	Please be Guided by the RFP and the Corrigendum Issued and proposal response Template Shared.
57	Request you to kindly suggest the Q&A pairs to be expected in Track 4 (Knowledge Hub) for deriving the estimated system load.	Please be Guided by the RFP and the Corrigendum Issued and proposal response Template Shared.
58	For evaluation and demonstration purposes, will LIC provide sample datasets, case scenarios, or representative documents (such as emails, expense claim forms, or internal manuals) to test and validate the outcomes of the proposed AI solutions across the different tracks, i.e. will there be a PoC conducted for this? Are there defined expense policy rules or templates available that the AI must adhere to, or will they need to be extracted dynamically? What are the current average daily transaction volumes that would need to be considered for the platform?	Please be Guided by the RFP and the Corrigendum Issued and Proposal Response Template.
59	Will LIC provide sandbox or test APIs for integration testing during the Proof of Concept (POC) or Techathon stage?	Please be Guided by the RFP and the Corrigendum Issued and Proposal Response Template.
60	7.3.2.10 - For the demo we will show the API documentation for integration and create few dummy flows to showcase the tool and its flows	Please be Guided by the RFP and the Corrigendum Issued and Proposal Response Template.
61	7.3.1.11 xi - For the demo we can show demo calls being initiated on demo flows to few users along with the outcomes being mapped along with CTA's	Please be Guided by the RFP and the Corrigendum Issued and Proposal Response Template.
62	7.3.4.10 for the demo the vendor can showcase a demo on one document and how the systems works	Please be Guided by the RFP and the Corrigendum Issued and Proposal Response Template.
63	Track 3: Expense Automation (Gen AI Agentic Processing) Approx. number of expense claims processed monthly? Approx. number of documents scanned per claim? Percentage of handwritten vs typed receipts? Which financial/ERP system is used for approvals and payment (SAP / Oracle / In-House)?	Please be Guided by the RFP and the Corrigendum Issued and Proposal Response Templated Shared.
64	Controlling "hallucinations" (fabricated answers) in a self-hosted, open-source RAG system is a major technical challenge. The risk of an agent confidently misinterpreting a policy or citing the wrong document section is very high.	Please be Guided by the RFP and the Corrigendum Issued and Proposal Submission Template.
65	Can you please share the list of prioritised use cases for email analytics?	Please be Guided by the RFP and the Corrigendum Issued and Proposal Submission Template.
66	What are different types of expense data and their volumes	Please be Guided by the RFP and the Corrigendum Issued and Proposal Submission Template.
67	Are you looking to only automate data extraction or extract, validate and auto approve functionality?	Please be Guided by the RFP and the Corrigendum Issued and Proposal Submission Template. Requirement is to Automate the Approval Workflow.
68	The RFP mandates "no external or foreign-hosted APIs"—does this include Indian-region data centers operated by global cloud providers (AWS, Azure, GCP)?	Please be Guided by the RFP and the Corrigendum Issued and the Clarification on the LLMs
69	Can you share process flow of Expense Processing process ? (happy use-case, exceptions) type of activities agent should handle?	Please be Guided by the RFP and the Corrigendum Issued and the Proposal Response Template.
70	Any Query related to Legal Terms & Condition, apart from the Answered one	Please be Guided by the RFP and the Corrigendum Issued.
71	The RFP requires a "workable codebase" for the Techathon, not a "throw-away prototype". This represents a significant, non-reimbursable R&D investment for bidders.	Please be Guided by the RFP and the Corrigendum Issued.
72	This timeline is unrealistic. It is impossible to develop a "workable codebase" for a system this complex in 2 days. This implies bidders must pre-build the solution at their own significant cost, with no guarantee of being shortlisted.	Please be Guided by the RFP and the Corrigendum Issued.
73	Handling real-time, "natural code-switching" (mixing languages mid-sentence) with high accuracy across "regional dialects" is one of the most difficult challenges in speech recognition.	Please be Guided by the RFP and the Corrigendum Issued.
74	The requirement for 3 paid, completed deployments per track is a very high bar, as self-hosted, agentic GenAI is an emerging field and the market is not yet mature.	Please be Guided by the RFP and the Corrigendum Issued.
75	This "walled garden" approach forces bidders to build, fine-tune, and self-host open-source models to a performance level that competes with top-tier, banned proprietary models (like GPT-4o/Gemini/Claude). This significantly increases technical complexity, infrastructure cost, and R&D time.	Please be Guided by the RFP and the Corrigendum Issued.
76	Achieving "sub-second" response times for a self-hosted GenAI/LLM (which is not just a simple query) requires massive, specialized, and expensive GPU infrastructure for inference.	Please be Guided by the RFP and the Corrigendum Issued.
77	This clause is highly ambiguous in the context of AI. Most advanced solutions are built by system integrators using open-source models (like Llama, Mistral) as a foundation. Is the "OEM" the creator of the foundational model (who won't bid) or the company that builds the platform on top of it?	Please be Guided by the RFP and the Corrigendum Issued.
78	The RFP provides no details on LIC's existing systems. Deep integration with a "Core Insurance" system and legacy ERPs is a notoriously complex, multi-month project, not a simple API hook-up.	Please be Guided by the RFP and the Corrigendum Issued.



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79	This creates a potential capability gap. The Indian indigenous LLM ecosystem is emerging, but there may not yet be a proven, commercially-ready indigenous model that meets the advanced quality, latency, and "empathy" criteria LIC expects, which are benchmarks set by the world's leading (and banned) proprietary models. Has LIC validated the existence and performance of an indigenous model that can meet these specific quality-of-service demands?	Please be Guided by the RFP and the Corrigendum Issued.
80	This makes it impossible to determine a final L1 price for evaluation, as the total integration effort is unknown. A low "Per Manday" rate with a high (unknown) number of mandays could be more expensive than a higher rate with fewer mandays. How will LIC normalize this for L1 comparison?	Please be Guided by the RFP and the Corrigendum Issued.
81	Will billing be based purely on actual consumption (i.e., from zero), or is there a minimum annual usage commitment that LIC will guarantee?	Please be Guided by the RFP and the Corrigendum Issued.
82	This language is a major concern. Does this imply that LIC will claim ownership of the Intellectual Property (IP) of the "workable codebase" and prototype developed by all bidders for the Techathon, even for those not selected for the contract?	Please be Guided by the RFP and the Corrigendum Issued.
83	This evaluation method does not allow for differentiation. If multiple bidders achieve "Qualified" on all 11 parameters, how will LIC determine the technically superior solution? The current method implies the decision rests solely on the L1 commercial bid among all technically qualified bidders.	Please be Guided by the RFP and the Corrigendum Issued.
84	This model creates a massive commercial risk for the bidder: the bidder must procure and maintain expensive, fixed GPU/hardware capacity to handle the peak load (e.g., 200 concurrent users at 10:00 AM), while only being paid for actual consumption (e.g., 5 concurrent users at 3:00 PM). The cost of the idle, guaranteed capacity is borne entirely by the bidder.	Please be Guided by the RFP and the Corrigendum Issued.
85	Can the bidders use a managed GenAI platforms hosted in India region of MeitY empanelled CSPs, provided all data processing remains within Indian borders. These platforms help you build generative AI applications and agents. They support leading open-source foundation models, services to deploy and operate agents, and tools for fine-tuning, safeguarding, and optimizing models.	Please be Guided by the RFP and the Corrigendum Issued.
86	Further, managed AI/ML platforms of MeitY empanelled CSPs provide comprehensive machine learning capabilities including data preparation, model training, fine-tuning, and deployment, provided all data processing remains within Indian borders. They support popular open-source frameworks, distributed training infrastructure, and enterprise-grade MLOps tools for the complete AI/ML lifecycle. This approach eliminates the need for bidders to procure and maintain expensive GPU infrastructure, specialized ML engineering teams, and complex MLOps tooling, while ensuring all processing remains within Indian sovereign boundaries through MeitY empanelled cloud service providers.	Please be Guided by the RFP and the Corrigendum Issued.
87	Please provide the volumetric details for the current data platform/data warehouse/ Documents i.e. Number of Tables, Views, No of Users etc Total data volume in TBs/GBs No of existing Pipelines or any other key details 4 Request to also share tech stack and current DWH tool name	Please be Guided by the RFP and the Corrigendum Issued.
88	Please provide the future integration requirement for each of the source systems required for integration Ingestion mode (batch, near real time, real time) Ingestion format (CSV, excel, JSON) Daily feed data volume Unstructured data requirements with respect to document type, processing requirements, size	Please be Guided by the RFP and the Corrigendum Issued.
89	For successful Platform implementation, OEM + SI play equally important role, especially for use case implementation which is scope of this RFP. But this RFP is only for OEM so please clarify how will this objective get achieved just by selection of OEM and not onboarding SI for overall vision, integration, development / configuration etc support	Please be Guided by the RFP and the Corrigendum Issued.
90	Can you please clarify how will vendors get empanelled ? This is RFP with scope and commercial evaluation. What will be role of Empanelled vendors if their solution is not selected ? Please Clarify	Please be Guided by the RFP and the Corrigendum Issued.
91	RFP has mentioned about Hindi and Hinglish apart from English language. Kindly confirm on scope for Indian Languages	Please be Guided by the RFP and the Corrigendum Issued.
92	API will be provided by LIC Or Bidder is expected to develop	Please be Guided by the RFP and the Corrigendum Issued.
93	Are the four capabilities/platforms intended to work as independent modules or integrated AI ecosystem?	Please be Guided by the RFP and the Corrigendum Issued.
94	Which existing tools, DBs, Systems are in use today that will provide data to these different AI platforms?	Please be Guided by the RFP and the Corrigendum Issued.
95	Is there a specific ROI or KPI framework that will measure the project success?	Please be Guided by the RFP and the Corrigendum Issued.
96	Are you considering phased delivery or all platform should be delivered together?	Please be Guided by the RFP and the Corrigendum Issued.
97	Which languages and dialects are first priorities as part of the implementation?	Please be Guided by the RFP and the Corrigendum Issued.
98	How do you envisage user interactions with platform (voice command, chat?)	Please be Guided by the RFP and the Corrigendum Issued.
99	Which email platform is required to be integrated?	Please be Guided by the RFP and the Corrigendum Issued.
100	What formats are required to be supported as part of this platform?	Please be Guided by the RFP and the Corrigendum Issued.
101	We request for mutual agreement on terms and conditions of this RFP shall be subject to the deviations provided by vendor under this sheet	Please be Guided by the RFP and the Corrigendum Issued.
102	We request for mutual agreement on terms and conditions of this RFP shall be subject to deviations provided by vendor and mutual discussion between parties at contracting stage.	Please be Guided by the RFP and the Corrigendum Issued.
103	We request for mutual agreement on following terms: (iv) failure to maintain the uptime and SLAs (v) breach of the terms and condition of the contract. LIC also has the right to cancel the contract without cause by giving 30 days advance notice.	Please be Guided by the RFP and the Corrigendum Issued.
104	We would request you to include a clause that reasonable deviations shall be considered and will be accepted	Please be Guided by the RFP and the Corrigendum Issued.
105	we would request you to discuss this at contracting stage and note the following things: 1) Vendor shall provide the services as per terms and conditions of the Agreement. 2) if no project plan is mentioned then vendor shall provide the services as per mutual discussion between the Parties. please remove the word " promptly and without delay;" as it depends on the scope of requirement. 3) vendor shall comply with reasonable directions issued by LIC 4) Indemnity shall be limited to breach of confidentiality obligations and third party claims.	Please be Guided by the RFP and the Corrigendum Issued.
106	We would request you to remove the following part "d. The Services will be complete, accurate and free from material faults; and"	Please be Guided by the RFP and the Corrigendum Issued.
107	We request to include the clause: " provided such consent shall not be withheld unreasonably"	Please be Guided by the RFP and the Corrigendum Issued.
108	request to inclusion of " provided such consent shall not be withheld unreasonably"	Please be Guided by the RFP and the Corrigendum Issued.



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109	We request for mutual ageement on following terms: 1) Performance criteria shall be mutually agreed between parties. 2) cure period/remedial period shall be mutually agreed parties on case to case basis 3) If LIC fails to provide a notice of non-compliance within such 7 days, it shall be deemed that the services meet the specifications.	Please be Guided by the RFP and the Corrigendum Issued.
110	We request for mutual ageement on following terms: 1) The Vendor shall make reasonable efforts to provide a replacement person with equivalent or higher qualifications within a mutually agreed time frame. 2) LIC may request replacement of personnel for reasonable cause (e.g., non-performance or misconduct) and after providing written reasons 3) LIC's consent for replacement shall not be unreasonably withheld or delayed	Please be Guided by the RFP and the Corrigendum Issued.
111	We request for mutual ageement on following terms: 1) Any pre-existing Intellectual Property owned by Aurionpro shall remain the sole property of Aurionpro. 2) Any Intellectual Property arising from customizations or developments for services under this Agreement shall be owned by the Vendor. 3) The following clause shall be included in the Agreement: "The Vendor grants LIC a limited, non-exclusive, non-transferable, and non-sublicensable license to use the Software solely for its internal business purposes during the term of the Agreement, subject to the agreed scope, number of users, and other usage limitations specified therein. This license does not include any rights to modify, distribute, or create derivative works of the Software. Ownership of the Software and all associated intellectual property rights shall remain with the Vendor." 4) The aggregate liability of the Vendor under this RFP shall not exceed an amount equivalent to six (6) months of fees received by the Vendor from LIC as of the date on which the claim arises. However, the Vendor's liability shall be unlimited only in cases of gross negligence under the Agreement.	Please be Guided by the RFP and the Corrigendum Issued.
112	This Warranty shall not be applicable in the following cases: 1) The Software is not used in accordance with the terms and conditions of the Agreement. 2) The Software has been modified, altered, or tampered with without the Vendor's prior written consent. 3) The Software has been integrated or used in combination with any third-party material, hardware, or software not approved by the Vendor. 4) Any malfunction or issue arises due to external factors such as network failure, power outage, system configuration errors, or misuse by the Client. 5) The failure or defect is caused by improper installation, operation, or maintenance not performed by the Vendor or its authorized representatives. 6) The LIC fails to promptly notify the Vendor of the defect within the warranty period or as required under the Agreement.	Please be Guided by the RFP and the Corrigendum Issued.
113	We request for mutual ageement on following terms: 1) Vendor shall be responsible for reasonable litigation cost. 2) We request that the disclaimer of liability be made mutual, ensuring that both parties are equally protected against indirect, consequential, or incidental damages arising out of the Agreement.	Please be Guided by the RFP and the Corrigendum Issued.
114	We need clarity on following terms: "Contract Materials". This shall be discussed at contracting stage	Please be Guided by the RFP and the Corrigendum Issued.
115	We request Correction on following terms: iv) The Services will be complete, accurate and free from material faults	Please be Guided by the RFP and the Corrigendum Issued.
116	We request on the following clause: 1) Vendor shall be liable only for direct damages. 2) The aggregate liability of the Vendor under the Agreement/RFP shall not exceed an amount equivalent to six (6) months of fees received by the Vendor from LIC as of the date on which the claim arises. 3) Vendor shall not be liable for indirect, consequential, or punitive damages under this Clause 4) LIC shall provide written notice within 15 days of becoming aware of the claim. 5) Indemnity shall be restricted only to third party claim	Please be Guided by the RFP and the Corrigendum Issued.
117	we would request you to discuss liability related clauses in detailed at contracting stage and as per our standard practice this clause shall be modified and amended to the extent include following: 1) The Vendor's total aggregate liability under this Agreement shall not exceed an amount equivalent to six (6) months of fees received by the Vendor from the LIC as of the date the claim arises. In no event shall the Vendor be liable for any indirect, incidental, consequential, or punitive damages, including loss of profit, revenue, or data. This limitation shall not apply only in cases of the Vendor's gross negligence.	Please be Guided by the RFP and the Corrigendum Issued.
118	We request for mutual ageement on following terms and written notice of 30 day's and cure period of 30 day's shall be provided before invoking any performance Bank guarantee.	Please be Guided by the RFP and the Corrigendum Issued.
119	We request for mutual ageement on following terms: "and act without any consideration for future work"	Please be Guided by the RFP and the Corrigendum Issued.
120	We request for mutual ageement on following terms: 1) Termination rights should apply only if such non-performance materially affects overall project delivery and vendor fails to cure such breach within mutually agreed timeline. 2) vendor should be compensated for all work-in-progress, committed costs, and reasonable demobilization expenses incurred prior to termination. 3) written notice of 30 day's shall be given before any such termination	Please be Guided by the RFP and the Corrigendum Issued.
121	We request for mutual ageement on following terms: 1) All disputes under this Agreement shall be resolved in accordance with the provisions of the Arbitration and Conciliation Act, 199In case arbitration fails to resolve the dispute, the courts at Mumbai shall have exclusive jurisdiction. 2) If the dispute pertains to payment of dues by LIC, it would be difficult to continue providing services during the pendency of such dispute. Hence, we request the deletion of the following clause: "The work under the contract shall continue during the arbitration proceedings, and no payment due or payable to the contractor shall be withheld on account of such proceedings."	Please be Guided by the RFP and the Corrigendum Issued.
122	We request for mutual ageement on following terms: 1) Termination shall be invoked only in the event of a material breach that is not cured within a 60-day cure period. 2) Termination shall be invoked only if the breach is solely attributable to the Service Provider.	Please be Guided by the RFP and the Corrigendum Issued.
123	As per our standard practice, termination for convenience cannot be accepted, as it may have a commercial impact on our business.	Please be Guided by the RFP and the Corrigendum Issued.



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124	We request for mutual agreement on following terms: 1) A cure period of 60 days shall be allowed before any such termination is invoked. 2) Termination shall be invoked only in the event of material defaults. 3) Such breach or default shall be solely attributable to the Service Provider. 4) The Vendor's liability under this clause shall be limited to the extent of the undelivered portion of the services. 5) A written notice of 30 days shall be provided prior to any such termination. 6) Termination rights to be provided for vendor as well	Please be Guided by the RFP and the Corrigendum Issued.
125	We request on restricting the survival clauses to e) Clause 6.19 (Protection of personal information); d) Clause 6.18 (Confidentiality and privacy);	Please be Guided by the RFP and the Corrigendum Issued.
126	We request for mutual agreement on following terms: contracting stage as per the agreed scope of work between the parties and this clause is subject to confidentiality obligations of the LIC	Please be Guided by the RFP and the Corrigendum Issued.
127	We request for mutual agreement on following terms: will provide prior notification in the event of any assignment or novation.	We will not seek LIC's consent for any such process; however, we Please be Guided by the RFP and the Corrigendum Issued.
128	We request for mutual agreement on following terms: variations of the work shall be made without the mutual consent of both parties, and any such changes shall be made and signed by both parties in writing.	No alterations, amendments, omissions, additions, suspensions, or Please be Guided by the RFP and the Corrigendum Issued.
129	This clause shall be subject to the following conditions: Any access or audit rights granted herein shall be subject to the confidentiality obligations of the personnel conducting the audit. The cost of the audit shall be borne by LIC. Such audit shall not disrupt or interfere with the ordinary business operations of the vendor. Access to any documents or information shall be limited to those relating to the services provided under this Agreement. A prior written notice of thirty (30) days shall be given before conducting any such audit.	Please be Guided by the RFP and the Corrigendum Issued.
130	Applicable clauses can be discussed on mutual agreement	Please be Guided by the RFP and the Corrigendum Issued.
131	Applicable clauses can be discussed on mutual agreement	Please be Guided by the RFP and the Corrigendum Issued.
132	Accuracy Disclaimer 1.1 No Performance Guarantee. LIC acknowledges that AI models are probabilistic and may generate inaccurate, incomplete, harmful, or biased Output. Vendor does not warrant that the Services or Output will be accurate, error-free, or suitable for a particular purpose. 1.2 LIC Verification. LIC is solely responsible for verifying the accuracy of Output before relying on it. Hallucinations & Model Limitations Vendor does not guarantee the correctness or completeness of Output and shall not be liable for hallucinations, model limitations, or inaccuracies inherent in machine learning systems. LIC acknowledges these as expected characteristics of AI systems. "Output" means any content, data, results, recommendations, text, images, code, insights, analysis, or other materials generated, produced, or returned by the Services in response to LIC'S Inputs or otherwise through LIC'S use of the Services.	Please be Guided by the RFP and the Corrigendum Issued.
133	Track 4: Enterprise GenAI Knowledge Assistant Where are circulars/manuals currently stored (SharePoint / File Server / DMS / Email Archives)? Estimated document corpus size (no. of documents or total GB). Should the system maintain effective-date based answer governance as requested?	Please be Guided by the RFP and the Corrigendum Issued.
134	Please assist with the below requested details. Call Volumes (e.g., total minutes - 24 lakh per year) Split between Inbound and Outbound Call volume Contribution of top call drivers: customer servicing, renewal reminders, lead engagement, grievance acknowledgment	Please be Guided by the RFP and the Corrigendum Issued.
135	Please suggest which services/ track would require 24x7 support.	Please be Guided by the RFP and the Corrigendum Issued.
136	Request you to kindly specify the required Indian languages that need to be supported in the Solution as only Hindi and English language are mentioned.	Please be Guided by the RFP and the Corrigendum Issued.
137	We suggest allow mutual termination of Contract.	Please be Guided by the RFP and the Corrigendum Issued.
138	We suggest to have mutual clause	Please be Guided by the RFP and the Corrigendum Issued.
139	We suggest Intellectual Property Rights to be mutual	Please be Guided by the RFP and the Corrigendum Issued.
140	As a Solution Integrator, we do not own OEM IP. Please clarify if providing OEM authorization letters and license agreements granting LIC usage rights will satisfy the requirement under Annexure-F and Clause 6.11	Please be Guided by the RFP and the Corrigendum Issued.
141	We recommend that the bidder be allowed to propose a suitable OEM for the RFP solution, and that the OEM's experience be considered as part of the eligibility and technical evaluation criteria, since we are participating as a System Integrator/Bidder.	Please be Guided by the RFP and the Corrigendum Issued.
142	If the contract is renewed after 1 year, Inflation of 6% shall be applicable from year 2 onwards or Contract price shall remain fixed for 1st Year and 6% escalation on YoY basis and also suggest the below clause to be incorporated	Please be Guided by the RFP and the Corrigendum Issued.
143	We suggest Indemnity clause to be mutual	Please be Guided by the RFP and the Corrigendum Issued.
144	We suggest to limit the Liability of the Contractor with the following Clause stated below: Notwithstanding anything contained in this Agreement, Either Party's liability to the other party for damages, from any cause whatsoever and regardless of the form of action, whether in contract or in tort, including proven negligence, shall be limited to the actual amount billed by Service Provider to customer in the two (2) calendar months prior to the cause of action first arose which are subject to proven.	Please be Guided by the RFP and the Corrigendum Issued.
145	We suggest confidentiality clause to be mutual	Please be Guided by the RFP and the Corrigendum Issued.



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	We propose to add the below clause	
146	In situations like lock down of the Cities / Towns (experienced in Covid 19 periods), or any other similar unforeseen situations, where the Service Provider, in order to restore operations, plan working from home or make special arrangements to service from office, the Customer agrees to bear such additional costs to hire computers, other infrastructure, bear / reimburse additional transport costs etc.	Please be Guided by the RFP and the Corrigendum Issued.
147	We suggest to make termination clause as mutual	Please be Guided by the RFP and the Corrigendum Issued.
148	We suggest to keep survival clause for two years post termination or expiration	Please be Guided by the RFP and the Corrigendum Issued.
149	We suggest Advance Notice of (7) seven working days to comply with this request.	Please be Guided by the RFP and the Corrigendum Issued.
150	Can we also include unpaid Paid POC be considered.	Please be Guided by the RFP and the Corrigendum Issued.
151	Please consider minimum 1 reference project.	Please be Guided by the RFP and the Corrigendum Issued.
152	What are the actual expected volumes for: Daily/monthly voice calls (inbound + outbound), Email transactions, Expense claims to be processed, Knowledge base queries?	Please be Guided by the RFP and the Corrigendum Issued.
153	Will LIC provide access to on-premise infrastructure for deployment, or must the solution be entirely hosted on bidder's cloud infrastructure?	Please be Guided by the RFP and the Corrigendum Issued.
154	What are the network bandwidth and latency specifications between LIC's systems and the hosted solution?	Please be Guided by the RFP and the Corrigendum Issued.
155	Can LIC provide details of existing systems for integration: CRM system details and API documentation, Core insurance system specifications, Email gateway/server details, Document Management System architecture, ERP/Finance system (SAP/Oracle) version and API availability?	Please be Guided by the RFP and the Corrigendum Issued.
156	Please clarify if "open-source LLMs only" means avoiding all proprietary APIs, or also proprietary model weights, even if deployed on-premise.	Please be Guided by the RFP and the Corrigendum Issued.
157	Is LIC open to containerized, air-gapped LLM deployments ("LLM-in-a-box") running within LIC's data centre or private VPC (GCP/Azure/AWS) with no data leaving India?	Please be Guided by the RFP and the Corrigendum Issued.
158	Are all models (LLMs, ASR, TTS) expected to be fully open-source, indigenous only, or open-source models fine-tuned onsite?	Please be Guided by the RFP and the Corrigendum Issued.
159	What are the hardware specifications and availability for on-prem deployment — GPU specs, power, rack capacity, and preferred hardware vendors?	Please be Guided by the RFP and the Corrigendum Issued.
160	For speech models, will open-source (e.g., Whisper-like) ASR/TTS be acceptable, or is indigenously trained Hindi/vernacular ASR mandatory?	Please be Guided by the RFP and the Corrigendum Issued.
161	What is the expected timeline for Techathon/demonstration after technical bid opening?	Please be Guided by the RFP and the Corrigendum Issued.
162	Please specify LIC's mandatory security standards (ISO, SOC2, CERT-In), audit retention requirements, and any restrictions on vector DBs, embedding storage, or encryption key management.	Please be Guided by the RFP and the Corrigendum Issued.
163	What is the expected go-live timeline for each track?	Please be Guided by the RFP and the Corrigendum Issued.
164	"Could you clarify what qualifies as an 'indigenous' model under your evaluation criteria?"	Please be Guided by the RFP and the Corrigendum Issued.
165	Which Indian languages need to be supported?	Please be Guided by the RFP and the Corrigendum Issued.
166	Please let us know the number of journeys in the inbound stream covering customer servicing, renewal reminders, lead engagement, and grievance acknowledgment	Please be Guided by the RFP and the Corrigendum Issued.
167	Please let us know the other areas to cover for the inbound stream in addition to the above	Please be Guided by the RFP and the Corrigendum Issued.
168	Please let us know the number of journeys to be covered in the outbound stream (sales / marketing etc)	Please be Guided by the RFP and the Corrigendum Issued.
169	Please share the list of Indian languages that is expected of the bot	Please be Guided by the RFP and the Corrigendum Issued.
170	Is a real time agent assist bot in-scope in the event an email has to be directed to a live agent?	Please be Guided by the RFP and the Corrigendum Issued.
171	Are multilingual Indian capabilities expected? If so, which are the languages to consider including English?	Please be Guided by the RFP and the Corrigendum Issued.
172	What are the channels to consider for bot integrations - LIC's current expense portal / WhatsApp?	Please be Guided by the RFP and the Corrigendum Issued.
173	As per Confidentiality considerations for Worldwide reference, PO copies are not usually shared /made availab. ,Request LIC to consider Global Customer Projects supported by Self Declaration from Bidder	Please be Guided by the RFP and the Corrigendum Issued.
174	Request LIC to define the timelines expected for implementation on various tracks.	Please be Guided by the RFP and the Corrigendum Issued.
175	Does the bidder need to bid for all 4 solutions - Voice Bot with Dialer, Email Analytics and Auto Drafting, Task Automation Using AI (Expense Management), Enterprise Gen AI Knowledge Assist (KMS)?	Please be Guided by the RFP and the Corrigendum Issued.
176	7.3.4.Architecture, Scalability & Integration Readiness says- Private deployment (on-premise or hybrid) - no internet dependency. We will need access to internet and an LLM service to give the responses for the KMS	Please be Guided by the RFP and the Corrigendum Issued.
177	For the Enterprise Gen AI Knowledge Assistant we would suggest the commercials should be on a per query basis.	Please be Guided by the RFP and the Corrigendum Issued.
178	Kindly confirm whether OEMs of AI platforms or their authorised implementation partners can participate either independently or jointly as a prime bidder.	Please be Guided by the RFP and the Corrigendum Issued.
179	The RFP specifies that only indigenous or open-source models may be used.	Please be Guided by the RFP and the Corrigendum Issued.
180	The RFP demands human-like multilingual speech synthesis (Hindi, English, Hinglish, and regional dialects).	Please be Guided by the RFP and the Corrigendum Issued.
181	This relaxation will enable realistic demonstration within Techathon time limits.	Please be Guided by the RFP and the Corrigendum Issued.
182	Please clarify whether synthetic voices or TTS-based approximations (not full biometric voice cloning) will be acceptable during the PoC, considering privacy and time constraints.	Please be Guided by the RFP and the Corrigendum Issued.
183	What are the timelines you are looking per project to complete ?	Please be Guided by the RFP and the Corrigendum Issued.
184	Email Analytics - Can you share exact volumes for each of the use-cases . Email Analytics (No of email with attachments, any SLA To respond to email, approx number of classifications per email, details of workflows to be invoked to take next steps on emails)	Please be Guided by the RFP and the Corrigendum Issued.
185	Knowledge assistant - Approx size of documents in knowledge repository ? what are expectations in terms of response time for a query?	Please be Guided by the RFP and the Corrigendum Issued.
186	Indian ownership (>50% equity held by Indian citizens or entities). What is exact expectation here?	Please be Guided by the RFP and the Corrigendum Issued.
187	Are there any security protocols to know for consuming cloud based services?	Please be Guided by the RFP and the Corrigendum Issued.
188	Any solution components from existing technical landscape which we can leverage for projects?	Please be Guided by the RFP and the Corrigendum Issued.
189	1.3 Only Indian entities (Indian-owned and Indian-controlled) as defined under DPIIT/Startup India and Public Procurement (Preference to Make in India) Order, 2017 (as amended) are eligible.	Please be Guided by the RFP and the Corrigendum Issued.
190	1.4 Only Class-1 Local Suppliers (having minimum 50% local content) as per DPIIT Order shall be eligible to participate.	Please be Guided by the RFP and the Corrigendum Issued.
191	1.1 The bidder must be a legally registered entity in India under the Companies Act, 2013, LLP Act, 2008, or as a registered Start-up/MSME under relevant Indian laws.	Please be Guided by the RFP and the Corrigendum Issued.



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192	1.5 The bidder shall submit a certificate of incorporation / registration and Start-up/MSME certificate (if applicable). Preference will be given to eligible Micro and Small Enterprises (MSEs) and Start-ups as per: Public Procurement Policy for MSEs Order, 2012 (and subsequent amendments)	Please be Guided by the RFP and the Corrigendum Issued.
193	2.1 The bidder must be Indian owned and controlled.	Please be Guided by the RFP and the Corrigendum Issued.
194	2.2 The primary development, model training, inference, data processing, and support facilities must be located within India.	Please be Guided by the RFP and the Corrigendum Issued.
195	Shareholding pattern clearly showing Indian ownership (>50% equity held by Indian citizens or entities).	Please be Guided by the RFP and the Corrigendum Issued.
196	3.1 The proposed solution shall be fully self-contained, entirely using open-source Large Language Models (LLMs) that are self-hosted within the bidder's controlled infrastructure. It shall not depend on or utilize any external or third-party hosted LLM services or APIs, or any other platforms that require data transmission outside the bidder's environment.	Please be Guided by the RFP and the Corrigendum Issued.
197	3.2 The proposed Large Language Model (LLM) solution shall be based on an open-source model whose weights, training data documentation, and architecture are publicly available and are self-hosted within the service provider's controlled secure infrastructure (on-premise or cloud within India).	Please be Guided by the RFP and the Corrigendum Issued.
198	1 Consortiums and Use of Subcontractors	Please be Guided by the RFP and the Corrigendum Issued.
199	1 Consortiums and Use of Subcontractors	Please be Guided by the RFP and the Corrigendum Issued.
200	1. What are the key business outcomes expected from this initiative (e.g., cost reduction, SLA improvement, compliance, CX enhancement)?	Please be Guided by the RFP and the Corrigendum Issued.
201	Are there any success metrics or KPIs already defined for each track (e.g., 90% call deflection, 70% automation in expense processing)?	Please be Guided by the RFP and the Corrigendum Issued.
202	Are there any constraints around data residency or AI model hosting (given "no foreign-hosted APIs")?	Please be Guided by the RFP and the Corrigendum Issued.
203	What is the planned project timeline or target go-live date for each track?	Please be Guided by the RFP and the Corrigendum Issued.
204	Will each platform be managed by the same vendor, or are these intended to be modular, independently deployable systems?	Please be Guided by the RFP and the Corrigendum Issued.
205	What are the expectations for post-deployment support, training, and handover?	Please be Guided by the RFP and the Corrigendum Issued.
206	What are the expected inbound and outbound call volumes per day/month?	Please be Guided by the RFP and the Corrigendum Issued.
207	Which Indian languages and dialects must be supported initially and in the long term?	Please be Guided by the RFP and the Corrigendum Issued.
208	Are there specific use cases to be prioritized (e.g., renewal reminders vs. servicing queries)?	Please be Guided by the RFP and the Corrigendum Issued.
209	Should the voice AI integrate with the existing IVR, or replace it?	Please be Guided by the RFP and the Corrigendum Issued.
210	What level of personalization is expected (e.g., policyholder data lookup, contextual history)?	Please be Guided by the RFP and the Corrigendum Issued.
211	What are the data security and compliance standards (IRDAI, ISO, SOC2, etc.) that the platform must adhere to?	Please be Guided by the RFP and the Corrigendum Issued.
212	Will the solution need to pass through internal IT security review or audit?	Please be Guided by the RFP and the Corrigendum Issued.
213	What is the current email volume (inbound/outbound) across departments?	Please be Guided by the RFP and the Corrigendum Issued.
214	What are the key attributes to analyze - sentiment, intent, response time, tone, etc.?	Please be Guided by the RFP and the Corrigendum Issued.
215	Should the platform suggest automated responses or only provide analytics?	Please be Guided by the RFP and the Corrigendum Issued.
216	How will analytics be consumed- dashboards, reports, API integration with CRM?	Please be Guided by the RFP and the Corrigendum Issued.
217	Should the platform trigger alerts or tasks based on insights (e.g., negative sentiment escalation)?	Please be Guided by the RFP and the Corrigendum Issued.
218	What is the average monthly claim volume and average number of supporting documents per claim?	Please be Guided by the RFP and the Corrigendum Issued.
219	What is the approximate corpus size (number of documents or total GB)?	Please be Guided by the RFP and the Corrigendum Issued.
220	What are the organization's standards for data encryption, retention, and anonymization?	Please be Guided by the RFP and the Corrigendum Issued.
221	How will PII (personally identifiable information) be handled?	Please be Guided by the RFP and the Corrigendum Issued.
222	Should all models be explainable, and must they pass model risk validation?	Please be Guided by the RFP and the Corrigendum Issued.
223	What is the preferred infrastructure stack (Kubernetes, VMs, containers)?	Please be Guided by the RFP and the Corrigendum Issued.
224	Are there DevOps and MLOps pipelines in place, or should the vendor propose one?	Please be Guided by the RFP and the Corrigendum Issued.
225	What are the uptime, latency, and performance SLAs?	Please be Guided by the RFP and the Corrigendum Issued.
226	Kindly clarify the number of vendors LIC intends to empanel under this RFP for future Agentic AI and Generative AI Platform initiatives, and whether empanelment will be track-wise (based on individual use cases) or a common empanelment across all tracks.	Please be Guided by the RFP and the Corrigendum Issued.
227	We request LIC to kindly consider allowing the use of proprietary or hosted LLMs (such as Gemini etc.) in combination with or as part of a hybrid architecture, To allow participation of Indian System Integrators and OEM partners who have existing AI solutions built on proprietary LLM frameworks, thereby expanding innovation options while maintaining LIC's data-protection and compliance requirements.	Please be Guided by the RFP and the Corrigendum Issued.
228	Request LIC to allow consortium participation between eligible partners to effectively meet the experience credentials, along-with project's technical and functional requirements, as most players have entered the AI domain only in the past few years and may have limited individual experience, making collaboration essential for successful project delivery.	Please be Guided by the RFP and the Corrigendum Issued.
229	We request LIC to allow the use of proprietary or hosted LLMs where the bidder can ensure complete data security, residency within India, and auditability, so that advanced AI capabilities can be utilized without compromising compliance or transparency.	Please be Guided by the RFP and the Corrigendum Issued.
230	We request you to please amend the clause as below : The bidder Or Consortrium Partner shall provide details of at least three client references or deployments relevant to AI/Voice AI solutions (commercial, pilot, or proof-of concept).	Please be Guided by the RFP and the Corrigendum Issued.
231	Kindly confirm whether data processing within a MeitY-empanelled public cloud in India will be considered compliant, provided that all data remains within Indian regions and no data is transmitted outside India or to third-party external APIs.	Please be Guided by the RFP and the Corrigendum Issued.
232	Kindly confirm whether projects executed using proprietary or hosted LLMs (such as OpenAI, Gemini, or equivalent) in the past will be accepted as valid project experience under this criterion, provided that the bidder undertakes to deploy open-source or indigenous LLMs in the proposed LIC solution as per current RFP requirements.	Please be Guided by the RFP and the Corrigendum Issued.
233	We request LIC to extend eligibility to authorized System Integrators with valid OEM authorization, as this will broaden participation and leverage experienced implementation partners for successful project execution.	Please be Guided by the RFP and the Corrigendum Issued.
234	We seek clarification on the methodology and components that LIC will consider for determining the "Local Content Value." Since multiple factors can contribute to local value addition, kindly specify what parameters and cost components shall be used to justify and validate the 50% local content value under this RFP.	Please be Guided by the RFP and the Corrigendum Issued.
235	Would the "Email Analytics Platform" be used for Incoming/Outgoing customer emails only, or for Internal emails within LIC employees only or for both?	Please be Guided by the RFP and the Corrigendum Issued.
236	Based on which CRM or Contact center solution you have, Few of the four use cases provided by LIC (eg: Email categorization and response), can be implemented at your CRM or the Contact center solution itself, then why do you need to build it as an Agentic AI or GenAI based solution?	Please be Guided by the RFP and the Corrigendum Issued.
237	Can bidders propose either platform-based or managed service models, or both? Can a hybrid cloud model (private + public within India) be considered, provided full compliance with data residency and encryption?	Please be Guided by the RFP and the Corrigendum Issued.



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238	Considering the GenAI and AgenticAI solutions are recent and not many organizations in India have deployed these as Full-fledged solutions to Production in Indian context, kindly relax the eligibility criteria of Case studies/References to "Global BFSI" instead of Indian only.	Please be Guided by the RFP and the Corrigendum Issued.
239	Request you to accept global case studies/references where the PO will be from different entities within the prime bidder	Please be Guided by the RFP and the Corrigendum Issued.
240	Regarding the references, you also have asked for 3 relevant projects in each solution track. We are assuming it to be - POC/Pilot/Commercial References, total 3 in number, of Agentic AI/GenAI/VoiceAI solutions which are relevant to the four tracks mentioned in this RFP. Pls confirm.	Please be Guided by the RFP and the Corrigendum Issued.
241	What will be the scoring weightage between technical and commercial evaluation stages?	Please be Guided by the RFP and the Corrigendum Issued.
242	Will commercial evaluation be based on Total Cost of Ownership (TCO) for 3 years or on usage-based pricing (e.g., per-minute, per-transaction)? How will you compare the commercials between vendors, because some of the Cost elements are "Pay per use" model.	Please be Guided by the RFP and the Corrigendum Issued.
243	What is the duration and evaluation criteria for the Techathon (functionality, integration, innovation, compliance etc.)	Please be Guided by the RFP and the Corrigendum Issued.
244	How detailed the POC/demo is expected, where do we need to do it - our location or LIC, is it on prem or cloud, is it for dummy data or LIC data	Please be Guided by the RFP and the Corrigendum Issued.
245	IPR - What are the modalities and when is this to be handed over to LIC and to what extent we suggest if the references for each track can be reduced from 3 to 1, as these are niche tracks. Given the specialized nature of these tracks, there are limited implementations of comparable scale in the industry. Reducing the reference requirement to one per track would align with standard practice for niche solutions and ensure Request to share the vendor metrics for sizing purpose	Please be Guided by the RFP and the Corrigendum Issued.
247	-No. of email hits per year -No. of API hits for LIC, with LIC use its outcome in the evaluation process?	Please be Guided by the RFP and the Corrigendum Issued.
248	Are there specific performance metrics (e.g., sentiment accuracy, intent classification precision) expected?	Please be Guided by the RFP and the Corrigendum Issued.
249	What are the primary data sources (manuals, circulars, policy docs, etc.) and in which formats (PDF, Word, HTML)? What is the expected data size and data volumes?	Please be Guided by the RFP and the Corrigendum Issued.
250	Kindly confirm whether a tie-up with a Cloud Infrastructure Service Provider is permissible under the RFP. While the core solution will be provided by the OEM, we seek clarification on whether the OEM can collaborate with a cloud service provider for hosting and infrastructure-related components.	Please be Guided by the RFP and the Corrigendum Issued.
251	Can LIC clarify whether cloud deployment is acceptable, provided data residency remains within India?	Please be Guided by the RFP and the Corrigendum Issued.
252	Are there any preferred standard integration protocols (e.g., REST, gRPC, or message queues like Kafka/RabbitMQ)?	Please be Guided by the RFP and the Corrigendum Issued.
253	What is the expected duration and environment setup support for the live demo or prototype evaluation?	Please be Guided by the RFP and the Corrigendum Issued.
254	What if the usage goes beyond the estimated quantity .	Please be Guided by the RFP and the Corrigendum Issued.
255	Clarify expected scope of automation and agentic AI capabilities - foundational conversational automation or advanced agentic AI capabilities capable of autonomous decision making, multi-step task execution, and dynamic goal-setting	Please be Guided by the RFP and the Corrigendum Issued.
256	Mandatory and optional communication channels, please specify - for Example for Finance Use case and for Knowledge worker - which medium would user connect with Agentic AI Platform	Please be Guided by the RFP and the Corrigendum Issued.
257	Clarify whether outbound agentic communication is in-scope - Voice AI	Please be Guided by the RFP and the Corrigendum Issued.
258	Kindly help highlight the criticality and decision criterias on the areas highlighted in sheet 2	Please be Guided by the RFP and the Corrigendum Issued.
259	What are the acceptable parameters for (WER) Word Error Rate - As per Industry Standards for a Voice AI Agent under 10% is an acceptable range	Please be Guided by the RFP and the Corrigendum Issued.
260	What are the acceptable parameters for MOS (Mean Opinion Score) - As per Industry Standards for a Voice AI Agent under above 4 (On a scale of 5) determines the Quality of Voice.	Please be Guided by the RFP and the Corrigendum Issued.
261	For Voice AI Commercials - is Voice Channel also needed to be included - A Journey for a specific use case is a Logicalflow of events which will be initiated by a Voice AI Agent, the delivery can be Voice Channel which either LIC Brings or the Vendor brings pre integrated - kindly suggest on the same.	Please be Guided by the RFP and the Corrigendum Issued.
262	There is no information on Journey Orchestration - If call not connected, if Call gets drop, Successful call - what are the call flows needed and on which channels.	Please be Guided by the RFP and the Corrigendum Issued.
263	Context Retention for a Fall Back journey or for Previous Conversations is needed? If so, please define duration.	Please be Guided by the RFP and the Corrigendum Issued.
264	Please help share details on Multi Modal Memory -	Please be Guided by the RFP and the Corrigendum Issued.
265	Define level of human-in-loop governance expected	Please be Guided by the RFP and the Corrigendum Issued.
266	If Human Agent Fall back is needed, what will be the logic? Also does Human Agent need Digital Assistance/Co-Pilot capability	Please be Guided by the RFP and the Corrigendum Issued.
267	What is LIC's tolerance threshold for AI errors or misclassifications? Is there a defined escalation or rollback mechanism required	Please be Guided by the RFP and the Corrigendum Issued.
268	Priority use cases LIC intends to automate - Voice AI focused	Please be Guided by the RFP and the Corrigendum Issued.
269	Are end-to-end workflows (trigger, data inputs, escalation, and closure) predefined by LIC or expected to be designed by the selected vendor collaboratively?	Please be Guided by the RFP and the Corrigendum Issued.
270	Will LIC adopt a phased rollout (pilot first) or full-scale deployment post-contract award	Please be Guided by the RFP and the Corrigendum Issued.
271	Language support (English, Hindi, regional) - Please help highlight phased roll out for Languages	Please be Guided by the RFP and the Corrigendum Issued.
272	What are the key business KPIs or performance outcomes LIC expects the agentic platform to deliver (e.g., turnaround time, automation %, customer satisfaction improvement)	Please be Guided by the RFP and the Corrigendum Issued.
273	List of systems requiring integration	Please be Guided by the RFP and the Corrigendum Issued.
274	Expected transaction and concurrency volumes	Please be Guided by the RFP and the Corrigendum Issued.
275	Is omnichannel continuity (context retention between chat, voice, WhatsApp) a mandatory requirement	Please be Guided by the RFP and the Corrigendum Issued.
276	Are there any constraints on integration timelines or legacy systems that only support batch sync instead of real-time APIs	Please be Guided by the RFP and the Corrigendum Issued.
277	Will the platform need to support multi-tenancy for LIC's zonal, divisional, or partner-level operations	Please be Guided by the RFP and the Corrigendum Issued.
278	Will the selected vendor be responsible for managed services (24x7 operations, monitoring, and incident resolution) or only platform delivery and training	Please be Guided by the RFP and the Corrigendum Issued.
279	What is the scope of training and change management expected for LIC staff during rollout	Please be Guided by the RFP and the Corrigendum Issued.



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280	Are there defined SLAs or KPIs (e.g., response accuracy, uptime, automation success rate) that must be contractually met	Please be Guided by the RFP and the Corrigendum Issued.
281	How does LIC envision vendor collaboration for roadmap evolution or co-innovation (quarterly updates, governance boards)	Please be Guided by the RFP and the Corrigendum Issued.
282	Please confirm transition expectations post-contract termination—whether a 6-month transition and knowledge transfer period must be included within the proposal pricing	Please be Guided by the RFP and the Corrigendum Issued.
283	Should pricing be itemized for licensing, implementation, usage, and demo/POC costs?	Please be Guided by the RFP and the Corrigendum Issued.
284	Please clarify SLA definitions, uptime measurement methodology, and penalty calculation formula. Clarify SLA severity definitions and penalty caps	Please be Guided by the RFP and the Corrigendum Issued.
285	Please specify the required duration and scope of vendor support during exit and transition phase.	Please be Guided by the RFP and the Corrigendum Issued.
286	Clarify audit frequency, notification period, and scope of LIC's audit rights.	Please be Guided by the RFP and the Corrigendum Issued.
287	Please confirm if the pricing should be itemized into licensing, implementation, support, and POC/demo components. Clarify pricing template and cost breakdown expectations	Please be Guided by the RFP and the Corrigendum Issued.
288	Clarify if payments are milestone-based or time-bound. What is the credit period and invoicing cycle?	Please be Guided by the RFP and the Corrigendum Issued.
289	Please confirm the penalty calculation method and whether there is a cumulative cap on penalties. Can LIC confirm milestone definitions and payment release timelines? Can LIC clarify SLA severity levels and penalty calculation methodology?	Please be Guided by the RFP and the Corrigendum Issued.
290	Please clarify if there is a provision for price escalation during contract renewal or extension. Can LIC clarify escalation policy for multi-year renewals?	Please be Guided by the RFP and the Corrigendum Issued.
291	Please confirm the liability cap (e.g., 100% of contract value) and exclusions. Are consequential damages excluded? Are there carve-outs for confidentiality or IP breaches	Please be Guided by the RFP and the Corrigendum Issued.
292	LIC to Confirm minimum duration and scope of transition support	Please be Guided by the RFP and the Corrigendum Issued.
293	Voice AI Platform should be Speech to Speech Model and NOT ASR + NLP + TTS	Please be Guided by the RFP and the Corrigendum Issued.
294	Latency For Voice AI Platform should be under 500ms (<500ms latency)	Please be Guided by the RFP and the Corrigendum Issued.
295	Voice AI Platform should Detect tone, emotion, and sentiment to respond empathetically	Please be Guided by the RFP and the Corrigendum Issued.
296	Learns tasks with minimal training or fine-tuning	Please be Guided by the RFP and the Corrigendum Issued.
297	Goal-Seeking Behavior - Plans and executes actions to complete objectives autonomously	Please be Guided by the RFP and the Corrigendum Issued.
298	Tool & API Calling - Connects with enterprise systems (CRM, ERP, ticketing, payments, KYC)	Please be Guided by the RFP and the Corrigendum Issued.
299	Real-Time Transcription - Generates accurate transcripts with speaker diarization	Please be Guided by the RFP and the Corrigendum Issued.
300	Emotion & Sentiment Analysis - Emotion & Sentiment Analysis. Scores empathy and engagement in live calls	Please be Guided by the RFP and the Corrigendum Issued.
301	Call Summarization & Insights - Call Summarization & Insights. Scores empathy and engagement in live calls	Please be Guided by the RFP and the Corrigendum Issued.
302	Knowledge Base Integration - Pulls from enterprise databases dynamically	Please be Guided by the RFP and the Corrigendum Issued.



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303	Context Retention Maintains memory across sessions and channels	Please be Guided by the RFP and the Corrigendum Issued.
304	Adaptive Dialogue Flows Modifies tone, pace, and content based on emotion & context	Please be Guided by the RFP and the Corrigendum Issued.
305	On-the-Fly Translation Real-time translation across 20+ languages	Please be Guided by the RFP and the Corrigendum Issued.
306	Multi-Agent Orchestration - Parallel reasoning and workflow collaboration between AI agents	Please be Guided by the RFP and the Corrigendum Issued.
307	Real-Time Call Scoring - Measures performance and customer satisfaction instantly	Please be Guided by the RFP and the Corrigendum Issued.
308	Human Agent Hand Off should be available as a function for all solution tracks - Voice AI, Email Analytics, AI Worker for Expense Management, Knowledge AI Worker for Policy and SOP's	Please be Guided by the RFP and the Corrigendum Issued.
309	Acceptable parameters for (WER) Word Error Rate for a Voice AI Agent should be under 10%	Please be Guided by the RFP and the Corrigendum Issued.
310	Acceptable parameters for MOS (Mean Opinion Score) for a Voice AI Agent should be above 4 (On a scale of 5)	Please be Guided by the RFP and the Corrigendum Issued.
311	What are the expected inference latency requirements for each platform?	Please be Guided by the RFP and the Corrigendum Issued.
312	Which specific systems require API integration for each solution track? Are API specifications/documentation available for existing systems?	Please be Guided by the RFP and the Corrigendum Issued.
313	What is the expected call volume (daily/monthly) for inbound and outbound calls? What's the average call duration expected per use case?	Please be Guided by the RFP and the Corrigendum Issued.
314	Which channels need voice support: IVR, Mobile App (click-to-call), WhatsApp calling, Web widget?	Please be Guided by the RFP and the Corrigendum Issued.
315	How many Indian regional languages must be supported (initial vs future)?	Please be Guided by the RFP and the Corrigendum Issued.
316	Which services need to be automated -Should ticket creation in CRM be automated? What's the handoff protocol to human agents?	Please be Guided by the RFP and the Corrigendum Issued.
317	Please confirm if the mobile number will provided LIC.	Please be Guided by the RFP and the Corrigendum Issued.
318	How many integrations in total are required and are APIs required to support such integrations available for the same.	Please be Guided by the RFP and the Corrigendum Issued.
319	Scope - NLP vs GenAI: Is this purely NLP-based analytics, or should GenAI be used for deeper insights like root cause analysis, response drafting, and actionable recommendations?	Please be Guided by the RFP and the Corrigendum Issued.
320	Email Volume & Categories: What is the daily/monthly email volume to be analyzed, and which email categories (customer queries, claims, grievances, internal escalations)?	Please be Guided by the RFP and the Corrigendum Issued.
321	Integration Method: Should integration be real-time (webhook/API-based) or batch processing (scheduled), and which systems need to receive insights (CRM, Dashboard, Ticketing)?	Please be Guided by the RFP and the Corrigendum Issued.
322	Automation Scope: What specific tasks need full automation - data extraction, policy compliance check, amount validation, duplicate detection, approval routing, GL coding, reimbursement processing, or all?	Please be Guided by the RFP and the Corrigendum Issued.
323	ERP/System Integration: Integration required with which systems - HRMS, ERP (SAP/Oracle/other), Travel Booking Portal, Approval Workflow System? What is the submission channel (web portal, mobile app, email, WhatsApp)?	Please be Guided by the RFP and the Corrigendum Issued.
324	Policy Complexity: How many policy rules exist for validation, and are policies static or dynamic requiring periodic updates?	Please be Guided by the RFP and the Corrigendum Issued.
325	Access Channels: Which channels should the assistant be accessible from - web portal, mobile app, MS Teams, Slack, WhatsApp - and should it integrate with existing intranet/SharePoint?	Please be Guided by the RFP and the Corrigendum Issued.
326	User Base & Concurrency: How many concurrent users are expected, what is the total employee user base, and what are the role categories (Agents, Underwriters, Claims Processors, etc.)?	Please be Guided by the RFP and the Corrigendum Issued.
327	Response Requirements: What is the expected response accuracy threshold, maximum acceptable latency, and is multilingual query support (English + regional languages) required?	Please be Guided by the RFP and the Corrigendum Issued.



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328	We are an approved startup by Department of Industrial Policy and Promotion (DIPP). We request you to allow exemption from the turnover and experience clause. Please refer #5 mentioned in the Press release (https://pib.gov.in/newsite/PrintRelease.aspx?relid=174894) dated 27-December-2017 stating that the startups are exempted by prior experience. Appended are the policy mentioned: -Relaxed Norms of Public Procurement for Startups. -Relaxed norms for public procurement for micro, small and other enterprises have been provisioned in the Procurement Policy by the Ministry of Micro, Small and Medium Enterprise. -All Central Ministries / Departments /Department of Public Enterprises/ Central Public Sector Undertakings have been authorised to relax conditions of prior experience and prior turnover with respect to MSEs in all public procurements subject to meeting quality and technical specifications. -Further, Rule 173(i) has been incorporated in GFR, 2017 which provides for relaxation of conditions of prior turnover and prior experience for Startups, and Also, ref 173 (i): (https://www.startupindia.gov.in/content/dam/invest-india/Templates/public/General%20Financial%20Rules%20for%20GeM.pdf) Rule 173 (i) of the GFRs exempts the startup from Prior Experience and Prior Turnover requirements for DPIIT Recognized Startups. Request you to provide exemption for the experience criteria.	Please be Guided by the RFP and the Corrigendum Issued.
329	We assume that Intellectual Property/Source Code of the bidders platform/solution remains with the bidder. Any customization done for LIC will be shared.	Please be Guided by the RFP and the Corrigendum Issued.
330	Please clarify if bidders can propose solutions for only selected tracks, or is participation in all four tracks mandatory?	Please be Guided by the RFP and the Corrigendum Issued.
331	Will the technical demonstration/techathon be based on a specific use case or open-ended? Please share us sample functional scenarios or use cases for each track?	Please be Guided by the RFP and the Corrigendum Issued.
332	Will the evaluation include integration testing with LIC's live systems, or is it limited to demonstration environments? If yes, share us the synthetic data related to testing & demo	Please be Guided by the RFP and the Corrigendum Issued.
333	Please confirm if the estimated quantities (minutes, emails, months) are indicative or binding for commercial evaluation?	Please be Guided by the RFP and the Corrigendum Issued.
334	What are LIC's expectations regarding post-implementation support, SLAs, and escalation procedures?	Please be Guided by the RFP and the Corrigendum Issued.
335	Can you elaborate on the expected level of integration with existing LIC systems and the role of internal business units during implementation?	Please be Guided by the RFP and the Corrigendum Issued.
336	What is the process and timeline for empanelment after initial selection? Will empanelled vendors be eligible for future RFPs without requalification?	Please be Guided by the RFP and the Corrigendum Issued.
337	We understand that LIC requires references for three projects, which should cover the four listed tracks. We would appreciate clarification on the following points: 1) Will LIC accept a single project that includes all four tracks? 2) Are global projects acceptable as references? 3) As we are bound by NDAs with most of our clients, would LIC allow a self-certified letter as a compliance document to meet the qualification criteria?	Please be Guided by the RFP and the Corrigendum Issued.
338	It seems part of the point is hidden. Could you please share the complete clause for better understanding	Please be Guided by the RFP and the Corrigendum Issued.
339	Can a detailed listing be provided for enterprise application integrations required for each of the four tracks?	Please be Guided by the RFP and the Corrigendum Issued.
340	Can a detailed listing be provided for structured and unstructured data source integrations required for each of the four tracks?	Please be Guided by the RFP and the Corrigendum Issued.
341	Can volumetrics be provided around structured and unstructured data to be integrated with the solution?	Please be Guided by the RFP and the Corrigendum Issued.
342	Can expected monthly transactional volumes be provided, eg: number of inbound and outbound calls per month, avg call duration, number of incoming and outgoing emails per month, average email size, number of bill formats to be processed for OCR, number of documents to be processed for OCR per month, average file size of the documents to be processed for OCR, number of documents to be vectorized as part of RAG chatbot, avg file size of the documents, etc	Please be Guided by the RFP and the Corrigendum Issued.
343	How many concurrent users are expected for each of the four tracks? What is the expected latency for each of the four tracks?	Please be Guided by the RFP and the Corrigendum Issued.
344	Will the data required for domain specific training/fine-tuning of LLMs be provided? If yes, what is the expected data volumetrics and frequency of the training/fine-tuning process?	Please be Guided by the RFP and the Corrigendum Issued.
345	What is the expected distribution of call volume across different languages?	Please be Guided by the RFP and the Corrigendum Issued.
346	Is there a need for mid-conversation language switching capabilities?	Please be Guided by the RFP and the Corrigendum Issued.
347	Can you provide details about your current telephony infrastructure and CRM systems that would require integration?	Please be Guided by the RFP and the Corrigendum Issued.
348	Are there specific data formats required for exchanging customer information with your core insurance systems?	Please be Guided by the RFP and the Corrigendum Issued.
349	Can you provide sample conversation flows or scripts currently used for these interactions?	Please be Guided by the RFP and the Corrigendum Issued.
350	Do you have preferred cloud service providers that are already approved by your security team?	Please be Guided by the RFP and the Corrigendum Issued.
351	What are your requirements for disaster recovery and business continuity?	Please be Guided by the RFP and the Corrigendum Issued.
352	Beyond IRDAI guidelines mentioned, are there specific internal compliance frameworks the solution must adhere to?	Please be Guided by the RFP and the Corrigendum Issued.
353	What are your requirements for conversation retention periods and data purging policies?	Please be Guided by the RFP and the Corrigendum Issued.
354	What specific consent mechanisms must be implemented for recording and analyzing customer interactions?	Please be Guided by the RFP and the Corrigendum Issued.
355	What are the main customer support functions handled by the contact center (e.g., technical support, customer service, order management, complaints, etc.)	Please be Guided by the RFP and the Corrigendum Issued.
356	What is the monthly call volumes (overall) and monthly call volumes (in-scope for Voice AI Bots)	Please be Guided by the RFP and the Corrigendum Issued.
357	What is the number of operational days per month and timing of operations like (9 am to 5 pm)	Please be Guided by the RFP and the Corrigendum Issued.
358	Are there any seasonality in particular months. If yes, please share the peak season months name	Please be Guided by the RFP and the Corrigendum Issued.
359	What is the average call volumes during peak months (surge percentages)	Please be Guided by the RFP and the Corrigendum Issued.
360	What is the percentage distribution of top call drivers (call intents) that constitute 80% of total calls	Please be Guided by the RFP and the Corrigendum Issued.



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361	What is the average handle time for total calls (in minutes) and AHT of top call drivers that constitute 80% of total calls	Please be Guided by the RFP and the Corrigendum Issued.
362	What specific business outcomes will define success for these implementations?	Please be Guided by the RFP and the Corrigendum Issued.
363	Are there benchmark metrics from your current operations that we should aim to improve upon?	Please be Guided by the RFP and the Corrigendum Issued.
364	What is the preference of deployment - on-prem or cloud	Please be Guided by the RFP and the Corrigendum Issued.
365	What are the level of analytics required on call patterns / customer churn	Please be Guided by the RFP and the Corrigendum Issued.
366	In scenarios where LIC may select one or more vendors for each track, we request that bidders be allowed to submit proposals for the tracks they are most qualified for, including the relevant project references.	Please be Guided by the RFP and the Corrigendum Issued.
367	Kindly share more clarity on what base price will LIC consider for the reverse auction and will there be separate Reverse auction for each track ?	Please be Guided by the RFP and the Corrigendum Issued.
368	if a bidder does not qualify due to certain parameters but possesses capabilities in Agentic AI and GenAI with similar use cases, can they be empaneled for future requirements? If yes, what would be the process for this?	Please be Guided by the RFP and the Corrigendum Issued.
369	It is mentioned that "As Per Format"	Please be Guided by the RFP and the Corrigendum Issued.
370	It is mentioned that Only the Original Equipment Manufacturer (OEM) or the original software developer of the proposed solution shall be eligible to participate in this Request for Proposal (RFP).	Please be Guided by the RFP and the Corrigendum Issued.
371	The successful bidder shall be responsible for all due permissions, authorizations and consents from any third party licensors of software provided by the bidder for this project. The liability of the bidder, regardless of the nature of the action giving rise to such liability and in case of claims against the LIC arising out of misconduct or gross negligence of the bidder, its employees and subcontractors or through infringement of rights, patents, trademarks, copyrights, Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.	Please be Guided by the RFP and the Corrigendum Issued.
372	In no event shall LIC be liable for any indirect, incidental or consequential damage or liability, under or in connection with or arising out of this RFP, or out of any subsequent agreement relating to any hardware, software and services delivered.	Please be Guided by the RFP and the Corrigendum Issued.
373	Except in cases of criminal negligence or willful misconduct and in the case of infringement of patent, IPR, trademark, copy right or industrial design rights arising from use of the Solution or any part thereof in any of the services supplied by the vendor and used/consumed by LIC, the Supplier/vendor shall not be liable to LIC, whether in contract tort or otherwise, for any indirect or consequential loss of damage, loss of use, loss of production, or loss of profits or interest costs, provided that this exclusion shall not apply to any obligation of the supplier/vendor to pay liquidated damages to LIC and the aggregate liability of the Supplier/vendor to LIC, whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price	Please be Guided by the RFP and the Corrigendum Issued.
374	Last date and time for RFP Online Submission	Please be Guided by the RFP and the Corrigendum Issued.
375	Experience & References: The bidder should have demonstrable experience in Artificial Intelligence, Natural Language Processing, or Conversational AI domains for the mentioned requirements. Interested Service Provider should submit details of minimum 3 relevant projects. Such projects should have been executed in the last 3 years from the last submission date of the RFP. Requirement to be me Separately for each of solution track.	Please be Guided by the RFP and the Corrigendum Issued.
376	The given RFP does not cover security aspects from Agents and Agentic AI platform standpoint. Without robust security, agentic AI platforms pose unacceptable risks to data security and privacy, challenges in inter agent communication and platform operations. Security must be built-in from design. We request LIC to incorporate the requested security recommendations.	Please be Guided by the RFP and the Corrigendum Issued.
377	As per our understanding of the RFP, the bidder should host the solution in a MeitY empaneled CSP to adhere to MeitY security guidelines (pg 36, point 4). Please confirm that the requirement is to host the solution in a MeitY empaneled CSP and not in any other datacenter or private cloud	Please be Guided by the RFP and the Corrigendum Issued.
378	We understand that the model proposed by the bidder will be fine-tuned for LIC using LIC data. Does this mean the model will be hosted in a dedicated tenant for LIC, while the cloud infrastructure for the solution can be multi-tenant? We seek clarification because training a model using LIC data and keeping it in a multi-tenant environment could lead to data security issues. Kindly confirm this understanding	Please be Guided by the RFP and the Corrigendum Issued.
379	The RFP requires a "workable codebase" for the Techathon, not a "throw-away prototype". This represents a significant, non-reimbursable R&D investment for bidders.	Please be Guided by the RFP and the Corrigendum Issued.
380	This timeline is unrealistic. It is impossible to develop a "workable codebase" for a system this complex in 2 days. This implies bidders must pre-build the solution at their own significant cost, with no guarantee of being shortlisted.	Please be Guided by the RFP and the Corrigendum Issued.
381	Achieving true "empathy" and human-like tone modulation in real-time is a frontier AI problem, not a standard feature. This is made exponentially harder by the ban on proprietary speech/LLM models.	Please be Guided by the RFP and the Corrigendum Issued.
382	Handling real-time, "natural code-switching" (mixing languages mid-sentence) with high accuracy across "regional dialects" is one of the most difficult challenges in speech recognition.	Please be Guided by the RFP and the Corrigendum Issued.
383	There is a direct contradiction regarding the eligibility of models like Llama. Page 14 explicitly bans "Llama", while Page 35 uses the "LLaMA Community License" as a permissible example.	Please be Guided by the RFP and the Corrigendum Issued.
384	The requirement for 3 paid, completed deployments per track is a very high bar, as self-hosted, agentic GenAI is an emerging field and the market is not yet mature.	Please be Guided by the RFP and the Corrigendum Issued.
385	This "walled garden" approach forces bidders to build, fine-tune, and self-host open-source models to a performance level that competes with top-tier, banned proprietary models (like GPT-4o/Gemini/Claude). This significantly increases technical complexity, infrastructure cost, and R&D time.	Please be Guided by the RFP and the Corrigendum Issued.
386	Achieving "sub-second" response times for a self-hosted GenAI/LLM (which is not just a simple query) requires massive, specialized, and expensive GPU infrastructure for inference.	Please be Guided by the RFP and the Corrigendum Issued.
387	Controlling "hallucinations" (fabricated answers) in a self-hosted, open-source RAG system is a major technical challenge. The risk of an agent confidently misinterpreting a policy or citing the wrong document section is very high.	Please be Guided by the RFP and the Corrigendum Issued.
388	This creates a potential capability gap. The Indian indigenous LLM ecosystem is emerging, but there may not yet be a proven, commercially-ready indigenous model that meets the advanced quality, latency, and "empathy" criteria LIC expects, which are benchmarks set by the world's leading (and banned) proprietary models. Has LIC validated the existence and performance of an indigenous model that can meet these specific quality-of-service demands?	Please be Guided by the RFP and the Corrigendum Issued.
389	This makes it impossible to determine a final L1 price for evaluation, as the total integration effort is unknown. A low "Per Manday" rate with a high (unknown) number of mandays could be more expensive than a higher rate with fewer mandays. How will LIC normalize this for L1 comparison?	Please be Guided by the RFP and the Corrigendum Issued.
390	Will billing be based purely on actual consumption (i.e., from zero), or is there a minimum annual usage commitment that LIC will guarantee?	Please be Guided by the RFP and the Corrigendum Issued.



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391	This language is a major concern. Does this imply that LIC will claim ownership of the Intellectual Property (IP) of the "workable codebase" and prototype developed by all bidders for the Techathon, even for those not selected for the contract?	Please be Guided by the RFP and the Corrigendum Issued.
392	To effectively fine-tune and demonstrate a prototype relevant to LIC's use cases (e.g., processing circulars or handling insurance queries), bidders require domain-specific data. Without this, the prototype's performance will be generic.	Please be Guided by the RFP and the Corrigendum Issued.
393	This evaluation method does not allow for differentiation. If multiple bidders achieve "Qualified" on all 11 parameters, how will LIC determine the technically superior solution? The current method implies the decision rests solely on the L1 commercial bid among all technically qualified bidders.	Please be Guided by the RFP and the Corrigendum Issued.
394	This model creates a massive commercial risk for the bidder: the bidder must procure and maintain expensive, fixed GPU/hardware capacity to handle the peak load (e.g., 200 concurrent users at 10:00 AM), while only being paid for actual consumption (e.g., 5 concurrent users at 3:00 PM). The cost of the idle, guaranteed capacity is borne entirely by the bidder.	Please be Guided by the RFP and the Corrigendum Issued.
395	Will the bidder be responsible for providing the dialer infrastructure (SIP trunks, telephony integration), or is the bidder only responsible for integrating the Agentic Voice AI Platform with LIC's existing/procured dialer system?	Please be Guided by the RFP and the Corrigendum Issued.
396	Can the bidders use a managed GenAI platforms hosted in India region of MeitY empanelled CSPs, provided all data processing remains within Indian borders. These platforms help you build generative AI applications and agents. They support leading open-source foundation models, services to deploy and operate agents, and tools for fine-tuning, safeguarding, and optimizing models.	Please be Guided by the RFP and the Corrigendum Issued.
397	Further, managed AI/ML platforms of MeitY empanelled CSPs provide comprehensive machine learning capabilities including data preparation, model training, fine-tuning, and deployment, provided all data processing remains within Indian borders. They support popular open-source frameworks, distributed training infrastructure, and enterprise-grade MLOps tools for the complete AI/ML lifecycle. This approach eliminates the need for bidders to procure and maintain expensive GPU infrastructure, specialized ML engineering teams, and complex MLOps tooling, while ensuring all processing remains within Indian sovereign boundaries through MeitY empanelled cloud service providers.	Please be Guided by the RFP and the Corrigendum Issued.
398	For Track 1 (Voice AI) evaluation, will LIC share details of its existing telephony stack or SIP gateway so bidders can demonstrate actual integration capability?	Please be Guided by the RFP and the Corrigendum Issued.
399	During the Techathon, will LIC provide sample or synthetic datasets (emails, expense records, internal documents) for model training / testing, or must bidders generate simulated data?	Please be Guided by the RFP and the Corrigendum Issued.
400	Can the bidder demonstrate a single unified multi-agent platform handling all four tracks through modular agents, instead of four separate systems, provided each track's functionality is distinctly shown?	Please be Guided by the RFP and the Corrigendum Issued.
401	For commercial evaluation, will LIC determine L1 based on Total Cost of Ownership (one-time + recurring) or only on unit rates quoted in Annexures H1 - H4?	Please be Guided by the RFP and the Corrigendum Issued.
402	Please specify the evaluation metrics or weightage LIC will apply for key technical parameters such as latency, throughput, accuracy (F1-score or intent match), and model explainability during Techathon scoring.	Please be Guided by the RFP and the Corrigendum Issued.
403	For Hosting the RFP mentions it must be self-hosted within the bidder's controlled infrastructure in India, leveraging open-source or indigenous Large Language Models (LLMs) and Speech Models, with no reliance on external API calls or foreign-hosted AI services. The bidders shall demonstrate capabilities to fine-tune and train models specifically for BFSI and Life Insurance domain use cases. Does this mean we are responsible for hosting the solution in an Indian Cloud and the LLM should be open source or self developed without calling any External LLM	Please be Guided by the RFP and the Corrigendum Issued.
404	For Annexure H3 (Page 45) do we have the number of concurrent activities we will need to support as we will need to size the hosting accordingly	Please be Guided by the RFP and the Corrigendum Issued.
405	For Annexure H4 (Page 46) do we have the concurrent number of users so we can size the hosting infrastructure	Please be Guided by the RFP and the Corrigendum Issued.
406	For Annexure H4 (Page 46) do we have the size of documentation in terms of Giga Bytes and number of Pages	Please be Guided by the RFP and the Corrigendum Issued.
407	For Annexure H4 (Page 46) would there be any internal systems we would need to connect. Can the number of such systems and their description and name of systems we need to connect to be informed to us.	Please be Guided by the RFP and the Corrigendum Issued.
408	For Annexure G is the process that as long as we qualify on all criteria then the L1 bidder will be chosen. Or Would there be any marks or scores for the adherence to technical criteria	Please be Guided by the RFP and the Corrigendum Issued.
409	Can LIC provide more detail on the priority use cases for the Voice AI Platform, specifically for outbound (e.g., renewal reminders, lead engagement) and inbound (e.g., customer servicing, grievance acknowledgment) interactions?	Please be Guided by the RFP and the Corrigendum Issued.
410	As the RFP mandates a fixed price structure for three years and a multi-track approach, can LIC provide an Estimated Contract Value (ECV) range or an indicative budget allocation for each independent solution track (Track 1 to 4)?	Please be Guided by the RFP and the Corrigendum Issued.
411	If an ECV range cannot be disclosed, can LIC confirm whether there is a predetermined maximum ceiling/cap on the Total Cost of Ownership (TCO) for the entire scope of the RFP?	Please be Guided by the RFP and the Corrigendum Issued.
412	Can LIC provide an estimate of the expected volume or size of the knowledge repository (PDFs, Manuals, Circulars, etc.) that the RAG (Retrieval-Augmented Generation) system must handle?	Please be Guided by the RFP and the Corrigendum Issued.
413	The bidder must demonstrate the ability to fine-tune/train models for the BFSI/Life Insurance domain. Will LIC provide a representative, anonymized sample dataset (e.g., Policy documents, Circulars) for the demonstration/Techathon stage to allow for domain adaptation?	Please be Guided by the RFP and the Corrigendum Issued.
414	Can LIC clarify the approximate number and variance of document formats the model will be required to handle (e.g., specific formats for travel tickets, hotel bills, etc.)	Please be Guided by the RFP and the Corrigendum Issued.
415	For the autonomous decision-making process, what is the expected Human-in-Loop (HIL) intervention threshold (e.g., based on confidence score or expense amount/type)? Can LIC define the business rules or confidence score level that would trigger an escalation to a human supervisor?	Please be Guided by the RFP and the Corrigendum Issued.
416	Will all inbound and outbound voice calls use the LIC's existing contact center infra (SIP/PRI), or can bidders use their own licensed CPaaS voice gateways? If calls are made from LIC's infra, please share the list of existing contact center solution and the integration mechanism required for voice calls?	Please be Guided by the RFP and the Corrigendum Issued.
417	Track - 1 -- Please confirm if 24 lakh annual interactions are indicative or final. Expected maximum volume may be higher. Track - 2 -- Kindly share expected email volume and user count for sizing and costing. Track - 3 -- Please specify approximate monthly/annual volume. Track - 4 -- Kindly confirm expected user base, concurrent sessions, and daily/Monthly query volume.	Please be Guided by the RFP and the Corrigendum Issued.
418	For LLM We use OpenAI GPT hosted on Microsoft Azure (South India region) with full data residency in India. Kindly confirm if this setup meets the RFP requirement for self-hosted solutions within Indian boundaries.	Please be Guided by the RFP and the Corrigendum Issued.
419	Can a single bidder apply for more than one track with a consolidated proposal and commercial bid, or must these be submitted separately?	Please be Guided by the RFP and the Corrigendum Issued.
420	Will cross-track integration or interoperability be evaluated if the same bidder participates in multiple tracks?	Please be Guided by the RFP and the Corrigendum Issued.
421	Does LIC prefer on-prem deployment in its data center or a private cloud managed by the bidder for the 'self-hosted' requirement?	Please be Guided by the RFP and the Corrigendum Issued.
422	Will LIC provide mock data or test datasets for the Techathon demonstration, or should bidders use synthetic data?	Please be Guided by the RFP and the Corrigendum Issued.
423	What weightage will be assigned between technical, demo, and commercial evaluation?	Please be Guided by the RFP and the Corrigendum Issued.



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Sl. No.	Query by bidder	Response
424	Can models be hosted on Indian-region public cloud (AWS/Azure/GCP India) or must it be LIC-controlled infrastructure?	Please be Guided by the RFP and the Corrigendum Issued.
425	Will normalization apply per track or across all tracks? Will normalized prices be shared with other bidders?	Please be Guided by the RFP and the Corrigendum Issued.
426	Will LIC share a draft Master Service Agreement before final submission for review?	Please be Guided by the RFP and the Corrigendum Issued.
427	For open-source components, will licenses under Apache/MIT terms be applicable /acceptable to LIC?	Please be Guided by the RFP and the Corrigendum Issued.
428	What will be the validity period and process for empanelment renewal? Will empanelled vendors qualify automatically for future AI projects?	Please be Guided by the RFP and the Corrigendum Issued.
429	Please confirm whether the empanelment will be based on reverse auction.	Please be Guided by the RFP and the Corrigendum Issued.
430	Please confirm how many bidders will be empanelled under each track. Requesting you to kindly allow showcasing the solution capabilities for Listed Companies and Government Departments as well, and amend the clause as follows:	Please be Guided by the RFP and the Corrigendum Issued.
431	Capability to fine-tune and train indigenous or open-source LLMs for BFSI/Life Insurance domain/Listed Company/Govt department.	Please be Guided by the RFP and the Corrigendum Issued.
432	Requesting to allow the experience from past 7 years: Experience & References: The bidder should have demonstrable experience in Artificial Intelligence, Natural Language Processing, or Conversational AI domains for the mentioned requirements. Interested Service Provider should submit details of minimum 3 relevant projects. Such projects should have been executed in the last 7 years from the last submission date of the RFP. Requirement to be me Separately for each of solution track. Brief project summaries / case studies (maximum 2 pages each) describing relevant AI/NLP/Voice AI projects executed. Work orders / completion certificates / client testimonials for at least three deployments (commercial, Paid pilot, or Paid POC). Client reference letters or contact details (name, designation, email, and phone) for verification. Such project details shall be submitted separately and independently for each solution track for which the bidder is participating, namely: <input type="checkbox"/> Track 1: Voice bot with Dialer and Cloud Hosting <input type="checkbox"/> Track 2: Email Analytics Solution <input type="checkbox"/> Track 3: Task Automation using AI Agents <input type="checkbox"/> Track 4: Enterprise GenAI Knowledge Assistant Each track shall be evaluated independently, and the bidder must demonstrate relevant and verifiable project experience specific to the applied track. Project details shall include:	Please be Guided by the RFP and the Corrigendum Issued.
433	If the work order was issued more than three years ago but the project is currently in the FMS phase, so it will be consider under this clause. Please confirm.	Please be Guided by the RFP and the Corrigendum Issued.
434	Please confirm whether only the Bid Security Declaration needs to be submitted and no EMD is required for participation.	Please be Guided by the RFP and the Corrigendum Issued.
435	As this is an empanelment tender and the scope of work has not been defined, please clarify why commercial are required.	Please be Guided by the RFP and the Corrigendum Issued.
436	The department will take the commercials again when a detailed RFP with the defined scope of work is issued. Please confirm	Please be Guided by the RFP and the Corrigendum Issued.
437	Please relax the clause to the following: Experience & References: The bidder should have demonstrable experience in Artificial Intelligence, Natural Language Processing, or Conversational AI domains for the mentioned requirements. Interested Service Provider should submit details of minimum 1 relevant project. Such projects should have been executed in the last 3 years from the last submission date of the RFP. Requirement to be me Separately for each of solution track. Brief project summaries / case studies (maximum 2 pages each) describing relevant AI/NLP/Voice AI projects executed. Work orders / completion certificates / client testimonials for at least three deployments (commercial, Paid pilot, or Paid POC). Client reference letters or contact details (name, designation, email, and phone) for verification. Such project details shall be submitted separately and independently for each solution track for which the bidder is participating, namely: <input type="checkbox"/> Track 1: Voice bot with Dialer and Cloud Hosting <input type="checkbox"/> Track 2: Email Analytics Solution <input type="checkbox"/> Track 3: Task Automation using AI Agents <input type="checkbox"/> Track 4: Enterprise GenAI Knowledge Assistant Track 5: AI Powered Auto-QA Solution Each track shall be evaluated independently, and the bidder must demonstrate relevant and verifiable project experience specific to the applied track. Justification: Introducing a dedicated AI Powered Auto-QA track ensures that solutions capable of automated scoring, compliance checks, intent detection, sentiment evaluation, and real-time coaching insights can be evaluated fairly and independently. This prevents underrepresentation of specialized Auto-QA vendors whose core expertise is quality, analytics, and compliance automation rather than conversational assistance alone. The current requirement of minimum 3 relevant project deployments	Please be Guided by the RFP and the Corrigendum Issued.



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Sl. No.	Query by bidder	Response
438	<p>Please relax the clause to the following:</p> <p>The bidder may be either the Original Equipment Manufacturer (OEM) / Original Software Developer or an Authorized Bidder / System Integrator duly authorized by the OEM / Original Software Developer to quote, supply, implement, and support the proposed solution. Appropriate OEM Authorization Letter / MAF must be submitted along with the bid.</p> <p>Justification: Many OEMs operate through authorized implementation partners who are trained, certified, and experienced in solution deployment and support. Restricting participation only to OEMs may reduce competition and limit availability of qualified implementation expertise. Allowing Authorized Bidders broadens participation while maintaining OEM-backed accountability and compliance.</p>	Please be Guided by the RFP and the Corrigendum Issued.
439	<p>Please relax the clause to the following:</p> <p>Consortium bidding is allowed.</p> <p>Justification: The RFP covers multiple advanced solution tracks (Voice Bot, Email Analytics, AI Automation, GenAI Knowledge Assistant), which may require multi-domain specialization. No single OEM or vendor may possess all capabilities end-to-end; permitting a consortium ensures best-in-class technology + proven implementation. Encouraging consortium bidding enhances competition, promotes innovation, and ensures higher quality of delivery while still maintaining clear accountability through a Lead Bidder.</p>	Please be Guided by the RFP and the Corrigendum Issued.
440	Bidder to share 3 references for Agentic AI Platform related use cases, not necessarily around Solution Tracks – clearly outlining the Agentic AI capability been delivered. (Not 3 references for each solution track respectively).	Please be Guided by the RFP and the Corrigendum Issued.
441	In case Bidder is unable to submit documented proof (work Orders/ completion certificate/ client testimonials - due to NDA or any other legal aspects) – Bidder to have an undertaking on their letter head highlighting either the ongoing projects (POC, Paid POC, Deployed Solution, Contract Under Negotiation etc) or executed contracts, details on which can be shared upon final selection considering the NDA and Contractual Terms as permitted by law.	Please be Guided by the RFP and the Corrigendum Issued.
442	Point no 5 of the qualifying criteria - Experience and reference - we are currently in the process of getting companies onboarded, however have no paid clients and hence no references could be provided	Please be Guided by the RFP and the Corrigendum Issued.
443	Point no 12 of the qualifying criteria - Audited financial statement of last 2 years - Since we have started operations only this year, we will not have audited financial statements available.	Please be Guided by the RFP and the Corrigendum Issued.
444	What is the approximate size and format distribution of the internal knowledge corpus (e.g., PDF circulars, manuals, HTML policies, scanned documents, etc.)?	Please be Guided by the RFP and the Corrigendum Issued.
445	Is mandatory citation grounding required for every LLM response, including paragraph-level evidence?	Please be Guided by the RFP and the Corrigendum Issued.
446	What level of explainability is expected from the model - basic rationale, step-by-step reasoning, or full audit trails of retrieval?	Please be Guided by the RFP and the Corrigendum Issued.
447	For the Techathon, will LIC provide sample knowledge corpora that reflect real-world, insurance-specific complexity?	Please be Guided by the RFP and the Corrigendum Issued.
448	Will the GenAI solution be hosted on the bidder's cloud infrastructure, or will LIC provide its own cloud environment for deployment and management?	Please be Guided by the RFP and the Corrigendum Issued.
449	For Track 4, should pricing be based on the number of tokens consumed per query, or does LIC prefer an alternative pricing model?	Please be Guided by the RFP and the Corrigendum Issued.
450	Are non-AI POCs allowed, or are free AI POCs for existing customers permissible under the current guidelines?	Please be Guided by the RFP and the Corrigendum Issued.
451	Bidder has to bid for all the 4 tracks or allowed to bid only for 1 or 2 or 3 tracks?	Please be Guided by the RFP and the Corrigendum Issued.
452	If the bidder is technology OEM, can they in the RFP nominate implementation partner(s)? Or the bidder (which is a technology OEM) has to take the responsibility of implementation also?	Please be Guided by the RFP and the Corrigendum Issued.
453	Is the contract award decision based on L1 commercials only? Or is there a technical scoring / QCBS criteria?	Please be Guided by the RFP and the Corrigendum Issued.
454	Please share complete list of regulatory, data privacy and Infosec requirements of LIC	Please be Guided by the RFP and the Corrigendum Issued.
455	LLMs like Gemini, Claude, OpenAI are allowed to be leveraged by the bidder?	Please be Guided by the RFP and the Corrigendum Issued.
456	LLMs have to be hosted in bidder's India data centre?	Please be Guided by the RFP and the Corrigendum Issued.
457	Please share the complete list of these guidelines	Please be Guided by the RFP and the Corrigendum Issued.
458	Please share LIC's IT policy requirements for deployment model	Please be Guided by the RFP and the Corrigendum Issued.
459	Please confirm if dependency on models like Gemini / Claude etc. is allowed for this RFP? Will the dependency impact scoring or result into disqualification?	Please be Guided by the RFP and the Corrigendum Issued.
460	Please share complete checklist	Please be Guided by the RFP and the Corrigendum Issued.
461	LLM should necessarily reside in bidder's India DC?	Please be Guided by the RFP and the Corrigendum Issued.
462	Can bidder who is a technology OEM, propose implementation ownership via implementation partner? In such case bidder will not be responsible or take ownership of implementation and support	Please be Guided by the RFP and the Corrigendum Issued.
463	Bidder being a technology OEM can be waived off from submitting performance bank guarantee? Can bidder's nominated implementation partner take up PBG and implementation ownership?	Please be Guided by the RFP and the Corrigendum Issued.
464	What is this requirement specifically about? Is this mandatory expectation by LIC?	Please be Guided by the RFP and the Corrigendum Issued.
465	Please clarify if bidder being a US based technology OEM will be eligible	Please be Guided by the RFP and the Corrigendum Issued.
466	Please clarify if Make in India criteria mandatory. Request you to waive off this criteria	Please be Guided by the RFP and the Corrigendum Issued.
467	US head quartered technology OEM is eligible to bid?	Please be Guided by the RFP and the Corrigendum Issued.
468	Please allow Bidder using such proprietary / commercial LLMs to bid	Please be Guided by the RFP and the Corrigendum Issued.
469	We request LIC to modify/ remove this as this Creates uncertainty and risk of cost loss despite effort and prototype development High cost exposure without guarantee of award	Please be Guided by the RFP and the Corrigendum Issued.
469	We would like to seek clarity on the payment terms. The one-time setup and configuration have been completed, and our understanding is that 100% payment should be released against this component. However, as per the current terms, payment is mentioned to be based on actual usage (minutes) and per integration APIs. It would be helpful to confirm whether these two components: setup/configuration and usage-based billing are treated separately for payment purposes.	Please be Guided by the RFP and the Corrigendum Issued.



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Sl. No.	Query by bidder	Response
470	The RFP specifies "no dependency on proprietary LLMs," which means proprietary enterprise-grade LLMs hosted in India with inference APIs (such as GPT, Claude, and Gemini) cannot be considered, even if they perform better in evaluation criteria. Please elaborate on this. Also, can we not use the global LLMs and customize for LIC?	Please be Guided by the RFP and the Corrigendum Issued.
471	Confirm whether LIC retains full ownership of all deliverables including AI models, code, and documentation.	Please be Guided by the RFP and the Corrigendum Issued. RFP Requirement is for AI as a Service.
472	Please suggest the claim management system you are using currently and if the API access will be extended to bidder.	Please be Guided by the RFP and the Corrigendum Issued. API related inputs will be shared with the Successful Bidder.
473	The current window between RFP issuance (04.11.2025) and query submission (10.11.2025) is limited, considering the complexity and scope of the RFP. An extension will allow bidders to conduct a more thorough study of requirements and submit comprehensive, relevant queries. Hence, we request LIC to grant at least a two-week extension.	Please be Guided by the RFP and the Corrigendum Issued. As mentioned during the pre bid No Extension in the Bid Submission .
474	Should platform auto respond or recommend responses or only provide analytics dashboard	Please be Guided by the RFP and the Corrigendum Issued. Auto response is required.
475	Please confirm the systems and data sources that will be made available to bidders during POC/Techathon (CRM, email servers, telephony gateway, DMS, ERP etc).	Please be Guided by the RFP and the Corrigendum Issued. Bidder to provide all these components.
476	Are you open for TCS IP Solution or looking for only a Market Solution ? Can we suggest more than one solution / platform ? Do you have any specific solution of preference Any cloud preference at all for specific solution	Please be Guided by the RFP and the Corrigendum Issued. Bidder to provide Dialer and Telephony.
477	What is your preference in terms of deployment (Onpremise / SAAS/ Hybrid) ? any preferred Cloud vendors?	Please be Guided by the RFP and the Corrigendum Issued. Bidder to provide the Hosting Services withing the Commercial.
478	Preferred deployment model (on-prem/cloud/hybrid)	Please be Guided by the RFP and the Corrigendum Issued. Bidder to provision the Infrastructure.
479	What methods are approved for email ingestion (IMAP/POP connectors, APIs, journaling mailboxes)?	Please be Guided by the RFP and the Corrigendum Issued. Can be discussed and finalised with the Successful bidder.
480	Need Clear explanation on Club implementations	Please be Guided by the RFP and the Corrigendum Issued. Clause is Self Explanatory.
481	What types of documents need to be processed (PDF, images, scanned copies)? What is the typical quality?	Please be Guided by the RFP and the Corrigendum Issued. Data as per Use Case.
482	The RFP states that all models must be self-hosted within bidder-controlled infrastructure in India. Please confirm whether the deployment environment such as compute, storage, GPU/TPU will be provided by LIC.	Please be Guided by the RFP and the Corrigendum Issued. Deployment Environment is to be provided by the Bidder . The Commercial Bid shall be all inclusive including the Cloud Hosting Services , Compute , GPU etc.
483	Which systems will be integrated with this platform?	Please be Guided by the RFP and the Corrigendum Issued. Details will be shared with Successful bidder on Use Case Basis.
484	What are the different sources of the knowledge platform that are required to be integrated with this platform?	Please be Guided by the RFP and the Corrigendum Issued. Details will be shared with Successful bidder on Use Case Basis.For generative or summarization tasks (e.g. Knowledge Assistant, Email Analytics), the system must support citation or traceability . The platform should allow users to view or verify the underlying source or supporting evidence for any AI-generated answer. For high-impact decision-making or customer-facing use cases, the system should enable human validation checkpoints. Explainability and Accountability: The bidder must ensure that the model's reasoning or output generation path is traceable and explainable. Provide "Why this response?" or "Show reasoning" capabilities for internal audit and compliance verification.
485	Is there any data lake solutions that will be integrated?	Please be Guided by the RFP and the Corrigendum Issued. Details will be shared with Successful Bidder.
486	Will the bidder be responsible for providing the dialer infrastructure (SIP trunks, telephony integration), or is the bidder only responsible for integrating the Agentic Voice AI Platform with LIC's existing/procured dialer system?	Please be Guided by the RFP and the Corrigendum Issued. Dialer and Telephony both to be provided by the Bidder.
487	Request you to kindly share the technical specifications of the CRM and Knowledge Hub, such as database type, data size, and frequency of updates to the Knowledge Hub which will help us curate the best logical solution.	Please be Guided by the RFP and the Corrigendum Issued. Further inputs will be shared with Successful Bidder.
488	Which Indian languages are expected to be supported for inbound/outbound calling?	Please be Guided by the RFP and the Corrigendum Issued. Initially Hindi, English and Hinglish (English , Hindi combined in Same Conversation) .
489	Please suggest if the claim documents are to be only in English language or other Indian Languages are to be added.	Please be Guided by the RFP and the Corrigendum Issued. Initially the requirement is for English for the Automated Expense Processing.
490	The RFP mandates open-source, self-hosted LLMs. Kindly confirm if use of permissive-license models (e.g., LLaMA) is acceptable, provided weights are hosted within India?	Please be Guided by the RFP and the Corrigendum Issued. Please refer clarification on the LLMs. Yes use of permissive-license models (e.g., LLaMA) is acceptable, provided weights are hosted within India and under control of the Prime Bidder.
491	What is the daily/monthly volume of inbound and outbound emails?	Please be Guided by the RFP and the Corrigendum Issued. Please refer Volumes Indicated in Commercial Bid.
492	As understood this is OEM Bid but they will need support for SI for Integration with LIC India Applications. 1) Can SI work with OEM for the integration aspect. 2) Bid will be submitted by OEM only but for integration efforts / services can they leverage SI Services 3) Which all services can be subcontracted / worked along with SI apart from integration of the solution	Please be Guided by the RFP and the Corrigendum Issued. Refer Clarification on Subcontracting in Corrigendum.



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Sl. No.	Query by bidder	Response
493	<p>We would like to seek clarification regarding the Subcontracting provision mentioned in the RFP. The document appears to have two seemingly contradictory statements:</p> <p>One section clearly states that no subcontracting is permitted, and Another section mentions that subcontracting may be explicitly prohibited or permitted under certain conditions.</p> <p>In this context, we request clarification on the following points:</p> <p>a) Whether subcontracting is allowed under this RFP, and if so, under what specific conditions or with what prior approvals.</p> <p>b) If subcontracting is permitted, can the Lead Bidder leverage the technical experience, work credentials, or domain expertise of the proposed Subcontractor entity for meeting the eligibility and technical evaluation criteria?</p> <p>Kindly confirm the exact position on the above to ensure full compliance while preparing our response.</p>	<p>Please be Guided by the RFP and the Corrigendum Issued. Refer Clarification on the Sub Contracting.</p>
494	How many expense categories and validation rules need to be configured?	Please be Guided by the RFP and the Corrigendum Issued. Refer Proposal Response Template for the Use Case.
495	How many concurrent users are expected?	Please be Guided by the RFP and the Corrigendum Issued. Refer Revised Commercial Bid for Sizing.
496	What are the role-based access requirements? How many user roles exist?	Please be Guided by the RFP and the Corrigendum Issued. Refer Revised Commercial Bid for Sizing.
497	To effectively fine-tune and demonstrate a prototype relevant to LIC's use cases (e.g., processing circulars or handling insurance queries), bidders require domain-specific data. Without this, the prototype's performance will be generic.	Please be Guided by the RFP and the Corrigendum Issued. Refer Sample Proposal Submission Template Annexure for Guidance
498	For OCR models, can we use AWS OCR services that are hosted in India (with optout enabled)? AWS OCR is more accurate than any other opensource or any other models. Please confirm on the suggestion.	Please be Guided by the RFP and the Corrigendum Issued. Refer the clarification on the use of Sub Contractors.
499	Confirm that LIC retains ownership of all deliverables including models, embeddings, and code.	Please be Guided by the RFP and the Corrigendum Issued. Requirement is for AI as a Service .
500	Would the solution be on-premise or cloud based	Please be Guided by the RFP and the Corrigendum Issued. Requirement is for AI as a Service end to end delivered by the Service Provider including the Cloud Hosting.
501	Which specific Indian languages and dialects need to be supported beyond Hindi and English?	Please be Guided by the RFP and the Corrigendum Issued. RFP Initial Requirement is for Hindi , English .
502	Please confirm on the count of Claim documents we are expected to process annually (Track 3)	Please be Guided by the RFP and the Corrigendum Issued. Sizing Inputs shared in the Revised Commercial Bid format.
503	What the requirements around governance, guard rails / hallucinations or citation of references?	<p>Please be Guided by the RFP and the Corrigendum Issued. The bidder shall establish a formal AI Governance Framework aligned with the Government of India's Responsible AI Guidelines, IRDAI Cybersecurity Directions, and DPDPA 2023. The solution must implement configurable guardrails to restrict the AI model from generating or responding with:</p> <p>Unverified or speculative statements (hallucinations) , Sensitive or personally identifiable information (PII) without explicit consent . Disallowed content (e.g., discriminatory, biased, or non-compliant responses) . Guardrails should include input filtering, output moderation, and context validation layers before any AI-generated output is displayed or actioned. The platform must incorporate mechanisms to detect, measure, and reduce hallucinations, such as confidence scoring, grounding, or cross-referencing with approved enterprise knowledge bases.</p> <p>Every AI response that influences a decision or user communication should be grounded in verifiable data available within LIC's systems or approved content repositories.</p>
504	We understand that the usage beyond the indicated volume will be billed on actuals at the quoted unit rate. Please confirm.	Please be Guided by the RFP and the Corrigendum Issued. The quantity of indicated in commercial bid is an estimate only for commercial comparison. Payment shall be made based on actual usage and actual integration effort.
505	What are the data retention requirements for call recordings and transcripts?	Please be Guided by the RFP and the Corrigendum Issued. Two weeks for Analytics at the Bidder Infra . Data to be sent to LIC's Storage on periodic basis.
506	How will pricing work if volumes exceed estimates significantly?	Please be Guided by the RFP and the Corrigendum Issued. Will be discussed with the Successful Service Provider.
507	Kindly confirm if the auto-approval logic will be required for Claims and if yes, should it be on multi-level or single-level.	Please be Guided by the RFP and the Corrigendum Issued. Yes , auto approval workflow is required.
508	We understand that the "Claims Submission" has been renamed as "Task Automation", so please confirm if there is any implication of additional scope or functionally or change.	Please be Guided by the RFP and the Corrigendum Issued. It is Task Workflow Automation for Travel Expense Claim Submission.
509	Will this be deployed on Vendor Cloud or LIC Cloud (MEITY Empanalled) or On-Prem Deployment or Hybrid?	Please refer clarification on the LLMs. Please be Guided by the RFP and the Corrigendum Issued.
510	The RFP specifies "no dependency on proprietary LLMs," which means proprietary enterprise-grade LLMs hosted in India with inference APIs (such as GPT, Claude, and Gemini) cannot be considered, even if they perform better in evaluation criteria.	<p>Proprietary enterprise-grade LLMs hosted in India with inference APIs (such as GPT, Claude, and Gemini) cannot be considered. Please be Guided by the RFP and the Corrigendum Issued. It is clarified for Use of AI Models and LLM Frameworks : The proposed Agentic AI / GenAI Platform shall be developed and deployed using enterprise-grade Large Language Models (LLMs) that are self-hosted or hosted by the Service Provider in MEITY Empanalled CSP within India, ensuring full data sovereignty, security, and compliance with MeitY and IRDAI regulations.</p> <p>Proprietary or community-licensed models such as LLaMA 3.3 or equivalent open-weight models may be permitted, provided the bidder demonstrates end-to-end control over model hosting, fine-tuning, and inference within India. Use of externally hosted or third-party inference API-based models including but not Refer Clarification on the LLM . Please be Guided by the RFP and the Corrigendum Issued.</p>
511	How does LIC define Indigenous? whether community open-source LLMs of foreign-origin but open-licensed are acceptable as "indigenous."	
512	Please clarify the scope of the term "proprietary LLMs" mentioned in the RFP. Does this refer solely to models accessible via third-party APIs (e.g, GPT-4, Claude, Gemini), or does it also include proprietary weights running on-premise?	Refer Clarification on the LLMs . Please be Guided by the RFP and the Corrigendum Issued.



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Sl. No.	Query by bidder	Response
513	Can LIC share a whitelist or recommended families of open-source LLMs that are acceptable under the compliance and data residency guidelines (e.g., Mistral, LLaMA 2, Falcon, Gemma)?	Refer Clarification on the LLMs . Please be Guided by the RFP and the Corrigendum Issued.
514	We suggest to relax this clause and allow subcontracting to Digitide's subsidiary , affiliates and group companies.	Refer Clarification on the Subcontractor. Permitted Sub Contracting for the Dialer and Telephony Services. Please be Guided by the RFP and the Corrigendum Issued.
515	Considering some enterprise platforms leverage licensed, open-weight, or fine-tunable models retrained and hosted within India, we request that models retrained on Indian infrastructure be considered compliant even if the base model originated globally, provided data residency and compliance are ensured.	Refer Clarification. Enterprise platforms leverage licensed, open-weight and fine-tunable models retrained and hosted within India and under the prime bidders control are permitted. Please be Guided by the RFP and the Corrigendum Issued.
516	What is the expected SLA for email classification and routing?	Refer Corrigendum and RFP . The service provider shall ensure automated email classification and routing with an end-to-end response time of ≤ 2 minutes, classification accuracy ≥ 95%, and system availability ≥ 99.5%. The service shall include automated monitoring, fallback routing, and compliance with enterprise data governance and IRDAI data residency guidelines.
517	For the Techathon / Innovation Sprint, will LIC provide defined use cases, or are vendors expected to propose sample BFSI scenarios?	Refer Proposal Response Template. Please be Guided by the RFP and the Corrigendum Issued.
518	Does a current Knowledge base exist?	Required to be created from the Documents, Circulars, Manuals and Web Content on Intranet .
519	What is the format of the current Knowledge base?	Required to be created from the Documents, Circulars, Manuals and Web Content on Intranet .
520	What is the size of the current Knowledge base?	Required to be created from the Documents, Circulars, Manuals and Web Content on Intranet .
521	May bidders demonstrate two Indian languages at the PoC stage and commit to extend to additional dialects post-award?	RFP Requirement at initial stage is for English and Hindi ,English and Hindi and Combined English and Hindi Initially. Please be Guided by the RFP and the Corrigendum Issued.
522	Can you please explain what is ROC No	ROC Reference Number (also called CIN – Corporate Identification Number) is a unique registration number assigned to every company when it is incorporated.
523	Request you to kindly share the details of the existing CRM, telephony, and core systems, along with information on which of these are hosted on the cloud and which are hosted on-premise.	Scope of Bidder is end to end services for the use cases. Further inputs will be shared with Successful bidder.
524	There is a direct contradiction regarding the eligibility of models like Llama. Page 14 explicitly bans "Llama" , while Page 35 uses the "LLaMA Community License" as a permissible example.	The Bidder may utilize self owned or open-source or community-licensed Large Language Models (LLMs) such as LLaMA or other equivalent open-source models, subject to full compliance with their respective community license terms and conditions. All such models must be self-hosted within the Bidder's controlled or MeitY-empanelled cloud environment, with no external API calls, data exchange, or model inference performed outside the approved infrastructure. The Bidder shall be responsible for ensuring that the chosen model's licensing terms permit commercial and derivative use for BFSI domain applications and that all intellectual property, security, and data protection obligations are fully met. Use of proprietary closed-source or foreign-hosted models accessible via the public Internet (e.g., OpenAI API, Anthropic, Gemini, etc.) shall not be permitted under this RFP.
525	This clause is highly ambiguous in the context of AI. Most advanced solutions are built by system integrators using open-source models (like Llama, Mistral) as a foundation. Is the "OEM" the creator of the foundational model (who won't bid) or the company that builds the platform on top of it?	The Bidder may utilize self owned or open-source or community-licensed Large Language Models (LLMs) such as LLaMA or other equivalent open-source models, subject to full compliance with their respective community license terms and conditions. All such models must be self-hosted within the Bidder's controlled or MeitY-empanelled cloud environment, with no external API calls, data exchange, or model inference performed outside the approved infrastructure. The Bidder shall be responsible for ensuring that the chosen model's licensing terms permit commercial and derivative use for BFSI domain applications and that all intellectual property, security, and data protection obligations are fully met. Use of proprietary closed-source or foreign-hosted models accessible via the public Internet (e.g., OpenAI API, Anthropic, Gemini, etc.) shall not be permitted under this RFP.
526	The RFP prohibits proprietary LLMs like GPT-4, Gemini, and Claude. Can LIC confirm if Open-Source LLMs (e.g., Llama 3, Falcon, Mistral, etc.) are permissible, provided their weights and training data are auditable and the model is self-hosted in India?	The Bidder may utilize self owned or open-source or community-licensed Large Language Models (LLMs) such as LLaMA or other equivalent open-source models, subject to full compliance with their respective community license terms and conditions. All such models must be self-hosted within the Bidder's controlled or MeitY-empanelled cloud environment, with no external API calls, data exchange, or model inference performed outside the approved infrastructure. The Bidder shall be responsible for ensuring that the chosen model's licensing terms permit commercial and derivative use for BFSI domain applications and that all intellectual property, security, and data protection obligations are fully met. Use of proprietary closed-source or foreign-hosted models accessible via the public Internet (e.g., OpenAI API, Anthropic, Gemini, etc.) shall not be permitted under this RFP.
527	The text states that the focus will be on "the capability to fine-tune and train open-source or indigenous models," but it doesn't specify that this is the only focus. This seems contradictory to the previous point that "models must be fine-tuned."	There is no contradiction . Please be Guided by the RFP and the Corrigendum Issued.
528	Annexure-H2 mentions 3 lakh emails per year. Is this the current load or future estimates?	This is Estimate for Commercial Evaluation.
529	Which backend systems should it integrate with (e.g., CRM, policy admin system, telephony gateway, DND compliance system)?	To be shared with Successful Bidder
530	How will data governance, versioning, and lineage be managed?	Will be discussed with Seleted Service Provider
531	Post placing the order please let us know the delivery timelines by which the services have to be delivered	Will be discussed with Seleted Service Provider
532	Please share list of existing Contact Center, CRM, and Core Systems (e.g., Avaya, Genesys, Finacle, CRMnext) to be integrated. Will the LIC provide open APIs, or should bidders budget for building integration adaptors?	Will be shared with selected bidder
533	Who are the primary business stakeholders and technical owners for each solution track?	Will be Shared with Successful Bidder
534	The RFP provides no details on LIC's existing systems. Deep integration with a "Core Insurance" system and legacy ERPs is a notoriously complex, multi-month project, not a simple API hook-up.	Will be Shared with Successful Bidder
535	Which specific ERP/Finance systems (e.g., SAP, Oracle ERP) will the platform need to integrate with for validation and workflow orchestration?	Will be Shared with Successful Bidder
536	Does LIC require policy-level RBAC (role-based access control) per document/section, or will broader departmental-level access control suffice?	Will be shared with successfl Bidder
537	Should the assistant generate responses personalized to a user's role (e.g., Underwriting, Claims, Agent Onboarding, etc.)?	Will be shared with successfl Bidder
538	Will LIC provide a schedule or real-time feed for new documents (daily circulars, underwriting guidelines, etc.)?	Will be shared with successfl Bidder
540	Which are the backend applications (integrations) that the bot would connect to	Will be shared with the Selected Service Provider as per use case.



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Sl. No.	Query by bidder	Response
541	What is the retention policy for email data?	Will be shared with the Successful Bidder.
542	How frequently is this content updated, and should the assistant auto-refresh its index?	Will be shared with the Successful Bidder.
543	What is the existing LIC tech stack (CRM, Policy Admin System, Document Management, ERP)?	Will be shared with the Successful Service Provider .
544	Please provide a list of core enterprise systems (CRM, core insurance, DMS, email systems, telephony, ERP) and their technology stack for integration planning.	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
545	Does LIC expect integration through a middleware layer (e.g., ESB/API Gateway) or direct API-based connections?	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
546	Integration with LIC's core systems and mechanism - , kindly share the integration mechanism (API, middleware, or secure file exchange) and technology stack	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
547	Clarify LIC's data readiness and structure	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
548	Claim Volume & Document Types: What is the monthly volume of expense claims, and what document types/formats need processing (digital PDFs vs. scanned images requiring OCR)?	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
549	Document Volume & Frequency: What is the volume of documents (total count and size), and how frequently is content updated (daily/weekly/monthly)?	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
550	What is LIC's existing tech stack (CRM, Policy Admin System, Document Management, ERP), and will API specifications be provided for integration?	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
551	What APIs or integration methods are preferred for connecting with your backend systems?	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
552	Among the stated use cases (customer servicing, renewal reminders, lead engagement, grievance acknowledgment), which ones would be prioritized for initial deployment?	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
553	What are the key performance indicators (KPIs) you use to measure successful voice interactions?	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
554	What are your specific expectations for high availability and scalability in terms of concurrent calls?	Will be shared with the Successful Service Provider .Please be Guided by the RFP and the Corrigendum Issued.
555	What is the existing approval hierarchy and workflow?	Will be shared with the Successful Service Provider.
556	What percentage of claims typically require manual intervention?	Will be shared with the Successful Service Provider. Please note the Claim here is not Insurance Claim , but travel expense Claim Task Automation.
557	Are call recordings, transcripts, and analytics expected to be stored centrally?	Yes
558	Are claims submitted via scanned PDFs, images, or structured forms?	Yes
559	Are there defined expense policies and compliance rules (per diem, travel caps, categories)?	Yes
560	Are audit trail and explainability mandatory at every decision step?	Yes
561	Are regulatory circulars and internal manuals already digitized and searchable?	Yes
562	Can bidders use open-weight commercial models (e.g., LLaMA 3, Falcon, Mistral) if self-hosted entirely in India?	Yes , Please be Guided by the Clarification on the LLM and RFP and the Corrigendum Issued.
563	Can the vendor bring in a Dialer partner?	Yes , the Bidder is required to include Telephony and Dialer. Please be Guided by the RFP and the Corrigendum Issued.
564	Will historical email data be provided for model training?	Yes , with the Selected Service Provider.
565	Does LIC support two-way APIs for key use cases such as customer lookup, policy verification, and knowledge fetch?	Yes . Please be Guided by the RFP and the Corrigendum Issued.
566	Please confirm that participation can be limited to one or more tracks independently, and that evaluation and award will remain track-wise.	Yes . Please be Guided by the RFP and the Corrigendum Issued.
567	Will LIC provide its Information Security Policy, ISMS, and Data Privacy Guidelines for alignment during solution design?	Yes with the Selected Service Provider.
568	Please clarify if an open-source LLM self-hosted within India on a MeitY-empanelled cloud infrastructure would meet the "self-hosted within bidder's controlled infrastructure in India" requirement.	Yes, Refere Clarification on the LLM and guided by the Same. Please be Guided by the RFP and the Corrigendum Issued.
569	Is fine-tuning mandatory? Are there specific insurance domains that require specialised focus during this process?	Yes, Please be Guided by the RFP and the Corrigendum Issued.
570	Will conversations and queries need to be logged for audit purposes?	Yes, Please be Guided by the RFP and the Corrigendum Issued.
571	Should it support multimodal input (voice, text, document upload)?	Yes, Please be Guided by the RFP and the Corrigendum Issued.
572	Are vendors permitted to train models on LIC's anonymized historical data? If yes, what data anonymization or approval process is mandated?	Yes, Please be Guided by the RFP and the Corrigendum Issued.
573	Please share the integrity pact format declaration	Yes, This is being provided.
574	We understand that the attachment in the emails will be processed. (Track 2)	YES. Please be Guided by the RFP and the Corrigendum Issued.
575	Will bidders need to undergo third-party VA/PT at their own cost? Or will these costs be borne by LIC?	Bidder to borne the cost of such activities
576	Is the assistant expected to auto-index updates or wait for manual ingestion?	Yes
577	Does LIC require query-level logging for user activity?	Yes
578	Is zero retention of user queries expected beyond audit logs (i.e., no model training on LIC data)?	Yes

Secretary (IT/Digital Transformation)