S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1	Section V: Eligibility Criteria — Printed Page 116-117.	Minimum Average Turnover requirement (₹1,000 Cr)	We noticed that the current eligibility criteria specify a minimum average annual turnover of ₹1,000 crore. We would like to seek clarification on whether there is any possibility to reconsider this threshold to ₹900 crore, to enable wider participation and more competitive bidding.	Please be guided by the RFP
2	Section 5.2 – Eligibility Criteria, Parameter 9: Client Reference (Page 118) and Form T-4: Client Reference Format (Pages 169–170)	Client Reference / Acceptable contract types	The eligibility criteria require bidders to submit specific types of client references. We would like to clarify whether Time & Material (T&M) based contracts/work orders can also be considered valid references, especially in cases where private sector organizations typically engage partners through a T&M model. Please confirm whether T&M work orders are acceptable. If yes, kindly advise on the format, documentation, or additional details LIC would require from bidders for such T&M engagements.	Please be guided by the RFP
3	Appendix C: DevSecOps / Tools — Printed Page 382.	DevSecOps, SIEM, Testing tools — procurement or reuse	The RFP mentions the use of DevSecOps, SIEM, and Testing tools. Please confirm: Is the bidder expected to procure new licenses for these tools, or will LIC provide access to existing enterprise licenses? If new, please specify the required license term (1 year vs. 3 years).	Please be guided by the RFP, The selected bidder shall propose and manage the end-to-end DevSecOps platform and integrate with existing SIEM solution. Software licenses coverage will be required for the full TCO tenure specified in the RFP.
4	Integrations / 3rd party APIs — Printed Page 387-388.	External paid APIs (UIDAI, NSDL, SMS, WhatsApp) — billing model	For external paid APIs (UIDAI/Aadhaar, NSDL, SMS Gateways, WhatsApp), will the per-transaction cost be billed directly to LIC, or should the bidder include an estimated transaction volume cost in the commercial bid?	The bidder shall be required to estimate and factor the transaction-related charges for all external paid APIs as per the volumetrics section.
5	Integrations: reuse vs. provision — Appendix C / Integrations Table — Printed Page 370-372.	Access provisioning & leases for LIC existing systems	"For the integrations with LIC's existing systems and shared services (as listed in the RFP), could LIC clarify whether the necessary access leases/ provisioning will be arranged by LIC or expected to be created by the selected bidder? Additionally, please confirm who will bear the associated costs, if any, for these integrations and access provisioning."	Please be guided by the RFP, bidder is expected to propose and build the consumption layer required to integrate with the existing LIC systems.
6	Cloud & Billing terms — Other Terms & Penalties / Pricing — Printed Page 433.	Cloud-agnostic design — who pays CSP bill?	The RFP mandates a cloud-agnostic design. Please confirm: Who acts as the payer for the Cloud Service Provider (CSP) billing? Is the bidder responsible for the monthly cloud consumption bill, or will LIC pay the CSP directly based on usage?	Please be guided by the RFP (Section 3.6.4)

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
7	Integrations / Video & Face Match — Functional scope list — Printed Page 387 & 444.	Video verification / Face match engine — build vs integrate	The RFP mentions "Video Verification" and "Face Match." Is the bidder expected to procure/build the Face Match & Liveness engine (including IP/License costs), or simply integrate with an existing LIC-empaneled vendor via API?	The bidder in expected to procure and implement the required tools for enabling Video Verification and Face Match.
8	Product Configurator / COBOL extraction — Page ~375.	COBOL source for rule extraction	To accurately estimate the "Product Configurator" effort: Will LIC provide the specific COBOL source code for automated rule extraction, or is the bidder limited to manual rule extraction from functional specification documents? If code is provided, what is the approximate volume (Lines of Code)?	As mentioned in the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration
9	Migration & Systems of Record — Appendix C: Systems of Record & eFEAP references — Printed Page 396-388.	Migration boundary (policy history vs active only)	The RFP mentions migration from eFEAP. Please define the exact boundary of migration: Are we migrating the full history of all policies (active & inactive), or is the scope limited to "Active Policies + Transaction History of the last [X] years"?	No historical policy data migration from eFEAP is envisaged under the scope of this RFP. Only historical proposal data may be migrated from eFEAP, if and as required, in line with the detailed migration strategy to be finalised in consultation with LIC during the implementation phase
10	Network / Connectivity / Infrastructure — Pages ~396-397.	Leased lines between cloud and LIC internal systems — responsibility	For internal Betwen cloud and LIC internal systems, Do we need lease lines? If lease lines are requried, Who would be responsible for costing?	Please be guided by the RFP, The bidder shall commission the entire cloud network and establish connectivity between the cloud and LIC data centres
11	Platform sizing / Infra — Page ~396-397.	Peak concurrency targets for accurate sizing	To size the infrastructure accurately, please provide the target Peak Concurrent User (PCU) count for: 1. Internal Users (Branch/Admin) 2. External Customers/Agents Relying solely on "total volume" risks under-provisioning the system.	Please refer the corrigendum, bidder is expected to estimate and evaluate further details from the same

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
12	Integration list & "TBD" items — Appendix C: Data Platform / Integrations — Printed Page 380-381.	Which integrations are live / API docs available?	For the 100+ listed integrations, can LIC confirm which of these are currently live with available API documentation? Specifically, for "TBD" items (e.g., Auto Health Assessment via wearables), is the expectation to implement these in Phase 1 or represent a future capability?	Please refer to the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, further details will be shared during implementation
13	Data locality & jurisdiction — Security & Data Clauses — Page ~222.	Data leaving Indian jurisdiction — change request	"Modern cloud architectures rely on certain global services that are foundational to security and operational excellence. Global DNS services ensure failover capabilities between India regions. CDN/Edge services provide DDoS protection and ensure platform availability even during regional incidents. These capabilities are essential to meet the RFP's 99.99% uptime requirement. This requires operational metadata to be shared in other jurisdictions. Request to change the clause as below - No data (including aplication data and business metadata) shall leave Indian jurisdiction without explicit written consent from LIC."	Please be guided by the RFP
14	Pricing / firm pricing clause — Payment & Pricing sections — Page ~433.	Firm pricing: does it include cloud consumption?	"Please clarify: Does the 'firm pricing' requirement apply to the bidder's service rates (implementation, AMS, resource rates) only, OR Does it also apply to actual cloud consumption costs which are inherently variable based on usage? For cloud consumption billing, should bidders quote: a) Fixed unit rates with actual consumption billed as per usage, OR b) Fixed total costs regardless of actual consumption?"	The cloud consumption costs will be paid as guided by the Form T-6 of RFP
15	Pricing / firm pricing clause — Payment & Pricing sections — Page ~433.	Firm pricing: does it include cloud consumption?	Please clarify whether the bidder include or exclude the cost of these services from their quote.	The cloud consumption costs will be paid as guided by the Form T-6 of RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
16	Cloud pricing benchmarking clause — Payment/Commercial sections — Page ~433-436.	CSP pricing calculator benchmarking — fairness request	"Different CSPs have significantly different architectures, service models, and cost structures. Benchmarking non-GCP proposals using GCP's pricing calculator may not yield an accurate or equitable comparison. To ensure fair competition and platform neutrality, we request LIC to kindly clarify whether: (a) This clause can be revised to allow CSP-specific pricing calculators for accuracy, OR (b) The benchmarking requirement may be removed to maintain CSP neutrality and avoid evaluation bias."	Please refer the corrigendum
17	Offline workflows — Appendix C: Offline features (OCR, offline auth) — Printed Page ~380-381.	Scope of offline workflows vs paper back-office digitization	The RFP references "Offline workflows" and "Branch workflows." Can LIC confirm if the scope includes the digitization of physical back-office paper movement, or is the scope strictly limited to the digital data entry and approval layer?	Offline workflows are required for the onboarding (quote-to-proposal) journeys, and branch workflows will involve a complete re-imagining of the associated back-office processes
18	Training — Documentation & Training section — Page ~439.	Training scope (Train-the-Trainer vs end-user training)	The RFP requests training services. Please clarify the scope: Is the bidder responsible for "Train the Trainer" (centralized session for LIC leads), or is the bidder expected to conduct end-user training for all branches/agents across regions?	Bidder is expected to train the trainer across division level
19	Product Configurator / Product onboarding — Section: Product Configurator / Page ~375.	Expected number of products to onboard in Phase 1 & ongoing	Please clarify what is the expected total number of insurance products to be onboarded in Phase 1 and annually thereafter.	Please be guided by the RFP (section 3.6.4.1)
20	Scope / Journeys at Go-Live — Appendix C: List of Deliverables & Go-Live phases — Pages ~444-446.	Journeys included in Day-1 vs subsequent phases	The RFP does not define the complete list of journeys expected at Go-Live. Can LIC confirm the exact journeys included in scope for Day-1 and those planned for subsequent phases?	Please be guided by the RFP
21			Are there any offline branch workflows outside the digital journey that must be digitized as part of this platform?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
22	Agent Onboarding / Prospect flows — Appendix C: Agent onboarding functional requirements — Pages ~251 & ~444.	Are video-based onboarding or conversational AI expected at launch?	Does LIC expect video-based onboarding or conversational AI journeys at launch, or are these only future requirements?	Please be guided by the RFP
23	Change of scope due to regulatory updates — Section: Changes & Amendments — Page ~14 & Terms — various.	Commercial handling of scope changes due to IRDAI/govt guidelines	LIC mentions that processes/workflows may change due to IRDAI/government guidelines or ongoing internal development. Please clarify: - How will scope change due to new guidelines be handled commercially? - Will cost/time be adjusted if the requirement significantly expands later?	Please be guided by the RFP (Appendix C, section 4.15)
24	"TBD" features list — Appendix C (Auto Health Assessment, Offline OCR, Offline Auth) — Pages ~380-381.	Clarify functional/technical expectations for TBD features	The RFP explicitly marks several items as TBD. Please clarify the functional and technical expectations, data feeds, business rules, workflow depth, integrations, and acceptance criteria for: - Auto Health Assessment (TBD) - Offline OCR (TBD) - Offline Authentication (TBD) - Offline Validation Engine (TBD) - Offline Database "to be discussed"	Please be guided by the RFP (Appendix C, section 2.2)
25	Appendix C – Scope of Work, Printed Page 122–139	Multiple features listed with "indicative list, not exhaustive" wording	Request LIC to confirm: Expected business purpose and depth of each feature.	Please be guided by the RFP, bidder is expected to gather the required details at depth during the requirement gathering phase
26	Appendix C – Scope of Work (AI / Agentic AI), Printed Page 132–139	AI agents & ML model references lack clarity	Whether LIC expects bidder-built ML models, or external services, or LIC-provided engines.	ML models will be built in datalake and integrated. For Agentic AI, bidder to propose and implement the entire solution as part of the New Business Platform

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
27	Appendix C – Integrations (Auto Health Assessment), Printed Page 135–138	Auto Health Assessment listed without details (TBD)	Integration expectations with wearables / sensors for Auto Health Assessment.	Please be guided by the RFP
28	Appendix C – Offline Journeys, Printed Page 127, 131	Offline data capture & sync	Data sources used in offline mode (documents, plan rules, KYC data, product data, etc.).	Bidder is expected to gather business requirements during implementation
29	Appendix C – Offline Journeys, Printed Page 127	Offline caching & sync	Security model for offline data storage and sync.	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the new business platform and meet the security requirements as per the RFP
30	Appendix C – Product Configurator Part 1 & 2, Printed Page 124–129	Build product configurator; extract logic from existing systems	The RFP mentions bidder must analyze existing COBOL codebase and build Product Configurator. Please clarify:	As mentioned in the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
31			What is the size, complexity, and structure of the existing COBOL codebase?	As mentioned in the RFP, the bidder is responsible for analysing the source code to assess the complexity of the COBOL code during implementation
32			Will LIC provide complete source code or only business rule documents?	As mentioned in the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
33			Are there existing data dictionaries, rule catalogs, or plan parameter documents?	The bidder is expected to gather such details during implementation
34			What is the expected turnaround time for understanding and transforming COBOL logic?	Bidder is expected to adhere with the wave timelines as per the section 3.6.4.1 Payment Terms : Implementation
35			How many products, riders, variations, and plan types must be onboarded during implementation?	Please be guided by the RFP, Bidder is expected to gather
37			What is the expected scope of manual underwriting workflows (roles, queues, SLAs, authorization levels)?	Please be guided by the RFP, bidder is expected to gather the required details during the requirement gathering phase

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
38			Will LIC provide the complete underwriting rulebook or should bidder derive rules only from COBOL?	Please be guided by the RFP, bidder is expected to work with relevant partners to get the requisite details and bidder have to analyse the COBOL code to extract the logics
39			How many underwriting rule categories exist (medical, financial, lifestyle, occupation, etc.)?	Please be guided by the RFP, bidder is expected to work with relevant partners to get the requisite details
40	Appendix C – Rule-Based Underwriting, Printed Page 131–134	Auto-underwriting engine	What is LIC's expectation on STP percentage targets?	Bidder is expected to maximize the STP as part of implementing Auto-Underwriting Engine
41			Will LIC supply pre-trained AI/ML models, or are bidders expected to train new ones from scratch?	ML models will be built in datalake and integrated. For Agentic AI, bidder to propose and implement the entire solution as part of the New Business Platform
43			Are these models already developed by LIC or are they conceptual / future?	Please be guided by the RFP
44	Appendix C – Integrations with Data Lake AI Models, Printed Page 133–139	Integration with LIC ML models	What is the data access mechanism (API, events, batch)?	Please be guided by the RFP, Further details will be provided to the selected bidder during implementation
45	Appendix C – AI Models, Printed Page 132–139	"Future models" not detailed	For future models, how should the bidder estimate the integration effort?	Please be guided by the RFP
46	Appendix C – AI Platform, Printed Page 132–139	Model inference in journeys	How will model versioning, monitoring, and fallbacks be handled?	Bidder to propose best in class MLOps/AIops solution
47	Appendix C – External Integrations List (100+ integrations), Printed Page 136–139	Large integration list with no API specs	For external integrations (NSEIT, NSDL, UIDAI, etc.), will LIC provide detailed API specifications/documentation, or is the bidder responsible for deriving flows based on existing systems?	Please refer to the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, further details will be shared during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
49		List of integrations (e.g., ABHA, Account Aggregator, NSDL, Bima Sugam, Re-insurance, Credit bureaus, National SSO, Video verification, Greeting SDK, e-IA, companies financials) is illustrative; many items listed as "Integrate" or "TBD."	Although the RFP lists 100+ integrations, details are missing for several, such as: - National Single Sign On - Account Aggregator - PAN verification - Reinsurance systems - Credit bureaus - Bima Sugam - ABHA - Patient Information (ABDM) - Video verification & face match engines (build vs integrate) - Greeting generation SDK - E-IA / Insurance repositories - Companies financial data integration For each of these integrations, request LIC to provide: - API specifications or confirm if vendor must discover them independently. - Expected transaction volumes. - Whether LIC provides the credentials and sandbox environments. - Expected SLAs for each third-party dependency.	Please refer to the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
50	Reusable services & scope statement (Section 3.2 & Exhibit) — Page 366–368.	RFP requires bidder to integrate "any additional services necessary."	The RFP mentions that the bidder must integrate "any additional services necessary." Can LIC provide a complete and frozen list of such services to avoid scope creep?	Please be guided by the RFP; the bidder shall implement all listed integrations and propose and implement any additional services or integrations required to build the New Business Platform and meet the functional requirements, further details to be shared during implementation
51	Account Aggregator listed in Table 6 — Page 390.	For Account Aggregator integration, what is the exact use case LIC wants to enable (financial data, bank statements, credit data, etc.)?	For Account Aggregator integration, what is the exact use case LIC wants to enable (financial data, bank statements, credit data, etc.)?	Bidder expected to gather requirements

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
52	Product Master / Product Configurator clause — Page 368.	RFP requires bidder to analyse COBOL codebase and build API-first Product Configurator. LIC to provide current CSV structure.	The RFP does not specify whether Rule Engines (Suitability, Underwriting) will be configured by LIC or implemented entirely by bidder. Please clarify roles and responsibilities.	Please be guided by the RFP, The bidder is responsible for end to end implementation of the rule engine Underwriting will be implemented as a separate component
53	Product Master / Product Configurator clause — Page 368.	RFP requires bidder to analyse COBOL codebase and build API-first Product Configurator. LIC to provide current CSV structure.	For the Product Configurator, what is the expected time to market for a new product? LIC has not provided service-level expectations.	Please be guided by the RFP (Appendix C, Section 9). Further details will be provided to selected bidder during implementation
54	Quote & Vishal API reference — Page 368.	Quote management depends on refactoring existing Vishal Quote engine/API.	Quote management depends on Vishal API refactoring. Can LIC confirm the scope and size of the Vishal API modules to be refactored?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
55	4.12.7.2 CI-CD (Page 415).	CI/CD section lists A/B testing & canary capabilities and device-farm testing but does not explicitly allocate responsibility for funnel optimization/analytics.	For D2C journeys, is the bidder expected to handle A/B testing, funnel optimization or analytics instrumentation, which is not explicitly defined?	Yes, bidder is expected to handle A/B testing, funnel optimization and analytics istrumentation as part of the new business platform
56	4.3 Volumetrics / Table 12 (Page 404).	Volumetrics table gives peak volumes (proposals, leads, quotes) but no explicit concurrent session numbers.	Can LIC provide peak concurrency targets (number of concurrent sessions)? The document only gives volumetrics but not concurrency guidance.	Please refer the corrigendum for volumetrics. Bidder is expected to estimate, size and budget other details basis the volumetrics
57	4.8 / 4.7 Performance (Pages 407 / 406).	Performance SLAs specify page load targets and availability but not API per-API latency targets.	The RFP does not define response-time SLAs for APIs and UI. Can LIC confirm target latencies per journey or API?	Please be guided by the SLA section in the RFP and bidder is expected to propose solution required to build new business platform aligned with the best in class performance NFRs
58	4.3 Volumetrics / Table 12 (Page 404).	Table 12 lists projected daily volumes and MAU for 3 years.	Daily, monthly, and annual proposal volumes?	Please refer the corrigendum
59	4.3 Volumetrics (Page 404) & 4.7 Performance (Page 406).	Volumetrics given but TPS (transactions/sec) not explicitly shown.	Expected system TPS (transactions per second)?	Please refer the corrigendum, bidder is expected to estimate and evaluate further details from the same
60	4.12.6 / Logging & Observability (Pages 414–415).	Logging, OTEL, SIEM integration referenced; retention policy not specified in logging clauses.	What is the expected log retention period for application logs under LIC policies?	The bidder shall retain 1 year of historical logs within the New Business Platform.
61	12. Infrastructure & DevSecOps / Cloud Landing Zone (Page 396).	Clause states bidder to provide infra sizing and procured CSP services; landing zone reuse referenced elsewhere.	Who will bear the cost of the landing zone if LIC already has one? The RFP does not specify whether LIC already has cloud landing zone assets.	Please be guided by the RFP, the bidder has to setup the entire landing zone on proposed CSP infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
62	4.12.1–4.12.7 (Design & Deploy) + 12. Infrastructure (Pages 395–416).	RFP mandates cloud-agnostic design and mentions CSP catalog but no binding multi-cloud requirement.	The RFP mandates cloud-agnostic design. Does LIC expect multi-cloud deployment at any stage?	Please be guided by the RFP, Bidder is expected to propose and implement the end to end solutioning for New Business platform on CSP infrastructure
63	4.5 Disaster Recovery (Page 406).	DR targets are defined RPO ≤15 min, RTO ≤1 hour.	What is the RPO/RTO target for DR?	Please be guided by the RFP (Appendix C, section 4.6)
64	12. Infrastructure / Network (Sections on infra, pages ~396–403).	Network/security sections mention private links, segmentation and firewalls but don't show full topology diagram.	What is the expected network topology (VPCs, subnets, segmentation)?	Please be guided by the RFP, Bidder is expected to propose and implement the end to end solutioning for New Business platform on CSP infrastructure
65	Appendix / TIS & Cost Benchmarking (TIS + Cloud Cost clauses).	RFP uses GCP for benchmarking examples in places but also asks bidder to propose CSP.	Can LIC clarify the preferred CSP? The RFP uses GCP for cost benchmarking but does not commit to GCP.	Bidder is expected to propose their preferred CSP as part of the bid submission
66	4.6 / Backup & DR (Pages ~403–406).	Backup / DR clauses list replication and DR but retention windows are not defined.	What is the expected backup retention policy, including hot/cold/cross-region backup requirements?	Please be guided by the RFP, bidder is expected to propose and implement the best in class backup (Daily, weekly and monthly) and retention setup as part of the New Business Platform
67	Section 12 / Multi-party dev environment & RACI (Pages 395–405).	RFP references multi-vendor collaboration and RACI but does not list all third-party vendors.	The RFP requires "multi-party development environment." Can LIC specify which other vendors will work in parallel and their responsibilities?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
68	3.2.1.2 / DevSecOps services & Tool Chain (Pages 381–383).	Section lists expected DevSecOps tool capabilities (CI/CD, SAST, DAST, secrets, registry etc.) and allows integrated or modular approach.	The RFP does not define which tools LIC already owns (CI/CD, SCM, SAST/DAST, IaC). Can LIC confirm which DevSecOps tools are to be procured by the bidder?	Please be guided by the section 3.2 Target Architecture, table 4 of RFP
69	3.2.1.2 / DevSecOps (Pages 382–384).	RFP requires either integrated suite or modular toolchain and states bidder will obtain licenses unless LIC provides.	The RFP mentions bidder must set up DevSecOps but does not specify: - Whether LIC has existing DevSecOps tools to be reused. - Required CI/CD tools (Git, Jenkins, Sonar, SAST, DAST, IaC, secrets vault). - Expected pipeline SLAs. - Ownership of tool licences.	Please be guided by the section 3.2 Target Architecture, table 4 of RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
70	12. Infrastructure & IaC (Pages ~397–406).	IaC (Terraform) mandated and single-click provisioning described.	Can LIC clarify whether pipeline automation for infrastructure (IaC) is fully in bidder scope?	Yes, Please refer point # 12 , section 3.2 Target architecture of the RFP
71	3.2.1.1 Systems of Record / Data propagation (Page 380).	Systems of record eFEAP-Next referenced as System of Record; migration expectations not spelled out.	The RFP does not specify whether historical proposal data from eFEAP must be migrated. Is migration required? If so, what years of data?	Please be guided by the RFP, Bidder is expected to gather such details in the requirement gathering phase during implementation
72	Appendix / Data Platform & Archival (Pages 380–390).	Data platform and CDC integrations described but archival policy not detailed.	What is the expected data archival policy for the new platform?	The bidder shall retain 1 year of historical logs within the New Business Platform. For other archival and retention, bidder is expected to propose best in class archival (daily, weekly and monthly) practices.
73	4.12.7.1 Environments / Product Configurator references (Pages 414–415 / functional SOW).	Data requirements for product configurator and underwriting referenced (integration with data lake and models) but sample datasets not mentioned.	Will LIC provide sample datasets for designing the Product Configurator and Underwriting Engine	Please be guided by the RFP, bidder is expected to work with relevant partners to get the requisite details
74	4.9 Security Requirements / VAPT (Pages 408–409) & Deliverables (Page 445).	VAPT every 6 months; deliverables specify VAPT & remediation along with LIC VAPT team.	Can LIC confirm whether VAPT, Code Review, and Threat Modeling must be done by bidder or by LIC-appointed auditor?	Yes, bidder is expected to perform the required security checks and code reviews
75	Data & Security (Pages 400–409).	Data classification, masking, and offline modules referenced; offline data movement not fully detailed.	Clarify classification of data that will travel offline (KYC, health data, video data)?	Bidder to work with relevant partners and gather the details during implementation
76	Compliance & Standards (RACI / Page 444).	Compliance table lists CERT-IN, ISO-27001, IRDAI references and others.	Confirm which compliance frameworks are mandatory (ISO, IRDAI, OWASP, CERT-In)?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
77	Security Platform & SOC/SIEM sections (Pages 397–408).	SOC/SIEM and IAM reuse called out; HSM/privilege solutions referenced but not procurement ownership.	Will LIC provide HSM, IAM, SIEM tools, or should the bidder include them in the commercial quote?	Bidder is expected to provision and setup PII data vault and for SIEM - bidder is expected to integrate with LIC existing SIEM solution

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
78	4.9 Data security & encryption (Page 408) + Security annex (RACI).	Encryption standard AES-256 mentioned; key management details not defined.	For encryption, the document mentions AES-256, but does not specify key-rotation frequency. Can LIC confirm?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
79	Acceptance / SIT / UAT test data & sign-offs — Testing / Documentation & Training sections — Pages ~439–444.	Testing/Training sections reference deliverables but not who provides test data.	What are the specific testing sign-off criteria for SIT and UAT?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
80	Section 6 — Documentation & Training (Page 440).	Test procedures & deliverables (Test plan, test scripts are listed) but no explicit statement about who provides test data.	Will LIC provide test data, or is the bidder required to synthesize realistic anonymized data?	The selected bidder is expected to manage all test data required for application testing across non-production environments
81	Section 4.7 — Performance (Pages 405–407).	Performance metrics defined (page loads / response times / volumetrics) but TPS/CPU thresholds & error-rate targets not explicit.	For performance testing, what is the target TPS, CPU thresholds, and acceptable error rates?	Please be guided by the RFP (Appendix C, section 4.7) for performance. Bidder is expected to conduct performance testing and address any performance bottlenecks
82	Section 4.5 / 4.6 — Disaster Recovery & BCP (Pages 405–406).	DR RPO/RTO are specified (RPO ≤15 min; RTO ≤1 hour) but drill ownership & frequency not specified.	The DR RPO/RTO are defined, but LIC has not clarified who conducts the DR drill and how often.	The selected bidder shall be responsible for planning and conducting periodic DR drills to demonstrate adherence to the defined RPO/RTO defined in RFP. Further details will be shared with selected bidder during implementation
83	Section 4.5 / 3.2 (pages ~403–406).	DR deployment style mention: Active-Passive (explicit) and elsewhere passive/pilot mentioned.	Does LIC expect active-active, active-passive, or pilot-light DR in Phase 1?	Please be guided by the RFP, Bidder is expected to propose and implement the end to end solutioning for New Business platform on proposed CSP infrastructure
84	Section 3.2.2.5 & 4.5 (Pages 402–404).	Cloud / Geo-redundancy guidance (mentions geo-redundancy and deployment zones).	What level of geo-redundancy is expected within the same region (multi-zone vs multi-region)?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure to meet the required business continuity requirements

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
85	Section 9 — Product Support Requirements (Pages 446–447).	Defines L1/L2/L3 shifts and SLA table (first response/resolution times) — severity table exists but requester may need definitions aligned to LIC incident classes.	The RFP defines availability SLAs, but not incident severity definitions (L1/L2/L3). Can LIC provide those?	Please be guided by the RFP (Appendix C, Section 9)
86	Section 9.2 — Support (Page 446).	Support windows given (L1 24x7, L2 12x7, L3 regular shift).	What is the expected support window for application (24×7 or business hours)?	Please be guided by the RFP
87	Section 9 & 6.2 (Pages 446 & 440).	Support & Training clauses mention onsite training at LIC offices and support resources but do not mandate onsite vs offshore delivery model.	Should the bidder provide onsite, offshore, or hybrid support teams?	Please be guided by the RFP
88	Section 9 & Licenses clause (Pages ~439–446).	RFP says bidder will obtain licenses and LIC will use per EULA; RFP references Form T-14 (consumption of OEM tools).	LIC mentions EULA licenses may be provided but does not specify which OEMs are under EULA. Can LIC share the list of available licenses?	Please be guided by the RFP
89	Section 4.3 / 4.8 — Volumetrics & Scalability (Pages 403–407).	Volumetrics tables for projected users/transactions exist; but explicit annual % growth for costing is not stated.	What is the expected cloud capacity growth rate per year for costing?	Please be guided by the RFP
90	TIS & Payment/Licenses clauses (TIS page & Section 3.6.4; Pages ~13 & 81–82).	TIS mentions software licenses/subscription warranty 5 years; payment terms list license delivery milestones.	For subscription licenses, what is the minimum validity period LIC wants (1 year, 3 year, 5 year)?	Please be guided by the RFP, the licenses should be furnished in a manner to cover the entire TCO duration
91	Section 7 — Platform Build Approach (RACI) & Appendix C (Pages 440 & 240).	RACI matrix and platform build approach are present but RFP doesn't define a formal multi-vendor governance/steering committee structure.	The RFP mentions multi-vendor collaboration. What is the governance structure, steering committee composition, and escalation matrix?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
92	Section 7 / Platform Build Approach (Page 440).	RACI lists activities but frequency of stakeholder reviews is not specified.	What is the expected frequency of review meetings with LIC stakeholders?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
93	Section 6.2 — Training (Page 440).	RFP requires training and training materials but no duration, batch size, or delivery type mandated.	The RFP requires training but does not specify duration, batch size, or training type (onsite / virtual / hybrid).	Please be guided by the RFP, bidder is expected to provide the required training and corresponding materials. Further details can be finalized during the implementation phase

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
94	Section 6.2 — Training (Page 440).	Training materials clause (no language specification).	Can LIC confirm required languages for training content (English only or regional languages)?	This can be finalized during the implementation phase
95	Appendix C / Form T-15 (Scope & Effort Estimation) (Pages 240 & 214).	RFP references pricing forms (T-6) and effort estimation forms but CR governance specifics are not visible in scope.	The RFP defines CR pricing per pod but does not clarify CR governance, approval cycle, or expected annual volume of CRs.	Please be guided by the RFP (Appendix C, section 4.15)
96	Platform Build Approach / Operational runbooks (Pages 440 & 446).	Runbook / transfer to operations clauses exist but CR onboarding TAT not specified.	What is the expected turnaround time for a CR from request to deployment?	Please be guided by the RFP
97	DR/BCP & Compliance references (Page ~405).	RFP references IRDAI DR policies and other regulatory compliance in DR sections.	Are there any upcoming IRDAI guidelines (e.g., digital onboarding norms) that LIC expects the bidder to accommodate in the design?	Please be guided by the RFP
98	Section 4.9 Security & Section 9 (VAPT) (Pages ~407 & 439).	Security requirements include logs, VAPT and remediation clauses.	What level of audit support is expected from the bidder during security and regulatory assessments?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
99	Section 3.1.5 / Integration patterns & Appendix C (Pages 362 & 240+).	Integration patterns listed (REST Kafka batch) and systems of record described; external integrations referenced but MOUs not detailed.	For external integrations like ABHA, Account Aggregator, Bima Sugam, will LIC sign the MOUs or the bidder?	Please be guided by the RFP. Bidder is expected to sign the MOUs as part of integration with any new systems as part of New Business Platform
100	Section 3.6.4.4 — Cloud Cost (Page 82).	Cloud consumption cost and invoicing mechanism defined; third-party API costs not specified.	Who will bear the cost of third-party API consumption (e.g., UIDAI charges)?	For any existing systems that are already integrated with LIC, bidder is expected to leverage the same. However for any new integrations, bidder is expected to furnish the unit pricing / subscription detail in the commercial bid and payment will be borne by LIC basis actuals during implementation
101	Appendix C (Scope of Work) & Forms (Pages 240 onwards & Forms T-2/T-15).	Scope lists functional responsibilities but does not explicitly assign underwriting/rule writing ownership.	Who owns the responsibility for writing underwriting rules, suitability rules, and eligibility matrices?	The bidder is expected to implement the underwriting engine and configure the underwriting rules based on requirements agreed with the relevant stakeholders

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
102	Appendix C / TOR (Pages 240–356).	Scope mentions BI and product definitions but does not confirm actuarial support from LIC.	Will LIC provide actuarial teams for defining BI (Benefit Illustration) rules?	Bidder is expected to gather requirements including pricing information required to generate BI from relevant partners and secure sign off
103	Section 4.9 & Table 11 — Supported browsers / SDK (Pages 407 & 413–414).	Mobile SDK integration / app compatibility and supported OS versions listed; RFP references "compatible SDK / native code integration".	The RFP mentions SDKs but does not specify whether native apps or hybrid apps are expected for future LIC apps.	Please be guided by the RFP section 3.2, table 1
104	Table 11 — Supported browsers & OS (Page 413).	Table 11 lists minimum supported OS versions.	What is the expected minimum OS support (Android/iOS versions)?	Please be guided by the RFP section 4.2 - Table 11
105	5.2 Eligibility Criteria >> Table: Bidder Eligibility Criteria >> 4. Page# 116	Sales Turnover and Company Net worth Bidder must have minimum average turnover of greater than Rs. 1000 Crores in the last three financial years (2022-2023, 2023-2024 and 2024-2025) and should also have made profit (before tax) in at least two of the three previous financial years (2022-2023, 2023-2024 and 2024-2025). The bidder should have positive net worth in each of the last three financial years (2022-2023, 2023-2024 and 2024-2025). The net worth of the bidder should not have eroded by more than 30% in the last 3 years.	In order to allow financially stable, experienced and capable bidders to participate in this RFP, we humly request you to revise the turnover criteria as proposed below. Reducing the turnover threshold will ensures broader bidder participation while maintaining financial stability. Combined with profit and net worth criteria, this still guarantees capable and solvent bidders without limiting competition. Proposed Clause: Sales Turnover and Company Net worth Bidder must have minimum average turnover of greater than Rs. 750 Crores in the last three financial years (2022-2023, 2023-2024 and 2024-2025) and should also have made profit (before tax) in at least two of the three previous financial years (2022-2023, 2023-2024 and 2024-2025). The bidder should have positive net worth in each of the last three financial years (2022-2023, 2023-2024 and 2024-2025). The net worth of the bidder should not have eroded by more than 30% in the last 3 years.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
106	5.2 Eligibility Criteria >> Table: Bidder Eligibility Criteria >> 4. Page# 118	Client Reference The Bidder must have completed at least 1 relevant project in the BFSI industry. The projects should be similar in scope of work to the implementation of a digital onboarding journey. The BFSI client reference's scope should be for lending, health insurance or life insurance for a bank or a health, general or life insurer, deployed in a private / public / hybrid cloud environment. Of all references submitted, at least one project should have a contract value of ₹5 Crores or more.	Protean has extensive experience in large-scale e-Governance and NPS implementations, which involve secure digital onboarding, identity verification, and compliance in regulated environments—capabilities directly comparable to BFSI requirements. Including such projects ensures the clause reflects proven expertise in similar high-security, high-volume domains while maintaining relevance to the scope of work. Hence, we kindly request you to consider the proposed modifications to the clause. Client Reference The Bidder must have completed at least 1 relevant project in the BFSI or e-Governance or Social Security/Pension domain. The projects should be similar in scope of work to the implementation of a digital onboarding journey. The BFSI/eGovernance/Pension client reference's scope should be for lending, health insurance or life insurance or eGovernance or Social Security/ Pension for a bank or a health, general or life insurer or Pension Service Provider, deployed in a private / public / hybrid cloud / On-Prem environment. Of all references submitted, at least one project should have a contract value of ₹5 Crores or more.	Please be guided by the RFP
107	5.2 Eligibility Criteria >> Table: Bidder Eligibility Criteria >> 4. Page# 118	The Bidder must have completed at least 1 relevant project in the BFSI industry. The projects should be similar in scope of work to the implementation of a digital onboarding journey. The BFSI client reference's scope should be for lending, health insurance or life insurance for a bank or a health, general or life insurer, deployed in a private / public / hybrid cloud environment. Of all references submitted, at least one project should have a contract value of ₹5 Crores or more.	Can large-scale digital transformation projects executed for government or regulatory bodies or e-Governance solutions that serve BFSI stakeholders (banks, insurers, pension funds) be considered as "BFSI" case studies, provided they demonstrate digital onboarding, KYC, and compliance in a regulated environment?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
108	5.3.1 Technical Evaluation >> Table 1: Technical Bid Evaluation Criteria >> 1 Page# 120	Experience/Credentials: 3 cases studies of relevant projects in the BFSI Industry (extra marks to be added if the case studies are in the insurance sector) - covering the below aspects: - Functional scope covered - Detailed solution architecture - Data Management - Design patterns used - Technology stack used - BCP and DR Architecture - Deployment architecture (Public/Private/Hybrid cloud) - Volumetrics	Experience/Credentials: 3 cases studies of relevant large-scale digital transformation projects in BFSI or regulated domains such as e-Governance and Pension System (extra marks to be added if the case studies are in the insurance sector) - covering the below aspects: - Functional scope covered - Detailed solution architecture - Data Management - Design patterns used - Technology stack used - BCP and DR Architecture - Deployment architecture (Public/Private/Hybrid cloud) - Volumetrics	Please be guided by the RFP
109	Eligibility Criteria, Page no 115	Sales Turnover and Company Net worth Bidder must have minimum average turnover of greater than Rs. 1000 Crores in the last three financial years (2022-2023, 2023-2024 and 20242025) and should also have made profit (before tax) in at least two of the three previous financial years (2022-2023, 2023-2024 and 2024-2025)	The minimum turnover requirement of ₹1000 Crore is very high and restricts wider participation, especially from capable digital transformation partners with proven BFSI/domain experience but lower turnover. Request LIC to kindly revise the minimum turnover requirement to ₹300 Crore, which will still ensure financially strong bidders while allowing healthy competition. This relaxation will encourage broader participation without compromising capability or delivery quality.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
110	Eligibility Criteria, Page no 118	Client Reference The Bidder must have completed at least 1 relevant project in the BFSI industry. The projects should be similar in scope of work to the implementation of a digital onboarding journey. The BFSI client reference's scope should be for lending, health insurance or life insurance for a bank or a health, general or life insurer, deployed in a private / public / hybrid cloud environment. Of all references submitted, at least one project should have a contract value of ₹5 Crores or more.	The current clause restricts references to BFSI sector only, which significantly narrows participation and excludes capable digital transformation partners who have executed equivalent or larger-scale digital onboarding, workflow automation, and cloud-native platform implementations in other industries such as Government, Public Sector, Telecom, Healthcare, and large Enterprise domains. We request LIC to kindly allow relevant client references from all sectors, including Government and Enterprise, provided the scope includes digital onboarding, workflow automation, customer journey orchestration, or similar transformation initiatives. Additionally, we request removal of the ₹5 Crore minimum contract value cap, and instead allow references demonstrating technical relevance, complexity, and scale, irrespective of contract value. This will enable wider participation while ensuring that all bidders have strong and relevant experience for this engagement.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
111	Eligibility Criteria, Page no 118	Relevant Certifications: The Bidder should have CMMi Level 5 certificate valid as on date of submission.	The requirement for CMMI Level 5 certification is highly restrictive and significantly limits participation to only a few very large organizations. Many capable system integrators and digital transformation partners with extensive experience in enterprise-scale platforms and cloud-native application development operate with CMMI Level 3, which is fully adequate for ensuring quality delivery. We kindly request LIC to allow CMMI Level 3 certification as eligible, or alternatively accept: - CMMI Level 5 (Valid/In-progress renewal) OR - CMMI Level 3 (Valid) This relaxation will encourage broader, competitive participation while still maintaining strong quality assurance and process maturity standards.	Please refer the corrigendum
113	Table#2: Bill of Material (Cloud Capacity Estimation)	As part of their proposal, the bidder must submit detailed cloud capacity estimation and architecture sizing, covering compute, storage, networking, managed services, security tooling, and availability zones. All cost estimations should be benchmarked using Google Cloud Platform (GCP) pricing calculator, factoring in LIC's enterprise discount (as applicable). These benchmarks will be used solely for commercial evaluation under the QCBS methodology to normalize pricing across bidders.	SISL Infotech Pvt. Ltd. Is an empanelled partner for Google Cloud with LIC and is hosting two of the applications currently. We would like to understand if the clause implies that the shortlisted bidder will have to host the application on the Google cloud based on the discount offered by SISL.	Please refer the corrigendum. Bidder is propose the cost estimation as part of the bid submission

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
114	Bidders – Participation in this RFP process, Page No. 23	b. Association among Bidders No consortium/association bidding is allowed. LIC will not consider joint or collaborative bids that require a contract with more than one prime Bidder. Bidders need to fulfill all the eligibility criteria and technical evaluation criteria in its individual capacity unless mentioned otherwise.	We request LIC to kindly allow consortium participation, with one lead bidder and one or more consortium partners, where: - The lead bidder meets the primary eligibility and responsibility criteria. - Consortium partners contribute specific technical competencies and relevant experience. This will ensure that LIC receives proposals from best-fit technology partners with complementary strengths, improving solution quality, innovation, and delivery capability. Allowing consortiums will also broaden competition and increase the number of qualified bidders without compromising accountability.	Consortium / association bidding is permitted, subject to the condition that LIC will enter into a contract only with the Primary Bidder. The consortium partner(s) shall act solely as supporting/partnering entities and shall not participate as a Primary Bidder in any other bid submitted under this RFP. All eligibility criteria specified under serial nos. 1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 12, 13, 14 and 15 of Section 5.2 of the RFP must be fully met by the Primary Bidder in its individual capacity, unless expressly stated otherwise in the RFP
115	Table 2 – Procure vs Build Services (Indicative) & Pg no. 373	BRE (Business Rules Engine)	We understand that LIC currently uses the 'Newgen' platform for its Rules Engine and Business Process. As part of the proposal, the vendor is expected to develop a custom solution in these areas. Alternatively, the vendor may choose to enhance the existing 'Newgen' product. Please confirm if we are open to recommending a third-party product for these components: Business Rules Engine (BRE), Lead Managmeent, Product Configurator, and Underwriting Engine.	The bidder is expected to build custom solutions for the BRE, BPM, Product Configurator and Lead Management. The bidder may propose a COTS product for the underwriting
116	Table 2 – Procure vs Build Services (Indicative) & Pg no. 374	BRE (Business Rules Engine)	As part of building a new rule engine, the vendor is expected to perform reverse engineering of LIC's COBOL systems to define the rules based on codes. Please confirm.	As mentioned in the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
117	Section IV: Terms of Reference (TOR), Appendix C – Scope of Work, Page 245–247	Mobile app onboarding scope	Should the mobile apps support all onboarding channels (D2C, A2C, Bancassurance, Branch) or only selected ones?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
118	Appendix C – Technical Scope, Page 356	Identity verification requirements	What type of customer identity verification should mobile support: OTP, biometric, DigiLocker, video KYC, liveness?	Please be guided by the RFP
119	Appendix C – Non-Functional Scope, Page 403	Performance standards	Is there a required time limit for completing onboarding journeys on mobile?	Please be guided by the RFP
120	Appendix C – UI/UX Guidelines, Page 356	Branding and design compliance	Any predefined UI/UX templates or brand guidelines that mobile apps must follow?	Please be guided by the RFP, LIC has existing Customer and Sales app. The bidder shall ensure visual and design consistency with these applications. Design guidelines, to the extent available, will be providedL
121	Appendix C – Scope of Work, Page 245	Branch onboarding requirements	Should branch onboarding include a special "kiosk/tablet mode" in the mobile app?	Please be guided by the RFP
122	Annexure-II: Information Security Requirements, Page 215	Data security	Any restrictions on local storage of PII?	Please be guided by the RFP, the bidder is expected to meet the security and data protection requirements as per the RFP
123	Appendix C – Accessibility Standards, Page 403	Accessibility compliance	WCAG accessibility level expected for mobile apps: AA or AAA?	Please be guided by the RFP section 4.14 - Compliance
124	Appendix C – AI Features, Page 356	Conversational agent modality	Will the AI conversational agent be text-based, voice-based, or hybrid on mobile?	Please be guided by the RFP (Appendix C, section 2.2)
125	Appendix C – AI Architecture, Page 356	AI deployment model	Will AI models run on-device or only through APIs?	Please be guided by the RFP
126	Appendix C – AI Features, Page 356	Real-time recommendations	Is real-time recommendation (AI-driven next-best-action) expected within mobile screens?	Please be guided by the RFP
127	Appendix C – KYC Requirements, Page 356	e-KYC/video KYC process	For e-KYC/video KYC, should the app support live agent review or automated flows?	Bidder is expected to gather the requirements as part of the requirement gathering during implementation
128	Appendix C – Payment Integration, Page 356	Payment gateway support	What are the payment gateways currently being implemented in the app or what all payment gateways do you want to support?	Please be guided by the section 3.2.1.5, table 6 of RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
129	Appendix C – Language Support, Page 356	Multi-language requirement	Could you please suggest what all languages we need to support for Mobile and Web App?	Please be guided by section 3.2, point #7 of the RFP
130	Appendix C – SDK Requirement, Page 440	Mobile SDK build approach	It is mentioned that Mobile SDK meeds to be build. Do you want this modules or SDK to be separately build so that multiple apps can use it?	Please be guided by the RFP section 3.2, table 1
131	Appendix C – Integration Approach, Page 440	Integration with Super Apps	It is mentioned that this new app should be integrated in between LIC's Customer and Sales Super Apps. So Do you want us to build a mini app which will be integrated in Sales super app or complete ecosystem needs to be build?	Please refer the corrigendum, Bidder is expected to build a standalone mobile app as well along with supporting the integration with existing LIC mobile apps.
132	Appendix B – Current Environment, Page 237	Analytics platform	What are the current Analytics Platform being integrated in the app?	Please be guided the scope in RFP, bidder is expected to propose end to end solution required to build the new business platform
133	3.1.8 Systems of Infrastructure & Observability	General	Kindly share the list of PaaS/CaaS services available in Red Hat OpenShift, Nutanix and Azure and also share a count to each of the cloud services listed.?	Please be guided by the technical scope mentioned in the RFP
134	3.2 Target Architecture	3.2.1.2 DevSecOps services and Tool Chain	What is the current build, release and deployment process of the in-scope applications.Also share the release cadence (daily, weekly, monthly)?	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
135	3.2 Target Architecture	3.2.1.2 DevSecOps services and Tool Chain	Does the project involve improving an existing CI/CD pipeline with security and compliance measures, or is the expectation to create a new CI/CD pipeline from the ground up?	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
136	3.2 Target Architecture	3.2.1.2 DevSecOps services and Tool Chain	What is the current level of automation across your existing CI/CD pipeline—particularly in areas such as code integration, testing, security scanning, and deployment?	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
137	3.2 Target Architecture	3.2.1.2 DevSecOps services and Tool Chain	What is the estimated count of in-scope applications for onboarding to DevOps CI/CD platform and how many environments will pipelines deploy to (e.g., Dev, QA, UAT, Pre-Prod, Prod)	As guided by the RFP, bidder is expected to setup entire New Business platform on CSP Infrastructure. Please be guided by the Section 5.1.5 of RFP for Environment setup.
138	3.2 Target Architecture	3.2.1.2 DevSecOps services and Tool Chain	Could you describe the specific AI or agentic capabilities you expect in your DevSecOps workflow (e.g., predictive analytics, automated vulnerability triage, policy enforcement, self-healing systems)?	Please be guided by the RFP, Bidder to propose and implement the best in class DevSecOps solution as part of the new business platform.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
139	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	What's the current architecture for Network environment and where is the application hosted?	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
140	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Please provide the network inventory details. No. of switches/routers/Load Balancers (both Server and GTM)/DDI/NTP etc.	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
141	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	How many WAN links are present currently? Please provide Bandwidth details alongwith OEM details.	Please be guided by the RFP, The bidder shall setup the entire cloud network and establish connectivity between the cloud and LIC data centres
142	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Please provide the details of WAN details for Cloud Connectivity (DIA, Expressroute etc).	Please be guided by the RFP, The bidder shall setup the entire cloud network and establish connectivity between the cloud and LIC data centres
143	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Would the new application (ANANDA 2.0) be deployed in the existing DC or new DC? 1. If we are going to use the current DC, would the existing network infra (core switches and WAN links) be used or should there be a new procurement for Hardware as well as WAN Links to setup a new pod for this specific requirement? 2. If it is a new DC setup, do we re-use any of the existing hardware?	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
144	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Are there any specific Bandwidth and Latency requirements for ANANDA 2.0?	Please be guided by the RFP
145	3.2 Target Architecture	3.2.2 Key Architecture Guidelines	Is LIC open to the use of open-source BPMN engines such as Camunda, Temporal, or equivalent for workflow orchestration? If not, is there a preferred BPMN or workflow platform already in use?	Please be guided by the RFP, bidder is expected to build a custom solution for BPMN
146	3.2 Target Architecture	3.2.1 Understanding of Target State Architecture for New Business Platform	Please provide the number of integration systems/interfaces needing new services, and for each, specify inbound/outbound counts and expected complexity.	Please be guided by the RFP; the bidder shall implement all listed integrations and propose and implement any additional services or integrations required to build the New Business Platform and meet the functional requirements, further details to be shared during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
147	3.2 Target Architecture	3.2.1 Understanding of Target State Architecture for New Business Platform	It is mentioned that selected bidder shall be responsible for analyzing the existing COBOL codebase currently used for maintaining the Product Master. Could you please share approx. LOC for COBOL codebase?	As mentioned in the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
148	3.2 Target Architecture	3.2.1 Understanding of Target State Architecture for New Business Platform	What are you using for authentication and authorization for API (Microservices)? Is it possible to provide details?	Identity Management - Bidder is expected to provision and setup eMudhra for identity management Access management - Bidder is expected to build best in class access management solution
149	3.2 Target Architecture	3.2.1 Understanding of Target State Architecture for New Business Platform	Should the solution leverage cloud-native managed services (e.g., managed databases, cloud-native API gateways etc.), or should it be designed to be fully cloud-agnostic and portable across public and private clouds? Are there any specific cloud providers preferred by LIC?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
150	3.1.5 Systems of Integration & Pg - 361	Systems of Integration	What is the version of TIBCO BW in the landscape?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
151	3.1.5 Systems of Integration & Pg - 362	Systems of Integration	Apart from TIBCO BW, Administrator, FTL and MFT, is there any other TIBCO tool used in the landscape	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
152	3.1.5 Systems of Integration & Pg - 363	Systems of Integration	Considering the roadmap of TIBCO, is there any plan to replace TIBCO in future?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
153	3.1.5 Systems of Integration & Pg - 364	Systems of Integration	What are the current number of integrations in TIBCO BW?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
154	3.1.5 Systems of Integration & Pg - 365	Systems of Integration	What are the various connectors defined in the Kafka? What are the source systems that are going to generate CDC events for Kafka? What are the source and target systems for Kafka?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
155	3.1.5 Systems of Integration & Pg - 366	Systems of Integration	Which flavour of Kafka is being used? For example, Apache or Confluent or Strimzi? In target state, there is a section for Cloud messageing / event bus. Is there any consideration of specific tool to be used for this purpose?	Please be guided by the RFP, the bidder is expected to provision and setup event broker that supports kafka client on the proposed CSP infrastructure as part of the New Business Platform.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
156	Table 1 – Illustrative Integrations Required & Pg-369 to 379, Pg-366	Table 1 – Illustrative Integrations	Table 1 Table 2 in Pg 369 to 379 list the Platform Tool/Service that has to be integrated or introduced as part of Nextgen platform. We assume that these will be part of the new microservices framework as mentioned in Target Architecture	Please be guided by the RFP, the bidder is expected to propose and implement the end to end solution as part of the New Business Platform.
157	Table 1 – Illustrative Integrations Required & Pg-369 to 379, Pg-366	Table 1 – Illustrative Integrations	Is there any integration between on-prem and cloud applications via Kafka in the newly deployed services mentioned in Pg 357? If so, is Kafka Mirror Maker is already configured for replication?	Please be guided by the RFP, the bidder is expected to provision and setup event broker that supports integration with kafka client on the proposed CSP infrastructure as part of the New Business Platform.
158	Table 1 – Illustrative Integrations Required & Pg-369 to 379, Pg-366	Table 1 – Illustrative Integrations	Are there any requirement for realtime dashboard and anamoly detection?	Yes, bidder is expected to gather the details during the requirement gathering phase of implementation
159	3.1 Components of the architecture	3.1.4.1 Business Domain Services	Could you please provide an approximate number of microservices expected to be developed as part of this project, along with an estimated number of APIs per microservice or per business domain (e.g., Lead, Quote, Underwriting, Payment, KYC, Agent Onboarding, etc.)?	Please be guided by the RFP, bidder is expected to propose and implement entire solution for new business platform on proposed CSP infra.
160	3.1.9 Systems of Security	General	Could you provide detailed requirements for Mobile Device Management (MDM), including supported platforms, security policies, and compliance expectations?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
161	2.2 Detailed Functional Scope of Work	Table 2: Customer Onboarding Platform Functional Requirements	Please confirm the total number of end-user devices in scope (desktops, laptops, mobile devices, tablets, etc.). What is the estimated number of users who will be accessing the Service Desk for support? What is the expected number of contacts per month, categorized by communication channels (calls, chats, emails, etc.)?	All the end user devices - desktops, laptops, mobile devices and tablets should be supported. For rest, please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
162			a. Can supplier propose any 3rd party enterprise tool ? b. Supplier would like to understand whch tool is being used for provisioning/ deprovisioning of Vm's etc. c. Supplier would like to understand which tool is being used for IAC and configuration automation d. Supplier would like to understand is there any tool being used for Event corelation and noise reduction of Infrastructure alerts, if yes Kindly mention the name of the tool.	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
163	General	General	Supplier would like to understand the current LIC automation landscape, highlighting the specific domains where automation is implemented(eg. Provisioning, configuration automation, deployement automation and many more) and their current level of maturity. Also let us know if there are any future roadmaps from LIC for expanding automation across infrastructure in future.	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
164	General	General	Given LIC's current infrastructure and automation ecosystem, supplier would like to understand the status of LIC's existing monitoring, automation, and management tool licenses - specifically, which tools are approaching license expiration within the next 6-9 months, their current license versions, and whether you're planning to renew, replace, or upgrade these tools, so we can proactively align our solution recommendations with your strategic infrastructure requirements?	Please be guided by the RFP, the bidder is expected to propose and implement the complete monitoring and automation solution as part of the New Business Platform
165	Table 4 – AI/ML Integration Services; Pg-381	Table 4 – AI/ML Integration Services & Table 2: Customer Onboarding Platform Functional Requirements	Are you expecting any AI/ML models to be built in "Data Lake"? If yes, then please specify the portfolio of AI/ML use cases where new Advanced Analytics models need to be built & what percentage of those need to be integrated with Customer Onboarding Platform? Also please mention the concurrent users who would access the model scored outputs.	Please be guided by the RFP
166	Table 4 – AI/ML Integration Services; Pg-381	Table 4 – AI/ML Integration Services	Is there any Feature Store in place for easy understanding of attributes to support AI/ML solutions (like, lead scoring, cross-sell and up-sell recommendations, renewal propensity, and claims reinvestment predictions etc.) in Data Lake?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
167	Table 4 – AI/ML Integration Services; Pg-381	Table 4 – AI/ML Integration Services	What are the source systems for ingesting & mining data from Data Lake and volumetrics (like, historical volumes, incremental volumes etc.) along with the type of data (structured, unstructured, external, internal & file formats etc.) to perform feature engineering of the AI/ML models to be built?	ML models will be built in datalake and integrated. For Agentic AI, bidder to provide complete details
168	Table 4 – AI/ML Integration Services; Pg-381	Table 4 – AI/ML Integration Services	How will the Machine Learning Model outputs be consumed to generate AI-driven insights? Where should the model outputs be stored? Will it be accessed via API in batch-mode or real-time for production use?	Details will be provided to the selected bidder
169	Table 4 – AI/ML Integration Services; Pg-381	Table 4 – AI/ML Integration Services	Can you please specify how many reports / dashboards are expected to be developed and maintained for the AI/ML solutions in Data Lake?	Please be guided by the RFP, bidder is expected to gather the required details during the requirement gathering phase
170	3.2.1.3 AI Driven Agentic Platform; Pgs-383, 384	3.2.1.3 AI Driven Agentic Platform	What is the volume and refresh rate of data from the Structured & Unstructured Data Sources to build Agentic AI pipelines? Are the datasets within different sources interoperable? Please specify the Data Models of these data sources.	Bidder to calculate the details from the shared volumentrics for the use cases. Low level details will be shared with the selected bidder
171	3.2.1.3 AI Driven Agentic Platform; Pgs-383, 384	3.2.1.3 AI Driven Agentic Platform	How currently LLMOps are managed? Do you have a defined LLMOps methodology for Productionization of Agentic AI models that need to be adhered to?	Bidder to propose and implement best in class LLMOps methodology for the Agentic AI platform
172	3.2.1.3 AI Driven Agentic Platform; Pgs-383, 384	3.2.1.3 AI Driven Agentic Platform	Can you provide examples of typical inquiries and/or chat functions that you receive for Agentic AI applications? Is there any threshold limit for inquiry data being sent as a response?	The bidder is expected to gather such details during requirement gathering
173	3.2.1.3 AI Driven Agentic Platform; Pgs-383, 384	3.2.1.3 AI Driven Agentic Platform	What are the key success factors for the chat function(s) for Conversational AI Agents? Please share the current process through which the Agentic platform need to be enabled for the Sales and Customer Super Apps and Branch Portal?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
174	3.2.1.3 AI Driven Agentic Platform; Pgs-385, 386	3.2.1.3 AI Driven Agentic Platform	Are there any LLMs currently in use or approved by LIC? If yes, then did you down select any for building GenAI and Agentic AI use cases?	Bidder to propose and implement best in class LLM models
175	3.2.1.3 AI Driven Agentic Platform; Pgs-385, 386	3.2.1.3 AI Driven Agentic Platform	Are there any preferred platforms or tools for GenAI and Agentic AI experimentations (e.g., Azure AI Foundry, AWS Bedrock)? Which components have already been tested or deployed (e.g., RAG, multi-agent frameworks)?	Bidder to propose and implement best in class platforms / tools for Agentic AI platform

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
176	3.2.1.3 AI Driven Agentic Platform; Pgs-385, 386	3.2.1.3 AI Driven Agentic Platform	What languages must the Agentic AI Platform support? Are there any preferred translation services or accuracy requirements?	Please be guided by the RFP
177	3.2.1.3 AI Driven Agentic Platform; Pgs-385, 386	3.2.1.3 AI Driven Agentic Platform	What are the expectations for ongoing support (hours, escalation, SLAs) of Agentic Platform and how will updates, bug fixes, and feature enhancements be managed post-deployment?	Please be guided by the RFP, bidder is expected to gather the required details during the requirement gathering phase
178	3.2.1.3 AI Driven Agentic Platform; Pgs-383, 384, 385, 386	3.2.1.3 AI Driven Agentic Platform	Are you having any inclination towards the estimated timeline for enterprise scaled delivery of the Agentic AI Platform? If yes, then please specify.	Please be guided by the RFP
179	3.2.1.3 AI Driven Agentic Platform; Pgs-383, 384, 385, 386	3.2.1.3 AI Driven Agentic Platform	Should the proposal include license costs for Agentic AI Platform Enablement, or will LIC procure these directly?	The proposal shall include the comprehensive cost of the Agentic AI platform, covering all associated charges
180	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Kinldy share current architecture for your infrastructure (Servers, Storage, and Backup), and where is it hosted (Private Cloud, Public Cloud, or On-Premises)	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
181	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Which applications need to be migrated or refreshed? Kinldy share the list	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
182	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Kinldy Confrim ANANDA 2.0 application be installed in the greenfield environment, If not, could you share the details of the existing infrastructure?	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
183	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Kinldy provide the instance details, including application and database mappings that need to be migrated to the new infrastructure	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
184	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Kinldy confrm Is there any preferred public cloud provider (e.g., Azure, AWS, GCP)	Bidder is expected to propose their preferred CSP as part of the bid submission
185	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	We understand that the eFEAP application is running on the Nutanix environment, while non-eFEAP applications are running on the VMware environment. Kindly provide the list of instances running on both VMware and Nutanix, along with the application and database mappings.	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
186	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	We understand that LIC has a roadmap for deploying the new apps on RedHat OpenShift cluster in public cloud, kindly confirm if LIC would use their existing cloud subscription to deploy these apps.	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
187	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Kindly confirm if you already have a landing zone deployed on cloud and if we can leverage the same to deploy these apps.	Please be guided by the RFP, the bidder has to setup the entire landing zone on proposed CSP infrastructure to meet the security and data protection requirements as per the RFP
188	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Please confirm if the bidder can leverage the existing backup solution of LIC or need to propose new backup solution. Kindly confirm if we can leverage cloud native backup	Please be guided by the RFP scope, bidder is expected to propose and implement the backup solution as part of the new business platform on the proposed CSP infrastructure
189	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	What is the current data protection/back up strategy & Tool which LIC is currently following. Kindly provide the following details : 1. Please provide the backup & retention policy followed. 2. What is the front end backup capacity for all the sites that are required to be back-up. 2. What is the Current Backup Tool Used in the environment, location wise.? What is the total size of the data backed up, SAN Based and NAS Based 3. What is the current Backup frequency (daily, weekly, monthly) (full or incremental).	The bidder shall retain 1 year of historical logs within the New Business Platform. For other archival and retention, bidder is expected to propose best in class archival (daily, weekly and monthly) practices.
190	3.1 Components of the architecture	3.1.8 Systems of Infrastructure & Observability	Please confirm if we have to set-up a DR for this environment in a different region. Are you expecting to orchestrate the failover & failback for this application? Kindly share the RPO & RTO.	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure.
191	3.2 Target Architecture	3.2.1 Understanding of Target State Architecture for New Business Platform, Page 380	Is there a need to migrate the Data from MySQL and Oracle Exadata to PostgreSQL/ MongoDB? Or will they be integrated with the platform? If its going to be integrated, please provide the mechanism and frequency.	Please be guided by the RFP, bidder is expected to propose and implement the entire solution part of the New Business platform and choose the best fit integration pattern to integrate with other systems
192	3.2 Target Architecture	3.2.1 Understanding of Target State Architecture for New Business Platform, Page 380	Is there a need for any kind of data migration? If yes, please provide the volumetrics (source db technology, Data Volume in GB, Number of Tables etc.) Also, please mention what is the current ETL tool in your landscape that can be leveraged for these migrations.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
193	3.2 Target Architecture	3.2.1 Understanding of Target State Architecture for New Business Platform, Page 380	We understand that some of the services have started using MongoDB and PostgreSQL already. Where are the cuurently hosted on? On-prem or managed services on cloud? For many more services, the data modelelling will be scope?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
194	3.2.1.1 Data Platform	3.2.1.1 Data Platform, pg 388	We understand that there is a Data Lake already in place, and so are Agent360, Customer360? Please confirm if the same will be leveraged in the future. What enhancements do you foresee here? How will these products be consumed—APIs, events, dashboards, or embedded in microservices? What are the new integration points that will have to be created with them?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
195	3.14 Adherence to BCP & Cyber Security Systems	3.14 Adherence to BCP & Cyber Security Systems	For BCP/DR requirement, please provide 1. Total number of sites/applications/critical infra components in scope of DR testing 2. Number of DR drills to be conducted? 3. Type of DR testing to be conducted (application level or DC level) 4. Total number of sites/applications/critical infra components in scope for BIA.	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
196	3.1.9 Systems of Security	3.1.9 Systems of Security	Please confirm if LIC has any mandated OEM preferences for: • Firewalls (Perimeter, DC, Micro-Segmentation) • VPN • Anti DDoS • DLP • EDR • WAF / DDoS • EDR / XDR / NDR • SIEM / SOAR	Please be guided by the RFP, the bidder has to setup the entire landing zone on proposed CSP infrastructure to meet the security and data protection requirements as per the RFP
197	3.2.1.4 Enterprise Platforms and Core System Integrations	3.2.1.4 Enterprise Platforms and Core System Integrations	Should the SIEM/SOAR solution be included as part of the RFP response? If yes, please share the expected EPS volume, log sources list, and retention requirements for SIEM.	Please be guided by the RFP,bidder is expected to integrate with LIC existing SIEM solution. Further details will be shared with selected bidder during implementation
198	3.2.1.2 DevSecOps services and Tool Chain	3.2.1.2 DevSecOps services and Tool Chain	Does LIC expect API-based integration or agent-based integration for monitoring tools?	Bidder is expected to propose and implement best in class monitoring tool and corresponding integration pattern as part of the new business platform

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
199	3.1.9 Systems of Security	3.1.9 Systems of Security	Please provide a list of systems requiring integration with: Security solutions (SIEM, IAM, PAM, EDR, NDR, WAF)	Please be guided by the RFP, the bidder has to setup the entire landing zone on proposed CSP infrastructure to meet the security and data protection requirements as per the RFP. For SIEM, Bidder has to integrate with the existing LIC system
200	3.1.3 API Gateway	3.1.3 API Gateway	Please confirm the prescribed API gateway baseline policies	Please be guided by the RFP, the bidder is expected to propose and implement the complete API Management solution as part of the New Business
201	3.2.2.2 Web threat Protection & Access Control	3.2.2.2 Web threat Protection & Access Control	Please confirm the WAAP/WAF security requirements.	Please be guided by the RFP, bidder is expected to propose and implement best in class security guardrails for New Business Platform on proposed CSP infrastructure aligned with security requirements mentioned in RFP
202	3.2.1.4 Enterprise Platforms and Core System Integrations	3.2.1.4 Enterprise Platforms and Core System Integrations	Confirm whether LIC requires OpenTelemetry-based end-to-end telemetry, including traceability and event enrichment, with security-centric views to SOC/SIEM.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
203	3.2.1.2 DevSecOps services and Tool Chain	3.2.1.2 DevSecOps services and Tool Chain	Confirm the mandated security controls in CI/CD, including SAST, SCA, secret scanning, IaC scanning, container image scanning, and SBOM generation.	Please be guided by the RFP, bidder is expected to propose and implement the best in class DevSecOps solution as part of the new business platform
204	3.1.9 Systems of Security	3.1.9 Systems of Security	Please confirm key management requirements, including key rotation and use of HSM/KMS.	Please refer the corrigendum, bidder is expected to implement the PII data vault on the proposed CSP infrastructure
205	3.1.9 Systems of Security	3.1.9 Systems of Security	Clarity on required network segmentation, including DMZ/Layer-7 WAF, API gateway tiers, firewall baselines, NAT policies, bastion design, and VPN/MFA requirements. in detail.	Please be guided by the RFP, the bidder has to setup the entire landing zone on proposed CSP infrastructure to meet the security and data protection requirements as per the RFP
206	3.1.3 API Gateway	3.1.3 API Gateway	Whether LIC requires daily/weekly vulnerability reports, API-level posture evaluation, and automated risk scoring.	Yes, bidder is expected to provide daily reports

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
207	Table 2 – Procure vs Build Services (Indicative)	BRE (Business Rules Engine) (If Required)	We understand that LIC is currently using 'Newgen' platform for Rules Engine and Business process. As part of the proposal, the vendor is expected to build a custom solution in these areas. Alternatively, if the vendor wishes, they may enhance the existing 'Newgen' product. However, recommendation of new 3rd party product for these two areas are not acceptable by LIC. Please confirm.	Please be guided by the RFP and corrigendum, the bidder is expected to build custom solutions for BRE and BPM
209	Table 2 – Procure vs Build Services (Indicative)	All sections	We believe that except for the Rule Engine and Business Process, vendor could recommend partner solutions (3rd party products/platforms) for any of the in-scope componenets such as Underwriting, Lead Management, Agents Onbaoarding etc. Please confirm.	Bidder is expected to provide custom built solution for BRE, BPM, Lead Management and Agent Onboarding. Bidder may propose COTS product for Underwriting solution
210	3.2 Target Architecture	3.2.1 Understanding of Target State Architecture for New Business Platform	Based on our review of the RFP document, we understand that an IDAM solution (eMudhra) is currently in place for managing user access control. Could you kindly confirm if this understanding is correct? Also, We seek clarification on the following points: a. Is the supplier (HCLTech) expected to integrate the new applications with the existing eMudhra solution for access management? b. Are you looking for managed support services for the current eMudhra setup?	Identity Management - Bidder is expected to provision and setup eMudhra for identity management Access management - Bidder is expected to build best in class access management solution
211	3.1 Components of the architecture	3.1.9 Systems of security	Could you please provide details regarding the existing Single Sign-On (SSO) and Multi-Factor Authentication (MFA) solutions currently in use? Pleaseclarify below: a. Is the supplier expected to integrate the new applications with the existing SSO and MFA solutions? b. Will this integration be handled by the current in-house team/incumbent or LIC team? c. Should the supplier provide managed support services for the current setup?	Identity Management - Bidder is expected to provision and setup eMudhra for identity management

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
212	3.1 Components of the architecture	3.1.9 Systems of security	The RFP document mentions Privileged Access Management. Could you please provide details of the current solution in place? a. Is the supplier expected to create administrator accounts for the new applications and manage their credentials? b. Will this responsibility be handled by the existing LIC in-house or incumbent team? or c. Should the supplier provide managed support services for the current PAM environment? please clarify	Please be guided by the RFP, bidder is expected to gather the required details during the requirement gathering phase
213	2.2 Detailed Functional Scope of Work	General	Is manual user access management support included within the scope? If yes, could you please provide the approximate monthly ticket volume for requests?	Bidder is expected to gather such details during implementation
214	2.2 Detailed Functional Scope of Work	General	If IAM and PAM BAU support in scope, please provide the ticket dump for the last six months, categorized as follows: a.Incidents b.Service Requests c.Problem Tickets d.Change Requests	Please be guided by the RFP
215	Appendix C	Section 1,2,3	For the Modern Open Insurance Platform, please share the database technology wise Instance count that needs to be provisioned, along with location (on-prem/AWS/Azure/GCP), their deployment model in case of cloud (IaaS/PaaS), DB version, underlying CPU and storage config details, HA/DR requirement,application mapping, additional requirement like encryption etc.	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure. Further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
216	Appendix C	Section 1,2,3	For the complete rebuild of Next Generation New Business Platform, Supplier understands that currnetly below DB technologies are being used - •MongoDB and Postgres for Customer Super App and Branch Portal,Sales Super App & Portal,Digital Branch Portal •ODS (Oracle Exadata) for Merchant Portal, Banca & Alternate Channels •MySQL and ODS for LIC Digital Applications Please confirm what is the expectation from supplier with respesct of databases in the above application? Will there be any technology change/cloud migration? If yesHA/DR setup change? If yes please share database technology wise Instance count that needs to be provisioned, along with location (on-prem/AWS/Azure/GCP), their deployment model in case of cloud (IaaS/PaaS), DB version, underlying CPU and storage config details, HA/DR requirement,application mapping, additional requirement like encryption etc.	Please be guided the scope in RFP, bidder is expected to propose end to end solution required to build the new business platform to meet the technical and functional requirements

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
217	3.2 Target Architecture	Table 1 – Illustrative Integrations Required	Supplier would like to understand LIC's current ITSM landscape and future expectations, specifically: Kindly confirm the ITSM platform currently in use and outline the key modules expected to be in scope (such as Incident, Problem, Change, CMDB, Service Catalog, and Knowledge Management).what is the usecase of this integration Please clarify LIC's requirements for automation within ITSM processes (e.g., ticket routing, approval workflows, SLA tracking) and any integration needs with other enterprise systems like monitoring tools, CMDB, HR platforms, or ERP. Additionally, indicate whether API-based integration or native connectors are preferred. Kindly share indicative sizing details, including the approximate number of end-users and service desk agents, expected monthly ticket volumes, and any specific audit or reporting requirements that must be supported.	Please be guided by the RFP, the bidder is expected to propose and integrate with the required LIC ITSM tool as part of the New Business Platform. Further details will be shared with the selected bidder during implementation
218	Appendix C – UI/UX Guidelines, Page 356	Branding and design (UX)	Is there any design system or pattern library currently followed which needs to be carried over? Or you have any preference over UX tools such as Figma, Adobe XD, Invision etc.?	Bidder is expected to propose their own toolsets as part of the bid submission
219	Appendix C – UI/UX Guidelines, Page 356	Branding and design (UX)	How many key user journeys or screens are expected for the omni-channel onboarding platform (covering customer and agent onboarding across all channels)?	Please be guided by the RFP. The bidder is expected to carry out requirement gathering with the relevant LIC stakeholders. Further details will be shared with the selected bidder during implementation
220	Ticket Management, Page 456	Application Support & Maintanence	Please help us with one year ticket dump for incidents, service request, and change request. What is the current ITSM tool?	Further details will be shared with selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
221	Page 7 - 2.1.1	Bids are invited exclusively from the Bidders shortlisted (hereinafter called _the Bidders') in the preceding RFP process (please see TIS for reference).	Waiver of this clause as mentioned in Basic Tender details	Please be guided by the RFP
222	Page 17 - 2.4.5	Bidder shall not propose alternative Key Experts. Only one CV shall be submitted for each Key Expert position separately. Failure to comply with this requirement shall make the Bid non-responsive.	Waiver of this clause as mentioned in Terms of Reference	Please be guided by the RFP
223	Page 26 - 2.9.3.1 (5)	Originals of the following documents shall be submitted to LIC, and acknowledgement be obtained before the bid submission deadline at the venue mentioned in TIS. a. Bank Guarantee for Earnest Money Deposit instrument b. Non-Disclosure Agreement (NDA) c. Pre-Contract Integrity Pact	Request clarification on timelines for submission of these documents	Please be guided by the RFP
224	Page 30 - 2.11.3.1 (3)	All Key Experts (including the Team Lead) must meet the minimum requirements specified in Section 5.3.1.3 Quality of Team. If any Key Expert fails to meet these minimum requirements, his score shall be evaluated as Nil. If any Key Expert or Team Lead of the successful bidder scores less than the specified percentage of the maximum score (or 50%, if not so specified), LIC shall be entitled to ask for a better replacement before the negotiations as per ITB-Clause 2.12 below.	Please clarify if the key experts need to be identified and their profiles need to be shared as part of technical submission or we can assign the key experts post techno-commercial evaluation. Are we required to provide multiple profiles for each key expert? Also can the key expert be modified before the final project kickoff?	Key experts are to be proposed as part of the bid submission, with only one profile permitted per key expert position
225	Page 115 - 5.2.4	Sales Turnover and Company Net worth Bidder must have minimum average turnover of greater than Rs. 1000 Crores in the last three financial years (2022-2023, 2023-2024 and 2024- 2025) and should also have made profit (before tax) in at least two of the three previous financial years (2022-2023, 2023-2024 and 2024-2025)	Request LIC to reduced the sales turnover ceiteria from INR 1000 crores to INR 100 crores.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
226	Page 118 - 5.2.10	Previous Experience with LIC: The Bidder(s), who have been associated with LIC for any contract with value above 5 Crore within the period of last 3 years (from the date of this RFP), have to submit the satisfactory performance and timely delivery completion certificate to be eligible to participate in the bid.Certificate to be issued by the competent authority in LIC.	Request waiver of this clause	Please be guided by the RFP
227	Pag 119 - 5.2.12	The Bidder should have CMMi Level 5 certificate valid as on date of submission.	Request waiver of this clause	Please refer the corrigendum
228	2.0 Critical Dates (ITB-clauses 2.6, 2.7; 2.8; 2.9, and 2.10), Page 4	Bid Submission	For providing enterprise-grade solutioning making it a strong fit for your requirements. We are very keen to participate and ensure a proposal that reflects our best capabilities. Hence we would kindly request an extension of 10–15 days, or any date suitable to LIC	Please refer the corrigendum
229	Form T-1C: Bidder"s Eligibility Criteria as per the RFP, Page 162	Client Reference	From an OEM perspective is there any requirement for client references?	Please be guided by the RFP
230	Form T-1C: Bidder"s Eligibility Criteria as per the RFP, Page 162	Client Reference	Kindly confirm if global references are permitted for similar use cases in BFSI, Government sectors?	Only those domestic and/or global project experiences that have been executed directly by the bidding entity (Prime Bidder / partnered entity) submitting the bid shall be considered for evaluation. The bidder must clearly demonstrate that Prime Bidder / partnered entity was the contracting party and had primary responsibility for the delivery of the referenced project(s). Project credentials pertaining to parent companies, subsidiaries, sister concerns, affiliates, group companies, franchise entities, or entities operating under a common global brand name shall not be considered, even if such entities belong to the same corporate group or operate under a common umbrella

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
231	Form T-14: Checklist for consumption of OEM Tools/Core & Other Enterprise System, Page 208	OEM Tools	Please list the current tools, softwares being used currently for the solution	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
232	Section 1.1 – Principles (Open Ecosystem)	Open API Standards	Please clarify whether the bidder may propose an API gateway / orchestration layer that automatically generates OpenAPI specifications for all workflows and services.	Please be guided by the RFP, the bidder is expected to propose and implement the complete API Management solution as part of the New Business Platform
233	Form T-6 (Bill of Material) & Section 3.6.4.2 (Payment Terms)	Bill of Material	The payment terms seem structured around perpetual licensing or development milestones. Since the solution is cloud-first, will LIC accept SaaS or Annual Subscription-based licensing models for the AI and Automation OEM components? This is the industry standard for GenAI and Modern Automation platforms to ensure continuous access to the latest models and features.	Bidder to estimate the cost of consumption, usage and factor that in. Please be guided by the RFP
234	List of Deliverables, page 444	Enviornment	Kindly mention and describe the total no. of enviornments required to be considered for licensing since at multiple places etc or any other is mentioned	Please refer the section 5.1.5 of the RFP
235	Section 3.2.1.3 (Integration via MCP)	Query regarding MCP	The RFP specifically mentions "MCP (Model Context Protocol)" for tool integration. While this is an emerging standard, would LIC also accept established Enterprise AI Orchestrators that use standard OpenAPI/REST specifications and proprietary secure connectors to interface with backend systems, provided they meet the security and context-management requirements?	Bidder to propose and implement best in class Integration pattern for the Agentic AI platform
236	Page 242 – Overarching Principles	Grounds-up build	Request confirmation that bidders may use AI/ML and orchestration accelerators (model training workspace, workflow skills, prebuilt automations) as COTS components, as long as all custom code/configuration developed for LIC is owned by LIC.	Please be guided by the RFP
237	ITB Clause – Normalization (Page 43–44)	Inclusion of COTS AI Tools	Request confirmation that AI/ML platform components priced on usage-based licensing will not be force-normalized under fixed lump-sum pricing, as their consumption varies with workloads.	Bidder to estimate the cost of consumption and usage and factor that in. Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
238	Page 242 – Overarching Principles	Open Systems	We understand the API should adhere to Open API standards such as Open API 2.0 and 3.0. Please do let us know , how many APIs you would currently have at your end. Are you looking for development of new APIs as well?	Please be guided by the RFP, the bidder is expected to propose and implement the complete API Management solution as part of the New Business Platform
239	Page 242 – Overarching Principles	Open Systems	From addressing the innovative requirement, are you looking for something like a master API that would help you provide uniformity in all the APIs created? Any unique features that you are specifically expecting?	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
240	Page 242 – Overarching Principles	DevSecOps	We understand you have JIRA with which you would like to have the integrationo, except of that are you looking for the overall DevOps Automation Portfolio that would seamlessly integtrate with JIRA?	Please be guided by the RFP, Bidder is expected to bring the required collaboration tool as part of the overall solution
241	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	As mentioned in table 5, there are 7 core systems and in table 6, there are 25 external systems,which makes total number of expected integrations to be 32. Please comment.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details. Further details will be shared with selected bidder during implementation
242	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	What would be the complexity ratio of the services (low/medium/high)?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
243	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	What is the expected Peak Throughput (transactions per second) ? Is it the sum of peak proposal initiated,leads and quote mentioned in page 404.	Bidder is expected to estimate the TPS basis the volumetrics shared. Please refer the corrigendum for volumetrics

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
244	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	What is the expected Average Throughput? Is it the sum of proposal initiated,leads and quote mentioned in page 404.	Please be guided by the RFP
245	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	What is the expected Transaction Growth YoY?	Please refer the corrigendum for volumetrics
246	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	What would be the disaster recovery strategy (cold/ hot / warm standby) ?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
247	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	What would be the average of volume transaction per month?	Please refer the corrigendum for volumetrics
248	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	What would be the average message size of transactions?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
249	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	What Percentage of transaction would be of the following type: sync, async, scheduler?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
250	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	What would be the typical integration method (Mentions all that applicable)	Please be guided by the RFP, Bidder is expected to choose and determine the best fit integration patterns with the LIC's existing systems as part of the new business paltform
251	Page 386- Enterprise Platforms and Core System Integrations, Target Architecture	Technical Scope	Which technology do you plan for deployment of Integration Platform infrastructures.	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
252	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	How many API requests do you expect per day, week, or month?	The bidder is expected to size and budget API requests based on the volumetrics provided. Please refer the corrigendum for volumetrics
253	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	What is the peak number of requests per second or minute?	Bidder is expected to estimate the peak requests per minute / second basis the volumetrics shared. Please refer the corrigendum for volumetrics
254	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	What is the average number of requests per second or minute?	Bidder is expected to estimate the average requests per minute / second basis the volumetrics shared. Please refer the corrigendum for volumetrics

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
255	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	How many APIs will be managed by the gateway?	Bidder is expected to estimate the API(s) basis the requirements and volumetrics mentioned in the RFP. Please refer the corrigendum for volumetrics
256	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	Expected tps in service mesh (for east-west traffic) and external gateway (for north-south traffic)	Bidder is expected to estimate the TPS basis the volumetrics shared. Please refer the corrigendum for volumetrics
257	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	What types of operations will these APIs perform (e.g., CRUD operations, complex transformations)?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
258	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	What is the average size of the request and response payloads?	Bidder is expected to estimate the average size of API request and response payloads basis the requirements given in RFP
259	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	Are there any large file uploads or downloads involved?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure and meet the functional and technical requirements as per the RFP
260	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	What would be the average message size for north-south and east-west traffic respectively?	Bidder is expected to estimate the average size of API request and response payloads basis the requirements given in RFP
261	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	What authentication and authorization mechanisms are needed (e.g., OAuth, API keys, JWT)?	Bidder is expected to propose the end to end solutioning for New Business platform as guided by the scope mentioned in RFP For Authentication - Bidder is expected to provision and setup eMudhra as part of the new business platform

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
262	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	Are there specific security policies or compliance requirements to consider?	Please be guided by the RFP
263	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	What are the expected response times for API calls?	Please be guided by the RFP (Appendix C, section 4.7)
264	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	Are there any SLAs (Service Level Agreements) that need to be met	Please be guided by the RFP (Appendix C, section9.6)
265	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	Do you anticipate growth in API usage? If so, what is the expected rate of growth?	Please refer the corrigendum for volumetrics
266	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	Which technology do you plan for deployment of API Management Platform infrastructures	Please be guided by the RFP scope and corrigendum, bidder is expected to setup and provision WSO2 API Management Platform for new business platform
267	Page 392- API Gateway and Service Mesh, Key Architecture Guidelines	Technical Scope	Are there any specific infrastructure constraints or preferences?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
268	Pg 404- High Availablity	Technical Scope	We assume high availability to be set up in the Production environment, please comment if this is incorrect.	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
269	Pg 405- Disaster Recovery	Technical Scope	From the details provided we assume the DC-DR set to be active-passive, please comment.	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
270	Pg 411- Plan,DevOps Practices	Technical Scope	Number of users for plan.	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
271	Pg 411- Build,DevOps Practices	Technical Scope	Number of users for build.	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
272	Pg 412- Verify,DevOps Practices	Technical Scope	Number of users for verify.	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
273	Pg 412- Package,DevOps Practices	Technical Scope	Number of users for Package.	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
274	Pg 412- Release,DevOps Practices	Technical Scope	Number of users for Release.	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
275	Pg 412- Operate,DevOps Practices	Technical Scope	Number of users for Operate.	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure
276	Page 367 - Target Architecture	Target Architecture - Deployment	Wanted to confirm - deployment of solution will have to done on CSP - Is there any specific CSP preference?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
277	Page 369 - Build	BUild and Implement	For build and implement - is there any preference on Programming language?	Please be guided by the RFP, bidder is expected to propose and implement best in class technology stack for New Business Platform on proposed CSP infrastructure
278	Page 208 - Form T-14	Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	For the Form- T-14 - can you provide volumetric details (Number of users, Number of requests, Concurrent requests , API calls count etc) needed for functionalities that need to be built and implement?	Please refer the corrigendum for volumetrics. Bidder is expected to estimate, size and budget other details basis the volumetrics
279	Page 209 - Form T-14	Procure / Provision and Implement	For Procuring any applications - what is the criteria you are looking for ? - Parameters - Preference for target stack, point solution, hosting requirements , support , maintenance, EOL etc...	Please be guided by the RFP, bidder is expected to propose and procure best in class tools for New Business Platform on proposed CSP infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
280	Page 209 - Form T-14	Implement vs Build and Implement	For solutions like BRE (business rules engine, lead management, access management , BPM etc) - can we propose any OEM solution with proven capabilities OR you expect those to be build from ground? And for cost compute - can these solutions be hosted on Redhat openshift containers? or/if any other container preference	Please be guided by the RFP and corrigendum, bidder is expected to build a custom solution for BPMN and BRE
281	Page 222- Data security	Data security	Vendor shall establish policies & procedures, and implement mechanisms for encrypting sensitive data in storage - Are you looking for data security solution to be provided as a part of requrement?	Please be guided by the RFP
282	Page 389 - Data Lake	Data lake platform	What is current datalake/datalakehouse platform in production at LIC ? We assume the datalake platform is live	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
283	Page 412 - Monitoring(4.12.6 Operate)	End-to-End monitoring	This section mentions that LIC already has end-to-end monitoring tools for Infra, Application, Synthetic and Real user monitoring and Bidder is expeceted to use that. However section 3.2.2.3 Page 399 - Application Service Monitoring and Observability mentions the requirement of an observability tool. Is it mandatory to use LIC's current monitoring and observability tool available or can the bidder propose another tool for monitoring various aspects of Application and Infra structure.	Please be guided by the RFP and Corrigendum, the bidder is expected to propose and implement the complete DevSecOps, monitoring and observability solution as part of the New Business Platform
284	Page 447 -Monitoring setup across environments	End-to-End monitoring	Is the end-to-end monitoring expected for all 5 environments or only Prod?	Please be guided by the RFP, the bidder is expected to propose and implement monitoring solution as part of the new business platform
285	Pg 66- Payment Terms	Payment Obligations	We assume there are total of 5 environments (Prod, DR and Non-Prod, UAT/DEV/Pre-Prod).Can our solution have single environment but multiple name spaces for DEV/UAT/Pre-prod or are you looking to set up in 5 distinct environments.If yes, what is the %age of compute consideration wrt Production?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
286	Page 23 - Bid Validity	Bids shall remain valid for a period of not less than 180 days from the deadline for the Bid submission stipulated in TIS	Requesting if we can please relax this clause	Please be guided by the RFP
287	Page 80 - 3.6.4.2 Payment Terms: Software	Software licenses (perpetual and subscription) for first year	Requesting to please restructure it to 60% adavnce at PO and 45% at end of 6 months	Please refer the corrigendum

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
288	Page 80 - 3.6.4.2 Payment Terms: Software	Software licenses (perpetual and subscription) post expiry of 12 months warranty from the first go-live date	Requesting to please restructure it to 100% advance of start of 2nd year. Same for 3rd, 4th and 5th year	Please refer the corrigendum
289	Section 1.8 Appendix to RFP : Tender Information Summary	Bid Submission Closing Date and Time	Bidder requests an extension of 8 weeks from the original date of submission of Dec23,2025. This is due to the large scope of the RFP.	Plese refer the corrigendum
290	3.6.4.4 || Pg Nos.82	Payment Obligation The Bidder must accept the payment terms proposed by LIC. The commercial bid submitted by the Bidders must be in conformity with the payment terms proposed by LIC. Any deviation from the proposed payment terms would not be accepted. LIC shall have the right to withhold any payment due to the Bidder, in case of delays or defaults on the part of the Bidder. Such withholding of payment shall not amount to a default on the part of LIC. If any of the items / activities as mentioned in the price bid is not taken up by LIC during the assignment, LIC will not pay the professional fees quoted by the Bidder in the price bid against such activity / item.	Bidder would like to propose: "All amounts withheld must be addressed by Dispute Resolution process, and not to exceed in aggregate 2 month portion of average monthly billing, where Service Provider has the right to either suspend performance or terminate for non-payment of a disputed amount	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
291	3.9.5.2 || Pg Nos.93	3.9.5.2 Liquidated damages 1. For delays covered under clause 3.9.4.4 (Extension of Time for Inexcusable Delay Due to Bidder) above: a) LIC shall, without prejudice to other rights and remedies available to LIC under the contract, deduct from the contract price as liquidated damages for each week of delay or part thereof until actual delivery or performance, but not as a penalty, a sum equivalent to the 1% percent (or any other percentage if prescribed) of the related monthly bill of the Services. Besides liquidated damages during such a delay, the denial clause as per GCC clause 3.9.5.3 shall also apply. Total damages in the contract shall be limited as per clause 3.9.5.4 below. b) Any failure or delay by any Sub-bidder, though their employment may have been sanctioned, shall not be admitted as a ground for any extension of time or for exempting the Bidder from liability for any such loss or damage as aforesaid. c) Bidder(s) will make all-out effort that all systems perform without defect or interruption. The completion of deliverables within the given timeframe is binding on Bidder(s). In the event of delay in meeting the deliverables for causes attributable to Bidder(s), LIC shall be entitled at	Bidder would like to propose: The implementation phases penalty shall be capped to 10% of the delayed/affected implementation charges and will exclude price of application software, hardware, OS, Database, tools and peripheral applications. Further, we request deletion of - 'or any other percentage if prescribed' from the clause.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
292	3.9.6 || Pg Nos.94	Force Majeure 1. On the occurrence of any unforeseen event beyond the control of either Party, directly interfering with the delivery of Services arising during the currency of the contract, such as war, hostilities, acts of the public enemy, civil commotion, sabotage, fires, floods, explosions, epidemics, quarantine restrictions, strikes, lockouts, or acts of God, the affected Party shall, within a week from the commencement thereof, notify the same in writing to the other Party with reasonable evidence thereof. Unless otherwise directed by LIC in writing, the Bidder shall continue to perform its obligations under the contract as reasonably practicable and seek all reasonable alternative means for performance not prevented by the Force Majeure event. If the force majeure condition(s) mentioned above be in force for 90 days or more at any time, either party shall have the option to terminate the contract on expiry of 90 days of commencement of such force majeure by giving 14 days' notice to the other party in writing. In case of such termination, no damages shall be claimed by either party against the other except those which had occurred under any other clause of this	Bidder would like to propose: customer would pay IBM for (1) all Services IBM provides, and any Products and Materials IBM delivers through termination, (2) all expenses IBM incurs through termination, and (3) any charges IBM incurs in terminating the Services. (4) deferred costs or unamortized investments (for example, net book value of assets procured from or for customer, initial transition or setup costs not yet fully amortized, other unamortized investments) and applicable wind-down expenses	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
293	3.10.4 || Pg Nos.97	3.10.4 Withholding and lien in respect of sums claimed: 1. Whenever any claim or claims for payment of a sum of money arises against the Bidder, out of or under the contract, LIC shall be entitled, and it shall be lawful on his part, to withhold and also have a lien to retain such sum or sums, in whole or in part pending finalisation or adjudication of any such claim from - a) any security or retention money, if any, deposited by the Bidder. b) Any sum(s) payable till now or hereafter to the Bidder under the same Contract or any other contract with LIC if the security is insufficient or if no security has been taken from the Bidder. 2. Where the Bidder is a partnership firm or a limited company, LIC shall be entitled, and it shall be lawful on his part, to withhold and also have a lien to retain towards such claimed amount or amounts in whole or in part from any sum found payable to any partner/limited company, as the case may be, whether in his capacity or otherwise. 3. It is an agreed term of the contract that the sum(s) of money so withheld or retained under the lien referred above shall be kept withheld or	Bidder would like to propose: "All amounts withheld must be addressed by Dispute Resolution process, and not to exceed in aggregate 2 month portion of average monthly billing, where Service Provider has the right to either suspend performance or terminate for non-payment of a disputed amount Bidder seeks to remove point no.4 Lien in respect to other contracts.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
294	3.10.5 || Pg Nos.91	Payments to Bidder 5. LIC shall pay the Bidder's invoices within sixty (60) days after the receipt by LIC of such itemized invoices with supporting documents. Only a portion of an invoice not satisfactorily supported may be withheld from the payment. Should any discrepancy exist between actual payment and costs authorized to be incurred by the Bidder, LIC may add or subtract the difference from subsequent payments.	Bidder would like to propose: "Payments are due from date of receipt of invoice and payable within thirty (30) days of date of invoice. In the event of late payments, Service Provider reserves the right to charge a late payment fee @ 2% per month on the overdue amounts, in addition to the right of suspension of services, till the overdue amounts are paid." All amounts withheld must be addressed by Dispute Resolution process, and not to exceed in aggregate 2 month portion of average monthly billing.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
295	3.12 || Pg Nos.101	3.12.1 Termination due to Breach, Default, and Insolvency 3.12.1.1 Defaults and Breach of Contract In case the Bidder undergoes insolvency or receivership, neglects or defaults or expresses inability or disinclination to honor his obligations relating to the performance of the contract or ethical standards or any other obligation that substantively affects LIC's rights and benefits under the contract, it shall be treated as a breach of contract. Such defaults could include inter-alia: 1. Default in Performance and Obligations: if the Bidder fails to deliver any or all of the Services or fails to perform any other contractual obligations (including Code of Integrity or obligation to maintain eligibility and evaluation criteria based on which contract was awarded) within the period stipulated in the contract or within any extension thereof granted by LIC. 2. Insolvency: If the Bidder being an individual or if a firm, any partner thereof, shall at any time be adjudged insolvent or shall have a receiving order or order for the administration of his estate made against him or shall take any proceeding for composition under any Insolvency Act for the time being in force or make any	Bidder would like to propose "Termination for Breach/cause 1. Upon material breach including non payment by customer, either party may terminate this Statement of Work by giving the other party not less than <30> days written notice. Upon termination, customer would pay Service Provider for (1) all Services Service Provider provides, and any Products and Materials Service Provider delivers through termination, (2) all expenses Service Provider incurs through termination, and (3) any charges Service Provider incurs in terminating the Services. (4) deferred costs or unamortized investments (for example, net book value of assets procured from or for customer, initial transition or setup costs not yet fully amortized, other unamortized investments) and applicable wind-down expenses"	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
296	3.12.2 || Pg Nos.104	3.12.2 Termination for Default/Convenience of LIC or Frustration of Contract 3.12.2.1 Notice for Determination of Contract 1. LIC reserves the right to terminate the contract, in whole or in part, for its (LIC's) convenience or frustration of Contract as per the sub-clause below, by serving written _Notice for Determination of Contract' on the Bidder at any time during the currency of the contract. The notice shall specify that the termination is for LIC's convenience or the contract's frustration. The notice shall also indicate inter-alia, the extent to which the Bidder's performance under the contract is terminated, and the date from which such termination shall become effective. 2. Such termination shall not prejudice or affect the rights and remedies accrued and/or shall accrue after that to the Parties. 3. Unless otherwise instructed by LIC, the Bidder shall continue to perform the contract to the extent not terminated. 4. If the contract is terminated, LIC is liable only for payments in respect of services rendered before the effective date of termination. 5. If the scope of the Services is reduced, LIC's liability to pay the Service Charges or to provide LIC Material abates in accordance with	Bidder would like to propose: 2. Termination for Convenience: 90 days notice period & LIC is liable for below charges (1) Termination Fees -5% of Remaining contract value (2) all Services Service Provider provides, and any Products and Materials Service Provider delivers through termination, (3) all expenses Service Provider incurs through termination, and (4) any charges Service Provider incurs in terminating the Services. (5) deferred costs or unamortized investments (for example, net book value of assets procured from or for customer, initial transition or setup costs not yet fully amortized, other unamortized investments) and applicable wind-down expenses	Please be guided by the RFP
297	7 || Pg Nos.196	7. Facilitation of Investigation: In case of any allegation of violation of any provisions of this pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER. The BIDDER shall provide necessary information and documents in English and shall extend all possible help of the purpose of such examination/inspection.	Bidder is not obligated to share any information relating to Bidder's costs, Bidder proprietary data, confidential information of Bidder's other customers and internal audit reports of the Bidder.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
298	3.2.2 Entire Agreement at page 47 of the RFP	As per the RFP	We understand that Agreement terms will be negotiated with the successful bidder and the bidder is required to submit its deviations on key clauses at this stage. Please confirm.	Please be guided by the RFP
299	3.5.6. Obligation to Indemnify LIC	As per the RFP	3.5.6.1. we request addition of the following: If, any claim or action is made by a third party that the Bidder Products or any product/component, supplied by the Bidder under this Agreement, infringes a patent or copyright ("IP Claim"), the Bidder shall defend the LIC against the IP Claim at the Bidder's expense and pay all costs, damages and legal fees that a court finally awards provided that the LIC promptly notifies the Bidder in writing of the IP Claim. The Bidder shall take necessary steps for entitling the LIC to use the same for the purpose of the project by enabling the LIC to continue ot use the product, or modifying it, or replacing it with one that is functionally equivalent and to the satisfaction of the LIC. The Bidder has no obligation to the LIC regarding any "IP Claim" based on: 1The LIC's modification of the Bidder Products unilaterally. 2Use of the Programs/Software in other than its specified operating environment; 3The combination, operation or use of a product/component under the Products with any other product, program, data or apparatus, not approved by the Bidder, provided that the use of such product, program, data or apparatus has not been envisaged in this Agreement and such product, program, data or apparatus is solely responsible for such infringement. 4Infringement of a non-Bidder product or a program that is licensed under a separate license agreement alone and which has not been supplied by the Bidder under this Agreement. 5Anything the LIC provides which is incorporated into the	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
300	3.5.6.2. For Losses and Damages Caused by Bidder	As per the RFP	In 1.We request deletion of this clause as LIC is seeking indemnity for performance linked obligations, which are not limited to third party claims. The bidder will not be able to agree to these broad indemnities. Such indemnities will jeopardize liability cap proposed by LIC for the purpose of this RFP. In 3. Bidder requests control in case the bidder is required to indemnify LIC. LIC should not defend or agree to settle. This right should be available with the bidder.	Please be guided by the RFP
301	3.5.7.2 IPR (Intellectual property rights) Rights at page 56 of the RFP	As per the RFP	As per the RFP 1. The indemnity mentioned in the clause is repetitive. Bidder requests to insert one indemnity clause with the IPR infringement claims brought by third party. 2. The bidder is comfortable is creating a solution and provide IPR with relevant to that solution. Having said this, the bidder will not be in position to give extraordinary rights that are sought in the clause for 'pre-existing work'. The pre-existing work will be available to as per the standard terms and conditions of that pre-existing work.	Please be guided by the RFP
302	3.5.7.4 Secrecy at page 58 of the RFP	As per the RFP	Please confirm if this Contract is considered as 'Secret' under Official Secrets Act, 1923.	Please be guided by the RFP
303	3.5.8 Performance Bond/Security at page 60 of the RFP	As per the RFP	Please confirm if the invocation of the performance security will be the last resort for the performance related issues under the contract.	Please be guided by the RFP
304	3.5.10 Insurances at Page 61 of the RFP	As per the RFP	Please note that the bidder will provide insurances based on the policies that are agreed globally by the bidder. The bidder will not be in a position to make changes to such policy, which includes not providing waiver of subrogation in a few policies. Please confirm if this can be agreed at a later stage between the parties. Also, Insurance of goods may be provided until delivery and not 10 days thereafter.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
305	3.5.12 Book Examination Clause at Page 62 of the RFP	As per the RFP	Bidder requests certain exceptions and carve outs in the case of an audit that are critical for the bidder to submit the bid: The Selected Bidder (Bidder) may be subject to audit by internal/ external Auditors appointed by the LIC / IRDAI or any regulatory authority. Other than the audit by a regulatory authortiy, Such audit shall be conducted (a) upon thirty days prior written notice to Selected Bidder; (b) no more than once each calendar year; (c) only in relation to the previous twelve months' activities; (d) during normal business hours; and (e) to the extent it does not interfere with Selected Bidder's ability to perform the Services in accordance with the Agreement. Notwithstanding anything contained elsewhere in the Agreement, Selected Bidder shall not be obligated to share any information or records relating to the Selected Bidder's proprietary information, internal controls, internal or external audit information, internal cost records or the Selected Bidder's affiliates, subcontractors' proprietary information, or any information subject to attorney-client privilege or prepared at the direction of counsel.	Please be guided by the RFP
306	3.9.5.4 Limit on total Damages at page 94 of the RFP	However, deduction on account of damages for delays under this clause put together shall be subject to a maximum of 10% (or any other percentage if prescribed) of the entire value of the Contract of Services.	We understand that the max cap is of 10% of the entire Contract value. Please confirm. Further, we request deletion of - 'or any other percentage if prescribed' from the clause.	Please be guided by the RFP
307	3.10.4 Withholding and lien in respect of sums claimed at Page 93 of the RFP	As per the RFP	Bidder requests to restrict the withholding in following manner: 1. Limited to this contract; 2. Cap the withholding to a specific cap such as one month - two months charges payable to the bidder.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
308	3.10.6 Suspension of Payments at page 100 of the RFP	As per the RFP	Bidder requests to restrict the withholding in following manner: 1. Limited to this contract; 2. Cap the withholding to a specific cap such as one month - two months charges payable to the bidder. Post the cap period, the parties should promptly mitigate the issue through dispute resolution.	Please be guided by the RFP
309	3.12.1 Termination due to Breach, Default, and Insolvency ar Page 101 of the RFP	As per the RFP	This clause needs serious rationalisation. Each sub-clause of this clause has a lot of repetitions and conflicts. Please confirm if the Bidder can negotiate this clause to make it harmonious in case it becomes a subccessful bidder.	Please be guided by the RFP
310	3.12.1.1 (Defaults and Breach of Contract) at Page 102 of the RFP	In case the Bidder undergoes insolvency or receivership, neglects or defaults or expresses inability or disinclination to honor his obligations relating to the performance of the contract or ethical standards or any other obligation that substantively affects LIC's rights and benefits under the contract, it shall be treated as a breach of contract. Such defaults could include inter-alia:	Bidder believes that the termination should be linked with material breach in the contract. Currently, termination is linked to a general breaches in the contract. Bidder requestst if we can make the list of defaults exhasutive in nature. Please confirm.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
311	3.12.1.2. Notice for Default at page 102 of the RFP	LIC may, without prejudice to any other remedy for breach of Agreement, by written notice of not less than 30 (thirty) days, terminate the Agreement in whole or in part: After such a show-cause notice, all payments to the Bidder would be suspended as per GCC clause 3.10.6 above to safeguard needed recoveries due to invoking contractual remedies. In the event LIC terminates the Contract in whole or in part for the breaches attributable to Selected Bidder, LIC may procure, upon such terms and in such manner as it deems appropriate, software and Services similar to those undelivered, and subject to limitation of liability clause of this RFP Bidder shall be liable to LIC for any increase in cost for such similar Technology Solution and/or Services. However, Bidder shall continue performance of the Contract to the extent not terminated.	1. Bidder requests a cure period before issuing a notice for termination so that the bidder can mitigate any specific concerns. 2. Bidder requests LIC to not to withhold the payments for the work already delivered. 3. Bidder requests to put a cap of 10% on the increased cost of Technology or Service procured from any other vendor.	Please be guided by the RFP
312	3.12.1.3. Remedies for Breaches/ Defaults at Page 102 of the RFP	1 (g) Initiate proceedings in a court of law for the transgression of a law, tort, and loss not addressable by the other remedies above. 3. Risk and Cost Procurement	1 (g) Bidder understands that this provision will get trigger only in situations where it is applicable. Please confirm. For any dispute, as per Bidder's understanding, arbitration will be a prevailing position. 3. Bidder shall be liable for any loss sustainted by LIC due to procurement of service from another vendor. The bidder requests to put a cap of 10% on the increased cost of Technology or Service procured from any other vendor.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
313	3.12.1.4 Limitation of Liability at Page 103 of the RFP	Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall not exceed the total Contract Price, provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any obligation of the Bidder to indemnify LIC concerning IPR infringement. i. The maximum aggregate liability of Selected Bidder, in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement/Contract shall not exceed the total Project Cost. ii. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims including loss of profit, loss of business or revenue. iii. The limitations set forth herein shall not apply with respect to: a. claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right; b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder, c. damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, d. Regulatory or statutory fines imposed by a Government or Regulatory agency for non-	1. We request for deletion of the below as this is a repeat to (i) and (iii) Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall not exceed the total Contract Price, provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any obligation of the Bidder to indemnify LIC concerning IPR infringement. 2. In (iii), the Bidder seeks revisions. The Liability should equal to the amounts paid by LIC annually. An uncapped liability should be limited to the misuse or misappropriation of the confidential information for Bidder's benefit, and a Wilful Misconduct or Gross Negligence should be limited to damage to tangible personal property or bodily injury including death. 3. Additionally, we request for deletion of the below as this uncapped liability is very broad: Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder.	Please be guided by the RFP
314	3.12.2 Termination for Default/Convenience of LIC or Frustration of Contract ar Page 104 of the RFP	As per the RFP	We request for deletion of this clause as the we believe that this clause may not be required for the purpose of this RFP. There will be a lot of investment from either side and therefore, putting a termination for convenience/ frustration of contract makes bidder's investment sensitive.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
315	3.12.3 Closure of Contract 3.12.3.1 at Page 106 of the RFP	Unless terminated earlier under GCC clauses 3.12.1 and 3.12.2 above, this Contract shall expire: 1. At the end of such a period after the Effective Date as specified in the Contract. 2. Upon successful performance of all obligations by both parties, including completion of Defect Liability obligations and final payment 3. Termination and settlements after that, if any, as per GCC clause 3.12.1 or 3.12.2 above.	Please confirm if there is an specific date prescribed under the Contract when the Contract will expire.	Please be guided by the RFP
316	3.12.3.7 Payments upon Termination page 107 of the RFP	As per the RFP	Bidder requests payment protection in case of termination, which includes services rendered till the effective date of the contract, unamortised investments, work in progress, and any other cost that is reasonably incurred. This should be provided in the case of termination for default and/ or for convenience.	Please be guided by the RFP
317	3.13.3 Misdemeanors at page 109 of the RFP	(b) Any other misdemeanor, e.g., supply of sub-standard quality of material/services/work, non-performance or abandonment of contract, or violations of Bid/performance Security conditions.	The bidder requests deletion of this clause since this clause and deals with the performance obligations, and performance obligations already have relevant remedies under the Agreement. Considering this as misdemeanor will link this to penalty, which are very harsh in nature.	Please be guided by the RFP
318	3.14 Adherence to BCP & Cyber Security Systems at page 111 of the RFP	As per the RFP	1. Selected Bidder is required to comply with LIC's IT/Information Security / Cyber Security Policy/BCP Policy. We understand that the foregoing will be provided to Selected Bidder later. Does this mean that any change in the security protocols that impact commercials can also be changed at a later stage?	Please be guided by the RFP
319	3.14 Adherence to BCP & Cyber Security Systems at page 111 of the RFP	As per the RFP	2. The Bidder must review and comply with the Insurance Regulatory Development Authority of India (IRDAI) and Cyber Security Guidelines. We request you to limit the compliance of this clause to information technology service provider's business. Note that the bidder cannot know regarding the policies/ rules/protocols that are proposed by IRDAI unless provided in writing by LIC. If there is any change in the policies/ rules/protocols that are proposed by IRDAI, the compliance can be added to the solution through a change request.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
320	General		Please confirm if multi lingual support is limited to labels or content as well.	Multi lingual support is applicable for both labels and content
321	3.5.7.1	Intangible assets, e.g., license agreements, Software Packages, and memberships for purposes of performance of this contract provided by LIC or purchased by the Bidderwholly or partly with funds provided by LIC, shall be the property of LIC and shall be registered accordingly., These shall be obtained in the name of LIC after obtaining LIC's prior written approval. LIC shall have an encumbered right to use such assets,even after the termination of the Contract. Any restrictions about the future use of these documents and software shall be specified in the Contract	The usage of Intangible assets will be driven by policies (EULA/EUMA) of respective OEM and will be available for duration of contract however any future extension has to be mutually agreed along with OEM . Any product development done in the project will belong to LIC . Please confirm your alignment to the understanding.	Please be guided by the RFP
322	3.5.7.1	The Bidder shall grant to LIC a fully paid-up, irrevocable, non-exclusive licensethroughout the territory of India or abroad to access, replicate and use software (andother software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity	Each market has different price point and requirements so prices will be applicable for India territory . As discussed in pre-bid meeting , LIC confirmed that the platform licenses will be used for India geography only. Please confirm .	Please be guided by the RFP and Yes, the platform licenses will be used for India geography
323	3.6.4.1	Payment Terms	We request please link all the payments to be linked with contract signing date instead of T0 "Bid team mobilized on ground" . For team mobilization we request to give us 3 weeks time post contract signing.	Please be guided by the RFP
324	5.4 Page 146	Digital Personal DATA Protection Act, 2023	Is LIC looking forward to implement Consent Management Solution as per compliance to DPDPA ? i.e. Discovering the IP data in LIC enterprise, maintaining the catelog of the same, capturing the consent of end client and its life cycle management including the Consent policies etc. OR The solution is limited to Data protection in terms of encription.	Please be guided by the RFP. Bidder is expected to integrate with the existing consent management solution

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
325	Tender Information Summary (TIS) 3.0 - Period of Contract Page 14 4.16.11 Use of LIC Premises - Other conditions page 441	Unless terminated in accordance with the terms and conditions of this RFP, the duration of the Contract Period will be for 5 years from the date of signing of contract between LIC and the selected Bidder The Bidder will provide services for implementation/rolling-out/support/maintenance of proposed Solutions for a minimum period of 5 years (1 Year warranty + 4 Years AMC/ATS) from the date of the first go-live of the solution	The duration of contract is 5 years (60 Months) from signing of contract Or 66 months - T0+6 for 1st go live and then 1 year of Warranty and 4 year of AMC	The duration of contract is 5 years (60 Months) from date of signing of contract.
326	Table 3: Agent Onboarding Platform	Agent Prospect Management -Third-party aggregator integration	What security and compliance measures will be in place for integrating with external aggregator databases?	The bidder is expected to gather such details during implementation
327	Table 3: Agent Onboarding Platform	Agent Prospect Management -Marketing campaign engagement	How will prospects from webinars, newsletters, and events be tracked and linked to onboarding?	Bidder is expected to propose and implement solution for tracking and identifying prospects coming from different channels
328	Table 3: Agent Onboarding Platform	Agent Prospect Management - Bulk prospect upload	What templates and validation rules will be applied for Excel/CSV uploads of prospect lists?	Bidder is expected to gather such details in the requirement gathering phase during implementation
329	Table 3: Agent Onboarding Platform	Lead Tracking & Dashboards - Future analytics enhancements	What is the process for adding new metrics and analytics features in the future?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
330	Table 3: Agent Onboarding Platform	Lead Tracking & Dashboards - Supervisor dashboard view	What filters and segmentation options will be available in the consolidated dashboard for supervisors?	Bidder is expected to gather such details in the requirement gathering phase during implementation
331	Table 3: Agent Onboarding Platform	Lead Tracking & Dashboards -Persona-based tracking	How will dashboards display funnel analytics segmented by user persona?	Bidder is expected to gather such details in the requirement gathering phase during implementation
332	Table 3: Agent Onboarding Platform	Lead Tracking & Dashboards - Notification panel	What types of alerts will be shown in real-time (assignments, approvals, SLA breaches)?	The selected bidder is expected to propose and implement the key alerts across journeys as part of the new business platform

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
333	Table 3: Agent Onboarding Platform	Lead Tracking & Dashboards -Configurable filters	What filter options will be available for dashboards (prospect type, geography, sponsor, stage)?	Bidder is expected to gather such details in the requirement gathering phase during implementation
334	Table 3: Agent Onboarding Platform	Document Management -Cloud storage integration	What integrations will be supported for document retrieval (Google Drive, SharePoint, Dropbox)?	Bidder is expected to identify and propose the best fit integration pattern
335	Table 3: Agent Onboarding Platform	Document Management - Upload options	What upload methods will be supported (camera, drag-and-drop, SMS, WhatsApp)?	Please be guided by the RFP, bidder is expected to propose and implement best in class document management capability as part of the new business platform
336	Table 3: Agent Onboarding Platform	Document Management - Password-protected files	How will password-protected documents be decrypted securely during validation?	Bidder is expected to propose and implement the technical solution to handle the password protected files
337	Table 3: Agent Onboarding Platform	Document Management - Compression rules	What rules will govern automatic compression of large files?	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the new business platform and meet the requirements as per the RFP
338	Table 3: Agent Onboarding Platform	Document Management - Multilingual processing	How will the system handle document validation for regional languages?	Please be guided by the RFP
339	Table 3: Agent Onboarding Platform	Document Management - Manual validation workflow	What workflows will be available for manual validation if automatic checks fail?	Bidder is expected to gather such details in the requirement gathering phase during implementation
340	Table 3: Agent Onboarding Platform	Personal Data & KYC - Nominee and bank details	What validation rules will apply for nominee and bank account details?	Bidder is expected to gather such details in the requirement gathering phase during implementation
341	Table 3: Agent Onboarding Platform	Personal Data & KYC - Helpdesk integration	How will helpdesk and escalation processes be integrated into the onboarding journey?	Bidder is expected to gather such details in the requirement gathering phase during implementation
342	Lead Management: Customer Onboarding	"System should integrate with third-party lead databases."	Do APIs for all these third-party sources already exist?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
343	Lead Management: Customer Onboarding	"System should support configurable deduplication."	Please confirm if dedupe has already been applied/ already deduped on the existing data or should the new vendor do it (for insured and nominees). Also to confirm deduplication rules (e.g., mobile + DOB, name + ID number).	Please be guided by the RFP
344	Quote Generation	"Premium should be calculated dynamically."	Will premium calculations come from an API or through insurer-provided rate tables?	Please be guided by the RFP, quote generation and premium calculation are part of the VISHAL engine, and the bidder is expected to refactor the existing VISHAL solution
345	Proposal: Hybrid Journey	"Offline and hybrid journey support should be provided."	Please clarify whether this is applicable for only proposal form in the sales journey where it must work offline and which require online sync.	This applies to the entire customer onboarding journey. Base requirements will be provided; however, the bidder is expected to finalise requirements with relevant stakeholders and accommodate any modifications or changes during the implementation phase
346	Quote Generation	"Refactoring of existing Vishal engine."	The RFP requires refactoring the existing Vishal engine. What is the current state of the Vishal engine (e.g., codebase language, dependencies)? Are there sample product configurations, eligibility rules, or rating sheets available for reference?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
347	Proposal: KYC	"Provide multiple options for KYC verification including CKYC, EKYC, offline EKYC, biometric (fingerprint/iris/face scan with support for authorized hardware biometric devices) enabled KYC, DigiLocker, video KYC, etc"	Does the KYC have any vendor implications? Does this cost be borne by the Vendor?	The bidder shall reuse existing integrations with LIC's systems where available. For any new external APIs, the bidder shall provide costing based on the volumetrics specified in the corrigendum; payments will be made on actuals
348	Underwriting: Medical Tests	"System should integrate with diagnostic partners."	Please share the list of medical vendors and their API availability to integrate. (Medical vendors vary widely; integration effort depends on their tech maturity.)	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
349	Technical : Performance	"System should support high concurrency for quotes and uploads."	Please share expected peak volumes (quotes/min, uploads/min). (Required for capacity planning and performance testing.)	Please refer the corrigendum for volumetrics

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
350	Underwriting: Reinsurer Integrations	"Integrate with Reinsurer"	How should we integrate with reinsurers—via APIs, email, or custom packs—and what are the typical response times from them?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
351	Technical: Performance and Scalability		Expected user volumes (e.g., concurrent agents, daily proposals)?	Please refer the corrigendum for volumetrics
352	Technical		Are there any known constraints e.g., legacy system limitations? What assumptions can we make about API set and data quality from third parties	List of interfaces available shall be shared with the selected bidder during implementation phase. Any new services to be build needs shall be agreed with LIC and the Bidder is expected to handle any legacy data quality issues
353	Table 3: Agent Onboarding Platform	Agent Prospect Management -Social media prospect capture	What integrations are required for capturing prospects from LinkedIn, Instagram, and other platforms?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
354	Table 3: Agent Onboarding Platform	Agent Prospect Management -Supervisor prospect creation	What fields are mandatory for supervisors when creating prospects via Sales Super App?	Please be guided by the RFP, Bidder is expected to gather such details in the requirement gathering phase during implementation
355	Table 3: Agent Onboarding Platform	Agent Prospect Management -Rule-based prospect scoring	What parameters and historical data will be used to build the prospect scoring engine?	The bidder is expected to gather such details during requirement gathering
356	Table 3: Agent Onboarding Platform	Agent Prospect Management -Lead source differentiation	How will the system tag and differentiate leads captured via supervisor, referral portal, or self-application?	Bidder is expected to propose and implement the technical solution to handle this as part of the new business platform
357	Table 2: Customer Onboarding Platform Functional Requirements	Payment & Reconciliation - Premium payment via reinvestment	How will the system manage premium payment via reinvestment, including eligibility checks and workflow integration?	Bidder is expected to gather such details in the requirement gathering phase during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
358	Table 2: Customer Onboarding Platform Functional Requirements	KYC & Customer Verification - Consent management	What are the requirements for capturing and storing customer consent at various stages, and how can customers manage their consents?	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the new business platform
359	Table 2: Customer Onboarding Platform Functional Requirements	KYC & Customer Verification - Video-based verification	How will the system handle video-based verification, including device readiness checks and AI-based liveliness detection?	Bidder is expected to procure and implement required tools for Video Verification and Liveliness solution
360	Table 2: Customer Onboarding Platform Functional Requirements	Proposal & Quote Management - Multi-plan proposal handling	What are the requirements for handling single and multi-plan proposals, including bundled premium calculations?	Please be guided by the RFP, Bidder is expected to gather such details in the requirement gathering phase during implementation
361	Table 2: Customer Onboarding Platform Functional Requirements	Document Management & Validation - Multilingual document processing	How does LIC Manage multilingual document processing and validation today? In the new platform, what is the process envisaged?	Please be guided by the RFP. The bidder is expected to carry out requirement gathering with the relevant LIC stakeholders. Further details will be shared with the selected bidder during implementation
362	Table 2: Customer Onboarding Platform Functional Requirements	Document Management & Validation - OCR/AI integration	How will the system integrate with OCR and AI/ML models for document extraction and tampering detection?	Bidder is expected to identify and propose the best fit integration pattern
363	Table 2: Customer Onboarding Platform Functional Requirements	Dashboards & Reporting - SLA targets and breachesCustom report templates	How should the system handle custom templates for reports and dashboards, and who can create or modify them?	Bidder is expected to gather such details in the requirement gathering phase and suggest corresponding solution during implementation
364	Table 2: Customer Onboarding Platform Functional Requirements	Dashboards & Reporting - Dashboard drill-down/filtering	What are the drill-down and filtering capabilities required for dashboards at different organisational levels?	The baseline requirements will be given to the selected bidder, however bidder is expected to align the final requirements from relevant stakeholders during requirement gathering phase

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
365	Table 2: Customer Onboarding Platform Functional Requirements	Dashboards & Reporting - Role-based dashboard access	What are the role-based access requirements for dashboards, and what data should be visible to each user type?	The bidder is expected to gather such details during implementation
366	Table 2: Customer Onboarding Platform Functional Requirements	Lead Tracking & Sales Funnel - Agent assessment updates	How will the system support capturing and updating agent assessments of lead propensity after each engagement?	The bidder is expected to propose and implement the solution
367	Table 2: Customer Onboarding Platform Functional Requirements	Lead Tracking & Sales Funnel - SLA targets and breaches	What are the configurable SLA targets for each activity in the onboarding journey, and how are breaches handled?	Please be guided by the SLA section in the RFP
368	Table 2: Customer Onboarding Platform Functional Requirements	Lead Allocation - Allocation notifications	How will the system notify agents, supervisors, and leads about allocation and reassignment events?	Please be guided by the RFP, bidder is expected to propose and build the required notification service as part of the new business platform
369	Table 2: Customer Onboarding Platform Functional Requirements	Lead Allocation - Manual Reassignment	What are the criteria for manual reassignment and redistribution of leads, and who is authorised to perform these actions?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
370	Table 2: Customer Onboarding Platform Functional Requirements	Lead Allocation - Fall back Allocation	How will fallback allocation work if the primary agent is not in-force or unavailable?	The bidder is expected to gather such details during implementation
371	Table 2: Customer Onboarding Platform Functional Requirements	Lead Allocation - Allocation logic	What are the specific parameters and logic for round-robin and rule-based lead allocation to agents and digital representatives?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
372	Table 2: Customer Onboarding Platform Functional Requirements	Lead Qualification & Prioritisation - Product recommendation integration	What are the integration requirements for Next Best Product and other AI/ML models for product recommendations?	Further Details will be provided to the selected bidder during implementation
373	Table 2: Customer Onboarding Platform Functional Requirements	Lead Qualification & Prioritisation - Escalation for unqualified leads	What is the escalation process (Existing/Envisaged) if a lead remains unqualified or unresponsive for a defined period?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
374	Table 2: Customer Onboarding Platform Functional Requirements	Lead Qualification & Prioritisation - Capturing customer responses	what is the process envisgaed for the system to capture and process customer responses (interested/not interested/no response) from WhatsApp or other social media?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
375	Table 2: Customer Onboarding Platform Functional Requirements	Lead Management section - Agent reminders/nudges	What is the expected frequency and method for reminders/nudges to agents for prospect creation activities?	Please be guided by the RFP, bidder is expected to work with relevant partners to get the requisite details during requirements gathering
376	Table 2: Customer Onboarding Platform Functional Requirements	Lead Management section - Manual bulk creation of prospects	Can you specify the process for manual bulk creation of prospects, including Excel upload templates and validation?	Please be guided by the RFP. The bidder is expected to propose and implement the mechanism for supporting bulk proposal creation
377	Table 2: Customer Onboarding Platform Functional Requirements	Lead Management section - Integration failure handling	What are the existing fallback mechanisms if integrations with third-party aggregators or social media platforms fail? If there is no process as such, what is the mechanism envisaged in the To-Be world?	Please be guided by the RFP. The bidder is expected to propose and implement an appropriate fallback mechanism for integration failures, based on requirements obtained from the relevant partners during requirement gathering
378	Table 2: Customer Onboarding Platform Functional Requirements	Lead Management section - Rule-based lead generation	What are the configurable parameters for rule-based lead generation from existing, new, and exited policyholders?	Bidder is expected to gather such details in the requirement gathering phase during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
379	Table 2: Customer Onboarding Platform Functional Requirements	Lead Management section - Lead generation and integration with external sources	Please provide detailed data flow diagrams for As - Is lead generation process, including all integration points with internal and external systems.	Please be guided by the RFP. The bidder is expected to carry out requirement gathering with the relevant LIC stakeholders. Further details will be shared with the selected bidder during implementation
380	In Prebid discussion	Phases wise execution in 15 months	this seems to be very aggressive timeline, Will it be acceptable for LIC if the bidder can propose a different timeline, considering the modules prioritized by LIC in the pre-bid discussion?"	Please be guided by theRFP and Corrigedum
382	Evaluation of Techno-commercially Suitable Bidders and Opening of Financial Bids	Bidders scoring more than 70 marks in the Technical Evaluation shall be considered techno-commercially suitable	In the event that more than two vendors achieve a technical score exceeding 70 marks, we seek clarification on LIC's process for shortlisting the top two bidders for the Reverse Auction	The two highest-scoring bidders, based on the combined evaluation of technical and commercial bids, will be shortlisted for the ORA
383	Support/AMC	Support/AMC	Can we provide necessary support services during AMC from our offshore locations. Please confirm.	Please be guided by the RFP, technical support must be provided onsite, while operational support may be delivered from offshore locations
384	Section 3.2.1/page 375	Understanding of Target State Architecture for New Business Platform	It was mentioned in the pre-bid discussion conducted on 25/Nov/2025, that for these modules - Lead Management system, Quote Engine, Underwriting Solution, Product configurators, Agentic AI, BRE - bidders can provide COTS based product solution. Please confirms.	Please be guided by the RFP, the bidder is expected to build custom solutions for the BRE, BPM, Product Configurator and Lead Management. The bidder may propose a COTS product for the underwriting
385	Section 3.2.1/page 375	Understanding of Target State Architecture for New Business Platform	It was mentioned in the pre-bid discussion conducted on 25/Nov/2025, that 'Onboarding journey' needs to be custom developed. In this context if custom developed is undertaken over an underlying No-Code/Low-Code platform or a product where the IPR of the custom code is provided (and IPR or the source code of the underlying product/platform will not be provided) will it be considered. Please clarify.	Please be guided by the RFP, LIC needs to have the IPR of the solution

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386	3.5.7.2IPR (Intellectual Property Rights)	LIC will own the Intellectual Property Rights (IPRs) of the proposed NextGen New Business Platform For LIC India. The Intellectual Property Rights (IPR) for the bespoke development done, including customization/s during the implementation of the project will lie with LIC.	We would like to understand LIC's approach regarding the transfer of IPRs—will this apply only to bespoke/customer applications or to the complete solution? Kindly clarify.	Please be guided by the RFP
387	Section 5.3.1.1/page 131	Experience/Credentials	Could you please confirm whether LIC will consider project references provided by the SI and/or OEM	Yes, project references of partnered OEMs/SIs will be accepted provided that the partnered OEMs / SIs is not participating as primary bidder in other bid submission
388	Section 5.3.1.1/page 131	Experience/Credentials	We request LIC to accept a self-certified letter, duly signed by the bidder's authorized signatory, as proof of project experience, since confidentiality agreements prevent us from sharing client project details.	Please be guided by the RFP
389	Section 5.3.1.1/page 131	Experience/Credentials	In regards to providing experience/credentials we request customer to consider our global experience/credentials. This will allow us to cite of global case studies.	The global credentials are accepted however project credentials pertaining to parent companies, subsidiaries, sister concerns, affiliates, group companies, franchise entities, or entities operating under a common global brand name shall not be considered, even if such entities belong to the same corporate group or operate under a common umbrella
390	Section IV: TOR, Page 440	Agentic AI Platform – Part 1	Please clarify if LIC expects the conversational AI agents to be built on proprietary LLMs or if third-party LLM-based solutions are acceptable.	Bidder to propose and implement best in class
391	Section IV: TOR, Page 440	AI Observability	What are the specific observability metrics LIC expects for AI agents (e.g., accuracy, latency, hallucination rate)?	Please be guided by the RFP scope, the Bidder is expected to propose key obervability metrics for AI Agents as part of the nextgen new business platform
392	Section IV: TOR, Page 86	Agentic AI Platform – Part 2	For KYC orchestration, does LIC mandate integration with specific government APIs (UIDAI, CKYC) or will bidder-provided connectors suffice?	Please be guided by the RFP
393	Section IV: TOR, Page 87	Agentic AI Platform – Part 3	For OCR-based proposal processing, does LIC require on-prem OCR engines or cloud-based AI services are acceptable?	Bidder to propose and implement best in class OCR solution as part of the new business platform

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394	Section IV: TOR, Page 88	Agentic AI Platform – Part 4	For biometric-enabled KYC, does LIC have preferred hardware vendors or should bidder propose compatible devices?	Please be guided by the RFP
395	Section IV: TOR, Page 440	Conversational Channels	Should conversational agents support WhatsApp and IVR from Day 1 or can these be phased post initial go-live?	The bidder shall ensure the solution is integration-ready with WhatsApp via APIs, in alignment with the Go-Live milestones specified in the RFP
396	Section IV: TOR, Page 440	AI Governance	Is LIC expecting explainability features for AI decisions (e.g., underwriting recommendations)? If yes, what level of detail?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
397	Section IV: TOR, Page 440	Integration Scope	Will LIC provide APIs for integration with existing systems (Sales Super App, Data Lake) or should bidder build adapters?	Please be guided by the scope mentioned in the RFP, the bidder will have to build and configure integration adapters required to integrate with the existing systems
398	Section IV: TOR, Page 440	Data Privacy & Residency	Does LIC mandate that all customer data processed by AI agents remain within Indian data centers? Please confirm data residency requirements.	Please be guided by the RFP, All the application data related to the NextGen New Business Platform shall be stored and processed within data centres located in India
399	Section IV: TOR, Page 440	Multilingual Support	What are the mandatory languages for conversational AI agents at go-live? Is support for regional languages expected immediately or in phased manner?	Please be guided by the RFP
400	Section IV: TOR, Page 440	Security Compliance	Please clarify if AI components must comply with specific security standards (ISO 27001, CERT-In guidelines) and if penetration testing will be part of acceptance.	Please be guided by the RFP for data security guidelines, the bidder is expected to propose and implement best in class secure AI guardrails
401	Section IV: TOR, Page 440	Integration Timelines	Is there a defined timeline for integration with LIC's Sales Super App and Data Lake? Will APIs be provided before UAT or post-contract award?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
402	Section IV: TOR, Page 440	Data Encryption	Does LIC require end-to-end encryption for conversational data and KYC documents? If yes, please specify encryption standards (AES-256, TLS 1.3).	Please be guided by the RFP, bidder is expected to propose and implement best in class security guardrails for New Business Platform on proposed CSP infrastructure aligned with security requirements mentioned in RFP
403	Section IV: TOR, Page 440	Audit & Logging	Are there any specific audit logging requirements for AI-driven decisions and customer interactions? Please confirm retention period for logs.	Please be guided by the RFP

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404	Section IV: TOR, Page 440	Cloud Hosting	Does LIC mandate a specific cloud provider (AWS/Azure/GCP) or any MeitY-approved CSP?	Bidder is expected to propose the preferred MeITY approved CSP as part of the bid submission
405	Section IV: TOR, Page 440	DevOps Integration	Should bidder integrate with LIC's existing CI/CD pipeline or provision a new one? Confirm tool preferences (Jenkins, GitLab).	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
406	Section IV: TOR, Page 440	Containerization	Are Kubernetes-based deployments mandatory? If yes, specify version and security hardening guidelines.	Please be guided by the RFP, bidder is expected to propose and implement best in class technology stack for New Business Platform on proposed CSP infrastructure and meet the security requirements as per the RFP
407	Section IV: TOR, Page 86–88	Lead Categorization	Does LIC expect real-time scoring or batch processing for AI-driven lead categorization? Confirm latency thresholds.	Bidder is expected to propose and identify best fit processing mechanism for lead categorization as per the requirements
408	Section IV: TOR, Page 86–88	Concurrency	Expected concurrency level for conversational agents and peak load handling requirements?	Bidder is expected to estimate the costing basis below Agentic AI volumetrics annually: Insurance Guide Agent - 10 million convsersations Lead Categorization and Nurturing Agent - 10 million leads Digital Proposal Agent - 5 lacs proposals KYC orchestrator agent - 1 lac cases Medical report processor - 1 million cases Concurrent sessions - 100
409	Section IV: TOR, Page 86–88	Voice Support	Should AI agents support voice interactions? Confirm IVR integration standards and codecs.	Please be guided by the RFP
410	Section III: GCC, Page 111	Cybersecurity Compliance	Does LIC require compliance with RBI Cyber Security Framework and CERT-In guidelines?	Please be guided by the RFP
411	Section III: GCC, Page 111	VAPT & SOC	Are periodic VAPT and SOC integration mandatory? Specify frequency and reporting format.	Yes, further details of frequency and format will be shared during implementation phase
412	Section III: GCC, Page 111	Biometric KYC	Does LIC mandate Aadhaar-based eKYC only or multiple identity verification mechanisms?	Please be guided by the RFP
413	Section III: GCC, Page 58 & 66	Data Residency	Confirm if all customer data, including conversational logs, must reside in India as per IRDAI guidelines.	Please be guided by the RFP, All the application data related to the NextGen New Business Platform shall be stored and processed within data centres located in India

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414	Section III: GCC, Page 66	Data Retention	Retention period for AI interaction logs and KYC documents? Should archival be encrypted and immutable?	Bidder is expected to retains 1 year of historical logs. Yes Archival must be encrypted and immutable
415	Section IV: TOR, Page 440	Performance SLAs	Numeric SLAs for AI response time, lead scoring, and proposal processing?	Bidder is expected to propose and implement best in class AI powered conversational capability as part of the New business platform
416	Section IV: TOR, Page 440	Uptime & DR	Expected uptime for AI services and RPO/RTO targets for disaster recovery?	Please be guided by the RFP (Appendix C, section 4.6)
417	Section IV: TOR, Page 440	API Integration	Will LIC provide APIs for integration with Sales Super App, Data Lake, Policy Admin System?	Please refer to the RFP; the bidder shall develop the required consumption services to consume data via APIs and shall propose and implement any changes/deltas or enhancements required in the relevant interfaces and systems
418	Section IV: TOR, Page 440	Third-party Integrations	For CKYC, DigiLocker, NPCI, will LIC provide credentials and sandbox environments?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
419	Section IV: TOR, Page 440	Testing & UAT	Will UAT include performance benchmarking and AI explainability validation?	Bidder to propose and implement best in class continuous evaluation tools for AI response validation
420	Section IV: TOR, Page 440	Compliance Certifications	Mandatory certifications (ISO 27001, SOC 2) before go-live?	Please be guided by the RFP
421	Section IV: TOR, Page 440	AI Observability Dashboard	Does LIC expect centralized dashboard for drift detection and bias monitoring?	Bidder to propose and implement best in class
422	Section IV: TOR, Page 440	Model Governance	Expected frequency of AI model retraining and governance reviews?	Bidder to propose and implement best in class
423	General	Scope Clarification	Does the scope include integration with legacy LIC systems beyond those listed? Please confirm full system inventory.	Please refer to the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
424	General	Data Migration	Is historical data migration part of bidder's scope? If yes, specify volume and format.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
425	General	Licensing Model	Should bidder propose perpetual or subscription-based licensing for AI components?	Please be guided by the RFP
426	General	Hardware Procurement	Is bidder responsible for procurement of biometric devices and OCR scanners?	Please be guided by the RFP

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427	General	Training & Change Management	Expected number of LIC staff for training and duration of sessions?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
428	General	Post-Go-Live Support	Clarify warranty period and AMC terms for AI platform post go-live.	Please be guided by the RFP; the bidder is expected to provide a standard warranty period of 12 months
429	General	IP Ownership	Will LIC retain IP rights for custom-developed AI models?	Yes
430	Scope	General	Is data migration from old system to new system is in scope ? if yes for how much period	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
431	Lead Management System	Capture new prospects from social media platforms (e.g., LinkedIn, Instagram, Facebook etc.), LIC website and other external sources like 3rd party websites via multiple modes (e.g., click-through advertisements)	How many social media integrations should be considered	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
432	Lead Management System	Integration with AI/ML model in the Data Lake to determine propensity of customers with policies maturing (configurable rule-based logic for identifying maturing policies basis parameters like time to maturity),	Are these models to be created as a part of scope or use existing models? If yes , then what is the scope for AI/ML and its boundary	Please be guided by the RFP
433	Lead Management System	Enable capture of data (e.g., mobile number, email ID, city, income, preferred product, address, family details of lead, etc.) to enrich lead / prospect information with ability to configure fields and support varying levels of data basis availability	Do LIC have OCR tool and should be reused or bidder has to propose with the solution	Please be guided the scope in RFP, bidder is expected to propose end to end solution required to build the new business platform to meet the technical and functional requirements
434	Lead Management System	Automatically dedupe with existing lead & customers / create new leads across distribution channels including agency (Sales Super App/Portal, Sales Saathi and other	Does LIC have dedupe tool and should it be leveraged or bidder has to propose with the solution	please be guided by the RFP, bidder is expected to integrate with the existing de-dupe engine
435	De-duplication	Integration with Data Lake for customer de-duplication across all distribution channels (such as A2C, D2C, B&AC, etc.) in real time	Are the api for the integration available or is to be considered in scope ?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details

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436	Premium calculation	Refactoring of existing Vishal engine to develop a new quote engine for the onboarding platform to generate quotations	Will Vishal engine be decommissioned or has to be reused ?	Please be guided by the RFP, bidder has to refactor the existing VISHAL engine and deploy it on the new business platform
437	Agent Onboarding, Table 3, Pg 327	Ability to enable a configurable auto-assignment logic to allocate a supervisor to candidates applying directly to become an LIC agent	Can you elaborate on the specific criteria for the configurable auto-assignment logic for supervisors?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
438	Agent Onboarding, Table 3, Pg 344	In case of any discrepancy in any document/intermediate step, option to either manually resolve or flag them and redirect to the appropriate stakeholder and suggest corrective actions (re-upload, re-evaluation etc.) in comments	What is the current workflow for handling discrepancies during document validation?	Please be guided by the RFP, the bidder is expected to propose and implement the required document validations as part of the workflow
439	Customer Onboarding, Pg 324	Ability to define system roles with configurable role-based access rights for different user types..	Can you elaborate on the expected management process for user roles and permissions?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
440	General	Lead Management Conversion	What is the expected average conversion rate from leads to policies?	Please be guided by the RFP
441	Lead Management System, Pg 329	Enable automatic and customizable communication to leads through preferred channels (e.g., SMS, WhatsApp, social media, etc.) with ability to configure volume, frequency, schedule of messages, etc.	Can you provide specifics about the document upload feature related to volume, size, and format?	Please be guided by the RFP, Bidder is expected to gather such details in the requirement gathering phase during implementation
442	Lead Management System, Pg 329	Automatic calculation and display of SLA status using configurable list of color-coded labels	What SLAs need to be configured, and how detailed should tracking be?	Please be guided by the RFP, bidder is expected to propose and implement the best in class lead management solution as part of the new business paltform. Further details will be shared with selected bidder during implementation
443	Lead Management System, Pg 331	Display and tracking of leads based on their respective user persona	What key performance indicators are essential, and how are they measured?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
444	Agent Onboarding, Pg 330	Ability to generate talking points for engagement with the prospect based on their user persona category	Are there known bottlenecks in the current workflows that we should address during implementation?	Please be guided by the RFP, bidder is expected to propose and implement best in class agent onboarding solution as part of the new business platform

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445	Agent Onboarding, Pg 331	Support the computation of performance and funnel analytics using configurable rule-based logic, and enable their visualization through interactive tables, graphs, and charts	What specific analytics are considered critical, and how frequently should they be reported?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
446	Agent Onboarding, Pg 341	Implement a configurable Maker-Checker workflow across critical stages	Can you elaborate on the expected checks and validations during the onboarding workflow?	Please be guided by the RFP. The bidder is expected to carry out requirement gathering with the relevant LIC stakeholders. Further details will be shared with the selected bidder during implementation
447	Benefit Illustration , pg 280	Enable integration with AI-powered conversational chatbot or assistant to query policy sales brochures,	Is Chat bot to be considered in scope or leverage from LIC's existing chatbot? Are integrations available for existing chat bot if the same has to be reused or to be created by bidder	Please be guided by the RFP, bidder is expected to propose and setup AI powered conversational platform as part of the New Business platform
448	Customer Onboarding, Pg 324	Facilitate bulk user creation and modification through methods	Can you clarify the expected volume and frequency of user changes to be accommodated?	Please be guided by the RFP. The bidder is expected to carry out requirement gathering with the relevant LIC stakeholders. Further details will be shared with the selected bidder during implementation
449	General	Candidate Applications	What is the expected volume of candidate applications to be processed monthly?	Please refer the corrigendum for volumetrics
450	Sec 6.2 Training Pg 439	Training must be provided in all functional areas and should be of sufficient duration	What is considered "sufficient duration" for different user roles?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
451	Customer Onboarding, Pg 250	Enable the creation of prospects / leads... using multiple channels and multiple methods	How many distinct sources are expected to provide leads?	The bidder is expected to identify such details during implementation and select appropriate integration patterns to meet the functional requirements.
452	Customer Onboarding, Pg 251	Manual creation of prospects by agents	What is the expected volume for manual vs. automated prospect creation?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
453	Customer Onboarding, Pg 253	Automatically dedupe with existing lead & customers	What is the expected volume of leads to be checked for duplication weekly?	Please be guided by the RFP, the selected bidder is expected to identify such details during implementation
454	Form filling page 290	Integration with text-to-speech models for enabling voice-based assistance to read out sections/questions, explain jargon, etc. to assist customers	Are these text to speech models are to reused from LIC's existing source or bidder has to propose in the solution	Bidder to propose and implement best in class

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455	Third party integrations , pg 292	General	How many integrations are to be considered in scope in terms of number of API's ?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
456	Video MHR	Integrate with audio and video conferencing tools to enable end-to-end video-based MHR (Medical/Health Risk) assessment	Is Video MHR already available or any Video tool that needs to be leveraged? or bidder has to propose in the solution	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
457	Voice call	Voice Call Verification: Option for underwriting, branch, etc. users to schedule and conduct audio calls (e.g., tele-MER) with the customer to confirm identity and verify information through guided scripts	We assume actual calling will be done via existing arrangements of external calling . Only integrations are in scope	Bidder has to propose and implement an outbound calling solution
458	Medical recommender pg 301	Integration with Medical Recommender	Is medical recommender an existing system which has to be leveraged or bidder has to propose it in the solution	Bidder is expected to build the medical recommender basis the logics shared
459	Medical recommender pg 302	Integration with Medical Scheduling Workflow	Is this existing workflow which needs to be leveraged or bidder has to propose it in the new solution	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
460	Information Receipt from MSP -pg 304	Information Receipt from MSP	How many integrations are to be considered in this ?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
461	Premium Payment -pg 304	Premium Payment -Integration with LIC's white-listed payment gateways to enable digital premium collection through multiple payment methods such as UPI, Credit Cards, Debit Cards, Net Banking, Wallets, QR-based payments, NEFT/IMPS, eNACH, Standing Instruction (SI), Buy Now Pay Later (BNPL), BIMA ASBA, etc.	How many integrations are to be considered in this ?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details

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462	Underwriting - pg311	Integration with AI/ML models for fraud detection, with fraud risk indicators displayed through visual elements such as labels, tags, scorecards, etc.	Are there existing models or bidder has to propose a solution for the same	The bidder is expected to integrate with Datalake AI/ML model for Fraud detection
463	User Support	Chat and ticketing system for users to raise queries, track status, and follow up on support requests	Is there existing chat and ticketing system or bidder has to propose in the solution	Please be guided by the RFP, bidder is expected to integrate with LIC's ITSM .Further details will be shared with the selected bidder during implementation
464	Multilingual support for call center and over all application including ocr	General	How many languages are to be supported ?	Please be guided by the RFP
465	Scope of Testing for Existing Websites/Mobile Apps	General	For existing websites or mobile apps where only integration is in scope, is it correct to assume that functional testing is not required and we only need to conduct integration testing?	The bidder is expected to perform functional testing for all modules comprising the New Business Platform
466	Browser and OS Compatibility Requirements	General	Are there any specific requirements regarding supported web browsers and operating systems for the application?	Please be guided by the RFP section 4.2
467	DevSecOps	DevSecOps toolset	Does LIC have any DevSecOps pipeline currently or the entire pipeline needs to be procured	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
468	Security Requirements	Security unit tests	Does LIC have any existing security testcases	please be guided by RFP
469	Security Platform	IAM	What is the existing IAM solution used	Please be guided by the RFP, the bidder is expected to propose and implement the best in class IAM solution as part of the New Business Platform
470	Security Requirements	RASP	What is the existing RASP tool	Protect.ai
471	Security Requirements	Data Loss Prevention	What is the existing DLP tool Is the service provider expected to perform VAPT on the platform built	Please be guided by the RFP, bidder is expected to propose and implement best in class technology stack for New Business Platform on proposed CSP infrastructure

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472	Security Requirements	Security hardened environments	Is the infrastructure provided by LIC hardened already (Eg: VMs, Load balancers, Kubernetes clusters, OS)	Please be guided by the RFP, bidder is expected to propose and implement best in class security guardrails for New Business Platform on proposed CSP infrastructure aligned with security requirements mentioned in RFP
473	Network setup	General	As part of this engagement, we need to clarify whether the network components will be newly set up or if the existing enterprise network infrastructure will be utilized for this engagement. That said, the application infrastructure for this PAS is considered within the scope of the engagement.	Please be guided by the RFP, bidder is expected to setup the entire cloud infrastructure as part of the new business platform on the proposed CSP infra
474	DevSecOps services and Tool Chain	General	Please share the number of production and non-production environments.	Please be guided by the Section 5.1.5 for Environment setup of RFP
475	DevSecOps services and Tool Chain	General	Please share the details of observability tools including APM, RUM, log management, Infra monitoring.	Please be guided by the RFP, the bidder is expected to propose and implement the complete observability solution as part of the New Business Platform
476	DevSecOps services and Tool Chain	General	Please share the details of existing DevSecOps tool sets (Version control, CICD, SCA, SAST, DAST, RASP, Container registry, Container security, Secret manager, Feature Flags, release management, collaboration).	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
477	DevSecOps services and Tool Chain	General	Please share the details of Internal developer portal and productivity monitoring tool if any.	Please be guided the scope in RFP, bidder is expected to propose end to end solution required to build the new business platform to meet the technical and functional requirements
478	DevSecOps services and Tool Chain	General	Please share the details of regulatory and data governance requirements applicable to this project.	Please be guided by the RFP, Bidder is expected to comply with all data compliance requirements. Further details will be shared with the selected bidder during implementation.
479	DevSecOps services and Tool Chain	General	Kindly provide the details of RTO and RPO for DC and DR. Please share the details of BCP requirement.	Please refer the Appendix C, sections - 4.6 and 5.1.4 of the RFP

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480	DevSecOps services and Tool Chain	General	Can open-source tool be used for DevSecOps, observability and container security, internal developer portal?	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
481	DevSecOps services and Tool Chain	General	Please share the details of cloud vendor (AWS/Azure/GCP) applicable for this project.	Bidder is expected to propose their preferred CSP as part of the bid submission
482	DevSecOps services and Tool Chain	General	Can existing OpenShift setup be used for deployment or new setup has to be done?	Please be guided by the RFP, Bidder is expected to propose and implement the end to end solutioning for New Business platform on CSP infrastructure
483	DevSecOps services and Tool Chain	General	Is infrastructure and associated environment provisioning be mandatorily provisioned by using IaC?	Yes, IaC will be the part of the overall DevSecOps setup
484	General	General	We are assuming that the base COTs product IP will stay with the bidder/OEM. The customization on top of the base product will be client's IP as a whole. Let us know if the understanding is correct ? Also, we understand that the base COTS product can be taken to other clients by the OEM	please be guided by the RFP. LIC needs to own the IP of the custom build solutions - BRE, BPM, Product Configurator,Lead Management system and Agent Onboarding etc.
485	General	General	Requesting you for 4 weeks of extension from the bid submission date	Please refer the corrigendum
486	Technical Evaluation	Experience/Credentials	Bidder's Experience/Credentials - Evaluation Criteria scoring- We understand there are features based on which scoring will be done. Eg 1: If we are able to illustrate 5 of the 6 features where the scoring range is (0-1), then how the scoring be done. Eg 2- If we not able to showcase features in 0-1 range but showcase the features in 1-2/2-3 range then how the scoring will be done	Please be guided by the RFP
487	General	General	Can we propose our payment terms ?	Please be guided by the RFP
488	9.2 Support	L1 Support	For L1 we understand that it needs to be 12*7 and the resource count mentioned as 3. We are assuming we can propose the no of resources to support this modality. Let us know otherwise	Pleasebe guided by the RFP, L1 support is required to be provisioned on a 24x7 basis

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
489	4.16.11 Other Conditions	The Bidder will provide services for implementation/rolling-out/support/maintenance of proposed Solutions for a minimum period of 5 years (1 Year warranty + 4 Years AMC/ATS) from the date of the first go-live of the solution	Can we propose a warranty period of less than proposed in RFP? Its 1 year as per RFP.	Please be guided by the RFP
491	Customer onboarding (Pg. no 252)	Customer onboarding	Request you to clarify if the consultant is expected to design the user (Customer/employee) & system journeys for onboarding of customers across various channels as well as user journey for Agent onboarding	Please be guided by the RFP
492	Lead generation (Pg. no 252)	Customer onboarding	Request you to clarify if the consultant is also expected to define the rule engine logics across various customer onboarding stages like - Lead generation, lead prioritization, lead allocation, etc. for both existing customers as well as prospective customers	The selected bidder shall implement a configurable rule engine as part of the New Business Platform and provide LIC users with appropriate access to define and manage business rules
493	Lead generation (Pg. no 252)	Customer onboarding	Please confirm if the scope includes designing of creatives that are expected to be shared along with the lead form for prospect generation	Yes, the bidder is expected to design creatives and ensure they comply with LIC's marketing and communication standards
494	Overall product & lead dashboard (Pg. no 261)	Customer onboarding	Please confirm if the scope includes design of dashboards & MIS across various stages as defined in the RFP	Please be guided by the RFP,the bidder is expected to propose and develop the required dashboards, reports and MIS in line with the stipulated requirements
495	Overall product & lead dashboard (Pg. no 261)	Customer onboarding	Please confirm if the parameters to be incorporated in the dashboards & MIS shall be provided by LIC along with their calculation logics	The bidder is expected to work with the relevant stakeholders to obtain the requisite details
496	Quote generation (Plan information, Pg, no. 268)	Customer onboarding	Pls confirm if the consultant is expected to design the rules & logics for financial need analysis and insurance calculator OR these shall be provided by LIC for implementation	Please be guided by the RFP
497	Quote generation (Plan information, Pg, no. 269)	Plan recommendation & suitability analysis	Request to confirm if the rules and logics for suitability analysis and plan recommendations shall be provided by LIC	Bidder is expected to work with the relevant partners to get the requisite details during implementation
498	Quote generation (Plan information, Pg, no. 271)	Benefit illustration	Pls confirm if the creative design for Benefit illustration is also expected to be done by the consultant	Yes, Please be guided by the RFP (Appendix C, section 2.2)

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
499	Offline hybrid journey (Asynchronous link sharing, Pg. no 276)	Asynchronous link sharing	Request to confirm if the consultant is expected to design the communication plan/calendar for sharing various links and conducting follow-ups with the customer	Yes
500	2.1.4.7 Forms (To be filled, digitally signed, and uploaded by Bidders) Pg 9	Bank Guarantee Format for EMD (Form T-9)	Is there an approved list of banks from which the Bank Guarantee must be issued?	Please be guided by the RFP
501	Clarification of Bids and shortfall documents Pg 29	There is a provision on the portal for requesting Short-fall documents from the Bidders	Is there a specific section in the portal where these requests can be monitored?	Any shortfall in documentation, if applicable, will be communicated to the bidder at the appropriate stage
502	Contacting LIC during the evaluation Pg 29	If a Bidder needs to contact LIC for any reason relating to this tender and/or its Bid, it should do so only in writing or electronically	Are there specific designated contact people at LIC for such communications?	Bidders are expected to drop their concerns / queries on digitrans.bid <digitrans.bid@licindia.com>
503	Evaluation of Techno-commercially Suitable Bidders and Opening of Financial Bids Pg 31	LIC shall notify all Bidders whether their Bid was found responsive/non-responsive to the RFP and whether they met the minimum qualifying technical score	What is the expected timeframe for notifying bidders about their evaluation results?	Please be guided by the RFP
504	Cloud Infrastructure	General	Please share which Cloud Service Providers (CSPs) considered for this project? Is LIC open to multi-cloud or hybrid deployment?	Bidder is expected to propose their preferred CSP (meitY approved) as part of the bid submission
505	Cloud Infrastructure	General	Please share if there is application categorization and the specific infra details based on business criticality	Please be guided by the RFP, the bidder is expected to propose and implement entires solution as part of the New Business Platform
506	Cloud Infrastructure	General	As part of the Cloud Landing Zone setup, do we have any existing workload which needs to be migrated to CSP or it will be entire new onboarding? What level of automation is expected during the LZ setup	Please be guided by the RFP, the bidder has to setup the entire landing zone on proposed CSP infrastructure
507	Cloud Infrastructure	General	Please confirm if data sovereignty within Indian geography includes all environment	Please be guided by the RFP, All the application data related to the NextGen New Business Platform shall be stored and processed within data centres located in India

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
508	Cloud Infrastructure	General	As per RFP document, Half yearly VAPT and compliance audit is considered. Does this include all the environments?	Yes
509	Cloud Infrastructure	General	The existing Private cloud setups of Redhat OpenShift, Nutanix and VMware along with existing on-prem infra - should these stay back in on-prem or will these be migrated to selected CSP	Please be guided by the RFP, bidder is expected to implement the new business platform on proposed CSP
510	Cloud Infrastructure	General	Please provide details of existing SOC and SIEM tools and preferred tools to be integrated with existing ones.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
511	Cloud Infrastructure	General	Please provide details on the existing DR automation solution which uses active-passive failover strategy.	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
512	Cloud Infrastructure	General	As per the mentioned BCP Disaster Recovery Plan, does the bidder own DC DR connectivity	Please be guided by the RFP, The bidder shall commission the entire cloud network and establish connectivity across systems
513	Cloud Infrastructure	General	Cloud consumption model is specifically mentioned as Pay as you Go. Can we get more details on not considering Reserved or savings plan.	Yes bidder can propose the best fit pricing model as part of the bid submission however payment to the bidder shall be governed as per the RFP
514	Cloud Infrastructure	General	How the quarterly generated Cloud consumption billing invoice be validated ? Should this be submitted to LIC ?	Yes, the invoice to be shared with LIC with all the supporting documents
515	Cloud Infrastructure	General	Please share existing cost optimization frameworks in cost governance, tagging standards, budgets, and cost optimization tools with additional Cloud governance policy	Please be guided by the RFP, bidder is expected to propose and implement best in class FinOps and cost optimization techniques on the proposed CSP Infra
516	Cloud Infrastructure	General	As per the RFP, setting up Monitoring Dashboard and Log aggregation is owned by LIC on LIC procured hardware and bidder has no role here. Please confirm on this. If bidder is supposed to setup these tools, please provide details preferred tools.	Please be guided by the RFP, the bidder is expected to propose and implement the complete logging and monitoring solution as part of the New Business Platform

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
517	General	General	Can we use Network firm/International citations ?	Please be guided by the RFP, bidder can cite the global credentials provided they have been executed directly by the primary bidder. Project credentials pertaining to parent companies, subsidiaries, sister concerns, affiliates, group companies, franchise entities, or entities operating under a common global brand name shall not be considered, even if such entities belong to the same corporate group or operate under a common umbrella
518	Lead Management> Lead Qualification & Prioritization	capture of lead intent via configurable prompts	What is the expected volume of leads processed via social media chatbot channels?	Please be guided by the volumetrics section of the RFP
519	Lead Management> Lead Qualification & Prioritization	Configurable rule-based logic for identification and archival of junk leads	For junk lead archival and reconsideration, can you clarify retention periods, archival methods, and triggers for reconsideration?	Please be guided by the RFP, Bidder is expected to propose and implement the best in class lead management solution as part of the new business platform. Retention policy of 5 years to be followed across the platform
520	Lead Management> Lead Qualification & Prioritization	Multiple integration points	What are the preferred integration methods (APIs, batch jobs, event-driven messages) for connecting with external platforms such as WhatsApp chatbot, Data Lake AI/ML models, and agent tools?	Bidder to identify and implement the best fit integration pattern
521	Lead Management> Lead Qualification & Prioritization	Lead De-duplication	Are there any preferred third-party or existing deduplication tools currently used that could be leverage by the bidder or the bidder has to propose a solution	please be guided by the RFP
522	Lead Management> Lead Allocation	configurable logic using parameters such as customer income, lead source, performance of agent, geography	What is the expected frequency for updating or tuning the rule-based allocation logic and parameters (e.g., income brackets, performance metrics, profiling parameters)? How many rules to be considered in scope	Bidder to propose and implement best in class
523	Lead Management> Lead Allocation	output of Data lake AI/ML models – such as propensity to buy/reinvest.	Can you provide details on the AI/ML models from the Data Lake that will be integrated – e.g., input/output format, hosting environment, API specs, refresh frequency? Are these models ready or bidder has to consider in the solution	Please be guided by the RFP, further details will be shared with selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
524	Lead Management> Lead Allocation	Agent pool identification: Allocation based on availability of agents in the same pin code... fallback to nearby pin codes	Do you require a functionality that tracks real-time availability and location (pin code) of agents for round-robin and fallback logic?	Lead allocation shall be based on the agent's home/base location pincode, while lead selection and filtering shall be supported using the real-time location
525	Lead Management> Lead Allocation	configurable rule-based logic as per performance metrics of agent.	How will performance metrics like first year premium income, quarterly activation, tenure, number of proposal submissions be sourced and updated – real-time or batch?	Bidder to propose and implement best in class processing mechanism as part of the New business platform
526	Lead Management> Lead Allocation	automated reassignment & redistribution using configurable rules based on inactivity, SLA breaches.	What are the SLA thresholds for inactivity or response that would trigger reallocation or other actions?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
527	Lead Management> Lead Allocation	Implied from requirements for real-time notifications and automatic allocation across various channels.	What volume of leads and concurrent users (agents, supervisors) is expected to be handled by the system for lead allocation and notifications?	Please refer the corrigendum
528	Lead Management> Lead Tracking	Calculation and display of color-coded labels as per configurable rule-based logic	What are the key parameters and calculation logic for lead prioritization scores and categories? Can we get access to the formulas or existing documentation?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
529	Lead Management> Lead Tracking	In case of delays/ SLA breaches, enable configurable list of intervention-oriented actions	What are the exact intervention actions and escalation workflows? Also, how configurable do these workflows need to be?	Please be guided by the RFP, Bidder is expected to discover such details in the requirement gathering phase during implementation
530	Lead Management> Lead Dashboard	For Development Officers – DOs (including Senior Business Associates – SBAs), other supervisors (e.g., LICA, CLIA, etc.), other LIC officials (e.g., central / zonal / divisional / branch office users like branch managers, divisional manager, reinvestment manager, etc.) and hierarchy above: Display leads created by / allocated to the agents mapped under their hierarchy / supervision (may be required to display in masked or in plain form); get integrated view of funnel, ageing, etc. along with ability to filter by lead data and meta data	Could you clarify the hierarchy levels and roles that need access to lead data? For example, which roles require masked lead details vs. plain view?	Please be guided by the RFP, Bidder is expected to gather such details in the requirement gathering phase during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
531	Lead Management> Lead Dashboard	For Development Officers – DOs (including Senior Business Associates – SBAs), other supervisors (e.g., LICA, CLIA, etc.), other LIC officials (e.g., central / zonal / divisional / branch office users like branch managers, divisional manager, reinvestment manager, etc.) and hierarchy above: Display leads created by / allocated to the agents mapped under their hierarchy / supervision (may be required to display in masked or in plain form); get integrated view of funnel, ageing, etc. along with ability to filter by lead data and meta data	Will role and hierarchy mappings be provided or do we need to develop a hierarchy management module?	Bidder is expected to build the hierarchy management and work with the relevant partners to get the requisite details during implementation
532	Lead Management> Lead Dashboard	consolidated view of prospect / lead pool	What are the databases that will provide lead, agent, and performance data for the dashboard? Is integration required here?	Bidder to propose and implement best in class
533	Lead Management> Lead Dashboard	Enable calculation and display of sales funnel metrics (using real-time configurable dashboards with role-based access to data) such as number of total prospects created, number of reach outs completed, meetings scheduled, meetings completed, number of leads generated, allocated and converted leads (differentiated by high / medium / low priority leads), responses received, etc. with drill-down capabilities basis types of leads (i.e., existing / new leads, reinvestment / up-sell or cross-sell leads, etc.), organizational hierarchy levels (e.g., branch office, divisional office, zonal office, development officers, LICA, agent, CLIA agent, branch manager etc.), etc.	Could you provide more details on the KPIs and drill-down requirements for funnel metrics?	Please be guided by the RFP, Bidder is expected to gather such details in the requirement gathering phase during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
534	Lead Management> Lead Dashboard	Enable calculation and display of sales funnel metrics (using real-time configurable dashboards with role-based access to data) such as number of total prospects created, number of reach outs completed, meetings scheduled, meetings completed, number of leads generated, allocated and converted leads (differentiated by high / medium / low priority leads), responses received, etc. with drill-down capabilities basis types of leads (i.e., existing / new leads, reinvestment / up-sell or cross-sell leads, etc.), organizational hierarchy levels (e.g., branch office, divisional office, zonal office, development officers, LICA, agent, CLIA agent, branch manager etc.), etc.	Is there an existing analytics platform or reporting tool that should be integrated or leveraged? For Instance platforms like cornerstone etc.	Bidder to propose and implement best in class
535	Lead Management> Lead Dashboard	General	What is the expected volume of leads and users accessing the dashboard simultaneously? Are there specific details around dashboard load times and data refresh intervals?	Please refer the corrigendum for volumetrics. Please be guided by the RFP (Appendix C, section 4.7) for performance
536	Lead Management> Activity Management	Set appointments with prospects / leads", "Schedule follow up meetings / calls with customers	What calendar or scheduling system should we integrate with, for setting appointments and follow-up meetings?	Please be guided by the RFP, Bidder is expected to propose and implement the end to end solutioning for New Business platform on CSP infrastructure
537	Lead Management> Activity Management	Directly initiate proposal from prospect dashboard, passing on quote information if available	What are the integrations for quote generation?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
538	Lead Management> Activity Management	Option to add file attachments while sending in-platform communication	Are there file size/type constraints for attachments sent via in-platform communications?	Please be guided by the RFP
539	Lead Management> Activity Management	General	Are there audit trails, history tracking, or compliance logging required for all activities, communications, and meeting validations?	As per the scope defined in the RFP, Bidder is expected to build the Audit trail as part of the overall solution

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
540	Underwriting> Underwriting Decision Processing	In case of Straight Through Processing (STP): Auto-complete proposal and update decision; Automatically trigger request for first premium payment; Generate and assign unique policy number automatically.	What would be the provision for manual overrides in case STP fails or flags an issue?	Please be guided by the RFP, Bidder is expected to gather such details in the requirement gathering phase during implementation
541	Underwriting> Underwriting Decision Processing	Allow authorized users to raise requests for completion of proposal at modified terms, re-evaluation of underwriting decision with optional comment box and document upload.	Which requests for proposal completion at modified terms or re-evaluation be routed or approved?	The bidder is expected to gather such details during requirement gathering
542	Underwriting> Underwriting Decision Processing	Maintain a complete audit trail of all system-triggered and user-initiated actions post underwriting decision, including communication logs, timestamps, responsible users, and system-generated events	What is the required retention period for audit logs and communication history?	The bidder shall retain 1 year of historical logs within the New Business Platform.
543	Underwriting> Underwriting Workflow	Ability to configure underwriting workflow and engine including underwriting actions, statuses, and rule-based outcome determination. Allow underwriters to select final proposal decisions with configurable lists (accept, postpone, regret, drop, etc.)	Are we to track the versioning or audit history of workflow configurations and underwriting decisions?	As per the scope defined in the RFP, Bidder is expected to build the Audit trail as part of the overall solution
544	Underwriting> Underwriting Workflow	Incorporate feedback loops to refine AI models continuously.	Are there existing AI/ML models that should be integrated or should we build models from scratch?	Please be guided by the RFP
545	Underwriting> Underwriting Workflow	Use of OCR/ICR, NLP, image recognition for extracting and validating unstructured document info, including fraud detection.	What languages (vernacular) should the OCR/NLP engine support out of the box?	Please be guided by the RFP
546	Underwriting> Medical Underwriting	Display status of medical requirement completion, contact attempts, scheduling, and test completion via dashboards and MIS reports.	Will APIs or integrations required to be available for real-time data exchange (test scheduling, appointment confirmation, report uploading)?	Please be guided by the RFP, bidder is expected to propose and implement the best fit integration patterns as part of the new business platform
547	Underwriting> Medical Underwriting	Ability to manually & automatically assign/reassign underwriting cases to internal or external medical professionals using configurable rules.	What are the parameters and rules for manual vs. automatic assignment or reassignment of cases (e.g., product type, age, medical conditions, FPSO)?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
548	Underwriting> Medical Underwriting	Enable authorized users to initiate actions such as second opinions, re-referrals.	What workflows or SLAs govern second opinions, re-referrals, and escalation processes?	Please be guided by the RFP, Bidder is expected to gather such details in the requirement gathering phase during implementation
549	Underwriting> Medical Underwriting	Automatically assess medical health risk to enable auto-underwriting decisions.	Could you elaborate on the types of configurable rule-based logic expected for risk scores, extra mortality ratings, and health risk classification?	Please be guided by the RFP, Bidder is expected to gather such details in the requirement gathering phase during implementation
550	Underwriting> Individual Underwriting case	Automated nudges, reminders and notifications on dashboard and via communication channels for underwriting cases with additional requirements pending and upcoming deadlines based on configurable rule-based logic.	What are the fallback or escalation mechanisms for unacknowledged notifications?	Please be guided by the RFP, Bidder is expected to gather such details in the requirement gathering phase during implementation
551	Quality of Team, Pg 140	Minimum years of Experience	Considering your criteria you require a minimum of 10 years of experience for key experts, will it be comparative scoring between the bidders or if the bidder meets the criteria full marks is rewarded to all such bidders ?	Please be guided by the RFP
552	Protection and Security of Personal Data Pg 59	Not cause or permit the Personal Data to be transferred, stored, accessed, viewed, or processed outside of India without the prior written consent of LIC.	What is LIC's strategic plan or thought process regarding the implementation of Generative AI, particularly in light of their concerns about data not being transferred outside of India?	Please be guided by the RFP, All the data related to the NextGen New Business Platform shall be stored and processed within data centres located in India
553	General	Reinsurance	Does the solution require the implementation of reinsurance module functions, or is it sufficient to simply integrate with the existing reinsurance solution?	please be guided by RFP
554	Clause 3.12.1.4 (1, 2, 3), p. 113	Limitation of Liability	There seems to be a contradiction between points 1 and 3 in page 113. Point 1 says that liability for the points mentioned therein shall be capped to the total project cost. However, point 3 mentions that the limits shall not be applicable. Please clarify the same.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
555	Clause 3.12.1.4(2), p. 113	Limitation of Liability	It is requested to include to clause to state that we will not be liable for any indirect and consequential losses or damages. This is as per GFR and MeitY guidelines and also the industry standard. Even the Contract Act, stipulates and remote and consequential damages are not payable. It is requested to include the below clause: "Purchase/Client agrees that Consultant will not be liable for (i) loss or corruption of data from your systems, (ii) loss of profit, goodwill, business opportunity, anticipated savings or benefits or (iii) indirect or consequential loss."	Please be guided by the RFP
556	Clause 3.5.7.5, p. 58	Confidentiality Obligations	We request to reduce the survival period of confidentiality obligations to one year post expiry or termination.	Please be guided by the RFP
557	Clause 3.5.7.3, p. 57	Confidentiality Obligations	We request to allow us to retain our working papers and a copy of confidential information for our records and any future reference or audit requirements, subject to confidentiality obligations under this Agreement.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
558	Clause 3.5.6.1, p. 62; point 8 and 9 p. 65	Indemnity	procedure as these are industry standards and reasonable. They are also mentioned in the MeitY guidelines. ""1. Notwithstanding anything contained in this agreement, if the Indemnified Party promptly notifies Indemnifying Party in writing of a third party claim against Indemnified Party that any Service provided by the Indemnifying Party infringes a copyright, trade secret or patents incorporated in India of any third party, Indemnifying Party will defend such claim at its expense and will pay any costs or damages, that may be finally awarded against Indemnified Party. 2. Indemnifying Party will not indemnify the Indemnified Party, however, if the claim of infringement is caused by: a) Indemnified Party's misuse or modification of the Service; b) Indemnified Party's failure to use corrections or enhancements made available by the Indemnifying Party; c) Indemnified Party's use of the Service in combination with any product or information not owned or developed by Indemnifying Party; However, if any service, information, direction, specification or materials provided by Indemnified Party or any third party contracted to it, is or likely to be held to be infringing, Indemnifying Party shall at its expense and option either: i. Procure the right for Indemnified Party to continue using it; ii. Replace it with a non-infringing equivalent; iii. Modify it to make it non-infringing. 3. The foregoing remedies constitute Indemnified Party's sole and exclusive remedies and Indemnifying Party's entire liability with respect to infringement.""""	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
559	Clause 3.5.6.2, p. 63	Indemnity	There are several remedies available under law and contract to you for such breach of obligations. For e.g., there are penalties and LDs that may be imposed for some of these breaches. Seeking indemnities for such breaches frustrates the entire purpose of such remedies available to you. We understand that remedies other than indemnity will be sufficient for such breaches. We request you to kindly delete this section. If you still insist on retaining this section, then we request you to at least make them subject to overall cumulative liability cap of total contract value and subject to final determination of court/arbitrator.	Please be guided by the RFP
560	p. 214	Indemnity	Request you to kindly delete these. Alternatively, kindly cap these indemnities to limitation of liability cap or one time the fees payable to us under this Agreement.	Please be guided by the RFP
561	No clause in RFP.	Indemnity	We agree to indemnify to the extent the damages/losses are finally determined by a competent court or arbitration. Please make indemnities subject to final determination by court/arbitrator. This is also the industry standard and prescribed by MeitY in its guidelines.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
562	No clause in RFP.	Indemnity	The indemnities set out in this agreement shall be subject to the following conditions: (i) the Indemnified Party as promptly as practicable informs the Indemnifying Party in writing of the claim or proceedings and provides all relevant evidence, documentary or otherwise; (ii) the Indemnified Party shall, at the cost of the Indemnifying Party, give the Indemnifying Party all reasonable assistance in the Defense of such claim including reasonable access to all relevant information, documentation and personnel provided that the Indemnified Party may, at its sole cost and expense, reasonably participate, through its attorneys or otherwise, in such Defense; (iii) if the Indemnifying Party does not assume full control over the Defense of a claim as provided in this clause, the Indemnified Party may participate in such defense at its sole cost and expense, and the Indemnified Party will have the right to defend the claim in such manner as it may deem appropriate, and the cost and expense of the Indemnified Party will be included in losses; (iv) the Indemnified Party shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the written consent of the Indemnifying Party; (v) all settlements of claims subject to indemnification under this Clause will: a) be entered into only with the consent of the Indemnified Party, which consent will not be unreasonably withheld and include an unconditional release to the Indemnified Party from the claimant or plaintiff for all liability in respect of such claim; and b) include any appropriate confidentiality agreement prohibiting disclosure of the terms of such settlement; (vi) the Indemnified Party shall account to the Indemnifying Party for all awards, settlements, damages and costs (if any) finally awarded in	Please be guided by the RFP
563	No clause in RFP.	Termination- We do not have any right to terminate	To uphold the principles of natural justice and to bring parity in the contract, we request you to give us the right to terminate the contract in case client breaches any of its material obligations under the contract, provided a notice for such breach is given to you along with a rectification period of 30 days.	Please be guided by the RFP
564	Clause 3.12.1.3 (3), p. 112	Risk Purchase	Request client to limit our liability under this clause to 10% of the value of corresponding goods/services not delivered by us. Please also confirm that LIC will use government procurement norms (including price discovery) for procurement of such services from third parties.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
565	Clause 2.3.2, p. 24	Conflict of interest	We wish to highlight that we are a large organization providing various services to various state and central government departments, PSUs, international organizations and private clients. We wish you to note that while we have a mechanism in place to identify patent and direct conflict of interests, it may not always be possible to identify any or all indirect or remote conflict of interests. Kindly appreciate that our no conflict confirmations will be subject to the foregoing.	Please be guided by the RFP
566	Clause 3.9.5.2, p. 102	Liquidated damages	We request client to cap the liquidated damages/penalties cumulatively to 5% of the total contract value.	Please be guided by the RFP
567	Clause 3.9.5.2, p. 102	Liquidated damages	We understand that as per Contract Act, where LDs are stipulated, generally any other damages cannot be claimed. Therefore we request you to kindly make imposition of liquidated damages as sole and exclusive remedy for corresponding breaches.	Please be guided by the RFP
568	Clause 3.9.5.2, p. 102	Liquidated damages	We understand that we would be liable to pay liquidated damages to the extent corresponding breach is solely attributable to us. Kindly confirm.	Please be guided by the RFP
569	Clause 3.9.4.2, p. 100	Time is of essence	By making time of essence of the contract, you retain the right to void the contract ab initio in case timelines are not met. There are various dependencies on the client and other third parties for completing the project. There may be delays on part of client and other parties also. Thus, contract can be voided by you even if the fault is not entirely ours. We understand that it is not the intention to make the agreement void ab initio in case of any delay in achieving the timelines. You may exercise your right to terminate the contract in case of material breaches. Thus, request you to kindly delete this clause.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
570	Clause 3.9.4.2, p. 100; Clause 3.9.5.2, p. 102	Times is of essence and LDs for delay	By making time of essence of the contract, you retain the right to void the contract ab initio in case timelines are not met. There are various dependencies on the client and other third parties for completing the project. There may be delays on part of client and other parties also. Thus, contract can be voided by you even if the fault is not entirely ours. We understand that it is not the intention to make the agreement void ab initio in case of any delay in achieving the timelines. Further, since there are LDs for delay in achieving the timelines, it does not look legally feasible to have time as essence of the contract. Thus, request you to kindly delete this clause.	Please be guided by the RFP
571	No clause in RFP.	IPR	There are innumerable IPRs that exist with us which we would like to use to your benefit while delivering our services to you. These are our pre-existing IPRs and we use it for all clients. We will not be able to give ownership in such IPRs to you just because we are using them for providing services to you, like we use these for other clients. We request that we are allowed to retain ownership of our pre-existing IPRs, else we might be not be able to use these in providing services to you in order to protect our ownership in them. We request you to kindly include the below clause. This is also the standard mentioned by MeitY in its guidelines. "Notwithstanding anything to the contrary in this agreement, Consultant will retain the ownership of its pre-existing intellectual property rights (including any enhancement or modification thereto) even if such IPRs are used for creating deliverables, are incorporated in the deliverables, etc. To the extent such pre-existing IPRs are included/incorporated in the deliverables, upon receipt of all due and payable payment in full, the Consultant shall grant a non-exclusive, perpetual and fully paid up license to the Purchaser/Client to use such pre-existing IPRs for use of deliverables for the purpose for which such deliverables are meant for client's internal business operations."	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
572	Clause 3.5.10, p. 70	Insurance	We wish to clarify that we maintain insurances, at the firm level, which are required to be maintained by us as per the provision of laws. Separate insurances for this project may not be required in light of such firm level insurance. We can provide you with a confirmation about our firm level insurance and that to the extent required by law, this project will also be covered under that insurance. We hope that should suffice. Please confirm.	Please be guided by the RFP
573	Clause 3.5.11 and 3,5.12, p. 71	Audit	We wish to clarify that we will retain our records as per our records retention policies. Upon reasonable notice, we will allow Client to inspect our invoicing records under this engagement; such inspection shall be done in a pre-agreed manner and during normal business hours. For avoidance of doubt, such inspection should not cause us to be in breach of our organizational confidentiality requirements. Please acknowledge that our audit related obligations will be subject to foregoing statement.	Please be guided by the RFP
574	point 6, p. 126	Declaration regarding pending investigation by regulatory authority/criminal investigation against the Company/ directors/ partners	We request that the bidder should be allowed to declare that there are no pending criminal investigations/proceedings by a regulatory authority against bidder or its current Board of Directors, as on the date of submission of this bid in their profession capacity in any Court of Law regarding execution of any professional project/work executed/being executed by bidder .	Please be guided by the RFP
575	point 11, p. 127	Non-performance	We request the client to modify the undertaking to the effect that any such termination should have been approved/upheld by any court decree or arbitral award against the bidder to such effect. Further for performance, we confirm there is no instance of any contract having been terminated on account of any determined non-performance of contract. Our undertaking shall be subject to the aforesaid clarifications. Please confirm.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
576	No clause in RFP.	No third party disclaimer	We will be providing services and deliverables to you under the contract. We accept no liability to anyone, other than you, in connection with our services, unless otherwise agreed by us in writing. You agree to reimburse us for any liability (including legal costs) that we incur in connection with any claim by anyone else in relation to the services. Please confirm our understanding is correct.	Please be guided by the RFP
577	No clause in RFP.	Acceptance	If the project is to be completed on time, it would require binding both parties with timelines to fulfil their respective part of obligations. We request you that you incorporate a deliverable acceptance procedure, perhaps the one provided by MeitY in their guidelines, or the one suggested below, to ensure that acceptance of deliverables is not denied or delayed and comments, if any, are received by us well in time. You may consider including the below simple clause:

"Within 10 days (or any other agreed period) from Client's receipt of a draft deliverable, Client will notify Consultant if it is accepted. If it is not accepted, Client will let Consultant know the reasonable grounds for such non acceptance, and Consultant will take reasonable remedial measures so that the draft deliverable materially meets the agreed specifications. If Client does not notify Consultant within the agreed time period or if Client uses the draft deliverable, it will be deemed to be accepted." | Please be guided by the RFP |
578	General	Bancassurance Flow	Please confirm whether the bancassurance journey will be reused from the new business journey and that no separate versions will be created for different banks.	Please be guided by the RFP
579	General	L1/L2/L3 Support	What is the current number of L1, L2, L3 support staff in the New Business team for LIC?	Please be guided by the RFP
580	General	L1 Support	How many L1 support positions do you anticipate will be needed for the overall New Business scope?	Please be guided by the RFP, Appendix A - Form T-6 commercial bid, table 5
581	General	General	Can we use a OEM citation who is not the bidder? Please clarify.	Yes, project references from partnered OEMs/SIs will be accepted, provided those OEMs/SIs are not participating as a primary bidder in any other bid

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
582	3.0 Terms of Reference (ITB - Section IV)	Period of Contract	The engagement tenure is 60 months or 66 months as in certain section its mentioned that AMC is 5 years after the 1st Go live (6 months) & in another section its mentioned that the engagement duration is 5 years. Please clarify the engagement duration	The contract for a period of 5 years from the date of LOI issued
583	General	GenAI usage	We are assuming that the LIC will allow the bidder to develop the code in their local laptop to leverage GenAI coding and testing capability and then the code will be shipped to LIC environment. Please confirm.	Please be guided by the RFP (section 3.8.2)
584	General	GenAI usage	If the development is not permissible in the bidder's laptop then whether LIC will allow the LLMs to be hosted on LIC hosting platform on-prem/cloud(to have the code & data security) to leverage these GenAI tools for development and testing.	Please be guided by the RFP
585	Clause 4.9 - Security Requirements	VAPT (Vulnerability Assessment and Penetration Testing)	The expectation here is that the VAPT will be executed by LIC themselves and the bidder will help in remediation and preventive action. Please confirm	The bidder is expected to conduct VAPT on applications hosted on the CSP and to provide remediation support for vulnerabilities identified in LIC's VAPT (if required)
586	Clause 4.9 - Security Requirements	VAPT (Vulnerability Assessment and Penetration Testing)	The bidder must carry out Vulnerability Assessment and Penetration testing every 6 months by an empaneled auditor. We assume here the empaneled auditor will be aligned by LIC and the bidder will help in remediation.	Bidder is expected to perform the required VAPT as per LIC requirements. Further details will be shared with selected bidder during implementation
587	General	General	What is present volume of L1/L2 support for new business ? Does the present L1/L2 support both agent and customer?	Please be guided by the RFP
588	3.6.4.2 Payment Terms: Software	Software licenses (perpetual and subscription) post expiry of 12 months warranty from the first go-live date	The s/w license cost is missing for 4th years. It will start after go live +12 months of warranty support T0+19- 1st payout T0+31- 2nd payout T0+43- 3rd payout T0+55- 4th payout ?	Please refer the corrigendum
589	3.6.4.3 Payment Terms: Annual Maintenance and Support	Year 2- T0+27 months Year3- T0+27 months paid quarterly	As per the payment terms for AMC, year 2 & 3 payment are in the same month which is 27th month since we start the engagement which includes 15 months of development & 12 months of warranty support post which AMC kicks in. Request you to please reclarify the AMC payment terms	Please refer the corrigendum

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590	2.2.4 Right to Reject any or all Bids	LIC reserves the right to shift/divert the equipment to other locations from where they are. In such cases, the warranty / AMC shall continue to be in force at the new location and the supplier has to continue to extend his support for the same at the new location.	Is there any data where such instance have happened in the past in similar engagement ? In case of such circumstances, the bidder is expected to get time to mobilize and commercial impact due to this change. Bidder shall bill LIC accordingly, let us know otherwise.	Please be guided by the RFP
591	3.8.4.2 Key Personnel	Substitution of the first 10% of key personnel at the request of the Bidder shall be subject to a reduction of remuneration by 10% as per the remuneration quoted in ORA (as per Form T-6) which would have been paid to the original personnel from the date of the replacement till completion of the contract. Such reduction in remuneration shall progressively increase further for subsequent substitutions as specified in the Contract. If not specified, the reduction in remuneration shall be 10% and 15%, respectively, for the subsequent two slabs of 10% substitutions of key personnel (i.e., till 30% substitution). Such reduction shall not apply to the substitution of experts in pursuance of orders by LIC as per sub-clause (3.8.3.4) below.	Substitution can be based on varied reason as mentioned below. We urge the client to remove this clause 1. Replacement requested by LIC 2. Medical emergency 3. Key personnel chose to leave the bidder company, etc.	Please be guided by the RFP
592	3.8.4.3 Non-key Personnel	The Bidder must ensure the deployment of key/non-key Personnel as per Form T-5: Key Expert Curriculum Vitae (CV), the Terms of Reference, and the approved Works plan as updated. Daily attendance records of such non-key personnel shall be maintained by the Bidder and shared with LIC.	We understand this modality works for a time & material engagement. Since we have a fixed scope engagement, we urge the client to remove this clause. We are committed to working towards the plan submitted in the bid.	Please be guided by the RFP
593	3.8.4.3 Non-key Personnel	The Bidder shall, at LIC's written request, provide a replacement, if LIC finds that any of the Experts:	In case of Replacement request either by LIC or the bidder we recommend a one month notice to identify the replacement and complete the knowledge transfer.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
594	3.8.5 Equipment and Tools of Trade	The Bidder must ensure the deployment of Equipment and Tools of Trade necessary to deliver services as per the Terms of Reference and approved Works plan as updated. If LIC believes that the Bidder is not employing on the Services sufficient Equipment/Tools of Trade as is specified or otherwise for the proper execution of the Services within the prescribed time, the Bidder shall forthwith on receiving intimation to this effect deploy the additional equipment/tools of the trade as specified by LIC immediately and failure on the LIC/CO/IT/DT/2025/RFP/DIVE/01	We are assuming the ensure the deployment of Equipment and Tools of Trade necessary to deliver services as per the Terms of Reference will be as per the terms/agreed tools to be used submitted in the bid.	Please be guided by the RFP
595	3.10.5.1 General	LIC shall pay the Bidder's invoices within sixty (60) days after the receipt by LIC of such itemized invoices with supporting document	We propose 30 days to settle after the receipt by LIC. Please confirm	Please be guided by the RFP
596	5.3.1.3 Quality of Team	Minimum 70% of the project team allocated should have at least 2 years of tenure with the bidder's organization.	We urge LIC to remove this clause as this has no binding on the quality of the resources	Please be guided by the RFP
597	5.3.1.3 Quality of Team	Attrition or replacement of any of the Expert on or after the date of Technical Presentation should be honored within two weeks Resources must be replaced with a resource of equal or higher competence. The replacement of the resource shall be interviewed by LIC prior to the final hiring.	We urge LIC to keep one month notice to replace any resource	Please be guided by the RFP
598	2.1.4.6 Section V: Evaluation/Scoring Criteria	Section V – Evaluation/Scoring Criteria stipulates the scoring scheme for evaluating various technical criteria. These may cover scoring of criteria relating to the Bidder's experience, technical presentation and proposed solution, experience of Key Experts etc.	We are assuming after the bid submission there will be a technical presentation which will be required to conclude the technical assessment. Please confirm. Also, after how many days of bid submission is this technical presentation expected ?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
599	Form T-1: Bid Form (Covering Letter)	We are submitting our Bid with the following firms as Sub-bidders: {Insert a list with each Sub-bidder's full name and address}	We understand no consortium allowed as per the RFP (page 23- "Association among Bidders No consortium/association bidding is allowed. LIC will not consider joint or collaborative bids that require a contract with more than one prime Bidder"). Please clarify if the understanding is correct. If no consortium allowed, then this template needs to be changed	Consortium / association bidding is permitted, subject to the condition that LIC will enter into a contract only with the Primary Bidder. The consortium partner(s) shall act solely as supporting/partnering entities and shall not participate as a Primary Bidder in any other bid submitted under this RFP. All eligibility criteria specified under serial nos. 1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 12, 13, 14 and 15 of Section 5.2 of the RFP must be fully met by the Primary Bidder in its individual capacity, unless expressly stated otherwise in the RFP
600	Page	148 5.5 Stage 3 – Online Reverse Auction (ORA)	The top two bidders based on their combined QCBS scores shall be invited to participate in the Online Reverse Auction (ORA) process to determine the final L1 vendor.	For the purpose of reverse auction, will there be a set price based on which the auction will start	Please be guided by the RFP
601	Pg 178- Form T-4	Form T-4: Client Reference Format	How many Client references needed ?	Please be guided by the RFP
602	General	General	Will the bidder's team work on LIC asset or bidder's asset to deliver the project	Please be guided by the RFP (section 3.8.2)
603	Customer Onboarding	"System should integrate with third-party lead databases."	Do APIs for all these third-party sources already exist?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
604	Customer Onboarding	"System should support configurable deduplication."	Please confirm if dedupe has already been applied/ already deduped on the existing data or should the new vendor do it (for insured and nominees). Also to confirm deduplication rules (e.g., mobile + DOB, name + ID number).	Please be guided by the RFP
606	Hybrid Journey	"Offline and hybrid journey support should be provided."	Please clarify whether this is applicable for only proposal form in the sales journey where it must work offline and which require online sync.	Offline journeys are intended for data capture; all entries must be synchronized back to the system once connectivity is restored
607	Quote Generation	"Refactoring of existing Vishal engine."	The RFP requires refactoring the existing Vishal engine. What is the current state of the Vishal engine (e.g., codebase language, dependencies)? Are there sample product configurations, eligibility rules, or rating sheets available for reference?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
608	KYC	"Provide multiple options for KYC verification including CKYC, EKYC, offline EKYC, biometric (fingerprint/iris/face scan with support for authorized hardware biometric devices) enabled KYC, DigiLocker, video KYC, etc."	Does the KYC have any vendor implications? Does this cost be borne by the Vendor?	The bidder shall reuse existing integrations with LIC's systems where available. For any new external APIs, the bidder shall provide costing based on the volumetrics specified in the corrigendum; payments will be made on actuals
609	Medical Tests	"System should integrate with diagnostic partners."	Please share the list of medical vendors and their API availability to integrate. (Medical vendors vary widely; integration effort depends on their tech maturity.)	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
610	Performance	"System should support high concurrency for quotes and uploads."	Please share expected peak volumes (quotes/min, uploads/min). (Required for capacity planning and performance testing.)	Please refer the corrigendum
611	Reinsurer Integrations	"Integrate with Reinsurer"	How should we integrate with reinsurers—via APIs, email, or custom packs—and what are the typical response times from them?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
612	Performance and Scalability	General	Expected user volumes (e.g., concurrent agents, daily proposals)?	Please refer the corrigendum
614	Form T-1C: Bidder's Eligibility Criteria as per the RFP	Client Reference The Bidder must have completed at least 1 relevant project in the BFSI industry.	How many client references are needed. We understand, it should be more than 1 and at least on of them is form BFSI sector and any of the references PO value is more 5 crs	Please be guided by the RFP
615	3.6.4 Payment Obligation Pg 66	3.6.4.1 Payment Terms: Implementation	This engagement is divided in 4 phases to be delivered. The 1st go live is expected to happen in 6 months which will be followed by 12 months warranty. The AMC for that track will start from 19th month. Let us know if this understanding is correct as it has payment milestone impact	Please refer the corrigendum
616	Page 14, Clause. 1.8	Appendix to RFP: Tender Information Summary (TIS)	For "Service Details & Location of Service: New Business Solution services at Mumbai or any such locations in India as required by LIC" We request you to provide clarity on the names of such locations in order to plan resources accordingly.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
617	Pg. 81	Go Live: Phase 1	It is mentioned that you already have ITSM which is to be configured, we understand that the same will be used for ticketing system. Please confirm.	Please be guided by the RFP, bidder is expected to integrate with LIC's ITSM tool.Further details will be shared with the selected bidder during implementation
618	4.15.3	Revenue generating change request: Any change which results in incremental revenue for LIC as well as bidder from either the LIC platform or new offerings / functionalities / features enabled for LIC customers will be considered as a revenue generating change request. No payment would be made to bidder for development and deployment of such requests.	In this specific RFP context, the bidder will not have any alternative revenue channel from any changes. So we assume that any changes which is additional to the signed off scope will be considered as Non revenue generating change request and the due payment to the bidder will be done upon the successful completion of the change request implementation.	Please be guided by the RFP
619	3.8.4.2 Key Personnel - Page 87	3.d) Substitution of key personnel causing reduction of remuneration	Does it apply to the full contract value as per t-6 form?	Please be guided by the RFP
620	2.12.3 Availability of Key Experts	3.d) Substitution of key personnel causing reduction of remuneration	We assume that the reduction will not be applicable if there is a reasonable explanation included but not limited to death, medical emergency, resignation and the decision is approved by LIC.	Please be guided by the RFP
621	Form T-6 -Page 175	Table #2 All cost estimations should be benchmarked using Google Cloud Platform (GCP) pricing calculator, factoring in LIC's enterprise discount (as applicable).	In case the bidder suggests any CSP other than GCP, we assume that the benchmarking will be done at LIC's end to normalize price.	Please refer the corrigendum, bidder can propose the preferred CSP (MeitY approved)
622	Form T-6 -Page 175	Table #2 All cost estimations should be benchmarked using Google Cloud Platform (GCP) pricing calculator, factoring in LIC's enterprise discount (as applicable).	In case bidder has to also provide the equivalent normalized price in GCP, when will LIC share its enterprise discount rate with the bidder?	Please refer the corrigendum
623	Form T-6 -Page 175	Table #2 All cost estimations should be benchmarked using Google Cloud Platform (GCP) pricing calculator, factoring in LIC's enterprise discount (as applicable).	In case the bidder's negotiated price with CSP (GCP or any other) is less than the LIC negotiated price, which price will LIC consider for the techno commercial evaluation during normalization ?	Please refer the corrigendum
624	Form T-6 -Page 175	In the Bill of Material Table below the bidder should provide details in a granular manner.	We assume the estimated quantity is the approximation bidder has to arrive at. In case there is a change in the quantity based on the actual scale of the application, the bidder might reduce/increase the capacity	Bidder is expected to povide the justification regarding such changes in infra and bidder is expected to perform the required optimizations on CSP infra

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
625	Form T-6 -Page 175	Table#2: Bill of Material (Cloud Capacity Estimation)	Should we assume that the professional service cost to provision and managed the cloud environment be embedded in BOM in Table #2 or it should be embedded in the implementation in Table #1	The bidder shall furnish the professional services cost for provisioning and managing the cloud environment during the warranty period in Table 1, and the professional services cost for managing the cloud post-warranty in Table 5
626	Form T-6 -Page 175	Table#2: Bill of Material (Cloud Capacity Estimation)	We assume the total cost for cloud components and software for the entire duration of engagement has to be populated in the "Total Cost" column of #Table2.	Please be guided by the RFP, Bidder should fill the mention tables as per below :- Table 1 - One time implementation cost for professional service Table 2 - Cloud compute costs for entire duration Table 3 - Any additional software licensing cost for entire duration Table 4- Cloud service costs (subscription / usage based services) Table 5 - Professional service / Software AMC costs during AMC
627	Form T-6 -Page 178	Next gen New Business Application Application - 4 resources for L1 and 3 resource for L2	We assume that the price for Year 1 will only be for 6 months because L1 and L2 support will only kickstart post the first go-live	Yes
628	3.6.4.2 Payment Terms: Software - Page 80	1. Software licenses (perpetual and subscription) post expiry of 12 months warranty from the first go-live date	We see the contract obligation is 5 years from the first go live but the payments for software license are for four years only. So while the contract will be for a total of 66 months but the last payment received from license is in the month of 43 + T0. Please let us know how will the license for last 12 months be paid ?(T0+55 to T0+66)	Please refer the corrigendum
629	3.6.4.3 Payment Terms: Annual Maintenance and Support-Page 80	AMS (custom developed application)	While the contract obligation is for 5 years from the first go live, which is effectively T0+66 months, why is the payment for AMS ending at T0+ 60 months?	Please refer the corrigendum, Please be guided that contract obligation is for 5 years from the contract signing date (LOI)
630	3.6.4.3 Payment Terms: Annual Maintenance and Support-Page 80	AMS (custom developed application)	Should we assume the first year warranty (T0+6 to T0+15) will be included in bidder's cost ? If yes, then why the Table#5: Bill of Material (AMS) is asking to provide first year's cost?	Please refer the corrigendum
631	3.6.4.3 Payment Terms: Annual Maintenance and Support-Page 80	AMS (custom developed application)	Should we assume the AMS from T0+15 to T0+27 will be paid in one go as per the table of page 80 on T0+27 months?	Please refer the corrigendum

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
632	3.6.4.4 Payment Terms: Cloud Cost Page 81	General	We assume the invoice will be between bidder and LIC and no actual invoice between CSP and Bidder will be required.	Yes however the bidder is expected to provide the supporting documents
633	3.6.4 Payment Obligation- Page -64	General	What will be the milestone for any payment pertaining to change request?	Please be guided by the RFP. Payment will be subjected to mutual alignment on Change request definition with LIC
634	5. Other Terms and Penalties - Page 433	The bidder shall ensure that the platform achieves an availability of 99.99% uptime on a 24x7x365 basis, including all services hosted on CSP infrastructure	Is this applicable for all environment from DV to Prod?	Please be guided by the RFP (section 5.1.4)
635	5. Other Terms and Penalties - Page 434	Penalties for SLA uptime shall be as under:	Can we assume that the maximum penalty will be capped at '5% of operational quarterly invoice amount for every defaulting month' ?	Please be guided by the RFP
636	5. Other Terms and Penalties - Page 435	Non-resolution of tickets within threshold	We assume that if a non resolution is attributed to LIC dependency then the same event will not be counted in calculating the default percentage.	Please be guided by the RFP
637	5. Other Terms and Penalties - Page 436	Uptime of Non-Prod environments	Will the penalty be triggered if any of the environments among (DEV,SIT,UAT,Perf) uptime is less than 95% of if all ?	Please be guided by the RFP
638	5. Other Terms and Penalties - Page 437	Uptime of Non-Prod environments	Is uptime being considered for 24 hours ? Even for Dev and PERF?	Please be guided by the RFP
639	Pg. 81	Go Live: Phase 1	Please confirm if we (bidders) are required to procure, helpdesk system and toll free setup?	Bidder is expected to implement the required outbound calling capability required for Agentic AI use case. For ITSM, bidder is expected to use the LIC system. Further details will be given to the selected bidder during implementation
640	Pg. 254	2. Scope of Work The platform will serve as the digital front for lead and prospect management, quote generation, proposal form filling, document submission, customer identity verification, underwriting, premium payment collection, medical scheduling, exam scheduling further requirement management, etc.	What will be the number of channels, users for each of these channels, the concurrent users and storage requirements?	please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
641	Pg. 254	2. Scope of Work The platform will serve as the digital front for lead and prospect management, quote generation, proposal form filling, document submission, customer identity verification, underwriting, premium payment collection, medical scheduling, exam scheduling further requirement management, etc.	Since there is a requirement to develop various dashboards; what will be the number of such dashboards.	Please be guided by the RFP,the bidder is expected to propose and develop the required dashboards, reports and MIS in line with the stipulated requirements. Further details will be shared with the selected bidder during implementation
642	Pg. 259	Table 2: Customer Onboarding Platform Functional Requirements - Lead Management System o Capture new prospects from social media platforms (e.g., LinkedIn, Instagram, Facebook etc.), LIC website and other external sources like 3rd party websites via multiple modes (e.g., click-through advertisements)	What will be the total number of social media platforms and internal/external sources will be there to generate leads? We appreciate if you can provide specific names.	please be guided by the RFP
643	Pg. 260	Table 2: Customer Onboarding Platform Functional Requirements - Lead Management System o Integration with databases of 3rd party aggregators / partners for capturing new prospects (e.g., bank partners, brokers, digital aggregators, etc.)	What will be total number of such databases to be integrated?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
644	Pg. 261	Table 2: Customer Onboarding Platform Functional Requirements - Lead Management System o Identify prospects through engagement on LIC's marketing campaigns	How many campaigns will run/planned by LIC and what will be the frequency of these campaigns?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
645	Clause 3.2.1.4, Pg. 395	Enterprise Platforms and Core System Integrations The NUA system will be sunset and shall be rebuilt by the bidder in the new business platform. It is mentioned here for sake to completeness.	We understand that, both integration with and development of NUA system is to be undertaken in current scope of work. Please confirm.	Please be guided by the RFP, the bidder is expected to propose and implement the underwriting solution as part of the New Business Platform

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646	Pg: 168	Form T-1C: Bidder's Eligibility Criteria as per the RFP 5. Blacklisting	We would like to humbly submit that the time period for eligibility criteria/declaration regarding prior blacklisting is very long. We request you to kindly modify the eligibility criteria to allow Bidders that have not been blacklisted as on date or for a specific period (like 2 years) in the past, to participate in the bid.	Please be guided by the RFP
647	Pg: 174	Annexure-I: BlackListing We also certify that we have not been blacklisted by LIC, any PSU, any Bank/IBA/RBI/IRDAI, Government of India, State Government and its subsidiaries during the last five years.	We request you to kindly allow Bidders to declare that they are not blacklisted as on date or for a specific period (like 2 years) in the past.	Please be guided by the RFP
648	Pg 440	7. Platform Build Approach: The bidder is expected to build the solution as per requirements stated in this RFP. To that end, the scope of work for platform build includes below an indicative list of activities with assigned responsibility matrix wherein R, A, C, I refer to Responsible, Accountable, Consulted and Informed respectively:	We see some discrepancies in the RACI matrix included in the RFP. For ex. Review and sign offs of all deliverables should be Responsibility and Actionable on LIC whereas bidder will be responsible for their creation and modification. Can we propose our own RACI Matrix in the proposal as per our understanding?	Please refer the corrigendum
649	Pg. 189	Change request costs: Annual price for 1 pod	Can we propose a full time BA and a 50% allocation of functional tester for one POD structure?	Please be guided by the RFP
650	Pg. 226	Third party certifications	Please share the list of all 3rd party certifications are needed?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
651	Pg. 226	Monitoring of Service levels	LICI shall monitor the defined Key Performance Indicators (KPIs) to measure the effectiveness and efficiency of its Supply Chain Security Management process. Can you please list out the KPIs to be considered?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
652	Pg. 215	Form T-13: Manufacturer"s Authorization Form (MAF)	Is this template is mandatory to submit with bid proposal as this is just OEM specific? As per the RFP the solution is Open source with a mix of OEM in the overall layout. Let us know how you want us to respond to this template ?	Please be guided by the RFP, In case of bidder is partnering with any OEM for the bid submission, the respective OEM is required to submit form T-13
653	Pg 190	Part B - Rate Card	We propose to keep the rate card of a functional tester as well	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
654	Pg. 64, Clause 3.5.7.1	Property Rights	We understand that third party software releases, upgrades, patches etc. would be governed by the terms of the licensing agreement between LIC and the selected supplier. As implementers bidder only could facilitate the process, as per pre-agreed terms. Please confirm if our understanding is correct?	Please be guided by the, bidder must procure all licenses in the name of LIC. The bidder is responsible for managing upgrades, releases, and patches in accordance with the licensing terms
655	Clause 3.2.2.4 Page 401	No data (including metadata) shall leave Indian jurisdiction without explicit written consent from LIC.	Modern cloud architectures rely on certain global services that are foundational to security and operational excellence. Global DNS services ensure failover capabilities between India regions. CDN/Edge services provide DDoS protection and ensure platform availability even during regional incidents. These capabilities are essential to meet the RFP's 99.99% uptime requirement. This requires operational metadata to be shared in other jurisdictions. Request to change the clause as below - No data (including application data and business metadata) shall leave Indian jurisdiction without explicit written consent from LIC.	Please be guided by the RFP
657	Clause 3.2.2.2 Page 399	The bidder is expected to re-use existing services within the digital platform wherever applicable such as eMudhra for identity management and AWS CloudFront Edge Security services.	Please clarify whether the bidder include or exclude the cost of these services from their quote.	Please be guided by the RFP and Corrigendums, bidder is expected to setup the entire solution as part of the new business platform
658	Table#2: Bill of Material (Cloud Capacity Estimation) , page 175	All cost estimations should be benchmarked using Google Cloud Platform (GCP) pricing calculator, factoring in LIC's enterprise discount (as applicable). These benchmarks will be used solely for commercial evaluation under the QCBS methodology to normalize pricing across bidders.	Different CSPs have significantly different architectures, service models, and cost structures. Benchmarking non-GCP proposals using GCP's pricing calculator may not yield an accurate or equitable comparison. To ensure fair competition and platform neutrality, we request LIC to kindly clarify whether: (a) This clause can be revised to allow CSP-specific pricing calculators for accuracy, OR (b) The benchmarking requirement may be removed to maintain CSP neutrality and avoid evaluation bias.	Please refer the corrigendum

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
659	Section III – GCC (Pages 41–66)	Data protection, cross-border telemetry , Data sovereignty vs observability	Given data residency requirements, how will telemetry/logging data be treated? Is anonymization/aggregation allowed for cross-border monitoring?	Please be guided by the RFP, All the application, infrastructure and security telemetry/log data related to the NextGen New Business Platform shall be stored and processed within data centres located in India
660		BYOK, encryption, key management , Security baseline	any preferred HSM vendors or is bidder BYOK acceptable? Minimum encryption standards and key lifecycle requirements? Confirm BYOK approach and cryptographic standards	Please be guided by the RFP, Bidder is expected to propose and implement the PII data vault as part of New Business platform and meet the security requirements as per RFP. Further details will be shared with the selected bidder during implementation
661		SLA measurement, penalties, reporting ,Governance and measurement	Provide formal SLA measurement methodology, data sources, incident levels, credits, and monthly report format? Provide SLA framework and sample report	Please be guided by the RFP, the bidder is expected to propose and implement the necessary reporting formats for SLA tracking
662		Transition, knowledge transfer, exit , Smooth exit and continuity	What are the exact deliverables/timelines/acceptance criteria for knowledge transfer? 60–90 day transition window? Define transition artifacts and acceptance criteria	Further details will be shared with selected bidder during implementation
663	Section IV – TOR (Pages 113–149)	Data integration endpoints and reuse of LIC services, Reduce integration risk	Provide a catalogue of LIC internal services (eFEAP, EDMS, ICMS, Data Lakehouse, UIDAI CKYC, DigiLocker) with versioning, SLAs, testing environments, and any restrictions on modifications ,Provide catalog, sandbox access, and governance.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
664		Cloud-native, multi-cloud portability expectations, Align portability approach	Should the architecture be a single cloud-agnostic artifact or cloud-specific implementations with a unified API? Any preferred IaC tools? State preferred architecture pattern and tooling	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform on proposed CSP Infra
665		Data governance, metadata, and data lake integration, Data governance clarity	How is metadata defined (telemetry, logs, audit trails)? What are retention, lineage, and audit policies across environments? Provide policy details and data lineage guidelines	The bidder shall retain 1 year of historical logs and historical application data for a period of 5 years within the New Business Platform. Further details will be shared with selected bidder during implementation
666		Data security and access control specifics, Security posture alignment	Minimum controls for encryption at rest/in transit; IAM RBAC; API security; attestations (SOC2/ISO27001); any CERT-In/IRDAI requirements? Confirm required attestations and controls	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
667		Product Configurator, Underwriting, Rules Engine, Governance of core platforms	SLAs, throughput, data-model governance; any third-party engines or licensing vs bidder-developed engines? Provide SLAs and options	Please be guided by the RFP, bidder is expected to propose and implement the entire solution part of the New Business platform and meet the SLA requirements
668		UI/UX and accessibility, Accessibility and reach	Accessibility (WCAG), multilingual requirements, device support (mobile web, iOS/Android)? Define accessibility and language scope	Please be guided by the RFP (Appendix C, Section 4.14)
669		Monitoring, observability, and security operations, Observability & security	Security monitoring, SIEM, log retention/format, alert SLAs; preferred stack or bidder's stack? Specify monitoring stack and requirements	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
675		PoS/proof of solution Validation of end-to-end capability	Is a formal PoS with end-to-end onboarding journeys required? If yes, format and duration? Confirm PoS format, duration, and evaluation criteria	Please be guided by the RFP
676	Annexure II Information Security Requirements	Crypto controls beyond AES-256 Strengthen crypto governance	Any LIC-specific cryptographic standards beyond AES-256? Preferred KMS/HSM integrations? Confirm standards and integrations	Please refer the corrigendum, bidder is expected to provision and setup the PII data vault on the proposed infrastructure
677	Personal Data Protection	Data retention & cross-entity transfers Data lifecycle compliance	Retention/destruction policies beyond DPDP; cross-entity transfers allowed if encrypted/auditable? Provide retention policy and governance guidance	Please be guided by the RFP, Historical data to be stored for a period of 5 years and all the logs to be retained for a period of 1 year . further details will be shared with the selected bidder during implementation
678	Annexure II Third-party risk management	Cadence of third-party security assessments Outsourcing governance	(Pen tests, SOC 2 Type II, ISAE 3402) and LIC's access to audit reports? Define audit cadence and evidence delivery	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
679	Pg. 456, Clause 9.6	Ticket Management	How many L1/L2 tickets are to be estimated and how many are functional in nature ?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
680	Pg. 456, Clause 9.6	Ticket Management	What is the number of Monthly Service ticket data for L1/L2	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
681	Pg. 456, Clause 9.6	Ticket Management	What is the number of Monthly Tickets- severity wise data for L1/L2	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
682	Pg. 456, Clause 9.6	Ticket Management	How many got tickets (service ticket/Incident) are getting escalated to L3?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
683	Pg. 381	The bidder shall integrate with an LIC provided ITSM for service management.	Which ITSM tool will be used presently and we are assuming we will be using the same application ?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
684	Pg. 456, Clause 9.6	Ticket Management	What are the breakup of L1/L2 tickets like funtional, technical, downstream , etc to optimise and reduce the L1/L2 load by assessing current operating model of call support system. Will we be able to assess based on this numbers? How many L1/L2 resources are presently supporting ?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
685	Pg. 356	User support	What is the current operating model on oncall support ? Eg- who gets the call, how it is logged, whats the SLA, how its escalated or routed, etc	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
686	118 12. Relevant Certifications	The Bidder should have CMMi Level 5 certificate valid as on date of submission.	We request to make CMMi Level 5 certificate submission optional.	Please refer the corrigendum
687	117 8. Relevant Experience	Bidder should have a minimum of 5 years experience as on date of publication of this RFP.	Please clarify if non-India references can be provided. If not, then please allow for the same.	Global references are expected provided the project that have been executed directly by the bidding entity (Prime Bidder / partnered entity). Project credentials pertaining to parent companies, subsidiaries, sister concerns, affiliates, group companies, franchise entities, or entities operating under a common global brand name shall not be considered, even if such entities belong to the same corporate group or operate under a common umbrella
688	117 8. Relevant Experience	Bidder should have a minimum of 5 years experience as on date of publication of this RFP.	Please change to minimum 1 year.	Please be guided by the RFP
689	118 9. Client Reference	The Bidder must have completed at least 1 relevant project in the BFSI industry.	Please clarify if non-India references can be provided. If not, then please allow for the same.	Global references are expected provided the project that have been executed directly by the bidding entity (Prime Bidder / partnered entity). Project credentials pertaining to parent companies, subsidiaries, sister concerns, affiliates, group companies, franchise entities, or entities operating under a common global brand name shall not be considered, even if such entities belong to the same corporate group or operate under a common umbrella

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
690	118 9. Client Reference	The projects should be similar in scope of work to the implementation of a digital onboarding journey. The BFSI client reference's scope should be for lending, health insurance or life insurance for a bank or a health, general or life insurer, deployed in a private / public / hybrid cloud environment.	Please widen the scope not limited to lending, health insurance or life insurance for a bank or a health, general or life insurer, deployed in a private / public / hybrid cloud environment. The enhanced scope can be across any BFSI vertical and any segment (Retail or Coporate)	Please be guided by the RFP
691	4 Bid Submission Closing Date & Time	Tuesday, 23.12.2025 till 3:30 PM	Requesting for 1 month extension as the Bid is very exhaustive.	Please refer the corrigendum
692	26 4	Only one copy of the Bid can be uploaded, and the Bidder shall digitally sign all statements, documents, and certificates uploaded by him, owning sole and complete responsibility for their correctness/authenticity as per the IT Act 2000 as amended from time to time.	Could you please confirm if only a digital signature using a DSC is valid, or if we can sign, stamp, scan the document, and upload it as a PDF?	Please be guided by the RFP
693	221 Form T-14: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	Auto Health Assessment	It is mentioned as TBD. Please clarify whether we need to Integrate or Implement	The bidder is expected to implement an automated health assessment capability that securely ingests and analyses data from wearable devices as part of the New Business Platform
694	388 Table 2 – Procure vs Build Services (Indicative)	Offline Validation Engine, Offline OCR, Offline Authentication	It is mentioned as TBD. Please clarify whether we need to Integrate or Implement	The bidder is expected to implement the offline data capture, sync, validation and authentication capability as part of the New Business Platform
695	395 3.2.1.4 Enterprise Platforms and Core System Integrations	P&GS, UCS	Are these required to be integrated as it is mentioned in brackets if these are required. Hence, please confirm.	Yes , the integrations are required

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
696	254 Appendix C Section 2 , i	Agent-to-Customer (A2C): Envisioned for LIC's agency workforce including agents, CLIA agents, supervisors (e.g., Development Officers - DO, Senior Business Associates - SBA, LICA, etc.), etc. The onboarding experience will be initiated and managed through LIC's Sales Super App or agent portal. Agents will have access to features tailored to their role, including lead management, digital handover to the customer via asynchronous links for completing tasks, etc.	Considering Access rights will be managed in the super App, can LIC provide more details on the design/tool used for access rights?	Please be guided by the RFP, bidder is expected to propose and build access management solution as part of the New Business platform
697	80 3.6.4.2 Payment Terms: Software	3.6.4.2 Payment Terms: Software	Request for perpetual License to be paid upfront and suscription annually in advance.	Please refer the corrigendum
698	80 3.6.4.2 Payment Terms: Software	3.6.4.2 Payment Terms: Software	Request License term to be restricted to contract period.	Please refer the corrigendum
699	80-81 3.6.4.3 Payment Terms: Annual Maintenance and Support	3.6.4.3 Payment Terms: Annual Maintenance and Support	Request for AMC (both custom developed application and OEM Software) to be paid annually in advance.	Please be guided by the RFP
700	115 5.1 Evaluation Process- Introduction	c. Online Reverse Auction (Among top 2 scores in QCBS)	Request for removal of Reverse Auction.	Please be guided by the RFP
701	176 Table#3: Bill of Material (Software)	LIC has Primary DC in Navi Mumbai and Far DR in Bangalore	Should the cloud infrastructure be managed by vendor using AWS, or is it expected to be managed directly by LIC? Additionally, in either case, please confirm whether the references to the primary data center and far disaster recovery site remain applicable when the solution is deployed on cloud infrastructure.	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform on proposed CSP Infra

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
702	208 - 212 Form T-14: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems		Is the expectation that LIC will procure/manage all OEM Tools/Core & Other Enterprise Systems and offer APIs for the vendor to integrate with?	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform over CSP Infrastructure
703	366-367 3.2.1 Understanding of Target State Architecture for New Business Platform	Integration with external entities such as NSEIT, NSDL, UIDAI (for eKYC/eSign etc must also be supported using secure, standards-based protocols	Are the APIs REST-based, SOAP, or another protocol? Will NSEIT and any external entities provide a sandbox/UAT environment for integration testing? If yes, what are the timelines? Are there any API rate limits or throttling policies that we need to consider?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details. Further details will be shared with selected bidder during implementation
704	247 2.1 High level description of modules	Integration with NSEIT and III for URN Generation and IC38 Exam Scheduling	Is the URN generation process synchronous or asynchronous? In case of URN failure, should the system automatically retry, or should the supervisor explicitly resubmit? What specific data fields are required from the vendor's system for URN generation?	Please be guided by the RFP, bidder is expected to obtain these details during requirement gathering in coordination with the relevant partner
705	Table 3: Agent Onboarding Platform Functional Requirements (Indicative & illustrative scope only, applicable to recruiters and / or their supervisors, sales hierarchy and training hierarchy –subject to updates and refinement)	Integration with 3rd party Learning and Engagement Vendor to obtain prep material for exam preparation	Please provide details of the 3rd-party Learning/Engagement vendor (API format, authentication, content type). Will content be provided as files, URLs, or streaming?	The bidder is expected to obtain these details during requirement gathering in coordination with the relevant partner

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706	70 3.6.4.1Payment Terms: Implementation	Third party integrations for data pre-fill and validation: Integration with LIC MarTech Integrations with account aggregators o Integrations for income data (e.g., ITR, EPFO, account aggregators, etc.) o Integration for identity data (e.g., NSDL, UIDAI, CERSAI, DigiLocker, etc.) ▢ KYC verification via CKYC, EKYC and Offline eKYC ▢ Ability to update changes to CERSAI in case of any changes to cKYC o Integration for bank account validation (e.g., NPCI, penny-drop & penniless methods) o Integration with fraud check APIs (e.g., Experian Hunter) o Integration with IRDAI and NSEIT o Integration with e-Insurance Account repositories Integration with NSEIT for URN data push and verification o Automated URN generation post successful validation	Many public sector sites(29+) are involved.Are these API/Integration platforms ready?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
707	71 3.6.4.1Payment Terms: Implementation	Integration with LIC's user identity and access management for provisioning RBAC across the modules	can LIC provide more details on the design/tool used for identity and access management?	For Identity Management - bidder is expected to provision and setup eMudhra For Access Management, bidder is expected to build the best in class solution as part of the new business platform
708	71 3.6.4.1Payment Terms: Implementation		We would like to discuss and mutually agree on the payment terms for the implementation during the contracting stage	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
709	432 Other Conditions	LIC may further extend the contract, for another two terms of 1 year each, at the same rates (whichever applicable) and terms & conditions, provided services of the Bidder are found satisfactory.	We would like to discuss and mutually agree on the rate cards for the extenstion period.	Please be guided by the RFP, the rate card has to be included in the BOM during bid submisson
710	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	In case of Kubernetes/Container based deployment . Can bidder assume that bank will provide the container platform like Openshift license along with the inline infrastructure and managed services.	Please be guided by the RFP scope, bidder has to provide end to end solution required to build new business platform on proposed CSP infrastructure
711	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Red HAT AMQ or Active MQ	Please be guided by the RFP scope, bidder has to provide end to end solution required to build new business platform on proposed CSP infrastructure
712	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	In case of Kubernetes/Container based deployment . Can bidder assume that bank will also provide the third party platform Software like Kafka	The bidder is expected to provision and setup Kafka or any event broker platform that supports integration with Kafka client as a standard middleware messaging platform as part of the new business platform
714	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	Please confirm if Bank can provide the Oracle weblogic/ Jboss EAP/Websphere application server license.	Please be guided by the RFP scope, bidder has to provide end to end solution and corresponding licenses required to build new business platform on CSP infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
715	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	Please confirm if Bank can provide the Oracle RAC cluster along with Oracle DB.	Please be guided by the RFP scope, bidder has to provide end to end solution required to build new business platform on CSP infrastructure
716	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	Can bidder assume that Core/Distribution / Access Switches, Internal & external firewalls, Web Application Firewall, Load Balancers, other WAN devices will be provided by the bank.	Please be guided by the RFP scope, bidder has to provide end to end solution required to build new business platform on CSP infrastructure
717	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	Network, Internet, Replication connectivity between DC's is the responsibility of the Bank. Please confirm	Please be guided by the RFP scope, bidder has to provide end to end solution required to build new business platform on CSP infrastructure including the DMZ setup and connectivity between cloud and LIC on-premise systems
718	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	Can bidder assume that the Bank will provide the monitoring/patching/sever automation/HIPS/Antivirus tools for the new server environment ? Please confirm	Please be guided by the RFP scope, bidder has to provide end to end solution required to build new business platform on CSP infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
719	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	Please confirm if bank will provide Storage like SAN/NAS or Object storage along with the Server for the application deployment	Please be guided by the RFP scope, bidder has to provide end to end solution required to build new business platform on proposed CSP infrastructure
720	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	Can Bidder assume that Backup software along with the Tape drive will be provided by the bank for the server environment?please confirm.	Please be guided by the RFP scope, bidder has to provide end to end solution required to build new business platform on proposed CSP infrastructure
721	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	We assume that procuring consumables (Tape media) is the responsibility of the bank. Please confirm	Please be guided by the RFP scope, bidder has to provide end to end solution required to build new business platform on proposed CSP infrastructure
722	363 Systems of Infrastructure & Observability	Red Hat OpenShift Plus - Dedicated private cloud instance for the new Open Insurance Digital Platform (SOE). It is hosted in LIC's new primary data center in Mumbai. - Nutanix - Dedicated private cloud instance for eFEAP-Next including selected portals such as eFEAP branch portal	How long the data to be retained (for any statutory purposes) in tape? Can you please provide Bank's Backup & Archival Policy?	The retention policy to be followed is for a period of 5 years
723	390 Key Architecture Guidelines	The bidder shall deploy the new business solution on a Cloud Service Provider (CSP) infrastructure, as per the defined scope	Does LIC provide the license under the Bring Your Own License (BYOL) for Oracle DB to the vendor for solution deployed on Public Cloud like AWS, Azure, OCI or GCP.	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution and licenses as part of the New Business Platform on proposed CSP Infra

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
724	405 BCP	Defined below is a non-exhaustive list of metrics that bidder must adhere to. Category Metric Service Availability (uptime) Expectation Front-end applications (Customer Super App, Sales Super App, Digital Branch) 99.99% (Monthly) – 4m 21s Downtime per month Uptime = Time since System of Engagement – Public facing API's 99.99% (Monthly) – 4m 21s Downtime per month	The Uptime or availability for the solution deployed on the public cloud is alingined with CSP based SLA. In general the CPS SLA vary for platform services provided by them and it might not add up to 99.99 % of monthly uptime. Can bidder propose the Best SLA provided by the CSP back to back which can be less than the traget uptime by the LIC.	Please be guided by the RFP
725	378 Container Platform	The Bidder shall provision and manage a robust, enterprise-grade container orchestration platform—such as Red Hat OpenShift or an equivalent CNCF compliant solution (e.g., Kubernetes based managed services)—as part of the cloud-based deployment architecture for the new business solution	Does LIC provide the license under the Bring Your Own License (BYOL) for Openshift to the vendor for solution deployed on Public Cloud .	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution and licenses as part of the New Business Platform on proposed CSP Infra
726	5.2 Eligibility Criteria, sr. no. 12, Page 118	The Bidder should have CMMi Level 5 certificate valid as on date of submission.	Acidaes solutions pvt ltd have 20+ Years of experience and reputed software solution provider among BFSI serving 8+ Banks and 9+ insurance companies in India and have other required certifications like ISO 27001, ISO 27017, ISO 27018, ISO 27701, SOC Type 1 & 2, ISO 22301, . We request LIC to relax the CMMi Level 5 requirement as Acidaes solutions pvt ltd follows a product-led delivery model where most capabilities are pre-built and only configuration/customisation is undertaken. CMMI Level 5 is primarily applicable to organisations doing large-scale custom software development from scratch.	Please refer the corrigendum
727	3.5.7.2 IPR (Intellectual Property Rights) , Page 55	LIC will own the Intellectual Property Rights (IPRs) of the proposed NextGen New Business Platform For LIC India	We request LIC to modify the clause so that ownership of IPR for the proposed platform remains with the OEM. We request LIC to have source-code escrow arrangement. This will safegaurd LIC's interest.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
728	2.3.1 Eligibility to ParticipatePage 14,	No consortium/association bidding is allowed. LIC will not consider joint or collaborative bids that require a contract with more than one prime Bidder. Bidders need to fulfill all the eligibility criteria and technical evaluation criteria in its individual capacity unless mentioned otherwise.	We understand that the prime bidder must fulfill all eligibility conditions individually. However, we request LIC to confirm whether use cases, product capabilities, and credentials of the OEM (partnered with the prime bidder) will be considered for technical evaluation, since the proposed solution is OEM-driven	Consortium / association bidding is permitted, subject to the condition that LIC will enter into a contract only with the Primary Bidder. The consortium partner(s) shall act solely as supporting/partnering entities and shall not participate as a Primary Bidder in any other bid submitted under this RFP. All eligibility criteria specified under serial nos. 1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 12, 13, 14 and 15 of Section 5.2 of the RFP must be fully met by the Primary Bidder in its individual capacity, unless expressly stated otherwise in the RFP
729	5.2 Eligibility Criteria, Page 116	Sales Turnover and Company Net worth Bidder must have minimum average turnover of greater than Rs. 1000 Crores in the last three financial years (2022-2023, 2023-2024 and 2024 2025) and should also have made profit (before tax) in at least two of the three previous financial years (2022-2023, 2023-2024 and 2024-2025)	we request LIC to confirm relaxation of sales turnover criteria, whether it will be for MSE (Micro and Small Enterprises) or MSME (Micro, Small and Medium Enterprises) or for both.	Please be guided by the RFP (section 1.4.1)
730	3.5.8 Performance Bond/Security, Page 60	The amount of Performance security shall be @ 5% of the contract Price	We request LIC to kindly waive the Performance Security requirement for Micro, Small and Medium Enterprises (MSMEs), or cap the Performance Security at 1%–2% of the contract price.	Please be guided by the RFP
731	CUSTOMER ONBOARDING & 259	Enable the creation of prospects / leads (including generation and assignment of unique identifier for lead – e.g., lead ID) sourced from existing/old policyholders as well as new prospects using multiple channels and multiple methods (e.g., manual prospect creation {by agents, DO's, CLIA, LICA, LIC employees at Branches, Divisions etc.}, automatic prospect creation using rule based configurable logic, etc.)	Please share the detailed list of user roles (Agents, DOs, CLIA, LICA, LIC Staff, Branch/Division users) that can manually create prospects, and any role-specific validations required.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
732	CUSTOMER ONBOARDING & 261	Configurable rule-based logic and integration with AI/ML models for auto-identification of prospects from old (exited) policyholders with lapsed/matured policies based on parameters like gap from policy maturity/lapsation, number of policies held in the past, payment method for past policies, re-investment history, etc.	Please specify the integration method with Data Lake ML models (REST API, message queues, batch ingestion).	Details will be provided to the selected bidder during implementation
733	CUSTOMER ONBOARDING & 284	Offline Data Capture & Sync	As per industry best practice, it is not recommended to operate core processes in full offline mode due to the system's dependency on real-time validations and integrations with core system, KYC, and FinTech APIs etc. Offline mode can lead to data synchronization conflicts, validation errors, and delayed updates. Please review.	Please be guided by the RFP
734	Table 2 – Procure vs Build Services (Indicative) & 383	The bidder shall design, build, and implement a Business Rules Engine (BRE) over cloud to host rules supporting underwriting and any additional business logic as required under the scope of this RFP. The bidder may either reuse the existing LIC provided BRE platform (Newgen) and expected to furnish and procure the licenses or bring its custom accelerator hosted over cloud, provided that the complete source code and intellectual property (IP) rights shall reside with LIC.	Please confirm whether LIC prefers reusing the existing BRE platform (Newgen) and new platform can integrate with the same. If LIC prefers reusing Newgen BRE, will LIC provide existing license entitlements, or should bidders propose fresh licensing?	Please be guided by the RFP, the bidder is expected to propose and custom build the BRE solution as part of the New Business Platform
735	Go-Live Phase 1- Lead Management Page 67	Enable automatic and customizable communication to leads through preferred channels (e.g., SMS, WhatsApp, social media, etc.) with ability to configure volume, frequency, schedule of messages, etc.	We understand that LIC will be providing APIs for channel gateways. Can LIC enlist all the social media channels required for the same.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
736	Go-Live Phase 1- Lead Management Page 66	Integration with Sales Super app / Agent portal / Customer Super App / customer portal / LIC Website / Referral portal	We understand that LIC will be providing APIs for the listed systems or applications.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
737	Go-Live Phase 1- Lead Management Page 67	Prepare for meetings – display key pointers, integrate with multimedia training content	Can LIC elaborate on the use case. Is there a training application or knowledge repository already maintained by LIC? If yes, LIC is expectected to provide APIs for the same.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details. Further details will be shared with selected bidder during implementation
738	Go-Live Phase 1- Lead Management Page 67	Directly initiate proposal from prospect dashboard, passing on quote information if available	Can LIC elaborate the expectations from the new platform? Is LIC expecting the platform to generate quote and proposal? If yes, LIC is expected to provide formats and templates for the same.	Please be guided by the RFP, the bidder is expcted to work with relevant partners to get the requisite details during implementation
739	Go-Live Phase 1- Product Configurator Part 1 Page 68	Allow configuration of product benefits, pricing/rating sheets, and rate tables, including support for parameters like sum assured slabs, age bands, premium frequency, and payment modes etc.	Does LIC have a product master in place? Where are all of these mentioned details maintained currently? Does LIC expect the new platform to make changes in the product master?	The bidder is expected to work with all relevant partners and obtain the necessary details required to fulfill the functional requirements. Refer the product configurator scope as per the RFP
740	Go-Live Phase 1- Product Configurator Part 1 Page 68	Support configuration of underwriting rules and STP logic relevant for quote-stage classification, such as medical/non-medical, sum assured thresholds, and financial eligibility checks.	How does LIC currently manage underwriting rules and STP logics? What are the expectations from the new platform?	Please be guided by the RFP
741	3.6.4.1 Payment Terms: Implementation , Page 82	Agentic AI Platform Part 1	Please confirm whether LIC prefers a specific AI/NLP platform (e.g., Azure OpenAI, AWS Bedrock, Google Vertex AI) for building the conversational Insurance Guide Agent.	Bidder to propose and implement best in class agentic AI platform as part of the New Business platform
742	3.6.4.1 Payment Terms: Implementation , Page 82	Agentic AI Platform Part 1	LIC to provide standardized product explanation content, FAQs, examples, and policy wording, Please confirm the understanding.	Bidder has to work with relevant parties to get the requisite details during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
743	3.6.4.1 Payment Terms: Implementation , Page 85	Monitoring and logging of call centre activity/engagement – i.e., call attempts made, calls successfully connected with customer, missed calls, follow-ups scheduled, etc. Tracking of lead churning, dispositions, conversion, scheduled follow-ups or drop off through integrations with call center CRM and dialer o Dashboards, reports & MIS for tracking call centre activity	1. Please mention the call center management system to be integrated. 2. Please confirm that dashboards and MIS related to call centre operations (attempts, connects, agent KPIs, AHT, adherence, etc.) will continue to be managed within the call centre system and are not expected to be rebuilt within the new platform.	Please be guided by the RFP, further details will be shared with selected bidder during implementation
744	Payment Terms: Implementation , Page 75	UAT and all other Environments setup over cloud and deployment	Please confirm the no. of number of environments required (Dev, SIT, UAT, Pre-Prod, Prod, DR)	Please refer the section 5.1.5 of the RFP
745	3.2.1.5 External 3rd Party Solution Integrations Page 397	The bidder is expected to design and build these integrations for re-use across applications within LIC.	1. Please provide the list of integrations that can be re-used. 2. Licence, APIs etc for the exisiting integrations to be managed by LIC and provide it to the bidder. Please confirm if the understanding is correct.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details. Bidder shall re-use the existing LIC integration with external systems
746	3.2.1.5 External 3rd Party Solution Integrations Page 397	The bidder is expected to design and build these integrations for re-use across applications within LIC.	1. Licence, APIs etc for the exisiting integrations to be managed by LIC and provide it to the bidder. Please confirm if the understanding is correct.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details. Further details will be shared with selected bidder during implementation
747	General	System	Please name the Call Centre/Contact Centre System	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
748	General	System	Please name the Enterprise Service Bus/API engine	Please be guided by the RFP, bidder is expected to propose and implement the entire solution on the CSP infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
749	General	Infra	Do you require DR with 50% or 100% capacity of Production?	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution and licenses as part of the New Business Platform on proposed CSP Infra and meet the required BCM requirements
750	General	Infra	Please confirm the required Recovery Time Objective (RTO) and Recovery Point Objective (RPO) As per industry best practice RTO 4 hours and 60 min is recommended.	Please be guided by the RFP
751	General	APIs	We understand that the LIC will facilitate the necessary APIs required for the implementation. Kindly confirm this understanding.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
752	General	Leased Lines	1. Please confirm if LIC to provide dedicated Leased line from the service providers from CSP DC and DR sites to the LIC DC and DR sites. 2. If leased lines provided by the LIC, it will be provided untill which point : Telecome service provider MUX or till CSP DC and DR? 3.Please confirm the required bandwidth, speed, and throughput specifications for the leased line(s) to be provisioned.	Please be guided by the RFP, The bidder shall commission the entire cloud network and establish connectivity between the cloud and LIC data centres
753	General		considering size of the project and submit bid with proper response, we request LIC to extend bid submission date till 9th January 2026	Please refer the corrigendum
754	3.6.4.1 Payment Terms: Implementation Go-Live: Phase 2 Page 73	Direct-to-Customer (D2C) onboarding via Customer Super App and Customer Portal, and LIC website	Is D2C front end already available (as mentioned in section : "Digital Applications" Page 357 . If yes, what is the scope of "Customer Super App" in this RFP	Please be guided by the RFP, bidder is expected to integrate with the existing LIC customer super app
755	Appendix C: Scope of Work Page 241	While the Open Insurance Platform provides for multiple customer and agent journeys on the above frontends, LIC also requires a complete re-build of their Next Generation New Business Platform.	Can you please give functionalities available in Open Insurance Platform	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
756	3.1.4. Domain and Foundational Microservices Business Domain Services Page 360	The onboarding platform shall also build and expose further domain services as part of the implementation.	What are the microservices that are already available ? Please provide count of the microservices to be invoked.	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the New Business Platform on proposed CSP
757	1.1 Overarching principles Page 242	Grounds-up-build - The bidder must propose a totally 'grounds up build' solution, to allow LIC to own the Intellectual Property (IP) except for specific areas where COTS components are permitted as mentioned in this document	Can you please elaborate which all areas COTS components are permitted?	Please be guided by the RFP and corrigendum
758	Page 376, point no.10 Page 386, pont no.2	Page 376, point no.10 - The bidder shall build a document management system to store the documents processed as part of the new business solution before pushing it to the LIC enterprise eDMS platform

Enterprise Document Management System for searching & retrieval of documents as per user rights, scanning of policy dockets | Basis understanding from the pre bid meeting, the bidder has to set up a temporary DMS for the document storage purpose and eventually it will be stored in the enterprise DMS , hence we are not expected to propose any enterprise DMS system, Hope the understanding is correct, Pls confirm. | Please be guided by the RFP |
759	7. Platform Build Approach	RACI Matrix, point 41	As we understand that 'NextGen New Business platform' be only consuming Analytical model(AI/ML) that are built by other applications. Please share more details on development and training of AI/ML models, as mentioned in point 41 of RACI matrix.	Please be guided by the RFP (Appendix C, section 2.2)
760	Page 368, 3.2.1 Target architecture	Auto underwriting Engine	What is the Per plan pricing model expected for auto underwriting. The commercial template provided does not match with this requirement, Pls clarify.	Bidder is expected to provide the per plan pricing model for underwriting and product configurator
761	3.1.3 API Gateway, Page 360	LIC uses WSO2 as an API gateway. All services and endpoints need to be consumed and exposed from this gateway by external systems to the system of Engagement	In section "Table 2 – Procure vs Build Services (Indicative)" it is mentioned that API Management system need to be implemented as part of the scope. Please confirm	Please be guided by the RFP, the bidder is expected to procure and implement WSO2 API Management solution as part of the New Business Platform on CSP Infra

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
762	3.5.7.2 IPR (Intellectual Property Rights) Page No 55-56)	Related to IPR	The bidder plans to bring pre-existing IP in the form of product/ framework/solution component. The bidder will extend the perpetual licence with LIC.(Copy RFP clause). Pls suggest if we can proceed with the same. Any customization on product/framework/solution component specific to LIC, the IP related to the customization will be owned by LIC. Kindly confirm the same.	Please be guided by the RFP
763	page 430 4.16.8	6 (six) months prior to expiry or within 2 (two) weeks' notice of termination of this Agreement, the Bidder shall deliver to LIC a full, accurate and up to date version of the following, as a minimum: 4. Source code (if appropriate) and all documentation to support the services build tool with any documentation for _workarounds' that have taken place	The bidder plans to bring pre-existing IP in the form of product/framework/solution component, the bidder will own the source code of the underlying product/framework/solution component, and the bidder will get into an escrow arrangement with LIC for the underlying source code. Any customization on product/framework/solution component specific to LIC, the source code related to the customization will be owned by LIC. Kindly confirm the same.	Please be guided by the RFP
764	Project Scope Page 244-245	Considering the scale of the assignment, any service which forms a part of the Project Scope that is not explicitly mentioned in scope of work as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional cost to LIC. The Bidder needs to consider and envisage all services that would be required in the Scope and ensure the same is delivered to the LIC. LIC will not accept any plea of the Bidder later for omission of services on the pretext that the same was not explicitly mentioned in the RFP.	Anything that is not mentioned in the scope but asked for during the detailed requirement gathering will add to the effort and time for delivery. Can both bidder and LIC discuss and agree mutually on the implementation for scope that is not mentioned as inclusion or exclusion but came up during the detailed requirements discussions.	Please be guided by RFP
765	Page no 15 section 2.3.1.4	Sub-contracting	What is the documentation required to be prepared for sub-contracting? and at what juncture of the project?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
766	Mandatory Frameworks Required: Pg 394: "Ability to swap underlying models without re-architecting integrations."	Gen AI / AI LLM / SLM Models & Integration	Please elaborate on Model Swapping requirements	Bidder to propose and implement best in class solution for Agentic AI Platform
767	15. Software Bill of Material (SBOM): Pg 228: "15. Software Bill of Material (SBOM)."	Gen AI / AI LLM / SLM Models & Integration	1. Are there any restrictions on open source vs. commercial AI solutions / models / framework for implementing Agentic AI and GenAI? 2. Please specify is there are any preferences.	Bidder to propose and implement best in class
768	15. Lead Qualification & Prioritization: Pg 262: "Lead Qualification & Prioritization."	Agentic AI / Gen AI Scope / Use Cases	1. For the Insurance Guide Agent, should the conversational interface support voice + text and integrate with WhatsApp and IVR? 2. Kindly confirm which all regional language support is expected here ? 3. Please elaborate on the use cases? Does it require any inbound / outbound calling ?	The bidder is expected to develop APIs to enable integration with WhatsApp. Both voice and text to be supported for conversational interface. For the rest, please be guided by the RFP.
769	Video MHR Pg 294: "Automatically record video sessions, transcribe conversations, and digitally populate ACR/MHR forms based on conversation"	Agentic AI / Gen AI Scope / Use Cases	Can we expect the conversation to be in English language only, Pls clarify	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
770	AI First Platform Strategy pg 148 "Scoring Guidelines"	AI Security	1. Is real-time monitoring for bias and toxicity in AI-generated content expected or it can be a batch mode ?	Bidder to propose and implement best in class
771	2.2 Detailed Functional Scope of Work Page No 268	AI KPI / Response Time	1. What is the expected concurrency and transaction volume for AI agents (e.g., number of simultaneous conversations)? 2. Are there any specific SLAs for AI response time (e.g., <2 seconds for conversational queries)? 3. What are total number of users ?	Bidder is expected to estimate the costing basis below Agentic AI volumetrics annually: Insurance Guide Agent - 10 million convsersations Lead Categorization and Nurturing Agent - 10 million leads Digital Proposal Agent - 5 lacs proposals KYC orchestrator agent - 1 lac cases Medical report processor - 1 million cases Concurrent sessions - 100
772	Agentic AI Platform Part 1 Page No 82	Agentic AI Scope	1. Please confirm number of documents and their types 2. Please confirm typically how many new documents are added on daily basis ?	Please be guided by the RFP, bidder is expected to propose and implement best in class Agentic AI Platform as part of the new business platform
773	Agentic AI Platform Part 1 Page No 82 "The bidder shall develop an Admin UI interface to enable AI observability, including capabilities to monitor, analyse, and manage the performance, accuracy, and operational metrics of deployed AI agent"	Agentic AI Scope	1. What is expected via Admin UI ? 2. What level of controls we are expecting to be configured ?	Bidder to propose and implement best in class

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
774	Agentic AI Platform Part 2 Page No 86 "AI agent–driven automated calling and conversational engagement with customers to capture interest, validate intent, and assess conversion likelihood"	Agentic AI Scope	1. Please clarify the scope here. 2. What is existing IVR System ?	1. Please be guided by the RFP 2. IVR to be procured and implemented by the selected bidder
775	Agentic AI Platform Part 2 Page No 86 "Continuous engagement and follow-up with leads through contextual communication"	Agentic AI Scope	1. Is this expected via chat mode ?	Please be guided by the RFP
776	Agentic AI Platform Part 3 Page No 87 "Digital Proposal Agent to capture customer information through scanned proposal forms and perform subsequent backend updates"	Agentic AI Scope	1. Is this application form printed or handwritten ? 2. What is language of the text ?	1. Both 2. Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
777	Agentic AI Platform Part 4 Page No 88 "Build Medical Report processor agent to cover but not limited to mentioned functionalities- Ingests report via PDF/API, checks tampering and summarizes results"	Agentic AI Scope	1. Should the Medical Report Processor Agent include tampering detection and health insights (BMI, smoker status) using image analytics? 2. Integration with AI/ML models for enhanced automated document validation including forgery checks - please specify number of integration / models / applications ?	Please be guided by the RFP
778	page 379	Offline Database	Is offline DB on mobile for data capture required ?	yes
779	Section 5, page 433	The bidder shall include all relevant CSP subscription, license, and usage costs (compute, storage, bandwidth, backup, observability tools, security, etc.) as part of their commercial proposal. The pricing shall be provided using publicly available calculators from the respective CSP, with the applicable enterprise discounts clearly mentioned	Please confirm how the pricing breakup is to be provided if we are proposing non-hyperscaler (Private cloud / Sovereign cloud solution) as the calculators for same cannot be publicly referenced and may not be individually comparable (line item wise) with hyperscaler pricing calculator items.	Please be guided by the RFP, bidder is expected to propose and implement the entire new business platform on the proposed CSP Infra
780	Section 4.5 Page 405	All components (hardware and software) at the secondary site should be an exact replica of the primary site	Please confirm if bidder can provide alternate solution to achieve desired RTO/RPO in cost effective manner without requiring maintaining exact replica in terms of hardware sizing	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the New Business Platform on proposed CSP and meet the desired RTO / RPO as mentioned in RFP
781	Section 4.5 Page 405	The primary site will be Mumbai, and the DR site will be Bangalore. This supersedes the specification provided in form T-6.	Please confirm that bidder can choose the DR location based on the choice of cloud platform	Yes
782	Section 4.3 page 404		Please provide the peak and average concurrency on the current system (no of sessions, no of concurrent users logged in) and peak hours of operation	Please refer the corrigendum, Bidder is expected to estimate and budget further details basis the volumetrics given in the corrigendum

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
783	Section 3.2.2.4 Page 400	Cloud Deployment Guidelines and Compliance Requirements	Please confirm whether LIC desires to have hyperscaler cloud or whether Bidder is open to propose its own private cloud / sovereign cloud option	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the New Business Platform on proposed CSP Infra
784	Section 3.2.2.3 Page 399	Application Service Monitoring & Observability	Please confirm the understanding that role of bidder under this section will be to ensure that application generates appropriate required telemetry data for performance monitoring and analysis. Please confirm that application performance monitoring tool is out of bidder scope and tool already procured by LIC will be deployed by LIC for the same with required access provided to the Bidder.	Please be guided by the RFP, the bidder is expected to propose and implement the complete observability solution as part of the New Business Platform
785	Section 3.2.2 Page 390	The bidder shall deploy the new business solution on a Cloud Service Provider (CSP) infrastructure, as per the defined scope. However, the solution architecture must be designed to be cloud-agnostic and portable, ensuring it remains fully deployable on LIC's on-premises infrastructure, should such a requirement arise in future. All APIs shall be exposed on the cloud native API gateway. DevSecOps and Observability platforms shall be set up over cloud infrastructure.	It is mentioned in the para that LIC would like a cloud agnostic deployment which can be seamlessly migrated to on-premises environment of LIC. However, there is also mention of Cloud native API gateway and other cloud native components (such as AWS Lambda) in other sections of the RFP. Being native components, these may not be directly portable to an on-premises environment. Request to clarify on the same.	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
786	Form T-6 commercial bid page 175	As part of their proposal, the bidder must submit detailed cloud capacity estimation and architecture sizing, covering compute, storage, networking, managed services, security tooling, and availability zones. All cost estimations should be benchmarked using Google Cloud Platform (GCP) pricing calculator, factoring in LIC's enterprise discount (as applicable).	Request to elaborate on the cost estimation benchmarking with GCP in case of private cloud option (as the utilised services, pricing metrics and calculation may be totally different). Also, please advise on LIC Enterprise discount aspect to be considered.	Please be guided by the RFP, Bidder is expected to propose and implement the entire solution on CSP Infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
787	Form T-6 commercial bid page 182	Point 5 - During project execution, the bidder, the partner and the LIC will jointly review the infrastructure sizing requirements on a quarterly basis. Any additional infrastructure/licensing requirements and derived cost will be borne by the bidder and the delays would incur additional penalties to the bidder.	We request to review this clause and suggest to include that any changes in hardware sizing and commercials as a result of any change in volumes, requirements, schedule or delays attributable to LIC would lead to a change request of the contract.	Please be guided by the RFP
788	Section 2 - Scope of work	Scope of work	Request LIC to confirm the current data size of various data (structured and unstructured) which may require migration to the new system along with any guidelines for data archival	The bidder is expected to obtain these details during requirement gathering in coordination with the relevant partner
789	Section 3.2.2.4 Page 401	Cloud Deployment Guidelines and compliance requirements	Please confirm the backup policy - number of backups required and retention requirements	bidder is expected to propose and implement best in class backup (daily, weekly, monthly, yearly) solution as part of the new business platform
790	Section 5.1.6 Other terms and penalties	Security and compliance	We request that the mentioned penalties be capped. Further, kindly confirm that the mentioned penalties shall not apply to vulnerabilities identified in any OEM/COTS products as OEM requires time to analyse and provide patches for the vulnerabilities.	Please be guided by the RFP
791	Table 1 – Illustrative Integrations Required	The bidder shall be responsible for enabling seamless integration of the proposed solution with both the Customer Super App (Mobile Platform) and the Customer Web Portal under the Direct to-Consumer (D2C) channel. Mobile App Integration:	Request to please confirm the mobile device platforms on which testing needs to be carried out . Please also clarify if the required devices / SIM would be provided by LIC	Please be guided by the RFP, bidder has to faciliate the testing or any other devices required for testing
792	4.12.7 4.12.7.1 Additional Considerations Environments:	Device farm testing using existing LIC tools	Please let us know more details on the device farm available with LIC that can be leveraged	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
793	5. Other Terms and Penalties	In the event LIC intends to migrate the deployed solution or associated workloads to an alternate cloud region, zone, or CSP account, the bidder shall be notified in advance. The bidder shall extend full support in facilitating such migration, including necessary reconfiguration, deployment, and testing activities. Any mutually agreed migration charges, if applicable, shall be borne by LIC. Post migration, all existing terms and conditions under this RFP shall continue to remain valid and binding on the bidder.	Please clarify if any data migration activities would have to be considered in scope	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
794	7. Front-end Pg 403	Applications developed should support English and regional Indian languages (English, Hindi, Assamese, Bengali, Gujarati, Marathi, Kannada, Malayalam, Telugu, Odia, Punjabi, and Tamil). Regional language requirements to be finalized during design phase.	Content validation across languages is assumed to be out of scope . Please confirm	Please be guided by the RFP; content validation is required, while final approvals will be provided by LIC
795	4.12 DevOps practices	The solutions build, test, and deployment to follow fully automated DevOps pipelines. The bidder must re-use DevOps tooling as indicated in Form T-16 wherever applicable.	Please share the details as mentioned in Form T-16 Form T-16 is missing in the RFP doc	Please refer to form T-14 of the RFP
796	4.12.7.3 Testing:	All test cases to be managed in LIC's Test Management tool and updated post each run with results.	Is there any existing repository of test cases which can be leveraged. Please elaborate more on the test management tool	Please be guided by the RFP, bidder is expected to propose and implement the entire testing solution as part of the new business platform

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
797	Table 15: STQC Audit requirements	The bidder must ensure that all user interfaces (Web and Mobile) are compliant with WCAG 2.1 accessibility guidelines, preferably Level AA or higher, to ensure inclusivity for users with disabilities. The bidder shall perform accessibility audits and support screen readers, alt text, and navigation best practices	Please clarify if the accessibility audits need to be conducted by external company and the frequency for the same	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
798	3.1.4 Adherence to BCP & Cyber Security Systems Page 111	Adherence to BCP & Cyber Security Systems	Please confirm if bidders must provide and implement the following cybersecurity tools: SIEM integrated with SOC, DevSecOps toolchain (SAST, DAST, SCA), EDR/XDR, Data encryption and key management (BYOK/HSM), WAF and IDS/IPS.	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps and data security solution as part of the New Business Platform Bidder is expected to integrate with LIC existing SIEM solution
799	3.1.4 Adherence to BCP & Cyber Security Systems Page 111	Compliance	Is the bidder expected to provide automated compliance dashboards for ISO 27001, IRDAI guidelines, and DPDP Act as part of the solution?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
800	Form T-6: Commercial Bid Page- 173	Form T-6: Commercial Bid	Should the cost of all cybersecurity tools be included in the commercial bid under Form T-6, or will LIC procure certain tools separately?	Bidder is expected to include the costs of all the associated tools / software that will be required as part of the new business platform
801	3.1.9 Systems of Security Page- 363.364	3.1.9 Systems of Security - NDR, DLP, EDR, Data Security	Do LIC require any DLP solution on Endpoints level.	Please be guided by the RFP, Bidder is expected to propose and implement the entire solution adhering with all the compliance and security requirements.
802	5. BRE (Business Rules Engine) (If required) Page 374	5. BRE (Business Rules Engine) (If required) Page 374	Will business users provide all business rules as complete requirement or is it expected to extract business rule from existing code?	As mentioned in the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
803	2. Scope of Work Page no - 245	2. Scope of Work	Is the proposed New Business Platform required to be catered to the retail line of business or Is it applicable for the group business and Micro Insurance as well, please clarify	Group Insurance is excluded from the RFP scope

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
804	Section 3.2.2 Key Architecture Guidelines Page 390	Section 3.2.2 Key Architecture Guidelines	After the completion of the initial contract period, If LIC decides to terminate the support contract, is cloud infrastructure services expected to be transitioned to LIC or its service provider. Let us know details of access level to be transitioned for Underlay and / Or Overlay Cloud services.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
805	5. c Page 432	Penalties for SLA uptime, Penalty for Non-Performance (5.1.1 to 5.1.6)	Uncapped panalties lead unlimited liabilities. Hence penalties need to be capped	Please be guided by the RFP
806	5.3.1.3 Quality of Team Evaluation based on CV Page 148	Marks for Lead Solution Architect	Marks per resource is 4 & there is 1 resource asked for. But the total marks shown is 5. Please clarify	Total marks for lead solution architect is 5
807	5.3.1.3 Quality of Team Evaluation based on CV Page 148	Marks for Technical Lead (Back End)	Marks per resource is 3 & there is 1 resource asked for. But the total marks shown is 2. Please clarify	Total marks for Technical Lead (Backend) is 2
808	5.3.1.3 Quality of Team Evaluation based on CV Page 148	Marks for Project Manager	Marks per resource is 2 & there is 1 resource asked for. But the total marks shown is 4. Please clarify	Total marks for Technical project manager is 4
809	5.3.1 Technical Evaluation Evaluation Criteria Table Page 124-125	Credentials	There are 3 credentials asked for as part for Sr No.1 & There 2 references asked for as part of Sr No. 4 Please clarify on the 2 different line items for credetials/references	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
810	4.3 Volumetrics Page 404	Table 12: Performance and Scalability Metrics	As we progress on the solutioning we may require some additional data/volumetrics from LIC to arrive upon the infra sizing (like for eg :- Amount of master data that will have to be migrated to the New Business Platform) Request LIC to be open to provide such details as and when such need arises before the final proposal submission	Please be guided by RFP
811	5.2 Eligibility Criteria, Page No. 115	Legal Entity The Bidder must be a Company/LLP /Partnership firm registered under applicable Act in India.	Request to allow Autonomous Scientific Society of Govt. of India to bid for the project and accept "Society Registration" document as proof.	Please refer the corrigendum
812	5.2 Eligibility Criteria, Page No. 116	Data Privacy The Bidder shall submit undertaking regarding non-usage of LIC data in any form without permission from LIC. Duly notarized undertaking in this regard to be submitted	Request to allow Self certificate on Organisation Letter Head	Please be guided by the RFP
813	5.2 Eligibility Criteria, Page No. 119	Power of Attorney/Authorization Copy of Power of Attorney/Resolution of the Board in the name of the Authorized signatory or submission demonstrating that the representative has been duly authorized to sign.	Request to allow "Delegation of Powers" in case of Autonomous Scientific Society of Govt. of India.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
814	3.2.1 Understanding of Target State Architecture for New Business Platform	Understanding of Target State Architecture for New Business Platform: The bidder is expected to identify and integrate with any additional services necessary to fulfil the functional and technical requirements defined under the scope of this RFP:	Please provide details of all in-built services currently integrated with the Legacy System.

Will these in-built services be hosted separately or will they be deployed on the Common Cloud Infrastructure?

What programming languages, platforms, and OS versions (Android/iOS) are supported by the Mobile SDK?

Does the Mobile SDK support backward compatibility with older Android/iOS versions? If yes, up to which version?

Will the bidder provide complete integration documentation, including APIs, SDK usage guidelines, and sample code?

What frameworks are supported by the Web SDK? Are there any specific technical prerequisites or restrictions?

Is Single Sign-On (SSO) required for all in-built services, or will certain services be accessed via separate URLs without SSO?

Will all bugs and issues related to the in-built services be maintained by the developing agency, or will they be handled by the System Integrator (SI)? Please confirm.

Are there any specific compliance requirements (e.g., OWASP, CERT-In, ISO 27001, accessibility guidelines, security standards) that the System Integrator must follow during application | Please be guided by the RFP, bidder is expected to gather further details from relevant partners during implementation |
| 815 | Bidder Role Expectations (1.2(3) page 243 | Bidder Role Expectations (1.2(3) | It is stated that the bidder will have to builf integrations/interface with the internal system, viz., core system. Does it mean that the core system is not to be developed? Please provide Module-Process-Activity list of core system. | Please be guided by the RFP; the bidder is expected to design, build and setup the integration layer / interfaces in the New Business Platform |
| 816 | Scope of work Point 2 Page 245 | Scope of work Point 2 | Underwriting, premium payment collection and medical scheduling are not part of core system? | Please be guided by the RFP, bidder is expected to implement the mentioned solutions as part of the new business platform |

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
817	2.1 High level description of modules page 248	Underwriting	Underwriting is normally done by DOP holder within LIC, which will be part of LIC internal core system. Underwriter decides whether or not to issue the policy. How can it be part of online portal?	Please be guided by the RFP, the bidder is expected to propose and implement the underwriting solution as part of the New Business Platform and extend the access to LIC users
818	2.1 High level description of modules page 248	Underwriting	Is LIC wants to revamp previous core system for underwriting?	Please be guided by the RFP
819	2.1 High level description of modules page 248	Underwriting	Is LIC provide Testing data to Bidder development team for SIT and QA environment? What will be current size required for existing application and its associated data?	Please be guided by the RFP, bidder is manage the entire testing practice including test data, environments, testing devices etc as part of the new business plarform
820	2 Scope of Work page 245	The scope described below consists of functional requirements (e.g., use cases, technical architecture, data integrations, etc.) The requirements are broad and indicative in nature. LIC reserves its right to change the scope of work considering the size and variety of the requirements and the changing business conditions.	The RFP only consist of User Requirement. Will LIC provide Detailed Functional requirements specification which Consist of As-IS, TO-Be analysis of requirement, Swimline Process-map (which epicts workflow), Activities flow textual details, business rules, input parameters, out put parameters, dependency on other activities, Activity wise Functional Requirement, Process wise functional requirement, Module wise functional requirement, Standard Procedure document, detailed Report requirement, Migration requirement and Migration data, Data-dictionary of existing DB system, Developer Manaul of existing application to Bidder on START of Project? Please refer CAG Audit report, page number 2, section 5.1.2.1 Non-preparation of URS and FRS here: https://cag.gov.in/uploads/download_audit_report/2021/8%20Chapter%20V-060c1c62c4625f3.38339663.pdf "As per the Guidelines, URS and FRS should be prepared by functional experts within the organisation by defining the user requirements exhaustively, and practically feasible process reforms should be included in the FRS. Tenders for software development should be invited based on FRS which, in turn, shall form the	The scope of RFP is not limited to software development, the bidder is expected to cover end to end services, including requirement gathering and solution design, build and management, as well as managed services

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
821	Table 1 – Illustrative Integrations Required Page 369	Table 1 – Illustrative Integrations Required	Will LIC provide developer training, integration manual, support, subscription charge (if any), avalibility of these in developer testing environment to the bidder?	Bidder have to perform the discovery required to build such integrations during implementation phase. Further details will be shared during the implementation phase
822	Sr No 5 BPM (Business Process Management) Page 375	Sr No 5 BPM (Business Process Management)	Does LIC provide Provide Business process review details outcomes to Bidder at start of project?	Please be guided by the RFP, the bidder is expected to obtain further details during implementation
823	Sn No 30, 31, 32 Page 379	30, 31, 32 TBD	Is it to be decided in project execution period?	These are part of the scope
824	Functionalities delivered must include Page 72	"Customizable, consistent and responsive UI/UX across the modules"	for the same, will LIC provide existing UI/UX tools, theams to bidder at start of project? Any associated cost (third party library purchase) for these?	Please be guided by the RFP, bidder is expected to procure and implement required tools to deliver the project

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
825	Appendix C: Scope of Work 1. Introduction Page 240	Starting FY2023-24, LIC has embarked on a comprehensive digital transformation. As part of this journey, LIC is in the process of creating a modern Open Insurance Platform (OIP) including the following components: System of Engagement: a custom-developed, scalable (microservices-based), open (API-based), re-usable tech platform that enables various agent, customer, branch journeys Data Lakehouse enabling AI/ML models as well as automated and self-service reporting MarTech stack using a modern cloud-based platform for configurable, large scale campaign management with tracking New front-end applications, including o Sales Super App, with driven intelligent nudges, action-oriented dashboards, data drive-insights and streamlined journeys o Customer Super App equipped with digital sales and servicing journeys, data driven cross-sell and up-sell nudges o Branch front-end, with digital, streamlined service request journeys to progressively move away from paper-heavy, manual journeys	Please provide the current status of each component. Is it 1)Under development, 2)In UAT 3) In Parallel Run stage or 4)In Production stage.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
826	Appendix C: Scope of Work 1. Introduction Page 240	Starting FY2023-24, LIC has embarked on a comprehensive digital transformation	Please refer RFP Ref: LIC/CO/DM/DT/2023/RFQ/01 Dated: 14.12.2023 Page 27, Section 3 Scope of work. As discussed in pre-bid conference on 25 November, 2025 it seems too much overlapping in requirement with current floated RFP, like , "new policy onboarding" written in "Customer: Customers are users of customer Super App for services such as policy renewal, policy download, claims and settlements, new policy onboarding, service requests and other services. " and " The sales super app should enable best-in-class Digital Delivery of journeys from onboarding to servicing through end-to-end digitization of Insurance Advisor journey, amplifying their natural selling talent of advisors in virtual world.". In response LIC said that these Scope are changed later, please refer Corrigendum. Kindly provide the URL of Corrigendum where bidders can refer finalised scope of the task covered under "LIC/CO/DM/DT/2023/RFQ/01" bid.	Please be guided by the RFP
827	Scope of Work Page 240	Starting FY2023-24, LIC has embarked on a comprehensive digital transformation	Will LIC provide developer Manual, Data dictionary, application developed till now in testing environments, migration support for these and developer training to sucessful bidder in order to ensure consistent and coherent application behaviour to end-user?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
828	Scope of work Page 240	Legacy agent onboarding platform	Will LIC provide Application in testing environment, Data dictionary and developer manual for such Legacy applications to sucessful bidder?	The bidder is expected to work with all relevant partners and obtain the necessary details required to fulfill the functional requirements

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
829	Section 3.2.2.4 Page 402	The bidder shall be responsible for end-to-end management of Cloud Operations (CloudOps) and Financial Operations (FinOps) by leveraging appropriate and industry-standard tools, ensuring optimized performance, cost efficiency, and compliance across the cloud environment	What is expected in Financial Operations (FinOps) from bidder?	Please be guided by the RFP, Bidder is expected to propose and implement best in class FinOps practices on the preferred CSP infra
830	Section 3.2.1 PAge 376	Product Master / Configurator: The selected bidder shall be responsible for analyzing the existing COBOL codebase currently used for maintaining the Product Master.	Will LIC provide Developer manual, Data dictionary, User Manual and IT and Business SME access to sucessful bidder to analyse the same?	The bidder is expected to work with all relevant partners and obtain the necessary details required to fulfill the functional requirements
831	Section 4.3 page 404	The digital solutions envisaged as per the application use cases and indicative feature list is expected to service below targeted customers and agent/sales intermediary base in next 3 years:	Please Provide last 5 year, year wise for existing LIC system. 1) workloads/transactions, 2) Application size 3) Logs size 4) Database size 5) document Storage size	Please be guided by the RFP, bidder is expected to build the New Business platform on proposed CSP Infra from grounds up
832	Section 4.3 page 404	The digital solutions envisaged as per the application use cases and indicative feature list is expected to service below targeted customers and agent/sales intermediary base in next 3 years:	Please provide following information Year wise for last five year for existing LIC system. 1) Cunstomer Count 2) Agent Count 3) In-force Policy Count 4) Quotation Count 5) Proposal Count 6) Active Policy List	Please refer the corrigendum
833	Section 4.5 page 405	The DR site should be maintained with High Availability (Active-Passive deployment). A DR automation solution exists, and the bidder is expected to re-use the same.	Is LIC expecting multi-region DR, active-active, or active-passive architecture? Please clarify RPO/RTO?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure and meet the required RTO / RPO as mentioned in RFP (Section 5.1.4)
834	3.6.4.1 Payment Terms: Implementation Sr No 3. Page 66	UAT and all other Environments setup over cloud and deployment	Does all the environments(SIT/QA/Migration/UAT/PreProd/Prod) are required to be on cloud?	Please be guided by the RFP, Bidder is expected to propose and implement the entire solution (incl. all environments) as part of the new business platform.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
835	4.3 Volumetrics Page 404	Table 12: Performance and Scalability Metrics	Please share details of peak concurrency and TPS data for Last 5 year.	Please refer the corrigendum for volumetrics, bidder is expected to estimate peak concurrency and TPS basis the same
836	Section 2.2.4 Page 12	Note: LIC reserves the right to introduce Proof of Concept (PoC) as part of the technical evaluation if required during the bidder finalization process Bidders may be required to demonstrate their proposed solution and technical capabilities through a time bound Production-grade prototype aligned with defined use cases and evaluation parameters which will be detailed later.	Timelines for POC in case being requested to develop. Uses cases to be developed as part of POC shoulfd be detailed at this point rather than later stage.	Please be guided by the RFP
837	Section 2.2.4 Page 12	LIC reserves the right to procure systems and software directly from the OEMs or through their authorized partners if LIC determines that such action is in the best interest of the LIC	It will impact the financial bid of the Bidder.	Please be guided by the RFP
838	Section 2.2.4 Page 12	LIC reserves the right during technical and commercial evaluation or at the time of award of contract and during the term of the contract to vary the quantity of services and goods specified in the RFP without any change in unit prices or other terms and conditions. LIC, at All times, reserves the right to modify, include or exclude procurement of products under consideration, or source the systems from multiple service providers if it is to LIC's advantage to do so.	Expected percentage variation in the quantity of services and goods by LIC.	Please be guided by the RFP
839	Section 2.2.4 Page 12	LIC reserves the right to shift/divert the equipment to other locations from where they are. In such cases, the warranty / AMC shall continue to be in force at the new location, and the supplier has to continue to extend his support for the same at the new location.	Anywhere in India or specific locations. Any specific frequency being planned for shift/divert of the supplied equipments as part of the bid to be clarified.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
840	Section 3.6.4.1 (Payment Terms), Page 67	Lead generation (including rule-based logic for generation) – customer initiated, agent initiated, from external sources (e.g. social media, partners, 3rd party aggregators), from own data base (e.g. policies coming up for maturity)	Cost of subscription to social media and other 3rd party aggregators will be borne by bidder or LIC. Specify the number of 3rd Party agreegators along with expected data and feeds.	The bidder shall re-use the integration that already exists in LIC. For integraton with any new system, Bidder is expected to furnish the unit pricing / subscription charges in the bid submission, payment will be done by LIC as per actuals during the implementation
841	Section 3.6.4.1 (Payment Terms), Page 67	Send communication through call, SMS, WhatsApp email to prospects in the funnel and create record of the communication against the prospect	Cost of SMS to be borne by bidder or LIC. If by bidder, volume of expeted SMS to be sent by various functionlities of the system.	Bidder is expected to leverage the existing LIC systems for this however bidder is expected to factor in the professional services cost required to perform configuration on such platforms
842	Section 3.6.4.1 (Payment Terms), Page 67	Option to add file attachments while sending in-platform communication to customers	Maximum and average Data size of attachements to be specified.	The bidder is expected to obtain these details during requirement gathering in coordination with the relevant partner
843	Section 1.1 Page 243	Open Source	Open Source tools & technologies are expected with enterrpise support or community verisons are also acceptable	Bidder may use open source tools /Technologies with the required commercial support
844	Section 3.6.4.1 (Payment Terms), Page 70	Third party integration	Dependencies are there on many third party integrations. There are no details being made available w.r.t timelines associated with those integrations, delays and its impact on bidder, technology in use, number of APIs, compliance fulfilment by the bidder such as Aadhaar etc. Cost if any being identified to meet compliance such as UIDAI, DPDP etc. for any such integrations will be borne by LIC or bidder.	Please be guided by the RFP, Bidder is expected to adhere with all the compliance requirements. Further details will be shared with the selected bidder during implementation
845	Pg 397	3.2.1.5 External 3rd Party Solution Integrations	Will detailed API documentation be provided for 3rd party integration where applicable? particularly in case of integration with their inhouse applications	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details. Further details will be shared with selected bidder during implementation
846	Pg 375	Point 5 - BPM (Business Process Management)	Will any licensed software required for/during development be purchased by LIC and shared with the Bidder?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
847	Pg 374	Point 5 - BRE (Business Rules Engine)	Will LIC share documentation and provide knowledge transfer for their COBOL based eFEAP-Next system at their own cost?	Please be guided by the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
848	Pg 378		Point 24 is missing. Is it an sequencing error?	Yes
849	Pg 65		Is left blank intentionally?	Please ignore blank
850	Section 1.2 Page 244	Considering the scale of the assignment, any service which forms a part of the Project Scope that is not explicitly mentioned in scope of work as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional cost to LIC. The Bidder needs to consider and envisage all services that would be required in the Scope and ensure the same is delivered to the LIC. LIC will not accept any plea of the Bidder later for omission of services on the pretext that the same was not explicitly mentioned in the RFP.	Very open ended statement to finalize the scope and costing. Does it imply that a particular COTS available in the market which is known and expected by LIC to fulfill all their requirements?	Please be guided by the RFP, the bidder is expected to meet all functional requirements specified therein, even where certain technical details are not explicitly stated
851	Section 1.2 Page 244	While a starting set of business logics and process flows will be provided as part of inputs to the bidder, the responsibility for full elicitation and documentation for business logics, rules, user requirements, workflow requirements, etc. (for e.g. role requirements for post-submission proposal processing, underwriting rules, rules for authorization and authentication, plan eligibility rules, rider eligibility rules, variations in proposal forms by plan and type of life to be assured, etc.) shall lie with the bidder. The bidder is expected to ensure adequate on-ground team capacity with right capabilities and toolkit for this.	Will this be provided as part of PoC, in case POC needs to be implemented?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
852	Section 2 Page 245	The scope described below consists of functional requirements (e.g., use cases, technical architecture, data integrations, etc.) The requirements are broad and indicative in nature. LIC reserves its right to change the scope of work considering the size and variety of the requirements and the changing business conditions.	Scope change to be taken as change request post sign-off.	Please be guided by the RFP (Appendix C, section 4.15), further details will be shared with selected bidder during implementation
853	Pg 66	Point 4 - Go Live: Phase 1	If Go Live is T0 + 6 months, when is the development phase? Is it expected to finish development in 6 months, 9 months, 12 months and 15 months for GL 1, GL 2, GL 3 and GL 4 respectively?	Please be guided by the RFP, the timelines represent the Go Live
854	Payment Terms: Implementation Agentic AI Platform Part 1 page 73	Build an Insurance Guide Agent for D2C channel to cover, but not limited to the below functionalities : Conversational LIC assistant to explain LIC plans, eligibility, and onboarding flow. Explains LIC products (Term, Endowment, Pension, ULIPs, etc.) with examples. Interactively captures customer goals, life stage, income range, financial needs, and investment preferences to understand their insurance requirement profile Conduct Suitability Analysis based on inputs, recommends relevant LIC plans with key details such as sum assured options, premium range, policy term, and key benefits Clarifies documentation requirements and nudges next steps. The bidder shall develop an Admin UI interface to enable AI observability, including capabilities to monitor, analyze, and manage the performance, accuracy, and operational metrics of deployed AI agent.	Please provide details on how your solution will: Support multi-turn interactions, contextual memory, and language comprehension across diverse customer profiles. Making sure all product explanations follow IRDAI rules so customers get clear and compliant information. Note : IRDAI rules are the official guidelines made by India's insurance regulator (Insurance Regulatory and Development Authority of India)	Bidder to propose and implement best in class

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
855	Agentic AI Platform Part 2: Bidder shall implement a central KYC agent covering Page 76	Bidder shall implement a central KYC agent covering, but not limited to below functionalities: Central orchestrator for all customer-submitted documents. Accepts uploads via app/portals/email/API. Routes docs to specialized validators. Consolidates results for underwriting Bidder shall implement Agentic AI solution for lead categorization and nurturing with below but not limited to capabilities Automated classification of leads based on predefined business rules and AI-driven insights, including lead enrichment using available customer data sources AI-based evaluation of customer needs, purchase propensity, and purchase intent to prioritize and route leads effectively AI agent-driven automated calling and conversational engagement with customers to capture interest, validate intent, and assess conversion likelihood Continuous engagement and follow-up with leads through contextual communication	how customers will submit documents for KYC (app, portal, email, API) and whether automatic document reading/OCR is required. Need to know if the client already has KYC/AML verification services or if we must build/provide them. how the KYC results should be sent to underwriting automatic decision or manual review. Need details on security and compliance expectations and whether the system will run on cloud or on-premise. For AI lead handling, need information on where leads come from and what data is available to train AI models. Need clarity on communication channels for AI engagement (calls, WhatsApp, SMS, email) and how follow-ups should be automated.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
856	Agentic AI Platform Part 3: Build a Digital proposal agent covering page 78	Digital Proposal Agent to capture customer information through scanned proposal forms and perform subsequent backend updates Accepts inputs via OCR from documents or digital uploads Context aware validation and clarifies incomplete or ambiguous responses Integrates with KYC workflow agent to extract data from Aadhar, PAN	how the Digital Proposal Agent will capture information from scanned forms and whether specific formats/templates will be provided. OCR accuracy expectations and whether handwritten text must also be recognized. Need confirmation on the level of automated validation required should the system just flag missing info or also interact with customers to clarify it. Need clarity on integration with KYC systems for automatically pulling data from Aadhaar and PAN, including access to APIs and compliance requirements.	Please be guided by the RFP
857	3.6.4.1 Payment Terms: Implementation Agentic AI Platform Part 4 page 79	Build Test Explainer Agent to cover but not limited to mentioned functionalities - Explains tests FAQs to reduce confusion and help mitigate anxiety o Build Medical Report processor agent to cover but not limited to mentioned functionalities- Ingests report via PDF/API, checks tampering and summarizes results	We should know what medical tests and FAQs the Test Explainer Agent should cover, and whether LIC will provide the content or data. how medical reports will be received (PDF/API) and whether handwritten or scanned reports must also be processed. Need information on how detailed the report summaries should be and who will review or approve the summarized output.	The bidder is expected to obtain these details during requirement gathering in coordination with the relevant partner

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
858	Agentic Experience Page no 247	The bidder must develop a solution having an AI-powered conversational digital assistant (Agentic AI), similar to global benchmarks (e.g., -Maya | by Lemonade), to enable seamless, intelligent, and guided onboarding for LIC customers across D2C, Agent-Assisted, Banca and branch channels. The agentic platform should act as a Digital-Copilot' for sales users providing them a suite of digital capabilities to help them sell more effectively as well as engage their customers in a better manner with lesser effort.	Understanding for what exactly the AI assistant should do for customers and sales teams, and how similar it needs to be to systems like "Maya." We need to know what support the AI should give sales people, like helping explain products, filling forms, or guiding customers step-by-step.	Please be guided by the RFP
859	In Scope of work Page 352-354	To execute this vision, the bidder must design and implement a suite of specialized AI Agents, focusing on a specific step of the onboarding and underwriting journey. The following table outlines the proposed Onboarding & Underwriting Agents and their roles. The bidder is free to conceptualize its own agents and their roles for providing a best in class solution for conversational onboarding for all the journeys across customer, insurance agent and branch user personas.	In this , about 14 agents are listed . We need brief details about each agent. Also it is said that its indicative , so , are any more other than this agents need to be developed ? If yes, please brief on the same.	Please be guided by the RFP, bidder should focus on the mentioned Agentic AI use cases as part of the bid submission

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
860	3.2.1.3 AI Driven Agentic Platform Page 383	1) Conversational AI Agents (mandatory) a) Implement intelligent, agent and customer-facing agents to handle aspects of onboarding, servicing etc. The examples of such agents are present in the functional SOW b) Agents must be context-aware, topic guard railed, empathetic, multilingual, use LIC's tonality and able to escalate to human advisors where required. 2) Agent Orchestration (mandatory) a) Provide a centralized agent orchestration layer that coordinates multiple specialized agents. b) Orchestration must support intent and events: i) Intent recognition and routing between agents from user-based interactions. ii) Event-driven activation (e.g. premium due/failure reminders). iii) Ability to support both deterministic workflows (mandatory) as well as autonomous workflows (desired)	We'd like to know the level of intelligence expected from the agents how well they should understand context, speak how many languages and hand over to humans when needed. Also, about context understanding what and how much data will be provided from LIC.	Please be guided by the RFP
861	Appendix C – Scope of Work, Section 2 "Scope of Work" (Pages ~245–355) (Liferay DXP)	Overall delivery model and hosting (on-prem / cloud), DC/DR	Please clarify the expected deployment model for the NextGen New Business Platform: (a) Is LIC expecting on-premise hosting within LIC DC/DR only, or is cloud (public / private) also permitted? (b) If cloud is allowed, are there any restrictions on cloud providers / regions? (c) Who will provision and bear the cost of infrastructure (compute, storage, network, licenses) for all environments (dev/test/UAT/pre-prod/prod/DR)?	Please be guided by the RFP, Bidder is expected to propose and implement the entire solution as part of the new business platform on proposed CSP Infrastructure. For cloud cost, refer section 3.6.4.4 of RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
862	Appendix C – Scope of Work, Section 2 "Scope of Work" & Section 3 "Technical Scope" (Pages ~245–403) (Liferay DXP)	Technology stack, architecture and reference implementation	The RFP mentions a comprehensive technical scope but does not explicitly freeze the technology stack. Please confirm whether LIC has any mandatory preferences (e.g., Java/Spring, .NET, specific database, API gateway, ESB, BPM/Rule engine, container platform, message broker, etc.) or whether bidders are free to propose any open-standard, enterprise-grade stack that meets all functional and non-functional requirements. If specific OEM products are preferred or already in use, please share the list/version so that the solution can be aligned.	Please be guided by the RFP, bidder is expected to propose and implement best in class technology stacks as part of the new business platform
863	Appendix B – "Current Environment" (Pages ~237–239) and Appendix C – Scope of Work Section 2 (Pages ~245–355) (Liferay DXP)	Integrations with existing LIC systems and external partners	Please provide a list of key systems that the new platform must integrate with (e.g., core policy admin, CRM, payments, KYC, document management, underwriting engines, external govt/regulatory systems, etc.), along with indicative interface types (API/web-service/file/queue) and whether existing interface specifications will be shared with the selected bidder during design. Also confirm if any licensed integration platforms (ESB/API Gateway/ETL) already exist and can be used.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details Bidder is expected to propose and implement end to end solution as part of the new business platform
864	Appendix C – Scope of Work, Section 2 "Scope of Work" & Section 4 "Detailed Non-Functional Scope of Work and Other Conditions" (Pages ~403–432) (Liferay DXP)	Transaction volumes, concurrency and performance expectations	Kindly share indicative business and technical sizing assumptions: daily and peak-hour new business proposals, number of concurrent users (internal & field), expected peak TPS for key journeys (proposal creation, premium calculation, underwriting decision, issuance), retention period of online data, and any existing performance benchmarks. These are required to size hardware, software, and to propose realistic performance SLAs.	Please refer the RFP and corrigendum for volumetrics

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
865	GCC Section 3.5.7.2 – "IPR (Intellectual Property Rights)" (Pages ~55–56) (Liferay DXP)	LIC's ownership of IPR & reuse of components / accelerators	The clause states that all IPR in deliverables (source code, scripts, libraries, APIs, etc.) will vest solely with LIC and also restricts reuse of Project Deliverables and derivative works for third parties. At the same time, the RFP recognises the bidder's "Pre-Existing IP" (accelerators/frameworks/tools). Please confirm: (a) that bidders are allowed to use their standard frameworks/accelerators and will retain ownership of Pre-Existing IP; (b) that such Pre-Existing IP can continue to be reused for other customers, provided LIC-specific customisations and data are not used; and (c) that LIC will receive a perpetual royalty-free license to use any embedded Pre-Existing IP as described, without restricting the bidder from using the same elsewhere.	Please be guided by the RFP (Section 3.5.7.2)
866	GCC Section 3.5.7 – "Confidentiality, Secrecy and Property and IPR Rights" and Annexure II – Information Security Requirements (Pages ~54–61 & 215 onwards) (Liferay DXP)	Mandatory security certifications and audits	Annexure II lays down detailed information security requirements, but it is not fully clear which organisational certifications are mandatory versus desirable (e.g., ISO 27001, ISO 22301, SOC2, CERT-In empanelment, etc.). Please clarify the minimum mandatory certifications that the bidder must currently hold and whether equivalent international certifications are acceptable. Also, please clarify if any third-party security audit (VAPT, code review, infra audit) will be organised and paid for by LIC or should be factored into the bidder's commercial quote.	Please be guided by the RFP
867	GCC Section 3.5.8 – "Performance Bond/Security" and Appendix A – Bank Guarantee Format (Pages ~60 & 228 onwards) (Liferay DXP)	Performance Bank Guarantee (PBG) amount, validity and release	Please confirm (a) the exact percentage of the total contract value to be submitted as Performance Security; (b) the period for which the PBG must remain valid (implementation period + entire warranty/support period or otherwise); and (c) the mechanism and milestones for partial release or reduction of the PBG, if any, after successful Go-Live and acceptance.	Please be guided by the RFP (section 1.8)

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
868	GCC Section 3.9.5 – "Damages and Deductions Thereof" and Appendix C – Section 5 "Other Terms and Penalties" (Pages ~93 & 432 onwards) (Liferay DXP)	Liquidated damages, SLA penalties and overall cap	The RFP mentions damages, deductions, and other penalties for delay / non-performance. Please clarify: (a) the maximum cumulative cap on all liquidated damages, SLA penalties, and other financial deductions (e.g., as % of contract value); (b) whether LDs and SLA penalties are mutually exclusive or can be applied concurrently; and (c) whether there is any "no-penalty" stabilisation period immediately after Go-Live.	Please be guided by the RFP
869	Appendix C – Scope of Work, Section 2 "Scope of Work" (Data Migration subsection, pages within ~245–355) (Liferay DXP)	Scope and responsibility for data migration	Please clarify the scope of data migration in terms of: (a) source systems and nature of data (policies, proposals, KYC, documents, images, logs, etc.); (b) whether historical data migration beyond a cut-off date is required; (c) which party (LIC or bidder) will be responsible for data extraction from legacy systems; and (d) whether any specialised data-quality or data-cleansing tools already exist at LIC and can be leveraged.	Please be guided by the RFP, bidder is expected to obtain such details during the requirement gathering phase
870	Appendix C – Section 6 "Documentation and Training" and Section 7 "Platform Build Approach" (Pages ~439–440) (Liferay DXP)	Expectations regarding documentation, knowledge transfer and training	Please detail LIC's expectations on documentation and training: (a) the complete list of documents to be delivered (e.g., requirements, design, architecture, deployment, operations runbook, user manuals, API specs, test artefacts, etc.); (b) approximate number and profile of LIC personnel to be trained (business users, IT operations, developers) and preferred mode (classroom / virtual / train-the-trainer); and (c) whether training environments, connectivity and training infrastructure will be provided by LIC.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
871	Section V – Evaluation/Scoring Criteria, Stage 1 & Stage 2 (Pages ~115–144) (Liferay DXP)	Technical & commercial evaluation – weightages and normalisation	Please confirm the exact weightages used in QCBS (technical vs commercial scores) and the formula for bid normalisation in Stage 2. Also, in case of Online Reverse Auction (Stage 3), please confirm whether technical scores remain fixed and only commercial scores are updated based on RA outcome, or if any re-normalisation will be done post-auction.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
872	Appendix C – Scope of Work, Section 8 "List of Deliverables" and Section 9 "Product Support Requirements" (Pages ~444–445) (Liferay DXP)	Support window, on-site presence and offshore/onsite mix	The RFP mentions support and product support requirements, but does not clearly specify the required onsite vs offshore staffing model. Please clarify: (a) expected minimum onsite team size and roles (e.g., PM, architect, lead developer, support engineers); (b) whether 24x7 support is mandatory or only extended business hours; and (c) whether remote support from within India is acceptable for L2/L3 issues outside core business hours.	Please refer the Corrigendum and RFP
873	Appendix C – Section 7 "Platform Build Approach" (Pages ~440 onwards)	CI/CD & DevOps expectations	Please clarify whether LIC expects the bidder to implement a complete CI/CD pipeline using industry-standard DevOps tools (e.g., GitLab, Jenkins, Azure DevOps, etc.). Does LIC already have preferred tooling? Or are bidders free to propose? Should this be costed in the commercial bid as part of tooling and integration support?	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
874	Annexure II – Information Security Requirements (Pages 215 onward) & GCC Sections 3.5.7 & 3.5.8	SBOM / OSS / Licensing Compliance	Please confirm if LIC requires a Software Bill of Materials (SBOM) for all deliverables as per Govt. of India cyber rules. If yes – is there a preferred SBOM format (SPDX, CycloneDX, custom)? Should OSS license compliance scans (GPL, LGPL, AGPL, MIT, Apache, etc.) be included in bidder scope?	Please be guided by the RFP
875	Appendix C – Section 4 "Non-Functional Scope of Work" (Pages ~403–432)	Disaster Recovery, RPO/RTO, failover setup	Please clarify LIC's DR strategy: (a) expected RPO/RTO targets, (b) number of DR drills per year, (c) whether active-active HA is required or active-passive is acceptable, and (d) who will bear infra cost for DR environment.	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the new business platform on proposed CSP infra and meet the BCP and availability requirements as per RFP
876	GCC Section 3.7 – Change Request Mechanism and Clause 3.9.3 (Page ~91)	Change Request Process & costing	Kindly clarify the mechanism for handling change requests post-contract award: (a) Will CRs be handled via T&M or fixed-rate effort card? (b) Is there a defined Change Control Board (CCB)? (c) Will bidder receive SRS/BRD sign-off before change estimation and execution?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
877	Appendix C – Section 7 "Environment Strategy" (Pages ~440 onwards)	Staging / UAT / Pre-prod / Performance Test Environments	Please clarify how many environments LIC expects (Dev, SIT, UAT, Performance, Pre-Prod, Production, DR). Will infra, licensing, and provisioning be provided by LIC or should bidder quote for these?	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the new business platform on proposed CSP infra

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
878	Appendix C – Section 4 "Non-Functional Scope & QA Requirements" (Pages ~403–432)	Test automation & quality assurance	Is there any mandated percentage for automated test case coverage (e.g., 70–80%)? Can bidders propose their own test automation framework and tools? Does LIC already have preferred test suites?	Please be guided by the RFP, the bidder is expected to propose and implement the complete automated testing solution as part of the New Business Platform
879	Annexure II – Information Security Requirements (Pages ~215 onwards)	Security monitoring & L3 access	Please confirm whether bidder will be permitted secure access (VPN, bastion host, jump server) to environments for operations/debugging OR should all operations be done via LIC's SOC/NOC team?	Please be guided by the RFP scope, bidder is expected to setup the new business platform on the proposed CSP infrastructure. Existing LIC systems can be accessed via VPN / bastion host / jump servers as required
880	Appendix C – Section 2 "Scope of Work" & Section 4 NFR (Pages ~245–432)	Expected System Performance Targets	Kindly confirm expected non-functional benchmarks: peak TPS, concurrency, response-time SLA (P90/P95), data retention policy, compression requirements. These are required for sizing and cloud/on-prem estimates.	The retention policy to be followed is for a period of 5 years
881	Annexure II – IS Requirements & Appendix C – Architecture Guidelines	Containerization & Kubernetes	Is LIC expecting microservices & Kubernetes deployment? If so, does LIC already maintain a container orchestration platform (e.g., OpenShift, EKS, AKS), or should bidder provide one? Any restrictions on tooling (Docker, CRI-O)?	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the new business platform on proposed CSP infra
882	Section 9 – Product Support Requirements (Pages ~444–445)	L1-L2-L3 Support Model / SLAs	Please clarify whether bidder must provide full 24×7 support for L1/L2/L3 or only business hours? Can L1 be handled by LIC internal helpdesk with handoff to bidder for L2/L3? Is offshore support acceptable after business hours?	Please be guided by RFP
883	GCC Clause 3.9.5 & Appendix C – SLA / Penalty Matrix (Pages ~93 & 432 onwards)	Peak-load testing & DR simulation	Kindly clarify if performance testing and DR failover simulations are expected to be performed BEFORE Go-Live. Should bidder provision such stress-test environments as part of commercial scope?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
884	Appendix B – Current IT Environment Overview	Availability of APIs & Legacy System Interface Specs	Will LIC provide API specs / interface contracts for legacy systems during design phases? Or should bidder reverse-engineer / discover integrations? This impacts effort estimation and risk assumption.	Please refer to the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
885	Appendix C – Section 3 – Technical Scope (Pages ~300 onwards)	Use of OCR / RPA / AI for onboarding & underwriting	Does LIC expect use of OCR/document classification/AI/ML/RPA—for example in policy onboarding, KYC extraction, document classification? If yes, are there any pre-approved frameworks or constraints (cloud-based services, PHI/PII rules)?	Please be guided by the RFP
886	GCC Section 3.9.6 & Appendix C – Transition Phase	Knowledge Transfer & Exit Management	Please confirm the required exit strategy post-project completion: (a) minimum KT period, (b) minimum skills of LIC's receiving team, (c) number of sessions, (d) document formats and handover process.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
887	Appendix C – Section 8 "List of Deliverables" (Pages ~444–445)	Runbook / Audit Logs / System Documentation	Please confirm the exact list of architectural, operational & compliance documents required at each phase (Design, Dev, UAT, Go-Live, Warranty). Should these follow any existing LIC templates or IEEE/ISO/SABSA formats?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
888	GCC Sections 3.5.7 to 3.5.9	Regulatory compliance & data localization	Kindly confirm whether data localization rules apply (i.e., all sensitive data must remain within Indian borders) and whether the solution must comply with IRDAI/NPCI/RBI/MeitY guidelines.	Please be guided by the RFP, All the application data related to the New Business Platform shall be stored and processed within data centres located in India and should comply with the compliance requirements as per RFP
889	Annexure II – Information Security Requirements	Secure coding / VAPT / CI security scanning	Please clarify if static code analysis & VAPT must be done through CERT-In empanelled auditors only, or can bidder conduct internal scans first? Should DevSecOps pipeline be included in commercial quote?	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform, perform internal security scans, and support LIC's subsequent static code analysis and VAPT on the code base
890	Appendix C – Section 4 NFR (Pages ~403–432)	API management strategy & backward compatibility	Will LIC provide any API management layer (gateway/ESB), or should bidder propose & cost it? Are versioning and backward-compatibility enforcement expected as part of NFR mandate?	Please be guided by the RFP, the bidder is expected to implement WSO2 API Management solution as part of the New Business Platform over CSP infrastructure
891	3.6.4.1 Payment Terms: Implementation (Page No 67)	Product Configurator Part 1:	Does the organization already have a rules engine? If yes, should the configurator integrate or replace it? Is dynamic form Creation expected with this Product Configurator for all Products? Are all products existing, or are new products expected as part of the project? What is the expected level of configurability? (Rule-based, Formula builder, Workflow configurability) Are there existing APIs for: Product rules, Premium calculation, Quote generation, Customer profile fetch?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
892	Section 4.2 Lead Management (Page No 61-71 , Page No 250-264)		What are the workflow scenarios for lead reassignment, multi-stage qualification, or integration with external channels?	Bidder is expected to work with the relevant parties to get the requisite details during implementation
893	Section 4.3 Prospectus Management (Page No 61-71, Page No 327-332)		The requirements for digital prospectus management focus on document upload and workflow automation but lack specifics on version control, audit trails, and compliance with regulatory changes for prospectus content.	Bidder is expected to obtain further details during the implementation
894	Section 4.2 & Section 4.3 (Page No 61-71)		1. Clarification is required regarding depth of integration with CRM systems and the analytics required for lead conversion and prospect engagement & tracking. 2. Elaboration required on user experience requirements for lead and prospectus management, such as mobile-first design or accessibility for differently-abled users. 3. What are requirements for handling sensitive prospect data, consent management, or compliance with data privacy regulations.	Please be guided by RFP, bidder is expected to obtain further details from relevant stakeholders during implementation
895	1.2 Bidder Role Expectations Point 8 Page 244	eFEAP-Next, UCS and Micro-Insurance shall continue to be the System of Record for policy administration and servicing as well as post policy issuance processes. Ancillary functions such as incentives and commission Management, Claims, Loan and Surrender Payouts, Accounting etc. will continue to be housed in System of Record. The bidder shall build suitable integrations in accordance with the integration patterns defined to integrate with core and other enterprise systems wherever necessary	It means Post Policy Issunace everythinig is out of scope of this RFP. Only redirection for Post Poily task has to be provided. Please Clarify?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
896	1.2 Bidder Role Expectations Point 8 Page 244	eFEAP-Next, UCS and Micro-Insurance shall continue to be the System of Record for policy administration and servicing as well as post policy issuance processes. Ancillary functions such as incentives and commission Management, Claims, Loan and Surrender Payouts, Accounting etc. will continue to be housed in System of Record. The bidder shall build suitable integrations in accordance with the integration patterns defined to integrate with core and other enterprise systems wherever necessary	Will LIC provide required inputs such as developer manual, integration guideline, operation support for integration to successful bidder and no vendor locking and and payment for successful bidder for the integration implementation?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details. Further details will be shared with selected bidder during implementation
897	1.2 Bidder Role Expectations Point 10 Page 244	While a starting set of wireframes for key front-end journeys will be provided as part of initial inputs to the bidder, the responsibility for further refinements and developments in business logics, wireframes and front-end design shall lie with the bidder. The bidder is expected to ensure adequate on-ground team capacity with right capabilities and toolkit for this, including, but not limited to Business Analysts, UX designers, UI designers, and senior strategic designers	What is mechanism of Sign-Off of the same? In LIC is IT official as well as Senior Business Official will Sign-Off these SRS and Design components? What is mechanism to handle deviation/changes/enhancement received after Sign-Off and Before Go-Live?	Please be guided by the RFP (Appendix C, section 4.15) for change requests, further details will be shared with selected bidder during implementation
898	Page 242-(Point 1 - Introduction)	New business platform drawing	Whether LIC requires only the online portal for customers/agents/bancassurance channels or whether they require core and erp systems as well?	Please be guided by the RFP
901	1.2 Bidder Role Expectations Point 11 Page 244	While a starting set of business logics and process flows…	Whether business flow of processing is the same for individual policies and group policies?	Group policies are out of scope
902	1.2 Bidder Role Expectations Point 11 Page 244	While a starting set of business logics and process flows…	Whether business flow of processing is the same for life insurance policies and health insurance policies?	Bidders are expected to possess domain expertise in life insurance
903	1.2 Bidder Role Expectations Point 11 Page 244	While a starting set of business logics and process flows…	Whether online access for Treaties is intended to be provided to Reinsurers as well?	No
904	1.2 Bidder Role Expectations Point 11 Page 244	While a starting set of business logics and process flows…	Whether online access is intended to be provided to concurrent auditors and statutory auditors?	No

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
905	1.2 Bidder Role Expectations Point 11 Page 244	The responsibility of driving the sign-off process on the documented requirements also rests with the bidder.	Who will ensure from LIC side to ensure all required inputs to bidder has been provided and ensure Sign-off after incorporation of all inputs from bidder. Which rank Official of LIC will involve in this Sign-off process?	Please be guided by the RFP (Appendix C, section 4.15), further details will be shared with selected bidder during implementation
906	1.2 Bidder Role Expectations Point 14 Page 244	Considering the scale of the assignment, any service which forms a part of the Project Scope that is not explicitly mentioned in scope of work as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional cost to LIC.	Please explain, how to decide part of project or Not ? And What Some new government guideline come after SRS Sign-Off?	Please be guided by the RFP, bidder is expected to meet the functional requirements listed in the RFP even though if some of the
907	Appendix C: Scope of Work Page 240 1. Introduction	LIC has continued to have close to 90% of new policy proposals captured on paper forms and processed in branches, on the E-FEAP-Next core system.	Is LIC expecting reengineeing of the E-FEAP-Next core system with this RFP?	Please be guided by the RFP
908	Appendix C: Scope of Work Page 241 1. Introduction	A state-of-the-art customer onboarding platform to re-imagine the customer onboarding journey across all channels, i.e. A2C, D2C and B&AC using both digital and physical mediums across online and offline modes	What about renewals, endorsements ? Is it Out of Scope of this RFP?	Out of scope
909	Current environment Page 237	BOs/ SOs/ MOs	Please provide hirerachiy diagram of Organisation structure.	Further details will be shared with selected bidder during implementation
910	Appendix C: Scope of Work 1. Introduction Page 240	Starting FY2023-24, LIC has embarked on a comprehensive digital transformation	How many vendors are on-board at present in this digital transformation. Please Provide the list of task and associated vendors.	Further details will be shared with selected bidder during implementation
911	Appendix C: Scope of Work Page 240	Scope of Work	This is big step in LIC digital transformation. On the basis of these queries, I request LIC to do a Physical/Online prebid clarification meeting inorder to avoid any gap among bidder and enable bidder to make a strong case for their bid.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
912	1.4.1 Relaxation in Prior Turnover and Experience to Startups, Page No 2	1. Relaxation in prior turnover and experience will be provided to Micro, Small and Medium Enterprises (MSME) units and MSME Start-ups (as defined in MSE Procurement Policy issued by Ministry of Micro, Small and Medium Enterprises) or Startups (as defined by the Department for Promotion of Industry and Internal Trade). Unless otherwise stipulated in the TIS, relaxation/purchase preferences shall not be duplicated during the evaluation of the RFP.	we request clarification on whether exemptions can also be applied to EMD requirements, turnover criteria, and experience criteria mentioned under Section 5.2 – Eligibility Criteria, Serial Nos. 4, 9, and 10. Kindly confirm if these relaxations are applicable to MSME/Startup bidders for the purpose of this RFP.	Please be guided by the RFP (Section 1.4.1)
913	5.2 Eligibility Criteria, Page No 116	Serial No 12. Relevant Certifications: The Bidder should have CMMi Level 5 certificate valid as on date of submission. -> Supporting Documents to be attached: CMMi Certification in Level 5 or equivalent certification.	We would like to seek clarification on the term "equivalent certification." Our organization holds ISO 9001:2015 and ISO/IEC 27001:2022 certifications. Kindly confirm whether these certifications will be considered acceptable as an equivalent to CMMI Level 5 for meeting the eligibility criteria under this clause.	Please be guided by the RFP
914	3. Technical Scope Table 2 – Procure vs Build Services (Indicative) Page 376	Document Mamagement System (DMS)	What are the features expected for the DMS?	Please be guided by the RFP, bidder is expected to propose and implement document management system as part of the new business platform
915	2. Scope of Work Page 245	Customer On-boarding	Is LIC looking at the Ready point solution or a platform based customised solution canbe proposed?	Please be guided by the RFP
916	2. Scope of Work Page 245	Agent On-boarding	Is LIC looking at the Ready point solution or a platform based customised solution canbe proposed?	The bidder is expected to propose and implement a best-in-class custom built agent onboarding solution as part of the New Business Platform, in compliance with the applicable IPR requirements.
917	4.3 Volumetrics Page 404	Table 12: Performance and Scalability Metrics	Tentative size of document management to be considered? What will be the storage strategy, active data or only transient DMS? Document upload concurrency expected?	The bidder is expected to propose and implement the best in class solution for new business platform aligned with the functional and technical requirements

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
918	2.2 Detailed Functional Scope of Work pg 247	Mobile SDK and support for native code compilation with existing customer and sales super app	What is the expected functionality ? The vendor should propose a mobile app which should reside within the customer and sales super app or will this mobile sdk work along with customer and sales app via integration? Can you pls explain?	Please be guided by the RFP, bidder is expected to integrate with the existing LIC customer and sales super apps
919	2.2 Detailed Functional Scope of Work pg 248	Proposal Form Management - Offline Data Capture and Syncing	Offline data capture is expcted for mobile version and for the web version as well? Is the understanding correct?	Yes
920	2.2 Detailed Functional Scope of Work pg 248	Policy number Issuance and e-Policy bond and FPR generation	Will the core platform provide integration for policy number or will the expected system generate policy number ? Similary about e-policy bond and FPR will the document generation tool provide capability to generate these electronic documents or the proposed system is expceted to generate electronic documents?	Please be guided by the RFP
921	2.2 Detailed Functional Scope of Work pg 248	Information Extraction (ICR, OCR, AI/ML models etc.)	The extraction of documents should be part of the vendor scope or will there be an existing tool for integration to extract data?	Please be guided by the RFP
922	2.2 Detailed Functional Scope of Work pg 249	Product Configurator	Will the proposed system be one source to create products ? And also is it expected to bring older products into the product configurator tool for servicing? Will there be an overlap between how products are currently designed ? How will sync happen between the platforms where product configuration happens?	Please be guided by the RFP, bidder is expected to mplement the best in class product configurator as part of the new business platform. Further details will be shared with selected bidder during implementation
923	Appendix C: Scope of Work Sec 1 – Target State & Architecture (Pg 240–242)	NB platform as "system of record" vis-à-vis PAS (eFEAP Next)	The RFP positions the NextGen NB platform as the system of record for proposals while eFEAP Next continues as PAS. Please clarify which pre-issuance processes and data elements (endorsements, medical decisions, financial underwriting notes, KYC artefacts, etc.) are expected to remain in PAS vs move fully into the NB platform, and how bi-directional synchronisation between the two systems is envisaged.	Please be guided by the RFP
924	Appendix C: Scope of Work Sec 2.2 – Agentic AI Platform (Pg 241–242)	Scope of agentic AI beyond new business	The RFP mentions using the AI-driven agentic platform initially for onboarding journeys and later for servicing and other use cases. For this RFP, is the bidder expected to design a reusable enterprise agentic framework that other LIC journeys can plug into, or only NB-specific agents? Also, who will govern enterprise-wide policies for prompts, tool access, and audit trails across multiple journeys?	The bidder is expected to build an enterprise agentic platform which can support any type of journey/ feature. The use cases are identified in the RFP.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
925	Appendix C: Scope of Work Sec 2.2 – Underwriting & Decisioning (Pg 248–249)	Responsibilities for underwriting rule discovery and governance	The RFP refers to extracting COBOL rules from eFEAP Next and building them into a rules engine. Will LIC provide a validated business rule catalogue and decision tables, or is the bidder expected to perform detailed rule discovery from code, map them to business language, and get sign-off from LIC? Additionally, should the solution support multi-version rule governance (per product, per circular) with effective-date control for regulatory audits?	As mentioned in the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
926	Appendix C: Scope of Work Sec 2.2 – AI/ML Models & Data Lakehouse Integration (Pg 242–243)	Ownership and hosting of AI/ML models used in NB journeys	For use cases like lead scoring, fraud/risk scoring, cross-sell/upsell and propensity models, please clarify whether the bidder is expected to: (a) design and build these models, (b) only consume models built and hosted in the Data Lakehouse, or (c) follow a hybrid approach. Where models are bidder-built, should they be deployed in the Data Lakehouse environment, within the NB platform, or in a separate AI service layer?	Bidders are expected to integrate with lead scoring, cross-sell, up-sell, fraud detection and propensity models that are being built and hosted on the data lake
927	Appendix C: Scope of Work Sec 2.2 – Bancassurance & Partner Integrations (Pg ~245–246)	Expected integration patterns and responsibilities for partner channels	The RFP mentions redirect-based integration, web SDK, headless APIs and white-label portals for Bancassurance and alternate channels. Can LIC clarify which integration model is preferred for each major partner type (banks, brokers, online aggregators, etc.) and whether the bidder is responsible for delivering partner-specific onboarding portals and journeys, or only a generic framework that partners will adapt?	Please be guided by the RFP, Bidder is expected to choose and determine the best fit integration patterns with other systems as part of the new business platform
928	Appendix C: Scope of Work Sec 4 – Non-Functional Requirements (Pg ~250–251)	Performance, concurrency and sizing assumptions	For key NB and agent onboarding journeys (proposal creation, document upload, underwriting decision, policy issuance), could LIC share target performance metrics (peak concurrent users, TPS, response-time SLAs, batch window expectations)? This will help us design realistic capacity sizing, queuing strategies and performance-testing scenarios aligned with LIC's growth projections over the 5-year contract.	Please refer the corrigendum for volumetrics

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
929	Appendix C: Scope of Work Sec 2.3 – Implementation, Migration & Co-existence (Pg ~255)	Scope of data migration and coexistence strategy	During transition from existing NB processes to the new platform, what is the expected scope for data migration – only in-flight proposals and agent leads, or also historical proposal and KYC/document data? For how long does LIC anticipate parallel run/co-existence with legacy systems, and what level of reconciliation reports and data-quality tooling is expected from the bidder to support cutover and regulatory IRDAI reporting?	Please be guided by the RFP, bidder is expected to support the required integration and reconciliation as part of the new business platform. Further details will be shared with selected bidder during implementation
930	Appendix C: Scope of Work – Offline & Hybrid Journey Support Pg 274–276 & 395	Offline data capture, hybrid journeys, local database and offline OCR on mobile	Offline/hybrid support is described for proposal journeys, including local storage, workflow orchestration and offline OCR. For which personas is full offline capability mandatory (agents, B&AC staff, branch users, customers), and on which device platforms (Android, iOS, tablets)?	Bidder is expected to build the offline data capture and sync later capability across all the journeys part of the new business platform
931	Section 3.2.1.3 AI Driven Agentic Platform Pg 384–386	Mandatory agentic frameworks (LLM interface, vector DB, orchestration, observability, guardrails, cost governance)	The agentic platform section specifies several mandatory components (LLM interface, vector DB, orchestration, observability, guardrails, PII detection, cost governance). Should this be designed as an enterprise-wide platform usable by other LIC journeys beyond new business, or scoped only to NB?	The bidder is expected to build an enterprise agentic platform which can support any type of journey/ feature. The use cases are identified in the RFP.
932	Appendix C: Scope of Work – Multilingual & Accessibility Requirements Pg 248 & 241–243	Multi-language support, conversational agents and accessibility	The functional scope mentions multi-language support and conversational agents across channels, and the overarching principles reference modern front-ends. Could LIC clarify the target list of Indian languages/scripts required at go-live for UI and conversational channels (text and voice), and whether LIC will provide translated content/utterances? Are there explicit accessibility standards (e.g., WCAG 2.2 level) and device/browser support matrices that the NB platform and SDKs must comply with?	Please be guided by the RFP
933	Sec 2.1 Agentic Experience Pg 247–248	"Digital Co-pilot" behaviour for sales users	The Agentic Experience is described as a "Digital-Copilot" for sales users. For scope clarity, does LIC expect a dedicated in-journey co-pilot panel embedded inside Sales Super App / branch portal (e.g., side-car guidance, suggested actions, auto-filled fields), or only conversational chat/voice interfaces? Any minimum set of co-pilot actions (e.g., suggest next best step, pre-fill forms, draft messages) that must be supported at NB go-live?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
934	Appendix C – Lead Categorization & Nurturing Agent Pg 353–354	Automated calling and conversational outreach scope	The Lead Categorization & Nurturing agent is described as performing "AI agent–driven automated calling and conversational engagement" with customers. Should the bidder plan to integrate with LIC's existing dialer/call-centre stack for this, or is a new telephony/voice-bot stack expected within the agentic platform? Also, should call recordings and disposition codes be stored in the NB platform, the call-centre CRM, or both?	Bidder is expected to propose and implement the telephony solution as part of the agentic platform.
935	Sec 3.2.1.3 – Cost Governance & Model Optimization Pg 386 & Change Management Pg 423	Cost governance module and responsibility for AI tuning	The indicative tech components include a "Cost Governance Module" and later sections mention latency and cost optimization of AI inference. Is the bidder expected to build a full cost-governance layer (budgets per channel/agent, throttling, model-selection based on cost, dashboards on token usage) and proactively tune models/pipelines over time, or only to provide telemetry so that LIC's own AI/FinOps teams can manage cost and optimization?	Bidder to build and operate best in class solution.
936	Page 407, Appendix C, Sec 4 VAPT (Vulnerability Assessment and Penetration Testing)	Support LIC teams in testing the security vulnerabilities, provide remediation and preventive actions. Proactive notification to LIC IT team about existing and potential issues/flaws	"empanelled auditor" will be onboarded by LIC. Bidder will support in resolving VAPT issues. Kindly confirm	Please be guided by the RFP, bidder has the end to end ownership for the VAPT and provide support (if required) to LIC team for any issues discovered as part of their VAPT assessments
937	3.2.1 Page 367	The architecture and implementation must be designed in a cloud- agnostic manner such that the solution remains fully transferable on top a different public cloud or LIC-provisioned on-premises infrastructure if required in the future.	Please clarify how the costs will be calculated in the event that LIC decides to change the hosting model from Cloud to an on-premises deployment.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
938	Page 76	Translation of all relevant LIC underwriting rules, circulars and guidelines into auto-underwriting rule engine	We understand that the existing rules are to be replicated into the new rule engine. Please confirm if the rules are readily documented for migration to new BRE.	Please be guided by the RFP, bidder is expected to work with relevant partners to get the requisite details
939	Appendix C Section 8 Page 445	12 Months of warranty support	We understant the warranty period will begin post expiry of 12 months warranty from the first go-live date	Warranty will commence from the last go live date

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
940	Appendix C Section 4.5 Volumetrics Page 404	Total Number of users(projected 12,00,000 by 2030)	We understand that these projections include multiple user types like Agents, Back office users, Banca users and direct customers, Please give us the seggregation between 1. NB users (workflow users) 2. Agents, Banca users, Sales users 3. Please confirm what is the user concurrency and total user profiles	Please refer the corrigendum for volumetrics, bidder is expected to gather further details during implementation
941	3.2.1 Page 369 Table 1	1. Bidder will publish a mobile SDK to enable quick and standardized integration with the existing LIC Super App 2. The bidder shall provide a Web SDK to facilitate smooth integration with LIC's Customer Web Portal	Please confirm the toal number of agents expecting to use the mobile App for onboarding	Current total number of agents in LIC is 1.5 million, bidder is expected to budget, take assumptions and perform cost estimation accordingly
942	Appendix C Section 4.5 Volumetrics Page 404	Document size	Please help us with the document size of the below: 1. Lead Document 2. Proposals 3. Quotes	Please be guided by the RFP, bidder to expected to gather these details as part of the requirement gathering phase
943	Sec 3.2.1 Table 2	Templating Engine	Please help us with the total number of templates to be designed (eg: Email and SMS) Please help us with the total number of communications to be sent.	Please be guided by the RFP, bidder is expected to gather the required details during the requirement gathering phase
944	5.2 Eligibility Criteria Table: Bidder Eligibility Criteria Point no. 12: Relevant Certifications: Page 119 of RFP / Page 128 of PDF File	The Bidder should have CMMi Level 5 certificate valid as on date of submission.	We note that the clause requires bidders to hold a valid CMMI Level 5 certification. As an OEM with established engineering and governance practices, we are currently certified at CMMI Level 2 and follow structured delivery standards that align closely with higher maturity levels.\n\nIn view of this, we request an amendment to the clause to allow OEMs with CMMI Level 2 or above to qualify. This will enable us to participate directly as a prime bidder and take full responsibility for the solution delivery, without the need to route our proposal through a system integrator.\n\nWe remain fully committed to meeting all quality, compliance, and performance expectations outlined in the RFP and look forward to your positive consideration.	Please refer the corrigendum

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945	Bid Submission Closing Date & Time Tuesday, 23.12.2025 till 3:30 PM Page 4 of RFP / Page 13 of PDF File	Request for Extension of Bid Submission Timeline to 10 January 2026	We request an extension for the bid submission timeline from 23 December 2025 to 10 January 2026. The scope is extensive and requires detailed coordination across multiple stakeholders for technical effort finalisation, Cloud infrastructure sizing, and legal approvals. The pre-bid clarifications are still awaited, and the upcoming quarter close, year-end activities, and festive period are impacting the availability of key teams needed to prepare a complete and compliant response. Granting this extension will allow us to submit a high-quality proposal aligned with all requirements and in the best interest of the project.	Please refer the corrigendum
946	2.4.5, Page 17	LIC may indicate in the RFP Document the estimated number of Key Experts and other roles as per the indicative scope of services LIC is seeking from this RFP. This estimate is indicative, and the Bidders should base their bid on their own estimates.	Clarify whether onsite team structure or minimum presence is mandatory.	Please be guided by the RFP (Section 3.8.4)
947	Page 14, 2b & Page 119	Association among Bidders No consortium/association bidding is allowed. LIC will not consider joint or collaborative bids that require a contract with more than one prime Bidder. Bidders need to fulfill all the eligibility criteria and technical evaluation criteria in its individual capacity unless mentioned otherwise. (Page 119)as explained in page 119 (In case any Bidder has undergone corporate restructuring (including merger, demerger, hive off, slump sale etc.) in the last three financial years)	as expained in Page 119, Can the parent bid as the prime bidder and show the documentary proof of implementation & other artefacts from the parent or the subsidiaries, who got merged recently? - just in case if the parent alone does not meet the complete criteria and the credentials from subsidiaries are already transferred or in the process of transfer to the parent organization?	Only those domestic and/or global project experiences that have been executed directly by the bidding entity (Prime Bidder / partnered entity) submitting the bid shall be considered for evaluation. The bidder must clearly demonstrate that Prime Bidder / partnered entity was the contracting party and had primary responsibility for the delivery of the referenced project(s). Project credentials pertaining to parent companies, subsidiaries, sister concerns, affiliates, group companies, franchise entities, or entities operating under a common global brand name shall not be considered, even if such entities belong to the same corporate group or operate under a common umbrella

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
948	Page 17, 2.4.4	The selection method applicable in this RFP shall be Quality and Cost Basis Selection (QCBS) followed by Online Reverse Auction (ORA).	Request LIC to consider QCBS all through the bidding and qualification process. Also, how will commercials be treated during the submission and RA ?	Please be guided by the RFP
949	Page 55, 3.5.7.2	LIC will own the Intellectual Property Rights (IPRs) of the proposed NextGen New Business Platform For LIC India.	Clarification sought on IPR applicability in the case of COTS products being brought forward by the Bidder for solution fulfillment. Also on source code handover in the case of COTS product usage.	Please be guided by the RFP
950	Page 14, 5.3.1.4	The bidder shall provide 2 references (2*10 marks = 20 marks) that will be verified by LIC via visit/call.	Please clarify on the number of references required. The primary prequalification criteria & page 118 it seeks 1 reference and in page 141 it asks for 2 referefnces and in page 120 it seeks for 3 case studies.	Please be guided by the RFP, 3 case studies and 2 client references are required as part of the bid submission
951	Pg 118, Sec 5.2, Table - Eligibility Criteria	Client Reference The Bidder must have completed at least 1 relevant project in the BFSI industry. The projects should be similar in scope of work to the implementation of a digital onboarding journey. The BFSI client reference's scope should be for lending, health insurance or life insurance for a bank or a health, general or life insurer, deployed in a private / public / hybrid cloud environment. Of all references submitted, at least one project should have a contract value of ₹5 Crores or more	This project is one of a kind that is being conceptualized by LIC in the insurance domain in India. A similar project of scale and scope may not have been executed by the bidder in India. Hence it is requested that the bidder be allowed to cite global case studies and references for projects of similar nature. This will allow the bidder to bring in the best of reusable cases forward to this initiative at LIC.	Global references are expected provided the project that have been executed directly by the bidding entity (Prime Bidder / partnered entity). Project credentials pertaining to parent companies, subsidiaries, sister concerns, affiliates, group companies, franchise entities, or entities operating under a common global brand name shall not be considered, even if such entities belong to the same corporate group or operate under a common umbrella
952	Pg 118, Sec 5.2, Table - Eligibility Criteria	Bidder turnover not less than 1000 Crores	Request LIC to confirm the required turnover for MSME	Please be guided by RFP (section 1.4.1)
953	Page 142, Note 1	LIC reserves the right to introduce a Proof of Concept (PoC) as part of the technical evaluation if required during the bidder finalization process. Bidders may be required to demonstrate their proposed solution and technical capabilities through a time-bound, production-grade prototype aligned with defined use cases and evaluation parameters which will be detailed out later.	Bidder requests that the development grade PoC to be paid for. Also predefine mandatory use cases for PoC.	Please be guided by the RFP.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
954	Page 240, Introduction	Over the last few years, LIC has launched the ANANDA application to offer a digital customer onboarding journey, followed by ANANDA 2.0 which brought in a higher number of integrations. The journey is offered across 3 channels:	Given that LIC has issued a contract for Nextgen Digital Platform circa September 2024, how does the present requirement relate to that initiative ? Is it proposed to augment the existing Nextgen platform under development ? Also given that the earlier contract is nearing 12 months, which is relatively early for a digital platform of LIC 's complexity, how does LIC plan to have the current journeys mapped to the existing platform ?How does LIC plan to align both the initiatives from a execution and integration standpoint?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
955	Section IV – TOR, Scope of Work (4.1 & Appendix C)		Confirm whether all product lines (individual + group + micro) are included in Phase 1 or phased rollout.	Group insurance is excluded from the RFP scope, rest please refer the section 3.6.4.1 of the RFP
956	Scope of Work – Implicit services (Page 245)		Request list of excluded services to avoid interpretation gaps.	Please be guided by the RFP
957	Target Architecture & Integrations (Pages 366–367)		Request complete list of internal and external systems for integration with specs and volumes.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details. Further details will be shared with selected bidder during implementation
958	Section IV – TOR (Medical workflows)		Confirm if integration with all diagnostic vendors is required or only LIC-identified partners.	Please be guided by the RFP
959	System of record transition (Page 366)		Confirm if historical onboarding/proposal data from eFEAP must be migrated.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
960	GCC 3.5.7.2 – IPR (Page 56)		Clarify handling of IPR when low-code/no-code licensed platforms are used.	Please be guided by the RFP
961	Pre-existing IP clause (Page 57)		Confirm bidders may use proprietary accelerators with perpetual license to LIC.	Please be guided by the RFP (Section 3.5.7.2)
962	GCC 3.5.7.2 – Clause 5 (Page 56)		Clarify if reusable utilities created during project fall under reuse restrictions.	Please be guided by the RFP
963	GCC 3.9.5 – Damages & Deductions (Page 93)		Request SLA parameters and penalty slabs.	Please be guided by the RFP (Appendix C, Section 5)

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
964	GCC 3.5.6 – Indemnification (Pages 53–57)		Confirm whether indemnity applies for LIC-mandated third-party components.	Please be guided by the RFP
965	Page 222, 382	Cloud Hosting Responsibility – Bidder vs. LIC •Page 222–223: LIC–DIVE section states that "LIC-DIVE shall ensure that CSP has controls, monitoring, DR, and security measures in place" and that "LIC-DIVE shall integrate all logs with LIC's SIEM/SOC." •Page 382–383: Under DevSecOps, it states "The bidder shall set up the DevSecOps platform in the new business platform over cloud. responsible for procuring and implementing over cloud infrastructure."	One section implies LIC owns and manages the cloud tenancy (through LIC-DIVE's direct oversight and compliance), while another mandates that the bidder must procure and host all CSP services. This causes ambiguity in who actually contracts with the CSP (LIC or the bidder). Pls confirm.	Please be guided by the RFP
966	Page 383, 397	Ownership of DevSecOps and Platform Tools •Page 383: "The bidder shall be responsible for procuring and implementing a comprehensive DevSecOps platform over cloud." •Page 397: "End to End DevSecOps Platform comprised of licensed or open-source (with commercial support) tools. Existing container orchestration on RH OpenShift to be reused."	In the RFP there is mention of Openshift. Can we use any other CICD tool like Kubernetes.	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
967	Page 360, 397	Reuse of Existing Systems vs. New Build Requirements •Page 360–361: "The bidder is expected to discover the various domain services in the system of engagement during discovery and ensure reuse wherever possible." •Page 397: "The bidder will ensure the platform provides a self-service unified interface to compose and operate software and onboard new microservices, frontend, mobile apps."	One section emphasizes maximum reuse of existing domain microservices, while another expects the bidder to rebuild or re-engineer those services under new microservice standards. This creates delivery uncertainty on the boundary between reuse and rebuild. Shall we consider Reuse first and if not rebuild, as per EA principles?	Please be guided by the RFP; the bidder is expected to propose and build microservices as part of the New Business Platform and to discover and integrate with existing domain services in LIC's systems

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
968	Page 98 to 101	Payment Terms vs. LIC's Control •Page 98–101: LIC may suspend or withhold payments for non-performance with a 30-day cure period. •Page 98–99: Simultaneously, it says "The bidder shall proceed with due expedition and without delay from the effective date of contract", even when LIC dependencies (data, permits, facilities) are pending.	The contract expects immediate execution but also grants LIC full control of dependencies. This leavs the bidder responsible for delays beyond its control.	Please be guided by the RFP
969	Page 382, 383	AI/ML Models – To Be Built or Integrated •Page 382 (Table 4 – AI/ML Integration Services): Mentions AI models like Lead Scoring, Cross-Sell, Reinvestment etc. to be "built in Data Lake in future waves." •Page 383: "Bidder shall design and implement an AI-driven agentic platform to modernize the onboarding journey."	Not clear whether the bidder must develop these AI models immediately or only integrate with future LIC-built models. The term "future waves" conflicts with the Phase 2 delivery timeline (within 15 months).	The ML models from datlake are present in the RFP which can be integrated if useful. Everything else needs to be built/implemented by the bidder
970	Page 222, 382	BYOK (Bring Your Own Key) vs. Bidder-Managed Encryption •Page 222: "Bring Your Own Key approach should be adopted where LIC retains control and management of cryptographic keys." •Page 382: "The bidder shall set up the DevSecOps platform in the new business platform over cloud with all relevant tools…" including secure configurations and encryption.	The bidder cannot technically manage encryption fully while LIC holds sole control of encryption keys. This creates operational conflict for CI/CD automation and data access.	Please be guided by the RFP, the bidder shall operationally manage encryption keys on the cloud and provide LIC with the necessary access to configure and own the keys
971	Page 89, 100	Governance and Approval Ambiguity •Page 89–90: LIC reserves the right to direct the order of components and timelines of work but also requires the bidder to maintain full responsibility for performance. •Page 100: "Such suspension shall not entitle the bidder to any extension of time for delivery"	If LIC can change delivery sequence but denies schedule relief, this exposes bidders to performance penalties caused by client-driven changes.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
972	Section 3.1-3.2 and GCC 3.10	Scope Finalization vs. "Illustrative" Components •Throughout Section 3.1–3.2: Many components (AI/ML, DevSecOps, API Gateway) are called "illustrative in nature; bidder to propose additional tools." •Commercial Sections (GCC 3.10): Demand firm, all-inclusive pricing for the full implementation.	The RFP expects a fixed commercial bid but leaves multiple technical elements open-ended, forcing bidders to assume undefined costs or propose contingencies that cannot be priced precisely. Moreover, LIC would find it difficult to do an Apple to Apple comparison of the cost across multiple bidders.	Please be guided by the RFP, the bidder is expected to submit the bid basis the requirements in the RFP
973	Page 244	"The bidder shall build suitable integrations in accordance with the integration patterns defined to integrate with core and other enterprise systems wherever necessary"	We assume that LIC would provision the necessary APIs to send the Onboarding information from the new solution to the Efeap SOR, EDMS, Lakehouse, SOE, UCS and other Enterprise backend systems, as necessary, during the onboarding journey. Pls confrim that the Bidder just has to consume/call these APIs.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
974	Appendix C - Scope of Work (Pg 240-243)	Integration - Internal & External Systems	Pls provide a complete and authoritative list of all internal and external systems that the new platform must integrate with across customer onboarding, agent onboarding, payments, KYC, underwriting, policy servicing, and data platforms?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
975	Appendix C - Scope of Work (Pg 240-243)	Banca & Alternate Channels	Pls specify the required journey customization parameters and the supported integration modes (redirect, embedded, hybrid) expected across Bancassurance and Alternate Channel partners?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
976	Appendix C - Scope of Work (Pg 240-243)	Agentic Conversational AI	Pls provide detailed expectations for the AI-powered Agentic Assistant - such as conversation depth, supported use cases (sales, onboarding, training), compliance filtering, and integration points with LIC's knowledge base?	Bidder to propose and implement best in class
977	Appendix C - Scope of Work (Pg 240-243)	Multi-Channel SDKs	Pls share the technical specifications or documentation for the Mobile SDK, Web SDK, Headless APIs, and the white-label web interface needed for multi-channel enablement?	Please be guided by the RFP, bidder is expected to obtain further details from the relevant partners during implementation
978	Appendix C - Scope of Work (Pg 240-243)	Lead Generation Logic	Pls define the types of rule-based logic expected for automatic prospect creation (e.g., demographic triggers, product triggers, campaign triggers, PIV indicators)?	Bidder is expected to work with the relevant parties to get the requisite details during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
979	Appendix C - Scope of Work (Pg 240-243)	AI/ML Models in Data Lake	Pls specify the model outputs, scoring schema, API availability, and timelines for the AI/ML models (propensity, NBAs) mentioned for lead generation?	Selected Bidder is expected to gather such details during implementation
980	Appendix C - Scope of Work (Pg 240-243)	AEM Integration	Pls provide details of the AEM environment, required content types, asset workflows, and the integration mechanism (GraphQL/API/Assets API)?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
981	Appendix C - Scope of Work (Pg 240-243)	WhatsApp & Social Chatbots	Pls provide the specific chatbot platforms, WhatsApp Business API provider, current integrations, and supported social media channels?	Please be guided by the RFP
982	Appendix C - Scope of Work (Pg 240-243)	SLA Targets	Pls provide the initial SLA target timelines for each lead stage and onboarding step across channels, to size the SLA engine?	Please be guided by the RFP, Bidder is expected to discover such details in the requirement gathering phase during installation
983	Appendix C - Scope of Work (Pg 240-243)	Lead Dashboard - Suggestion Logic	Pls share the initial rule sets or logic expected for need analysis and product recommendations on the Individual Lead Dashboard?	Bidder is expected to work with the relevant parties to get the requisite details during implementation
984	Appendix C - Scope of Work (Pg 240-243)	Data Lake De-duplication	Pls provide the data model, APIs, latency requirements, and matching rules used by Data Lake for cross-channel de-duplication?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
985	Appendix C - Scope of Work (Pg 240-243)	Product Configurator Scope	Pls clarify whether the Product Configurator must support full rule authoring (eligibility, pricing, underwriting) or only parameter-driven configuration?	Please be guided by RFP, the bidder shall set up the Product Configurator and the Underwriting engine separately as per the requirements mentioned
986	Appendix C - Scope of Work (Pg 240-243)	Vishal Engine	Pls share the technical documentation and source code of the existing Vishal engine to assess refactoring effort?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
987	Appendix C - Scope of Work (Pg 240-243)	GenAI for BI / Plan Info	Pls specify the preferred GenAI platforms (Azure/AWS/GCP), required avatar capabilities, voice synthesis, and chatbot accuracy expectations?	Bidder to propose and implement best in class agentic AI platform as part of the New Business platform
988	Appendix C - Scope of Work (Pg 240-243)	Offline Database & Sync	Pls specify the offline database requirements (size, encryption, schema) and sync logic (conflict resolution, retries, partial sync rules)?	Please be guided by the RFP, bidder is expected to propose and implement the offline capabilities as part of the new business platform. Further details will be shared with selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
989	Appendix C - Scope of Work (Pg 240-243)	KYC APIs	Pls provide detailed API documentation and hardware requirements for CKYC, EKYC, offline EKYC, biometric KYC, Digilocker, and Video KYC?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details. Further details will be shared with selected bidder during implementation
990	Appendix C - Scope of Work (Pg 240-243)	Application Tracker	Pls provide the initial stages, layouts, and user types expected for the configurable Application Tracker?	Please be guided by the RFP, Bidder is expected to discover such details in the requirement gathering phase during installation
991	Appendix C - Scope of Work (Pg 240-243)	SIM Binding	Pls provide the telecom mechanism or API specifications for SIM-binding-based mobile validation?	Please be guided by the RFP, the bidder is expected to obtain further details from relevant stakeholders during implementation
992	Appendix C - Scope of Work (Pg 240-243)	Aadhaar eSign	Pls provide the Aadhaar eSign APIs, authentication flows, and certified biometric hardware requirements for OTP and biometric signing?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details. Futher details will be shared with selected bidder during implementation
993	Appendix C - Scope of Work (Pg 240-243)	3rd-Party Data Sources	Pls provide API specifications for all third-party identity, banking, credit, fraud, and financial data providers listed in the document?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details.
994	Appendix C - Scope of Work (Pg 240-243)	Video MHR	Pls specify the mandated video tools, recording requirements, transcription accuracy expectations, and auto-population logic for ACR/MHR forms?	Please be guided by the RFP, bidder is expected to propose and implement the best in class solution. Further details will be shared with the selected bidder during implementation
995	Appendix C - Scope of Work (Pg 240-243)	Document Upload - File Size	Pls clarify the maximum expected file size and resolution for document uploads, given the "no size limits" statement?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
996	Appendix C - Scope of Work (Pg 240-243)	OCR/ICR & Fraud AI	Pls define the acceptable accuracy thresholds for OCR/ICR extraction and document forgery/tampering detection?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
997	Appendix C - Scope of Work (Pg 240-243)	MSP Integrations	Pls provide the API documentation and integration details for all empaneled Medical Service Providers (MSPs) for real-time slot booking?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details.
998	Appendix C - Scope of Work (Pg 240-243)	Payment Gateways	Pls share the list of whitelisted payment gateways, along with their API documentation and PCI-DSS compliance certificates?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details.
999	Appendix C - Scope of Work (Pg 240-243)	Underwriting Rules	Pls share its current underwriting matrices, rules, and decision workflows that need to be supported or migrated?	Please be guided by the RFP, bidder is expected to propose and build the required notification service as part of the new business platform
1000	Appendix C - Scope of Work (Pg 240-243)	Pitch Tool Content	Pls specify the location, ownership, and workflow for the raw content used to generate brochures, pamphlets, videos, and product assets?	Please be guided by the RFP, bidder is expected to gather the required details during the requirement gathering phase
1001	Appendix C - Scope of Work (Pg 240-243)	PAN Validation APIs	Pls provide API documentation for NSDL, Employee Master, Central PAN DB, and IRDAI validation services?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details.
1002	Appendix C - Scope of Work (Pg 240-243)	Scrutiny Maker-Checker	Pls define the detailed routing rules, rejection rules, and hierarchy (ABM/BM/DTC) for the configurable scrutiny workflow?	Please be guided by the RFP, bidder is expected to gather the required details during the requirement gathering phase
1003	Appendix C - Scope of Work (Pg 240-243)	NSEIT Exam Scheduling	Pls share the API documentation and data formats for real-time scheduling integration with NSEIT?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details.
1004	Appendix C - Scope of Work (Pg 240-243)	Architecture Documents	Pls provide the current architecture documents for Sales Super App, Customer Super App, Digital Branch, Data Lakehouse, Martech Stack, and eFEAP Next?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1005	Appendix C - Scope of Work (Pg 240-243)	Legacy Apps Sunset List	Pls specify which existing digital applications will be retained, integrated, rebuilt, or sunset, with corresponding timelines?	Please be guided by the RFP
1006	Appendix C - Scope of Work (Pg 240-243)	API Gateway Choice	Pls confirm whether the existing WSO2 API Gateway must be reused, or whether SI should propose a new cloud-native gateway?	As guided by the RFP, bidder bidder is expected to propose and implement best in class solution for API Management as part of the new business platform setup over CSP Infrastructure
1007	Appendix C - Scope of Work (Pg 240-243)	DevSecOps Approach	Pls clarify whether it prefers an integrated DevSecOps suite or a modular toolchain, and specify any preferred tools?	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
1008	Appendix C - Scope of Work (Pg 240-243)	BRE - Newgen Contradiction	Pls clarify whether the existing Newgen BRE is mandated or whether third-party BREs are disallowed, given the contradictory statements in the RFP?	Please be guided by the section 3.2 Target Architecture of the RFP
1009	Appendix C - Scope of Work (Pg 240-243)	BPM - Newgen Contradiction	Pls clarify whether Newgen BPM should be reused or look for alternatives as a third-party COTS product?	Please be guided by the RFP, bidder is expected to build custom solution for BPM
1010	Appendix C - Scope of Work (Pg 240-243)	Container Platform	Pls confirm whether Red Hat OpenShift is preferred or if any CNCF-compliant solution (AKS/EKS/GKE/Kubernetes) is acceptable?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
1011	Appendix C - Scope of Work (Pg 240-243)	AI/ML Model Ownership	Pls clarify whether the AI/ML models mentioned (lead scoring, upsell, underwriting signals) will be provided by LIC or must be developed by the SI in later phases?	The ML models from datlake are present in the RFP which can be integrated if useful. Underwrting is fully in scope of the bidder as guided by the RFP
1012	Appendix C - Scope of Work (Pg 240-243)	NUA Contradiction	Pls clarify whether the NUA system must be integrated with or rebuilt entirely, given conflicting statements in the RFP?	Please be guided by the RFP, bidder is expected to propose and implement underwriting solution as part of the new business platform
1013	Appendix C - Scope of Work (Pg 240-243)	P&GS and UCS	Pls confirm whether integrations with P&GS and UCS systems are in scope, since the RFP places them under a section annotated with "(Are these required)"?	Yes, the bidder is expected to build the required integrations with P&GS and UCS
1014	Appendix C - Scope of Work (Pg 240-243)	CSP Preference	Pls clarify whether the solution must be cloud-agnostic, or if AWS is the preferred/m mandated cloud provider based on references to AWS CloudFront?	The bidder is expected to propose and implement the best in class solution for new business platform on proposed CSP Infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1015	Appendix C - Scope of Work (Pg 240-243)	Revenue-Generating CRs	Pls define how incremental revenue will be calculated and attributed to specific change requests for determining non-payment?	Please be guided by the RFP
1016	Appendix C - Scope of Work (Pg 240-243)	Master Integration List	Pls provide a single consolidated list of all systems that require integration across onboarding, servicing, KYC, payments, and data platforms?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1017	Appendix C - Scope of Work (Pg 240-243)	Offline Onboarding	Pls clarify the forms, KYC steps, data fields, and sync behaviour required for offline onboarding journeys?	Please be guided by the RFP, bidder is expected to propose and implement offline capabilities as part of the new business platform
1018	Appendix C - Scope of Work (Pg 240-243)	3rd-party Credentials	Pls confirm whether all API credentials and integration approvals for CKYC, DigiLocker, PAN, MSPs, PSPs, and fraud systems will be provided by LIC?	As guided by the RFP, bidder bidder is expected to propose and implement best in class solution for API Management as part of the new business platform setup over CSP Infrastructure
1019	Appendix C - Scope of Work (Pg 240-243)	Product Configurator - Expected Annual Change Volume	Pls provide the expected annual volume and frequency of changes to the 45 base insurance plans (e.g., new riders, pricing/rate revisions, product benefit modifications, eligibility rule updates), so that the bidder can accurately size the configuration effort, UI/UX requirements, and ongoing maintenance model?	The bidder is expected to obtain these details during requirement gathering in coordination with the relevant partner. The frequency of change is subjected to the regulatory changes
1020	Appendix C - Scope of Work (Pg 240-243)	AI/ML Models - Ownership & Responsibility	Pls clarify whether the AI/ML models referenced in the RFP (e.g., Lead Scoring, Propensity, Cross-sell/Up-sell, Next-Best-Product) will be provided as ready-to-consume APIs by LIC's Data Lake team, or whether the bidder is expected to design, build, train, validate, and operationalize these models as part of the scope - especially in cases where models may not yet exist?	The ML models from datlake are present in the RFP which can be integrated if useful.
1021	Appendix C - Scope of Work (Pg 240-243)	Cloud Service Provider (CSP) & Pricing Calculator	Pls confirm the Cloud Service Provider (CSP) that the broader Open Insurance Platform (OIP) is provisioned on, and specify which CSP's pricing calculator (AWS, Azure, GCP, etc.) should be used by SI for preparing the commercial Bill of Material (BoM)?	Bidder may choose their own preferred CSP as part of the bid submission

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1022	Appendix C - Scope of Work (Pg 240-243)	System of Engagement (SoE) - Business Domain Services to be Reused	Pls provide a definitive list and scope of existing "Business Domain Services" in the System of Engagement (such as Customer, Policy, Quote, etc.) that must be reused, along with their functional boundaries, API specifications, and expected reuse vs. rebuild guidelines, so SI can accurately determine effort and avoid duplication?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1023	Table 2 – Procure vs Build Services (Indicative) [Page 382]		Is LIC open to transitioning certain components listed under "Build and Implement" to "Implement Only" in cases where a suitable COTS solution is available?	Please be guided by the RFP
1024	Appendix C - Scope of Work (Pg 357)	Target Architecture	There is an overlap in Target Architecture Build under Implement table and System of Engagement components in section 3.1.1.1 Digital Applications.Please help confirm if LIC is looking to replace existing Digital applications under System of Engagement.	Please be guided by the RFP, bidder is expected to implement the new business platform on proposed CSP infrastructure
1025	Page 367 Product Master / Configurator		For the proposed Product Engine, should it conform to the current COBOL engine's data patterns and data model, or is a redesigned or existing COTS model acceptable?	Please be guided by the RFP
1026	Exhibit 1: Illustrative Target Architecture, Page 366		Can we assume that LIC will provide APIs/Services listed as external systems for integration? Eg, UIDAI, Payment Gateways, NSDL etc.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details.
1027	Appx C: Integration(Page 387 / 369)	"Integration with eFEAP-NEXT... via TIBCO FTL and IBM InfoSphere CDC"	Legacy Interface Definition: Could you clarify the maturity of the existing integration layer on eFEAP? Are there pre-existing API contracts/interface definitions for the required business functions (e.g., policy issuance), or does the scope include the development of these integration wrappers on the mainframe side?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation. Any changes to be done in the legacy system will be handled by LIC
1028	Appx C: Technical Scope(Page 367)	"Architecture... must be designed in a cloud-agnostic manner"	Cloud Agnosticism vs. Native: To balance portability with performance, what is LIC's stance on utilizing CSP-native managed services (e.g., AWS Lambda, Azure Functions) versus strictly containerized, open-source equivalents?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1029	Appx C: Scope of Work(Page 368 / 441)	"Analyzing the existing COBOL codebase... Understanding and documentation"	COBOL Logic Extraction: Will LIC provide documented business rules and access to Subject Matter Experts (SMEs) for legacy logic validation, or is the vendor expected to perform "Black Box" reverse engineering solely from code dumps?	Please be guided by the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
1030	Appx C: AI Platform(Page 383)	"Agentic AI... Integration via MCP (Model Context Protocol)"	MCP Standard: Is LIC looking for a specific implementation of the open standard Model Context Protocol (MCP) for LLM tool-use, or is this a reference to a proprietary internal framework?	This is in reference to the Open standard model. The bidder should propose and implement best in class option
1031	Appx C: AI Platform(Page 383)	"Agentic AI... Admin UI interface to enable AI observability"	AI Governance: Does LIC currently have a 'Human-in-the-Loop' governance framework or an AI Guardrails platform (e.g., NeMo, LangSmith) that we must integrate with, or should this governance layer be part of our proposed solution?	Bidder to propose and implement best in class
1032	Appx C: Mobile App(Page 394)	"Solution should support offline data capture... syncing offline data"	Conflict Resolution: In a scenario where a proposal is modified concurrently by a customer (online) and an agent (offline), what is LIC's preferred "System of Truth" logic? Should the platform prioritize the latest timestamp or trigger a manual merge workflow?	Bidder to propose and implement best in class
1033	Appx C: Security / Mobile(Page 394)	"Secure container... local storage security"	Local Storage Security: For the mobile app's local database (SQLite/Realm), are there specific encryption standards or containerization requirements (e.g., Samsung Knox) required by LIC's InfoSec team?	Please be guided by the RFP, bidder is expected to propose and implement best in class security guardrails for New Business Platform aligned with security requirements mentioned in RFP
1034	Appx C: Data Migration(Page 367)	"Migration of data... In-flight proposals"	In-Flight Proposals: What is the estimated volume of "in-flight" proposals (created but not issued) to be migrated? Will LIC cleanse this data prior to migration, or is data sanitization part of the vendor's scope?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1035	Appx C: Data Platform(Page 380)	"The new business solution shall consume via API's... Customer360"	Historical Data Access: Will the Data Lakehouse provide a unified API for real-time querying of 30+ years of historical policy data, or is the vendor responsible for building an Operational Data Store (ODS) to cache this history for high performance?	Please be guided by the RFP, the bidder is required to propose and build the necessary high-performance integrations. Further details to be shared with the selected bidder during implementation
1036	Appx C: Tech Scope(Page 374)	"Bidder may either reuse the existing LIC-provided BRE platform (Newgen)..."	Newgen Licensing: If we reuse the existing Newgen BRE, will LIC manage the scalability/infrastructure cost of that existing instance, or should we budget for separate infrastructure to host a dedicated instance?	Bidder is expected to provide a custom build solution for BRE

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1037	Appx C: Other Terms(Page 421)	"Normalization of Bids... Change Request"	CR Rate Card: Can LIC confirm if the 'Rate Card' for Change Requests will be fixed at the contract start or if it allows for annual inflation adjustments given the 5-year duration?	Please be guided by the RFP, The rate card proposed as part of the commerical bid should be fixed
1038	Appx C: MHR(Page 286)	"Implement video-based verification"	Video Data Storage: Does LIC have specific requirements regarding the storage of video footage (e.g., WORM storage for 5 years)? This significantly impacts storage sizing estimates.	Please be guided by the RFP, bidder is expected to provide the storage to hold the ar
1039	Appx C: Resp. Matrix(Page 441)	"Validation and sign-off of the COBOL logics elicited"	SME Availability: Will LIC commit to providing functional SMEs to validate the logic extracted from COBOL? Without this, there is a high risk of business logic errors in the new system.	Please be guided by the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
1040	Appx C: Integration(Page 387)	"Integration with eFEAP-NEXT"	Integration Responsibility: Are existing eFEAP integration points exposed as standard REST/SOAP APIs today, or will the scope include developing the interface wrappers on the mainframe side?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation. Any changes to be done in the legacy system will be handled by LIC
1041	Appx C: Technical Scope(Page 367)	"Cloud-agnostic manner"	Platform Selection: Does LIC have a preferred Cloud Service Provider (CSP) for the initial landing zone setup, or should the vendor propose one?	Bidder can propose their own preferred CSP as part of the bid submission
1042	Appx C: AI Platform(Page 383)	"Agentic AI Platform"	AI Infrastructure: Will the foundational LLM/SLM models be hosted within LIC's perimeter (requiring GPU provisioning), or should we propose the inference infrastructure?	Bidder to propose and implement best in class
1043	Appx C: Mobile App(Page 394)	"Syncing offline data with backend"	Sync Logic: How should the system handle data conflicts during sync if the backend validation rules have changed since the offline data was captured?	Please be guided by the RFP, bidder is expected to propose and build the entire solution as part of the new business platform
1044	Appx C: Data Platform(Page 380)	"Consume via API's... Customer360"	ODS Requirement: If the Data Lake API latency is too high for real-time underwriting, is the vendor authorized to build a caching ODS?	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
1045	Appx C: Phase 1(Page 76)	"Go-Live: Phase 1... Agent Onboarding... D2C Term Insurance"	MVP Scope: Can LIC confirm if the "MVP" (Phase 1) is strictly limited to D2C Term Insurance and Agent Onboarding? Are Bancassurance integrations deferred to later phases?	Please be guided by the RFP (section 3.6.4)
1046	Appx C: Resp. Matrix(Page 441)	"Approve UI... Validation and sign-off"	Sign-off TAT: Will LIC commit to a specific Turnaround Time (TAT) (e.g., 3-5 business days) for reviewing and signing off on User Stories and UX Designs to prevent schedule slippage?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

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1047	Appx C: Integration(Page 387)	"Integration with NSEIT... Banks"	3rd Party Contracts: Do standard API contracts already exist with external partners (NSEIT, Banks), or is the vendor responsible for liaisoning and driving the integration definitions?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details.
1048	Appx C: Data Migration(Page 367)	"Migration of data"	Data Quality: For migration, will LIC provide cleansed and standardized data, or is the vendor responsible for data sanitization?	Please be guided by the RFP, If required, Bidder is expected to handle any legacy data quality issues in the new business platform
1049	Appx C: Other Terms(Page 433)	"Non-revenue generating change request... No payment"	CR Definition: Does "Non-Revenue Generating" include mandatory regulatory changes (e.g., IRDAI guidelines)? Vendors typically treat regulatory changes as billable.	Please be guided by the RFP
1050	ITB: 2.4.1(Page 17)	"Utilities or facilities... shall NOT be provided by LIC"	Resource Logistics: Given the onsite requirement, will LIC provide office space/connectivity for the onsite team, or must the vendor lease space?	Please be guided by the RFP (section 3.8)
1051	Appx C: Data Platform(Page 380)	"Integration with Customer De-dupe (Data Lake)"	Data Lake Readiness: Is the Data Lakehouse currently populated with cleansed, deduplicated historical data (30+ years)? If not, does the scope include ETL pipelines to extract this from legacy systems?	Please be guided by the scope mentioned in RFP
1052	Appx C: Data Migration(Page 367)	"Migration of data"	Migration Downtime: Will LIC provide a 'freeze period' for data extraction during migration, or must the solution support a zero-downtime 'live sync' migration approach?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1053	Appx C: Integration(Page 369)	"CDC... bidder is responsible to write streaming consumers"	CDC Responsibility: Will LIC manage the source-side (Mainframe DB2) CDC agents and configuration, exposing only the Kafka topics to the vendor? Vendors rarely get Mainframe admin access.	Please refer the RFP; configuration of CDC agents at the legacy source systems will be managed by LIC's partner, while the bidder shall be responsible for setting up the medium for receiving and consuming the data, further details will be shared with the selected bidder during implementation
1054	Appx C: Technical Scope(Page 367)	"Cloud-agnostic manner"	Polyglot Persistence: Does LIC have a preferred technology list for NoSQL (Proposal JSONs) and RDBMS (Transactional) layers (e.g., PostgreSQL vs Oracle)?	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
1055	Appx C: Scope of Work(Page 244)	"eFEAP-Next... shall continue to be the System of Record"	SoR Definition: At exactly which event trigger (e.g., Payment Success, Policy Number Gen) does data ownership transfer from the New Business Platform to eFEAP?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

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1056	Appx C: Technical Scope(Page 377)	"Integration with EDMS"	Document Storage: Does the existing EDMS support high-concurrency REST API ingestion for 2030 peak loads (800k proposals/day)? Should we architect an intermediate S3/Blob storage layer?	Please be guided by the RFP
1057	Appx C: AI Platform(Page 383)	"Implement a vector database"	Vector DB: Does LIC currently host a Vector Database (e.g., Milvus, Pinecone) within its perimeter for RAG, or should the vendor propose/license this?	Bidder to propose and implement best in class
1058	Appx C: Reporting(Page 325)	"Real-time dashboards"	Reporting Source: Should real-time dashboards query the Operational Data Store (ODS) replicas or the Data Lakehouse? (Data Lakehouse usually has sync latency).	BPlease be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
1059	Appx C: Mobile App(Page 394)	"Conflict resolution"	Golden Record: In case of data conflict between server (back-office update) and offline agent app, what is the business rule for the "Golden Record"? Does the server always win?	Bidder to propose and implement best in class
1060	Appx C: Security(Page 394)	"Local storage security"	Local DB Encryption: Are there specific encryption standards (e.g., SQLCipher) required for the local mobile database to meet InfoSec compliance for PII?	Please be guided by the RFP, bidder is expected to propose and implement best in class security guardrails for New Business Platform aligned with security requirements mentioned in RFP
1061	Appx C: Volumetrics(Page 402)	"40 million leads per day"	Data Retention: With 40M leads/day, what is the data retention policy for 'cold' or 'junk' leads in the active DB? Can we archive to Data Lake after X days?	Please refer the corrigendum for volumetrics
1062	Appx C: Integration(Page 369)	"TIBCO FTL"	Middleware Throughput: Are there existing IOPS or throughput limitations on the TIBCO FTL middleware connecting to the mainframe that we must account for?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1063	Section 3.2.2.4 Page 401	No data (including metadata) shall leave Indian jurisdiction without explicit written consent from LIC.	Modern cloud architectures rely on certain global services that are foundational to security and operational excellence. Global DNS services ensure failover capabilities between India regions. CDN/Edge services provide DDoS protection and ensure platform availability even during regional incidents. These capabilities are essential to meet the RFP's 99.99% uptime requirement. This requires operational metadata to be shared in other jurisdictions. Request to change the clause as below - No data (including aplication data and business metadata) shall leave Indian jurisdiction without explicit written consent from LIC.	Please be guided by the RFP

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1064	Section 3.10.1.2 Section 3.10.1.3 Section 3.6.4.4	Section 3.10.1.2 states 'Rate card (prices) shall be fixed' and Section 3.10.1.3 states 'No variation in price or modification of the conditions of the contract shall be allowed.' However, Section 3.6.4.4 specifies that 'Cloud consumption (IaaS/PaaS/SaaS) shall be settled on pay as you go basis, in arrears, against the metered usage from the CSP console and invoice, consistent with MeitY cloud procurement guidelines.'	Please clarify: Does the 'firm pricing' requirement apply to the bidder's service rates (implementation, AMS, resource rates) only, OR Does it also apply to actual cloud consumption costs which are inherently variable based on usage? For cloud consumption billing, should bidders quote: a) Fixed unit rates with actual consumption billed as per usage, OR b) Fixed total costs regardless of actual consumption?	Please be guided by the RFP
1065	Section 3.2.2.2 Page 399	The bidder is expected to re-use existing services within the digital platform wherever applicable such as eMudhra for identity management and AWS CloudFront Edge Security services.	Please clarify whether the bidder include or exclude the cost of these services from their quote.	The bidder is expected to estimate the costs arising from services that consume data from existing services
1066	Table#2: Bill of Material (Cloud Capacity Estimation) , page 175	All cost estimations should be benchmarked using Google Cloud Platform (GCP) pricing calculator, factoring in LIC's enterprise discount (as applicable). These benchmarks will be used solely for commercial evaluation under the QCBS methodology to normalize pricing across bidders.	Different CSPs have significantly different architectures, service models, and cost structures. Benchmarking non-GCP proposals using GCP's pricing calculator may not yield an accurate or equitable comparison. To ensure fair competition and platform neutrality, we request LIC to kindly clarify whether: (a) This clause can be revised to allow CSP-specific pricing calculators for accuracy, OR (b) The benchmarking requirement may be removed to maintain CSP neutrality and avoid evaluation bias.	Please refer the corrigendum
1067	Section 2.3.1 (Pages 14-15). See 'Bidders – Participation' (Eligibility & Sub-contracting).	Participation rules; 'Participation in only one Bid'; Sub-contracting conditions	Can an OEM (e.g., Upsure) legally partner with multiple different bidders under this RFP (i.e., appear as OEM/technology partner in more than one bid)?	Yes, an OEM may legally partner with multiple bidders, provided it does not participate as the primary bidder

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1068	Section 2.3.1 & Sub-contracting clauses (Pages 14-16)	Dual-role & subcontracting rules	May an entity act as (a) a primary bidder in one submission and simultaneously (b) an OEM/sub-contractor/product provider in another bidder's submission? If yes, please confirm what specific declarations, conflict-of-interest statements, or organizational separation LIC requires.	Primary bidder cannot participate as a partnering bidder in other bids
1069	Section 2.1.4.7 (Forms) and Section V evaluation rules (Forms T-3/T-4/T-13).	Documentation & eligibility evidence (Forms T-3/T-4/MAF)	Can bidder+OEM credentials (case studies, customer references, domain experience, technical resources) be pooled/jointly presented to satisfy technical eligibility and QCBS scoring? If pooling is allowed, please state the required forms to evidence combined credentials (e.g., Manufacturer's Authorization Form T-13, joint reference letters) and how evaluators will apportion marks between Bidder and OEM contributions.	Consortium / association bidding is permitted, subject to the condition that LIC will enter into a contract only with the Primary Bidder. The consortium partner(s) shall act solely as supporting/partnering entities and shall not participate as a Primary Bidder in any other bid submitted under this RFP. All eligibility criteria specified under serial nos. 1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 12, 13, 14 and 15 of Section 5.2 of the RFP must be fully met by the Primary Bidder in its individual capacity, unless expressly stated otherwise in the RFP
1070	RFPL Section 1.4.1; Form T-11 / Eligibility & Land Border clause; Page ~147 (OM F.No.6/18/2019-PPD dated 23.07.2020)	Restrictions on participation from entities of countries sharing land borders; Land-Border Declaration (Form T-11)	Please clarify considering that LIC New business data has sensitive Aadhar/KYC/Health data, whether any OEM components/sub-contracting arrangements involving entities owned/controlled by organisations from countries sharing land borders with India are: (a) prohibited outright, (b) permitted subject to the Competent Authority approval,	Please be guided by the RFP
1071	Section V: Evaluation/Scoring (Technical evaluation & scoring methodology) and Section 2.11.3 (Technical evaluation process).	Technical evaluation methodology; PoC mention (LIC may require PoC) and scoring	The RFP describes technical scoring and normalization (technical marks out of 100 and QCBS weighting). The pre-bid asks about '40 marks' — please confirm: (a) the exact marks breakdown for 'technical' relevant to vendor presentations (is the 40 marks reference from a sub-section?), (b) whether the technical evaluation will be based solely on a PPT presentation OR will include a time-boxed, production-grade Proof-of-Concept (PoC)/live demo for mission-critical use cases.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1072	Section IV: Terms of Reference (TOR) and Form T-2 (Comments on TOR).	Scope to propose innovations beyond RFP	May bidders/OEMs propose additional innovations, advanced capabilities, or next-generation features beyond the stated SOW? If yes, please confirm how such innovations will be evaluated (scoring weight, whether they will attract positive credit, and whether LIC expects separate annexures/pricing for optional enhancements). Also clarify whether optional enhancements must be included in the normalization process.	Please be guided by RFP
1073	Section 2.2.3 & Section III GCC (IPR & confidentiality clauses). See 'Right to Intellectual Property' and 'Knowledge Transfer' clauses.	Pre-built OEM product + LIC-specific delta; IP transfer expectations	If an OEM product covers ~80–90% of requirements and the OEM proposes to provide source code/IP for LIC-specific customisations (delta) while the SI builds remaining gap, is this model acceptable as it may significantly cut the development time/implementation risks and thereby reduce overall costs too?	Please be guided by the RFP
1074	Section 2.2.3, Form T-13 (MAF), Form T-12 (NDA), and GCC IPR clauses (Section III).	Preferred legal structure for IP / source code transfer and enforceability	Please state LIC's preferred legal structure for transferring/licensing source code/IP for LIC-specific delta: (a) direct transfer/license from OEM to LIC, (b) two-step transfer via the Systems Integrator (SI), (c) tripartite agreement (OEM + SI + LIC) with enforceability clauses, or (d) any alternative structure LIC prefers. Also request guidance on required contractual clauses (escrow, warranties, indemnities, restriction on reuse).	Please be guided by the RFP
1075	Section 3.5.7 (Confidentiality & IPR), Section 2.2.3.	Restrictions on OEM/Bidder re-use of LIC-specific IP / delta	Please confirm LIC's position that any source code/modules/licensed components or LIC-specific enhancements (delta) delivered/transferred to LIC: (a) will be for LIC's exclusive use, (b) must not be resold/licensed/repurposed by OEM or bidder for other enterprises in a manner that affects LIC rights, and (c) what remedies/penalties LIC expects for breach (e.g., forfeiture of performance BG, injunctive relief). Also request sample contract language LIC expects.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1076	Tender Information Summary (TIS) — Pre-bid dates & Bid submission dates (Document Download End 23.12.2025; Clarification End 27.11.2025).	Bid submission timeline & request for extension	Considering the forthcoming Christmas holiday season and the heavy documentation work involved, we request LIC to consider extending the bid submission deadline. Please confirm process to request extension and whether LIC will publish an amendment/corrigendum with new dates if extension granted.	Please refer the corrigendum
1077	Section 5.2.9 & Page no. 117-118	Client Reference The Bidder must have completed at least 1 relevant project in the BFSI industry. The projects should be similar in scope of work to the implementation of a digital onboarding journey. The BFSI client reference's scope should be for lending, health insurance or life insurance for a bank or a health, general or life insurer, deployed in a private / public / hybrid cloud environment. Of all references submitted, at least one project should have a contract value of ₹5 Crores or more.	Please confirm whether similar kind of project in NBFC and Security business domain will be considered as a credential as they form a part of the BFSI space? Please confirm whether any platform implementation credential similar kind of work will be considered as the work would be similiar?	Please be guided by RFP
1078	Section 5.2.9 & Page no. 118	Previous Experience with LIC The Bidder(s), who have been associated with LIC for any contract with value above 5 Crore within the period of last 3 years (from the date of this RFP), have to submit the satisfactory performance and timely delivery completion certificate to be eligible to participate in the bid. Certificate to be issued by the competent authority in LIC.	Please confirm whether this is a mandatory criteria? Bidders who don't have any contract above 5 crore with LIC in last 3 years, will they be eligible for bid?	Please be guided by RFP
1079	Section 1.8.2 & Page no. 4	Appendix to RFP: Tender Information Summary (TIS)	Can you please Extend bid submission timeline by 4 weeks?	Please refer the corrigendum

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1080	Appendix C: Scope of Work 2.1 High level description of modules Page no.248	Common UW engine for New Business and Policy Servicing Underwriting Workbench (Queue, Ratings etc.) Web interface to managing and maintaining plan specific underwriting rules, logic, actions and decisions etc.	Do you plan to have own rule engine implementation aslo, as we can see quote engine, work flow also you want as custom built?	Please be guided by the RFP, bidder is expected to implement the rule engine, quote engine and workflow as part of the new business platform on proposed CSP Infrastructure
1081	Appendix C: Scope of Work 3 Technical scope Page no.356	Please note that chosen bidder is expected to do a thorough analysis of the existing platform capabilities and the various services during the discovery phase to ensure all capabilities have been factored for when designing and implementing the onboarding solution.	Can we use capability and accelarator of a product manufacturer? Which can accelerate the implementation and GTM. Once the product will be developed we will share the codebase with you from an exclusivity perspective.	Yes, the bidder can propose the relevant accelerators to expedite the delivery
1082	Appendix C: Scope of Work 3.1.8 Systems of Infrastructure & Observability Page no. 363	The infrastructure at LIC comprises of physical and virtual hardware, network, firewalls, virtualization layers, etc.)	Our Understanding is that we will share the list of hardware specifiactions required, the harware components will be acquired by LIC. Please Confirm our understanding.	Please be guided by the section 3.2 Target Architecture of the RFP that clearly illustrates that the new business platform will be hosted on CSP Infrastructure as proposed by the bidder
1083	Appendix C: Scope of Work 3 Technical scope Page no.356	Please note that chosen bidder is expected to do a thorough analysis of the existing platform capabilities and the various services during the discovery phase to ensure all capabilities have been factored for when designing and implementing the onboarding solution.	Can you please give us a rough idea on number of concurrent users and volume of data in order to extimate and design scalability of system?	Please refer the corrigendum for volumetrics
1084	Other Terms & Penalties; Page 432		We request an overall capping of 10% of Total contract value for penalties	Please be guided by the RFP
1085	3.2.1.4 Enterprise Platforms and Core System Integration; Page 386	The NUA system will be sunset and shall be rebuilt by the bidder in the new business platform.	The functionality of the NUA system is to be incorporated in the New Platform rather than integrating with it. Is this understanding correct?	Please be guided by RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1086	1.1 Overarching Principles	3. Flexible Integration Options: The onboarding journeys should be integrated in customer and sales app as a single code based and be embeddable in web portals and apps in both headful and headless manner and should provide extensive white label capabilities	Whether Single codebase only for App and not for Web Portal? Does the embedding in Headful manner indicates only Redirection from App or Web Portal and embedding in headless manner indicates calling API?	Please be guided by the RFP
1087	2. Scope of Work; page 245	2. The New Business Solution is envisioned to be a unified solution to enable seamless, end-to-end onboarding journeys for both new and existing customers as well as agents across multiple channels.	How existing customers and agents are onboarded?	Please be guided by the RFP
1088	4.12.6.3 Application Monitoring 414	The bidder is expected to adhere to this tool for standardization, however the setup shall be separate and bidders responsibility on LIC hardware.	Does the Application Monitoring tool to be hosted on exisiting LIC Hardware or proposed Platform hardware.	Please be guided by the RFP, the bidder is expected to propose and implement the complete Application monitoring solution as part of the New Business Platform on proposed CSP infrastructure
1089	page 245	The platform will serve as the digital front for lead and prospect management, quote generation, proposal form filling, document submission, customer identity verification, underwriting, premium payment collection, medical scheduling, exam scheduling further requirement management, etc. - integrated with LIC's internal systems and external partner systems	What are the natures of external partners to be integrated with New Business Underwriting Platform? What are the natures of LIC's Internal Systems to be integrated with new business underwriting platform?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
1090	page 245	The onboarding experience will be initiated and managed through LIC's Sales Super App or agent portal.	are we planning to continue with LIC's current Agent Portal and integrate with New business Underwriting platform? Or, we are also looking for an end to end new business intake solution including Agent Portal, Case Management and Underwriting workbench?	Please be guided by the RFP (Appendix C, Section 3.2)
1091	page 245	D2C (Digital Direct-to-Customer)	Are we looking for any Straight through processing of new business applications for certian products and face-amounts? Will there be any "Simplified Issue" for certrain applications without any human intervention? Will there be requirement for instant issue of contract?	Please be guided by the RFP, bidder is expected to work with relevant partners during requirement gathering and get the requisite details

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1092	page 246	The platform will allow flexible configuration of journeys to allow partial completion of journeys on the partner platform with seamless continuation on LIC's onboarding platform.	Can we elaborate when we say "partial completion"?	Arrangements with B&AC partners may involve only partial onboarding journeys on the partner's interface, with the remaining steps completed on the New Business Platform; the exact split may vary
1093	page 246	with all necessary digital validations and integrations built into the branch-facing systems	Is the branch facing system different from new business underwriting platform?	Please be guided by the RFP
1094	page 246	digitized medical scheduling	please elaborate. are we referring to requesting medical evidence as part of case requirements? are we expecting integration with 3rd party medical evidence providers like labs? Can we expect to consume electronic response from these providers?	Yes, please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
1095	page 246	Agent Onboarding	Does LIC expect to continue with its current Agent management system? or is it expecting to replace with a new platform solution along with new business and underwriting?	Bidder is expected to implement the best in class Agent onboarding solution as part of the new business platform
1096	page 246	Agentic Experience	What is the extent of this solution? Is it limited to online help for customers and producers or more?	Please be guided by the RFP
1097	page 248	Support for multiple plan selections	Are we referring to selection of base coverage and riders?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1098	page 248	Multi Language Support	How many and what are those?	Please be guided by the RFP
1099	page 248	Plan/Product Recommender	Will the recommendation logic to be created on this platform or ingest from another analytics platform outside scoep of this RFP?	Please be guided by the RFP, bidder is expected to implement the recommendation logic as part of the new business platform
1100	page 248	Document Recommender	Are we referring to recommending documents based on case requirements rules set-up at product level/	Please be guided by the RFP (Appendix C, Section 2.2)
1101	page 248	Real Time Validation of uploaded document	What kind of validation are we expecting? Is OCR/ICR tool to be procured or existing LIC capabilites to be used.	Please be guided by the RFP, bidder is expected to implement best in class OCR/ICR tool as part of the new business platform
1102	page 248	Data and Document Verification_x000D_	Needs details on interaction with each source. Are there services available for all of these validations from external agencies like IRDAI?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1103	page 248	Medical Recommender Integration	Is there an existing medical recommender which we need to integrate with?	Please be guided by the RFP; the medical test recommender logic will be provided, and the bidder is expected to build the medical recommender as part of the New Business Platform
1104	page 248	Geo-Tagging Integration	Is this for setting up medical exams?	Please be guided by the RFP
1105	page 248	Scheduling/Rescheduling Workflow	Are we referring to scheduling medical tests for customers with partner labs? and managing it from new business platform? Who is managing - Case Manager/CSR or Agent?	Please be guided by the RFP, Bidder is expected to discover such details in the requirement gathering phase during implementation
1106	page 248	Common UW engine for New Business and Policy Servicing	are we referring to hosting post issue underwriting rules along with new business underwriting rules?	Yes
1107	page 248	Underwriting Workbench (Queue, Ratings etc.)_x000D_	Assuming underwriting decision is captured along with rate class or risk class, net score. can you please confirm?	yes
1108	page 248	Integration with IIB to capture information of insurances with other providers for SUC determination Digital filling of ACR and MHR_x000D_	needs detail on the nature of integration and request response categories for exampel how many such integratios are envisioned?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
1109	3 Technical Scope	3.1.5 Systems of Integration	Is there any integration required with existing applications such as Akash, VIshal ?	Please be guided by the RFP
1110	3.6.4.1 Payment Terms: Implementation	Ability to define and modify product benefits, pricing / rating sheets, underwriting rules, loading / rate-up rules, and rates, bonus / survival benefits rules and rates, payouts to agents etc.	Does this needs to be synched with SoR ?	Please be guided by the RFP
1111	3.6.4.1 Payment Terms: Implementation	Quote management: o Refactoring the existing Vishal Quote engine and to support quotes applicable for different plans	How much is the change to be done in the quote engine ? What is the technology stack used in this engine ?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1112	3.6.4.1 Payment Terms: Implementation	Scrutiny workflow and URN generation o Multi-level approval workflow (ABM, BM, DTC) o Supervisor and branch-level dashboards for tracking approval status	Where does these journeys needs to be provided ? Is it in the Sales App/portal and Branch portal ?	Please be guided by the RFP (Appendix C, Section 3.2)

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1113	Detailed Non-Functional Scope of Work and Other conditions	4.3 Volumetrics	what is the retention period of the quotes ?	The retention policy to be followed is for a period of 5 years across the platform
1114	Detailed Non-Functional Scope of Work and Other conditions	4.7 Performace	How many concurrent users have to be supported for these applications ? What is the expected tps to be supported ?	Please refer the corrigendum for volumetrics, bidder is expected to estimate TPS basis the same
1115	32	CQRS read/write separation	Share expected TPS or read/write ratio for sizing replicas and caching.	Please be guided by the RFP, bidder is expected to propose and implement entire solution as part of the new business platform and meet the desired performance and NFRs
1116	32	DB replication & HA required	Clarify if CSP-managed DB services can be used or self-managed DB is mandatory.	Please be guided by the RFP, bidder is expected to propose and implement best in class solution for New Business Platform on proposed CSP infrastructure
1117	66	Integration with 25+ external systems	Confirm if all external interactions will be strictly API/Kafka—no DB connectivity.	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
1118	66	Real-time sync with eFEAP	Clarify real-time vs batch sync expectations and CDC requirements.	Please be guided by the RFP, Bidder is expected to choose and determine the best fit integration patterns with other systems as part of the new business platform
1119	80	Encryption at rest/in transit required	Specify allowed encryption algorithms and HSM/KMS requirements.	Please be guided by the RFP, the bidder is expected to propose and implement the PII Data vault as part of the New Business Platform
1120	80	SIEM, SOC, DLP, EDR integration	Confirm format and interval for DB audit log forwarding to SIEM.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1121	80	Access control & privilege mgmt	Confirm if DBA privileged access must route via LIC PAM.	Please be guided by RFP
1122	110	Backup, PITR, DR replication	Specify RPO/RTO for each DB environment.	Please be guided by the RFP (section 5.1.4)
1123	110	Multi-zone & region DR	Clarify if DR must be active-active, active-passive, or manual failover.	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the New Business Platform on proposed CSP and meet the desired RTO / RPO as mentioned in RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1124	110	Archival policies	Provide retention requirements for proposal, underwriting, logs, audit data.	The bidder shall retain 1 year of historical logs within the New Business Platform. Further details will be shared with selected bidder during implementation
1125	118	Logs, metrics, traces	Specify monitoring tools—CSP native or LIC-defined stack.	Please be guided by the RFP, the bidder is expected to propose and implement the complete Application monitoring solution as part of the New Business Platform on proposed CSP infrastructure
1126	118	Performance management	Confirm expectations for slow query monitoring and index optimization.	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the new business platform
1127	146	Sizing based on workloads	Share TPS, DB growth rate, expected volumes for each module.	Please refer the corrigendum, Bidder is expected to estimate and budget further details basis the volumetrics given
1128	146	Scalability	Confirm auto-scaling expectations and whether read replicas are allowed.	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the new business platform
1129	153	Migration from eFEAP	Provide historical data volume/details to be migrated.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1130	153	Cleansing & transformation	Confirm if bidder must develop data quality/deduplication rules.	Please be guided by the RFP, If required, Bidder is expected to handle any legacy data quality issues in the new business platform
1131	162	Compliance with IRDAI, CERT-In	Specify audit frequency and evidence requirements for DB compliance.	Please be guided by the RFP
1132	162	Audit trails & logs	Confirm if immutable WORM storage is required and retention period.	Please be guided by the RFP, bidder is expected to propose and implement the entire solution as part of the new business platform
1133	190	CI/CD for DB schema	Specify migration tool preference (Liquibase/Flyway) & schema versioning rules.	Please be guided by the RFP, bidder is expected to propose and implement the entire solution part of the New Business platform
1134	190	Automated provisioning	Confirm if DB provisioning must integrate with GitOps/IaC.	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
1135	205	24×7 support	Specify expected DBAsupport hours	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1136	82–86	Appendix C 2 (Scope – Offline Sync)	Specify local storage constraints (PII allowed? encryption at rest, retention, wipe policies) and approved secure sync pattern.	Please be guided by the RFP, bidder is expected to propose and implement the offline capabilities as part of the new business platform and meet the required security requirements as mentioned in RFP
1137	82–86	Appendix C 2 (AI/ML)	Please confirm CDC approach (Debezium/native/licensed), topic/schema contracts, and PII minimization rules in analytics streams; provide expected RPO/RTO for replication pipeline.	Details will be provided to the selected bidder
1138	75	GCC 3.6.4.1 (UAT Setup)	Define approved masking standard (deterministic/irreversible/synthetic), acceptance criteria/audit, and approval workflow for seeding non-prod data; confirm no raw PII in UAT/Pre-Prod.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1139	82–86	Appendix C 2 (Multilingual)	Provide DB collation/indexing standards for multi-language search/full-text, and any approved language packs to ensure consistent sorting/tokenization.	Please be guided by the RFP, bidder is expected to propose and implement the offline capabilities as part of the new business platform.
1140	82–86	Appendix C 2 (Consent/Audit)	Confirm consent registry schema requirements (immutability/WORM, hash/QR imprint), retention, and audit feed formats required by LIC's SIEM/SOC.	Bidder is expected to work with the relevant parties to get the requisite details during implementation
1141	82–86	Appendix C 2 (Agentic AI)	Clarify whether vector databases are allowed; confirm non-PII embeddings policy, prompt logging, explainability, and human-in-the-loop overrides to meet auditability.	Bidder to propose and implement best in class
1142	73–75; 94	GCC 3.6.1–3.6.2; 3.8.2	Publish encryption standards (at rest/in transit, field-level for PAN/Aadhaar/bank IDs), BYOK/HSM requirements and KMS ownership; confirm approved DB clients and bastion/jump-host usage.	Please be guided by the RFP, Bidder is expected to implement the PII Data vault, further details will be shared with the selected bidder during implementation
1143	82–86	Appendix C 2 (Reporting/MIS)	Confirm reporting should use read replicas/materialized views while offloading heavy analytics to Data Lake to avoid OLTP contention; provide standard SLAs for reporting latency.	Please be guided by the RFP, bidder is expected to propose and implement the offline capabilities as part of the new business platform.
1144	82–86	Appendix C 2 (Event-driven flows)	Share Kafka/event design conventions (topic naming, keys, retention, schema registry) for DB change feeds, and the required audit envelope (actor, time, source IP, consent).	Please be guided by the RFP, bidder is expected to propose and implement the offline capabilities as part of the new business platform.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1145	94	GCC 3.8.2 (Secure Access)	Confirm PAM tooling (session recording, approval workflows), break-glass procedures, and just-in-time privilege elevation for DBA operations on managed DB services.	Please be guided by the RFP, bidder is expected to propose and implement the offline capabilities as part of the new business platform. Further details will be shared with selected bidder during implementation
1146	83–86	Appendix C 2 (Implied DR/Backups)	Publish backup policy (frequency, PITR), media (object/WORM), encryption, retention classes, legal holds, and restore SLAs aligned to target RPO/RTO.	Bidder is expected to provide end to end solution as part of the New business Platform
1147	100–101	GCC 3.9.4 (Deliveries & Extensions)	Define maintenance windows per environment, patch cadence (security/feature), and the CAB/CRMC change control steps for DB upgrades to meet SLA/LD requirements.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1148	102–103	GCC 3.9.5 (LDs/Damages)	Confirm emergency security patch/VAPT remediation windows outside business hours to ensure ≤30-day closure for high-severity findings without incurring LD/denial penalties.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1149	99	GCC 3.9.3 (Contract Mgmt)	Provide baseline volumes & peaks (leads/day, quotes/day, proposals/day), annual growth assumptions, and latency SLAs, to guide capacity planning, sharding/partitioning, and index strategies.	Please refer the corrigendum
1150	82–86	Appendix C 2 (Security Integrations)	Provide SIEM integration specs for DB audit/event feeds (formats—CEF/JSON, transport—Syslog/HTTP, filtering rules) and required use-case correlation (e.g., privilege escalation, failed logins, data export anomalies).	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1151	Page 211	P&GS	RFP leaves this undecided. Please let us know whether integration with P&GS is required and if yes, then what is the scope	Yes, the P&GS integration will be required as part of the new business platform
1152	Page 212	Auto Health Assessment	RFP mentions TBD, please confirm whether this is in scope	Yes the mentioned capability needs to be build as part of the new business platform
1153	Page 268	Personalized videos dynamically generated via Gen AI integrations (including digital avatars explaining plan related details)	Will LIC provide LLM APIs for Gen AI, is vendor expected to integrate with these API?	Bidder to propose and implement best in class
1154	Page 268	Plan and quote comparison (with AI integrations for generation of comparison) across parameters such as premium amount, plan benefits, coverage, etc., with visualization of comparison via formats such as side by-side tables, interactive charts, etc	Is it correct to understand that vendor needs to integrate with LIC provided AI integration for generation of comparison?	Bidder to propose and implement best in class

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1155	Page 275	Offline Data Capture & Sync - Save proposal progress locally on the device (via caching) in case of connectivity loss, with option to resume	Is this feature required for Mobile App?	Yes
1156	Page 276	Hybrid Journey - Upon submission of the physical paper form at the branch, enable pre-filled proposal form using information already submitted digitally (e.g., KYC, bank account details, income proof details, etc.) based on the unique proposal identifier, with the option for branch users to update additional proposal information, view uploaded documents, track completed & pending requirements, etc.	Is it correct to assume that after the proposal form has been pre-filled with digitally available data, the User will input the missing data from the physical proposal form into the proposed application? While data extraction through OCR has been mentioned, there could still be scenarios of either data correction or manual input of data if the OCR is unable to extract	Please be guided by the RFP, the bidder is expected implement the required mechanisms to ensure the user data correctness
1157	Page 292	Integration with Medical Recommender	Please let us know the system with which integration is required to get Medical Recommender	Please refer the corrigendum, The medical test recommendation logic will be provided, the bidder is required to develop the recommender accordingly
1158	Page 293	Integration with MSP	Can we have an approximate number of such medical service providers (MSPs)? Can the APIs payload be standardized and MSP's can that service or we need to customise as per each MSP?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
1159	Page 292	AI integration for generation of personalized medical requirements and insights/suggestions for medical underwriting based on medical history, written details of medical conditions, submitted medical documents such as discharge summary documents, etc. over and above rule based medical recommender	Can we assume such AI models are already available with LIC and vendor needs to only integrate?	Bidder to propose and implement best in class AI models as part of the new business platform
1160	Page 300	Premium Payment - Reconciliation	Please confirm that scope of reconciliation module is limited to payments being made within the proposed NextGen Digital Platform and payments made in external systems are out of scope for reconciliation.	Please be guided by the RFP
1161		Generic Question	Please confirm New Business proposals and underwriting for Group Insurance Business is out of scope	Yes, Group Insurance Business is out of the scope

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1162	Page 315	Forward underwriting cases to reinsurers via email (including reinsurer referral pack file attached) with customizable email templates *Ability for underwriters to update the decision responses received from reinsurers such as acceptance, counter terms, extra loading, etc.	Please confirm that LIC's underwriter will manually update the decision response received from reinsurers.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1163	Page 354	Data entry options in proposal form o Support voice-based data entry to populate fields within the proposal form	Will LIC be providing Voice to text capabilities for vendor to integrate?	Please be guided by the RFP, bidder is expected to propose and implement voice to text models as part of the new business platform
1164	Page 355	Final business implementation should be as per the requirements finalized and documentation (BRD, HLD, LLD, System Architecture, etc.) approved during the design phase during the Implementation.	Please confirm that any changes coming from LIC subsequent to approved/signed-off requirements, can be taken up by vendor through change management at additional commercials	Please be guided by the RFP
1165	Page 210	Lead Scoring Model	Are lead scoring and recommendation models provided by LIC's existing AI/ML stack, or are bidders expected to design, train, and operationalize these models	Please be guided by the RFP
1166	Page 378	Nudge Orchestrator	LIC's checklist mentions a "Nudge Orchestrator" and "Nudges" models; please clarify whether business owns the nudge strategy and content with APIs provided by existing MarTech tools, or bidders are expected to conceive and configure rule-based and AI-driven nudge logic.	Please be guided by the RFP, bidder is expected to build and implement the Nudges orchestrator as part of the New Business Platform. Existing Nudges may be re-used from existing systems
1167	Page 210	Auto Underwriting Engine	For auto-underwriting: - What percentage of proposals is targeted for STP by 3 years and by product category. - Are rules-only decisions sufficient or is LIC expecting bidder to propose and implement ML-based risk scoring models	Please be guided by the RFP, the bidder is expected to propose and build the automated underwriting capabilities as part of the new business platform. Further details will be shared with selected bidder during implementation
1168		Generic Question	Whether LIC already has an approved LLM platform/provider, governance and data-residency constraints, or expects bidder to propose one.	Bidder to propose and implement best in class
1169		Generic Question	Are there regulatory / internal constraints on GenAI usage for customer-facing outputs (e.g., prohibition on AI-generated product illustrations or advice, disclosure requirements to customers) that must be considered in design	Bidder to propose and implement best in class

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1170		Generic Question	Will LIC provide pre-existing AI/ML models for lead scoring, propensity, cross-sell / up-sell, and reinvestment, or does the bidder have to build and host these models; in either case, what is the expected interface (batch, real-time API, streaming)	The ML models from datlake are present in the RFP which can be integrated if useful.
1171		Generic Question	Please clarify the system of record for: - Lead data, activity data, proposal data prior to policy issuance	Please be guided by the RFP, eFEAP continues to be the SoR for the post and pre-policy issuance
1172		Generic Question	The RFP mentions highly configurable dashboards and MIS at agent, branch, division, zonal, and central levels; can LIC indicate: - The number of standardized reports and dashboards expected at go-live, and - Whether self-service report creation for business users is in scope.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1173		Generic Question	Please clarify whether the project includes migration of: - Existing in-flight leads, quotes, and proposals from legacy systems to the new platform	Please be guided by the RFP, bidder is expected to gather further details from relevant partners during implementation
1174	Page 244, Section 1.1.1 Bidder Role Expectations	All proposed OEM/COTS products proposed by the bidder must be well-established, enterprise grade with reference to similar scale and nature in BFSI in India, with OEM support in India.	We request you to modify below clause to include Global references/implementations also. All proposed OEM/COTS products proposed by the bidder must be well-established, enterprise grade with reference to similar scale and nature in BFSI in India/Global, with OEM support in India.	Only those domestic and/or global project experiences that have been executed directly by the bidding entity (Prime Bidder / partnered entity) submitting the bid shall be considered for evaluation. The bidder must clearly demonstrate that Prime Bidder / partnered entity was the contracting party and had primary responsibility for the delivery of the referenced project(s). Project credentials pertaining to parent companies, subsidiaries, sister concerns, affiliates, group companies, franchise entities, or entities operating under a common global brand name shall not be considered, even if such entities belong to the same corporate group or operate under a common umbrella
1175	Page 405, Section 4.3 Volumetrics	Total no. of leads (Daily) -> 2030 (projected) - 4,00,00,000	Leads projection has been indicated to be 4 crores per day by 2030. Can we please have a confirmation on this number? This appears to be on higher side.	Please refer the corrigendum for volumetrics

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1176		Generic Question	Is there a requirement to migrate historic data of underwriting decisions? If yes, please let us know the number of years? Also, kindly indicate the volume of data to be migrated for proposals and underwriting decisions	Please be guided by the RFP, bidder is expected to gather further details from relevant partners during implementation
1177		Generic Question	IS there an expectation of separate login for customer/agent/other distributors/employees into the applications developed as part of this RFP or the access will be through existing apps through integration	Yes, for different personnas different logins are expected
1178		Generic Question	Does LIC have any preferences for LLMs (Open Source or paid option) or it is upto the Bidder to suggest?	Please be guided by the RFP, bidder is expected to propose and implement best in class LLM models as part of the new business platform
1179	3.6.4.1 Payment Terms: Implementation		We propose to extend the phase wise delivery timelines by 3 months. Please consider below : Phase 1 Go live : T0 + 9 months Phase 2 Go live : T0 + 12 months Phase 3 Go live : T0 + 15 months Phase 4 Go live : T0 + 18 months	Please be guided by the RFP
1180	3.1.1 - Tenets of Interpretation - Clause 5(Pg 50) r/w 3.1.2 - Clause 28-Law(Pg 53) r/w 3.3 Governing Laws and Jusrisdiction(Pg 58) r/w 3.5.7.6 1.b Protection and Security of Personal Data- Pg 68 r/w3.5.13 Legal Compliance - Pg 71 r/w Digital Personal DATA Protection Act, 2023 - Pg 155		We propose that Infosys shall ensure compliance to any statutes, standard, policies, rules, regulations or applicable laws only to the extent applicable to Infosys as an IT service provider and for the performance of services under this contract. Infosys shall be responsible for complying with supplier Laws within the jurisdiction from where it provides the Services. With respect to other jurisdictions, Infosys will be responsible for complying with general laws applicable to it in its capacity as a service provider	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1181	3.2.5 Contract Documents and their Precedence - Pg 56	The following conditions and documents in indicated order of precedence (higher to lower) shall be considered an integral part of the contract, irrespective of whether these are not appended/referred to in it. Any generic reference to _Contract' shall imply reference to all these documents as well: 1. Valid and authorized Amendments issued to the contract. 2. The Agreement consisting of the initial paragraphs, recitals, and other clauses, including the appendices annexed to it and signatures of LIC, set forth immediately before the GCC; 3. Notice for Award of Contract by LIC 4. Letter Of Intent to Award Contract by LIC 5. The General Conditions of Contract (GCC) 6. Annexure C- Scope of Work 7. Annexure C- Other Terms and Penalties 8. Annexure C- Responsibility Matrix, Documentation, & Training 9. Annexure C- Platform Build Approach 10. Annexure C- List of Deliverables 11. Annexure C- Product Support Requirements 12. Form T-3: Description of Approach and Methodology in Responding to the Terms of Reference; 13. Form T-5: Key Expert Curriculum Vitae (CV); 14. Form T-6: Commercial Bid; 15. Form T-12: Non-Disclosure Agreement 16. Form T-13: Manufacturer's Authorization Forms (MAF) 17. Form T-14: Checklist for consumption of OEM Tools/Core & Other	We propose that OOP should be Letter of Award/MSA should supersede the RFP.Commercial proposals/responses are not to be incorporated in the MSA or SOW	Please be guided by the RFP, RFP conditions prevail and must not be superseded by the MSA.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1182	3.5.3 -Restriction on Potential Conflict of Interests - Pg 61	During the term of this Contract and after its termination, the Vendor and its affiliates, as well as any Sub-bidder and any of its affiliates, shall be disqualified from providing goods, works, or Services (other than the subject Service of this Contract and any continuation thereof) for any project resulting from or closely related to the subject Services of this Contract.	We propose deletion of this clause	Please be guided by the RFP
1183	3.5.6 -Obligation to Indemnify LIC 3.5.6.1 For breach of IPR Rights - Pg 62	Please refer verbiage from RFP.	1.The successful Bidder shall indemnify, defend and hold harmless, free of costs, LIC and its employees and officers from and against all direct suits, actions or administrative proceedings, claims, demands, losses, damages, costs, and expenses of any nature, including attorney's fees and expenses, which may arise due to a third party claim in respect of the Services provided by the Bidder under this Contract, as a result of any infringement or alleged infringement of any patent, utility model, registered design, copyright, or other Intellectual Proprietary Rights (IPR) or trademarks, registered or otherwise existing on the date of the contract arising out of or in connection with: a. Any design, data, drawing, specification, or other documents or Services provided or designed by the Bidder for or on behalf of LIC. b. The delivery of the Services by the Bidder or the use of the Services at LIC's Site 4. We propose deletion of clause 4.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1184	3.5.6.2 For Losses and Damages Caused by Bidder - Pg 63	Please refer verbiage from RFP.	1.the Bidder shall indemnify, defend and keep harmless LIC, from and against, all direct actions, suit proceedings, losses, costs, damages, charges, claims, and demands of every nature and description brought or recovered against LIC because of any act or omission or willful misconductdefault or gross negligence or willful trespass of the Bidder, his agents, or employees despite all reasonable and proper precautions may have been taken, during the execution of the Services. The Bidder shall make good at his own expense all resulting losses and/or damages to: a. the Services themselves or b. any other tangible property of LIC or c. the lives, persons,resulting in death or personal injury or property of others. We propose deletion of clause 2 and clause 3.	Please be guided by the RFP
1185	3.5.7.2 IPR (Intellectual Property Rights) - Pg 64 r/w 8. List of Deliverables - Source Code - Pg 453	Please refer verbiage from RFP.	We propose that: i. "claims and represents" be replaced with acknowledges ii. LIC will own all IPR in the Deliverables which shall not include Infosys pre-owned or incidental IP or third party IP. iii. Source code of Infosys pre-owned or incidental IP or third party IP cannot be given to LIC	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1186	3.5.10 Insurances	The Bidder (a) shall take out and maintain at its own cost but on terms and conditions approved by LIC, insurance against the risks, and for the coverage, as stipulated in the contract or any applicable law including Labour Codes; and at LIC's request, shall provide evidence to LIC showing that such insurance has been taken out and maintained and that the current premiums have been paid. The Bidder shall ensure that such insurances are in place before commencing the Services as stated in GCC clause 3.9.2. Alterations to the terms of insurance shall not be made without the approval of LIC.	We propose that: 1.Insurance coverage be limited only to: i. Errors/omissions or Professional Indemnity ii.Cyber Insurance iii. Commercial Crime/Fidelity Bond iv.Commercial General Laibility v.Workers Compensation vi.Business Interruption and Property Damage 2. Insurance per occurrence coverage can be limited to USD 1 million per occurrence and USD 2 million on an annual aggregate coverage. As per the Insurance policy terms the coverage agreed under a contract needs to be capped. 3. cannot agree to make Customer a named insurer in the insurance policies 4. We can agree to provide evidence of insurance only in the form of a confirmatory letter from insurance brokers. 5. Since these policies are maintained at global level	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1187	3.12.1.4 Limitation of Liability - Pg 112	Please refer verbiage from RFP.	we propose: Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall not exceed the total Contract Price, provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any obligation of the Bidder to indemnify LIC concerning IPR infringement. 1. The maximum aggregate liability of Selected Bidder, in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement/Contract, damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, Regulatory or statutory fines imposed by a Government or Regulatory agency for non compliance of applicable statutory or regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder shall not exceed the total Project Cost. 2. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims including loss of profit, loss of business or revenue. 3. The limitations set forth herein shall not apply with respect to:	Please be guided by the RFP
1188	4.12.7.1	Device farm testing using existing LIC tools	Do we need to use the existing tools from LIC project or can we propose the new tool?	Please be guided by the RFP, bidder is expected to propose and implement best in class solutions as part of the new business platform

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1189	Section 3 : General conditions of Contract, Deliverable 3.6 , 3.6.4 - Payment Obligation Page : 69	Functionalities delivered for Prospect and Lead Management System	Given the strategic importance of renewal collection, our recommendation is that renewal lead management and associated activity management processes be explicitly included within the scope of lead management system. This will include multiple workflows on assignment of renewal leads, tracking of follow-up activities across channels, and monitoring of collection outcomes etc	Please be guided by the RFP
1190	Section 3 : General conditions of Contract, Deliverable 3.6 , 3.6.4 - Payment Obligation Page : 69	Functionalities delivered for Prospect and Lead Management System	We assume that hierarchy management is part of the scope as well. Please correct our understanding.	Yes
1191	Section 3 : General conditions of Contract, Deliverable 3.6 , 3.6.4 - Payment Obligation Page : 67	The new business solution is expected to support the configuration and management till the pre-quote and quote generation capabilities of 45 insurance plans spanning, Whole life plan, endowment assurance, Joint Life, Health plan, Unit Linked, microinsurance, Children plan, term assurance plan, Money back plan, special plans , plans for dependents, Independent riders, other plans	Given that micro-insurance products often involve unique operational complexities, we request further clarity on the expectations for configuring and supporting micro-insurance within the proposed product configurator. Specifically, it would be helpful to understand: Whether micro-insurance plans are expected to follow simplified versions of standard workflows, or if additional specialised workflows are needed	Please be guided by the RFP
1192	Section 3 : General conditions of Contract, Deliverable 3.6 , 3.6.4 - Payment Obligation Page : 67	The new business solution is expected to support the configuration and management till the pre-quote and quote generation capabilities of 45 insurance plans spanning, Whole life plan, endowment assurance, Joint Life, Health plan, Unit Linked, microinsurance, Children plan, term assurance plan, Money back plan, special plans , plans for dependents, Independent riders, other plans	We request guidance on the level of configurability expected in the new business solution to accommodate future regulatory changes (e.g., inclusion of indemnity health products under composite licensing).	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1193	Section 4: Terms of reference 4.1 - Overview background of RFP Page : 113	The bidder is required to build a state of the art, omni-channel, configurable, resilient, new business platform for multiple channels including direct to customers, agents and intermediaries, Banca and alternate channels and branch channels supporting both digital first and phygital onboarding journeys.	We request confirmation whether onboarding journeys for group products are excluded from this scope.	Yes
1194	Section 3 : General conditions of Contract, Deliverable 3.6 , 3.6.4 - Payment Obligation Page : 73 - 79	Agentic AI Platform Build Part 1 - Insurance Guide Agent for the D2C channel Part 2 - Agentic AI capabilities Central KYC and customer document flows, AI-driven Lead Generation, Categorization & Nurturing Agent Part 3 - Digital Proposal Agent Part 4 - Two medical-focused AI agents: a Test Explainer Agent that clarifies medical test requirements, and a Medical Report Processor Agent	Please clarify whether this use case - represent a comprehensive and mandatory list that all bidders are required to design and develop as part of the project deliverables; or The use cases are intended to serve as indicative examples? Does LIC have any currently any current GenAI capabilities in production or pilot? If yes, please list the capabilities and their current status (e.g., production, pilot, proof-of-concept, under development).	Please be guided by the RFP. The bidder is expected to build a best-in-class agentic AI platform aligned to the use cases specified therein, with the capability to be extended to support additional future use cases
1195	Section 5 : Evaluation and Scoring Criteria, 5.3.1.2 - Technical Evaluation - Quality of proposed solution Page : 138	Understanding and approach of integrating Agentic AI Paradigms across onboarding and servicing journeys, usage of autonomous agents, goal based workflows and AI planning	Kindly clarify whether the requirement around Agentic AI is limited to providing a strategic approach, or if the bidder is also expected to design and implement Agentic AI use cases as part of the project scope.	Please be guided by the RFP. The bidder is expected to build a best-in-class agentic AI platform aligned to the use cases specified therein, with the capability to be extended to support additional future use cases
1196	Agentic Onboarding Experience, Page 351	Agentic AI and Generative AI Platforms	Does LIC have/ will in the near future have Agentic AI and Generative AI Platforms setup. What are the components/ use cases, if any which can be or envisaged to be reused.	Bidder to propose and implement best in class

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1197	5.3.1.3 Quality of Team, Page 140	Resource deployment and team composition will be evaluated as per the evaluation framework	Considering the ask for process reimagination, AI enablement and end to end ownership, we would request inclusion of the following roles; 1. Process Re-engineering SME Life Insurance- 10+ yrs 2. Product Owner-Life Insurance- 10+ yrs 3. AI/Gen AI Lead- 8+ yrs Roles are to be considered for interviews as well.	Please be guided by the RFP
1198	Section 5 : Evaluation and Scoring Criteria, 5.3, 5.3.1 - Technical Evaluation 5.3.1.3 - Quality of team Page : 140	Table 7 : Quality of team - Evaluation Criteria (Table)	We recommend defining explicit minimum eligibility criteria for the Lead Product Manager to ensure capability alignment. Suggested criteria include: Minimum 10+ years' experience in the life insurance domain (mandatory) Educational qualification - MBA	Please be guided by the RFP
1199	Annexure - C Sr. No. 2 Page : 355	Training and Enablement: Ensuring LIC team and designated partners are equipped with the necessary training and resources for effective use of above capabilities	We respectfully recommend that LIC consider including end-user adoption and platform uptake support within the scope, in addition to the training and enablement activities already outlined in the RFP. Given the scale of LIC's distribution network , including adoption-focused activities in the scope would help ensure a smoother transition, minimise resistance to change, and maximise the value derived	Please be guided by the RFP
1200	5.3.1, 5.3.1.1 Experience/Credentials, Technical Evaluation, Pg 120 to 123	Experience/Credentials: 3 cases studies of relevant projects in the BFSI Industry	Request you to allow Central government/State Government/PSU/BFSI credentials covering similar scope of work	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1201	5.3.1, 5.3.1.1 Experience/Credentials, Technical Evaluation, Pg 120 to 123	Experience/Credentials: 3 cases studies of relevant projects in the BFSI Industry	Request you to consider global credentials where same or similar work has been delivered, especially on UW, personalization and integration of AI/ML	Only those domestic and/or global project experiences that have been executed directly by the bidding entity (Prime Bidder / partnered entity) submitting the bid shall be considered for evaluation. The bidder must clearly demonstrate that Prime Bidder / partnered entity was the contracting party and had primary responsibility for the delivery of the referenced project(s). Project credentials pertaining to parent companies, subsidiaries, sister concerns, affiliates, group companies, franchise entities, or entities operating under a common global brand name shall not be considered, even if such entities belong to the same corporate group or operate under a common umbrella
1202	5.3.1, 5.3.1.1 Experience/Credentials, Technical Evaluation, Pg 120 to 123	Experience/Credentials: 3 cases studies of relevant projects in the BFSI Industry	Will LIC also consider bidder partner credentials as a part of the evaluation? Example: Say one out of the 3 required credential has been delivered by a partner	Yes, bidder can present the credentials of the partnered OEMs/SI
1203	5.3.1.1 Experience/Credentials, Solution Architecture Design and complexity, Pg125	Detailed Solution architecture partially addressing the following key architectural elements: -	Kindly help clarify-"No. of Applications annually (< 10 lakhs)"- understanding is having onboarded solutions worth 10 lakhs and upwards	Figure denotes the scale / ability to process applications of the deployed solution
1204	5.3.1.1 Experience/Credentials, Solution Architecture Design and complexity, Underwriting Engine, Pg 134	General information on OEM or partner presence, but evidence of Indian market operations, roadmap visibility, or local support is limited Licensing details at a high level, but pricing structure, scalability, and upgrade terms are not clearly defined or documented	This is specific to there being a OEM and a ready solution and does not align with LICs ask for a possible build.

So would request to have these dropped from the scoring criteria. | Please be guided by the RFP (Section 5.3.1.2) |

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1205	5.3.1.1 Experience/Credentials, Solution Architecture Design and complexity, Pg 134	Delivery methodology	Will accelerators showcased by bidders fetch additional marks as a part of the technical evaluation	Please be guided by the RFP
1206	5.3.1.3 Quality of Team, Pg 140	Resource deployment and team composition will be evaluated as per the evaluation framework	Prime Bidder can propose names of personnel from the entity that the Prime Bidder partners with. Kindly help confirm the understanding	Please be guided by the RFP
1207	Table#5: Bill of Material (AMC), Pg 178	During the AMC period, the bidder is liable to provide onsite support resources to LIC as follows considering 3 rosters for all 7 days.	Would request LIC to relax the criteria for onsite support. And consider key role like Support Lead to be onsite.	Please be guided by the RFP
1208	Table#5: Bill of Material (AMC), Pg 178	Next gen New Business Application - 4 resources for L1 and 3 resource for L2	Hope this is an example and not the actual number of personnel to be considered. Assuming that AMS (custom developed application) will be SLA driven, bidder is expected to provide cost of support YoY and not number of resources in support. Also would suggest inclusion of rate card for support resources.	Please be guided by the RFP, the bidder is expected to furnish the YoY support cost in the Table 5 of Form T-6 commercial bid
1209	Table #6: Change request costs: Annual price for 1 pod, Pg 180	12 Months Price for 4 Pods (INR) D = (B * C)*12	The understanding is; 1. the price is for 1 POD. 2. D=(A*C) *12 Please help confirm.	Yes
1210	Form T-14: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, Pg 208	Face Match & Liveliness Check API	Is the API available and to be integrated, or is a solution to be provided by the bidder	As guided by the RFP, bidder is expected to integrate with LIC existing face match and liveliness solution.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1211	Form T-14: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, Pg 208	Data sources, The bidder shall consume Data APIs provided by the data platform (Data Lakehouse & Analytics) that will be provisioned by LIC, wherever available	Can you please confirm the data sources for the NextGen platform- would it continue to be eFEAP, UCS and the current data lake. What is the roadmap/timeline for the new Lakehouse? Do we need to consider re-wiring of APIs as a part of the scope or will this be a CR?	Please be guided by the RFP, bidder is expected to build the required integrations with the LIC systems
1212	1.2 Bidder Role Expectations, Pg 243	The bidder shall build the integrations or interface with the internal systems that LIC shall provision e.g. core systems, System of Engagement, Data Lakehouse, Marketing Technology stack, nudge engine etc. as required.	Please confirm if the nudge engine is a part of LICs current stack and is to be integrated with the new platform	Please be guided by the RFP; existing nudges may be reused, while configuration of any new nudges shall be carried out by the bidder
1213	1.2 Bidder Role Expectations, Pg 243	Please refer to form T-16 for a complete list of integrations.	Hope T-14 is to be referred instead of T-16, mentioned in the RFP	Yes
1214	1.2 Bidder Role Expectations, Pg 243	The bidder is expected to integrate/interface with the OEM/COTS solutions such as EDMS, CMS etc. that is already provisioned by LIC for the Open Insurance Digital platform.	Hope T-14 comprehensively covers set of integrations, tools and frameworks which can be re-used. Else kindly help share details on the same	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1215	9.1 Application Operations support, Pg 446	A monitoring tool to provide proactive alerts on anomalies in infrastructure, microservices and API integrations.	What is the ITSM/ ticketing tool in use? Should the bidder provide the ticketing tool or integrate with LIC existing tool?	Please be guided by the RFP, bidder is expected to integrate with LIC's ITSM .Further details will be shared with the selected bidder during implementation
1216	3.2.1.4 as per the RFP: Table 5 - Core Enterprise Systems, Pg 387	P&GS -Integrate	Marked for integration. What is the use case for group as a part of the scope for Next Gen NB platform	Please be guided by RFP
1217	Form T-14: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	Hierarchy Management	How and where is hierarchy managed. How will this be used for the new platform and what will be the mode of data exchange and update?	Please be guided by the RFP, bidder is expected to gather further details from relevant partners during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1218	3.6.4.4 Payment Terms: Cloud Cost, Pg 81	Cloud Subscription Support	What support mode is required for cloud subscriptions "Email, Phone, or both?	Further details will be shared with selected bidder during implementation
1219	Table#3: Bill of Material DC/DR Regions, Pg 175	DC DR	Since LIC DC is in Navi Mumbai and DR in Bangalore, can we propose Cloud DC in Mumbai region and DR near Bangalore?	Bidder can propose the DC and DR regions from the preferred CSP Infra
1220	Table 2 (Cloud Capacity Estimation),Pg 184	Preference for a CSP	Is there any preference for hosting on a specific CSP such as Azure, AWS, or GCP?	Bidder can propose their own preferred CSP as part of the bid submission
1221	Part B (Rate Card), Pg 181	Professional Figure	Should bidders include rate cards for the listed roles (e.g., Cloud Services Engineers, Cloud Infra Engineers)?	Please be guided by the RFP
1222	Form T-14: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, UAM / SSO, Pg 212	Does LIC use Active Directory or LDAP? If AD, is it On-Prem or Azure AD?	Does LIC use Active Directory or LDAP? If AD, is it On-Prem or Azure AD? How is authentication managed for employees and non-employees. Kindly elaborate the expected services from the bidder on authentication, SSO and user management	Bidder is expected to provision and setup eMudhra as part of the new business platform
1223	Form T-14, Pg217	Integrations	Are all integrations (Core, Downstream, Internal, External, 3rd Party) available via REST APIs?	Please be guided by the RFP, Bidder is expected to choose and determine the best fit integration patterns with other systems as part of the new business platform
1224	Form T-14, Pg217	Communication	CCM and communication service are listed. Does the system need to integrate with two separate communication systems? We also understand that LIC has Template management. Kindly confirm? If yes, then data flow becomes standardized	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1225	Form T-14, Pg217	Source code and Devops/DevSecOps	Can we leverage LICs existing Source Code Management and DevOps/DevSecOps tools, or should new ones be procured?	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
1226	Form T-14, Pg217	UCS integration	What is the use case for UCS integration?	Please be guided by the RFP
1227	Form T-14, Pg217	Document management	EDMS and Document Upload are both listed. Are these separate integrations?	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1228	BCP & DR, Pg 227	DR Drill	What is the DR drill frequency? Does LIC have an enterprise-level DR Playbook?	Please be guided by the RFP, bidder is expected to propose and implement entire solution as part of the new business platform. Further details to be shared with selected bidder during implementation
1229	Open Source, Pg 242	Open source	Is there any preference for an Open-Source technology stack?	Please be guided by the RFP, bidder is expected to propose and implement best in class technology stack as part of the new business platform
1230	Appendix B, Pg 246	Connectivity	How is network connectivity from all offices currently provided to DC? Will LIC configure connectivity to the new Cloud site?	Please be guided by the RFP, The bidder shall commission the entire cloud network and establish connectivity between the cloud and LIC data centres
1231	Bancassurance, Pg 255	Microsites	Do we need to build microsites for Bank Partners/Affiliates as part of the scope?

If yes kindly help share the number of such microsites expected to be built | Please be guided by the RFP (Appendix C, section 3.2) |
| 1232 | Offline & Hybrid Journey, Pg 284 | Offline capabilities | Does this requirement imply that an Offline Mobile App must be developed?

Kindly help share the offline capabilities expected to be built | Offline data capture with later sync |
| 1233 | Hybrid Journey, Pg 284 | Journey | Should a user capture details offline and continue the journey on the portal? | Yes, bidder is expected to build the required offline capabilities aligned as per the RFP |
| 1234 | Medical Workflow, Pg 302 | Workflow enablement | Does LIC have workflows that can be integrated?
Does all the TPA have API's or extensions. Kindly elaborate | Please be guided by the RFP |
| 1235 | Common Capabilities, Pg 327 | Branding | Will LIC provide branding elements logos, themes, color schemes, images and videos as required?
We understand that LIC shall be providing all the static content to the selected bidder. Please confirm | Bidder is expected to work with the relevant parties to get the requisite details |
| 1236 | Multi-Lingual Support, Pg 329 | Multilingual support | Does multilingual support apply only to UI labels (not form field values)? | Please be guided by the RFP |
| 1237 | Cloud Landing Zone, Pg 367 | Cloud Landing Zone | Does LIC already have a Landing Zone setup in any CSP? | Please be guided by the RFP, The bidder shall commission the entire landing zone as part of the new business platform on the proposed CSP infrastructure |

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1238	Target Architecture, Pg 374	License reuse	Can existing software licenses, AI services, and subscriptions already owned by LIC be reused?	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
1239	Target Architecture, Pg 374	Components/Frameworks reuse	Are existing components, utilities, or libraries available for reuse?	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
1240	Agent Onboarding, Pg 358	Non employees	Should agents also have SSO? If yes, are agent accounts already in LIC AD?	Bidder is expected to provision and setup eMudhra as part of the new business platform
1241	MIS/DWH Integration	Warehouse and reporting	Is the expectation to ingest the Data coming from the new platform into one of the current DWHs or reporting to be serviced from the App Layer itself?

In case the data needs to be ingested to the DWH will the bidder have access to the DWH environment or do they need to work with the incumbent vendor to deliver the work? | Please be guided by the RFP, bidder is expected to work with relevant partners to build the integrations listed in the RFP or any additional integrations that may be required to meet functional / reporting requirements |
1242	2.1 High level description of modules, Pg 247-249	Reporting and Dashboarding	What is the reporting tool in use at LIC. Or is the bidder required to include the same as a part of the overall solution? What Visualisation tool are you recommending?	Please be guided by the RFP, bidder is expected to propose and implement entire solution as part of the new business platform.
1243	4.14 Compliance, Pg 426, Points 1 and 2, Table 14	LIC intends to get certified - CERT-IN and ISO 27001, ISO 22301 ITSM, CMMI Level 5 , PCI-DSS compliant	Kindly elaborate on the requirement. Is the vendor expected to conduct the audits and certifications for the platform?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1244	4.9 Security Requirements, Pg 407	Table 13: Security Requirements	Kindly clarify whether the bidder is also expected to perform the security testing (VAPT, appsec, code review) of the platform or LIC existing security vendors shall perform the testing?	Bidder is expected to perform the required security testing of the platform to meet the security requirements mentioned in the RFP
1245	3.2.2.4 Cloud Deployment Guidelines and Compliance Requirements, Pg 400	Event and security logs should be reviewed and made available to LIC upon request, with provisions for integration into the existing SIEM solution	The logs generated are to be stored within the provisioned CSP or LIC provide for storage within their environment. What shall be the retention period of the logs?	The bidder shall retain 1 year of historical logs within the New Business Platform.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1246	3.2.2.4 Cloud Deployment Guidelines and Compliance Requirements, Pg 401	All network segments within the cloud environment shall be secured using appropriate security controls, including but not limited to firewalls, IPS/IDS, anti-DDoS mechanisms, antivirus, data loss prevention (DLP), web application firewall (WAF), and network access control (NAC).	Can vendor leverage cloud native solutions for the firewalls, IPS/IDS, anti-DDoS mechanisms, antivirus, data loss prevention (DLP), web application firewall (WAF), and network access control (NAC) or OEM based technologies are expected? For solutions like DLP, NAC, WAF, will LIC extend their existing solution?	Please be guided by the RFP, the bidder has to setup the entire landing zone and security tools on proposed CSP infrastructure to meet the security and data protection requirements as per the RFP
1247	Consent Management Solution	Consent Management Solution - The bidder shall integrate with a Consent management Service that will be provided by LIC.	Kindly provide the details of the existing consent management.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1248	General	General	Is data and documents migration (Agents, Customers, Historical Transactions) in scope? Kindly help outline the quantum by area	Please be guided by the RFP
1249	General	General	Is there any preferred technology stack for the target system?	Please be guided by the RFP, bidder is expected to propose and implement best in class technology stack as part of the new business platform
1250	General	General	How are salary savings schemes to be treated? Does it become a part of the scope for the new platform?	Yes
1251	General	General	Do we need to declare comprehensive list of subcontracting partners at RFP submission stage	Please be guided by the RFP (Appendix A)
1252	3.6.4.2 Payment Terms: Software	Software licenses (perpetual and subscription) for first year	We request LIC to consider releasing 100% of the Software License Cost upfront as it get installed in any environment	Please be guided by the RFP
1253	3.6.4.3 Payment Terms: Annual Maintenance and Support	Payment to be made from year 2 onwards on a quarterly basis in arrears subject to satisfactory performance duly signed off by LIC	We request LIC to consider releasing 100% of the Annual Maintenance Cost and support upfront at the start of the year	Please be guided by the RFP
1254	3.6.4.4 Payment Terms: Cloud Cost	Quarterly Payment	We request LIC to consider releasing 100% of the Cloud Cost Quarterly in advance.	Please be guided by the RFP
1255	Relevant Experience (Pg 117)	Copy of the purchase order (or) invoices of continued projects dated on or before Oct '25 on scope similar to the scope of work detailed in this RFP. Certificate of completion of the work for projects with scope similar to the scope of work detailed in this RFP.	Where bound by a client NDA, request LIC to accept Masked PO's (Wherever applicable) with the client name and other sensitive information masked but scope/project details visible, with an overall self declaration as per annexure XI	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1256	Client Reference (Pg 118)	Purchase Order/Work Order/Invoice or letter from the Client on his letterhead. Client Reference with contact details (Reference of each of the PO should contain the information like Name, address of the Organization, contact person, mail IDs etc	For Project implementation experience, due to NDAs, Form T4 – Customer Credential Letter (On client letterhead), completion certificates might not be available for certain projects. Request acceptance of self certification along with the PO/Engagement letter for this please	Please be guided by the RFP
1257	Client Reference (Pg 118)	Client Reference with contact details (Reference of each of the PO should contain the information like Name, address of the Organization, contact person, mail IDs etc	Providing Client references for few clients, may not be possible due to strict NDAs but can be provided on project basis on request. Requesting acceptance of self declaration	Please be guided by the RFP
1258	2.3.1 :Eligibility to Participate (Page 14)	No consortium/association bidding is allowed. LIC will not consider joint or collaborative bids that require a contract with more than one prime Bidder.	Can the bidder tie up with a COTS OEM to deliver the solution ?	Primary bidders may parrtner with COTS OEMs to propose and deliver the end-to-end solution
1259	5.3.1 Technical Evaluation (Page 120)	Experience/Credentials: 3 cases studies of relevant projects in the BFSI Industry	Kindly confirm if Bidders can share the experience and credentials in various categories from the bidders respective global network member firms in our proposal. Since, Deloitte refers to one or more of Deloitte Touche Tohmatsu India LLP, an Indian partnership firm limited by guarantee (DTTILLP), its network of member firms, and their related entities. Please see www.deloitte.com/about for a more detailed description of DTTILLP and its member firms.	Only those domestic and/or global project experiences that have been executed directly by the bidding entity (Prime Bidder / partnered entity) submitting the bid shall be considered for evaluation. The bidder must clearly demonstrate that Prime Bidder / partnered entity was the contracting party and had primary responsibility for the delivery of the referenced project(s). Project credentials pertaining to parent companies, subsidiaries, sister concerns, affiliates, group companies, franchise entities, or entities operating under a common global brand name shall not be considered, even if such entities belong to the same corporate group or operate under a common umbrella
1260	Appendix C: Scope Of Work (Page 240)	Over the last few years, LIC has launched the ANANDA application to offer a digital customer onboarding journey, followed by ANANDA 2.0 which brought in a higher number of integrations.	Will the Next Gen NB Platform eventually sunset ANANDA or any other New Business Application & also serve as the front end layer	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1261	Appendix C: Scope Of Work (Page 241)	The new business platform is intended to integrate and augment the OIP to provide seamless, end-to-end journeys and user experience, including enabling omni-channel onboarding for both customers and agents.	The New Business Platform will have customer journeys built or will only act as a backend layer for all Apps such as Customer, Sales App, Branch Portal ?	Please be guided by the RFP
1262	Appendix C: Scope Of Work (Page 246)	Agent Onboarding: The journey will be initiated and managed primarily through LIC's Sales Super App or branch-supervised interfaces, supporting supervisors, DOs, SBAs, CLIA agents, and other authorized roles.	Which steps in agent onboarding journey would be covered in Sales Super App & whether there would be a redirection to New Business Platform ?	Please be guided by the RFP (Appendix C, section 3.2), further details would be shared with selected bidder during implementation
1263	2.2 Detailed Scope of Work (Page 251)	Lead Generation: Configurable rule-based logic to identify reinvestment leads based on parameters such as time to maturity, prior reinvestment behavior, customer age, income, occupation, etc. (e.g., customers with policies maturing in the next 6 months to be considered as reinvestment leads)	Will the rules have to be configured in Next Gen Platform or have to be integrated with rule engine ?	Please be guided by the scope in the RFP.
1264	3.2 Target Architecture (Page 365)	3.2 – Target Architecture	Please confirm if LIC expects the NextGen New Business Platform to be deployed on-premises, on cloud, or in a hybrid model. If cloud is envisaged, kindly specify if there is a preference for public, private, or government-approved cloud providers.	Please be guided by the RFP, bidder is expected to propose and implement entire solution on proposed CSP infra.
1265	Page 374	3.2 – Integration Scope	Kindly provide a list of surrounding applications that need to be integrated with the NextGen New Business Platform, along with their integration protocols (API, MQ, file-based, etc.) and expected data exchange volumes.	Please be guided by the RFP, Bidder is expected to choose and determine the best fit integration patterns with other systems as part of the new business platform
1266	Customer Onboarding: (Page 366)	3.2 – Digital Customer Onboarding	Please clarify if the white-labeled, SDK, and code compilation options are mandatory for all channels or if bidders can propose alternate approaches for specific channels.	Please be guided by the RFP
1267	Page 396	3.2 – System of Record	Will the NextGen New Business Platform fully replace eFEAP for new business data, or will there be dual data maintenance for a transition period? If yes, please specify the expected duration of coexistence.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1268	Page 374	3.2 – Functional Scope	Please confirm if underwriting rules engine is expected to be built as part of the NextGen platform or integrated from an existing/licensed solution.	Please be guided by the RFP, bidder is expected to propose and implement best in class underwriting engine as part of the new business platform
1269	Page 374	3.2 – Non-Functional Requirements	Kindly share the expected transaction volumes, concurrency levels, and performance benchmarks for the NextGen platform.	Please refer the corrigendum for volumetrics
1270	Page 375	Digital Onboarding – Customer Onboarding	Please confirm if LIC has any preferred conversational AI platform or technology stack for implementing the conversational onboarding journeys, or if bidders are free to propose their own.	Please be guided by the RFP, bidder is expected to propose and implement best in class Agentic AI Platform as part of the new business platform
1271	Page 375	Digital Onboarding – Customer Onboarding	Kindly clarify if offline capabilities refer to full offline transaction completion or offline data capture with later sync.	Offline data capture with later sync
1272	Page 375	Digital Onboarding – Customer Onboarding	Please confirm if white-labeled solutions should support multi-language and regional customization out-of-the-box.	Please be guided by the RFP
1273	Page 375	Digital Onboarding – Agent Onboarding	Kindly specify if background verification and training validation will be handled by existing LIC systems or external third-party services, and if integration with such services is in scope.	Please be guided by the RFP, the bidder is expected to implement the best in class agent onboarding solution as part of the new business platform, and enable any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details
1274	Page 375	Digital Onboarding – Agent Onboarding	Please confirm if the workflow engine and rules repository should be custom-built or if LIC is open to COTS/BPM solutions.	Custom built
1275	Page 375	Digital Onboarding – Integration	Kindly share details of existing enterprise systems (Identity Management, API Gateway, etc.) including technology stack and integration protocols.	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform
1276	Page 375	Digital Onboarding – Omni-channel	Please confirm if branch channel onboarding requires integration with existing branch systems or will be handled entirely within the new platform.	Please be guided by the RFP
1277	Page 376	Cloud Deployment & Portability	Please confirm if LIC has any preferred Cloud Service Provider (CSP) or if bidders are free to propose any public cloud provider.	Bidder can propose their own preferred CSP as part of the bid submission
1278	Page 376	Cloud Deployment & Portability	Kindly clarify if cloud-agnostic design requires containerization (e.g., Kubernetes) or if other portability approaches are acceptable.	Please be guided by the RFP, bidder is expected to propose and implement entire solution on proposed CSP infra.

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1279	Page 376	Cloud Landing Zone	Please confirm if the secure cloud landing zone must comply with any specific security standards (e.g., ISO 27001, PCI DSS, IRDAI guidelines) and whether LIC will provide baseline security policies.	Please be guided by the RFP, the bidder has to setup the entire landing zone on proposed CSP infrastructure and meet the required security guidelines mentioned in the RFP
1280	Page 376	Compute Sizing	Kindly share current transaction volumes and projected growth assumptions for the next five years to enable accurate sizing methodology.	Please be guided by the volumetrics sections of corrigendum
1281	Page 376	Integration with External Entities	Please confirm if integration with UIDAI, NSDL, NSEIT will be via existing LIC gateways or if the bidder must establish direct secure connections.	For any existing systems that are already integrated with LIC, bidder is expected to leverage the same. However for any new integrations, bidder is expected to furnish the unit pricing / subscription detail in the commercial bid and payment will be borne by LIC basis actuals during implementation
1282	Page 376	Multi-party Development	Kindly clarify if LIC will provide a centralized API catalog and governance framework for reusable services or if the bidder is expected to establish one.	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details.
1283	Page 376	Reusable Services	Please share Table 1 – reusable services with details of their functional scope, technology stack, and integration protocols.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
1284	Page 376	Security & Compliance	Please confirm if the solution must comply with IRDAI guidelines, data privacy laws, and encryption standards (e.g., AES-256 for data at rest and TLS 1.2+ for data in transit).	Please be guided by the RFP
1285	Page 376	Security & Compliance	Kindly clarify if there are any data residency requirements mandating that customer data remain within Indian borders.	Please be guided by the RFP, All the application data related to the New Business Platform shall be stored and processed within data centres located in India and should comply with the compliance requirements as per RFP
1286	Page 376	DR/BCP Requirements	Please specify the required Recovery Time Objective (RTO) and Recovery Point Objective (RPO) for disaster recovery and business continuity planning.	Please be guided by the RFP (Appendix C, section 4.6)

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1287	Page 376	DR/BCP Requirements	Kindly confirm if LIC expects an active-active DR setup or an active-passive configuration.	Please be guided by the RFP, bidder is expected to propose and implement entire solution on proposed CSP infra and meet the required BCP requirements mentioned in the RFP
1288	Page 376	SLA Expectations	Please share the expected uptime SLA (e.g., 99.9%) and response time commitments for critical transactions.	Please be guided by the RFP (Appendix C, section 5.1.3 and 5.1.4)
1289	Page 376	SLA Expectations	Kindly clarify if there are any financial penalties associated with SLA breaches.	Please be guided by the RFP (Appendix C, Section 5)
1290	Detailed Scope of Work: Page 267	Quote Generation: Product Configurator Enable a web-based interface for LIC business users, with role-based access to create, update, and manage product/plan configurations	Will the NextGen New Business Platform replace the existing product configurator engine or only integrate with current tool?	Please be guided by the RFP
1291	Detailed Scope of Work: Page 269	Plan recommendations & suitability analysis : Enable configurable rule-based logic for system driven proactive / suggestive plan recommendations for up-sell / cross-sell to family members of customer basis inferred needs identified as per parameters like customer's age, gender, life stage, family details (if available), etc.	Will the NextGen New Business Platform have to configure Product recommendation rules or integrate with existing engine ?	Please be guided by the RFP, Bidder is expected to propose and implement product recommender as part of the New Business Platform
1292	Detailed Scope of Work: Page 271	Generate benefit illustrations in IRDAI-mandated formats and in customer friendly format with intuitive, visual representations, multimedia format such as:	Our understanding is that Next Gen Platform will integrate with BI Tool for generation of Benefit Illustration and will not configure the logic. Kindly confirm	Please be guided by the RFP, the bidder is expected to propose and implement the entire solution as part of the New Business Platform

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1293	Detailed Scope of Work: Page 311	Underwriting Workflow: Enable dynamic routing, allocation, and assignment of underwriting cases to internal or external users such as underwriters, medical referees, etc. using configurable logic based on parameters such as employee cadre, underwriting specialization, workload, FPSO, etc.	What is the expected volume of underwriting cases per day/month for routing and allocation? Will the allocation logic be provided by LIC, or should the solution allow users to define and modify logic dynamically? Are there any existing systems or APIs that need to be integrated for workload and FPSO data?	Please be guided by the RFP, the bidder is expected to obtain further details from relevant stakeholders during implementation
1294	Detailed Scope of Work:Page 312	AI Driven / Auto underwriting: Enable ingestion and analysis of customer data, proposal information, deduped customer information, MSP records, financial records, records from 3rd party integrations, medical reports, and historical claim information to automate initial risk profiling and underwriting decision recommendations	Will LIC provide APIs for MSP records, financial records, and historical claims data? Are there any third-party integrations already identified for medical reports and fraud detection? Will LIC provide historical underwriting and claims data for model training?	Please be guided by the RFP, the bidder is expected to implement all listed integrations, as well as any additional integrations required to meet the functional requirements, and to work with relevant partners to obtain the requisite details.
1295	3.6.4.3 Payment Terms: Annual Maintenance and Support , Page 81	Perpetual licenses should be included under Form T-6: Commercial Bid- Table#3: Bill of Material (Software) and subscription licenses to be included under Form T-6: Commercial Bid - Table#4: Bill of Material (AMC)	We request LIC to clarify whether the expectation is to procure perpetual licenses or subscription-based licenses. As per the RFP, the hosting environment is required to be provided and managed by the bidder for the entire 5-year contract period. In such a hosted model, perpetual licenses would not be applicable. This appears to be a contradictory requirement, and we seek confirmation on LIC's preferred licensing model.

We need to know if LIC is ok to acquire the software in Either (a) Standard Licensing Model with AMC Or (b) SaaS Model Or (c) Subscription Model. In options (a) and (c) LIC will need to provide the necessary On Premise OR Cloud Infra to run the application. | Please be guided by the RFP, bidder is expected to propose the best licensing model as per the new business platform on the proposed CSP infra |

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1296	3.6.4.2 Payment Terms: Software , Page no: 80	Delivery of Software licenses for non-production environment (including dev, UAT and Pre-prod environment). The required documents to be provided are original invoice along with Original Delivery Challans duly stamped and signed by the LIC Official & Selected Bidder representative.	We request LIC to kindly consider releasing 100% payment in advance for the software licenses if Licenses are availed under (a) Standard Licensing OR (c) Subscripton Model. This will enable us to initiate provisioning, activation, and timely delivery of all license components as per the proposed timelines. In case LIC wants to opt for (b) SaaS model then also we request LIC to pay for certain minimum pre-specified number of Licenses so that Cloud Infra can be provisioned in a timely manner.	Please refer the corrigendum
1297	3.6.4.2 Payment Terms: Software , page no: 80,	LIC official to sign off that new licenses have been satisfactorily installed.	we request LIC to kindly clarify which specific licenses this refers to. We seek confirmation on the exact license components covered under this requirement.	Please be guided by RFP
1298	5. Other Terms and Penalties ,Page 433	The bidder shall ensure that the platform achieves an availability of 99.99% uptime on a 24x7x365 basis, including all services hosted on CSP infrastructure	we request LIC to kindly relax this requirement to 98.5 %, as this is the standard uptime clause adopted in most PSU RFPs. No CSP will offer a better Uptime.	Please be guided by RFP
1299	5.1.4 Availability: Page 437	RPO (Recovery Point Objective) , Threshold upto 15 minutes, Rs. 100 Lakh per instance	We request LIC to review and relax the penalty clause related to the RPO (Recovery Point Objective), Given the nature of the solution and industry-standard practices, we request LIC to kindly consider capping the penalty to 1% of the overall product cost per instance for MSME.	Please be guided by the RFP
1300	CUSTOMER ONBOARDING, Page 259	Capture new prospects from social media platforms (e.g., LinkedIn, Instagram, Facebook etc.), LIC website and other external sources like 3rd party websites via multiple modes (e.g., click-through advertisements)	For the stated requirement, bidder to provide with the prospect creation API to integrate with the respective system to capture the details and create prospect in the system. Please confirm if the understanding is correct.	Please be guided by RFP, bidder is expected to create API or consume from the external APIs to capture the details

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1302	Auto-Underwriting Engine, Page 368	Scope Extension and Pricing Model for Auto Underwriting and Product Configurator The scope of Auto Underwriting and the Product Configurator shall extend beyond onboarding use cases to also support LIC's policy servicing operations.	As per our understanding, the scope of Auto Underwriting and the Product Configurator should be limited to customer onboarding and new business processes.We therefore request confirmation from LIC that post–policy issuance activities and policy servicing operations are not included within the scope of this RFP.	Please be guided by the RFP
1303	4.6 BCP , Page 406	RPO - Recovery Point Objective , Up to 15 mins	We request LIC to consider RPO upto 30 minutes as standard industry practice.	Please be guided by the RFP
1304	4.6 BCP , Page 406	RTO - Recovery Time Objective , Up to 1 hour	We request LIC to consider RTO upto 2 hours as standard industry practice.	Please be guided by the RFP
1305	General	CSP	Newgen's cloud services are not individually empaneled with MeitY. However, the underlying Cloud Service Provider, Amazon Web Services (AWS), on which the solution will be hosted, is fully empaneled with MeitY. We request your conformation on this point.	Please be guided by the RFP, bidder is expected to propose the MeITY approved CSP as part of the infrastructure
1306	2 .Critical Dates Page: 4	Bid Validity (Days from the date of Bid Opening) – ITB-clause 8.3	Bidder requests that the Bid Validity should be calculated from Date of Bid Submission(Not Date of Bid Opening).	Please be guided by the RFP
1307	3.6.4.1 Page: 66	Payment Terms: Implementation	Bidder requests improvemernt in Implementation Payment Terms. Bidder proposal is as follows-Milestone1- 20%, Milestrone2- 20% and Milestone3- 20%, M4 - 10%, M5 -10% , M6 -10% and M7 10%	Please be guided by RFP and Corrigendum
1308	3.6.4.2 Page:80	Payment Terms: Software -Software licenses (perpetual and subscription) for first year	Request LIC to release 100% payment on software delivery.	Please refer the corrigendum
1309	3.6.4.3 Page:81	Payment Terms: Annual Maintenance and Support	Request LIC to make payment on a monthly basis in arrears	Please be guided by RFP and Corrigendum
1310	3.6.4.4 Page:81	Payment Terms: Cloud Cost	Request LIC to make payment on a monthly basis in arrears	Please be guided by the RFP
1311	3.9.4.6 Page:92	Extension of Contract	Contract may be extended at the terms and conditions mutually accepted at that time .	Please be guided by the RFP
1312	3.9.5.2 Page:93	Liquidated damages-All clauses	Bidder requests that the total LD & all Penalties taking together under this contract should be capped at 5% of the Total Contract Value.	Please be guided by the RFP
1313	3.9.5.4 Page:94	Limit on total Damages	Bidder requests that the total liability under this RFP including LD & all Penalties taking together should be capped at 5% of the Total Contract Value.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1314	3.10.2 Page:95	Statutory Variation Clause	Bidder request - As any increase in the rates of GST beyond the original completion date during the extended delivery period (excepting extension under GCC clause 3.9.4.3) shall be borne by the Bidder, the benefit of any reduction in the GST rate for extended deliverty period must be taken by the Bidder.	Please be guided by the RFP
1315	3.12.1 Page:101	Termination due to Breach, Default, and Insolvency	Before termination of order, the bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	Please be guided by the RFP
1316	3.12.2 Page:104	Termination for Default/Convenience of LIC or Frustration of Contract	Before termination of order, the bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	Please be guided by the RFP
1318	3.13.4 Page:110	Penalties for Misdemeanors	Bidder requests that the total LD & all Penalties taking together under this contract should be capped at 5% of the Total Contract Value.	Please be guided by the RFP
1319	Table#3: Bill of Material (Software) Page:176	The quoted 5-year TCO is to be discounted to the net present value (NPV) as appropriate for comparing the tenders on equitable basis. The Net Present Value is to be calculated on the annual cash outflows. Discounting rate to be used: 10%.	Pls confirm that this NPV calculation will be done by LIC and bidder will quote only 5 Year TCO.	Please be guided by the RFP, the bidder must perform the NPV calculation
1320	5.2 Eligibility Criteria, point 3, page 116	Data Privacy The Bidder shall submit undertaking regarding non-usage of LIC data in any form without permission from LIC.	RFP suggests that duly notarized undertaking in this regard to be submitted. Can you please suggest a template for this document? Is it okay to share on organization Letterhead instead of Notarized undertaking?	Please be guided by the RFP
1321	Table 2 – Procure vs Build Services (Indicative)	The bidder must review and extract existing underwriting logic in COBOL in eFEAP-Next and derive rules from official business circulars and documentation	Assumption is that LIC will identify and provde cobol programs for vendor to extract BRE rules	As mentioned in the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
1322	3.1.4 Adherence to BCP & Cyber Security Systems Page 111	Adherence to BCP & Cyber Security Systems	Please confirm if bidders must provide and implement the following cybersecurity tools: SIEM integrated with SOC, DevSecOps toolchain (SAST, DAST, SCA), EDR/XDR, Data encryption and key management (BYOK/HSM), WAF, VPN and IDS/IPS.	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1323	Table 2 – Procure vs Build Services (Indicative) Page 373	BRE (Business Rules Engine) (If Required)	Our understanding is that IP of Vendor's BRE/BPM product will reside with the vendor. However, IP related to any customisation that is LIC specifc, will reside with LIC. Please confirm	Please be guided by the RFP, bidder is expected to build a custom solution for BPMN and BRE
1324	3.1.9 Systems of Securit	RFP briefly mentions Hardware Security Module (HS	To ensure our proposal aligns with your expectations, could you please confirm: Will the solution leverage the LIC's existing HSM infrastructure? OR Is the System Integrator expected to provide and manage the HSM as part of the implementation?	Please refer the corrigendum, bidder is expected to implement the PII data vault on the proposed CSP infrastructure
1325	3.1.9 Systems of Securit	MDM – Mobile Device Management	Please confirm if MDM is required for this engagement or should the SI leverage the existing MDM solution?	Please be guided by the RFP
1326	4.12.6.4 page 414	Infrastructure monitoring	Infrastructure monitoring handles collection and analyzing data from IT infrastructure like servers, databases, and other backend components LIC is already setting them up as per RFP. Does SI has to arrange Infrastructure monitoring seperately?	Bidder has to implement entire infra monitoring solution as part of the new business platform
1327	4.12.6.4 page 414	Application Monitoring	LIC currently has an Enterprise grade Application Performance Monitoring (APM) and synthetic monitoring tools Does SI has to arrnge Application monitoring seperately	Bidder has to implement entire application monitoring and observability solution as part of the new business platform

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1328	Table: Bidder Eligibility Criteria Point no 9, page no 118	Client Reference The Bidder must have completed at least 1 relevant project in the BFSI industry. The projects should be similar in scope of work to the implementation of a digital onboarding journey. The BFSI client reference's scope should be for lending, health insurance or life insurance for a bank or a health, general or life insurer, deployed in a private / public / hybrid cloud environment. Of all references submitted, at least one project should have a contract value of ₹5 Crores or more	Revised Clause Client Reference- The Bidder must have successfully completed at least one large-scale project in the Banking and Financial Services Industry (BFSI) within the last five (5) years. The project should be similar in scope and complexity to the implementation of a digital onboarding journey / Core Banking Solution (CBS) implementation and allied digital banking services for a Public or Private Sector Bank in India with more than 2,500 operational branches. The scope of such projects should cover: (a) Core Banking Solution and E-Banking Management (b) Database and Application Administration & Support Management (c) Helpdesk Support and Management (d) Customization and Development of IT/Digital Banking Products Of all references submitted, at least one project should have a contract value of ₹5 Crores or more. Justification Note for CBS Experience Core Banking Solution (CBS) implementation projects in large banks are equivalent in complexity and criticality to digital onboarding journeys for insurers. CBS projects involve: •Customer Lifecycle Management: Similar to onboarding, CBS handles account creation, KYC, and digital engagement. •Integration with Multiple Channels: CBS integrates with mobile apps, internet banking, and third-party APIs, comparable to insurer digital platforms	Please be guided by the RFP

S No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	Response
1329	Table 1: Technical Bid Evaluation Criteria page no 120	Experience/Credentials: 3 cases studies of relevant projects in the BFSI Industry (extra marks to be added if the case studies are in the insurance sector) - covering the below aspects: • Functional scope covered • Detailed solution architecture • Data Management 1 • Design patterns used • Technology stack used • BCP and DR Architecture Total Marks 21 • Deployment architecture (Public/Private/Hybrid cloud) 2. • Volumetrics (Refer to section 5.3.1.1 for detailed breakdown of components and marks)	The Bidder must provide three (3) detailed case studies of relevant projects executed in the Banking and Financial Services Industry (BFSI) within the last five (5) years. Extra marks may be considered if the case studies are in the insurance sector. Each case study should cover the following aspects: •Functional Scope Covered •Detailed Solution Architecture •Data Management Approach •Design Patterns Used •Technology Stack Utilized •Business Continuity Plan (BCP) and Disaster Recovery (DR) Architecture •Deployment Architecture (Public / Private / Hybrid Cloud) •Volumetrics (e.g., number of branches, transactions, users) The projects may include Core Banking Solution (CBS) implementation and allied services/applications for a Public or Private Sector Bank in India with more than 2,500 operational branches. These projects should demonstrate capabilities in: (a) Core Banking Solution and E-Banking Management (b) Database and Application Administration & Support Management (c) Helpdesk Support and Management (d) Customization and Development of IT/Digital Banking Products 3. Justification for CBS Experience Core Banking Solution (CBS) implementation projects in large banks are equivalent in complexity and criticality to digital onboarding journeys for insurers. CBS projects involve:	Please be guided by the RFP