



Pre-Bid Queries and Responses

Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
1	21	6.3.9 Handwritten Text Recognition (HTR)	Model Requirements a. Vision-enabled Large Language Models (Vision-LLMs) or multimodal AI models capable of processing document images and extracting structured information, including handwritten content. b. Transformer-based OCR trained specifically for: <input checked="" type="checkbox"/> Indian handwriting styles <input checked="" type="checkbox"/> Uppercase / lowercase mix <input checked="" type="checkbox"/> Numeric + alpha-numeric fields	a) What type of images are to be deciphered into text ?	Scanned Handwritten Insurance Proposal Form . Inputs shared in the RFP and its corrigenda.
2	21	6.3.10 Language Support	a. English (mandatory) b. Indian Regional Languages preferred. Text Extraction in English	a) What are the Indian languages that need to be converted to English ?	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
3	33	7.3.2 Handling of Real-World Variability	Ability to process Proposal Form variants with differences in: i. handwriting styles and legibility ii. annotations and corrections iii. vernacular and English mix iv. page misalignment and scanning artefacts v. plan-specific and channel-specific layouts	a) What are the legibility levels expected for extraction ?	Please be guided by the RFP and its corrigenda
4	34	7.3.10 Scalability & Extensibility Considerations	i. Assessment of solution's ability to scale to: a. additional on boarding documents b. future enterprise rollout c. integration with digital underwriting systems ii. Extensibility for future phases beyond the Pilot.	a) What are the "Additional On boarding documents" to be scaled up to ? B) What are the future phases to be extended beyond the pilot ?	Will be discussed with the selected Bidder
5	NA	General	No of Concurrent Users	How many concurrent users are there. What is it in Mille sec, Micro sec etc.	To be estimated from the sample proposal shared.



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6	NA	General	Max Transaction per Day	What is the number of transactions per day	<p>The estimated transaction / processing volume under this RFP is approximately 1,000,000 (One Million) units on monthly basis . This volume is indicative in nature and has been provided solely for the purpose of enabling bidders to arrive at a commercial estimate.</p> <p>It is hereby expressly clarified that:</p> <p>The indicated volume is not a commitment, guarantee, or minimum assured quantity.</p> <p>The Purchaser shall have no obligation to provide any minimum volume of business to the selected bidder.</p> <p>The actual volume may vary (increase or decrease) based on business requirements, regulatory changes, operational priorities, or any other administrative considerations.</p> <p>Payments shall be made strictly on the basis of actual volume of services rendered and duly accepted, at the unit rates finalized under this RFP.</p> <p>The bidder shall not be entitled to claim any compensation, damages, or loss of profit on account of lower-than-estimated volumes.</p> <p>Bidders are advised to factor this variability into their commercial submissions and pricing models.</p>
7	NA	General	Max Size of Write /Transaction year	Need the maximum size of write transaction per year	To be estimated from the sample proposal shared.
8	NA	General	Any Document Upload Permitted	Is there any document upload required	Please be guided by the RFP and its corrigenda scope.
9	NA	General	Max Size of File in MB	What is the file Upload size in MB	To be estimated from the sample proposal shared.
10	NA	General	Max Files per User	What is the file upload per user required	Please be guided by the RFP and its corrigenda.
11	NA	General	Database Backup Policy	What is the database back policy	Will be discussed with the selected Bidder.
12	NA	General	Database Retention Policy	What is database retention policy	Will be discussed with the selected Bidder.
13	NA	General	DC - DR Policy	What is Data recovery policy	Will be discussed with the selected Bidder.
14	NA	General	RPO -- Recovery Point of Object	What is the required recovery Point of Object	Will be discussed with the selected Bidder.
15	NA	General	RTO -- Recovery Time of Object	What is the Recovery Time of Object	Will be discussed with the selected Bidder.
16	NA	General	Data Archival Policy	What is the current data archival policy	Will be discussed with the selected Bidder.
17	26	Prequalification Criteria, Page no 26	The bidder shall have in-house AI / ML development capability (not purely reseller or system integrator).	Kindly clarify whether bidders participating as a System Integrator (SI) with in-house AI/ML capabilities or through an OEM/technology partner will be considered compliant with this requirement.	Only the Original Equipment Manufacturer (OEM) or Original Solution Developer (OSD) that holds the Intellectual Property Rights (IPR) to the proposed solution shall be eligible to submit a bid. Participation by System Integrators, sister concerns, affiliates, or any other entities not holding such IPR is not permitted, and any bid submitted by such entities shall be deemed non-responsive and liable for rejection.



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18	27	Prequalification Criteria, Page no 27	The bidder shall be the original developer, owner, and solution provider of the proposed handwritten data extraction and/or AI-based document processing solution. Participation by resellers, distributors, channel partners, aggregators, or pure system integrators offering third-party products or platforms	Kindly clarify whether a System Integrator (SI) will be allowed to participate if it is responsible for solution architecture, customization, deployment, integration, and ongoing support, along with an OEM/ISV that owns the core AI/ML product, with appropriate back-end authorization and	Only the Original Equipment Manufacturer (OEM) or Original Solution Developer (OSD) that holds the Intellectual Property Rights (IPR) to the proposed solution shall be eligible to submit a bid. Participation by System Integrators, sister concerns, affiliates, or any other entities not holding such IPR is not permitted, and any bid submitted by such entities shall be deemed non-responsive and liable for rejection.
19	50	Consortiums and Use of Subcontractors , Page 50	Consortium bidding is not permitted.	Requesting the department to allow consortium where one member acts as the lead bidder and other consortium members provide specialized capabilities (such as AI/ML solution ownership, implementation, or support), with joint responsibility for the project.	Only the Original Equipment Manufacturer (OEM) or Original Solution Developer (OSD) that holds the Intellectual Property Rights (IPR) to the proposed solution shall be eligible to submit a bid. Participation by System Integrators, sister concerns, affiliates, or any other entities not holding such IPR is not permitted, and any bid submitted by such entities shall be deemed non-responsive and liable for rejection.
20		6.3.10 Language Support		What are the expected languages for the form? Please list the primary and secondary languages and indicate whether multilingual documents are expected. Is the final extraction from multilingual forms expected be in 1 primary language or are all languages expected to be extracted?	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
21		-		Can we use commercial LLMs?	Please be guided by the RFP and its corrigenda
22		6.3.20 Security & Compliance		Is a self-hosted or on-premises LLM required, or would a MeITY-empanelled cloud-hosted LLM be acceptable? Please specify any data residency, security, or compliance requirements.	Please be guided by the RFP and its corrigenda
23		6.3.2 Web and Mobile Application		Mobile app is mobile supported browser app or a native mobile application?	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.
24		6.3.2 Support offline capture with deferred sync		Offline capture – Does this mean the app should support offline capabilities? If yes, is this for mobile native app only or both mobile and web apps?	Please be guided by the RFP and its corrigenda



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25		6.3.4 AI-based Data Extraction,		Is the data to be extracted from single document or multiple documents?	Please be guided by the RFP and its corrigenda
26		6.3.8 Field Metadata; 6.3.15 Business Rules		Should the solution extract all available fields from the documents, or only a defined subset of key fields? If partial, please specify the required fields.	Please be guided by the RFP and its corrigenda
27		6.3.19 API & Integration, 6.3.23 Integration & Storage		Will the system process a single document at a time, or should it support batch processing and multiple document types simultaneously?	Please be guided by the RFP and its corrigenda
28	NA	General		Would you be providing the sample data for the Techathon? How far in advance would these be provided?	A sample form has already been provided as part of the RFP document. Bidders may complete the same and carry out necessary testing accordingly.
29	NA	General		Could you provide some sample forms with filled out data?	A sample form has already been provided as part of the RFP document. Bidders may complete the same and carry out necessary testing accordingly.
30	NA	General		1. Intellectual Property Ownership: We seek clarification on who will retain ownership of the developed Intellectual Property (IP) as part of this solution - LIC or the bidder?	Please be guided by the RFP and its corrigenda
31	NA	General		2. Solution Hosting: Could LIC please clarify the preferred hosting model for the solution? Is a Software-as-a-Service (SaaS) deployment preferred, or is the solution expected to be deployed within LIC's environment?	Please be guided by the RFP and its corrigenda



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32	NA	General		3. RFP Evaluation Criteria: Could LIC please confirm the evaluation methodology (e.g., Quality and Cost-Based Selection (QCBS) or L1 among selected bidders)? Will technical scoring carry a specific weightage? We would like to recommend a T1L1 approach across the three stages of evaluation for consideration.	Please be guided by the RFP and its corrigenda
33	NA	General		4. Support Duration: What is the expected duration for post-implementation support for the solution?	Please be guided by the RFP and its corrigenda
34	NA	General		5. RFP Document Clarification: We've noticed Annexures F and G not mentioned in RFP. What information those sections contain?	Please be guided by the RFP and its corrigenda
35	NA	General		6. Financials Statements Requested: Can we consider a closed envelop disclosure for this as we are not a public listed company and cannot openly share the financials.	Please be guided by the RFP and its corrigenda
36	NA	General		2. Infrastructure Provisioning: Regarding Section 6.3, which mentions the need for infrastructure provision, would it be acceptable for us to provide the infrastructure specifications to LIC, allowing LIC to deploy the solution in their chosen environment?	Please be guided by the RFP and its corrigenda
37	NA	General		3. Containerized Deployment: Is LIC amenable to a containerized deployment approach for the solution?	Please be guided by the RFP and its corrigenda
38	NA	General		4. Encryption Tooling: Does LIC currently utilize any preferred encryption tools that could be leveraged? If the bidder is expected to provide encryption, could LIC please share their expectations regarding the type or standard of encryption tool required?	Please be guided by the RFP and its corrigenda



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39	NA	General		5. Existing System Documentation: Are there detailed documentation (e.g., APIs, data models, technical specifications) available for the "existing Agents Mobile App," "Web Portal," "Digital Onboarding Platform," "Document Management System," "eSign," and "Proposal Generation modules" that require integration?	Please be guided by the RFP and its corrigenda
40	NA	General		6. Integration Points & Data Flows: Could LIC please elaborate on the expected integration points and data flows with these existing systems? Are there any specific protocols or security mechanisms required for these integrations?	Please be guided by the RFP and its corrigenda
41	NA	General		7. API Integration SLA & Throughput: What are the expected Service Level Agreements (SLAs) and throughput requirements for API integrations with existing systems?	Please be guided by the RFP and its corrigenda
42	NA	General		8. Current Technology Stack (Web/Mobile/API): Could LIC please provide details on the current technology stack (e.g., native iOS/Android, React Native, Flutter, Xamarin, PWA) of the existing Agents Mobile App, API and Web Portal, including the versions of the SDKs/frameworks used?	Please be guided by the RFP and its corrigenda
43	NA	General		9. Mobile App Support (Versions & Devices): What is the minimum and maximum range of Android and iOS versions and device models that the mobile application must support?	Please be guided by the RFP and its corrigenda



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44	NA	General		10. SDK Integration Method: What is the expected integration method for any provided SDKs (e.g, native module, plugin, webview integration)?	Please be guided by the RFP and its corrigenda
45	NA	General		11. Design and Development Guidelines: Are there any existing mobile app, API design and development guidelines, UI/UX standards, or branding requirements or standards (e.g, RESTful principles, OpenAPI/Swagger documentation) that we need to adhere to?	Please be guided by the RFP and its corrigenda
46	NA	General		12. Which tool being used for operational reporting and is that needs to be considered for document processing accuracy and performance Key Performance Indicator (KPI) , scores, including field-level accuracy, processing throughput, and rejection/error rates.?	Please be guided by the RFP and its corrigenda
47	NA	General		14. API Authentication & Authorization: What are the expected authentication and authorization mechanisms for API access that need to be followed (e.g, OAuth2, API keys, JWT)?	Please be guided by the RFP and its corrigenda
48	NA	General		15. API Data Transfer Limits: Are there expected data transfer limits for API calls (e.g, file size, number of records)?	Please be guided by the RFP and its corrigenda



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49	NA	General		16. Existing Mobile App & Web Portal Details: Could LIC elaborate on the existing LIC Mobile Application (LIC Digital) and Web Portal (https://licindia.in/) for customer onboarding? What are the key functionalities and technical specifications for integration (e.g., APIs, data formats, authentication mechanisms)?	Please be guided by the RFP and its corrigenda
50	NA	General		1. OCR Expectation: Regarding point 7 of Table 1 in the Pre-qualification / Eligibility Criteria, which states, "The Bidder shall be the original developer, owner, and solution provider of the proposed, handwritten data extraction and/or AI-based document processing solution," does this imply that OCR capabilities are also expected from the bidder OR LIC is intended to use any existing OCR capability?	Please be guided by the RFP and its corrigenda
51	NA	General		2. Open Source ML/LLM Usage: Is LIC open to the usage of open-source Machine Learning (ML) or Large Language Models (LLMs) within the solution?	Please be guided by the RFP and its corrigenda
52	NA	General		3. Document Type Distribution: Could LIC please provide an approximate percentage distribution of handwritten versus typed (digital) documents that the solution will process?	Please be guided by the RFP and its corrigenda
53	NA	General		4. Workload Distribution: What is the expected distribution of workload between batch processing and real-time/near-real-time processing?	Please be guided by the RFP and its corrigenda



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54	NA	General		5. Regional Language Support: Which specific Indian regional languages are a priority for text extraction? Would LIC prefer to start with English before addressing the regional language proposals.	Please be guided by the RFP and its corrigenda
55	NA	General		6. Offline Capture & Sync Requirements: For offline capture with deferred synchronization (as mentioned on pages 20 and 40 of the RFP), could LIC please specify the requirements for local storage (e.g., encryption, data retention limits), synchronization triggers (e.g., Wi-Fi only, manual sync), and conflict resolution?	Please be guided by the RFP and its corrigenda
56	NA	General		7. Image Preprocessing: Is any preprocessing currently performed on images uploaded through the existing LIC Mobile Application and Web Portal for customer onboarding?	Please be guided by the RFP and its corrigenda
57	NA	General		1. Standalone Web/Mobile SDK vs. Direct Integration: Is LIC expecting a standalone Web/Mobile SDK that can be integrated by their internal teams, or are we expected to directly integrate our module into their existing web/app portal codebase? If the latter, could LIC please outline the process for code contribution, testing, and deployment within their existing CI/CD pipelines?	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.



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58	NA	General		<p>2. Human-in-the-Loop (HITL) Workflow Details: Could LIC please provide a detailed breakdown of the Human-in-the-Loop (HITL) workflow for DEQC personnel? Specifically:</p> <ul style="list-style-type: none"> * What are the different roles involved (e.g., reviewer, supervisor, auditor)? * What are the specific actions each role can perform (e.g., edit, approve, reject, escalate)? * What are the expected daily throughput targets for HITL users? * Are there existing tools or systems that DEQC personnel currently use that we would need to integrate with or potentially replace? 	Will be discussed with the selected Bidder
59	NA	General		<p>1. POC Scope: As part of the Techathon will it be sufficient for the solution to be deployed as a POC-scoped deployment, limited to components necessary for feasibility validation?</p>	Please be guided by the RFP and its corrigenda
60	NA	General		<p>2. Critical Fields for Demo Accuracy: For demonstration purposes, are there specific fields within the proposal forms or annexures that are considered highly critical for accuracy (e.g., financial amounts, policy numbers, dates)?</p>	Please be guided by the RFP and its corrigenda
61	NA	General		<p>3 Standard Entity Format for Demo: For demonstration purposes, is there any standard format for entities to extract (e.g., "26-Jan-2026," "26/01/2026")?</p>	Please be guided by the RFP and its corrigenda



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62	NA	General		4. Volume & Type of Documents: Request LIC to provide an estimate of the types of document and associated volume (number and size) expected to be processed?	Please be guided by the RFP and its corrigenda
63	NA	General		5. Current On-Premise Infrastructure: Could LIC please provide more details on their current on-premise infrastructure and technology stack?	Please be guided by the RFP and its corrigenda
64	NA	General		6. Preferred Cloud Provider: What is LIC's preferred cloud provider (e.g., AWS, GCP, Azure, or any other)?	Please be guided by the RFP and its corrigenda
65	NA	General		1. Are EMD and Performance Bank Guarantee mandatory criteria for submitting the proposal? Please confirm.	Please be guided by the RFP and its corrigenda
66	NA	General		2. Request confirmation if a definitive agreement (Master Service Agreement and Statement of Work) will be negotiated and executed between the parties once the RFP selection is confirmed. Can the Bidder share their MSA and SOW template along with Proposal an an alternative option?	Please be guided by the RFP and its corrigenda
67	NA	General		3. Can we share deviations/modifications to the Terms and Conditions of the RFP?	Please be guided by the RFP and its corrigenda
68	NA	General		4. What happens in case both the parties are unable to reach on an agreement on MSA/ SOW terms	Please be guided by the RFP and its corrigenda
69	NA	General		How many unique form templates are in scope for this project?	Please be guided by the RFP and its corrigenda and response/clarification provided . Challenge phase is for the template shared.
70	NA	General		Are form templates uniform across all LIC zones/branches or do they vary region-wise?	Uniform across all operating offices of LIC of India.
71	NA	General		Will new form formats be introduced during the contract period?	Yes



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72	NA	General		What is the expected annual, monthly, and daily form processing volume?	Will be discussed with the selected Bidder
73	NA	General		Is the volume evenly distributed throughout the year or are there seasonal peaks?	Will be discussed with the selected Bidder
74	NA	General		What is the expected peak-hour concurrency requirement for uploads and processing?	Will be discussed with the selected Bidder
75	NA	General		What are the accepted input formats (PDF/JPG/PNG/TIFF)?	Please be guided by the RFP and its corrigenda
76	NA	General		Will the input documents be scanned copies or mobile phone photographs as well?	Please be guided by the RFP and its corrigenda
77	NA	General		What is the average number of pages per submission packet?	Please be guided by the RFP and its corrigenda
78	NA	General		Will each submission contain only the form or also supporting documents (PAN, cheque, Aadhaar, etc.)?	During the Challenge phases it for Proposal Form . In production, proposal with annexure like PAN , Proof of Identity, Address etc will be required.
79	NA	General		What is the expected scan resolution (DPI) and typical quality level?	Please be guided by the RFP and its corrigenda
80	NA	General		Are documents generally black-and-white, grayscale, or color scans?	The standard proposal template (printed format) has been shared as part of the RFP documentation. It is clarified that: The base proposal form is a printed template. Handwritten entries are typically filled using blue or black ink pen. Documents may be captured in color mode, though the Solution should be capable of handling grayscale or black-and-white captures as well. The Bidder's Solution shall therefore be capable of accurately processing printed templates with blue/black handwritten inputs and shall ensure reliable extraction irrespective of capture mode (color, grayscale, or black-and-white), subject to prescribed image quality parameters.
81	NA	General		What percentage of fields are handwritten versus printed?	Please refer the sample form No. 300 provided with the RFP document.
82	NA	General		Are signatures, dates, and nominee details typically handwritten?	Please refer the sample form No. 300 provided with the RFP document.
83	NA	General		Are documents expected in multiple languages (English/Hindi/Marathi/others)?	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.



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84	NA	General		Do you require multilingual OCR support for regional languages?	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
85	NA	General		Can LIC share sample documents for all form types for model training and evaluation?	Please refer the sample form No. 300 provided with the RFP document.
86	NA	General		Can LIC provide a finalized list of fields to be extracted for each form type?	Please refer the sample form No. 300 provided with the RFP document.
87	NA	General		Are there any fields that are mandatory to extract with higher accuracy (critical fields)?	Please be guided by the RFP and its corrigenda
88	NA	General		Is field-level accuracy expected separately for critical vs non-critical fields?	Please be guided by the RFP and its corrigenda
89	NA	General		What is the minimum acceptable accuracy for each key field (PAN, DOB, IFSC, account number, etc.)?	Please be guided by the RFP and its corrigenda
90	NA	General		Do you require extraction output only, or extraction plus rule-based validations as well?	Please be guided by the RFP and its corrigenda
91	NA	General		Do you require output in JSON format, CSV format, or both?	JSON Format
92	NA	General		Do you require a PDF output with highlighted extracted fields and bounding boxes?	Please be guided by the RFP and its corrigenda
93	NA	General		Do you require extraction confidence score per field and per document?	Please be guided by the RFP and its corrigenda
94	NA	General		Do you require rejection reasons for low-confidence or failed validations?	Please be guided by the RFP and its corrigenda
95	NA	General		Do you require automatic STP (Straight Through Processing) for high-confidence forms?	Please be guided by the RFP and its corrigenda
96	NA	General		What is the expected STP percentage target from LIC?	Please be guided by the RFP and its corrigenda
97	NA	General		What is the workflow expectation for forms that fail STP and require human validation?	Please be guided by the RFP and its corrigenda
98	NA	General		Is a maker-checker (two-level approval) workflow required for DEQC validation?	Please be guided by the RFP and its corrigenda



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99	NA	General		How many DEQC users/validators are expected to operate daily?	Please be guided by the RFP and its corrigenda
100	NA	General		Do you require role-based access control for different user types (operator/supervisor/admin)?	Please be guided by the RFP and its corrigenda
101	NA	General		Do you require full audit trail logging for all edits, approvals, and changes?	Please be guided by the RFP and its corrigenda
102	NA	General		Do you require branch-wise or zone-wise assignment and reporting in the portal?	Please be guided by the RFP and its corrigenda
103	NA	General		Do you require dashboards for STP%, accuracy, processing time, and rejection reasons?	Please be guided by the RFP and its corrigenda
104	NA	General		Do you require exportable reports (Excel/PDF) from dashboards?	Please be guided by the RFP and its corrigenda
105	NA	General		Which LIC systems will consume the extracted data (DMS/Core/CRM/other)?	Please be guided by the RFP and its corrigenda
106	NA	General		Will LIC provide API specifications and integration documentation for target systems?	Please be guided by the RFP and its corrigenda
107	NA	General		What is the preferred integration mode (REST API/SFTP batch/message queue)?	Please be guided by the RFP and its corrigenda
108	NA	General		Do you require real-time processing, batch processing, or both?	Please be guided by the RFP and its corrigenda
109	NA	General		Will LIC provide a sandbox/UAT environment for integration and testing on Tenderwizard?	Please be guided by the RFP and its corrigenda
110	NA	General		Is deployment required strictly on-premise, or is cloud/hybrid deployment acceptable for solution components?	Please be guided by the RFP and its corrigenda
111	NA	General		For DSC usage, does LIC require Class III DSC only, or will other valid CCA-issued DSC classes be accepted?	Please be guided by the RFP and its corrigenda



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112	NA	General		Should the DSC be in the name of the authorized bidder signatory only, or can it be in the name of an employee authorized by the company?	Please be guided by the RFP and its corrigenda
113	NA	General		Is an authorization letter/board resolution mandatory for DSC holder as per tender guidelines?	Please be guided by the RFP and its corrigenda
114	NA	General		If the DSC authorized user changes, what is the exact process to update the authorized user on Tenderwizard?	Please be guided by the RFP and its corrigenda
115	NA	General		In Tenderwizard, how is the "Digital Certificate detail is not updated" error resolved, and what is the correct selection method?	Please be guided by the RFP and its corrigenda
116	NA	General		If a bidder loses the DSC due to system crash/virus/OS issue, will LIC allow extension or alternative submission method?	Please be guided by the RFP and its corrigenda
117	NA	General		Are bidders required to complete all online stages strictly before end time, or is there any grace period?	Please be guided by the RFP and its corrigenda
118	NA	General		Will LIC issue a system-generated receipt/acknowledgement after each stage completion, and is it mandatory for evaluation?	Please be guided by the RFP and its corrigenda
119	NA	General		Can LIC confirm the exact stages that must show "Completed" status before the expiry of key dates?	Please be guided by the RFP and its corrigenda
120	NA	General		In case of corrigendum/key date changes, how will bidders be notified officially (portal only or email also)?	Please be guided by the RFP and its corrigenda
121	NA	General		Is tender document download allowed for all registered users, or only after EMD/tender fee payment?	Please be guided by the RFP and its corrigenda



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122	NA	General		For Tender Fee submission, is upload of scanned DD mandatory at "Bid Hash Submission" stage for this RFP?	Please be guided by the RFP and its corrigenda
123	NA	General		For Tender Fee, should the DD/Banker's cheque be submitted physically at Yogakshema Mumbai, or is online-only acceptable?	Please be guided by the RFP and its corrigenda
124	NA	General		For EMD submission, is Bank Guarantee mandatory or are other instruments accepted?	Please be guided by the RFP and its corrigenda
125	NA	General		For EMD, is upload of scanned BG mandatory along with bid submission stage for this RFP?	Please be guided by the RFP and its corrigenda
126	NA	General		Can LIC confirm the exact physical submission address and envelope marking requirements for Tender Fee/EMD originals?	Please be guided by the RFP and its corrigenda
127	NA	General		During "Generation of Super Hash", will bidders get any acknowledgement or reference number from the portal?	Please be guided by the RFP and its corrigenda
128	NA	General		During "Re-Encryption of Bids", can LIC confirm the exact steps and whether bidder must re-sign the bid hash using DSC again?	Please be guided by the RFP and its corrigenda
129	NA	General		For Proposal Form Re-Engineering during the Pilot, will LIC provide the existing proposal form(s) as reference, or are bidders expected to propose redesigned forms independently?	Please be guided by the RFP and its corrigenda
130	NA	General		Under the eligibility criteria, for bidders who have executed similar AI/ML-based document processing projects for PSU (Public Sector Undertaking), will relevant PSU performance certificates be considered acceptable for eligibility, or is a prior LIC-specific performance certificate (within the last five years) mandatory?	Please be guided by the RFP and its corrigenda



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131	NA	General		Does the RFP mandate use of any specific technology stack for mobile application, web application, and backend/API development, or are bidders free to choose the technology stack provided all RFP requirements are met?	Please be guided by the RFP and its corrigenda
132	NA	General		Please confirm the languages in which handwritten data may appear during the Techathon evaluation (English only or inclusion of regional Indian languages).	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
133	NA	General		What access mechanism will be used by LIC evaluators to review the Pilot solution hosted in bidder infrastructure (e.g., web access, VPN, IP whitelisting)?	Please be guided by the RFP and its corrigenda
134	NA	General		For Proposal Form Re-Engineering during the Pilot, will LIC provide the existing proposal form(s) as reference, or are bidders expected to propose redesigned forms independently?	Will be discussed with the selected Bidder
135	19	Scope of Work (SoW) 6.3.1	Proposal Form Re-engineering a. Analyse the existing proposal form (sample enclosed) and redesign it to improve machine readability. b. Introduce structured layouts such as: i. Clearly demarcated boxes for handwritten entries ii. Standardised field dimensions and alignment iii. Use of anchors, labels, and reference markers c. Optimise font types, spacing, contrast, and field grouping. d. Ensure no loss of regulatory, underwriting, or legal content. e. Provide revised form templates (print-ready and digital). f. Mobile-captured images (camera scan) or Scanned PDF g. Image Rejection Criteria (Auto) i. Excessive blur ii. Cut or cropped fields iii. Over/under exposure iv. Page boundary missing	Since the AI model is needs to perform on objects, please specify whether it uses a multiple-proposal form or a single-proposal form. Will LIC provide historical and active Proposal Form variants for training? Kindly Confirm	A sample form has already been provided as part of the RFP document. Bidders may complete the same and carry out necessary testing accordingly.



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136	19-20	Scope of Work (SoW) 6.3.2	<p>Web and Mobile Application (Android & iOS) a. Develop and Integrate as a secure web and mobile interface / application for advisors / field users to: i. App to be suitable for integration with existing Agents Mobile App or Web Portal thus Mobile SDK or Web SDK is required. ii. Scan multi-page proposal forms iii. Show indication for capture area, if the Camera for capture is set proper for quality capture of the document. Ex. a Green Rectangle around the image i.e. a green rectangle appearing on the screen indicates that the positioning are correct. The green rectangle appears when the camera and handwritten document is perfectly aligned ensuring the camera captures the correct angles. iv. Automatic Capture: The system will typically take a photo automatically once the rectangle turns green and the position is confirmed, reducing the need to click a button. v. Quality Check Pass: It signifies that the image is not blurred, is well-lit, suitable for the handwritten data extraction and meet the quality requirements and parameters. captures images at a resolution appropriate for OCR. vi. Review and Edit page for</p>	<p>What are the exact fields that needs to be captured /extracted. In case of auto-rejection thresholds (blur, cropped fields, exposure) cases whether LIC will provide sample images with varying quality for testing? Kindly confirm.</p>	<p>Please be guided by the RFP and its corrigenda</p>
137	21	Scope of Work (SoW) 6.3.10	<p>Language Support a. English (mandatory) b. Indian Regional Languages preferred. Text Extraction in English</p>	<p>kindly specify expected languages other than english.</p>	<p>For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.</p>
138	22	Scope of Work (SoW) 6.3.11	<p>Fine-Tuning a. Custom fine-tuning on Insurance Proposal Forms b. Field-specific tuning (Name, DOB, Address, PAN, Amount, etc.) c. Generic OCR engines without domain fine-tuning will be considered non-compliant.</p>	<p>We require a minimum of 500 number of proposal form samples LIC will provide for fine-tuning and evaluation. Kindly confirm.</p>	<p>A sample form has already been provided as part of the RFP document. Bidders may complete the same and carry out necessary testing accordingly.</p>
139	23	Scope of Work (SoW) 6.3.19	<p>API & Integration Specifications a. Input API i. Multipart upload (PDF/Image) ii. Metadata support (Form Type, Channel) b. Output API i. JSON Key-Value pairs ii. Confidence scores iii. Original PDF/Image upload to object storage iv. Callback or synchronous REST response</p>	<p>Please confirm API latency, Peek load, and concurrency expectations.</p>	<p>Please be guided by the RFP and its corrigenda</p>



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140	23	Scope of Work (SoW) 6.3.21	Deployment a. MeitY-empanelled cloud, Bidder provided. b. GPU acceleration (recommended), Bidder Provided. c. Horizontal scalability, Bidder Arranged.	Please Clarify whether proof-of-concept can be done on LIC data cenetr or Bidder's environment.	Please be guided by the RFP and its corrigenda
141	24	Scope of Work (SoW) 6.3.26	Accuracy & Performance KPIs a. The solution must achieve a minimum field-level accuracy of 95% and character-level accuracy of 97%, with an automated rejection rate not exceeding 5% and manual correction requirement limited to 10% of processed forms, ensuring high accuracy with minimal human intervention. Bidder to provide the Accuracy and Performance KPIs measurements and reporting. Confidence score availability: 100% of extracted fields. b. Accuracy to be validated on LIC's provided test samples.	Accuracy levels for handwritten document processing are subject to variation and are strongly influenced by image quality, handwriting characteristics, legibility, ink variation, background noise, and document condition under the proposed demarche.	Please be guided by the RFP and its corrigenda
142	10	1. RFP Timelines	Last date and time for RFP Online Submission	We request LIC to extend the submission deadline by a week.	Please be guided by the RFP and its corrigenda
143	59	3 (f)(i) Annexure H	All mandatory fields are extracted and delivered in the prescribed format.	Kindly specify the mandatory fields.	Please be guided by the RFP and its corrigenda
144	59	3(f)(v) Annexure H	LIC shall have the right to audit, sample, and verify processed proposals for accuracy and compliance prior to release of payment.	We request LIC to define some timeline of within 15 days for this, post receiving output from the vendor, as accordingly billing can be done.	Please be guided by the RFP and its corrigenda
145	58	3(d) Annexure H	Payment shall be Quarterly in arrears on actual usage during the quarter	We request LIC to change payment terms as monthly in arrears.	Please be guided by the RFP and its corrigenda
146	58	3(a) Annexure H	The quantity of proposal forms indicated above is an estimate only for commercial comparison.	We request LIC to kindly share the estimated annual transaction volumes along with the expected year-on-year growth. This will help us appropriately size the infrastructure and arrive at accurate per-form processing commercials.	Please be guided by the RFP and its corrigenda
147	19	6.3.1 Proposal Form Re-engineering		The current Proposal form is in Marathi and English. In which languages this form has to be redesigned ?	Will be discussed with the selected Bidder



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148	19	6.3.2 Web and Mobile Application (Android & iOS)		What specific hardware configurations or system environments will LIC provide to deploy the mobile app?	Please be guided by the RFP and its corrigenda
149	20	6.3.3 Image Processing & Optimisation Pipeline		What are the specific technical benchmarks or acceptable limits for techniques like noise reduction and contrast enhancement?	Please be guided by the RFP and its corrigenda
150	20	6.3.3 Image Processing & Optimisation Pipeline		What types and formats of input images (resolution, color depth) are expected for processing?	Please be guided by the RFP and its corrigenda
151	20	6.3.3 Image Processing & Optimisation Pipeline		Are there preferred or mandated algorithms/tools for de-skewing, noise reduction, or adaptive thresholding?	Please be guided by the RFP and its corrigenda
152	20	6.3.3 Image Processing & Optimisation Pipeline		How should the system handle images with extreme skewing or poor quality that fail automatic quality checks? What is the rejection threshold?	Please be guided by the RFP and its corrigenda
153	20	6.3.3 Image Processing & Optimisation Pipeline		Is region cropping at the field level expected to be fully automated or should there be options for manual intervention?	Please be guided by the RFP and its corrigenda
154	20	6.3.3 Image Processing & Optimisation Pipeline		What types of multi-page document formats and variations must the solution support for automatic page detection and ordering?	Please be guided by the RFP and its corrigenda
155	20	6.3.3 Image Processing & Optimisation Pipeline		Are there any regulatory or data privacy constraints during image processing and temporary storage?	Please be guided by the RFP and its corrigenda
156	20	6.3.3 Image Processing & Optimisation Pipeline		What reporting or audit trails are required to verify quality checks and rejection decisions in image processing?	Please be guided by the RFP and its corrigenda
157	38	Data Extraction and Processing Requirements	Table 2: Sl. No. 14	What is the expected volume or batch size of proposal forms to be processed daily or monthly?	Please be guided by the RFP and its corrigenda



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158	21	6.3.7 Technologies		Are there preferred cloud platforms or on-premises infrastructure preferences or restrictions?	Please be guided by the RFP and its corrigenda
159	23	Security Requirements	Section 6.3.20	What security standards or certifications (e.g., ISO, SOC) must the bidder comply with?	Please be guided by the RFP and its corrigenda
160	23	6.3.19 API & Integration Specifications		What formats and standards must the integration APIs support?	Please be guided by the RFP and its corrigenda
161	20	6.3.4 AI-based Data Extraction		Will LIC provide labeled training datasets or must bidders source/create their own AI training data?	Please be guided by the RFP and its corrigenda
162	24	6.3.26 Accuracy & Performance KPIs		What are expected performance SLAs in terms of processing time per form or throughput?	Please be guided by the RFP and its corrigenda
163	21	6.3.5 Review, Validation & Exception Handling		Are there specific user roles and permissions to be implemented in validation and workflow?	Please be guided by the RFP and its corrigenda
164	23	6.3.24 Technical and User Documentation		What is the expected format and level of detail for technical documentation to be submitted?	Please be guided by the RFP and its corrigenda
165	NA	General	Compliance Requirements	Are mandatory third-party certifications or compliance checks required before deployment?	Please be guided by the RFP and its corrigenda
166	47	7.5.5 Final Selection and Award		What are the penalties or consequences if the solution does not meet the minimum accuracy KPIs?	Please be guided by the RFP and its corrigenda
167	47	7.5.5 Final Selection and Award		Are foreign-hosted APIs or cloud inference services allowed under any circumstances?	Please be guided by the RFP and its corrigenda
168	47	7.5.5 Final Selection and Award		What are the expected timelines for pilot execution and subsequent enterprise deployment?	Please be guided by the RFP and its corrigenda
169	47	7.5.4 Commercial Evaluation		What level of integration support is expected during maintenance?	Please be guided by the RFP and its corrigenda
170	12	Section on Company Profile and Documentation		Are bidders required to submit a non-disclosure agreement (NDA) along with the proposal?	No, NDA will be submitted by selected bidder only



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171	NA	General	Submission guidelines	Will there be any specific formatting or structure requirements for the submitted proposal?	Please be guided by the RFP and its corrigenda
172	NA	General	Proposal Evaluation Process	Can bidders request clarification or additional documents after submission?	Please be guided by the RFP and its corrigenda
173	NA	General	RFP Proposal Preparation Costs & related issues	What is the cost responsibility for bidders for participation and prototyping?	Please be guided by the RFP and its corrigenda
174	NA	General	Proposal Evaluation Committee Guidelines	Are there any restrictions on bidder correspondence outside the official process?	Please be guided by the RFP and its corrigenda
175	NA	General	Company Profile and Pre-Qualification requirements	What documentation or proof is required to demonstrate relevant experience?	Please be guided by the RFP and its corrigenda
176	NA	General	Performance KPIs / SLA Expectations	What is the expected uptime or availability requirement for the deployed solution?	Please be guided by the RFP and its corrigenda
177	NA	General	Data Handling and Security Requirements	Are there any data retention or archival policies that the solution must comply with?	Please be guided by the RFP and its corrigenda
178	NA	General	Testing and Evaluation Requirements	Will LIC provide sample proposal forms or onboarding document datasets for testing purposes?	A sample form has already been provided as part of the RFP document. Bidders may complete the same and carry out necessary testing accordingly.
179	NA	General	Technology and Development Guidelines	Are there any constraints on programming languages or frameworks for solution development?	Please be guided by the RFP and its corrigenda
180	NA	General	Security and Compliance	What are detailed requirements for logging, auditing, and monitoring functionalities?	Please be guided by the RFP and its corrigenda
181	NA	General	Review, Validation & Exception Handling	Is there a preferred approach or technology for handling exceptions or error reconciliation?	Please be guided by the RFP and its corrigenda
182	NA	General	Maintenance and Updates	How will the solution handle updates or changes in the LIC proposal form templates over time?	Please be guided by the RFP and its corrigenda
183	NA	General	Documentation Requirements	Are there guidelines or templates required for submission of technical and user documentation?	Please be guided by the RFP and its corrigenda



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184	NA	General	Training and Support	What level of user training or support is expected from the bidder post-deployment?	Please be guided by the RFP and its corrigenda
185	NA	General	Functional Requirements	Will the solution require multilingual support for data extraction or user interfaces?	Please be guided by the RFP and its corrigenda
186	NA	General		Does the self-declaration have a prescribed format	Please be guided by the RFP and its corrigenda
187	20	6.3.4 AI-based Data Extraction		Could you specify if any preferred or mandated Vision-LLMs or multimodal AI frameworks should be used, or is this open to bidder's choice?	Please be guided by the RFP and its corrigenda
188	20	6.3.4 AI-based Data Extraction		Is the OCR pipeline expected to be custom-built, or can existing third-party OCR engines be used and integrated with Vision-LLMs?	Please be guided by the RFP and its corrigenda
189	20	6.3.4 AI-based Data Extraction		Could you please share the exact JSON schema or sample templates expected for the structured JSON output? How are nested fields or repeated sections handled?	Please be guided by the RFP and its corrigenda
190	20	6.3.4 AI-based Data Extraction		Could you clarify the expected output or mechanism for 'visual guidance field level' and 'field to document linking'? For example, do you expect bounding boxes overlay on the original images, or metadata with coordinates?	Please be guided by the RFP and its corrigenda
191	20	6.3.4 AI-based Data Extraction		Which regional languages specifically need to be supported?	Please be guided by the RFP and its corrigenda
192	21	6.3.5 Review, Validation & Exception Handling		What are the requirements for the audit trail? Are there expectations regarding data format, retention duration, and audit access?	Please be guided by the RFP and its corrigenda
193	21	6.3.5 Review, Validation & Exception Handling		How are critical fields defined? What types of inconsistencies should be flagged between the image data and edited data? Could you clarify the expected handling or alerting mechanism?	Please be guided by the RFP and its corrigenda



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194	21	6.3.7 Technologies		Could you specify if there are preferred algorithms, frameworks, or accuracy benchmarks expected for layout detection?	Please be guided by the RFP and its corrigenda
195	20	Section 6.3.4 (AI-based Data Extraction), Section 6.3.7 (Technologies), Table 2 Sl. No. 14 (Solution Capabilities)		Vision-LLM Model Specifications: The RFP mentions "Vision-enabled Large Language Models (Vision-LLMs) or multimodal AI models" at multiple instances. Could LIC provide clarity on: (a) Whether on-premise deployment of such models is mandatory, or can inference be performed via API calls to India-hosted cloud endpoints? (b) Specific model size/parameter constraints (if any) for on-premise deployment? (c) Whether use of open-source Data Residency & Model	Please be guided by the RFP and its corrigenda
196	22 and 24	Section 7.1 Table 1 #16 (Data Privacy), Section 6.3.11 (Fine-Tuning), Section 6.3.26 (Accuracy & Performance KPIs)		Training Constraints: Section 7.1 Table 1 (Pre-Qualification Criteria #16) states that LIC data shall not be used for "training, re-training, fine-tuning, reinforcement learning" of any LLM/AI model. Please clarify: Can synthetic/anonymized data be used for fine-tuning?	Please be guided by the RFP and its corrigenda
197	22, 35 and 37	Section 6.3.26 (Accuracy & Performance KPIs), Table 2 Sl. No. 2 (Extraction Accuracy), Section 7.4(g-h) (Technical Qualification Thresholds)		Accuracy Measurement Methodology: Section 6.3.26 and Table 2 Sl. No. 2 specify minimum field-level accuracy of ≥95% and character-level accuracy of ≥97%. Please clarify: (a) Will LIC provide ground truth annotations for the test dataset during evaluation? (b) How will partial matches be scored (e.g., "RAJESH KUMAR" vs "RAJESH KUMAR" with extra space)? (c) Will fuzzy matching be applied for name/address validation?	Please be guided by the RFP and its corrigenda



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198	NA	General	Mobile Application Scope	What are the minimum supported OS versions for Android and iOS?	<p>The Solution shall support currently stable and widely adopted operating system versions to ensure security, performance, and compatibility.</p> <p>Accordingly:</p> <p>Android: The Mobile application / SDK shall support Android version 10 (API Level 29) and above.</p> <p>iOS: The Mobile application / SDK shall support iOS version 14 and above.</p> <p>The Bidder shall ensure compatibility with the latest two major OS releases available at the time of deployment and shall provide updates as required during the contract period to maintain compatibility with future stable OS versions.</p> <p>No separate commercial implication shall arise for OS upgrades or compatibility updates, and the same shall be deemed included in the per-proposal pricing.</p>
199	NA	General	Mobile Application Scope	Are tablet devices (Android/iPad) included in the scope?	<p>Support for tablet devices (Android / iPad) is included within the scope from an application compatibility perspective. The user interface shall be responsive and optimized for larger screen sizes, ensuring proper rendering of capture, review, validation, and confidence-indicator functionalities.</p> <p>No separate commercial implication shall arise for tablet compatibility, and the same shall be deemed included in the per-proposal all-inclusive pricing.</p>



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200	38	Sl. 14, Table 2- Mandatory Technical Requirements	Split Screen View - PDF and extracted data side-by-side	Is split-screen view required on mobile devices?	<p>The split-screen functionality (Captured Data on one side and Original PDF/Image on the other with field linkage, confidence indicators, and scroll alignment) is mandatory for the Web interface.</p> <p>On mobile devices, including tablets, the Solution shall provide an optimized and user-friendly mechanism to:</p> <p>a) View the captured image, b) Review extracted data, c) Navigate between image and field location, d) View confidence indicators and highlights.</p> <p>Full desktop-style split-screen may not be mandatory on smaller mobile screens; however, tablet devices with adequate screen size should support enhanced dual-view capability where feasible.</p> <p>Final UI/UX design shall be subject to LIC approval during implementation.</p>
201	20	Section 6.3.2	Authentication - Secure authentication	What is the preferred authentication mechanism to be used?	Please be guided by the RFP and its corrigenda
202	NA	General	Support - Post go-live	Is L1/L2 application support in scope for mobile and web apps?	<p>L1 and L2 application support for the Mobile and Web applications shall be deemed to be fully included within the scope of work.</p> <p>The quoted per-proposal all-inclusive rate shall cover:</p> <p>a) L1 support (user assistance, basic issue handling, incident logging, coordination), b) L2 support (application-level troubleshooting, defect resolution, configuration fixes), c) Bug fixing, patches, minor enhancements required for operational continuity, d) Monitoring and operational support during the contract period.</p> <p>No separate payment shall be made towards application support, maintenance, or related manpower. All such costs shall be deemed included in the per-proposal commercial quote.</p>



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Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
203	31, 46 and 20	Section 7.2 (Evaluation Stage II), Section 7.5.3 (Technical Qualification via Techathon), Section 6.3.3 (Image Processing)		<p>Techathon Evaluation Dataset: Section 7.2 mentions processing a "designated set of scanned Proposal Forms" during Techathon.</p> <p>Please specify:</p> <p>(a) Approximate number of test proposals to be processed during Techathon evaluation?</p> <p>(b) Will proposals span multiple product types/variants, or single template?</p> <p>(c) Will test data include edge cases (poor handwriting, torn pages, heavy annotations)?</p> <p>(d) What is the expected DPI/image quality of test scans?</p> <p>(e) Will bidders receive sample proposals similar to test set for pre-Techathon preparation?</p>	<p>(a) 100 number of test proposals.</p> <p>(b) Multiple templates</p> <p>(c) Please be guided by the RFP and its corrigenda.</p> <p>(d) Please be guided by the accuracy parameters mentioned in the RFP.</p> <p>(e) A sample form has already been provided as part of the RFP document. Bidders may complete the same and carry out necessary testing accordingly.</p>
204	21	Section 6.3.10 (Language Support), Section 6.3.4 (AI-based Data Extraction)	Regional Language Support: Section 6.3.10 states "Indian Regional Languages preferred. Text Extraction in English."	<p>Please clarify:</p> <p>(a) Which specific regional languages must be supported (Hindi, Marathi, Tamil, etc.)?</p> <p>(b) Should extraction output romanized English text, or native script Unicode?</p> <p>(c) Will proposals contain mixed English + regional language content?</p> <p>(d) Is OCR for regional scripts mandatory for qualification, or only desirable?</p> <p>(e) Numeric format handling (Indian numerals vs. Arabic numerals)?</p>	Please be guided by the RFP and its corrigenda
205	21 and 37	Section 6.3.6 (Form Understanding), Section 6.3.7 (Technologies), Table 2 Sl. No. 8 (Template Independence)	Template-Agnostic Processing: Section 6.3.7 mentions "Template agnostic processing" and Table 2 Sl. No. 8 states solution "Must operate without template-locking, coordinate mapping, or manual tuning." However, Section 6.3.6 describes "Pre-defined Field Coordinates/Bounding Boxes."	<p>Please clarify:</p> <p>(a) Are field coordinate mappings acceptable as a fallback mechanism?</p> <p>(b) How many proposal form variants must the solution handle without reconfiguration?</p>	Please be guided by the RFP and its corrigenda



Pre-Bid Queries and Responses

Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
206	38 and 19	Table 2 Sl. No. 12-13 (Mobile App, SDK Requirements), Section 6.3.2 (Web and Mobile Application)	Integration SDK Requirements: Table 2 Sl. No. 13 requires "SDK for Web and Mobile Document Scan" for integration with existing LIC applications.	Please specify: (a) Target platforms for Mobile SDK (React Native, Flutter, Native Android/iOS)? (b) API specifications for integration (REST, GraphQL, gRPC)? (c) Will LIC provide access to existing onboarding app source code/documentation? (d) Authentication mechanism for SDK (OAuth2, JWT, API Key)? (e) Expected integration timeline post-award? (e) Will SPOC be provided of the Target Platform for Mobile SDK (React Native, Flutter, Native Android/iOS)?	To be discussed with the selected bidder.
207	20 and 42	Table 2 Sl. No. 18 (Proposal Annexure Processing), Section 6.3.4 (AI-based Data Extraction)	Proposal Annexure Processing Scope: Table 2 Sl. No. 18 describes processing "Cancelled Cheque, PAN Card, KYC Documents" with intelligent cross-validation.	Please clarify: (a) What accuracy threshold applies to annexure extraction (same 95% or different)? (d) How should mismatches between proposal and annexure data be reported (auto-reject or human review)? (c) Total number of document classes/types to be supported (proposal variants + annexure types)? (d) Should classification happen before or after extraction? (e) Multi-document classification in single upload scenario (e.g., proposal + 3 annexures in one PDF)?	Please be guided by the RFP and its corrigenda
208	42	Table 2 Sl. No. 17 (Automated Identification & Extraction of Photograph and Signature)	Photograph and Signature Extraction: Table 2 Sl. No. 18 requires "Automated Identification & Extraction of Photograph and Signature" with accuracy $\geq 98\%$ (photo) and $\geq 95\%$ (signature).	Please clarify: (a) Will proposals have pre-defined photo/signature boxes, or free placement? (b) What constitutes "poor quality" for re-capture flagging (blur threshold, size constraints)? (c) How should stamp signatures be handled (flag as invalid or extract)?	Please be guided by the RFP and its corrigenda



Pre-Bid Queries and Responses

Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
209	21, 23 and 37	Section 6.3.5 (Review, Validation & Exception Handling), Table 2 Sl. No. 5 (HITL Validation Readiness), Section 6.3.18 (HITL Review)	Human-in-the-Loop (HITL) Workflow: Section 6.3.5 and Table 2 Sl. No. 5 describe HITL review interface. Please specify:	(a) Will LIC provide DEQC user credentials for Techathon demo, or mock users acceptable? (b) Expected latency for HITL review workflow (real-time vs. batch processing)? (c) Should HITL interface support mobile/tablet access for field users? (d) Audit trail retention period requirement?	Please be guided by the RFP and its corrigenda
210	14, 18 and 19	Section 6.3.1 (Proposal Form Re-engineering), Section 5(t)(v) (Independent Activities), Section 6.2 (Objective)	Form Re-Engineering Scope Clarification: Section 6.3.1 describes "Proposal Form Re-engineering" and Section 5(t)(v) states "Handwritten Proposal Data Extraction and Proposal Form Re-Engineering shall be treated as independent and separable activities." Please clarify:	(a) If bidder extracts from existing forms at ≥95% accuracy, is re-engineering still required? (b) Timeline for form re-design approval and printing?	Please be guided by the RFP and its corrigenda
211	22 and 37	Section 6.3.16 (Confidence Scoring & Accuracy Metrics), Table 2 Sl. No. 2 (Extraction Accuracy)	Confidence Scoring Granularity: Section 6.3.16 requires "Confidence score availability: 100% of extracted fields."	Please clarify: (a) Acceptable confidence score range (0-1, 0-100, categorical)? (b) How should multi-value fields (e.g., address with multiple lines) report confidence? (c) Minimum confidence threshold for auto-acceptance vs. HITL review?	Please be guided by the RFP and its corrigenda



Pre-Bid Queries and Responses

Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
212	41	Table 2 Sl. No. 17 (Continuous Improvement),	Continuous Improvement Mechanism: Table 2 Sl. No. 17 describes "Continuous Improvement in Accuracy" with periodic performance reports.	Please clarify: (a) Can bidder use aggregated/anonymized LIC data for model improvement with explicit approval? (b) What approval process applies for model updates (LIC UAT, regression testing)? (c) Frequency of performance reporting (monthly, quarterly)? (d) Is there any Penalty for accuracy degradation post-deployment? (e) A/B testing support for new model versions? (f) Rollback mechanism if new model performs worse than previous version?	Please be guided by the RFP and its corrigenda
213	58	Annexure H (Commercial Bid)	Commercial Model Clarification: Annexure H states "Pay-per-use flexible model" with payment "Quarterly in arrears on actual usage."	Please clarify: (a) Does "per proposal" pricing include all pages + annexures, or separate pricing? (b) Are rejected proposals (below confidence threshold) billable? (c) Is there a minimum quarterly commitment or pure consumption-based? (d) How are re-processed proposals (after correction) billed?	Please be guided by the RFP and its corrigenda
214	23	Section 6.3.20 (Security, Compliance & Deployment)	Data Retention and Deletion: Section 6.3.20 mentions "No data retention beyond processing (configurable)"	Please specify: (a) Maximum permissible data retention period for troubleshooting/audit? (b) Log retention requirements separate from proposal data?	Please be guided by the RFP and its corrigenda



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Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
215	10, 31 and 46	Section 1 (RFP Timelines), Section 7.2 (Evaluation Stage I), Section 7.5.3 (Technical Qualification via Techathon)	Techathon Logistics: Section 7.2 mentions "competitive, time-bound Techathon" during 23rd-27th February 2026.	Please clarify: (a) Will Techathon be conducted physically at LIC premises or virtual? (b) Duration of Techathon (hours/days per bidder)? (c) Can bidders bring their own hardware, or LIC-provided infrastructure only? (d) Will internet connectivity be allowed for cloud API calls? (e) How many team members per bidder are permitted? Eligibility Relaxation:	Please be guided by the RFP and its corrigenda
216	26 and 31	Section 7.1 Table 1 #4a (Experience & References), Section 7.1(e) (Right to Accept Deviation)	Section 7.1 Table 1 #4a requires "at least one (1) such project in the last 3 years" for Vision-LLM/IDP experience. Section 7.1(e) states "LIC reserves the right to consider deviations from eligibility criteria."	Please clarify: (a) If bidder has strong Vision-LLM capability but project completion is 3.5 years ago, is waiver possible? (b) Can proof-of-capability demo substitute for past project	Please be guided by the RFP and its corrigenda
217	27 and 21	Section 7.1 Table 1 #7 (OEM/IP Ownership Declaration), Section 6.3.7 (Technologies)	OEM/IP Ownership: Section 7.1 Table 1 #7 states "Participation by resellers, distributors, channel partners, aggregators, or pure system integrators offering third-party products or platforms is not permitted."	Please clarify: (a) Can bidder use third-party Vision-LLM (e.g., GPT-4V via Azure, Claude via AWS) if integrated into proprietary workflow? (b) Does "original developer" require 100% in-house AI model development, or integration IP ownership acceptable? (c) Can bidder license OCR engine (e.g., Tesseract, Abbyy)	Please be guided by the RFP and its corrigenda
218	22	Section 6.3.14 (Post-Processing & Validation), Section 6.3.15 (Business Rules)	Field-Level Validation Rules: Section 6.3.14 provides examples (DOB format, PAN regex, Mobile 10-digit).	Please clarify: (a) Will LIC provide comprehensive validation rule set for all fields? (b) Should solution support configurable validation rules via admin interface? (c) How should invalid but high-confidence extractions be handled (auto-flag or block)? (d) Are cross-field validations (age vs. DOB consistency) mandatory for all proposals?	Please be guided by the RFP and its corrigenda



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Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
219	34 ,23 and 58	Section 7.3.10 (Scalability & Extensibility), Section 6.3.21 (Deployment), Annexure H (Estimated Quantity)	Scalability Testing: Section 7.3.10 mentions "assessment of solution's ability to scale."	Please specify: (a) Peak concurrent proposal processing requirement (proposals/hour)? (b) Should solution demonstrate auto-scaling during Techathon? (c) Acceptable latency per proposal (end-to-end from upload to JSON output)?	Please be guided by the RFP and its corrigenda
220	22 and 23	Section 6.3.13 (Output Structure), Section 6.3.19 (API & Integration Specifications)	Data Output Format: Section 6.3.13 shows sample JSON structure.	Please clarify: (a) Is API-based real-time output mandatory, or batch file generation acceptable? (b) Expected API call volumes (requests per second/minute/hour)? (c) Rate limiting policy (per user, per tenant, global)? (d) API deprecation notice period? (e) API monitoring and analytics requirements?	Please be guided by the RFP and its corrigenda
221	30 (GTC) and 27 (RFP)	Section 6.5 (Subcontracting) - RFP General Terms Doc, Section 7.1 Table 1 #7 (OEM/IP Ownership)	Subcontracting Constraints: Section 6.5 (General Terms RFP Doc) states "NO Subcontracting is permitted" but allows "bidder being System Integrator to avail services of OEM."	Please clarify: (a) Is subcontracting OCR engine licensing permitted? (b) If bidder is not Vision-LLM OEM, can OEM be engaged as subcontractor? (c) What approvals are required for permitted subcontracting?	Please be guided by the RFP and its corrigenda
222	GTC (36), RFP (58)	Section 6.13(11) (Warranties) - RFP General Terms Doc, Annexure H (Commercial Bid)	Warranty and Support: Section 6.13(11)(b-f) (General Terms RFP Doc) describes "comprehensive on-site warranty for five years."	Please clarify: (a) Is 5-year warranty applicable to AI/ML SaaS solution, or only hardware components? (b) What constitutes "warranty period" for per-proposal pricing model? (c) Expected SLA for bug fixes and model updates during contract period? (d) On-site support location (LIC Central Office only, or distributed offices)?	Please be guided by the RFP and its corrigenda



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Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
223	19, 20 and 24	Section 6.3.2 (Mobile Application), Section 6.3.3 (Image Processing), Section 6.3.26 (KPIs)	Image Quality and Rejection Criteria: Section 6.3.2(g) mentions "Image Rejection Criteria (Auto)" including blur, cropping, exposure.	Please specify: (a) Quantitative thresholds for auto-rejection (e.g., blur kernel size, Laplacian variance threshold, brightness histogram limits)? (b) Should rejected images be returned to user with specific rejection reason and guidance for re-capture? (c) Should solution attempt extraction on borderline quality images or hard reject? (d) Quality assessment before or after image enhancement pipeline?	Please be guided by the RFP and its corrigenda
224	19 and 20	Section 6.3.2 (Mobile Application), Section 6.3.3 (Image Processing)	Multi-Page Proposal Handling: Section 6.3.2(a)(ii) mentions "Scan multi-page proposal forms."	Please clarify: (a) Maximum number of pages per proposal form expected (typical and maximum edge case)? (b) Should solution auto-detect page boundaries and sequence, or rely on user-indicated page numbers? (c) How should solution handle missing pages (detect and flag, or process available pages)? (d) Duplex scanning support (both sides of page)? (e) Page orientation auto-detection and correction across mixed-orientation multi-page scans? (f) Split/merge functionality for incorrectly combined/separated multi-page documents?	Please be guided by the RFP and its corrigenda



Pre-Bid Queries and Responses

Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
225	19	Section 6.3.2 (Mobile Application)	Offline Functionality: Section 6.3.2(f) requires "Support offline capture with deferred sync."	Please specify: (a) Scope of offline functionality - image capture only, or capture + local extraction + sync? (b) Maximum offline storage capacity expected per device (number of proposals, MB/GB)? (c) Data security for offline stored proposals (encryption at rest on mobile device)? (d) Sync trigger mechanism (automatic when online, manual, scheduled)?	Please be guided by the RFP and its corrigenda
226	21 and 22	Section 6.3.8 (Field Metadata), Section 6.3.14 (Validation)	Field Metadata and Configuration: Section 6.3.8 shows sample field metadata with field_name, field_type, expected_length, mandatory flag, data_type.	Please clarify: (a) Will LIC provide complete field metadata specification for all fields across all form variants? (b) Support for conditional mandatory fields (mandatory based on other field values)? (c) Field dependency and business rule configuration mechanism? (d) Version control for field metadata changes over contract period?	Please be guided by the RFP and its corrigenda
227	22	Section 6.3.15 (Business Rules), Section 6.3.14 (Validation)	Cross-Field Validation Logic: Section 6.3.15 mentions "Cross-field validation (Age vs DOB)" as business rule example.	Please specify: (a) Comprehensive list of cross-field validations required? (b) Tolerance limits for calculated vs. declared fields (e.g., age calculation, year acceptable)? (c) Priority/severity classification for validation failures (blocker, critical, warning)? (d) Business rule configuration ownership (LIC admin configurable or bidder-managed)?	Please be guided by the RFP and its corrigenda



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Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
228	33 and 20	Section 7.3.2 (Handling Real-World Variability), Section 6.3.4 (AI Extraction)	Extraction from Corrected/Annotated Forms: Section 7.3.2 mentions handling "annotations and corrections."	<p>Please clarify:</p> <ul style="list-style-type: none"> (a) How should solution handle overwritten/struck-through text with handwritten corrections? (b) Priority logic when printed and handwritten values conflict in same field? (c) Should solution extract both original and corrected values with annotation flag? (d) Handling of marginal notes and remarks not in structured fields? (e) Detection and extraction of reviewer stamps, signatures, and approval marks? 	Please be guided by the RFP and its corrigenda
229	23 and 38	Section 6.3.22 (Audit & Compliance), Table 2 Sl. No. 9 (Regulatory Alignment)	Audit Trail and Logging: Section 6.3.22 mentions "Extraction logs" and Table 2 Sl. No. 9 requires "audit logs."	<p>Please specify:</p> <ul style="list-style-type: none"> (a) Mandatory audit trail events to be logged (user actions, system events, data changes)? (b) Log retention period (months/years) separate from data retention? (c) Log format and structure (JSON, CSV, database)? (e) Search and reporting capabilities on audit logs? (f) Integration with LIC's central logging/SIEM system? (g) List all the Fields which are categorized as PII for masking requirements in logs? 	Please be guided by the RFP and its corrigenda
230	(RFP) 23,25 (GTC) 45	Section 6.3.20 (Security), Section 7.1 Table 1 #3 (Compliance), Section 6.21 (Security) - General Terms	Security Testing and Certification: Section 6.3.20 mentions "Data encryption at rest and in transit."	<p>Please clarify:</p> <ul style="list-style-type: none"> (a) Encryption standards required (AES-256, RSA-2048, TLS 1.3)? (b) Key management requirements (HSM, cloud KMS, self-managed)? (c) Frequency of security audits during contract period (annual, quarterly)? (d) Secure SDLC compliance requirements? 	Please be guided by the RFP and its corrigenda



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 Date of Issue: 29th January 2026

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Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
231	(RFP) 23,34 (GTC) 46	Section 6.3.21 (Deployment), Section 7.3.10 (Scalability), General Terms Section 6.23 (Force Majeure)	Disaster Recovery and Business Continuity:	Please specify: (a) RTO (Recovery Time Objective) and RPO (Recovery Point Objective) requirements? (b) Geographic redundancy requirements (multi-region deployment within India)? (c) Backup frequency and retention period? (d) DR testing frequency and LIC participation in DR drills? (e) Failover mechanism (automatic, manual) and testing requirements? (f) Data center tier requirements for primary and DR sites?	Please be guided by the RFP and its corrigenda
232	(RFP)23 (GTC) 51	Section 6.3.24 (Other Associated Activities), General Terms Section 6.25.9 (Knowledge Transfer)	Training and Knowledge Transfer:	Please specify: (a) Training requirements for LIC users (DEQC staff, IT admins, business users)? (b) Training delivery mode (classroom, virtual, hands-on, e-learning)? (c) Number of users to be trained? (d) Training material format (manuals, videos, interactive tutorials)? (e) Knowledge transfer scope for LIC IT team (architecture, troubleshooting, configuration)? (f) Documentation deliverables (technical design docs, user manuals, API documentation)?	Please be guided by the RFP and its corrigenda



Pre-Bid Queries and Responses

Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
233	(RFP)23 (GTC) 31	Section 6.3.25 (Deliverables), General Terms Section 6.9 (Performance Assessment)	Acceptance Testing and Go-Live:	Please clarify: (a) UAT (User Acceptance Testing) duration and scope? (b) Acceptance criteria for Go-Live approval (Performance benchmarks)? (c) Pilot phase duration and volume before full production rollout? (d) Phased rollout plan (by office, by product type, by geography)? (e) Parallel run requirements with existing DEQC process? (f) Cutover plan and rollback strategy if Go-Live faces issues? (g) Post-Go-Live stabilization support period and intensity?	Please be guided by the RFP and its corrigenda
234	GTC (31 and 53)	General Terms Section 6.7 (RFP Amendments), Section 6.31 (Powers to Vary Work)	Change Management and Enhancements:	Please specify: (a) Change request process for functional enhancements during contract period? (b) Distinction between bug fixes (included), minor enhancements (included), and major new features (separate commercials)? (c) Change advisory board structure and approval process? (d) Sprint/release cycle for enhancements (monthly, quarterly)? (e) Regression testing scope for each change? (f) Emergency change procedure for critical fixes?	Please be guided by the RFP and its corrigenda



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235	(GTC) 31 and (RFP) 58	General Terms Section 6.9 (Performance Assessment), Annexure H (Commercial Terms)	Service Level Agreements (SLAs):	Please specify: (a) Uptime SLA (99.9%, 99.95%, 99.99%)? (b) API response time SLA (p50, p95, p99 percentiles)? (c) Accuracy SLA deviation tolerance (can accuracy drop to 94% temporarily)? (d) HITL review turnaround time SLA? (e) Incident response time SLA by severity? (f) Problem resolution time SLA? (g) Planned maintenance window allowance? (h) SLA measurement and reporting frequency? (i) Is there any Penalties for SLA breaches?	Please be guided by the RFP and its corrigenda
236	(GTC) 32, 33 and 34	General Terms Section 6.11 (Intellectual Property Rights), Section 6.11.2-6.11.5	Intellectual Property for Customizations: Section 6.11 discusses IP rights.	Please clarify: (a) IP ownership of custom ML models trained on LIC data? (b) IP ownership of LIC-specific validation rules and business logic? (c) IP ownership of customized UI/workflows developed for LIC? (d) Source code escrow requirements? (e) LIC's rights to use/modify delivered solution if contract terminates? (f) Bidder's rights to reuse generic components in other projects?	Please be guided by the RFP and its corrigenda



Pre-Bid Queries and Responses

Sl. No.	Page Number	Bidding Document Reference(s)	Content of RFP requiring Clarification	Points of clarification required	Response
237	(RFP) 25 (GTC) 38	Section 7.1 Table 1 #3 (Compliance), General Terms Section 6.14.2 (Taxes & Regulations)	Compliance with Regulatory Changes:	Please specify: (a) Bidder's responsibility to comply with regulatory changes during contract period (DPDPA Rules updates, IRDAI guidelines, IT Act amendments)? (b) Timeline to implement regulatory compliance changes? (c) Cost responsibility for compliance-driven changes (bidder absorbs, LIC pays separately, shared)? (d) Audit support for LIC's regulatory compliance inspections? (e) Annual compliance certification requirements?	Please be guided by the RFP and its corrigenda
238	23 and 25	Section 7.1 Table 1 #3 (Ethical AI & Compliance), Section 6.3.22 (Audit)	Ethical AI and Bias Mitigation: Section 7.1 Table 1 #3 mentions "Responsible AI principles, ensuring fairness, transparency, Explainability."	Please specify: (a) Bias testing requirements across demographics (gender, age, language, geography)? (b) Model explainability requirements (SHAP values, attention maps, confidence reasoning)? (c) Fairness metrics to be reported (demographic parity, equal opportunity)? (d) Human oversight requirements for AI decisions? (e) Documentation of training data sources and potential biases? (f) Regular bias audits frequency and methodology?	Please be guided by the RFP and its corrigenda



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239	18 and 19	Section 6.2 (Objective)	The RFP states 'initial deployment and integration and 3 Years of annual subscriptions from the date of Go Live' but does not specify the development timeline.	Please clarify: (a) Maximum acceptable timeline from Purchase Order award to Go-Live (e.g., 3 months, 6 months, 9 months)? (b) Breakdown of expected timeline for: - Solution development/customization - Integration with existing LIC onboarding applications - UAT (User Acceptance Testing) duration - Pilot phase (volume and duration) - Production rollout (c) Is phased Go-Live acceptable (e.g., pilot with 10k proposals, then full rollout), or must full capability be delivered upfront? (d) What is the expected timeline for: - Mobile SDK integration with existing LIC mobile app - Web SDK integration with existing LIC web portal - Form re-engineering approval	To be discussed with the selected bidder.
240	25	Table 1 - Pre-Qualification/Eligibility Criteria	General	What should be the content of the Self declaration form ? Is there any format ?	Please be guided by the RFP and its corrigenda
241	NA	General		How to do the registration for the pre bid participation ?	Please be guided by the RFP and its corrigenda



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242	NA	General	AI-based Data Extraction: Editable vs. Non-editable fields	How should editable and non-editable fields be configured? Is a sample config file or interface expected	<p>The configuration of editable and non-editable fields shall be driven strictly as per LIC's business rules, particularly for health declarations, medical disclosures, underwriting-sensitive responses, and other critical risk assessment parameters.</p> <p>Fields categorized as underwriting-sensitive, medical, health-related declarations, nominee details, financial disclosures, or statutory information shall, by default, be treated as non-editable, unless explicitly permitted by LIC.</p> <p>The Solution shall support configurable control at field level, enabling LIC to:</p> <p>Mark fields as editable or non-editable, a) Define role-based edit permissions, b) Apply conditional edit controls (e.g., editable only if confidence < threshold), c) Log and audit any permitted modifications.</p> <p>The Bidder is expected to provide a configurable mechanism (e.g., admin interface, configuration file, or rules engine) to manage such controls. The final configuration model shall be subject to LIC approval.</p> <p>Any change to editability rules post go-live shall be governed through an authorized configuration change process.</p> <p>The objective is to ensure data integrity, prevent manipulation of underwriting-sensitive information, and maintain full auditability, while allowing controlled flexibility where required.</p>
243	21	Automated Identification & Extraction (Photograph &		Could you please provide details from Sl. No. 17 related to photograph and signature extraction requirements? Kindly share the technical details under Sl. No. 18 for proposal annexure processing as required in this section	Please refer Sl. No. 18 Automated Identification & Extraction of Photograph and Signature
244	21	Proposal Annexure Processing		Could you clarify the minimum expected functionality and acceptance criteria for the prototype? Is there a required feature set?	Please refer Sl. No. 19 Processing Proposal Annexures
245	31	Prototype & Proof of Concept (Section on Techathon / Prototype)		Is there a standard format or template for declaring agents, intermediaries, and payments?	Please be guided by the RFP and its corrigenda
246	NA	Disclosure of Agent Payments and Relationships		Could you provide detailed guidelines or tools for generating and submitting the bid seal (hash)?	Please be guided by the RFP and its corrigenda
247	68	Bid Submission Hash/Seal		Can LIC provide more details or demos on the expected "scrolling alignment between fields and document"?	Please be guided by the RFP and its corrigenda
248	27	Scrolling Alignment (Eligibility criteria)		Could you confirm if LIC will provide any feedback or reasons if proposals are rejected or bidders not shortlisted?	Please be guided by the RFP and its corrigenda
249	NA	RFP Issuance & Selection Rights			



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250	31	Prototype & Techathon Evaluation		What are the exact criteria and weightages for evaluating the prototype or Techathon submissions?	Please be guided by the RFP and its corrigenda
251	70	Transfer of Control to LIC Department User		Could you clarify what exactly is meant by "transfer of control to LIC Department user" during bid submission process?	Please be guided by the RFP and its corrigenda
252	48	7.4 (Commercial)	Evaluation is based on all-inclusive per-proposal processing cost.	The pricing is on a per-proposal basis. Will any one-time implementation or mobilization fees be paid to cover initial setup costs?	Please be guided by the RFP and its corrigenda
253	N/A	General	Not explicitly mentioned in Scope of Work.	Is there a guaranteed minimum volume of proposals expected per month/year to ensure business viability for the vendor?	Please be guided by the RFP and its corrigenda
254	51	8.3 (Right to Reject)	LIC reserves the right to issue similar RFPs in the future.	Will LIC appoint only one vendor for this project, or will the volume be divided among multiple vendors (L1, L2, etc.) now or in the future?	Please be guided by the RFP and its corrigenda
255	51	8.3 (Costs)	LIC is not responsible for any proposer's cost of preparing the proposal or participating in demos.	Post-implementation, the vendor must maintain high-availability cloud infrastructure and dedicated support teams to meet the 24/7 scanning requirements. Since pricing is strictly on a "per-proposal" basis, what safeguards (e.g., Minimum Monthly Commitment or Shortfall Payment) are in place to ensure the vendor can recover ongoing infrastructure and execution costs if actual post-go-live volumes are significantly lower than anticipated?	Please be guided by the RFP and its corrigenda
256	2	5 (Disclaimer)	Procuring Entity reserves the right to terminate the RFP without incurring any obligation.	Post-award, if the actual business volume remains significantly lower than the anticipated baseline, what is the Exit/Termination protection for the vendor?	Please be guided by the RFP and its corrigenda



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257	14		Handwritten Proposal Data Extraction and Proposal Form Re-Engineering shall be treated as independent and separable activities. 'Proposal Form Re- Engineering, if undertaken, shall be considered an optional and subsequent activity,subject to separate approval, scope definition, and timelines by LIC.'	Please clarify if the proposal form re-engineering is a part of this RFP or separate scope definition and approvals will be required as the deliverables (Section 6.3.25) mentions 'Re-engineered proposal form templates' as the first line item of the deliverables	Please be guided by the RFP and its corrigenda
258	14		Handwritten Proposal Data Extraction and Proposal Form Re-Engineering shall be treated as independent and separable activities. 'Proposal Form Re- Engineering, if undertaken, shall be considered an optional and subsequent activity, subject to separate approval, scope definition, and timelines by LIC.'	Please clarify whether the vendor needs to - 1) execute the data extraction on the current form templates and variations first and then focus on re-engineering the forms OR 2) re-engineer the forms , get the approvals of the required departments on the re-engineered forms and then execute the data extraction on the re-engineered	Please be guided by the RFP and its corrigenda
259	15		The RFP seeks to assess bidder capability to execute a challenge-based Pilot involving extraction from handwritten data from printed Proposal Forms, annexures, and associated onboarding documents, and to automate customer on boarding.	Please clarify what all documents and form variations will be considered as a part of the 1) 'challenge based pilot / techathon' and 2) the final production grade solution apart from the sample Proposal form 300 shared	Please be guided by the RFP and its corrigenda and response/clarification provided . for the Pilot it will be limited to Proposal Form.



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260	15		The scope of this RFP includes the design, deployment, execution, and demonstration of a Proposal Form Data Extraction Solution capable of accurately extracting, validating, structuring, and exporting data from scanned handwritten and printed Proposal Forms and onboarding artifacts, using all required software components, workflows, and interfaces to complete the Pilot. Mandatory integration thru Mobile and Web SDK with existing LIC Mobile Application and Web Application for customer Onboarding.	<p>Please help us understand the end state workflow / LIC user journey being imagined?</p> <p>Will the mobile and web journeys be completely independent journeys? - Meaning 1) Should the user be able to scan, validate the system data extraction and submit the form on both mobile and web interface? (if yes, then will there be a separate hardware apart from mobile being used for scanning in case of web journeys) or 2) user will scan through mobile and post that complete the system data extraction validation and submit the form on the web interface?</p>	<p>Please be guided by the RFP and its corrigenda and response/clarification provided . The Solution shall enable users to:</p> <p>Capture (scan), validate extracted data, and submit proposals through the Mobile interface; and</p> <p>Review, validate, edit (as permitted), and submit proposals through the Web interface.</p> <p>Scanning may be performed through mobile devices and/or suitable document capture devices integrated with the web interface, as proposed by the Bidder.</p> <p>The Mobile and Web journeys are not required to be completely independent; rather, the Solution shall support a seamless workflow where capture may occur on one interface (e.g., Mobile) and validation/approval may occur on either Mobile or Web, based on business configuration.</p> <p>Final workflow configuration shall be as defined by LIC at the time of implementation.</p>
261	15		The scope of this RFP includes the design, deployment, execution, and demonstration of a Proposal Form Data Extraction Solution capable of accurately extracting, validating, structuring, and exporting data from scanned handwritten and printed Proposal Forms and onboarding artifacts, using all required software components, workflows, and interfaces to complete the Pilot. Mandatory integration thru Mobile and Web SDK with existing LIC Mobile Application and Web Application for customer Onboarding.	<p>Please help us understand the volumes of the documents being processed (daily / monthly) and the average number of pages per document</p> <p>Please help us understand the number of concurrent users / concurrent form processing required for this use case?</p>	<p>Please be guided by the RFP and its corrigenda and response/clarification provided .</p>
262	16		Mobile Capture & Advisor Interface — Provision of a mobile application for advisor-side scanning and submission of onboarding artifacts with automated image optimization (crop, skew, glare removal, resolution normalization) suitable for low-bandwidth environments and Indian vernacular contexts.	<p>Please clarify whether this mobile app will be a standalone application or a built in feature of the existing LIC mobile application? (similarly for the web interface)</p>	<p>For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.</p>



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263	16		Structured Data Output & STP Readiness Mapping — Generation of normalized and validated data suitable for underwriting, AML/KYC, compliance checks, and issuance processes, including mapping of completeness, confidence, and exception categories to enable STP decisioning.	<p>Is there any separate output data format which is required for underwriting, KYC, AML, compliance checks apart from the output JSON generated to showcase the extracted data or is it the same?</p> <p>Please share the details on the 'normalized and validated data' mentioned which would be utilized for KYC / AML, compliance?</p>	Please be guided by the RFP and its corrigenda and response/clarification provided .
264	17		Table: Accuracy and Performance KPIs Example	<p>Please clarify the process of evaluating the accuracy (field, character), rejection and manual correction rates - both in the 1) 'challenge based pilot / techathon' and 2) the final production grade solution</p>	Please be guided by the RFP
265	17		<p>Table: Accuracy and Performance KPIs Example</p> <p>3. Rejection Rate \leq 5% What it means Percentage of forms automatically rejected by the system due to: Poor image quality Missing mandatory fields Confidence below threshold Illegible handwriting Calculation Total forms = 100 Maximum allowed rejected forms = 5 Example Form Outcome Count Successfully processed 94 Auto-rejected 6 ✓ Fail (6%) If rejected forms = 4 ✓ Pass (4%) Please note that Rejected \neq Incorrect Rejected forms are not processed at all and go directly to manual handling.</p>	<p>Illegible handwriting and missing mandatory fields are not the showcase of the extraction capabilities of the solution, however it is still impacting the auto-reject KPI.</p> <p>LIC user can upload the forms with missing mandatory fields and illegible handwriting which will increase the auto-reject form numbers which might cause the 'fail' result - however it is not the measure of the data extraction capability of the solution rather a measure of the input data quality</p> <p>Request you to please not consider this KPI as a metric for evaluation</p>	Please be guided by the RFP



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266	17		<p>Table: Accuracy and Performance KPIs Example 4. Manual Correction Rate $\leq 10\%$ What it means Percentage of processed forms that require human correction after AI extraction. Calculation Forms successfully processed = 96 (after rejection) Maximum allowed manual correction forms = 9-10 Example Status Count Auto-approved (no edit) 87 Requires manual correction 9 ✓ Pass (9.3%) If manual correction needed = 15 ✓ Fail (15.6%) Even one corrected field makes the whole form count as "manual correction required".</p>	Please clarify the 'Auto Approved (no edit)' - please explain the workflow in this context as we are assuming that the human in the loop will review the extracted data and then submit the form	Please be guided by the RFP and its corrigenda and response/clarification provided .
267	19	6.2.a	End-to-end scope: mobile scan → image optimisation → AI extraction → human validation → API data & object storage	Please share any data storage requirements related to the scope for the extracted data and scanned images	Please be guided by the RFP and its corrigenda and response/clarification provided .
268	19	6.3.1	<p>f. Mobile-captured images (camera scan) or Scanned PDF g. Image Rejection Criteria (Auto) i. Excessive blur ii. Cut or cropped fields iii. Over/under exposure iv. Page boundary missing</p>	Please explain 'mobile-captured images (camera scan) or scanned PDF and Image Rejection criteria' in the proposal form re-engineering context	To be discussed with selected bidder
269	20	6.3.4. b	<p>iii. Visual Guidance Field Level iv. Field to document linking</p>	Please clarify these two points in the context of AI based data extraction	It means the system should not only extract data (like Name, Date, Amount, Signature, etc.), but also visually indicate: 1. Where on the document the data came from 2. The exact bounding box or highlighted region 3. The mapping between extracted field and its source location
270	21	6.3.5.d	Flag inconsistencies between image and edited data for critical fields.	Please clarify this point in context of review Please explain the envisioned process of human in the loop review for the extracted data (including flagging of inconsistencies and feedback)	Please be guided by the RFP and its corrigenda and response/clarification provided .
271	21	6.3.10.b	Indian Regional Languages preferred. Text Extraction in English	Please explain text extraction in english.	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.



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272	24	Section 6.3.25 (e)	Validation using Mobile OTP	Please clarify this point in context of deliverables	Self Explanatory,
273			Evaluation Stage II: Technical Evaluation and Demonstration/Challenge/Techathon Evaluation	Please clarify the deliverables required from the SI, process of evaluation (batch file processing or individual file upload) and evaluation	Please be guided by the RFP and its corrigenda and response/clarification provided .
274			Bidder will design and deploy Mobile App to Scan and Capture the Proposal Form and Integrate with LIC's Customer Onboarding Application	Is creating a mobile app part of scope in Techathon Round? We assume that we will showcase the capabilities on a web interface	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC or a fully developed Mobile Application as desired by LIC.
275			"Evaluation shall be based on ground-truth comparison using structured outputs (JSON/API)."	Will LIC provide the "Ground Truth" dataset (Answer Key) in a standard format (e.g., JSON/Excel) to bidders during the Techathon to allow our dashboards to auto-calculate the accuracy KPIs as required?	<p>LIC shall determine the evaluation methodology for the Techathon / Challenge phase.</p> <p>The Ground Truth dataset, if shared, shall be provided in a format deemed appropriate by LIC (e.g., structured template such as JSON, Excel, or other standardized format).</p> <p>However, bidders shall not assume that the complete answer key will be shared upfront for independent self-calculation of accuracy KPIs.</p> <p>Accuracy computation during the Challenge may be:</p> <ul style="list-style-type: none"> Conducted centrally by LIC; and/or Validated jointly using a controlled evaluation dataset; and/or Executed through a supervised evaluation mechanism. <p>Bidders shall design their dashboards and MIS capabilities to:</p> <ul style="list-style-type: none"> Accept standardized ground truth inputs where provided, Support automated comparison logic, Enable reproducible and auditable accuracy computation. <p>LIC reserves the right to use blind datasets or partially disclosed datasets for evaluation to ensure fairness and prevent overfitting.</p> <p>The final authority for KPI computation and validation shall vest solely with LIC.</p>
276			Verification that the proposed solution can be deployed within LIC's On-Premise infrastructure.	Our understanding is that the solution would be cloud native solution, which has to be deployed / hosted on cloud of a MeitY empaneled CSP during both Techathon and later stages. Please clarify if our understanding is correct ?	Yes



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277			"Adherence to data handling, no-cloud, and fairness rules."	Please elaborate on the meaning of "no-cloud"	<p>During the supervised Challenge / Pilot / Evaluation phase, bidders shall not transmit, upload, store, or process LIC-provided data on: Public cloud infrastructure, Third-party SaaS platforms, External APIs hosted outside the evaluation environment, Any internet-accessible environment not explicitly approved by LIC. All data processing during the Challenge shall be conducted strictly within: A bidder-provided isolated environment that is: Not connected to public cloud services, Not exposed to the public internet, Not integrated with shared multi-tenant production systems. Use of external AI APIs, hosted LLM endpoints, or cloud-based OCR services during the Challenge phase shall not be permitted unless explicitly approved in writing by LIC.</p> <p>The Bidder shall: Provide a declaration of compliance with the no-cloud requirement, Demonstrate network isolation upon request, Ensure that no evaluation dataset is retained beyond the permitted period.</p> <p>Any violation of the no-cloud condition, including covert API calls or background cloud synchronization, shall result in immediate disqualification from the Challenge process.</p> <p>The intent of this requirement is to ensure data confidentiality, fairness in evaluation, and prevention of external model learning using LIC datasets.</p>
278			Automated Identification & Extraction of Photograph and Signature: d. Real-time UI Rendering: Display extracted photo and signature iv. Allow user/agent confirmation or correction if required	Please clarify that in this context, what manual correction is the user expected to do?	Correct the incorrectly extracted fields
279			"Redesign and layout optimization of Proposal Forms... provide revised form templates (print-ready and digital)."	Please clarify if proposal form re-engineering is a mandatory part of this RFP or an optional activity, as Clause 5.t.v suggests it is a subsequent activity subject to separate approvals.	Please be guided by the RFP and its corrigenda and response/clarification provided .
280			"Proposal Form Re-Engineering, if undertaken, shall be considered an optional and subsequent activity, subject to separate approval."	Should the bidder execute data extraction on current forms first, or is re-engineering a prerequisite for the pilot phase?	re-engineering is not a prerequisite for the pilot, it will be discussed with selected bidder



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281			"Shortlisted Bidders... shall process a designated set of scanned Proposal Forms... redesign/re-engineered by the bidders using existing proposal templates."	Apart from Sample Form 300, please specify the document variations to be used in the "Techathon".	Only Form 300 will be used for techathon
282			"Develop and Integrate as a secure web and mobile interface / application for advisors / field users to scan... Review and Edit... Validate and approve submissions."	Clarify the end-state workflow: Is the user intended to scan, validate, and submit on both mobile and web, or scan on mobile and validate/submit on web?	Please be guided by the RFP and its corrigenda and response/clarification provided .
283			"Estimated Quantity (Annual): 10,00,000"	Please provide estimated daily/monthly document processing volumes to support infrastructure sizing for the 1,000,000 annual form estimate.	Please be guided by the RFP and its corrigenda
284			"Horizontal scalability, Bidder Arranged... Handling batch uploads as well as near real-time processing."	What are the required concurrent user counts and concurrent form processing instances for this use case?	Please be guided by the RFP and its corrigenda and response/clarification provided .
285			"App to be suitable for integration with existing Agents Mobile App or Web Portal thus Mobile SDK or Web SDK is required."	Will the mobile app be a standalone application or an SDK integrated into existing LIC Sales/Agent apps?	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.
286			"Bidder to provide the Accuracy and Performance KPIs measurements and reporting... submitted structured JSON/API outputs for verification."	Who is responsible for calculating the field/character accuracy and rejection rates during the Techathon versus production?	Please be guided by the RFP and its corrigenda and response/clarification provided .
287			"At least 95% must be correctly extracted end-to-end (value + position + meaning)."	If value correctness is achieved, is physical positioning data still required for the output? How will "meaning" be validated in the accuracy score?	Please be guided by the RFP and its corrigenda and response/clarification provided .
288			"Percentage of forms automatically rejected... due to Poor image quality... Illegible handwriting."	Since illegible handwriting and missing fields are input quality issues, will these be excluded from the extraction accuracy KPI to focus on model capability?	Please be guided by the RFP and its corrigenda and response/clarification provided .



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289			"Auto-approved (no edit)... Requires manual correction... Even one corrected field makes the whole form count as manual correction required."	Please explain the "Auto Approved (no edit)" workflow. Does HITL review happen for every form or only those below a confidence threshold?	Please be guided by the RFP and its corrigenda and response/clarification provided .
290			"Produce processing status, confidence scores, and error logs for each proposal... Upload scanned PDF and extracted JSON to REST API endpoint / Object Storage."	Please share specific data storage requirements (retention and encryption) for extracted data and images.	Please be guided by the RFP and its corrigenda and response/clarification provided .
291			"Mobile-captured images (camera scan) or Scanned PDF... Quality checks to reject unusable images."	Does real-time image rejection feedback apply to both mobile-captured images and scanned PDFs uploaded via web?	Please be guided by the RFP and its corrigenda and response/clarification provided .
292			"Automatically identify, extract, and classify customer Photograph and Signature... and render the same in the Digital Onboarding/Proposal User Interface."	Is the solution required to match extracted photos/signatures against a database, or simply extract and render them for review?	Please be guided by the RFP and its corrigenda and response/clarification provided .
293			"English (mandatory)... Indian Regional Languages preferred. Text Extraction in English."	Regarding "Text Extraction in English": Does the model need to translate regional handwritten content into English for the output JSON?	YES, Please be guided by the RFP and its corrigenda and response/clarification provided .
294			"Editable for human in the loop. Few fields non editable as per configuration... Editable fields (Select fields to be allowed editable, some to be made non editable)."	Please clarify the mechanism for defining "non-editable" fields within the HITL interface.	Please be guided by the RFP and its corrigenda and response/clarification provided .
295			"Trigger AI-based data extraction... Auto-capture functionality once acceptable image quality is detected."	Latency: Does LIC require the field-level extraction to be performed live within the app, or is extraction expected post-upload on the cloud backend?	Please be guided by the RFP and its corrigenda and response/clarification provided .
296			"Provide a mobile device-based scanning capability to enable capture... built-in camera of standard Android and/or iOS devices."	Hardware: Is there a defined minimum RAM, CPU, or camera specification for advisor mobile devices to ensure SDK performance?	Please be guided by the RFP and its corrigenda and response/clarification provided .



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297			"The solution shall support offline capture with deferred secure upload when network connectivity is available."	Offline Mode: What is the maximum number of multi-page proposal forms the app is expected to store locally during "deferred secure upload"?	Please be guided by the RFP and its corrigenda and response/clarification provided .
298			Bidder will design and deploy Mobile App to Scan and Capture the Proposal Form and Integrate with LIC's Customer Onboarding Application/s with the data extracted to Automate Customer Onboarding.	Please provide the details of the existing LIC's customer onboarding application	To be discussed with the successful bidder
299			<p>Experience & References: The bidder should have demonstrable experience in processing document images and extracting structured information, handwritten content leveraging Vision-enabled Large Language Models (Vision-LLMs) or multimodal AI models . The bidder must have successfully executed at least one (1) such project in the last 3 years from the date of this RFP . And Satisfactory Performance Letter from such Client.</p>	<p>Request to kindly amend this clause to - "Experience & References: The bidder should have demonstrable experience in processing document, images and extracting structured information, handwritten content leveraging Vision-enabled Large Language Models (Vision-LLMs) or multimodal AI models . The bidder must have successfully executed at least one (1) such project in the last 3 years from the date of this RFP." Request to please consider Statement of Work / Purchase Order / Work Order / Agreement copy / Engagement letter, duly signed between customer & SI or duly issued by customer. Request to please amend 'Evidence to be submitted' to - Self-Declaration on company letterhead signed by an</p>	Please be guided by the RFP and its corrigenda



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300			The bidder's aggregate liability in connection with obligations, undertaken as a part of this project regardless of the form or nature of the action giving rise to such liability, shall be limited to the Total Cost of Ownership (TCO) of the project. The bidder's liability in case of third-party claims against the LIC resulting from breach of confidentiality, Wilful Misconduct or Gross Negligence of the bidder, its employees and subcontractors or from third party claims resulting from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights shall be unlimited.	Liability is unlimited for third-party claims. Standard practice is to cap this at Contract Value.	Please be guided by the RFP and its corrigenda
301			"Subject to Clause 6.15.2 below, Vendor will undertake to indemnify LIC from and against all losses on account of bodily injury, death or damage to tangible personal property arising in favour of any person, corporation or other entity (including LIC) attributable to the Vendor's negligence or wilful default in performance or non-performance under the contract. If LIC promptly notifies Vendor in writing of a third party claim against LIC that any Service provided by the Vendor infringes a copyright, trade secret or Indian patents of any third party, Vendor will defend such claim at its own expense and will pay any costs or damages that may be finally awarded against LIC."	The indemnity is very broad. The scope of all losses is undefined and expansive, without a qualifier like "direct," this phrase can be interpreted to include indirect, consequential, and special damages. We also request to make the indemnity clause to be mutual for applicable clauses.	Please be guided by the RFP and its corrigenda



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302			"a. All Intellectual Property Rights in the Contract Material shall vest in LIC; b. to the extent that LIC needs to use any of the Auxiliary Material provided by the Vendor to receive the full benefit of the Services (including the Contract Material), the Vendor grants to, or must obtain for, a world-wide, royalty free, perpetual, non-exclusive license to use, reproduce, adapt, modify and communicate that Auxiliary Material."	If SI builds a custom connector or API wrapper for this project, that would be excluded / exception from this clause	Only the Original Equipment Manufacturer (OEM) or Original Solution Developer (OSD) that holds the Intellectual Property Rights (IPR) to the proposed solution shall be eligible to submit a bid. Participation by System Integrators, sister concerns, affiliates, or any other entities not holding such IPR is not permitted, and any bid submitted by such entities shall be deemed non-responsive and liable for rejection
303			-	Request to please add the below clause - "Unless provided otherwise in the Agreement and subject to the payment and indemnification obligations under this Agreement, each Party's total aggregate liability for direct damages arising out of or relating to the Agreement is limited to the fees paid by the Client under the Agreement during the 3 (three) months before the event giving rise to the liability arose, provided that no claim against Bidder shall be brought 6 (six) months after the event giving rise to such claim has arisen. Notwithstanding the foregoing and to the extent permitted by applicable Law neither Party shall have any liability arising out of or relating to any Agreement for: indirect, exemplary, consequential, special,	Please be guided by the RFP and its corrigenda



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304			Intelligent Extraction Platform – Deployment of a template-agnostic extraction engine leveraging Vision enabled Large Language Models (Vision-LLMs) or multimodal AI models capable of processing document images and extracting structured information, including handwritten content. Solution capable of processing free-form handwriting, structured/semi-structured fields, annexures, KYC proofs, and banking documents, producing structured JSON/API output with confidence scoring, exception categorization, and continuous learning capability.	Please let us know how many such forms are to be considered for free-form extracting. As per the scope of this RFP, please advise the count of forms to be considered. Form template is shared.	Please be guided by the RFP and its corrigenda and response/clarification provided .
305			The scope of this RFP includes the design, deployment, execution, and demonstration of a Proposal Form Data Extraction Solution capable of accurately extracting, validating, structuring, and exporting data from scanned handwritten and printed Proposal Forms and onboarding artifacts, using all required software components, workflows, and interfaces to complete the Pilot. Mandatory integration through Mobile and Web SDK with existing LIC Mobile Application and Web Application for customer Onboarding.	Please confirm if a new application must be made as part of this RFP or the solution must be deployed separately.	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.
306			The Bidder(s), who have been associated with LIC for any contract within the period of last 5 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 if Bidders who are not associated with LIC in the past can participate considering 'experience with LIC' is part of Eligibility Criteria.	Yes, they can participate. Point no 12 of Table 1: Pre-qualification / Eligibility Criteria stands for only the bidders associated with LIC earlier.
307	NA	NA	NA	Is LIC expecting the bidders to quote for hardware infrastructure (supply and installation) as well?	All Inclusive Proposal Form Data Extraction and Processing Application Cost Inclusive of Integration Effort – Configuration and API Integration, Infrastructure , Setup and Applications .



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308			Experience & References: The bidder should have demonstrable experience in processing document images and extracting structured information, handwritten content leveraging Vision-enabled Large Language Models (Vision-LLMs) or multimodal AI models . The bidder must have successfully executed at least one (1) such project in the last 3 years from the date of this RFP. And Satisfactory Performance Letter from such Client.	1. We are a MSME bidder and has been in the BFSI industry for more than 15 years across the globe. We kindly request for an exemption on MSME for experience and client references. 2. Since LIC is willing to assess bidder capability based on challenge-based Pilot being executed, request LIC to relax the condition to allow bidders having experience in similar solution implementation for customer onboarding through any digital solution to participate in the tendering process.	Please be guided by the RFP and its corrigenda
309			Leverage Vision-enabled Large Language Models (Vision LLMs) or multimodal AI models capable of processing document images and extracting structured information, including handwritten content.	We understand that local languages handwritten extraction is preferred but not mandatory. Kindly confirm.	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
310	14	5(t)i	Select one or more solution providers for development, and/or implementation of the proposed Agentic AI and Generative AI Platforms for AI / ML-Enabled Automation of Customer Onboarding through Handwritten Proposal Data Extraction and Proposal Form Re-Engineering.	Please clarify whether this RFP is only for HPDE pilot selection or also an empanelment exercise for future Agentic/GenAI use cases. Will empanelment be automatic for selected bidder or via a separate process?	Please be guided by the RFP and its corrigenda
311	Page 14	5(t)(v)	Handwritten Proposal Data Extraction and Proposal Form Re-Engineering shall be treated as independent and separable activities...	Please confirm whether form re-engineering is mandatory during the Pilot or only optional post-pilot.	re-engineering is not a prerequisite for the pilot, it will be discussed with selected bidder
312	Page 15	6.1(a)	Vision LLM based Automated Proposal Form Handwritten Data Extraction Solution...	Is usage of Vision-LLMs mandatory, or can alternative AI/ML + OCR/HTR architectures be proposed provided KPIs are met?	Please be guided by the RFP and its corrigenda and response/clarification provided .
313	Page 15	6.1(b)	challenge-based Pilot involving extraction from handwritten data from printed Proposal Forms...	Will sample proposal forms (scanned / handwritten datasets) be provided before Techathon, or only at evaluation time?	Please refer Sample form 300 in the RFP Documents, same can be filled and used for training/testing for Techathon for Techathon



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314	Page 16	6.1(e)	Mandatory integration thru Mobile and Web SDK with existing LIC Mobile Application...	Will SDK specifications, API contracts, and sandbox access be provided prior to solution development, or is a mock integration acceptable for Techathon?	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.
315	Page 16	6.1(h)	Provision of a mobile application for advisor-side scanning...	For the Pilot/Techathon, is a standalone demo mobile app acceptable, or must it be embedded within LIC's existing mobile app?	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.
316	Page 16	6.1(i)	Human-in-the-Loop (HITL) Review & DEQC Workflow...	Will LIC provide existing DEQC workflows and SOPs, or should bidders assume and design workflows independently?	to be discussed with successful bidder
317	Page 16	6.1(l)	All components deployed for the Pilot shall be hosted by bidder within its controlled infrastructure in India...	For MSME bidders, will NIC Cloud / MeitY-empowered shared cloud be acceptable, or is exclusive dedicated infrastructure expected?	Please be guided by the RFP and its corrigenda
318	Page 16	6.1(m)	without template locking, coordinate-based field extraction...	Please clarify whether anchor-based / hybrid extraction approaches are acceptable as long as template rigidity is avoided.	Please be guided by the RFP and its corrigenda
319	Page 16	6.1(n)	only Bidders achieving the specified extraction accuracy threshold during Techathon...	Please confirm whether failure in Techathon disqualifies bidder entirely, irrespective of technical/commercial scores.	Please be guided by the RFP and its corrigenda
320	Page 16	KPI (iv)	minimum field-level accuracy of 95% and character-level accuracy of 97%...	Please clarify whether KPIs are measured on LIC-provided data only or a mixed dataset including bidder training samples.	Please refer Sample form 300 in the RFP Documents, same can be filled and used for training/testing for Techathon for Techathon
321	Page 17	KPI (iv)	manual correction requirement limited to 10% of processed forms...	How is manual correction percentage calculated, Is it by number of fields, number of forms, or operator intervention time?	Please be guided by the RFP and its corrigenda and response/clarification provided .
322	Page 17	KPI (v)	Confidence score availability: 100% of extracted fields	Is there a minimum acceptable confidence threshold definition, or only availability of a score is required?	Please be guided by the RFP and its corrigenda and response/clarification provided .
323	Page 12	5(h)	LIC reserves the right to obtain services... for additional OCR / ICR Use Cases...	Will commercials for future additional use cases be governed by the same per-proposal pricing, or negotiated separately?	Please be guided by the RFP and its corrigenda



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324	Page 14	Cost Clause	All costs... shall be borne entirely by the participating bidder(s)	Please confirm that no production-scale deployment is expected during Pilot and costs are limited to demo / PoC scale only.	Please be guided by the RFP and its corrigenda
325	Page 24	7.1	Pre-Qualification / Eligibility Criteria	For MSME bidders, is experience through consortium / technology partner acceptable, even though consortium bidding is not allowed?	Please be guided by the RFP and its corrigenda
326	Page 31	7.2	Technical Proposal Evaluation and Solution Demonstration...	Will LIC share evaluation rubrics / scoring breakup prior to Techathon to ensure transparency?	Please be guided by the RFP and its corrigenda and response/clarification provided .
327	Page 36	Table 2	Mandatory Technical Requirements	Please confirm whether all mandatory requirements must be met in Pilot, or can some be road-mapped post-selection?	Please be guided by the RFP and its corrigenda
328	Annexure H	Commercial Bid	Commercial Bid format...	Please clarify whether pricing should be per proposal form, per page, or per field, and whether volumes are indicative or firm.	Please be guided by the RFP and its corrigenda
329	General	Data Ownership	All information processed... belongs to LIC	Please confirm whether trained models / weights fine-tuned on LIC data can be reused by bidder for other clients in anonymized form.	Please be guided by the RFP and its corrigenda
330	27	7.1 (Table 1, Item 7)	The Bidder shall be the original developer, owner, and solution provider of the proposed handwritten data extraction and/or AI-based document processing solution. Participation by resellers, distributors, channel partners, aggregators, or pure system integrators offering third-party products or platforms without owning the underlying core solution is not be permitted under this RFP.	Please clarify if a Lead Bidder (SI) can bid using the OEM's Product if backed by an OEM Authorization Form (MAF).	Only the Original Equipment Manufacturer (OEM) or Original Solution Developer (OSD) that holds the Intellectual Property Rights (IPR) to the proposed solution shall be eligible to submit a bid. Participation by System Integrators, sister concerns, affiliates, or any other entities not holding such IPR is not permitted, and any bid submitted by such entities shall be deemed non-responsive and liable for rejection
331	16	6.1 (o) (iv)	Accuracy KPIs: Minimum field-level accuracy of 95% and character-level accuracy of 97%.	Handwritten extraction accuracy can vary based on ink quality and script. Does the 95% threshold apply to the raw output of the AI, or is it the accuracy expected after the human in the loop (HITL) correction process?	The AI-based handwritten extraction should achieve at least 95% accuracy at the raw output stage, and the final accuracy after Human-in-the-Loop (HITL) validation is expected to be 100%



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332	58	Annexure H	Estimated Quantity (Annual) [a]	Please confirm if the 10,00,000 is the quantity for the proposal forms and not it's no. of pages. As per the sample provided it has 28 pages. Kindly confirm: 1) If the form has 28 pages will the size of yearly pages to be processed be 2,80,00,000? 2) If not please confirm that if only specific no. of pages' data needs to be extracted	Yes, the understanding of Point no 1 is correct
333	31	7.2 (a)	Techathon, during which each Bidder shall process a designated set of scanned Proposal Forms and onboarding documents , proposal forms redesigned / re-engineered by the bidders using the existing proposal templates provided by LIC for reference	Will LIC provide a diverse dataset including regional language handwriting samples (Marathi/Hindi) for the Techathon, or will it be restricted to English block/cursive letters only?	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
334	19	Clause 6.3.2(a)(i)	App to be suitable for integration with existing Agents Mobile App or Web Portal thus Mobile SDK or Web SDK is required.	Will LIC provide the needed technical stack or source code to provide integration details?	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.
335	31	7.2 Evaluation Stage II: Technical Evaluation and Demonstration/Challenge/ Techathon Evaluation	proposal forms redesigned / re-engineered by the bidders using the existing proposal templates provided by LIC for reference	What would be the dataset provided during the techathon PDF/JPEG/Any other? Also confirm will it be the same during the production environment?	Please be guided by the RFP and its corrigenda and response/clarification provided .
336	58	Annexure H	Estimated Quantity (Annual) [a]	what is the expected peak concurrency (proposal forms per minute) that the system must handle to avoid onboarding delay?	Please be guided by the RFP and its corrigenda and response/clarification provided .
337	14	Tender Document 3	NA	Is it possible to receive few dummy handwritten samples to test the solution?	Please refer Sample form 300 in the RFP Documents, same can be filled and used for training/testing for Techathon for Techathon
338	32	6.1 (Introduction)	requirement to handle multiple Proposal Form variants without template locking / variant-specific configuration.	How many distinct proposal form templates (including product variants, channels, languages) are currently in use and expected to be in scope for Phase-1 and over the 3-year contract period?	To be discussed with successful bidder



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339		6.3.10 (Language Support) -	English mandatory; Indian regional languages preferred	Please confirm which regional languages (besides English) are in scope for: a) Proposal form re-engineering b) Handwritten text extraction c) UI/output (JSON fields)	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
340	37	Table 2 (Mandatory Technical Requirements)	Annexure & KYC document types	Annexure & KYC document types - Please provide a comprehensive list of annexure and KYC document types that must be processed along with proposal forms (e.g., PAN card, Aadhaar, cancelled cheque, medical reports, etc.) and whether these are included in the per-proposal pricing.	Please be guided by the RFP and its corrigenda and response/clarification provided .
341	36, 37	Table 2		Average and maximum pages per proposal - What is the typical and maximum number of pages per proposal (including all annexures) that the solution must handle?	Form 300 has the maximum no of pages i.e. 28
342	23	6.3.19. API & Integration Specifications		Annual volume breakdown by channel and product - The RFP mentions 10,00,000 forms/year. Please share the breakdown by: a) Channel (branch, bancassurance, online, agency) b) Product type (individual, group, term, ULIP, etc.) c) Month (to understand seasonality/peaks)	To be discussed with successful bidder
343	37	Table 2 (Mandatory Technical Requirements)		Peak load and concurrency requirements What are the expected: a) Peak daily volume (busiest day) b) Peak hourly volume c) Number of concurrent users (DEQC, advisors, branches)	Please be guided by the RFP and its corrigenda and response/clarification provided .
344	31	7.2 (Stage II / Techathon)		Historical data for training and testing Will LIC provide: a) Historical proposal form samples (how many?) b) Ground truth labeled datasets for model training/fine-tuning c) Separate test datasets for Techathon evaluation	Please refer Sample form 300 in the RFP Documents, same can be filled and used for training/testing for Techathon for Techathon



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345	34	7.3.6 (Deployment Feasibility & On-Prem Compliance)		Initial deployment model Please clarify the expected initial deployment for go-live: a) Bidder-provided MeitY-empowered cloud (which CSP preferred?) b) LIC on-premise data center c) Hybrid model	Please be guided by the RFP and its corrigenda
346	23	6.3.21 (Deployment)		Infrastructure provisioning responsibility Please confirm whether the following will be provided by LIC or must be provisioned by the bidder: a) Compute (VMs/containers) b) GPU instances for AI inference c) Object storage / DMS d) Network (VPN, firewall rules, load balancers) e) Monitoring/logging infrastructure (SIEM, APM) f) Backup and DR infrastructure	Please be guided by the RFP and its corrigenda
347	18	6.2 (Objective)		Processing turnaround time (TAT) expectation What is the expected end-to-end TAT from: a) Image upload → Extracted data available in JSON/API b) During business hours vs 24x7 c) Batch processing acceptable, or must it be near real-time?	Will be discussed with the selected Bidder
348	34	7.3.5 (HITL Validation Readiness) + 7.3.8 (Operational Readiness)		HITL / DEQC team size and training For the Human-in-the-Loop validation: a) How many DEQC users will need access? b) Will they be centralized or distributed across branches? c) What training and handholding period is expected from the bidder?	Will be discussed with the selected Bidder
349	58	Terms and Conditions:	Payment shall be Quarterly in arrears on actual usage during the quarter.	Please request to keep annual advance as payment term	Please be guided by the RFP and its corrigenda



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350	25		The Bidder shall be the original developer, owner, and solution provider of the proposed handwritten data extraction and/or AI-based document processing solution. Participation by resellers, distributors, channel partners, aggregators, or pure system integrators offering third-party products or platforms without owning the underlying core solution is not be permitted under this RFP.	Requesting to please allow partners to bid and take OEM products for bidding so that it would be effective and advantage for LIC to get the best solutions	Only the Original Equipment Manufacturer (OEM) or Original Solution Developer (OSD) that holds the Intellectual Property Rights (IPR) to the proposed solution shall be eligible to submit a bid. Participation by System Integrators, sister concerns, affiliates, or any other entities not holding such IPR is not permitted, and any bid submitted by such entities shall be deemed non-responsive and liable for rejection
351	25	Pre-qualification / Eligibility Criteria	Self-declaration / Undertaking on company letterhead signed by an authorized signatory confirming that no customer data or support processing will be performed outside India.	Please relax this point	Please be guided by the RFP and its corrigenda
352	26	Pre-qualification / Eligibility Criteria	The bidder should have demonstrable experience in processing document images and extracting structured information, handwritten content leveraging Vision-enabled Large Language Models (Vision-LLMs) or multimodal AI models . The bidder must have successfully executed at least one (1) such project in the last 3 years from the date of this RFP	Please relax this point or please make OEM/ partner	Please be guided by the RFP and its corrigenda
353	31	Evaluation Stage II: Technical Evaluation and Demonstration/Challenge/ Techathon Evaluation	Bidder will design and deploy Mobile App to Scan and Capture the Proposal Form and Integrate with LIC's Customer Onboarding Application/s with the data extracted to Automate Customer Onboarding.	Requesting to please allow partners to bid and take OEM products for working on this so that it would be effective and advantage for LIC to get the best solutions	Only the Original Equipment Manufacturer (OEM) or Original Solution Developer (OSD) that holds the Intellectual Property Rights (IPR) to the proposed solution shall be eligible to submit a bid. Participation by System Integrators, sister concerns, affiliates, or any other entities not holding such IPR is not permitted, and any bid submitted by such entities shall be deemed non-responsive and liable for rejection



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354	50	Consortiums and Use of Subcontractors	Use of Subcontractors: Subject to the conditions listed in this RFP and herewith, the Bidder may propose to use Subcontractor(s) to make a complete offer to perform all services. Any prospective Subcontractor that is not a wholly owned subsidiary of the Bidder will be subject to conditions specified in this clause. The conditions for proposing to use Subcontractors include, but are not limited to, the following	Requesting to please allow partners to bid and take OEM professional services for working on this so that it would be effective and advantage for LIC to get the best solutions	Only the Original Equipment Manufacturer (OEM) or Original Solution Developer (OSD) that holds the Intellectual Property Rights (IPR) to the proposed solution shall be eligible to submit a bid. Participation by System Integrators, sister concerns, affiliates, or any other entities not holding such IPR is not permitted, and any bid submitted by such entities shall be deemed non-responsive and liable for rejection
355	27	Table 1 - Pre-Qualification/Eligibility Criteria Sl. No. 7	The Bidder shall be the original developer, owner, and solution provider of the proposed handwritten data extraction and/or AI-based document processing solution. Participation by resellers, distributors, channel partners, aggregators, or pure system integrators offering third-party products or platforms without owning the underlying core solution is not be permitted under this RFP.	Please clarify if a Lead Bidder (SI) can bid using the OEM's Product if backed by an OEM Authorization Form (MAF).	Only the Original Equipment Manufacturer (OEM) or Original Solution Developer (OSD) that holds the Intellectual Property Rights (IPR) to the proposed solution shall be eligible to submit a bid. Participation by System Integrators, sister concerns, affiliates, or any other entities not holding such IPR is not permitted, and any bid submitted by such entities shall be deemed non-responsive and liable for rejection
356	37	Table 1 - Pre-Qualification/Eligibility Criteria Sl. No. 2	Accuracy KPIs: Minimum field-level accuracy of 95% and character-level accuracy of 97%.	Handwritten extraction accuracy can vary based on ink quality and script. Does the 95% threshold apply to the raw output of the AI, or is it the accuracy expected after the human in the loop (HITL) correction process?	It is for the raw output of the AI. Please be guided by the RFP and its corrigenda and response/clarification provided .
357	58	Annexure H: Commercial Bid	Estimated Quantity (Annual) [a]	Please confirm if the 10,00,000 is the quantity for the proposal forms and not it's no. of pages. As per the sample provided it has 28 pages. Kindly confirm: 1) If the form has 28 pages will the size of yearly pages to be processed be 2,80,00,000? 2) If not please confirm that if only specific no. of pages' data needs to be extracted	Understanding for point no 1 is correct.



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358	NA	General	Techathon, during which each Bidder shall process a designated set of scanned Proposal Forms and onboarding documents , proposal forms redesigned / re-engineered by the bidders using the existing proposal templates provided by LIC for reference	Will LIC provide a diverse dataset including regional language handwriting samples (Marathi/Hindi) for the Techathon, or will it be restricted to English block/cursive letters only?	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
359	NA	General	App to be suitable for integration with existing Agents Mobile App or Web Portal thus Mobile SDK or Web SDK is required.	Will LIC provide the needed technical stack or source code to provide integration details?	Please be guided by the RFP and its corrigenda and response/clarification provided .
360	NA	General	proposal forms redesigned / re-engineered by the bidders using the existing proposal templates provided by LIC for reference	What would be the dataset provided during the techathon PDF/JPEG/Any other? Also confirm will it be the same during the production environment?	Please be guided by the RFP and its corrigenda and response/clarification provided .
361	NA	General	Estimated Quantity (Annual) [a]	what is the expected peak concurrency (proposal forms per minute) that the system must handle to avoid onboarding delay?	Please be guided by the RFP and its corrigenda and response/clarification provided .
362	NA	General	NA	Is it possible to receive few dummy handwritten samples to test the solution?	Please refer Sample form 300 in the RFP Documents, same can be filled and used for training/testing for Techathon for Techathon
363	NA	General	Payment shall be Quarterly in arrears on actual usage during the quarter.	Please request to keep annual advance as payment term	Please be guided by the RFP and its corrigenda
364	21	Section 6.3.10 Language Support, Page Number 21	b. Indian Regional Languages preferred. Text Extraction in English	Can you please elaborate on what do you mean by - "Text Extraction in English" in this clause? Please suggest which language support is needed. English or Indian Languages or Both.	Text Extraction in English' means that the system should extract and provide the output data in English. If the proposal form is filled in any Indian regional language, the solution should be capable of recognizing the regional language text and converting/transliterating it into English in the final extracted output.



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365	34	Section 7.3.6 Deployment Feasibility, Page Number 34	ii. No reliance on foreign-hosted cloud, external inference APIs, or international LLM/OCR services.	<p>Modern managed AI platforms use distributed model inference to ensure high availability and performance where models are hosted in multiple countries. Most providers are provide global endpoints. This approach provides better fault tolerance and disaster recovery capabilities and performance optimization through intelligent routing that improves user experience.</p> <p>It is requested to consider cross-region global model inference from endpoints (covering India and Other countries)</p>	Please be guided by the RFP and its corrigenda
366	12 and 36	Scope of Work – Data Extraction (Page 12, Page 36)	LIC will provide proposal forms, annexures, scanned documents.	What formats & resolutions will sample documents be provided in? (PDF/JPG/TIFF, 150/300/600 DPI?)	Please be guided by the RFP and its corrigenda
367	12	Mobile App Capture Requirements (Page 12)	RFP mandates high-quality mobile capture, autocrop, de-skew.	What are the minimum camera specs (megapixels, focus, OIS) for LIC-approved mobile capture?	Please be guided by the RFP and its corrigenda
368	36 and 37	Extraction Requirements (OCR + HTR + Vision-LLM) (Page 36–37)	RFP states multilingual support but does not specify languages.	Does LIC require bilingual extraction (English + Hindi)? Any additional Indian languages?	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
369	12	Proposal Form Re-Engineering (Page 12)	Form can be redesigned while keeping regulatory text unchanged.	Can we add QR codes/barcodes/anchor markers for page tracking, alignment, and variant identification?	re-engineering is not a prerequisite for the pilot, it will be discussed with selected bidder
370	12 and 36	Mobile Upload & Processing Requirements (Page 12, Page 36)	Multi-page capture and upload is required.	What are the expected image size limits per page and per submission? (e.g., 5 MB/page?)	Please be guided by the RFP and its corrigenda
371	48	API Integration (General Terms, Scope – Page 48)	APIs required for upload, extraction, validation, logging.	What API SLA & timeout should we design for? (10 sec, 30 sec, 60 sec?)	Please be guided by the RFP and its corrigenda



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372	36 and 37	Accuracy Benchmarks & Evaluation (Page 36-37)	95% field accuracy, 97% character accuracy required.	How will LIC measure accuracy? Field-wise? Character-wise? Based on LIC-provided ground truth?	Please be guided by the RFP and its corrigenda
373	12	Form Re-Engineering & Understanding (Page 12)	LIC has multiple proposal forms across plans & products.	Does LIC require handling of multiple form variants (different products, annexures, legacy formats)?	Please be guided by the RFP and its corrigenda
374	36 and 37	Confidence-Based HITL (Page 36-37)	HITL required for low-confidence fields.	What confidence thresholds should be used for auto-accept vs. send to HITL? (e.g., <0.85?)	Please be guided by the RFP and its corrigenda
375	36 and 37	Annexure Extraction Requirements (Page 36-37)	Annexure extraction required but format not defined.	Should annexure extraction be template-agnostic, supporting any scanned handwritten/printed annexure?	Please be guided by the RFP and its corrigenda
376	12	Proposal Form Re-Design (Page 12)	Redesigned form must retain regulatory structure.	How frequently do proposal form versions change and will LIC provide updated versions for re-training?	Please be guided by the RFP and its corrigenda
377	51	Compliance – No Training on LIC Data (Page 51)	Data must stay in India; no LLM training on LIC data.	Can vendor maintain encrypted embeddings/vectors for search & validation without violating “no training” rule?	Please be guided by the RFP and its corrigenda and response/clarification provided .
378	12, 36, 37	Training Data Requirements (Page 12, Page 36-37)	LIC will provide sample documents.	Will LIC provide: Ground truth JSON, field list, labeling rules, handwritten samples, noisy samples, rotated samples?	Please be guided by the RFP and its corrigenda and response/clarification provided .
379	12	Image Quality Requirements (Page 12)	Image rejection required for blur, glare, cut-off.	What are the acceptable blur/glare/skew thresholds for capture? Any numeric scoring criteria?	Please be guided by the RFP and its corrigenda and response/clarification provided .
380	51	Deployment – MeitY Cloud Requirement (Page 51)	Must run on MeitY-empanelled cloud.	Does LIC prefer private VPC, or can extraction engine run in hybrid mode (mobile device processing + cloud)?	Please be guided by the RFP and its corrigenda



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381	37	Table 2, Item 3 (Technical Requirements - Vernacular Support)		The RFP mentions support for "Vernacular" languages for data extraction. Could LIC explicitly list the specific Indian regional languages required for Handwritten Text Recognition (HTR) apart from English and Hindi? (e.g., Is support required for all 22 scheduled languages, or a specific subset like Marathi, Tamil, Bengali, etc.?)	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
382	44	Section 6.3.20 (xiii) (Mobile App Integration)		The scope requires the bidder to provide an SDK to be integrated into LIC's existing Agent Mobile App. Please confirm the technology stack of the current LIC Agent App (e.g., Native Android/iOS, Flutter, React Native, or Ionic) to ensure compatibility with our proposed SDK.	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.
383	19	Section 6.3.1 (Proposal Form Re-engineering)		Regarding "Proposal Form Re-engineering": Does the scope require the bidder to (A) Design a new "Master Template" and Guidelines only, or (B) Redesign and digitize every specific variant of legacy forms currently in circulation? If (B), approximately how many unique form variants are in scope for redesign?	re-engineering is not a prerequisite for the pilot, it will be discussed with selected bidder
384	47	Section 7.5.4 (Commercial Evaluation)		The Commercial Bid format asks for a single "Per-proposal all-inclusive fee". Can bidders quote a separate one-time "Implementation/Consulting Fee" for the Form Re-engineering and System Setup phase? We suggest separating fixed consulting costs from the variable transaction fee to ensure fair value for the design phase.	Please be guided by the RFP and its corrigenda



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385	31	Section 7.2 (Techathon / Stage II)		To achieve the mandatory ≥95% accuracy during the Techathon, will LIC provide a "Training Dataset" (anonymized historical filled forms) at least 1 week prior to the Techathon? Access to domain-specific samples is critical to fine-tune the model for LIC's specific handwriting patterns before the evaluation.	Please refer Sample form 300 in the RFP Documents, same can be filled and used for training/testing for Techathon for Techathon
386	37	Table 2, Item 6 (Deployment & Hosting)		The RFP allows for "Public Cloud (India-based)" deployment. Does LIC require the Cloud Service Provider (CSP) to be MeitY-empanelled (e.g., AWS/Azure/GCP India regions)? Additionally, is a "Private Cloud" or "Secure Enclave" hosted by the bidder within India also an acceptable deployment model?	Please be guided by the RFP and its corrigenda



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387	Sec.13.5; pg.51	Anti Bribery and Anti-corruption	<p>Commitments of BIDDERS</p> <p>The BIDDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or postcontract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:-</p> <p>3.1 The BIDDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with the bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.</p> <p>3.2 The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the</p>	We suggest to make this anti-bribery and corruption as mutual clause	Please be guided by the RFP and its corrigenda
388	Annexure 1 (Sec.7), Pg.65	6.2 Objective-d	No Sample forms as part of RFP as mentioned-A sample scanned proposal form is enclosed for reference.	Please provide the sample forms.	Please be guided by the RFP and its corrigenda
389	Annexure 1 (Sec.5), Pg.63	Page 21	6.3.10 – Language Support English is mandatory; Indian regional languages preferred. Text extraction in English.	Which specific Indian regional languages are expected to be supported during Techathon and Phase-1 rollout?	Please refer Sample form 300 in the RFP Documents, same can be filled and used for training/testing for Techathon for Techathon. You can refer LIC India Tender section for RFP or Tenderwizard portal for same
390	Annexure 1 (Section. 1), Pg.61	Page 21	6.3.10 – Language Support Text extraction in English mentioned even when regional languages are preferred.	For handwritten content in regional languages, should the extracted output be transliterated/translated into English or retained in original script?	Text Extraction in English' means that the system should extract and provide the output data in English. If the proposal form is filled in any Indian regional language, the solution should be capable of recognizing the regional language text and converting/transliterating it into English in the final extracted output.
391	15 and 20		6.1(a), 6.3.4 Vision-enabled LLMs or multimodal AI models are permitted for handwritten data extraction.	Are commercially licensed Vision-LLMs permitted if deployed entirely within bidder-controlled infrastructure in India?	Please be guided by the RFP and its corrigenda



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392	29 and 30		Table 1 – Item 16 (LLM Usage Safeguards) LLMs must operate in inference-only mode; no data retention; no third-party access.	Will LIC permit the use of any third-party LLM technology if full auditability, inference-only mode, and zero data retention are demonstrable?	Please be guided by the RFP and its corrigenda
393	16		6.1(l) – Deployment All components must be hosted in bidder-controlled infrastructure in India; no foreign network traversal.	Does LIC require prior approval of the proposed LLM deployment architecture to confirm compliance with “no foreign network traversal”?	Please be guided by the RFP and its corrigenda
394	22		6.3.11 – Fine-Tuning Generic OCR engines without domain fine-tuning will be considered non-compliant.	Can bidders clarify whether domain fine-tuning is expected before bid submission or only post-award using non-LIC datasets?	Please be guided by the RFP and its corrigenda
395	29		Table 1 – Item 16(b) LIC data must not be used for training or fine-tuning any LLM.	Can LIC-provided sample documents be used exclusively for benchmarking and accuracy validation during Techathon?	Please be guided by the RFP and its corrigenda
396	24		6.3.26 – Accuracy KPIs Accuracy to be validated on LIC-provided test samples.	Will LIC provide annotated ground-truth datasets, or is the bidder expected to generate annotations for accuracy measurement?	Please be guided by the RFP and its corrigenda
397	17 and 18		Accuracy & Performance KPIs Field-level and character-level accuracy calculation examples provided.	Who will be the final authority for determining correctness of extracted fields during Techathon evaluation?	LIC of India Technical Evaluation Committee of the Tender
398	23		6.3.18 – Human-in-the-Loop Manual correction rate ≤10%; any correction counts as manual intervention.	Does a single-character correction in any field classify the entire form as “manual correction required”?	Yes
399	16		6.1(m) – Template Agnostic Processing Solution must process multiple proposal form variants without template locking.	How many proposal form variants (existing and legacy) will be included in Techathon evaluation?	Will be discussed with the selected Bidder
400	16		6.1(n) – Techathon Qualification Only bidders achieving specified accuracy thresholds will qualify technically.	What is the expected duration and dataset size for the Techathon evaluation exercise?	100 number of sample form 300 test proposals.
401	27		Table 1 – Item 7 (OEM / IP Ownership) Bidder must be original developer and owner of the solution.	Does LIC expect ownership or usage rights over any customized models or configurations developed during the pilot?	Only the Original Equipment Manufacturer (OEM) or Original Solution Developer (OSD) that holds the Intellectual Property Rights (IPR) to the proposed solution shall be eligible to submit a bid. Participation by System Integrators, sister concerns, affiliates, or any other entities not holding such IPR is not permitted, and any bid submitted by such entities shall be deemed non-responsive and liable for rejection



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402	16		6.1(l), 6.3.21 Hosting on MeitY-empanelled cloud; GPU acceleration recommended.	Is GPU-based infrastructure mandatory for the Techathon phase or only recommended for production deployment?	Please be guided by the RFP and its corrigenda
403	24		6.3.26 Pilot accuracy and performance KPIs defined.	What is the expected implementation timeline from award to pilot completion?	Please be guided by the RFP and its corrigenda
404	12 and 13		Clause on Future Use Cases LIC may extend services for additional OCR / AI use cases.	Will commercial terms for future OCR / AI use cases be negotiated separately or governed by the same rate card?	Please be guided by the RFP and its corrigenda
405	19	6.2 d	Sample forms	No Sample forms as part of RFP as mentioned in evaluation criteria	Please refer Sample form 300 in the RFP Documents, same can be filled and used for training/testing for Techathon for Techathon. You can refer LIC India Tender section for RFP or Tenderwizard portal for same
406	NA	General		Will LIC allow the use of third-party hosted VLMs (e.g., AWS Bedrock / Azure OpenAI) if inference is performed in India and data does not leave India? What evidence will be accepted to validate this (architecture, residency attestations, egress controls, audit logs, etc.)?	Please be guided by the RFP and its corrigenda
407	NA	General		What exactly qualifies as "foreign cloud/API dependency"—is using an India region of a global hyperscaler acceptable?	Please be guided by the RFP and its corrigenda
408	NA	General		Are there specific requirements for encryption and key management—including HSM/KMS expectations and whether LIC requires BYOK/HYOK?	Please be guided by the RFP and its corrigenda
409	NA	General		What is the expected average and peak daily volume (# proposals/day) and peak-hour load?	Please be guided by the RFP and its corrigenda and response/clarification provided .
410	NA	General		What is the required concurrency (peak simultaneous uploads + extraction + validation/review)?	Please be guided by the RFP and its corrigenda and response/clarification provided .



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411	NA	General		What are the acceptable performance targets: latency SLA (per page / per document / end-to-end upload→JSON) and throughput expectation (forms/minute) for pilot vs production?	Please be guided by the RFP and its corrigenda
412	NA	General		Should bidders assume they must procure and operate GPUs in India (private/MeitY-empowered cloud)? If yes, any preferences/constraints on GPU class/vendor, and should sizing include HA/DR headroom (N+1)?	Please be guided by the RFP and its corrigenda
413	NA	General		What are the required uptime/availability targets (pilot vs production) and maintenance windows?	Please be guided by the RFP and its corrigenda
414	NA	General		What are the DR requirements (multi-AZ/region expectations, RTO/RPO, backup retention, and whether formal failover testing is required)?	Will be discussed with the selected Bidder
415	NA	General		What are the monitoring and audit requirements (logs to capture, SIEM integration, and audit log retention duration)?	Will be discussed with the selected Bidder
416	NA	General		How many form variants exist today, how frequently do layouts change, and what is the typical page count per case (proposal + annexures + KYC + bank docs)?	Will be discussed with the selected Bidder
417	NA	General		What languages may appear in handwritten fields apart from English? Is the output expected in all these languages or just English?	Text Extraction in English' means that the system should extract and provide the output data in English. If the proposal form is filled in any Indian regional language, the solution should be capable of recognizing the regional language text and converting/transliterating it into English in the final extracted output.
418	NA	General		What is the preferred pricing unit (per page vs per proposal vs per field)?	Per proposal form
419	NA	General		What are the data retention requirements (retention window, who stores raw images vs extracted data, archival expectations)?	Please be guided by the RFP and its corrigenda and response/clarification provided .



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420	NA	General		What is the pilot-to-production plan: expected timeline and success criteria for moving to production?	Will be discussed with the selected Bidder
421	NA	General		What level of third-party/open-source VLM usage is acceptable while still meeting the "OEM ownership" requirement?	Please be guided by the RFP and its corrigenda
422	NA	General		Will LIC allow the use of third-party hosted VLMs (e.g., AWS Bedrock / Azure OpenAI) if inference is performed in India and data does not leave India? What evidence will be accepted to validate this (architecture, residency attestations, egress controls, audit logs, etc.)?	Please be guided by the RFP and its corrigenda
423	NA	General		What exactly qualifies as "foreign cloud/API dependency"—is using an India region of a global hyperscaler acceptable?	Please be guided by the RFP and its corrigenda
424	NA	General		Are there specific requirements for encryption and key management—including HSM/KMS expectations and whether LIC requires BYOK/HYOK?	Please be guided by the RFP and its corrigenda
425	NA	General		What is the expected average and peak daily volume (# proposals/day) and peak-hour load?	Please be guided by the RFP and its corrigenda and response/clarification provided .
426	NA	General		What is the required concurrency (peak simultaneous uploads + extraction + validation/review)?	Please be guided by the RFP and its corrigenda and response/clarification provided .
427	NA	General		What are the acceptable performance targets: latency SLA (per page / per document / end-to-end upload→JSON) and throughput expectation (forms/minute) for pilot vs production?	Please be guided by the RFP and its corrigenda



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428	NA	General		Should bidders assume they must procure and operate GPUs in India (private/MeitY-empanelled cloud)? If yes, any preferences/constraints on GPU class/vendor, and should sizing include HA/DR headroom (N+1)?	Please be guided by the RFP and its corrigenda
429	NA	General		What are the required uptime/availability targets (pilot vs production) and maintenance windows?	Please be guided by the RFP and its corrigenda
430	NA	General		What are the DR requirements (multi-AZ/region expectations, RTO/RPO, backup retention, and whether formal failover testing is required)?	Please be guided by the RFP and its corrigenda
431	NA	General		What are the monitoring and audit requirements (logs to capture, SIEM integration, and audit log retention duration)?	Will be discussed with the selected Bidder
432	NA	General		How many form variants exist today, how frequently do layouts change, and what is the typical page count per case (proposal + annexures + KYC + bank docs)?	Will be discussed with the selected Bidder
433	NA	General		What languages may appear in handwritten fields apart from English? Is the output expected in all these languages or just English?	Text Extraction in English' means that the system should extract and provide the output data in English. If the proposal form is filled in any Indian regional language, the solution should be capable of recognizing the regional language text and converting/transliterating it into English in the final extracted output.
434	NA	General		What is the preferred pricing unit (per page vs per proposal vs per field)?	Please be guided by the RFP
435	NA	General		What are the data retention requirements (retention window, who stores raw images vs extracted data, archival expectations)?	Please be guided by the RFP
436	NA	General		What is the pilot-to-production plan: expected timeline and success criteria for moving to production?	Please be guided by the RFP
437	19		6.3.1 Proposal Form Re-engineering	What is the extension of the proposal form is going to be ? Is it PDF or any other format ?	This will be scanned and generated by Bidders Developed App. PDF is expected.



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438	NA	General	Techathon	Is Techathon going to be virtual or in person ?	At least one (1) representative of the bidder has to be present in the Techathon as in person. Remaining participants may join virtually.
439	NA	General		Is this engagement limited to Pilot/Techathon scope or will the selected bidder be considered for enterprise-scale rollout post successful pilot?	Please be guided by the RFP and its corrigenda and response/clarification provided .
440	NA	General		What are expected monthly and annual proposal form volumes across channels?	Will be discussed with the selected Bidder
441	NA	General		How many proposal form variants currently exist across products/zones?	Will be discussed with the selected Bidder
442	NA	General		Will KYC and annexure documents follow standard formats or open variants?	Will be discussed with the selected Bidder
443	NA	General	During Pilot, is form re-engineering mandatory or can extraction be demonstrated on existing forms only?		<p>Please be guided by the RFP and its corrigenda and response/clarification provided .</p> <p>During the Pilot / Challenge phase, the Bidder may adopt an appropriate technical approach to demonstrate higher extraction accuracy. This may include extraction on existing forms and/or suggesting minor layout optimizations for evaluation purposes.</p> <p>However, it is hereby clarified that form re-engineering / layout optimization, wherever required to achieve and sustain the prescribed accuracy benchmarks, shall be mandatory for the finally selected Bidder.</p> <p>Such form re-engineering activities shall be carried out in consultation with LIC, Ensure business continuity and regulatory compliance and preserve all mandatory statutory and underwriting fields.</p> <p>Form re-engineering, template standardization, field repositioning guidance, print design advisory, structured zone alignment, or similar activities required for improving AI-based handwritten extraction accuracy shall be considered part of the overall scope of work.</p> <p>No additional cost shall be payable for such activities. The per-proposal pricing shall be deemed to be fully inclusive of:</p> <p>End-to-end infrastructure, Model development and optimization, Form redesign advisory, Integration, Mobile SDK/Web SDK components, Deployment, maintenance, and support.</p> <p>The selected Bidder shall not subsequently claim commercial variation on account of form optimization or redesign efforts.</p>
444	NA	General		Will LIC provide historical scanned proposal forms for model training? Approx dataset size?	Please refer Sample form 300 in the RFP Documents, same can be filled and used for training/testing for Techathon for Techathon
445	NA	General		Will LIC share a canonical field schema and API data dictionary?	Will be discussed with the selected Bidder
446	NA	General		Will LIC provide ground-truth dataset for KPI measurement?	Will be discussed with the selected Bidder



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447	NA	General		Who will validate extraction accuracy — LIC team or joint panel?	<p>Please be guided by the RFP and its corrigenda and response/clarification provided . The final authority for validation and acceptance of extraction accuracy shall vest solely with LIC.</p> <p>Accuracy evaluation may be conducted by:</p> <p>LIC's designated internal team; and/or A joint evaluation panel comprising LIC representatives and Bidder representatives for transparency during pilot / challenge phase.</p> <p>Notwithstanding joint review during evaluation, the final determination of: Accuracy percentage, Acceptance / non-acceptance, SLA compliance, Go-live approval, shall be made by LIC.</p> <p>The Bidder shall: Provide complete access to logs, confidence scores, ground-truth datasets, methodology, and MIS reports. Ensure reproducibility and auditability of accuracy computation.</p> <p>LIC reserves the right to conduct independent validation using its own datasets at any stage of pilot, UAT, or production.</p> <p>This approach ensures transparency during evaluation while retaining governance control and final decision authority with LIC.</p>
448	NA	General		Will normalized values (e.g. date format standardization) be considered correct?	Please be guided by the RFP
449	NA	General		If handwriting is inherently ambiguous, what adjudication rule applies?	Please be guided by the RFP
450	NA	General		Can system attempt automated enhancement before final rejection?	Please be guided by the RFP
451	NA	General		Do corrections on optional/non-critical fields count toward 10%?	Please be guided by the RFP
452	NA	General		Is KPI measured per batch, per form, or cumulative?	Please be guided by the RFP
453	NA	General		Will KPI be measured separately for mobile-captured vs scanned images?	Please be guided by the RFP
454	NA	General		What is LIC's existing mobile app tech stack?	Will be discussed with the selected Bidder
455	NA	General		API gateway standards (OAuth, headers, security protocols)?	Will be discussed with the selected Bidder
456	NA	General		Maximum offline storage/sync delay permitted?	Will be discussed with the selected Bidder
457	NA	General		Which downstream systems will consume extracted data?	Please be guided by the RFP
458	NA	General		Are open-source Vision LLMs permitted if hosted in India?	Please be guided by the RFP



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459	NA	General		Is field-level explainability required?	Please be guided by the RFP
460	NA	General		Will retraining require LIC approval each time?	Please be guided by the RFP
461	NA	General		Does this prohibit use of layout hints/bounding boxes?	Please be guided by the RFP
462	NA	General		Minimum DPI requirement for acceptable scans?	Please be guided by the RFP
463	NA	General		Can bidder define additional rejection criteria?	Please be guided by the RFP
464	NA	General		Will LIC provide DEQC staff or bidder to manage?	Please be guided by the RFP
465	NA	General		Expected TAT per proposal during operations?	Please be guided by the RFP
466	NA	General		Required log retention period?	Please be guided by the RFP
467	NA	General		Confirm no cross-border routing allowed at any layer.	Please be guided by the RFP
468	NA	General		Will testing be LIC-led or bidder-arranged?	Please be guided by the RFP
469	NA	General		Required encryption standards (AES-256, TLS 1.2+)?	Please be guided by the RFP
470	NA	General		Who owns trained models built on LIC data?	Please be guided by the RFP and its corrigenda and response/clarification provided .
471	NA	General		Is synthetic data generation permitted?	Please be guided by the RFP and its corrigenda and response/clarification provided .
472	NA	General		Pricing unit — per form, page, or field?	Please be guided by the RFP and its corrigenda and response/clarification provided .
473	NA	General		Confirm re-engineering cost must be bundled in per-proposal price.	Please be guided by the RFP and its corrigenda and response/clarification provided .
474	NA	General		Is minimum volume commitment provided?	Please be guided by the RFP and its corrigenda and response/clarification provided .
475	NA	General		Which KPIs will be SLA-linked post production?	Please be guided by the RFP and its corrigenda and response/clarification provided .
476	NA	General		Payment tied to pilot success or production go-live?	Please be guided by the RFP and its corrigenda and response/clarification provided .
477	NA	General		PBG percentage and validity?	Please be guided by the RFP and its corrigenda and response/clarification provided .
478	NA	General		Will new use cases be separate RFP or extension?	Please be guided by the RFP and its corrigenda and response/clarification provided .
479	NA	General		Is LIC planning a centralized IDP platform?	Please be guided by the RFP and its corrigenda and response/clarification provided .
480	NA	General		Will multiple vendors be empanelled post Techathon?	Please be guided by the RFP and its corrigenda and response/clarification provided .
481	NA	General		What is the support & Maintenance LIC is looking for and for how long? It is not elaborated in the RFP	Please be guided by the RFP and its corrigenda and response/clarification provided .
482	NA	General		Does LIC have a private cloud?	Please be guided by the RFP and its corrigenda and response/clarification provided .



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483	NA	General		What is the volume of tickets we can expect?	Please be guided by the RFP and its corrigenda and response/clarification provided .
484	NA	General		Cloud Hosting Model: MeitY-empanelled cloud account is required for techathon as well?	Please be guided by the RFP and its corrigenda and response/clarification provided .
485	NA	General		Will the Techathon environment be: Internet-isolated? Air-gapped? Will LIC provide : VPN access? Whitelisted IPs? Secure file transfer mechanism?	No
486	NA	General		How Will Vendors Use LLMs if Data Is Restricted for techathon? Please confirm which of the following is permitted: - Vendor-hosted open-source Vision-LLMs (e.g., self-hosted) - Vendor-hosted proprietary LLMs - Azure or AWS (India hosted) APIs for calling LLM	Please be guided by the RFP
487	NA	General		Please confirm if public SaaS LLM APIs (OpenAI, Anthropic, Google, etc.) are allowed.	Please be guided by the RFP
488	NA	General		For the Techathon, can the Vendor deploy the application on their managed cloud.	Please be guided by the RFP
489	NA	General		Mobile App: Please confirm if a standalone mobile app is needed to scan documents or an app which can integrate / embed into the ongoing super apps program?	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.
490	NA	General		What all languages should be a part of the 1. Techathon (we assume it is English and Hindi). Kindly confirm. 2. Implementation in scope	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages.
491	NA	General		How many Workflow users & Mobile devices are expected. What is the approx. volume of the documents	Please be guided by the RFP



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492	NA	General	Required for solution sizing, infra planning, and commercials.	Is this engagement limited to Pilot/Techathon scope or will the selected bidder be considered for enterprise-scale rollout post successful pilot?	Please be guided by the RFP
493	NA	General	Infra, GPU sizing, and pricing depend on volumes.	What are expected monthly and annual proposal form volumes across channels?	Please be guided by the RFP and its corrigenda and response/clarification provided .
494	NA	General	Template variability impacts model design.	How many proposal form variants currently exist across products/zones?	Will be discussed with the selected Bidder
495	NA	General	Impacts extraction complexity.	Will KYC and annexure documents follow standard formats or open variants?	Both standard formats or open variants.
496	NA	General	Scope clarity for Techathon effort.	During Pilot, is form re-engineering mandatory or can extraction be demonstrated on existing forms only?	<p>Please be guided by the RFP and its corrigenda and response/clarification provided .</p> <p>During the Pilot / Challenge phase, the Bidder may adopt an appropriate technical approach to demonstrate higher extraction accuracy. This may include extraction on existing forms and/or suggesting minor layout optimizations for evaluation purposes.</p> <p>However, it is hereby clarified that form re-engineering / layout optimization, wherever required to achieve and sustain the prescribed accuracy benchmarks, shall be mandatory for the finally selected Bidder.</p> <p>Such form re-engineering activities shall be carried out in consultation with LIC, Ensure business continuity and regulatory compliance and preserve all mandatory statutory and underwriting fields.</p> <p>Form re-engineering, template standardization, field repositioning guidance, print design advisory, structured zone alignment, or similar activities required for improving AI-based handwritten extraction accuracy shall be considered part of the overall scope of work.</p> <p>No additional cost shall be payable for such activities.</p> <p>The per-proposal pricing shall be deemed to be fully inclusive of:</p> <p>End-to-end infrastructure, Model development and optimization, Form redesign advisory, Integration, Mobile SDK/Web SDK components, Deployment, maintenance, and support.</p> <p>The selected Bidder shall not subsequently claim commercial variation on account of form optimization or redesign efforts.</p>
497	NA	General	Model accuracy depends on domain data.	Will LIC provide historical scanned proposal forms for model training? Approx dataset size?	A sample form has already been provided as part of the RFP document. Bidders may complete the same and carry out necessary testing accordingly.
498	NA	General	Ensures correct integration mapping.	Will LIC share a canonical field schema and API data dictionary?	Please be guided by the RFP
499	NA	General	Standardized evaluation needed.	Will LIC provide ground-truth dataset for KPI measurement?	Please be guided by the RFP
500	NA	General	Transparency in evaluation.	Who will validate extraction accuracy — LIC team or joint panel?	Please be guided by the RFP and its corrigenda and response/clarification provided .



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501	NA	General	Avoid penalization for formatting differences.	Will normalized values (e.g. date format standardization) be considered correct?	Please be guided by the RFP
502	NA	General	Dispute avoidance.	If handwriting is inherently ambiguous, what adjudication rule applies?	Please be guided by the RFP
503	NA	General	Improves performance realism.	Can system attempt automated enhancement before final rejection?	Please be guided by the RFP and its corrigenda and response/clarification provided .
504	NA	General	Fair KPI interpretation.	Do corrections on optional/non-critical fields count toward 10%?	Please be guided by the RFP and its corrigenda and response/clarification provided .
505	NA	General	Reporting alignment.	Is KPI measured per batch, per form, or cumulative?	Please be guided by the RFP
506	NA	General	Different quality baselines.	Will KPI be measured separately for mobile-captured vs scanned images?	Please be guided by the RFP
507	NA	General	SDK compatibility.	What is LIC's existing mobile app tech stack?	Please be guided by the RFP
508	NA	General	Integration readiness.	API gateway standards (OAuth, headers, security protocols)?	Please be guided by the RFP
509	NA	General	App design.	Maximum offline storage/sync delay permitted?	Please be guided by the RFP
510	NA	General	Interface planning.	Which downstream systems will consume extracted data?	Please be guided by the RFP
511	NA	General	Model selection.	Are open-source Vision LLMs permitted if hosted in India?	Please be guided by the RFP and its corrigenda and response/clarification provided .
512	NA	General	Impacts architecture.	Is field-level explainability required?	Please be guided by the RFP and its corrigenda and response/clarification provided .



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513	NA	General	MLOps process.	Will retraining require LIC approval each time?	<p>The Bidder may undertake minor model optimizations, parameter tuning, threshold adjustments, and performance improvements that do not materially alter:</p> <p>Approved extraction logic,</p> <p>Field definitions,</p> <p>Output schema,</p> <p>Accuracy benchmarks,</p> <p>Security controls, or</p> <p>Deployment architecture.</p> <p>Such routine improvements may be performed without prior approval, provided they are logged, documented, and reported in periodic MIS.</p> <p>However, any major retraining activity involving:</p> <p>Use of additional datasets,</p> <p>Changes in model architecture,</p> <p>Re-training using LIC production data,</p> <p>Changes affecting accuracy computation methodology,</p> <p>Modifications impacting compliance, auditability, or output format.</p>
514	NA	General	Technical interpretation.	Does this prohibit use of layout hints/bounding boxes?	Please be guided by the RFP
515	NA	General	Capture guidance.	Minimum DPI requirement for acceptable scans?	Please be guided by the RFP
516	NA	General	Quality assurance.	Can bidder define additional rejection criteria?	Please be guided by the RFP
517	NA	General	Opex planning.	Will LIC provide DEQC staff or bidder to manage?	Please be guided by the RFP
518	NA	General	Capacity planning.	Expected TAT per proposal during operations?	Please be guided by the RFP
519	NA	General	Storage design.	Required log retention period?	Please be guided by the RFP
520	NA	General	Compliance clarity.	Confirm no cross-border routing allowed at any layer.	Please be guided by the RFP
521	NA	General	Cost planning.	Will testing be LIC-led or bidder-arranged?	Please be guided by the RFP
522	NA	General	Compliance alignment.	Required encryption standards (AES-256, TLS 1.2+)?	Please be guided by the RFP
523	NA	General	IP clarity.	Who owns trained models built on LIC data?	Upon contract expiry or termination, the vendor must return all LIC data and assets to LIC and permanently delete any copies (including backups, embeddings, and logs), with a formal certification of data destruction.



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524	NA	General	Model improvement.	Is synthetic data generation permitted?	Yes
525	NA	General	Bid structure.	Pricing unit — per form, page, or field?	All Inclusive Proposal Form Data Extraction and Processing Application Cost Inclusive of Integration Effort – Configuration and API Integration, Infrastructure , Setup and Applications .
526	NA	General	Costing accuracy.	Confirm re-engineering cost must be bundled in per-proposal price.	All Inclusive Proposal Form Data Extraction and Processing Application Cost Inclusive of Integration Effort – Configuration and API Integration, Infrastructure , Setup and Applications .
527	NA	General	Revenue planning.	Is minimum volume commitment provided?	Please be guided by the RFP
528	NA	General	Risk assessment.	Which KPIs will be SLA-linked post production?	Please be guided by the RFP
529	NA	General	Cash flow.	Payment tied to pilot success or production go-live?	Please be guided by the RFP
530	NA	General	Financial planning.	PBG percentage and validity?	Please be guided by the RFP
531	NA	General	Long-term roadmap.	Will new use cases be separate RFP or extension?	Please be guided by the RFP
532	NA	General	Architectural alignment.	Is LIC planning a centralized IDP platform?	Please be guided by the RFP
533	NA	General	Strategy clarity.	Will multiple vendors be empanelled post Techathon?	Please be guided by the RFP
534	NA	General	The absence of the EMD amount and the corresponding Bank Guarantee format makes it difficult to assess the financial and compliance requirements upfront. These details are essential for internal approvals, timely arrangement of guarantees with the bank, and to ensure full compliance with the RFP submission conditions. Clarification at this stage will help avoid delays or deviations during bid submission.	EMD amount not mentioned. Neither BG format provided.	Please be guided by the RFP
535	NA	General		As we write out the bid responses, we may get further doubts / questions. What is the process to get answers to those questions.	Please refer the RFP for getting the contact details of the LIC
536	NA	General		We use LLM models and therefore the queries of those models go out of our systems. However, the models themselves reside within the territory of India. We need clarity here: Should the models also be hosted on the MEITY certified cloud providers? Or, this rule is not applicable to models?	Please be guided by the RFP and its corrigenda



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537	NA	General		LIC has its mobile app. For the particular solution that we are building, should we build an entire app or should we integrate with the existing LIC mobile app. If it is to be integrated, will need more data on touch points and integration	For the Techathon, a web application will suffice; however, the final solution must be delivered as an SDK, bundle, or integration-ready component that can be seamlessly incorporated into the existing onboarding applications of LIC.
538	NA	General		We have built mobile solutions to manage documentation. Trust this should qualify us to participate in this RFP	Please be guided by the RFP and its corrigenda
539	NA	General		On the bidder owing the IP. We clarified yesterday that the core mobile solution should be owned by the bidder. The bidder need not have the IP on either the LLM or the OCR / extraction logic using the LLM. Please confirm that this is correct.	Market-available LLM/OCR/Vision-LLM components may be used as underlying technologies, and their base IPR may remain with the respective OEMs. However, the platform/solution developed on top of these components to meet the RFP scope of work must have its IPR owned by the bidder.
540	NA	General		Confirmed that the Techaton will be only in English. Will LIC share samples for our testing the solution prior to the Techaton? Or, LIC will share the samples for demonstration during the Techaton? Please confirm	For the Techathon, forms completed in English will be used for data extraction purposes. However, the proposed solution should have the capability to convert the content into all the specified regional languages. A sample form has already been provided as part of the RFP document. Bidders may complete the same and carry out necessary testing accordingly. The 100 sample Proposal forms for evaluation will be shared on the day of techathon only.
541	NA	General		For the second point, how will LIC share the samples. Will they be available for us to download from their website. Or, will it be through FTP / SMTP etc.	LIC will notify this separately through email
542	NA	General		Please explain the demo. Should we show the entire process of downloading and extraction during the Techaton? Or, will you share the samples a couple of days in advance. We then set it up and show only the extraction.	The 100 sample Proposal forms for evaluation will be shared on the day of techathon only.



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543	NA	General		1. Intellectual Property Ownership: We seek clarification on who will retain ownership of the developed Intellectual Property (IP) as part of this solution - LIC or the bidder?	Please be guided by the RFP and its corrigenda and response/clarification provided .
544	NA	General		2. Solution Hosting: Could LIC please clarify the preferred hosting model for the solution? Is a Software-as-a-Service (SaaS) deployment preferred, or is the solution expected to be deployed within LIC's environment?	Please be guided by the RFP and its corrigenda
545	NA	General		3. RFP Evaluation Criteria: Could LIC please confirm the evaluation methodology (e.g., Quality and Cost-Based Selection (QCBS) or L1 among selected bidders)? Will technical scoring carry a specific weightage? We would like to recommend a T1L1 approach across the three stages of evaluation for consideration.	Please be guided by the RFP
546	NA	General		4. Support Duration: What is the expected duration for post-implementation support for the solution?	To be discussed with the selected bidder
547	NA	General		5. RFP Document Clarification: We've noticed Annexures F and G not mentioned in RFP. What information those sections contain?	Annexure F and G does not exist in this RFP
548	NA	General		6. Financials Statements Requested: Can we consider a closed envelop disclosure for this as we are not a public listed company and cannot openly share the financials.	Please be guided by the RFP and its corrigenda



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549	NA	General		2. Infrastructure Provisioning: Regarding Section 6.3, which mentions the need for infrastructure provision, would it be acceptable for us to provide the infrastructure specifications to LIC, allowing LIC to deploy the solution in their chosen environment?	Please be guided by the RFP and its corrigenda
550	NA	General		3. Containerized Deployment: Is LIC amenable to a containerized deployment approach for the solution?	To be discussed with the selected bidder
551	NA	General		4. Encryption Tooling: Does LIC currently utilize any preferred encryption tools that could be leveraged? If the bidder is expected to provide encryption, could LIC please share their expectations regarding the type or standard of encryption tool required?	To be discussed with the selected bidder
552	NA	General		5. Existing System Documentation: Are there detailed documentation (e.g., APIs, data models, technical specifications) available for the "existing Agents Mobile App," "Web Portal," "Digital Onboarding Platform," "Document Management System," "eSign," and "Proposal Generation modules" that require integration?	To be discussed with the selected bidder
553	NA	General		6. Integration Points & Data Flows: Could LIC please elaborate on the expected integration points and data flows with these existing systems? Are there any specific protocols or security mechanisms required for these integrations?	To be discussed with the selected bidder



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554	NA	General		7. API Integration SLA & Throughput: What are the expected Service Level Agreements (SLAs) and throughput requirements for API integrations with existing systems?	To be discussed with the selected bidder
555	NA	General		8. Current Technology Stack (Web/Mobile/API): Could LIC please provide details on the current technology stack (e.g., native iOS/Android, React Native, Flutter, Xamarin, PWA) of the existing Agents Mobile App, API and Web Portal, including the versions of the SDKs/frameworks used?	To be discussed with the selected bidder
556	NA	General		9. Mobile App Support (Versions & Devices): What is the minimum and maximum range of Android and iOS versions and device models that the mobile application must support?	To be discussed with the selected bidder
557	NA	General		10. SDK Integration Method: What is the expected integration method for any provided SDKs (e.g., native module, plugin, webview integration)?	To be discussed with the selected bidder
558	NA	General		11. Design and Development Guidelines: Are there any existing mobile app, API design and development guidelines, UI/UX standards, or branding requirements or standards (e.g., RESTful principles, OpenAPI/Swagger documentation) that we need to adhere to?	To be discussed with the selected bidder



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559	NA	General		12. Which tool being used for operational reporting and is that needs to be considered for document processing accuracy and performance Key Performance Indicator (KPI) , scores, including field-level accuracy, processing throughput, and rejection/error rates.?	To be discussed with the selected bidder
560	NA	General		14. API Authentication & Authorization: What are the expected authentication and authorization mechanisms for API access that need to be followed (e.g., OAuth2, API keys, JWT)?	To be discussed with the selected bidder
561	NA	General		15. API Data Transfer Limits: Are there expected data transfer limits for API calls (e.g, file size, number of records)?	To be discussed with the selected bidder
562	NA	General		16. Existing Mobile App & Web Portal Details: Could LIC elaborate on the existing LIC Mobile Application (LIC Digital) and Web Portal (https://licindia.in/) for customer onboarding? What are the key functionalities and technical specifications for integration (e.g., APIs, data formats, authentication mechanisms)?	To be discussed with the selected bidder
563	NA	General		1. OCR Expectation: Regarding point 7 of Table 1 in the Pre-qualification / Eligibility Criteria, which states, "The Bidder shall be the original developer, owner, and solution provider of the proposed, handwritten data extraction and/or AI-based document processing solution," does this imply that OCR capabilities are also expected from the bidder OR LIC is intended to use any existing OCR capability?	Please be guided by the RFP and its corrigenda and response/clarification provided .



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564	NA	General		2. Open Source ML/LLM Usage: Is LIC open to the usage of open-source Machine Learning (ML) or Large Language Models (LLMs) within the solution?	Please be guided by the RFP and its corrigenda and response/clarification provided .
565	NA	General		3. Document Type Distribution: Could LIC please provide an approximate percentage distribution of handwritten versus typed (digital) documents that the solution will process?	Please be guided by the RFP and its corrigenda and response/clarification provided .
566	NA	General		4. Workload Distribution: What is the expected distribution of workload between batch processing and real-time/near-real-time processing?	Please be guided by the RFP and its corrigenda and response/clarification provided .
567	NA	General		5. Regional Language Support: Which specific Indian regional languages are a priority for text extraction? Would LIC prefer to start with English before addressing the regional language proposals.	Please be guided by the RFP and its corrigenda and response/clarification provided .
568	NA	General		6. Offline Capture & Sync Requirements: For offline capture with deferred synchronization (as mentioned on pages 20 and 40 of the RFP), could LIC please specify the requirements for local storage (e.g., encryption, data retention limits), synchronization triggers (e.g., Wi-Fi only, manual sync), and conflict resolution?	Please be guided by the RFP and its corrigenda and response/clarification provided .
569	NA	General		7. Image Preprocessing: Is any preprocessing currently performed on images uploaded through the existing LIC Mobile Application and Web Portal for customer onboarding?	Please be guided by the RFP and its corrigenda and response/clarification provided .



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570	NA	General		1. Standalone Web/Mobile SDK vs. Direct Integration: Is LIC expecting a standalone Web/Mobile SDK that can be integrated by their internal teams, or are we expected to directly integrate our module into their existing web/app portal codebase? If the latter, could LIC please outline the process for code contribution, testing, and deployment within their existing CI/CD pipelines?	Please be guided by the RFP and its corrigenda and response/clarification provided .
571	NA	General		2. Human-in-the-Loop (HITL) Workflow Details: Could LIC please provide a detailed breakdown of the Human-in-the-Loop (HITL) workflow for DEQC personnel? Specifically: * What are the different roles involved (e.g., reviewer, supervisor, auditor)? * What are the specific actions each role can perform (e.g., edit, approve, reject, escalate)? * What are the expected daily throughput targets for HITL users? * Are there existing tools or systems that DEQC personnel currently use that we would need to integrate with or potentially replace?	Please be guided by the RFP and its corrigenda and response/clarification provided .
572	NA	General		1. POC Scope: As part of the Techathon will it be sufficient for the solution to be deployed as a POC-scoped deployment, limited to components necessary for feasibility validation?	Please be guided by the RFP and its corrigenda and response/clarification provided .



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573	NA	General		2. Critical Fields for Demo Accuracy: For demonstration purposes, are there specific fields within the proposal forms or annexures that are considered highly critical for accuracy (e.g., financial amounts, policy numbers, dates)?	Please be guided by the RFP and its corrigenda and response/clarification provided .
574	NA	General		3 Standard Entity Format for Demo: For demonstration purposes, is there any standard format for entities to extract (e.g., "26-Jan-2026," "26/01/2026")?	All extracted and structured output data must conform to the input format requirements of LIC's onboarding application. For example: Date fields must be standardized in the format: DD/MM/YYYY (e.g., 26/01/2026). Formats such as "26-Jan-2026", "January 26, 2026", "26.01.2026", etc., must be normalized to the prescribed format before submission. Similarly: Numeric fields must conform to the expected numeric format (without extraneous characters unless specified). Standardized representations must be applied for gender, marital status, codes, and other structured fields as per onboarding system configuration. All structured outputs (API payload / JSON / database fields) must be compliant with the downstream application schema. The Bidder shall be responsible for performing necessary normalization, transformation, and validation prior to submission of extracted data to the onboarding system. No separate commercial implication shall arise for data standardization or formatting compliance, and the same shall be deemed included within the scope of the Solution.
575	NA	General		4. Volume & Type of Documents: Request LIC to provide an estimate of the types of document and associated volume (number and size) expected to be processed?	Please be guided by the RFP and its corrigenda and response/clarification provided .
576	NA	General		5. Current On-Premise Infrastructure: Could LIC please provide more details on their current on-premise infrastructure and technology stack?	Its a Capability requirement. The bidder is responsible for end to end infrastructure and quote and all inclusive per proposal rate as per commercial bid format.
577	NA	General		6. Preferred Cloud Provider: What is LIC's preferred cloud provider (e.g., AWS, GCP, Azure, or any other)?	Please be guided by the RFP and its corrigenda



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578	NA	General		1. Are EMD and Performance Bank Guarantee mandatory criteria for submitting the proposal? Please confirm.	Please be guided by the RFP and its corrigenda
579	NA	General		2. Request confirmation if a definitive agreement (Master Service Agreement and Statement of Work) will be negotiated and executed between the parties once the RFP selection is confirmed. Can the Bidder share their MSA and SOW template along with Proposal an an alternative option?	Please be guided by the RFP and its corrigenda
580	NA	General		3. Can we share deviations/modifications to the Terms and Conditions of the RFP?	<p>Bidders may submit suggestions or proposed deviations to the RFP terms strictly at the time of bid submission.</p> <p>However, it is clarified that:</p> <p>Deviations or modifications may be considered only if they demonstrably enhance the deliverables, improve solution effectiveness, strengthen security, optimize performance, or improve overall project outcomes without altering the commercial structure or risk allocation framework of the RFP.</p> <p>No deviations shall be permitted to the core contractual, commercial, legal, liability, indemnity, IPR, data protection, confidentiality, SLA, penalty, jurisdiction, or governance-related terms and conditions of the RFP and the draft Agreement.</p> <p>LIC reserves the sole and absolute right to:</p> <p>Accept or reject any deviation in full or in part,</p> <p>Ignore deviations not found acceptable,</p> <p>Require unconditional acceptance of RFP terms as a condition of award.</p> <p>Submission of the bid shall be deemed as acceptance of all RFP terms and conditions unless specifically agreed to in writing by LIC through formal corrigendum or written clarification.</p> <p>No post-award contractual renegotiation on terms already defined in the RFP shall be entertained.</p>



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581	NA	General		4. What happens in case both the parties are unable to reach on an agreement on MSA/ SOW terms	<p>In the event that the selected Bidder and LIC are unable to mutually agree upon the terms and conditions of the Master Service Agreement (MSA) and/or Statement of Work (SOW) within the stipulated timeline after issuance of Letter of Intent (LoI) / Notification of Award, the following shall apply:</p> <p>LIC reserves the right to:</p> <p>Cancel the award issued to the selected Bidder without any financial liability; and/or</p> <p>Invoke the Bid Security / EMD, if applicable, in accordance with the RFP terms; and/or</p> <p>Proceed with negotiations with the next eligible / technically qualified bidder; and/or</p> <p>Re-tender the requirement.</p> <p>No claim for compensation, cost, or damages shall be admissible from the Bidder on account of such non-finalization.</p> <p>The MSA and SOW shall be aligned with the RFP terms, corrigenda, and the finalized commercial bid. Any deviation materially altering the risk allocation, commercial structure, scope, or liability framework as defined in the RFP shall not be acceptable.</p> <p>The Bidder is expected to review and accept the draft MSA/SOW template shared as part of the RFP. Submission of the bid shall be deemed as acceptance of the draft contractual framework, subject only to minor clarifications and alignment discussions.</p>
582	NA	General		Regional Languages extraction and processing capabilities. – Please provide List of Indian Regional Languages to be supported.	<p>With reference to the query regarding support for Indian Regional Languages, the following is clarified:</p> <p>English language support is mandatory. The Solution must be capable of accurately extracting and processing handwritten content in English.</p> <p>Hindi support is strongly desired. Capability to extract handwritten content in Hindi (Devanagari script) shall be considered an added advantage.</p> <p>Support for additional Indian regional languages (such as but not limited to Tamil, Telugu, Kannada, Malayalam, Bengali, Marathi, Gujarati, Punjabi, etc.) shall be desirable. Bidders are required to clearly indicate the list of languages supported by their proposed solution.</p> <p>Notwithstanding the above, the extracted output data must be made available in standardized English format, as the downstream onboarding application accepts inputs only in English language fields.</p> <p>Accordingly:</p> <p>If the source document contains content in Hindi or any other regional language, the Solution shall extract and convert / transliterate / translate the relevant data fields into English before structured output generation.</p> <p>The final structured data output (JSON / API payload / database fields) shall be in English only.</p> <p>The Bidder shall clearly document the approach adopted for multilingual extraction, transliteration, or translation, along with associated confidence scoring and accuracy metrics.</p> <p>No additional commercial implication shall arise for multilingual capability, and the same shall be deemed included in the overall scope of work.</p>



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583	NA	General		Generate a combined searchable pdf- Whether the document should be searchable or content within the document	The term "searchable PDF" implies that: The final PDF shall contain a machine-readable text layer aligned with the captured image. The text layer may be generated through OCR or AI-based extraction. The document shall support text search functionality for extracted fields within standard PDF readers. The searchable text layer shall be derived from the system's OCR/AI extraction process. The PDF generation shall not require perfect textual reproduction of handwritten content but shall reflect extracted machine-readable text aligned to corresponding document regions. The generation of the searchable PDF shall not replace structured data extraction outputs (JSON/API/database records), which shall remain the primary system-of-record for downstream onboarding. No separate commercial implication shall arise for this functionality, and it shall be deemed included within the overall scope of the Solution.
584	NA	General		Flag inconsistencies between image and edited data for critical fields.- Need clarification	Self Explanatory . The intent of this requirement is that the Solution shall automatically identify and visually highlight critical data fields where: The extracted value carries a low confidence score (as per system-defined threshold), and/or The extracted value has been manually edited or modified by a user. Such fields shall be clearly distinguishable in the user interface through visual indicators (e.g., color coding, flag markers, alerts, or similar mechanisms) to enable focused verification by the reviewing officer. The Solution shall: Provide configurable confidence score thresholds for triggering visual highlighting. Maintain audit logs capturing: Original extracted value Confidence score Edited value (if modified) User ID and timestamp of modification Ensure traceability between the displayed image snippet and the corresponding extracted field. The objective is to enable risk-based review and validation of critical handwritten fields rather than to perform automated semantic comparison beyond confidence-based flagging. No separate commercial implication shall arise from this requirement, and the functionality shall be deemed included within the scope of the Solution.
585	NA	General		Uptime requirements for the Solution in hours per day.	Monthly uptime shall be ≥99.5% calculated on a 24x7 basis.
586	NA	General	The bidder must have successfully executed at least one (1) such project in the last 3 years from the date of this RFP with performance letter from the customer.	xxxx request to give the relaxation in this query as we have AI/ML Solution in Health and Motor field and are capable of demonstrating and implementing the same for LIC, Moreover xxxxx has also done a Green Channel POC for LIC	Please be guided by the RFP.
587	NA	General	DPDPA 2023 (Data Protection Act) and DPDPA Rules	Is this certification mandatory as we have ISO and CMMI	DPDP Certification : Desirable.



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588	NA	General	Shortlisted Bidders from Stage I shall participate in a competitive, time-bound Demonstration / Challenge / Techathon (self paid), during which each Bidder shall process a designated set of scanned Proposal Forms and onboarding documents , proposal forms redesigned / re-engineered by the bidders using the existing proposal templates provided by LIC for reference	Can you give more details on Techathon and also give the relaxation on the POC timelines as we are capable of delivering the solution.	Please be guided by the RFP and its corrigenda
589	NA	General	1.1 Kindly clarify the methodology for computing Overall Field-Level Extraction Accuracy ($\geq 95\%$), specifically: a) Whether accuracy is evaluated on an exact-match or tolerance / fuzzy-match basis b) How numeric values, date formats, abbreviations, and case sensitivity are handled 1.2 Will LIC provide ground-truth labelled datasets for evaluation, or is the bidder expected to generate labels subject to LIC validation? 1.3 In cases where fields are blank, illegible, overwritten, or missing in the source document, kindly clarify how such fields are treated in accuracy computation. 1.4 Please confirm whether partial acceptance of proposals is permitted when certain fields are not extractable due to limitations in the source document.		Please be guided by the RFP and its corrigenda. Accuracy Computation Methodology The Bidder shall be fully responsible for: Defining, documenting, and implementing the methodology for computation of Overall Field-Level Extraction Accuracy. Clearly specifying whether accuracy is computed on: Exact match basis, and/or Tolerance / fuzzy match basis (with defined thresholds). Defining treatment rules for: Numeric values (including rounding, formatting, separators)
590	NA	General		2. Rejection, Re-Processing & Manual Correction 2.1 Kindly clarify what constitutes a "Rejected Proposal" versus a proposal requiring manual correction. 2.2 Is there a maximum permissible number of re-processing cycles per proposal, beyond which the proposal is excluded from evaluation? 2.3 Will the thresholds for rejection rate ($\leq 5\%$) and manual correction ($\leq 10\%$) be frozen post-pilot, or may they be revised during operations?	Please be guided by the RFP and its corrigenda



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591	NA	General		<p>3. Acceptance Audit & Billing Validation</p> <p>3.1 Kindly clarify the sample size, frequency, and methodology used for acceptance audits prior to billing.</p> <p>3.2 In case of differences in acceptance outcomes, is there a defined review or reconciliation mechanism?</p> <p>3.3 Are acceptance criteria applied uniformly across all proposal types and channels, or do they vary by product or form variant ?</p>	Please be guided by the RFP and its corrigenda
592	NA	General		<p>4. Commercial & Volume-Related Clarifications</p> <p>4.1 Kindly provide indicative monthly and annual proposal volumes expected during the pilot phase and post-pilot phase.</p> <p>4.2 Please confirm whether any minimum volume commitment is envisaged post successful pilot or empanelment.</p> <p>4.3 In the event of scope reduction or volume variation, kindly clarify how commercial recalibration would be handled.</p>	<p>The estimated transaction / processing volume under this RFP is approximately 1,000,000 (One Million) units on monthly basis . This volume is indicative in nature and has been provided solely for the purpose of enabling bidders to arrive at a commercial estimate.</p> <p>It is hereby expressly clarified that:</p> <p>The indicated volume is not a commitment, guarantee, or minimum assured quantity.</p> <p>The Purchaser shall have no obligation to provide any minimum volume of business to the selected bidder.</p> <p>The actual volume may vary (increase or decrease) based on business requirements, regulatory changes, operational priorities, or any other administrative considerations.</p> <p>Payments shall be made strictly on the basis of actual volume of services rendered and duly accepted, at the unit rates finalized under this RFP.</p> <p>The bidder shall not be entitled to claim any compensation, damages, or loss of profit on account of lower-than-estimated volumes.</p> <p>Bidders are advised to factor this variability into their commercial submissions and pricing models.</p>



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593	NA	General		<p>5. Source Code, IP & Knowledge Transfer</p> <p>5.1 The RFP refers to submission of mobile application source code (APK / IPA) as part of deliverables. It is our understanding that this requirement is limited to the mobile application layer, including UI screens, navigation logic, vector definitions, and workflow representations required for operational integration within LIC systems.</p>	<p>Yes, Intellectual Property Rights (IPR) – Custom Developed Work</p> <p>All intellectual property rights, including but not limited to source code, object code, configurations, workflows, models, documentation, design artefacts, process flows, APIs, integrations, reports, custom scripts, mobile application components, data structures, and any other deliverables specifically developed, configured, or created during the course of this engagement exclusively for LIC ("Custom Work"), shall vest solely and absolutely in Life Insurance Corporation of India (LIC).</p> <p>The Bidder hereby irrevocably assigns, transfers, and conveys to LIC, without limitation of territory or time, all rights, title, and interest in such Custom Work, including all copyrights, patent rights, design rights, trade secrets, and other intellectual property rights arising therefrom. LIC shall have perpetual, royalty-free rights to use, modify, enhance, reproduce, distribute, sublicense, or otherwise deal with such Custom Work without any restriction.</p> <p>For avoidance of doubt:</p> <p>Any pre-existing intellectual property, proprietary tools, frameworks, platforms, accelerators, libraries, models, or components owned by the Bidder prior to the commencement of this engagement ("Pre-Existing Work") shall remain the property of the Bidder.</p> <p>However, to the extent that any Pre-Existing Work is embedded in or required for the use of the Custom Work delivered to LIC, the Bidder shall grant LIC a perpetual, irrevocable, non-exclusive, royalty-free, enterprise-wide license to use, operate, modify, and maintain such components solely for LIC's internal business purposes, without additional cost.</p> <p>The Bidder shall not reuse, replicate, commercialize, or transfer the Custom Work developed specifically for LIC to any third party without prior written consent of LIC.</p> <p>The Bidder shall ensure that no third-party intellectual property is incorporated into the deliverables in a manner that restricts LIC's ownership or usage rights. The Bidder shall indemnify LIC against any claims of intellectual property infringement arising out of the deliverables.</p>



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594	NA	General		<p>Kindly confirm that this requirement does not extend to proprietary platform components, including but not limited to:</p> <ul style="list-style-type: none"> ● AI / ML models and trained parameters ● Feature extraction and inference logic ● Core AI engines, orchestration frameworks, or platform-level services 	<p>Rights in Vendor's Pre-existing IPR All IPR including the existing documents and materials developed or otherwise obtained independent of the efforts of a party under this Agreement ("pre-existing work") including any enhancement or modification thereto shall remain the sole property of that party. During the performance of the services for this agreement, each party grants to the other party (and their sub-contractors as necessary) a non-exclusive license to use, reproduce and modify any of its pre-existing work provided to the other party solely for the performance of such services for duration of the term of this Agreement. Except as may be otherwise explicitly agreed to in a statement of services, upon payment in full, the Vendor should grant LIC a non-exclusive, perpetual, fully paid-up license to use the pre-existing work in the form delivered to LIC as a part of the service or deliverables only for its internal business operations. Under such license, either of the parties will have no right to sell, assign or transfer the preexisting work of the other party to a Third Party. LIC's license to pre-existing work is conditional upon its compliance with the terms of this Agreement and the perpetual license applies solely to the pre-existing work that bidder leaves with LIC at the conclusion of performance of the services.</p> <p>Intellectual Property Rights (IPR) – Custom Developed Work All intellectual property rights, including but not limited to source code, object code, configurations, workflows, models, documentation, design artefacts, process flows, APIs, integrations, reports, custom scripts, mobile application components, data structures, and any other deliverables specifically developed, configured, or created during the course of this engagement exclusively for LIC ("Custom Work"), shall vest solely and absolutely in Life Insurance Corporation of India (LIC).</p> <p>The Bidder hereby irrevocably assigns, transfers, and conveys to LIC, without limitation of territory or time, all rights, title, and interest in such Custom Work, including all copyrights, patent rights, design rights, trade secrets, and other intellectual property rights arising therefrom. LIC shall have perpetual, royalty-free rights to use, modify, enhance, reproduce, distribute, sublicense, or otherwise deal with such Custom Work without any restriction.</p>
595	NA	General		<p>In this context, we understand that "Contract Material" refers to solution artifacts specifically developed for LIC use, such as application interfaces, configuration workflows, and output schemas, and does not include the bidder's underlying proprietary AI platform, reusable frameworks, or pre-existing intellectual property. Kindly confirm if this understanding is correct.</p>	<p>yes</p>



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596	NA	General		With reference to exit management and knowledge transfer obligations, kindly clarify the scope and level of knowledge transfer expected, with the understanding that such transfer would be limited to operational usage, configuration, and integration aspects, and would exclude disclosure of proprietary algorithms, trained models, or platform internals.	Understanding is correct
597	NA	General	<p>6. Infrastructure, Deployment & Data Handling</p> <p>6.1 For the purpose of the pilot / techathon phase, it is our understanding that the Bidder will provision and bear the required infrastructure, including compute resources, platform licenses, and open-source LLM components, at no additional cost, given that the data volume during the pilot will be limited and used solely for evaluation. Kindly confirm whether this understanding is acceptable. Further, please confirm that post successful pilot, upon transition to production deployment, the infrastructure and platform costs would be chargeable as part of the mutually agreed commercial model.</p> <p>6.2 In line with LIC's data residency and security requirements, kindly confirm whether on-premise deployment within LIC infrastructure, where available and feasible, would be acceptable as an alternative to deployment on MeitY-empanelled cloud during production rollout.</p> <p>6.3 With respect to data handling, kindly clarify whether proposal data may be retained in encrypted form for a limited, configurable period during pilot and production phases, strictly for purposes such as model calibration, audit, and dispute resolution, in compliance with applicable regulatory and data protection requirements.</p>		<p>Infrastructure Provisioning (Pilot, Techathon & Production) It is hereby clarified that the Bidder shall be solely responsible for provisioning, managing, and bearing the cost of the entire end-to-end infrastructure required for execution of the scope of work, including but not limited to Compute, storage, and networking resources, Cloud or on-premise infrastructure (as applicable), Platform licenses and third-party tools, Open-source or proprietary LLM components, Security controls and monitoring infrastructure Mobile application infrastructure and associated components.</p> <p>This responsibility shall apply to Pilot / Techathon phase, RFP evaluation stage, Production deployment phase, any transition, stabilization, or support period. No separate payment shall be made by LIC towards infrastructure, platform costs, licenses, hosting, Mobile App, or any other component. LIC shall make payment strictly on a per proposal all-inclusive unit rate basis, as quoted by the Bidder in the prescribed Commercial Format. The quoted rate shall be deemed to include all costs necessary for full compliance with the Scope of Work. Further, all activities carried out during the RFP evaluation stage, including pilot, demonstrations, techathon participation, integrations, and testing, shall be entirely at the Bidder's own cost and risk, and LIC shall bear no financial liability for the same.</p> <p>Deployment Model: The Bidder shall comply with LIC's data residency, security, and regulatory requirements. The Bidder shall ensure that all required infrastructure is provisioned and managed by the Bidder. No additional cost shall be payable by LIC beyond the finalized per proposal all-inclusive rate.</p> <p>Data Handling and Retention: Any data retention, encrypted storage, model calibration usage, logging, or audit-related storage during pilot or production shall be strictly in accordance with LIC's information security policies and applicable regulatory and data protection requirements</p> <p>Explicit written approval from LIC: No data shall be retained beyond the period expressly permitted by LIC. The Bidder shall not use LIC data for any purpose other than execution of the contract.</p> <p>All costs associated with secure data handling, encryption, retention controls, audit logging, and deletion mechanisms shall be deemed included in the quoted commercial rates.</p>
598	NA	General		Kindly confirm whether the acceptance and evaluation parameters finalized during the pilot phase will remain consistent for subsequent phases, unless mutually agreed otherwise.	Please be guided by the RFP and its corrigenda



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599	NA	General		What is the expected go live timeline for this project? Specifically, what duration does the team anticipate from project initiation to production deployment?	To be discussed with the selected bidder
600	NA	General		What level of customization is expected in the mobile application?	To be discussed with the selected bidder
601	NA	General		What is the duration of the contract period?	Please be guided by the RFP and its corrigenda.
602	NA	General		What is the proposed billing frequency for the solution, such as monthly or quarterly?	Please be guided by the RFP, and its corrigenda.

Secretary (IT/Digital Transformation)