



Pre Bid Responses Of EOI Ref No: LIC/CO/ITDT/RISE/2526/EOI-TSP Dated 20th March 2026

Date : 02nd April, 2026

Sr No.	Page No.	Document Reference(Section Number)	Clause (in brief) requiring clarification (S)	Brief Details / Query in reference to the clause	Response
1	14	2.1.1 Eligibility Criteria – Category Core(Pt.2)	Bidder should have experience of minimum 5 years in providing IT Technical Resources of various skill sets.	We would like to ask for a relaxation where L1/L2 resources provided for projects be considered.	Please be guided by the RFP
2	15	2.1.1 Eligibility Criteria – Category Core (Pt.6)	The Bidder should have successfully completed contract of INR 25 Crores or above from a single client in providing Technical Resources for IT services (project and/or T&M basis) to a BFSI Client for digital initiatives during any of the last five financial years.	We would like to request for a relaxation on the contract value being INR 5 Crores	Please be guided by the RFP
3	24	2.1.3 Eligibility Criteria – Category Experts Named Profiles	Client Satisfactory Performance Certificate / Completion Certificate confirming successful execution of the assignment.	We would like to request a relaxation on Client Satisfactory Performance Certificate / Completion Certificate or email	Please be guided by the RFP
4	38	3.3 Case Study Evaluation Framework (Core and MSE)	Go-live, measurable outcomes, Client Satisfactory outcome letter - 5	We would like to request a relaxation on client satisfactory outcome letter or email. If only go-live email would suffice.	Please be guided by the RFP
5	39	3.4 Technical Evaluation Framework (Named Expert Empanelment)	h. Client Satisfaction Certificate/Letter.	We would like to request a relaxation on Client Satisfaction Certificate/Letter.	Please be guided by the RFP
6	60	Form 2: Details of the Bidder's Operations	ROC Reference No.	Could you please clarify on what ROC Reference No. is?	An ROC Reference Number (often referred to as a Corporate Identification Number or CIN) is a unique, 21-digit alphanumeric code assigned by the Registrar of Companies (ROC) to every company registered in India. It serves as an official identifier for legal compliance, tracking filings on the Ministry of Corporate Affairs (MCA) portal
7	63	Form 5: Pre-Contract Integrity Pact	This pre-contract Agreement (hereinafter called the Integrity Pact) is made on..... day of the month of2025, between, on one hand, the Life Insurance Corporation of India (hereinafter referred to as "LIC")	We assume the year will be 2026 instead of 2025. Please confirm.	Yes, wherever 2025 is written, kindly treat as 2026.
8	139	Annexure - TECHNICAL ENVIRONMENT	TSP to to Setup / configure / re-configure End-to-End DevSecOps Platform along with Container Orchestration Layer on LIC's on-premises private cloud, comprised of Licensed or Open Source (with Commercial Support) tools to ensure continuous everything i.e., Continuous Planning, Continuous Development, Continuous Integration, Continuous Delivery, Continuous Deployment, Continuous Testing, Continuous Monitoring, Continuous Operation, Continuous Feedback and Continuous Security.	We assume that this activity is during execution of new future RFQs by empaneled vendors, and no commercials have to be provided as part of the proposed resource rate card for this EOI.	Yes understanding is correct.
9	153	D. OPEN SOURCE	77) Store source code, technical data, configurations, documentation in the provisioned LIC's source control repository(s). Such repository is to be setup and provisioned by TSP for LIC.	We would like to have a relaxation on this criteria. We would store the source code in our source control repository.	Please be guided by the RFP
10	182	Annexure : Key Considerations Compliance	LIC will provision the Compute Infrastructure and Licenses	Can there be clear bifurcation between the two clauses? Compute Infrastructure and IT Equipment.	Please be guided by the RFP
11	185	Annexure : Key Considerations Compliance	LIC will not provide IT or other equipment. The TSP is responsible for providing all necessary equipment for development activities, such as laptops etc.		Please be guided by the RFP

12		Section 2.1.1 Eligibility Criteria - Category Core. SI No. 4	<p>Actual Clause - Minimum IT resource strength of 5000 as on date of this EOI. Relevant Technical Resource (Excluding helpdesk/call centre/ BPO resources)</p>	<p>We would like to submit that such a high threshold may limit participation from otherwise highly competent and experienced bidders who possess strong domain expertise, proven project delivery capabilities, and relevant technical skillsets, but may not meet the specified overall headcount requirement.</p> <p>In line with industry practices for similar engagements, we request LIC to kindly consider revising this criterion to a more inclusive threshold, such as minimum 2000 IT resources on payroll, while continuing to emphasize relevant experience, technical capability, and successful execution of similar projects.</p> <p>This will encourage wider participation and foster a more competitive bidding environment without compromising on the quality of service delivery.</p>	Please be guided by the RFP
13		Section 2.1.1 Eligibility Criteria - Category Core. SI No. 6	<p>Actual Clause - The Bidder should have successfully completed contract of INR 25 Crores or above from a single client in providing Technical Resources for IT services (project and/or T&M basis) to a BFSI Client for digital initiatives during any of the last five financial years.</p> <p>For the purpose of this clause: Multiple Purchase Orders / Work Orders issued by the same Client may be aggregated to meet the minimum value, provided the assignments relate to technical resource deployment for IT projects, digital initiatives or services similar to LIC's requirement.</p> <p><u>Purchase Order (PO) Eligibility Criteria:</u> As on the date of issuance of this EOI, the Bidder must demonstrate relevant experience by meeting any one of the following revenue criteria within a continuous period of twelve (12) months from technical services engagements undertaken on a Project-based and/or Time & Material (T&M) basis, specifically relating to deployment of technical resources for IT projects or services,</p>	<p>We would like to submit that restricting this requirement to a single work order may limit participation from bidders who have successfully executed multiple relevant projects of similar nature and complexity, cumulatively meeting or exceeding the stipulated value.</p> <p>Considering industry practices and to encourage broader participation from capable and experienced bidders, we request LIC to kindly allow cumulative work order value of INR 25 Crores in last 5 financial years to be considered.</p>	Bidder may submit multiple PO's from same BFI client but it should be for technical resource deployment engagements only. Please be guided by the note in the Criterial . Multiple Purchase Orders / Work Orders issued by the same Client in multiple FY , may be aggregated to meet the minimum value, provided the assignments relate to technical resource deployment for IT projects, digital initiatives or services similar to LIC's requirement.
14			As on the date of issuance of this EOI, the Bidder must demonstrate relevant experience by meeting any one of the following revenue criteria within a continuous period of twelve (12) months from technical services engagements undertaken on a Project-based and/or Time & Material (T&M) basis, specifically relating to deployment of technical resources for IT projects or services,	We Request a clarification that if the service delivered less than 12 months would this be eligible where as we have PO For 12 months	Please be guided by the RFP
15			2. Minimum 10 resources each deployed for a continuous period of at least 12 months for two (2) BFSI clients	We Request a clarification that if the service delivered less than 12 months would this be eligible where as we have this PO for the 12 months	Please be guided by the RFP
16			While Registrng on the Tender Wizard Site We are getting Continously GST Error We have tried this multiple times but we not able to register we have also send mail to lokesh.hr@etenderwizard.com	General	Please give a call to Mr. Sushant or Mr. Lokesh for the support; Their Contact numbers are mentioned in the RFP Document
17	27	Table D: Eligibility Criteri	Eligibility Criteria (Sl. No. 2.1.2, Table C, Sl. No. 9): Professional Experience	LIC to kindly clarify whether Table D refers to the Sl. No. from Table B or Table C, as Section 2.1.2 refers to Table B, whereas the description mentions Table C.	Please be guided by the RFP
18	18	Table B: Eligibility Criteri	Relevant Revenue Experience – MSE Category b. The above revenue must have been earned within a continuous period of twelve (12) months under the relevant engagement(s).	LIC to clarify what documents need to be submitted as proof of a continuous 12-month revenue period.	Please be guided by the RFP

19	131, 132	Scope of Work	<p>37. LIC will be responsible for supplying all the required subscriptions/licenses (including development, test, and production licenses) of the application and related software requirements. All such licenses shall be in the name of LIC (LIC can provide the following licences for which LIC has enterprise agreement or licences available with LIC RHEL OS RHEL JBoSS EAP Oracle RDBMS/MySQL Tibco FTL , Business Works.</p> <p>39. LIC shall also supply any other tools & accessories required to complete the integrated solution per requirements. a. Software & licenses b. Tools, accessories, documentation and prepare a list of items supplied. Tools and accessories shall be part of the solution. The Service Provider should provide a technologies matrix.</p>	LIC to clarify whether licenses will be provided for every tool listed, or only for a subset of those tools	Will be discussed with shortlisted bidders .
20	128	Scope of Work	Annexure - SCOPE OF WORK AND DELIVERABLES GUIDELINES	Requesting LIC to specify the environments (DEV / UAT / PROD) for which the TSP is responsible for deployments.	Please be guided by the RFP
21	97	Liability for Losses and D	<p>For Losses and Damages Caused by Technology Solution Provider</p> <p>1) the Technology Solution Provider shall indemnify and keep harmless the LIC, from and against, all actions, suit proceedings, losses, costs, damages, charges, claims, and demands of every nature and description brought or recovered against the LIC because of any act or omission or default or negligence or trespass of the Technology Solution Provider, his agents, or employees despite all reasonable and proper precautions may have been taken, during the execution of the Services. The Technology Solution Provider shall make good at his own expense all resulting losses and/ or damages to: (a) the Services themselves or (b) any other property of the LIC or (c) the lives, persons, or property of others</p> <p>2) In case the LIC is called upon to make good such costs, loss, or damages or to pay any compensation, including that payable under the provisions of the Workmen's Compensation Act or any statutory amendments thereof, the amount of any costs or charges including costs and charges in connection with legal proceedings, which the LIC may incur about it, shall be charged to the Technology Solution Provider. All sums payable by way of compensation under any of these conditions shall be considered reasonable compensation to be applied to the actual loss or damage sustained and whether or not any damage shall have been sustained.</p> <p>3) The LIC shall have the power and right to pay or to defend or compromise any claim of threatened legal proceedings, or in anticipation of legal proceedings being instituted consequent on the action or default of the Technology Solution Provider, to take such steps as may be considered necessary or desirable to ward off or mitigate the effect of such proceedings, charging to Technology Solution Provider, as aforesaid, any sum or sums of money which may be paid and any expenses</p>	LIC to kindly clarify whether there is a defined cap on liability for data loss resulting from system integration failures.	Please be guided by the RFP
22	97	Liability For Losses and D	Same description as previous query	LIC to confirm whether the contract includes any cap or limitation of liability for indirect or consequential losses.	Please be guided by the RFP

23	41	CONDITIONS UNDER WHICH	<p>Right to Terminate the Process</p> <p>a. LIC is not bound to accept any proposal and reserves the right to annul the selection process at any time prior to contract award without thereby incurring any liability to the Bidder/Applicants. LIC also reserves the right to cancel this invitation for EOI and/or invite afresh with or without amendments to this invitation for EOI, without liability or any obligation for such request for EOI and without assigning any reason. Information provided at this stage is indicative and LIC reserves the right to amend/add further details in the EOI document.</p> <p>b. LIC may terminate the EOI process and the resultant empaneled panel created at any time and without assigning any reason. LIC makes no commitments, express or implied, that this process will result in a business transaction with anyone.</p>	Requesting LIC to provide the specific circumstances under which LIC reserves the right to cancel the EOI after it has been submitted	Please be guided by the RFP
24	107	Dispute Resolution	<p>Settlement of Disputes, Arbitration:</p> <p>a. Any dispute and differences of any kind whatsoever arising out of or in connection with the contract or the carrying out of work (whether during the progress of the work or after its completion and whether before or after determination, abandonment or breach of contract) shall be referred through Contract Executing Authority to a three members committee to be constituted by LIC of India. All disputes/representations are to be placed before the committee and the committee after due diligence and hearing both the parties will submit the report to LIC of India. The report will be shared with contractually agreed parties for their acceptances / non-acceptance. In case of non-acceptance by any of the party, the matter shall be referred to the arbitration tribunal which will be constituted by ED (ITDT) only after receipt of specific request from either of the aggrieved party. The arbitration tribunal prescribed herein above with shall comprise of a three members Arbitral Tribunal, one of each will be appointed by either party and both the appointed Arbitrator by either party will appoint the 3rd Arbitrator who will act as a Presiding Arbitrator. The processing of arbitration will be as per Arbitration and Conciliation Act 1996 or any statutory modifications or Amendment to it from time to time.</p> <p>b. Any disputes or differences that the employer may have with the contractor shall also be referred to Arbitration.</p>	Requesting LIC to clarify the timelines and steps for dispute resolution to be followed before proceeding to arbitration.	Please be guided by the RFP
25	90	Payment Terms	<p>d. Payments will be made only on the TSP completing all activities as per the agreed project plan and deliverables sign-off for the same from LIC. Payment at all times will be linked to the successful delivery of the agreed items for the period for which payment is invoiced. Payment to the Empanelled Service Provider shall not be based solely on monthly attendance but shall be strictly linked to achievement of project deliverables and their acceptance by LIC.</p>	LIC to kindly confirm whether milestone-based payments can be consolidated and released on a monthly basis, instead of being processed individually per milestone.	Please be guided by the RFP
26	122	PENALTY & SERVICE LEV	<p>a. In case of unjustified and unacceptable delay in execution of the assigned work by the empanelled service provider, for time and material engagements, a penalty of 1.0% of the purchase order value per week of delay in non-deployment of resources shall be levied on a pro-rata basis, subject to a maximum limit of 10% of the purchase order value.</p> <p>b. The penalties and delays shall be linked to defined deliverables. All factors, including those beyond the control of the empanelled service provider, shall be duly assessed by the empanelled service provider prior to undertaking the assignment. Risks and dependencies impacting deliverables shall be clearly highlighted upfront and may be considered by LIC on a case-to-case basis.</p>	LIC to define the calculation methodology for performance penalties in cases of partial achievement of milestones, including whether penalties are applied pro-rata, based on predefined thresholds, or through any other specified formula, and whether any maximum cap is applicable.	Please be guided by the RFP

27	123	PENALTY & SERVICE LEVEL	The empaneled service provider shall adhere to the service levels and timelines defined under each Purchase Order (PO) issued for resource engagement. Any deviation shall attract penalties	LIC to clarify whether performance penalties apply equally to remote/offsite resources and onsite resources, or if differential treatment is envisaged.	Please be guided by the RFP
28	55	DIGITAL TECHNOLOGY R	e. General Shift at LIC for onsite resource: 09:15 AM – 06:15 PM: 5 days a week. f. Onsite resources work 5 days in a week and will follow the holiday calendar of LIFE INSURANCE CORPORATION OF INDIA. In case of emergency and urgent requirements the resource may be required to work beyond the mentioned schedule and on holidays.	LIC to clarify whether hybrid work mode is permitted, and if permitted, whether prior approval is required for every instance or if one-time/standing approval is acceptable.	Please be guided by the RFP
29	55	DIGITAL TECHNOLOGY R	c. The empanelled Technology Service Providers shall ensure deployment of approved resources within a maximum period of 4 to 6 weeks from the date of request or issuance of deployment confirmation by LIC, subject to completion of necessary formalities. However, depending on the nature, urgency, or criticality of the assignment, LIC reserves the right to prescribe a shorter deployment timeline for specific resource roles or assignments. In such cases, the empanelled vendor shall make reasonable efforts to deploy suitable resources within the timelines specified by LIC.	LIC to confirm the minimum notice period allowed for resource replacement, along with any approval requirements or constraints.	Please be guided by the RFP
30	36	TECHNICAL EVALUATION FRAMEWORK (Core Category)	# Component Description Max Marks 1 Case Study (Assignment 1) Relevant Digital Implementation 30 2 Case Study (Assignment 2) Relevant Digital Implementation 30 3 Case Study (Assignment 3) Relevant Digital Implementation 30 4 Active Empanelment Two similar empanelment (5 marks for each) 10 Total 100	LIC to clarify how weightage will be allocated or considered if we submits more than three case studies, including whether only the best three will be evaluated or if additional submissions carry incremental weightage.	Please be guided by the RFP . Bidder to ensure submission of top 3 case study(Assignments) .
31	36	TECHNICAL EVALUATION FRAMEWORK (Core Category)	Same description as previous query	LIC to define the approach and formula used to normalize relative scoring across bidders to ensure fair comparison during evaluation	Please be guided by the RFP

32	88	INTELLECTUAL PROPER	<p>1.11.2 Rights in Vendor's Pre-existing IPR</p> <p>a. All IPR including the existing documents and materials developed or otherwise obtained independent of the efforts of a party under this RFP ("pre-existing work") including any enhancement or modification thereto shall remain the sole property of that party.</p> <p>b. 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 the term of this Agreement.</p> <p>c. 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.</p> <p>d. Under such license, either of the parties will have no right to sell, assign or transfer the pre-existing 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 the bidder leaves with LIC after the</p>	LIC to clarify the level of source code rights granted to LIC for open-source dependent components, including access rights, modification rights, distribution rights, and any license-specific restrictions.	Please be guided by the RFP.
33	170	ANNEXURE: SECURITY A	<p>CRYPTOGRAPHIC PROTECTIONS</p> <p>The TSP shall employ cryptographic safeguards to protect sensitive information in transmission, in use, and at rest, from a loss of confidentiality, unauthorized access, or disclosure. Cryptographic protections shall include at a minimum:</p> <p>a. Using industry standard encryption algorithms;</p> <p>b. Establishing requirements for encryption of data in transit;</p> <p>c. Establishing requirements for encryption of data at rest; and</p> <p>d. Implementing cryptographic key management processes and controls.</p>	LIC to clarify the encryption standards required for data at rest, including acceptable algorithms (e.g., AES-256) and any compliance or certification requirements.	<p>Encryption Algorithms: Use AES-256 for data protection, and RSA (2048-bit+) or ECC (P-256+) for key exchange.</p> <p>Hashing: Use SHA-256 or higher; for passwords use bcrypt or Argon2.</p> <p>Data in Transit: Use TLS 1.2 or higher (preferably TLS 1.3) with strong cipher suites.</p> <p>Data at Rest: Encrypt using AES-256 (disk/database encryption).</p> <p>Key Management: Follow NIST SP 800-57 / FIPS 140-2/3, including secure storage, access control, and periodic key rotation.</p> <p>Avoid: MD5, SHA1, SSL/TLS <1.2, DES/3DES, hardcoded keys.</p>
34	167	ANNEXURE: SECURITY A	<p>COMPLIANCE</p> <p>d. LIC will conduct a security audit, VA/PT through an independent Cert In Empanelled auditor and the TSP will have to ensure resolution and compliance to the audit findings and facilitate to obtain the Safe to Host Certificate from the Auditor.</p>	Define audit frequency for VA/PT for cloud components.	Will be discussed with shortlisted bidders

35	55	DIGITAL TECHNOLOGY R	4. CV screening and technical interview of shortlisted resource by LIC, Assignment / case discussion, Resource Suitability and Availability as per Assignment requirements and timelines. 5. Technical Interview Evaluation Matrix: Technical Expertise, Relevant Project Experience, Problem Solving Ability, Communication & Collaboration, Understanding of Business Domain, Assignment / case discussion, Resource Availability.	LIC to define the process in case of interview rejection, including whether alternate CVs may be submitted, the number of retries allowed, and any applicable timelines or constraints.	Will be discussed with shortlisted bidders
36	92	Empanelment Period	ii. The quoted rates have to be valid for a period of three years from the date of issuance of empanelment letter. Post completion of three (3) years, rate revision, if any, may be considered based on the year-on-year increase in the Consumer Price Index (CPI - Combined) published by MoSPI, Government of India, subject to a maximum cap of 5% per annum and approval of LIC. Reference year for revision in year 4 will be the CPI of the Year on Year increase in Year 3 .	LIC to clarify whether rate card revisions are permitted mid-year in case of statutory changes.	Please be guided by the RFP
37	14	Part 2: Empanelment Criteria		There's no provision for MSME registered entities to participate in the Skillset Level 1,2 & 3; except for Level 4 & 5 as per Table C - Experts Named Profiles. Request you to provide the same or relax the turnover criteria in 'Table A - Core' as per MSME definition by Government of India.	Please be guided by the RFP
38	24	2.1.3 Eligibility Criteria - Category Experts Named Profiles		Is it mandatory that same profile whose profile was submitted during evaluation stage be deployed in project or similar profile which is available at the moment can be deployed?	Please be guided by the RFP
39	14	Table A: Eligibility Criteria - Category Core - Point 3a	The Bidder must have an average turnover of minimum Rs.1000 crore during last 03 (three) financial year(s) i.e. FY 2022-2023, FY 2023- 2024 and FY 2024-2025	We are part of a Group and have operations in 28 countries, however, we will be participating in this EOI from our Indian subsidiary only. Our organization's turnover for these periods is slightly below the prescribed limit, though very close to the threshold. We request LIC to relax this criteria to allow participation by companies who neither fall under MSE, MSME or Core categories as mentioned in the RFP.	Please be guided by the RFP
40	14	Table A: Eligibility Criteria - Category Core - Point 4	Minimum IT resource strength of 5000 as on date of this EOI. Relevant Technical Resource (Excluding helpdesk/call center/ BPO resources)	As a group we are 18000+ employees but the Indian Entity through which we will be participating is around 4000+ employees. We request you to please accept participation by relaxing this criteria for firms whose resource strength is lower or in the range of 4000 - 5000 employees,	Please be guided by the RFP
41	15	Table A: Eligibility Criteria - Category Core - Point 6	The Bidder should have successfully completed contract of INR 25 Crores or above from a single client in providing Technical Resources for IT services (project and/or T&M basis) to a BFSI Client for digital initiatives during any of the last five financial years.	We request LIC to consider aggregation of multiple POs from the same BFSI client (for related or continuous technical resource deployment engagements) may be considered to meet the ₹25 crore requirement.	Response as above.
42	15	2.1.1 Eligibility Criteria - Category Core (Pt.6)	The Bidder should have successfully completed contract of INR 25 Crores or above from a single client in providing Technical Resources for IT services (project and/or T&M basis) to a BFSI Client for digital initiatives during any of the last five financial years.	We would like to request for a relaxation on the contract value being INR 5 Crores per year or cumulative of 25 Crores for 5 years.	Please be guided by the RFP
43	153	D. OPEN SOURCE	77) Store source code, technical data, configurations, documentation in the provisioned LIC's source control repository(s). Such repository is to be setup and provisioned by TSP for LIC.	We would like to have a relaxation on this criteria. We would store the source code in our source control repository or Escrow.	Please be guided by the RFP

44	139	Annexure - TECHNICAL ENVIRONMENT	TSP to to Setup / configure / re-configure End-to-End DevSecOps Platform along with Container Orchestration Layer on LIC's on-premises private cloud, comprised of Licensed or Open Source (with Commercial Support) tools to ensure continuous everything i.e., Continuous Planning, Continuous Development, Continuous Integration, Continuous Delivery, Continuous Deployment, Continuous Testing, Continuous Monitoring, Continuous Operation, Continuous Feedback and <u>Continuous Security.</u>	We assume that this activity is during execution of new future RFQs by empaneled vendors, and no commercials have to be provided as part of the proposed resource rate card for this EOI. We will only provide rate card for resources and no other costs for software,etc. will be included as part of this EOI.	Yes, the understanding is correct. Currently only the Competitive and Final Rate card for resource is to be provided.
45	24	2.1.3 - Eligibility Criteria – Category Experts Named Profiles	For each proposed expert, the Bidder shall submit a minimum of five (5) case studies of successfully completed assignments demonstrating proven expertise and hands-on experience in the relevant domain for which empanelment is sought. The proposed expert must have been engaged for similar level and relevant assignment as required by LIC .	We would like to get a relaxation on the number of case studies from 5 to 2.	Please be guided by the RFP
46	15	2.1.1 Eligibility Criteria – Category Core	5. At least 03 client references are required and all must be from BFSI Clients.	We would like to get a relaxation on the number of references from 3 to 2.	Please be guided by the RFP
47	26	2.1.3 Eligibility Criteria – Category Experts Named Profiles	6. The Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020	We would like to get more clarity on this.	Please be guided by the RFP
48				Request for clarification and relaxation under Clause 2.1.2, Table B, Sl. No. 4 (Page 21) regarding Technical Resource Deployment Experience for MSE bidders, specifically to allow cumulative BFSI deployment experience or reduce the prescribed minimum thresholds to enable wider participation.	Please be guided by the RFP
49		6.9 Database and Platform Engineering - Page 53	Database Platform Mentioned Oracle / MySQL / PostgreSQL whereas 4. Annexure - Technical Environment - 5. Data Stores Section mention that Oracle Exadata / MySQL on RHEL along with 11. Document Store - MongoDB as existing technical stack	Kindly let us know what all database (RDBMS / NoSQL) platforms are currently in place or in scope for this project?	Will be discussed with shortlisted bidders
50		6.9 Database and Platform Engineering - Page 53	2 Database Architect	Kindly elaborate the role and responsibilities of database architect.	Please be guided by the RFP
51		PART 6: DIGITAL TECHNOLOGY ROLE CATALOGUE FOR RFP / EMPANELMENT - Page 55	General Shift at LIC for onsite resource: 09:15 AM – 06:15 PM: 5 days a week.	Is this applicable for DBA also or any shift work in scope in daily activities other than emergency?	Please be guided by the RFP

52		4. Annexure - Technical Environment - 5. Data Stores - Page 141	Database Infra - Oracle Exadata	<p>1> Is the Oracle Exadata Infrastructure already exists? 2> Exadata Model? Rack Size? Storage Capacity and current utilization? Number of DB & Storage Server? 3> Number of databases? 4> Multi-tenant or not 5> Whether HA (RAC) in place? What replication mechanism (Data Guard / Goldengate) in place between DC & DR ? 6> Expected Transaction per Second and Concurrency? Expected Growth per YoY? 7> Workload Type (OLTP / OLAP / Mixed)? 8> Expected RTO & RPO 9> Backup tool & Frequency 10> Licensed Montioring & Mangement tool in place? 11> Is there any data migration in scope? If yes, homogenous or heterogeneous? 12> No. of resources available at present to manage the activities at present?</p>	Will be discussed with shortlisted bidders
53		4. Annexure - Technical Environment - 5. Data Stores - Page 141	Database Infra - X86 on RHEL for MySQL	<p>1> Licensed or Community edition? MySQL Version? 2> Number of databases? 3> Expected Transaction per Second and Concurrency? Expected Growth per YoY? 4> Workload Type (OLTP / OLAP / Mixed)? 5> Expected RTO & RPO 6> Is it single instance or cluster environment? NDB or InnoDB Cluster? 7> Is DR in place? 8> Backup tool & Frequency 9> Licensed Montioring & Mangement tool in place? 10> Is there any data migration in scope? If yes, homogenous or heterogeneous? 11> No. of resources to manage daily activities at present?</p>	Will be discussed with shortlisted bidders
54		4. Annexure - Technical Environment - 11. Document Store - Page 143	NoSQL DBs – MongoDB	<p>1> Licensed or Community edition? MongoDB Version? 2> Number of databases? 3> Expected Transaction per Second and Concurrency? Expected Growth per YoY? 4> Workload Type (OLTP / OLAP / Mixed)? 5> Expected RTO & RPO 6> Is it single instance or replica set? 7> Any Sharding performed? 8> Is DR in place? 9> Backup tool & Frequency 10> Licensed Montioring & Mangement tool in place? 11> No. of resources to manage daily activites at present?</p>	Will be discussed with shortlisted bidders

55	6.5 DevOps and Cloud Engineering	DevOps tools and technologies	<p>Please let us know the DevOps stack including the below areas:</p> <ol style="list-style-type: none"> 1. Demand/Change management 2. Project Management 3. Version Control 4. CI/CD platform (Assuming Jenkins/GitLab CI as mentioned in the RFI) 5. Code scanning tools (Code quality, Secret scanning, SAST, SBOM, SCA) 6. Artefact repository 7. Container security(Static and runtime), CNAPP 8. Hyperscalers operating on 9. Container orchestration platform (both cloud and on premise) 10. Deployment targets for non-containerized workloads (IIS/Weblogic/Websphere/JBoss etc.) 11. DAST 12. Secret management 13. Incident management 14. Any IaC practices currently, if yes, the tool used (Terraform, Ansible etc.) 15. Monitoring tools in place (Log, Metric - Infra and APM, Traces), SIEM, alert and on-call management 16. Any FinOps solutions/tools in place 	Please be guided by the RFP
56	Annexure – Technical Environment, Table 2, Sl. No. 31 (Page 145)	Micro front end architecture for independent development and scalability of the front end	<p>(a) Which micro-frontend framework is preferred or expected – Webpack 5 Module Federation, Single-SPA, or any other? (b) Is micro-frontend architecture already implemented in any existing LIC application, or is this planned for new/greenfield development only? (c) How are shared dependencies (e.g., React, design system, common utilities) expected to be managed across independently deployed micro-frontends? (d) What is the strategy for cross-micro-frontend communication – custom events, shared state store, or pub-sub mechanism?</p>	Will be discussed with shortlisted bidders
57	Part 6, Section 6.3, Sl. No. 4 – Design System Specialist (Page 50)	Design systems, component libraries, UI consistency, accessibility standards at Level 3	<p>(a) Does LIC have an existing design system or component library (e.g., in Storybook or similar) currently in use? If yes, what technology is it built on? (b) If no existing design system, is the TSP expected to build one from scratch as a deliverable? (c) What is the required WCAG conformance level – WCAG 2.1 Level A, Level AA, or Level AAA? (d) Does the accessibility requirement extend to WCAG 2.2 or is WCAG 2.1 the reference standard?</p>	Will be discussed with shortlisted bidders
58	Annexure – Digital Service Best Practices, Section 7.3, Point (d) (Page 161)	Follow accessibility requirements to ensure all people can use the service	<p>(a) Please confirm the exact WCAG version and conformance level required (e.g., WCAG 2.1 Level AA). (b) Is compliance with the Rights of Persons with Disabilities Act, 2016 or GIGW (Guidelines for Indian Government Websites) also mandated? (c) Will LIC provide assistive technology tools (NVDA, JAWS, VoiceOver licenses) for testing, or is the TSP expected to provision these?</p>	Will be discussed with shortlisted bidders

59		Annexure – Technical Performance Standards, Table 14, Sl. No. 3 (Page 164)	Accessible – WCAG, 0 errors using automated scanner and 0 errors in manual testing	(a) Which automated accessibility scanning tool will be used as the benchmark for the "0 errors" SLA – axe-core, WAVE, Google Lighthouse, Pa11y, or any other specific tool? (b) Will the automated scan be run against the entire application or specific critical user journeys? (c) For manual accessibility testing, will LIC conduct this independently or is the TSP responsible? (d) Is the "0 errors" requirement applicable at every sprint release, or only at major release milestones and go-live?	Will be discussed with shortlisted bidders
60		Annexure – Project Requirements, Section A, Sl. No. 9 (Page 147)	Incorporate robust accessibility principles into design, development and testing for all products	(a) Is keyboard-only navigation mandatory across all pages and components? (b) Which screen readers must be supported – NVDA, JAWS, VoiceOver (macOS/iOS), TalkBack (Android), or all of them? (c) Are there specific accessibility requirements for complex UI components such as data tables (sortable, filterable), charts/graphs, and interactive dashboards? (d) Is PDF/document accessibility (PDF/UA standard) required for any documents generated or displayed by the frontend? (e) Are ARIA landmark roles and live regions required for dynamic content updates (e.g., form validation messages, notifications)?	Will be discussed with shortlisted bidders
61		Annexure – Scope of Work, Table 1, Sl. No. 55 (Page 133)	Conduct cross-browser/cross-platform testing if appropriate	(a) Please provide the specific browser-OS combinations required for cross-browser testing (e.g., Chrome on Windows, Safari on macOS, Chrome on Android, Safari on iOS). (b) Is testing on physical devices required, or are emulators/simulators and cloud-based testing platforms (BrowserStack, Sauce Labs) acceptable? (c) Does LIC have any existing cross-browser testing infrastructure, or is the TSP expected to provision and bear the cost of testing platforms?	Will be discussed with shortlisted bidders
62		Annexure – Technical SLA, Table 12-H, Sl. No. 14 (Page 156)	Time to Title < 1,300ms, Start Render < 2,500ms, Display < 5,000ms, Interact < 6,300ms	(a) Under what network conditions should these SLAs be measured – broadband (10 Mbps+), 4G (5 Mbps), 3G (1.5 Mbps), or a specific benchmark? (b) What device/hardware profile should be used for measurement – high-end desktop, mid-range desktop, or mobile device? (c) Are these SLAs applicable to all pages/screens uniformly, or only to specific critical pages (e.g., login, dashboard, policy view)? (d) Which performance measurement tool will be used as the reference for SLA compliance – Lighthouse, WebPageTest, custom APM tool, or Real User Monitoring data? (e) Are Google Core Web Vitals (LCP < 2.5s, FID < 100ms, CLS < 0.1) also part of the performance measurement criteria?	Will be discussed with shortlisted bidders

63	Annexure - Technical Environment, Table 2, Sl. No. 7 (Page 142)	Web/App: Nginx, JBoss EAP, Tomcat, Docker containers	(a) Is Server-Side Rendering (SSR) required for any frontend application (e.g., using Next.js), or is Client-Side Rendering (CSR) with React SPA the expected approach? (b) Is the frontend expected to be built as static assets and served via Nginx, or is a Node.js server required for SSR/BFF? (c) Are frontend static assets (JS, CSS, images) served through a CDN, or directly from the application server? (d) Is each micro-frontend deployed as an independent container (Docker), or are they bundled and deployed together? (e) What is the expected frontend build and deployment pipeline - build artifacts pushed to Nginx via CI/CD, or deployed as Docker containers to Kubernetes?	Will be discussed with shortlisted bidders
64	Annexure - Project Requirements and Approach, J -> iv -> b (Page159)	Availability of content management system in LIC	(a) Does LIC have an existing Content Management System to store static data, assets etc?	Will be discussed with shortlisted bidders
65	ANNEXURE: ADOPT DIGITAL SERVICE BEST PRACTICES, 7.3 -> f (Page 160)	Implementation of multi language support	(a) Will the application support multiple languages. If yes, what will be the languages supported?	Will be discussed with shortlisted bidders
66	Annexure - SCOPE OF WORK AND DELIVERABLES GUIDELINES, Table 2, Sl No. 29 (Page 131)	LIC shall also supply any other tools & accessories required to complete the integrated solution per requirements. a. Software & licenses b. Tools, accessories, documentation and prepare a list of items supplied. Tools and accessories shall be part of the solution. The Service Provider should provide a technologies matrix.	(a) Does LIC have enterprise license for developer tools with AI capabilities like Cursor, Claude, Git Copilot etc?	Will be discussed with shortlisted bidders
67	Part 6, Section 6.3, Sl. No. 1 - UI Developer (Page 50)	UI Developer - Level 1 / Level 2 - HTML, CSS, JavaScript, frontend frameworks, responsive design	(a) Are there any specific frontend frameworks that the developer should have skillsets in? (b) Will the developer also be involved in making small changes in the design mockups independantly in case of minor design change requirements?	Will be discussed with shortlisted bidders
68	3. Annexure - SCOPE OF WORK AND DELIVERABLES GUIDELINES/Page 133	Point 49-Create test cases and suitably use the existing data to generate new test data to perform all appropriate testing, including Assembly Testing, End-to-end Testing, Stress Testing, Regression Testing, Cross-browser/platform testing	Can you specify the types of applications or systems or API's, the QA Engineer will be testing, like Website /API/Mobile Application(APK/IPA)?	Will be discussed with shortlisted bidders
69	3. Annexure - SCOPE OF WORK AND DELIVERABLES GUIDELINES/Page 135	Table 1 : point 66 -Prepare LIC QA environment, including relevant data and configuration 67-Release and deploy signed-off code to LIC's Acceptance Test environment.	How many testing environment is there and in which environment, testing is required by QA team .	Will be discussed with shortlisted bidders
70	3. Annexure - SCOPE OF WORK AND DELIVERABLES GUIDELINES/Page 135	68-Support LIC User Acceptance Testing (UAT) team(s), if applicable Support LIC execution of Acceptance Testing including issue investigation and resolution	We are assuming the final UAT testing will be done by LIC team and TSP will support in defect resolution please confirm	Will be discussed with shortlisted bidders
71	6.6 Testing and Quality A	Automation Test Engineer	Do LIC have their own automation test frameworks, or would the TSP need to develop or customize them?	Will be discussed with shortlisted bidders
72	6.6 Testing and Quality A	Automation Test Engineer	Are there specific scripting languages the Automation Test Engineer should be proficient in? (e.g., Java, Python, JavaScript)	Will be discussed with shortlisted bidders
73	6.6 Testing and Quality A	Automation Test Engineer	We are assuming API manual testing is there . Is API automation also required ?	Will be discussed with shortlisted bidders
74	6.6 Testing and Quality A	QA Engineer	Mobile app testing(APK/IPA) on actual devices is in Scope? If Yes then LIC team will provide the actual device for testing ?	Will be discussed with shortlisted bidders
75	6.6 Testing and Quality A	Automation Test Engineer	Is mobile automation testing required ?Any preferred tool	Will be discussed with shortlisted bidders

76	6.6 Testing and Quality Assurance	Automation Test Engineer	Please specify whether 100% functional requirement need to cover for Mobile testing considering TSP covers all Functional testing done on website.	Will be discussed with shortlisted bidders
77	6. Annexure - Project Requirements and Approach/Page no-147	A. TRANSFORMATION/9th Point Incorporate robust accessibility principles into design, development and testing for all products to deliver high-quality digital experiences to users .	We are assuming that Accessibility Testing will be conducted in alignment with Web Content Accessibility Guidelines (WCAG) using automated tools supplemented by manual checks, and that formal accessibility certification/audit is out of scope. Please confirm.	Will be discussed with shortlisted bidders
78	Table 1 - Responsibilities/ Point 46/Page 133	46. Develop an overall test plan that documents the test strategy, test coverage, test scenarios, test bed, test data, test methods, test schedule and responsibilities to accomplish quality assurance of the affected system.	Kindly confirm whether the 'overall test plan' mentioned in Point 46 is expected to be prepared only by the TSP, or jointly with LIC, and whether LIC has any standard test plan template that must be used.	Will be discussed with shortlisted bidders
79	Table 1 - Responsibilities/ Point 49/Page 133-134	49. Create test cases and suitably use the existing data to generate new test data to perform all appropriate testing, including Assembly Testing, End-to-end Testing, Stress Testing, Regression Testing, Cross-browser/platform testing.	1.We are assuming that base test data will be provided by LIC	Will be discussed with shortlisted bidders
80	Table 1 - Responsibilities/ Point 57/Page 134	57. Provide shared access to the mutually agreed defect tracking system for purposes of allowing LIC to initiate, track, and report found defects (e.g., user acceptance testing)	we are assuming that plugin like X-ray or Zephyr can be added with JIRA for test case management .Please confirm	Will be discussed with shortlisted bidders
81	Table 1 - Responsibilities/ Point 55/Page 133-134	55. Conduct cross-browser / cross-platform testing if appropriate.	We are assuming that Cross-Browser and Responsive Testing will be done using browser extensions. Please confirm whether it is OK instead of any cloud device and tools	Will be discussed with shortlisted bidders
82	Generic Query	Generic Query	We are assuming that API Testing will be done using on premise framework like python/Json and TSP will be given the permission to install the framework on the system. Please confirm.	Will be discussed with shortlisted bidders
83	Generic Query	Generic Query	We are assuming that Database Testing and ETL Testing are out of scope. Only UI/Integration Testing is in scope with 100% coverage. Please confirm on the same.	Will be discussed with shortlisted bidders
84	Part 2: Empanelment Criteria, Sl. No. 6 - Page 15	Single Client Contract Value of INR 25 Crore	The EOI requires a successfully completed contract of INR 25 crore or above from a single BFSI client for IT technical resources. (a) Does 'completed' mean fully closed/signed-off, or can ongoing contracts with cumulative billing of INR 25 crore qualify? (b) Should this be a single Purchase Order/Work Order, or can cumulative orders from the same client be considered?	Please be guided by the RFP and Response as above for the aggregation of PO from Same Client for an Assignment.
85	Generic Query	Generic Query	We request for extension of the bid submission deadline by two (2) weeks from the original submission date.	Please be guided by the RFP
86	PART 5: RESOURCE SKILL LEVEL CLASSIFICATION - Page no. 46	PART 5: RESOURCE SKILL LEVEL CLASSIFICATION	To uphold the highest quality standards specified in the tender, would it be acceptable to propose resources with varying levels of experience tailored to specific task requirements? We would also like to highlight that, based on our proven track record, our company's quality output delivered by resources with comparatively lesser experience matches that of higher-experience resources typically deployed by other organizations. We believe this approach can ensure both quality excellence and cost-effectiveness.	Please be guided by the RFP

87		LIC may engage empanelled resources either on (i) Time & Material (T&M) basis measured in Man-Days or Man-Month basis as applicable , or (ii) Outcome / Deliverable based assignments, depending upon the nature of the requirement. In case of T&M engagements, payments shall be made based on the actual number of Man-Days deployed and approved, while in case of outcome-based assignments, payment milestones shall be linked to the completion and acceptance of defined deliverable		Since this is a T&M bid, we urge LIC to make the payment milestone as monthly which will be based on actual days worked	Please be guided by the RFP
88	Generic Query	Generic Query		We assume that the resources will be working using LIC-provided assets (laptops, etc.). Let us know otherwise.	Please be guided by the RFP
89	6.6 Testing and Quality Assurance	Performance Test Engineer		We assume that the license required by the resources will be will be incurred by LIC	Please be guided by the RFP
90	6.6 Testing and Quality Assurance	Performance Test Engineer		What are the monitoring tools available in the LIC landscape for troubleshooting and identifying the performance bottlenecks?	Will be discussed with shortlisted bidders
91	6.6 Testing and Quality Assurance	Performance Test Engineer		We assume that the Infrastructure required for Load Generation will be provided by the LIC	Please be guided by the RFP
92	Generic Query	Generic Query		It is assumed that T&M resources will not be engaging with any third-party vendors. LIC will designate a single point of contact (SPOC) for all communications.	Please be guided by the RFP
93	Generic Query	Generic Query		Kindly illustrate the information required to be furnished under Annexure 4. A detailed explanation of the expected inputs will help ensure accurate and complete submission in line with the RFP requirements.	Please be guided by the RFP
94	Generic Query	Generic Query		Can we propose revised value measure of technical and SLA based on best industry practice	Please be guided by the RFP
95	Generic Query	Generic Query		Can we propose best practices for technical standards	Please be guided by the RFP
96	Generic Query	Generic Query		It is assumed that proper knowledge transfer (KT) sessions by LIC will be arranged for any newly onboarded resources.	Please be guided by the RFP
97	Generic Query	Generic Query		We understand that no travel is envisaged. However, in the event that any travel outside Mumbai is required, it is assumed that the associated expenses will be borne by LIC	Please be guided by the RFP
98	Generic Query	Generic Query		As part of the engagement, we will be providing only support. We are neither making any decisions on behalf of the client nor ratifying/ advocating those made by the client.	Please be guided by the RFP
99	6.9 Database and Platform Engineering - Page 53	Platform Engineer Role		The EOI lists a Platform Engineer (Level 3) responsible for platform setup, middleware, system integration, and performance management. (a) What middleware components are currently in use at LIC (e.g., Tibco BW, Tibco FTL, WSO2, JBoss Messaging)? (b) Will the Platform Engineer be expected to manage OpenStack-based private cloud operations, or is that handled by a separate LIC infra team? (c) Is Kubernetes cluster administration (node management, upgrades, namespace governance) also within scope for the Platform Engineer?	Please be guided by the RFP

100	6.9 Database and Platform Engineering - Page 53	Database Administrator - PostgreSQL Scope	The Role Catalogue mentions Oracle/MySQL/PostgreSQL for the DBA role, but the Technical Environment Annexure does not list PostgreSQL in the existing stack. (a) Is PostgreSQL currently in use at LIC or is it planned for a future initiative? (b) If PostgreSQL is planned, which version and deployment model (on-premise standalone, clustered, or managed RDS-equivalent) is envisaged?	Please be guided by the RFP
101	Annexure – Technical Environment, Table 2, Sl. No. 9 (Page 143)	I&AM - KeyCloak / eMudhra Identity and Access Management	The technical stack lists KeyCloak / eMudhra as the I&AM solution with LDAP/AD integration, SSO/Single Sign-Out support. (a) Is KeyCloak already deployed and operational, or is the TSP expected to set it up from scratch? (b) What LDAP/AD directory is in use — Microsoft Active Directory, OpenLDAP, or another? (c) Is Social Login (Google/Apple/DigiLocker) in scope for citizen-facing applications?	Please be guided by the RFP
102	Annexure – Technical Environment, Table 2, Sl. No. 10 (Page 143)	Log Management & Observability – ELK Stack / Grafana / Elastic APM	The stack mentions ELK (Elasticsearch, Logstash, Filebeat, Metricbeat, Kibana), Grafana, Prometheus, and Elastic APM. (a) Is this observability stack already provisioned or is the TSP expected to set it up end-to-end? (b) How long is log retention expected — 30 days, 90 days, or longer?	Please be guided by the RFP
103	Annexure – Technical Environment, Table 2, Sl. No. 12 (Page 143)	Messaging Infrastructure – Kafka / RabbitMQ / Tibco FTL	The technical stack lists Kafka, RabbitMQ, and Tibco FTL as messaging options. (a) Which of these messaging systems is the primary/preferred platform for new development — Kafka, RabbitMQ, or Tibco FTL? (b) Is Tibco FTL licensed by LIC and available for use by TSP? (c) What is the expected message throughput and latency SLA for critical messaging flows (e.g., policy events, payment notifications)?	Please be guided by the RFP
104	Annexure – Technical Environment, Table 2, Sl. No. 16 (Page 144)	CCMS – Customer Communication Management System	The stack mentions CCMS as an open-source API-based solution to be provisioned and set up by the TSP. (a) Has LIC evaluated any specific open-source CCMS tools (e.g., Mautic, Brevo, Postal), or is the selection left entirely to the TSP? (b) Will the CCMS need to integrate with LIC's existing SMS gateway (2 providers) and SMTP-based email gateway? (c) Are WhatsApp Business API or push notification channels also expected to be part of the CCMS scope?	Please be guided by the RFP
105	Annexure – Technical Environment, Table 2, Sl. No. 25-26 (Page 144)	Payment Gateway and POS/UPI Integration	The stack notes API-based integration with PG Service Providers (2 providers) and POS/Cards/UPI (3 providers) engaged by LIC. (a) Will LIC provide the API credentials and integration documentation for all these payment service providers, or is the TSP expected to obtain them? (b) Is PCI-DSS compliance required for payment integration components, and if yes, will LIC conduct or sponsor the PCI-DSS audit? (c) Is UPI Autopay (mandate-based recurring payment) in scope?	Please be guided by the RFP

106		Annexure - Technical Environment, Table 2, Sl. No. 4 (Page 141) 7.8 Deploy in a commodity infrastructure available at LIC Cloud.	Platform and Infrastructure - LIC Private Cloud (OpenStack / VMware / Nutanix)	The document mentions LIC Private Cloud at Mumbai (UAT, Pre-Prod, Production) and DR at Bengaluru, based on VMware and Nutanix. (a) Will the TSP be given direct access to the OpenStack/Nutanix management portal to provision Kubernetes nodes and VMs, or will infra provisioning be handled by LIC infra team on request? (b) What is the current Kubernetes version running in LIC's private cloud, and what is the upgrade/patch schedule? (c) Is there a shared storage solution (Ceph, NFS, or similar) available for persistent volume claims in Kubernetes?	Please be guided by the RFP
107		6.5 DevOps and Cloud Engineering / Annexure Technical Environment Sl. No. 4 (Page 141)	DevSecOps Platform Setup - Toolchain Licensing and Provisioning	The EOI requires the TSP to set up the end-to-end DevSecOps platform including CI/CD, container orchestration, static code analysis, SAST, DAST, artifact management, etc. (a) The technical environment mentions subscriptions/licences for DevOps tools should be included in commercials — does this mean all tooling costs (Jenkins, SonarQube, Nexus, etc.) must be borne by the TSP and priced into the T&M rates? (b) LIC has existing licences for RHEL OS, JBoss EAP, Oracle RDBMS, MySQL, Tibco FTL/BW. Will these be made available to the TSP at no cost for development/test environments? (c) Is there a preference between open-source (Jenkins, ArgoCD, Harbor) vs. commercial (GitLab EE, JFrog Artifactory Pro) tooling for the DevSecOps stack?	Please be guided by the RFP