

Responses to Pre Bid Queries-RFP for Call Centre

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
1	80	Cl. 10 / Sr. No. 10 (Minimum Eligibility Criteria)	Call Centre Capacity — 2,000 FTE combined capacity	Please clarify whether the '2,000 FTE combined capacity' must reside within the Bidder's own legal entity, or whether capacity held through group/subsidiary companies under the same corporate umbrella may also be counted, subject to a Letter of Undertaking from the group entity.	Yes, 2000 FTE must reside within the Bidder's own legal entity
2	79	Cl. 10 / Sr. No. 7 (Annual Turnover & Net Worth)	Rs.150 Cr from Indian domestic Call Centre voice operations	Kindly confirm whether 'Indian domestic Call Centre voice operations' revenue is restricted strictly to voice-based BPO services, or whether allied omnichannel CX revenue (chat, email, bot-led servicing) booked under the same business line may also be included for computing eligibility turnover.	Revenue booked under the same business line (Call Center Operations) will be considered for computing eligibility turnover.
3	80	Cl. 10 / Sr. No. 12 (Client Experience)	Client experience — '3 Public Sector Banks'	Please clarify whether 'Public Sector Bank' includes RRBs sponsored by PSU banks and PSU- promoted Small Finance Banks, or is restricted strictly to the list of nationalised PSU banks.	12 Public sector banks and 28 Regional Rural banks will be considered as per RBI list given under Schedule of RBI Act 1934
4	81	Cl. 10 / Sr. No. 15 (Certifications)	Latest System Audit Report by CERT-In empanelled auditor	Kindly specify the maximum permissible age of the 'Latest System Audit Report' (e.g., issued within the last 12 months from Bid submission date) for it to be considered valid for eligibility.	As per last Financial year 2025-26 or for the current Financial year 2026-27 if system audit already conducted.
5	121	Cl. 31.29.3 (Subcontracting / Partnering Provision)	Engagement of third-party service providers for specialised services (e.g. AI Voice Bot)	Since Cl. 31.29.3 permits the awarded Bidder to engage third-party service providers for specialised services such as AI Voice Bot, kindly clarify whether a Bidder may name its proposed Technology/AI Partner at the time of Bid submission itself (for evaluation credit under Technical Criteria), and whether LIC's prior written approval for such engagement can be sought and granted before Contract execution rather than only during the Contract period.	No prior approval is required during the bid submission. However, if the bidder has finalised the AI BOT technology partner the same may be informed to us while submitting the bids.
6	79-80	Cl. 10 / Sr. No. 7 & 8 (Turnover & Profitability)	Treatment of demerged company turnover/profitability	In case of a company that has undergone a demerger/business transfer during the reference period, please confirm the exact documentary evidence (e.g., NCLT-approved demerger scheme, revised financial statements) required to establish 'parent entity' turnover/profitability for eligibility purposes.	NCLT approved demerger document
7	78	Cl. 10 / Sr. No. 5 (Company Registration)	'In existence for at least 5 years'	Please confirm whether a Bidder incorporated pursuant to a corporate restructuring (e.g., carve- out from an existing group entity), but tracing its line of business back more than 5 years through a predecessor entity, satisfies the 'existence for at least 5 years' criterion.	Yes shall be considered on submission of all relevant proof of documents and found to be satisfactory by LIC
8	80	Cl. 10 / Sr. No. 11 (Operational Experience)	'Operational for at least 3 years with minimum 2,000 FTEs'	Please clarify whether this 3-year experience must be met continuously in the 3 years immediately preceding the Bid, or whether the Bidder may demonstrate any 3 years (not necessarily continuous or most recent) meeting this threshold.	Please be guided by the RFP

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9	79-80	Cl. 10 / Sr. No. 7 & 10 (Annual Turnover; Call Centre Capacity)	Eligibility restricted to Indian domestic voice operations turnover and FTEs	We request that the eligibility criteria — specifically the Annual Turnover criterion (Rs.150 Cr from Indian domestic Call Centre voice operations, Sr. No. 7) and the Call Centre Capacity criterion (2,000 FTE combined capacity, Sr. No. 10) — be expanded to also permit turnover and FTE capacity derived from the Bidder's global/international Call Centre and BPO operations, in addition to Indian domestic operations, to enable participation by Bidders with strong global scale.	No change in RFP
10	31, 37	Cl. 9.1 / Cl. 9.4 Sr. No. 11 (Scope of Call Centre Functions)	Scope of Services — Inbound/Outbound Call Centre operations vs. downstream back-office processing	We understand that the scope of this RFP is limited to inbound and outbound contact center services, including the associated delivery, infrastructure, technology, and staffing requirements. Additionally, please clarify whether the scope is limited to information dissemination and data collection for downstream back-office processing, or if it also includes back-office processing activities. If the latter, please provide details of the activities in scope.	Be guided by the RFP
11	59	Cl. 9.20 (Technology & Tools Requirement)	'Tech Stack shall be setup by the Bidder in LIC's private cloud only'	Kindly clarify the specific cloud platform constituting 'LIC's private cloud' (e.g., NIC/MeghRaj or a named hyperscaler-hosted private environment), and confirm whether sizing/capacity guidelines, reference architecture and API documentation for integration will be shared prior to Bid submission or only during the post-award design phase.	Please Refer Corrigendum issued under serial No. 15 of corrigendum issued.
12	61-62	Cl. 9.20 / 9.21 (AI Bot Security Criteria)	MFA, RBAC and other AI Bot security controls	Beyond MFA and role-based access control referenced in the RFP, please clarify if LIC mandates compliance with any specific AI/LLM security framework (e.g., OWASP Top 10 for LLM Applications, ISO/IEC 42001) for the AI Voice Bot and Chat Bot components, and whether a separate AI-specific security audit/certification will be required post go-live.	Bidder to comply with industry standards, Refer corrigendum serial No. 15
13	70	Cl. 9.31 (Location of the Call Centre)	Premises at Mumbai / Navi Mumbai / Thane	Please confirm the minimum floor area/seat- capacity benchmark (if any) expected at Go-Live, and clarify whether the Bidder's existing operational premises in the Mumbai region (shared with other clients) may be used, or whether a dedicated, LIC- exclusive facility is mandated from Day 1.	Bidder may utilise the existing operational premises but should have a dedicated space/area for LIC operations .
14	75	Cl. 9.48 (Project Go- Live & Scale-up)	Go-Live within 2 months of Work Order	Given the scope includes private-cloud tech-stack setup, dual-site (Primary + DR) deployment, LIC systems integration, and hiring/training of agents, kindly clarify whether the 2-month Go-Live timeline applies to full scope or a phased/MVP go-live, and share the indicative agent/FTE ramp-up expected at Go-Live.	Be guided by RFP. Also Refer to relevant corrigendum for cloud tech stack -up

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15	74	Cl. 9.44 (Liquidated Damages)	LD for SLA breaches	Kindly share the Liquidated Damages computation formula and applicable cap (e.g., % of monthly billing or contract value) for SLA breaches, or confirm the specific Annexure where this is detailed, to enable accurate risk pricing.	Be Guided by RFP SLA clause
16	66	Cl. 9.23 (Language Requirements)	Language coverage for IVR/AI Bot/Human Agent	Please provide the exact list of languages/dialects required for IVR, AI Bot and human-agent interactions, and clarify whether multilingual AI Bot capability (beyond Hindi/English) is a mandatory Go-Live requirement or a phased rollout item.	Be guided by the RFP. The list of languages is provided on Page No 32 of the RFP and is a mandatory requirement for go-live.
17	61	Cl. 9.20 (CTI / customer 360-degree pop-up)	Integration with LIC's policy admin / CRM systems	Please share (or confirm availability during the technical clarification stage) the detailed API/integration specifications for LIC's policy administration and CRM systems required for the 'automatic pop-up of customer profile/360-degree view,' including expected data elements, protocols and any sandbox/UAT access timeline.	Will be shared with successful bidder. Refer relevant Corrigendum issued.
18	60	Cl. 9.20, Technology Type table	'Digital Value Add' components (Voice Bot, Sentiment Analytics, Voice Biometrics, etc.)	Please clarify whether 'Digital Value Add' capabilities are mandatory for Go-Live across the full call volume, or may be introduced in a phased manner as referenced under 'Phased introduction of functions covered under scope' (Cl. 9.26).	Be guided by the RFP. It is desirable to have during go live. However, if the bidder is not able to provide some of the requirement at go live, the time lines can be decide with the selected bidder.
19	61-62	Cl. 9.20 (DR / Business Continuity)	DR site 'at a geographical distant' location	Kindly specify LIC's expected Recovery Time Objective (RTO) and Recovery Point Objective (RPO) for the DR site, and confirm the minimum geographic distance required between the Primary and DR sites.	Refer corrigendum serial No. 15
20	89-91	Cl. 15.3 (Stage B — Technical Evaluation)	Bidder Presentation & Capability Demonstration	Please clarify whether a Bidder's proposed Technology/AI Partner (engaged under Cl. 31.29.3) may participate in and present during the Bidder Presentation and Capability Demonstration stages of Technical Evaluation, given their role in delivering the Technology Capabilities and AI components of the scope.	Yes
21	92	Cl. 15.4 (Stage C — Indicative Commercial Evaluation)	Commercial Bid rate structure	Kindly confirm the exact commercial bid format to be quoted — i.e., separate per-call rates for IVR/AI/FTE-handled Inbound calls and each Outbound call category as listed in Cl. 15.6, or a single blended composite rate — and confirm the specific Commercial Bid Annexure/format reference.	Please refer Annexure 10 of RFP
22	92	Cl. 15.5 (Cost of Services)	Reimbursement of PRI line ('140'/'1600') acquisition cost	Please clarify the process, documentation and timeline for reimbursement of PRI line acquisition costs under the '140' and '1600' numbering series, including whether this is a one-time upfront reimbursement or recurring, and confirm it is excluded from the ORA-quoted price.	The process, documentation etc will be decided with the selected Bidder. The PRI line acquisition cost is not to be considered in the ORA pricing. The same same will be reimbursed to the selected bidders separately .
23	98	Cl. 19 (Performance Bank Guarantee)	PBG of 5% of Total Cost of Ownership (TCO)	Kindly clarify the basis for computing 'TCO' for PBG purposes — i.e., whether it is the L1 Bidder's final ORA-quoted annual/total contract value, or an LIC-estimated value derived from the Estimated Call Volumes in Cl. 15.6.	The PBG amount is 5% of L1 TBP x 5 years (total contract term)

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24	100-101	Cl. 21 (Payment Terms & Deduction of Taxes at Source)	Invoicing frequency and payment cycle	Please confirm the invoicing frequency (monthly/quarterly), the standard payment cycle (number of days from invoice submission to payment), and whether payments are purely volume-based (actual calls handled) or a combination of fixed and variable components.	The billing is on Monthly basis. The Invoice shall be provided by the Bidder separately to the respective department of LIC utilising the nature of services as per the defined Scope of Work .
25	101	Cl. 22.2 (Escalation of Costs)	Cost escalation over the 5-year contract term	Kindly clarify whether any cost escalation (e.g., linked to WPI/CPI, or statutory minimum-wage revisions) is permitted during the 5-year contract term and, if so, the applicable formula, frequency and approval process.	Be guided by RFP. There shall be No change in the cost during the Contract Period.
26	93	Cl. 15.6 (Estimated Call Volume)	Indicative call volumes; no committed minimum stated	Please confirm that the Estimated Call Volumes shared are purely indicative for costing purposes with no minimum guaranteed volume commitment from LIC, and clarify how significant volume shortfalls (e.g., more than 20% below estimate) would be addressed commercially, if at all.	The volumes are indicative. No change in RFP.
27	94	Cl. 16 / Annexure-19 (Online Reverse Auction — ORA Business Rules)	ORA bid decrement value, duration, extension rules	Kindly share the ORA Business Rules (bid decrement value, auction duration, auto-extension rules) referenced in Annexure-19 in advance of Bid submission, to enable Bidders to build an informed commercial strategy.	Will be shared with the Bidders who are eligible for participation in ORA
28	123	Cl. 31.31.3 / 31.31.4 (Change Order / Change Requests)	Commercial treatment of post-Go-Live scope changes	For scope changes arising from regulatory mandates (e.g., new IRDAI-driven IVR/AI Bot flows) after Go-Live, please confirm whether these will be priced via a pre-agreed rate card submitted at Bid stage, or negotiated commercially at the time of each Change Request.	Be guided by RFP. There shall be No change in the cost during the Contract Period.
29	137	Annexure 2: Minimum Eligibility Criteria 10. Call Center Capacity	Bidder should have operated professional Call Centre facilities having a minimum combined capacity of at least 2,000 FTEs for Indian domestic call centre operations.	Request RFP issuing authority to Reduce the eligibility to 500–1,000 FTEs OR allow bidders to demonstrate the ability to scale to the required capacity within the implementation timeline through recruitment and infrastructure commitments	No change in RFP
30	138	Annexure 2: Minimum Eligibility Criteria 11. Operational Experience	Call Centers should have been operational for at least 3 years with minimum of 2,000 FTEs	Request RFP issuing authority to modify to 3 years of BPO/Contact center operations irrespective of FTE strength OR Require 1–2 years of experience managing contact center operations with at least 500 FTEs.	No change in RFP
31	138	Annexure 2: Minimum Eligibility Criteria 11. Client Experience	Bidder's clientele must include at least one Life Insurance Company or 2 General Insurance Companies or 3 Public Sector Banks or experience with minimum 5 BFSI companies.	Request RFP issuing authority to Allow experience with any 2–3 BFSI clients (Banking, Insurance, NBFC, FinTech, Mutual Funds, Payment Banks, etc.) OR Permit experience in other regulated sectors such as Telecom, Government, Utilities, or Healthcare. Also consider allowing consortium or partner credentials.	Be guided by RFP and relevant corrigendum issued.

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32	137	Annexure 2: Minimum Eligibility Criteria 7 Annual Turnover & Net Worth	Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 with a positive Net Worth for all 3 years. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered.	Request Bid issuing authority to modify the clause as Bidder's yearly gross revenues from overall company operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 with a positive Net Worth for all 3 years. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered.	No change in RFP. However, in case of Demerged Company, parent entity turnover may be considered.
33	21	Mode of Submission	Online through www.tenderwizard.com/LIC However, signed physical copies of the eligibility and technical Bid documents only are also to be submitted to the above communication address within 3 working days from last day of submission of Bids for reference purposes.	We request the RFP Issuing Authority to kindly consider permitting submission of bids through online mode only, with the exception that mandatory documents such as the EMD, NDA, and Pre-Integrity Pact may be submitted in physical hard copy form	The Bid submission is online only . However, for administrative purposes hard copies to be submitted within stipulated time frame given in the the RFP
34	190	Annexure 22	Certified Copy of Board Resolution/ Power of Attorney Undertaking as per Annexure-I	We request confirmation from the Bid Issuing Authority on whether our Power of Attorney executed on ₹1,000 stamp paper, together with the accompanying Board Resolution, will be accepted as valid documentation for bid submission.	Please be guided by RFP. Either certified copy of Board Resolution or POA on requisite value of stamp paper will suffice.
35		GENERAL	Scope of Work	Please confirm the detailed scope for inbound and outbound services separately.	Be guided by the RFP
36		GENERAL	Scope of Work	What is the expected call volume (monthly/daily) for inbound and outbound campaigns?	Be guided by Clause 15.6 of the RFP providing the Annual estimated volumes of Inbound and Outbound call volumes.
37		GENERAL	Scope of Work	Will email, chat, WhatsApp, or social media support be included in the scope?	Be guided by the RFP
38		GENERAL	Seat & Staffing Requirements	What is the minimum seat capacity required at Day 1 and during the contract period?	Be guided by Clause 15.6 of the RFP providing the Annual estimated volumes of Inbound and Outbound call volumes.
39		GENERAL	Seat & Staffing Requirements	Is there any ramp-up plan or phased deployment? Kindly clarify	Be guided by the RFP
40		GENERAL	Technology & Infrastructure	What are the integration requirements with the LIC's applications?	API based integration will be shared with successful bidder. Please refer corrigendum Point No. 18
41		GENERAL	Technology & Infrastructure	Will API documentation be shared during implementation?	Yes
42		GENERAL	Service Levels (SLAs)	Is there any SLA stabilization period after Go-Live?	Be guided by the RFP
43		GENERAL	Outbound Campaigns	What will be the approximate monthly outbound calling volume?	Be guided by Clause 15.6 of the RFP providing the Annual estimated volumes of Inbound and Outbound call volumes.
44		GENERAL	Outbound Campaigns	Will lead data be provided by the LIC?	Yes
45		GENERAL	Outbound Campaigns	Are campaigns sales-based, service-based, collections, or surveys?	Any of these
46		GENERAL	Outbound Campaigns	What conversion metrics will be measured?	Be guided by the RFP
47		GENERAL	Compliance & Regulatory	Please confirm compliance requirements under the DPDP Act, TRAI, and CERT-In.	As applicable as per relevant Act, regulations and guidelines
48		GENERAL	Compliance & Regulatory	Are call recordings required for both inbound and outbound interactions?	Yes
49		GENERAL	Compliance & Regulatory	What are the retention requirements for call recordings and customer data?	1 Year

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50		GENERAL	Compliance & Regulatory	Is ISO 27001, PCI DSS, or other certification mandatory?	Refer corrigendum serial No. 9
51	166	Annexure 10: Indicative Commercial Bid	The above total charges are all inclusive charges but GST at the applicable rates will be paid in addition to the total charges.	We understand that the price to quoted is without Tax and GST will be paid extra.	Yes. Kindly Refer Point No. 5 of the Note under Annexure 10 of the RFP and to be read along with corrigendum Serial No. 10 with regard to clarification on pricing.
52		GENERAL	Commercial	Are annual price revisions or inflation adjustments permitted?	No price revision during the currency of the contract period.
53	140	31.58 Annexure 2: Minimum Eligibility Criteria	Point No. 23 Bidder should have a Disaster Recovery Site and Business Continuity Plan in place. DRS should be reference able	Is a Disaster Recovery (DR) site mandatory?	Yes
54		GENERAL	Business Continuity	What are the expected Recovery Time Objective (RTO) and Recovery Point Objective (RPO)? Is Work From Home (WFH) permitted under the contract?	For RPO and RTO queries refer corrigendum No.15. WFH not allowed.
55		GENERAL	Transition & Training	Will the LIC provide process training and knowledge transfer?	Be guided by the RFP. Refer Clause No 9.35 of the RFP
56		GENERAL	Transition & Training	Is there a transition period before SLA measurement begins?	Be guided by the RFP
57		GENERAL	Transition & Training	Kindly confirm, If existing SOPs and call scripts be shared?	Will be shared with the selected Bidder
58		GENERAL	GENERAL	Can consortiums or subcontracting be considered? Kindly confirm	Be guided by the RFP
59		GENERAL	GENERAL	Will experience in NBFC sectors to be considered?	Be guided by the RFP
60		GENERAL	GENERAL	Can experience from government or PSU projects be considered for eligibility?	Yes
61		GENERAL	GENERAL	Please provide detailed technical evaluation and scoring criteria	Be guided by the RFP
62		GENERAL	GENERAL	Will presentations, site visits, or proof of concept (PoC) be part of the evaluation?	Yes
63		GENERAL	GENERAL	Can minor deviations from technical specifications be accepted if equivalent functionality is demonstrated?	Please be guided by RFP
64	31	Final RFP CCS Page 31 Clause 9.2	Final RFP CCS Page 31 Clause 9.2 Inbound	who is the technology partner managing Voice BOT? Is Chat Bot enabled on Chat workflow, If yes what is the containment rate and who is the technology partner? Please share the name of partner providing Co-browse facilities, Social media, SMS, facilities in the current ecosystem?	Bidders responsibility to provide for the same.
65	37	Final RFP CCS Page 31 Clause 9.5	Final RFP CCS Page 31 Clause 9.5 KPI Metrics for Inbound Calls	Is this mandatory to keep staff to answer 110% of the volumes, "The Bidder should be able to handle the provisioning of staff to cater to increase in volumes of calls up to at least 110% at any point in time"	No Change in RFP
66	37	Final RFP CCS Page 31 Clause 9.5	Final RFP CCS Page 31 Clause 9.5 KPI Metrics for Inbound Calls	Please share the Target Vs Actual performance for last 12 months	Actual Volumes of Inbound calls for 2025-2026 are provided under Appendix 2 below. Outbound calls is a new initiative in the current RFP.
67	75	Final RFP CC 75 9.48	Final RFP CC 75 9.48 Project Go-Live & Scale-up	We recommend to jointly prepare the transition plan after selection process is complete, 8 Weeks is very less for such a large project	No change in RFP

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68	40	Final RFP CCS Page 40 and 48 Clause 9.7 and 9.11	Final RFP CCS Page 40 and 48 9.7 SLA for Inbound Calls: (Penalty (% on Monthly Bill without Tax)) 9.11 SLA for Outbound Service/ Transactional Calls	Is it possible to keep a maximum capping of 5% of monthly bill (Include all type of penalties Inbound, Outbound , Other LOB's / Any other type of penalties)	No change in RFP
69	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Please share the agent JD's for Inbound / Outbound	Be guided by the RFP
70	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Please share training duration for each line of business	Will be discussed and finalised with the selected Bidder
71	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Will LAN setup with logical segregation and dedicated VLAN be acceptable at provider delivery location or is there a need for dedicated physically isolated network setup?	Will LAN setup with logical segregation and dedicated VLAN be acceptable at provider delivery location or is there a need for dedicated physically
72	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Confirm if there a need for accessing LIC application over Internet. Suggest per concurrent connect bandwidth requirements that will need to be provisioned by service provider	No access over internet, API required, Bandwidth required 10 Mbps corrigendum No. serial No. 16
73	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Will LIC provide the CCaaS / Omni-channel platform, or is the Service Provider expected to provide it? Share the platform details if LIC is owning and extending the platform for service provider use.	Please be guided by RFP. Bidders responsibility to provide CCaaS stack.
74	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Please share call recording and retention requirements. Also confirm if call recordings are required to be transferred to LIC at the end of retention period. Is screen recording in scope?	Will be discussed and finalised with the selected Bidder
75	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	It is assumed that LIC will continue to own customer facing toll/toll free numbers and there is no need for service provider to provisioned the same. Please confirm if the assumption is correct.	Yes, Please refer Point (b) of Clause No 9.25 on Page 66 of the RFP
76	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Will required SIP channels/PRI lines for handling inbound, outbound calls be owned by LIC or is it service providers responsibility to provision the same?	Please refer Point (b) of Clause No 9.25 on Page 66 of the RFP
77	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Will DTMF based IVR do or is there a need for natural language/voice IVR? Is there any self- service IVR with database digging required?	To be guided by RFP and relevant corrigendum
78	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Are there any specific deskside equipment needs like specific desktop configuration, dual or larger size monitors etc.	To be guided by RFP and relevant corrigendum
79	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	It is assumed that advisor desktop will be part of provider's domain. Please confirm if this is OK.	Yes, to be guided by RFP
80	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Are there any integration requirements between service provider and LIC tools, applications. Please share details of the expected outcome or integration scope.	Yes, API based integration
81	59	Final RFP CC - 59 9.20	Final RFP CC - 59 9.20 - Technology and Tools Requirement	Are AI / speech analytics / quality auto-scoring / bot capabilities in scope?	Yes, please be guided by the RFP

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82	16	3.2	Consortium bidding is not allowed under this RFP.	We respectfully request you to permit consortium bidding with a designated Lead Bidder. Considering the diverse scope of the project, consortium participation would enable organizations with complementary expertise to deliver a comprehensive and high-quality solution. The Lead Bidder may be made solely responsible for all contractual and project execution obligations, ensuring clear accountability while encouraging wider participation and healthy competition.	No change in RFP
83	32	9.2 (h) – Private LLM	Highly secure banking/financial services domain instruction and task fine-tuned private Large Language Model	Who will own the fine-tuned model weights, embeddings, continuous learning artefacts and conversation data after the contract ends? Will LIC provide domain-specific anonymised transcripts for initial fine-tuning, or is the Bidder expected to bring a pre-trained BFSI LLM?	LIC will own. Bidders responsibility to bring a pre-trained BFSI LLM
84	32	9.2 & 9.3 – AI Voice Bot Stack	Automated Voice AI shall have ASR, NLU, NER, Cache, Analytics, Interface Service, TTS, private BFSI-domain LLM, Telephony Interface etc.	Please clarify whether the entire AI Voice Bot stack must be provided as a single integrated proprietary platform by the Bidder, or whether best-of-breed components (ASR/TTS from one provider + proprietary NLU/LLM from Bidder) can be integrated. Also confirm if a fully Indian-origin private LLM with data residency strictly inside India is acceptable.	Yes, bidders responsibility, refer corrigendum
85	37	9.2 & 9.5 – Real-time Analytics & Sentiment	Call Centre should be capable of providing Sentiment Analysis etc. Analytics Service to analyse the conversation and prepare dashboard.	Is real-time sentiment analysis and speech analytics required on every live call (both AI Bot and Human Agent channels), or is post-call analysis sufficient? Should sentiment/quality scores be pushed in real-time to a LIC dashboard or is batch reporting acceptable?	Refer corrigendum for Post call analysis and reports.
86	69	9.2 / 9.30 – Integration with LIC systems	Integration of Bidder's IVR/AI Bot with LIC's CRM through standard CTI solution for popping up customer dashboard. LIC will provide access to customer's required information.	Please share high-level technical details of the current CRM, ODS, eFEAP and existing CTI/IVR platforms. Will REST/SOAP APIs or real-time event streams be provided? Will a sandbox environment with sample data be made available during the design phase? What is the expected end-to-end latency for real-time customer data lookup during a live AI Bot conversation?	Will be shared with successful bidder
87	70	9.30 & 9.47 – Recording, Storage & Retrieval	Call recording and Voice logger. Bidder must have a system of recording all the calls. Duration of preserving the recordings will be specified in SLA.	Should recordings be stored in LIC's environment or Bidder's environment (with full access to LIC)? Is stereo recording (separate customer & agent channels) mandatory?	Infra will be provided by bidder and hosted in LIC's environment.
88	171	9.50 & Annexure-14 – DR / BCP & Security	Business Continuity Plan and Disaster Recovery requirements. Data residency, encryption, VAPT, SBOM etc.	Must the DR be active-active or is active-passive acceptable? Is data residency strictly within India mandatory for all components including ASR, TTS, LLM inference and analytics engines? Will LIC mandate a pre-Go-Live VAPT by a Cert-In empanelled auditor?	1) DR Active - Passive. 2) Mandatory- within India 3) Yes, LIC will mandate a pre-Go_Live VAPT
89	32	9.2 Inbound Calls	The Call Centre must provide services through IVR as well as AI Voice Bot in 2 main languages (English and Hindi) and 8 regional languages (Bengali, Gujarati, Kannada, Malayalam, Marathi, Oriya, Tamil and Telugu). LIC may add additional regional languages at a later date to strengthen the Call Centre Services	Kindly share, language-wise % split for IVR, AI Bots & Human Agents	Language wise split of IVR and CCE for 2025-2026 is appended at Appendix 1 below. AI is a new feature in the current RFP. Bidder may decide on the basis of this data.
90	71	9.35 Training	The successful Bidder, in consultation with the LIC, shall provide training to all the resources on the systems and procedures laid down by the LIC	Kindly share training duration for New hires for both Inbound and Outbound	Will be discussed and finalised with the selected Bidder

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
91	93	15.6 Estimated Call Volume	For Inbound and Outbound - Seek additional clarity	Request you to please help us with hourly, daily, weekly and monthly call landing pattern(Inbound) across the 24-hour window, from sizing perspective.	Time slot wise Call Volume details are appended under Appendix 3 below.
92	63	Resource eligibility/qualification criteria	IRDAI Certification required for Agents sharing Quotation with customers	Kindly share what percentage of resources would need to be IRDAI certified	100% of Human resources would need to be IRDAI certified
93	43	9.7 SLA for Inbound Calls	Call Recording	As an industry practice, while all calls would be recorded, threshold is usually >97%. Request you to kindly consider amending the threshold value accordingly.	No change in RFP
94	58	9.7 SLA for Inbound Calls	Penalty Metrics	The rewards and penalties capping of 10% of monthly billing provided in the RFP is on higher side. Request you to kindly re-consider lowering the threshold limits of rewards and penalties.	No change in RFP
95	109	31.7.2	Right to Terminate	We understand that Partner would also have the right to terminate by giving 30 days notice. Kindly consider incorporating the same in the RFP	No change in RFP
96	133	31.57	Annexure 1	We understand that Performance Bank Guarantee would be 5% of monthly contract value and renewed well in advance prior to commencement of each subsequent year. Kindly consider incorporating the same in the RFP	The PBG amount is 5% of L1TBP x 5 years (total contract term). No change in RFP.
97	16	Clause 3.2, read with Clause 10 (Eligibility), Clause 15.3 (Technology Capabilities) and Clause 31.29.3 (Subcontracting / Partnering) page 16, read with 77-83, 89-91, 121	Clause 3.2 states that consortium bidding is not allowed under this RFP.	We request LIC to reconsider Clause 3.2 and permit a two-party consortium of one technology/platform partner and one call-centre operations partner, with a nominated lead/prime bidder carrying joint and several liability. Rationale: 1. The eligibility gate is defined entirely in manpower-services terms - Rs.150 Crores of domestic call-centre voice revenue for each of three years (Clause 10, criterion 7), 2,000 FTEs (criterion 10) and 3 years at that scale (criterion 11). Only a BPO can meet these. 2. The outcome LIC has specified is a technology outcome - 70% of inbound calls completed at IVRS/AI Bot rising to 80% (Clause 9.3), human agent calls reduced to 20% within 18 months (Clause 9.6). 3. LIC's own scoring reflects this: Technology Capabilities carries the single highest weight, 40 of 100 marks, and pays 2 marks only where evidenced as executed (Clause 15.3). The line items carrying that weight Voice Bot, ASR, TTS, real-time speech analytics, sentiment analytics, voice biometrics, dialler, CTI - are owned by platform companies, which cannot qualify under Clause 10. 4. Clause 31.29.3 already accepts the AI layer will be delivered by a third party 'such as AI voice BOT' but only after award, with no privity, no bid-stage	No change in RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
98	79	Clause 10, Eligibility criterion 7 (Annual Turnover & Net Worth)	Bidder's yearly gross revenues from Indian domestic Call Centre voice operations must be minimum Rs.150 Crores in each of FY 2023-24, 2024-25 and 2025-26.	We request LIC to (a) reduce the revenue threshold to Rs.50 Crores average over the three financial years, and (b) define qualifying revenue to expressly include revenue from contact-centre IT platform and automation services, not seat-based BPO revenue alone. Rationale: Automation is the central objective of this RFP, yet the revenue test recognises only manpower-services revenue. A platform/automation provider earns from software, cloud and automation services, not from agent seats, and is excluded by a voice-operations-only definition - the exact capability LIC needs to reach 80% automation is filtered out at the gate. A Rs.150 Crores voice-operations floor also compresses the field to a handful of large BPOs, reducing competitive tension in the reverse auction. In a consortium, request that the combined revenue of both members be considered. Where a bidder's audited financials do not report this as a separate segment, request that a Statutory Auditor's certificate attributing the revenue line be accepted.	No change in RFP
99	77-83	Clause 10 (Eligibility Criteria) — proposed additional criteria	The eligibility criteria company registration, turnover, FTE capacity, operational years, client experience and certifications. None tests automation capability or multilingual automation experience.	Given that the RFP's defining objective is progressive automation to 80% (Clause 9.6), we request LIC to add eligibility criteria that test that capability directly, so that a bidder with no automation track record cannot qualify while the 80% target rests entirely on automation: (a) Demonstrated conversational-automation experience on the bidder's platform handling at least 10 lakh inbound and 20 lakh outbound calls per month, evidenced by client work order and certificate. (b) Live production experience in at least 10 Indian languages with at least 5,000 automated calls per month in each language, evidenced by client certificate. These thresholds are met by established automation operators and screen out paper capability, ensuring the party accountable for the automation target has actually delivered it at scale.	No change in RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
100	77	Clause 10 (Eligibility Criteria) — proposed additional criterion; read with Clause 9.21 (AI Bot Security) and Clause 30 (DPDP Act)	There is no requirement that the AI/automation platform be indigenously owned or that models and data remain within Indian sovereign control beyond general data-localization and DPDP obligations.	In alignment with the Government of India's Make in India policy and with data-sovereignty expectations for a public-sector insurer, we request LIC to require that the proposed automation platform be indigenously designed, developed and exclusively owned by the bidder as an Original Platform Developer - a natively unified platform with speech, language and orchestration components that can be deployed and operated wholly within LIC's private cloud, with no citizen voice data or model inference egressing to external or public endpoints. This is consistent with LIC's own stated direction. LIC's RFP No. LIC/CO/ITDT/RISE/RFP/2526-001/AI dated 04 November 2025 for AI/GenAI platforms required indigenous or open-source models with no dependency on proprietary LLMs, and support for Indian languages. We request the same sovereignty standard be applied here as an eligibility condition rather than a scored preference, given the citizen-data sensitivity of the workload.	Platform to be Indian Service Provider.
101	81	Clause 10, Eligibility criterion 15 (Certifications)	Bidder must possess ISO 27001:2013 or higher, ISO 11001:2015 or higher, ISO 16001:2015 or higher, ISO 10002:2018 or higher, plus a latest System Audit Report by a CERT-In empanelled auditor.	We were unable to locate 'ISO 11001:2015' or 'ISO 16001:2015' in the ISO catalogue as standards applicable to contact-centre or information-security management. Request LIC to confirm the exact standards intended, and to confirm the following as acceptable equivalents or substitutes: ISO/IEC 27001:2022, ISO 22301 (business continuity), ISO/IEC 27701 (privacy), ISO 9001:2015 (quality) and SOC 2 Type II. Also confirm that ISO/IEC 27001:2022 satisfies the 'ISO 27001:2013 or higher' requirement, the 2013 edition having been superseded.	Refer corrigendum serial No. 9

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
102	88	Clause 15 (Evaluation Process), Clauses 15.3, 15.4, 15.7 and 16	Technical evaluation is a 70% qualifying threshold only; final selection is by Online Reverse Auction with the lowest Total Bid Price declared the Successful Bidder (L1). Technical merit does not carry into the award.	We request LIC to adopt a Quality-and-Cost-Based Selection (QCBS) methodology, weighting technical merit 70% and commercial 30%, in place of a lowest-price reverse auction among bidders who merely clear a technical threshold. This is a customer-led transformation of LIC's citizen-facing service by the country's leading insurer. The outcome LIC is buying an 80% automated, multilingual, secure experience for policyholders is determined by the quality of the solution, not by price alone. Under the present L1 mechanism, a bidder who scrapes the 70% threshold on paper competes head-to-head on price with a materially superior solution, and the superior solution can lose. That is the opposite of what a quality-sensitive, citizen-experience programme of this importance should reward. QCBS lets LIC weigh the superiority of the solution demonstrated automation, language depth, security posture and transition credibility against price, and select accordingly. QCBS is effective only if eligibility and technical evaluation create real separation between bidders. We have therefore requested corresponding strengthening of the eligibility criteria (revenue definition, automation and language experience, indigenous platform ownership) and of the technical scoring (executed-proof banding and weight to demonstration and transition planning) in	No change in RFP
103	89	Clause 15.3 (Technology Capabilities; Process Capabilities; Bidder Presentation; Demonstration)	Technology Capabilities award 1 mark for stated capability and 2 marks where executed with proof. Much of the scoring can be met on self-declared capability, and the technical score only gates qualification rather than ranking the award.	To ensure the technical score distinguishes genuine operators from paper capability, we request LIC to: (a) Award marks only against executed proof: client letter, MSA or purchase order for the automation-critical line items (Voice Bot, ASR, TTS, speech and sentiment analytics, voice biometrics), with banded marks by number of live projects, number of Indian languages in production, and monthly automated call volume. (b) Assign material weight to live demonstration on the bidder's own production platform, to the technical presentation, and to the transition and work plan. (c) Publish the scoring rubric so the evaluation committee applies a consistent, defensible standard. This is the necessary complement to a QCBS methodology (see our separate query): scoring must reward evidenced, demonstrated capability, not assertions.	Please be guided by RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
104	93	Clause 15.6 (Estimated Call Volume) and Annexure 10 (Indicative Commercial Bid)	Inbound is priced as three separate lines — IVR per connect call, AI Bot per connect minute, CCE per connect minute. The bidder is paid a lower rate as a call automates from CCE to AI.	We request LIC to price inbound as a single blended rate per inbound connect call, covering IVR, AI Bot and human-agent handling together, in place of the three separate lines. Rationale: under the current split structure, automating an inbound call moves it from the CCE per-minute rate to the lower AI per-minute rate, so the bidder's revenue falls as automation rises. The bidder is commercially penalised for doing exactly what LIC wants. A single blended per-call rate reverses this: the bidder is paid the same per inbound call however it is handled, so every call automated reduces the bidder's cost to serve and widens its margin. The bidder's incentive then aligns with LIC's 80% automation objective. Outbound may remain split automated calls per call, human-attended calls per minute — since the incentive there differs. We further request that LIC confirm the blended rate will be benchmarked to an assumed automation mix stated in the RFP, so all bidders quote on a common basis.	No change in RFP
105	59	Clause 9.20 (Technology & Tools Requirement) and Clause 9.48 (Project Go-Live)	The Tech Stack shall be set up by the Bidder in LIC's private cloud only, in two locations (primary and DR), with go-live within two months of the work order.	To meet the two-month go-live, we request LIC to permit and preferably to prefer deployment on a MeitY-empanelled, STQC-audited Cloud Service Provider's private-cloud environment for DC and DR, as a route that is faster to stand up than bespoke on-premise provisioning. Request LIC to confirm: (a) Whether 'LIC's private cloud' includes a private-cloud tenancy hosted on a MeitY-empanelled CSP, or is restricted to LIC-owned on-premise infrastructure. (b) Whether the bidder's containerised speech and language components running within that private cloud, with no external egress, satisfy the residency and security requirements at Clauses 9.20, 9.21 and 30. (c) The CSP empanelment or audit status of any LIC-provided environment, so bidders can plan security onboarding.	Please be guided by RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
106	59	Clause 9.20 (Technology & Tools) and Clause 15.5 (Cost of Services) pages 59- 60 and 92-93	The Bidder is responsible for procurement and setup of all technology components in LIC's private cloud; all rates quoted are all-inclusive except GST.	ASR, TTS and LLM inference require accelerated compute. Request LIC to confirm: (a) Whether LIC will provide GPU or equivalent accelerated compute within its private cloud, and if so the type and capacity at both primary and DR, or whether the bidder is to procure and install it, and on what commercial basis. (b) How LIC will normalise total cost across bidders. Bidders will differ structurally: one may carry low software cost but heavy infrastructure need, another the reverse yet the current all- inclusive per-unit rates make these non- comparable and can reward the bidder who externalises infrastructure cost onto assumptions LIC cannot see. We request LIC to publish an infrastructure baseline or sizing template, or to price infrastructure as a separately stated line, so that all bids are evaluated on a like-for-like total cost of ownership.	a) To be provisioned by the Bidder. b) MeitY empowered Service Provider
107	31	9.2 Inbound Calls	The Call Centre to be made operational by outsourced Bidders would include advanced functionalities such as AI Voice BOT, Co-browse facilities, Social media, SMS, Chatbots.	Please confirm whether LIC requires bidders to provide co-browsing, social media, and chatbot platforms (other than Inbound, Outbound, and AI Voice Bot) as part of the solution capabilities, or if these features are only to be available in the solution stack and not considered in the costing. As per the indicative commercial bid format, the cost bifurcation is limited to CCE calls, IVR calls, and AI bot calls. Kindly confirm if the above-mentioned features are to be treated as mandatory solution capabilities without separate commercial consideration.	Bidder should have all the capabilities mentioned in the Tech Stack Capability Table. Some or all of the Digital Value Add components may be requested in a phased manner by LIC.
108	32	9.2 Inbound Calls	The Call Centre must provide services through IVR as well as AI Voice Bot in 2 main languages (English and Hindi) and 8 regional languages (Bengali, Gujarati, Kannada, Malayalam, Marathi, Oriya, Tamil and Telugu).	Please confirm tentative language % . We understand LIC customer base is 60% Hindi 20% English and rest 20% can be Linguistic	Language wise call volumes of Inbound Calls for F.y 2025-2026 is appended below under Appendix 1.
109	32	9.20 Technology & Tool	Tech Stack Capability	We understand from the table that anything mention as digital value add means futuristic/new age technology component which will be additional if requested in future by LIC.	Bidder should have all the capabilities mentioned in the Tech Stack Capability Table. Some or all of the Digital Value Add components may be requested in a phased manner by LIC.
110	32	9.20 Technology & Tool	Tech Stack Capability	Could you please clarify the expectations from the AQM tool as it is referenced under "Basic Traditional Solution"? Clarity is required because features such as Real-Time Speech Analytics and Automated Speech Recognition, which are integral components of the AQM tool, are already listed under "Digital Value Add" and tagged as future requirement.	Refer corrigendum
111	32	9.2 Inbound Calls	The Automated Voice AI provisioned by the Call Centre shall have the stack and components as given below:	Please confirm whether LIC requires deployment of a GenAI voice bot for AI-based calling, or cognitive bots can be deployed to meet the AI bot calling requirement.	GEN AI BOT is required.

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112	37	9.5 KPI Metrics for Inbound	The Bidder should be able to handle the provisioning of staff to cater to increase in volumes of calls up to at least 110% at any point in time.	Request LIC to kindly share a 90-day rolling volume forecast in advance to enable agent rostering and hiring based on upcoming volumes, ensuring handling capacity of 110%.	Actual Annual Inbound Call Volumes for 2025-2026 are provided under Appendix 2 below. Out Bound calls are newly included in the current RFP. Therefore the annual estimated volumes provided under 15.6 of the RFP may be referred for provisioning of staff.
113	71	9.34 Seat Capacity & Staffing	The successful Bidder should deploy adequate number of Call Centre Representatives in each shift which should be sufficient to handle call flow from LIC's customers	Please confirm the interval-wise tentative call arrival pattern to enable effective manpower planning and accurate agent rostering.	Kindly refer Appendix 3 below.
114	71	9.35 Training	The successful Bidder, in consultation with the LIC, shall provide training to all the resources on the systems and procedures laid down by the LIC	Please confirm the mandatory training days that the bidder must follow, or clarify if it remains the bidder's responsibility to ensure staff are adequately trained before handling calls. Additionally, kindly specify the certification process to be adhered to.	Will be discussed and finalised with the selected Bidder.
115	75	9.47 Management Information System	The Bidder must have a system of recording all the calls.	While we understand that call recording and Screen recording will remain within the bidder's scope, please confirm whether the storage responsibility lies with LIC under the COLO cloud server infrastructure	To be maintained by the Bidder
116	79	Minimum Eligibility Criteria	Annual Turnover & Net Worth	Requesting LIC to consider average turnover of 150Cr for last 3 years for MSME Bidders. Or 150Cr turnover for last 2 years.	No change in RFP
117	80	DOT Registration, IRDAI	Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT.	OSP registration for IT/ITeS call centres call deregulated in 2020 and is no longer valid. Request you to consider self declaration that the bidder will abide as per telemarketing license issued to the bidder	Self Declaration under the Authorised signatory shall be considered.
118	91	Bidder should qualify for	Demonstration of successful implementation and execution of below process via client satisfactory letters/ MSA/ PO. 2 marks for each client	Please confirm if client email is acceptable for reference. Also please confirm tele-calling experience not specific to sales shall also be considered for marking in Outbound section.	certificate issued by client is preferred,
119	91	Maximum Marks -10 Marks	Documents to be provided: SLA/ client certificates/ contracts/ Purchase Orders copies	We request LIC to consider giving weightage to companies that have handled more than 10 BFSI clients, instead of limiting the criteria to insurance clients, in order to qualify for the full 10 marks, as Life insurance and General insurance is a part of BFSI.	No change in RFP
120	16	4. Bid Processing Fee	4.1 Bid Processing Fee	Please confirm if Medium enterprises are exempted from paying bid processing fee	Be guided by the RFP
121	17	4. Bid Processing Fee	4.2 Earnest Money Deposit (EMD)	Please confirm if Medium enterprises are exempted from paying EMD fee	Be guided by the RFP
122	18	4. Bid Processing Fee	4.2.2 Validity of EMD and Interest on EMD:	Please specify the claim period for EMD	Be guided by the RFP
123	59	9.20 Technology & Tools	9.20 Technology & Tools Requirement	Please specify if it is multi tenant public cloud setup or private cloud setup	1) Please be guided by RFP, Infrastructure to be brought by Bidder. 2) Data Centre environment of LIC. 3) Bidder can utilise MeitY empowered cloud for AI workload. Also refer corrigendum issued in this regard.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
124	59	9.20 Technology & Tools	9.20 Technology & Tools Requirement	We seek clarification on how the cost for cloud setup should be factored into the commercial bid. Kindly confirm whether bidders are expected to include this cost within their proposal, or if LIC will separately own and manage the cloud infrastructure expenses.	1) Please be guided by RFP, Infrastructure to be brought by Bidder. 2) Data Centre environment of LIC. 3) Bidder can utilise MeitY empowered cloud for AI workload. Also refer corrigendum issued in this regard.
125	59	9.20 Technology & Tools	9.20 Technology & Tools Requirement	We seek clarification on whether the UAT and DR environments are expected to be set up by the bidder. Additionally, kindly confirm the ownership of the associated costs for these environments	Yes. Cost to be borne by the bidder.
126	59	9.20 Technology & Tools	9.20 Technology & Tools Requirement	Please specify if DR has to be active active or active passive	DR Active-Passive
127	79	7 Annual Turnover & Net Worth	Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023- 24, 2024-25 and 2025-26 with a positive Net Worth for all 3 years. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered	Please confirm if CA certificate with unaudited values for FY 25-26 will work	YES
128	81	15 Certifications	Bidder must possess following certifications: ? ISO 27001:2013 or higher, ? ISO 11001:2015 or higher, ? ISO 16001:2015 or higher, ? ISO 10002:2018 or higher Latest System Audit Report conducted by a Certified Empanelled Auditor.	We understand that any one out of the list of certificate mention is required. We are ISO 27001:2013 organization. Other than this we also have ISO 27701, ISO 9001 and CMMI Level 3. Kindly confirm if this considered.	Refer corrigendum serial No. 9
129	165	31.65Annexure 10: Indicative Commercial Bid	31.65Annexure 10: Indicative Commercial Bid	Please specify if this IVR implies OBD IVR or DTMF IVR	Query is not clear. Be guided by the RFP
130	165	31.65Annexure 10: Indicative Commercial Bid vs 31.66Annexure 11: Final Commercial Bid Confirmation	31.65Annexure 10: Indicative Commercial Bid vs 31.66Annexure 11: Final Commercial Bid Confirmation	Do we need to submit 2 commercial bids? What is the diff between these 2 and how they have to be submitted as in together or separately?	Be guided by the RFP . Indicative commercial bid to be submitted by all the bidders online while submission of the bid. Final Commercial bid will be submitted by selected bidder through ORA as a final confirmation in writing.
131	181	31.73Annexure 18: Make in India Certificate	31.73Annexure 18: Make in India Certificate	Please confirm if this has to be on the letterhead of the bidder signed by Authorised signatory?	Annexure 18 is to be signed by Statutory Auditor/Cost Auditor/Cost Accountant of the Company. Refer Foot Note of Annexure 18
132	NA	NA	NA	Please specify what all documents have to be submitted in hard copy	All Bid documents within 3 working days from final closing date of bid submission only by bidders who have submitted online bids.
133	NA	NA	NA	LLM and other functionalities for running voicebot cannot be hosted in private cloud as it impacts cost heavily so can we run them via API call while all the other infra is hosted in LIC private cloud	Understanding is correct, bidder may utilise MeitY empowered Cloud for AI

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
134	74	9.44, Liquidated Damag	LD @ 0.5% of complete contract amount per week (or part) for delay, uncapped; independent of and concurrent with SLA penalties	Please confirm whether there is a cap (ceiling %) on cumulative Liquidated Damages and SLA penalties combined in any given month/year, as is standard practice in most Government/PSU IT-enabled services contracts, to allow the Bidder to price contract risk appropriately.	No change in RFP
135	31 / 43-56	9.1-9.17, Scope of Serv	Estimated Call Volume table (15.6) does not list a volume for 'Chat Service', although 9.20 requires chat capability to be live or ready within 3 months	Please confirm whether Chat Services are within the priced scope of this RFP (and if so, share expected chat volumes/AHT for costing), or whether Chat is an optional future scope item to be priced separately if and when activated.	Bidder should have the process capability.
136	59-63	9.20-9.21, Technology &	Extensive AI Bot security requirements (MFA, encryption, penetration testing, kill-switch, DPDPA Act 2023 compliance) with no stated certification/audit timeline	Please share the expected timeline and process for LIC's security review/sign-off of the proposed AI Bot and technology stack relative to the 2-month go-live deadline, and confirm whether a conditional go-live (with Human Agent channel only, AI Bot to follow post-audit) is acceptable.	Refer corrigendum, to be decided with selected bidder.
137	62-63	9.21, AI Bot Security Cri	AI Bot must support MFA, bot identity verification, and a 'kill switch'; broad principles stated without a minimum technical specification	Please confirm if LIC will issue a detailed technical security specification / RFP addendum for the AI Bot platform (similar to Annexure 14), or whether Bidders are expected to propose their own specification for LIC's evaluation during the technical bid stage.	Be guided by RFP, and Corrigendum issued Serial No. 21 and 22
138	105-107	Clauses 31.1–31.3 1. Indemnity – scope and limitation	-	The indemnity includes losses arising "out of or in connection with" the Bidder's performance and is excluded only where caused by LIC's gross negligence or wilful misconduct. Please confirm that the Bidder's indemnity will apply only to third-party claims and direct losses caused by the Bidder's breach, negligence, fraud or wilful misconduct, and will be subject to the aggregate liability cap under Clause 31.10.6, except for fraud, wilful misconduct and liabilities that cannot legally be limited.	Be guided by the RFP
139	74	Clause 9.44 Penalties ar	9.44 Liquidated Damages LIC will consider the inability of the Bidder to deliver the manpower and other deliverables as per scope of this RFP and proposed Agreement within the specified time limit, as a breach of Contract and would entail the payment of Liquidated Damages on the part of the Bidder. The liquidated damages represent an estimate of the loss or damage that the LIC may have suffered due to delay in performance of the obligations (relating to delivery, implementation and training etc.) by the Bidder. If the Bidder fails to deliver or perform the Services within the time period(s) specified in the Contract, the LIC shall without prejudice to its other remedies under the Contract deduct from the Call Price, as liquidated damages, a sum equivalent to 0.5% of the complete contract amount until actual delivery or performance, per week or part thereof. Both the above penalty as well as liquidated damages are independent of each other and are applicable separately and concurrently in addition to the termination of the contract if found desirable by the LIC.	Query: Clause 9.44 permits SLA penalties and liquidated damages to apply separately and concurrently, while liquidated damages are calculated at 0.5% of the complete contract amount per week or part thereof without an express ceiling. Please confirm that: (a) liquidated damages will be calculated only on the value of the delayed or affected services; (b) aggregate liquidated damages will not exceed 10% of that value; (c) SLA penalties and liquidated damages will not both apply to the same event; and (d) no penalty or liquidated damages will apply where delay or failure is attributable to LIC, a dependency outside the Bidder's reasonable control, or force majeure.	Be guided by the RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
140	113 & 114	Clauses 31.10.1–31.10.	31.10.3 IPR Warranty The Bidder will warrant that: The Warranted Materials and LIC's use of those Warranted Materials, will not infringe the Intellectual Property Rights of any person; and It has the necessary rights to vest the Intellectual Property Rights and grant the licenses as provided. The Bidder will indemnify LIC against all third-party claims of infringement of patent, Intellectual Property Rights, trademark, copy right or industrial design rights arising from use of the Bidder's Solution or any part thereof throughout the Offices of LIC, including but not limited to the legal actions by any third party against LIC. The Bidder will be responsible for the compensation including all expenses (court costs and lawyer fees). 31.10.4 Remedy for Breach of Warranty If someone claims, or LIC reasonably believes that someone is likely to claim for any partial or full ownership of any software, all or part of the Warranted Materials infringe their IPR, the Bidder will, in addition to the indemnity under Clause 31.1 and to another rights that LIC may have against it, promptly at the Bidder's expense: a. Use its best efforts to secure the rights for LIC to continue to use the affected Warranted Materials free of any claim or liability for infringement; or b. Replace or modify the affected Warranted Materials so that the Warranted Materials or the use of them does not infringe the Intellectual Property Rights of any other person without any degradation of the performance or quality of the affected Warranted Materials. c. The Bidder will indemnify LIC against all third-party claims of infringement of patent, Intellectual Property Rights, trademark, copy right or industrial design rights arising from use of the Bidder's Solution or any part thereof throughout the Offices of LIC, including but not limited to the legal actions by any third party against LIC. d. Regularize License so that LIC may continue to use the software in accordance with the terms set out in the RFP and any subsequent Agreement e. LIC shall not be held liable for and would be absolved of any responsibility or claim/litigation arising out of the use of any third-party software or its components or modules supplied by the Bidder in terms of requirements of this RFP.	Clause 31.10.2 provides that all IPR in "Contract Material" will vest in LIC. Please clarify that LIC ownership will be limited to deliverables created specifically and exclusively for LIC under the contract. All pre-existing Bidder materials, tools, software, frameworks, methodologies, know-how, generic developments and third-party materials should remain the property of their respective owners, with LIC receiving a perpetual, royalty-free licence only to the extent incorporated into and necessary to use the contract deliverables.	Yes, LIC ownership will be limited to deliverables created specifically and exclusively for LIC under the contract
141	114	Clauses 31.10.5–31.10.	31.10.6 Liability Except in cases of criminal negligence or wilful misconduct and in the case of infringement of patent, IPR, trademark, copy right or industrial design rights arising from use of the Solution or any part thereof in any of the services supplied by the Bidder and used/consumed by LIC, the Supplier/Bidder shall not be liable to LIC, whether in contract to or otherwise, for any indirect or consequential loss of damage, loss of use, loss of production, or loss of profits or interest costs, provided that this exclusion shall not apply to any obligation of the supplier/Bidder to pay liquidated damages to LIC and the aggregate liability of the Supplier/Bidder to LIC, whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price, provided, however, that the foregoing cap on liability shall not apply to : (a) the indemnity obligations under Clause 31.1; (b) any data or security breach, including any liability arising under Clause 31.51 (c) any breach of confidentiality obligations or obligations under the Digital Personal Data Protection Act, 2023 and (d) any infringement of Patent, intellectual property rights, trade mark, copy right or industrial design rights.	Clause 31.10.6 caps general liability at the total Contract Price but excludes indemnity, confidentiality, data/security breaches and IPR infringement from that cap. Clause 31.51 separately limits system-compromise liability to the yearly contract value. Please clarify the intended hierarchy and confirm that the Bidder's aggregate liability for all claims will not exceed the annual contract value, except for fraud, wilful misconduct, death or personal injury caused by negligence, and liabilities that cannot legally be limited. Please also confirm that neither party will be liable for indirect, special or consequential losses, and that third-party claims will not automatically be treated as direct losses unless finally awarded or settled with the Bidder's consent.	Be guided by the RFP

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142	104-105	Clause 30, pages 104–105	-	Please confirm that the Bidder will be responsible for a data or security breach only to the extent caused by its breach of contract, failure to comply with applicable law, negligence or wilful misconduct. Liability should not extend to incidents caused by LIC systems, instructions, credentials, personnel, third-party systems selected by LIC, or events outside the Bidder's reasonable control. Please also confirm that the yearly-contract-value cap in Clause 31.51 governs all liability arising from a system compromise, including related confidentiality, data-protection and indemnity claims, without duplication of recovery under multiple clauses.	YES
143	31	9.2 Inbound Calls	-	Please clarify the current technology deployment model for LIC's call centre solution. Specifically, is the infrastructure currently hosted on-premises physical servers or on the LIC private cloud or on a vendor-managed cloud environment	Bidders responsibility. Please be guided by RFP.
144	44	9.8	Service provider should have the tech capability to integrate with various marketing systems of LIC.	What Marketing systems needs to be integrated?	Will be shared with the successful Bidder
145	56	9.17	Email Management Services	Will email services be managed by LIC or bidder has to provide?	Bidder should have the process capability. This is a porovision for any futuristic requirement.
146	56	9.17	Email Management Services	Will email be handled by CC solution or from CRM/business application?	Will be required to be managed by Call Center in future if service taken
147	60	9.2	Video Chat	Do we need to provider new Video solution or need to integrate with the existing one?	Bidder should have the process capability.
148	60	9.2	PRI/Telecom	Will the existing PRI/telecom which is currently in use to be used or do we need to provide new SIP trunks?	to be decided with selected bidders. Cost for PRI lines will be reimbursement to the bidders.
149	NA	General Query	General Query	Please confirm which virtualization platform your organization is currently using (e.g., VMware, Nutanix, Hyper-V, OpenShift, or any other)?	Be guided by the RFP, It is bidders responsibility to arrange.
150	NA	General Query	General Query	Please clarify whether LIC will be providing the compute, storage, and network resources required for this engagement, or should the bidder size and provision these resources as part of the proposal?	Bidders responsibility to provision the Infra

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151	NA	General Query	General Query	Please share details of your current infrastructure sizing (compute, storage, and network) along with the expected growth projections over the contract period?	Query not relevant
152	59	9.20 Technology & Tools	9.20 Technology & Tools Requirement	Please confirm whether Primary, DR, and UAT environments are already available within your infrastructure, or should the bidder plan to create and provision these environments as part of the engagement?	Bidders responsibility to create & provide for infrastructure. Refer corrigendum No.15 and 13 in this regard.
153	33	9.2 Inbound Calls	Payment link/notifications through SMS / WhatsApp / Email will be triggered via Client's Service Provider APIs. Necessary integrations need to be provided	Please specify which applications need to be integrated as part of this engagement (for example, Core Insurance, CRM, Payment Gateway, SMS, Email, WhatsApp, or any other critical systems)?"	Please refer to corrigendum No. 18
154	33	9.2 Inbound Calls	Payment link/notifications through SMS / WhatsApp / Email will be triggered via Client's Service Provider APIs. Necessary integrations need to be provided.	Please confirm whether APIs are already available for the applications identified for integration? If yes, can the API specifications and documentation be shared with the bidder.	will be shared with the successful bidder
155	62	9.21 AI Bot Security Critical	b) Data Security: Encryption: All voice data, call recordings, and user information must be encrypted at rest and in transit, employing strong encryption algorithms and key management practices.	Please confirm the mandatory encryption standards to be followed for data at rest and data in transit as part of this engagement?	Refer corrigendum serial 21
156	199	DETAILS OF PROCESSING PERSONAL DATA	Application Security and VAPT - Periodic Application security and Vulnerability assessment and penetration testing is conducted to identify vulnerabilities in the system Processing Personal Data	Please confirm whether VAPT (Vulnerability Assessment and Penetration Testing) and source code reviews are mandatory as part of this engagement? If yes, kindly specify the required frequency for conducting these activities.	Yes. Annual
157	61	Network Architecture Diagram	ISDN/lease lines and connectivity between the Call Centre, Data Centre of LIC and Master Server of successful Bidder for real time data flow. The necessary network LL/MPLS link (Provision and Management) from LIC's proposed Call Centre to LIC's Data Centre including network devices (Routers, Switch, Modem etc.) with dual redundancy	Please confirm whether MPLS/VPN connectivity between sites will be provided by LIC, or should the bidder plan to provision and manage this connectivity as part of the solution?	refer to corrigendum No 16

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158	61	Network Architecture Diagram	Links for connecting LIC's Data Centre site with Bidders proposed Call Centre and maintaining the links by ensuring 99.99% monthly up time. Bidder has to deliver the last mile as Ethernet handoff to LIC's Data Centre and DR site. Bidder has to ensure the traffic which is flowing from LIC's proposed Call Centre should be IPSEC (Internet Protocol Security) enabled.	Please confirm the bandwidth currently available between the Primary and DR sites?	10 MBPS to Primary and 10 MBPS to DR site respectively.
159	63	9.21 AI Bot Security Critical	d) System Security: Infrastructure security: Secure the underlying infrastructure; including servers, communication channels, and application platforms, following best practices like firewalls, intrusion detection, and regular security patching. Security architecture: Implement layered security architecture with defence-in-depth principles, including network segmentation, access controls, and intrusion prevention systems. Incident response: Have a well-defined incident response plan to quickly identify, contain, and remediate security incidents.	Please confirm whether there are any firewall or proxy restrictions that may impact API communication? If yes, kindly share the details of these restrictions and the policies to be followed.	refer to corrigendum No. 21 and further details will be shared with successful bidders.

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160	59-62	Section 9.20 – Technology & Tools Requirement	The successful Bidder shall be responsible for procurement and setup of all technology components required for enabling the Call Centre to carry out all the activities mentioned in the scope. The final set of components and the design shall be in accordance with the solution documents submitted by the Bidder and agreed upon between the Bidder and LIC. All integrations with LIC's Systems shall be done by the Bidder, at their own cost subject to the directives and SOPs laid down by LIC and in compliance to LIC's security policies and directives as per the relevant regulatory bodies in India. The Tech Stack shall be setup by the Bidder in LIC's private cloud only. The Bidders Applications incidental to Call Centre services provided to LIC of India shall also reside on LIC's private Cloud service. All applications should be integrated with LIC's SIEM, EDR, Antivirus, PAMS etc.	Please confirm whether the requirement to host the entire technology stack exclusively on LIC's private cloud, with integration to LIC's security tools (SIEM, EDR, Antivirus, PAMS), also applies when the operating system is Linux	Refer to corrigendum serial No. 15
161	62	Section 9.21 – AI Bot Security Criteria	a) Authentication and Authorisation: Strong user authentication: Implement multi-factor authentication (MFA) for both human users and bots to prevent unauthorised access.	Please confirm whether the use of a second-factor authentication mechanism will be considered sufficient to meet the requirement for multifactor authentication under this engagement?	Please be guided by RFP
162	69-70	Sections 9.29 & 9.30 – Infrastructure, Hardware, Software, Telecom	-	please clarify the mode of integration required between LIC's IVR and CRM systems, so that the customer's dashboard automatically pops up during incoming calls?	Bidders responsibility
163	104-105	Section 30 – DPDP Act 2023 Data Security	LIC shall enforce data protection agreements, and mandates that service providers/Bidders handle, store, and process data in accordance with privacy laws and cyber security regulations including the IRDAI guidelines and provisions of the DPDP Act 2023 and its Rules 2025 and in accordance with Data Protection and Privacy Requirements for data encryption, handling, and retention, in compliance with applicable privacy regulations.	Please confirm whether LIC will be providing the private cloud stack for hosting all data and servers within India, in compliance with the 'Privacy by Design' principle and periodic Data Protection Impact Assessments, or should the bidder provision and manage the cloud stack as part of the solution?	Please refer to corrigendum serial No. 15

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164	59	9.20 - Technology & Tools Requirement	GPU compute	Does LIC's private cloud actually have GPU capacity we can use for speech and LLM inference? If not, would they accept dedicated single-tenant GPUs at a MeitY-empanelled Indian provider, connected to their DC over the MPLS/IPSEC links the RFP already mandates? And if everything must sit physically in their facility, who procures the hardware — them or the prime bidder?	Please refer to corrigendum serial No. 15
165	59	Cl. 9.20 / Cl. 30	Outbound connectivity	Self-hosted STT and TTS typically need periodic outbound access to the vendor's licensing server. Will LIC allow whitelisted egress for license validation only, with no customer data going out? Or do they require fully air-gapped deployment with offline licensing? If it's a hard no on both, self-hosted Sarvam or Deepgram may not be deployable there at all.	Please refer to corrigendum serial No. 15
166	11	Call volume pattern (Cl. 15.6)	Estimated Call Volume:	Can they share hourly and day-of-month call distribution for 022-68276827, peak concurrency, and how volumes move around premium due dates? Annual volume doesn't help. GPU sizing is driven by the peak hour, not the average.	Refer Appendix 3
167	66	Cl. 9.25 -Integration readiness	Functional Requirements and Coverage	Are there existing APIs for policy master, quotation engines, annuity, ULIP NAV, claims, NEFT and ICMS — and what latency and uptime are committed on them? When does a UAT environment with masked data become available after the work order? The bot's response time is capped by their backend. And a two-month go-live without a sandbox isn't realistic.	Yes Refer point 18 of the corrigendum.
168	39 - 75	AI bot go-live (Cl. 9.48 vs Cl. 9.6)	9.6 Expected Progressive Transition for inbound calls. 9.48 Project Go-Live & Scale-up The awarded Bidder would be required to make the project LIVE within a period of TWO months from the date of issue of work order. Any scale-up or scale down of operations, as per the request of the LIC will have to be affected as and when required.	Cl. 9.48 says go-live in two months from work order. The transition table has the AI bot at 0% at start and reaching 10% only at H1. So which applies to the bot — month two or month six? Their own document says both. Materially different build plan.	The Call Center services is expected to go live within 2 months of Work Order. The scope of AI transition from 0% to 10% is 6 months.

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169	39, 93, 165	Revised 6. Which volume basis applies (Cl. 15.6 vs Cl. 9.6 vs Annexure 10)	-	Cl. 15.6 shows inbound as IVR 19L, AI 19L and CCE 15L against a total of 53L — implying the bot receives 34L calls and concludes 19L, with IVR at ~36% of total. The transition table in Cl. 9.6 holds IVR at 60% and caps AI at 20%, which would place AI at roughly 10.6L concluded calls — about 1.8x lower. On outbound, Annexure 10 shows 1,12,55,000 AI minutes, which does not reconcile to the 78L AI calls in Cl. 15.6 on any consistent per-call assumption. Cl. 15.6 also lists "Marketing Calls per Connect – 7,50,000", which has no corresponding row in Annexure 10. Please confirm which basis bidders should use for pricing and capacity planning, which will be applied when measuring the transition SLA, and how the outbound minute estimates were derived.	Clause 15.6 indicates the expected volumes of calls. However, Annexure 10 is for pricing which is categorised as per connect and per minute for each line item separately.
170	165	Per-minute billing (Annexure 10) - Indicative Commercial Bid	-	On "per connect minute" — is it rounded per second, per pulse, or up to the next full minute? Does billable time include ring time, hold, backend lookup latency and transfer handover? And on outbound, does an answering machine pickup count as a connected? These three definitions move revenue by double digits.	Billable time is from the time the call is connected till the time the call ends.
171	39	Cl. 9.6 - Expected Progressive Transition for inbound calls.	Payment on escalated calls	Cl. 15.6 implies the AI bot receives approximately 34L inbound calls and concludes 19L, with the balance escalating to an agent. The 38,00,000 AI minutes in Annexure 10 correspond to concluded calls only, at 2 minutes each. On this basis, all bot time spent on the escalated calls appears unbilled, while infrastructure must still be sized for the full 34L. Cl. 9.6 excludes payment for "intermediate layers used for routing or escalation." Where the AI bot has substantively handled a query rather than merely routing it, would LIC consider making the AI minutes actually consumed billable, or applying a defined split between layers?	please be guided by RFP document

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172	68	9.27 Overall Call View: Suggested Call Flow	-	9.27 section mentions that IVR call will be followed up by a bot call and eventually transferring to a human. IVR currently operates via vendors and are usually on a separate line. Using any IVR vendor and executing a bot/human transfer might be difficult. Bot to human or vice versa transfer is doable. Is the IVR to bot/human transfer a gate criteria ?	Be guided by RFP
173	53	9.14.1 Indicative list of functions for marketing	Scope of servicing via platform	9.14.1 section mentions Lead conversion and policy servicing. Will this entail 2 way integration with LIC CRM ? Will query detailing be required at vendor platform before submission of the ticket (Example - policy data changes/updates, servicing requests)	Yes
174	33, 66	9.4 Indicative list of functions under Inbound Calls 9.25 Functional Requirements and Coverage	CRM API's	9.25 and 9.4 section mentions Functional Requirements and Coverage - a) Effective query response services ,b) Basic LIC services and transactions and c) Service requests and complaints redressal API' documentation will need to be provided to understand the scope of services/requests	will be shared with the successful bidder
175	40	9.7 SLA for Inbound Calls	SLA for Inbound Calls	9.7 mentions QA around call quality. What % of call will need to be audited to achieve the desired quality across calls. Will this need to be validated internally/externally. Additionally, call answer rate is not under our control. How do we accept the penalty on this ?	Be guided by the RFP. Also refer to corrigendum No. 14
176	43	9.8 Outbound Calls	Source of leads	9.8 mentions outbound calls to be initiated on leads sourced from different sources. How will this data be moved to the platform. Would it be API based/SFTP or excel based ?	will be shared with the successful bidder
177	44	9.8 Outbound Calls	Learning Management System - Service Provider should have their own Learning Management System (LMS) and CRM systems to be used for this process and should be able to enable necessary dialer integration with Company's CRM if Company decides to implement its own CRM.	9.8 mentions "Service Provider should have their own Learning Management System (LMS)" What will be the scope of this system ?	Will be shared with successful Bidder

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178	60	9.20 Technology & Tools Requirement	Network Architecture Diagram (Cloud – Co-location)	9.20 Where the SIP will be terminated at some data centre of LIC or our own servers? Will the SIP lines for Voicebot and Dialer be different? In case of inbound the call will be routed to SIP lines which will be provided LIC or we have to procure that SIP line. In the architecture diagram Azure is mentioned so this setup will be op-prem or cloud?	Please refer to corrigendum serial No. 15
179	39	9.6	Currently IVR is managing 60% of the inbound calls received at the target address 022-68276827. That is 60% of the calls/ queries of the policyholders are resolved at IVR stage itself. 40% of the calls are handled by human agent.	Please provide a detailed breakup of the current call drivers managed by the IVR and those handled by call center agents	Kindly refer Appendix 2 below for the call volumes at IVR and CCE for the F.Y 2025-2026.
180	40	9.7	SLA : Call answer & Call abandonment section	Please share the day-wise and interval-wise volume details to facilitate capacity planning and adherence of KPI	Kindly refer Appendix 3 below
181	46	9.9-E	e) Making outbound calls to LIC customers between 10:00 am to 06:00 pm on all days of the week or as specified by LIC, throughout the year to increase the renewal retention. The working hours/days may be aligned as per regulatory compliances.	This is only for Marketing calls or all outbound calls, Apart from marketing calls, other calls can be done between 9:00 AM to 8 PM	Please be guided by RFP.
182	49	9.11	Contactability- Percentage of customers successfully contacted requirement is greater 60%	Contactability in outbound calling with 1600 series is completely depend on customer portfolio and behaviour and may vary from campaign to campaign	Please be guided by RFP.
183	49	9.11	Average Talk Time - Total talk time per agent per day	Talk time is linked to connected calls which is again dependent on Contactability and may vary from campaign to campaign	Please be guided by RFP.
184	57	9.18	Platform Uptime	As per network Architecture (Cloud-Co-Location) - Bidder's Dialer/CTI/DB/SBC/Telecom will be hosted in LIC provided CO-LO DC/DR, in case of any issue with DC at LIC End or MPLS/TELCOM where primary and backup operator at the same time which will not be under our control, what will be exception here.	Please refer to corrigendum serial No. 15

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185	58	9.18	Cumulative cap of 10% of Monthly Billing for all SLAs to be calculated separately for inbound and outbound calls of the respective user department. Likewise separate invoices shall also be raised for department wise usage of the Call Centre facilities	Please clarify whether the penalty for each campaign is capped at a maximum of 10%	The 10% capping shall be applicable on the SLA parameters for each department utilising the service.
186	59	9.20	The Tech Stack shall be setup by the Bidder in LIC's private cloud only. The Bidders Applications incidental to Call Centre services provided to LIC of India shall also reside on LIC's private Cloud service. All applications should be integrated with LIC's SIEM, EDR, Antivirus, PAMS etc.	Please Clarify, 1. Physical Space shall be provided by LIC in LIC's private cloud Co-Location Space and Bidder will deploy Tech Stack OR 2. Bidder will deploy tech stack in own premises within LIC's Private cloud network In both scenarios requirement is LIC's SIEM, EDR, ANITIVIRUS, PAMS Will be integrated, Also Do we need to consider costing for SIEM, EDR, ANITIVIRUS, PAMS..etc. Are we getting any admin access to monitor above tools ?	Refer Corrigendum 13 and 15
187	59	9.20	The setup, including UAT, shall be in two locations, one primary and a second for DR. In case that during execution of the contract, there is a need for shifting of the premises where the technology stack is hosted, the cost for the same shall be borne by the Bidder.	Both the DC DR locations will be provided by LIC ?	Bidders responsibility
188	59	9.20	The Bidder shall upgrade to the latest version across all components at no extra cost to LIC as and when new versions are made available	can we get exact current requirement/specification of hardware and softwares to cost calculation	refer to corrigendum no. 13 and 15
189	65	9.22	The Call Centre should be multilingual, supporting the following languages at the time of project launch. (LIC reserves the right to update the list of languages by giving a notice period that is mutually agreed between LIC & the successful Bidder) ☐ English ☐ Hindi ☐ Marathi ☐ Tamil ☐ Telugu ☐ Kannada ☐ Malayalam ☐ Bengali ☐ Gujarati ☐ Oriya	Please define the language-wise volumes to better understand the required linguistic skill sets	Kindly refer Appendix 1 below

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190	66	9.25	Operationalization of Centralized Call Centre for "LIC of India" on OPEX model basis. The Bidder will be required to arrange for the Hardware and Software, and necessary integration with LIC systems for getting the required details from LIC databases. The Bidder to provide adequate space with following hardware/software components:	Basis Network diagram, Our understanding is that DC/DR space will be provided by LIC, Is this different approach? kindly confirm	Please refer to corrigendum serial 15
191	66	9.25	Procuring of necessary Primary Rate Interface (PRI) lines for inbound calls as well as "1600" and "140" numbering series for outbound calls for Service/Transactional and "Promotional call, in the name of LIC of India will be the responsibility of the Bidder. Bidder has to ensure the Uptime of these Primary Rate Interface lines with the Telecom Service Provider (TSP). Payment and Maintenance of the Primary Rate Interface lines shall be the responsibility of the Bidder. However, reimbursement of the cost incurred for procuring PRI lines and for the periodic bills of said PRI lines will be done by LIC on submission of Invoice along with the necessary documents.	As per TRAI guidelines 1600 lines can be provided to principal entity only (LIC), required support from LIC for documentation/ regulatory process.	The same will be provided by LIC.
192	148	31.60	Please provide reference of existing clients to whom 24x7x365 Call Centre/Customer Care/BPO services are provided. Documentary evidence like Copies of the Client Reference Letters/Service Contracts/Work Completion certificates from the client organization to be submitted with following details: LIC reserves the right to verify with such clients while evaluating the Technical Bid. Bidder has to arrange direct customer reference between the Client and LIC at the technical evaluation stage, if so desired, by LIC.	Please confirm i.e service contracts with 5 clients will do the needful?	Please guided by RFP
193	166	31.65	The No. of calls are expected to show an increasing trend year on year due to LIC's continued thrust on digital collections.	Please share the average connected calls (>5 seconds) per agent per month based on the current performance trend.	The requested data is not available with us .
194	166	31.65	Unit of measurement for CCE calls is number of minutes and the quotation is called for "Per Connect Minute" basis	Please share the average year-on-year growth in Call volume over the last three years.	The growth rate in the F.Y 2025-2026 over 2024-2025 is 8%

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195	165	31.65	Commercial bid	Please confirm the methodology LIC will apply to bill in case of call completing IVR, then AI bot & finally to human agent will the per call/connect minute be sum of all the 3 journeys	Cummulative charges are not applicable. Please refer to RFP foot note of commercial template Annexure 10 of RFP read along with corrigendum serial No. 10 issued in this respect.
196	173	BCP /DR		Does the bidder needs to provide split site operations in other city to address BCP/ DR or only critical IT equipment's needs to be with required redundancies	Bidders responsibility. Refer to point No. 13 of corrigendum
197	81	Minimum Eligibility Criteria	15 Certifications	Can bidder get the required certifications during the project implementation phase to max of 3 months grace. Also will request to permit "equivalent or higher"	No change in RFP
198	81	Minimum Eligibility Criteria	15 Certifications	Few of the ISO certifications required as part of the eligibity criteria arent actually critical for BPO's we would request the list to be reconsidered	Refer Corrigendum serial No. 9
199	182	31.73	Make in India	while the BPO/Call centre will be services rendered in India, our OEM partner who brings the Ccaas Platform/solution needs to comply & meet the criteria as this isn't a core activity of the BPO provider & such platforms/ tools are through OEM partners/providers	Please be guided by RFP
200	56	9.17	Email Management Services	Please clarify whether commercial pricing for Email Management Services should be included in the current bid or quoted separately when activated.	Bidder should have the process capability for any futuristic requirement by LIC.
201	68	9.28	24x7 Operations	Please confirm whether all inbound, outbound, email management and future channels are expected to operate 24x7 from Day 1.	Inbound and Outbound call services should be fully operational from the date of go-live.
202	18	4.2.3	Forfeiture of EMD	Kindly clarify that EMD shall be forfeited only in case of material default by the successful bidder and after providing an opportunity to explain, and not for procedural or inadvertent non-compliances.	All conditions are elaborated in the RFP
203	24	8.1	Deviations	Kindly confirm that all deviations/clarifications accepted by LIC during the pre-bid stage shall prevail over the corresponding provisions of the RFP and form part of the final contract.	The RFP and Corrigenda to the RFP issued, if any, shall form part of the Contract.

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204	25	8.6 & 8.7	Contract Documents	Kindly clarify the order of precedence among the RFP, corrigenda, bidder's response, Letter of Award, SLA and the final agreement in case of any inconsistency.	corrigendum will prevail over RFP and bidders response in case of inconsistency
205	28	8.17	LIC's right to terminate RFP	Kindly clarify that if the procurement is cancelled after award due to reasons attributable to LIC, the successful bidder shall be entitled to reimbursement of documented mobilisation costs, if any.	No such provision for reimbursement of cost to bidder.
206	28	8.18	Disqualification	Kindly clarify the objective criteria for determining "poor performance" and confirm that only documented/default adjudicated instances shall be considered.	Conditions of disqualification are provided in the RFP.
207	57-59	9.18 & 9.19	SLA Framework	Kindly clarify whether SLA penalties are the sole and exclusive remedy for service deficiencies and confirm that no duplicate penalties or recoveries shall be imposed for the same event.	Yes, no duplicate penalties will be levied for the same event.
208	74	9.44	Liquidated Damages	Kindly clarify the maximum aggregate cap on Liquidated Damages and confirm that such damages shall represent LIC's sole financial remedy for the relevant default.	Please be guided by the RFP.
209	74	9.45	Set-off	Kindly clarify that LIC shall exercise any set-off only against undisputed amounts or amounts determined through mutual agreement or a final adjudicatory process.	Be guided by the RFP
210	75	9.49	Period of Service	Kindly specify the initial contract tenure, extension period(s), renewal mechanism and exit timelines, as these are essential for commercial evaluation.	Be guided by the RFP clause No. 9.49 of RFP
211	100	21	Payment Terms	Kindly clarify the payment timeline from the date of receipt of undisputed invoices and the timeline within which invoice disputes, if any, shall be notified by LIC.	Refer Clause 21.2 for payment time lines. Invoice dispute shall also be notified by LIC within 30 days from receipt.
212	101	22.2	Escalation	Kindly clarify whether statutory increases in minimum wages, EPF, ESI or taxes during the contract period shall be reimbursed or compensated separately by LIC.	No such provision in the RFP
213	105-106	31.1-31.3	Indemnity	Kindly clarify whether the indemnity obligations are subject to a financial cap and limited to third-party claims arising from the bidder's negligence, wilful misconduct or infringement of intellectual property rights.	Be guided by the RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
214	109-111	31.7	Termination	Kindly clarify whether the bidder shall be provided a reasonable cure period to remedy any material breach prior to termination for default.	Please be guided by RFP provisions.
215	113-114	31.1	Intellectual Property	Kindly clarify that the bidder shall retain ownership of its pre-existing intellectual property, tools, methodologies, software and know-how, and that only deliverables specifically created for LIC shall vest in LIC.	Yes, only the deliverables specifically created for LIC shall vest in LIC
216	115-117	31.11-31.18	Confidentiality & Personal Information	Kindly clarify the duration of confidentiality obligations after expiry/termination of the contract and confirm that disclosure required by law or regulatory authorities shall be permitted after prior notice wherever legally permissible.	Kindly refer Clause 31.13 & 31.16 of the RFP
217	122-123	31.31	Change Requests	Kindly clarify that any addition, deletion or modification in scope, volumes, channels or service requirements shall be implemented only through a mutually agreed Change Request with corresponding commercial and timeline adjustments.	No change in RFP
218	125	31.36	Audit Rights	Kindly clarify that audits shall be conducted during normal business hours, upon reasonable prior notice, limited to matters relating to the services under the contract, and subject to the bidder's confidentiality obligations towards other customers.	Yes
219	125-126	31.37	Dispute Resolution	Kindly clarify the escalation mechanism and whether parties may continue performing their undisputed contractual obligations during the pendency of dispute resolution proceedings.	Be guided by Clause 31.37.3. of the RFP. The Bidder is expected to continue performing their undisputed contractual obligations during the pendency of dispute resolution proceedings
220	129	31.49	Performance Assessment / Penalties	Kindly clarify that the total penalties recoverable under the contract shall be subject to an overall cap and shall not exceed the agreed maximum liability under the contract.	Penalty shall be capped at 10% of the Invoice towards non-compliance of the Scope of Work for each department which is utilising the Services.

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221	192 onwards	Annexure 24	Data Processing Addendum	Kindly clarify whether the obligations under the Data Processing Addendum are intended to be aligned with the Digital Personal Data Protection Act, 2023, and confirm that the bidder shall only be responsible for obligations applicable to it in its capacity as a data processor.	Yes
222	59	9.2	Technology & Tools Requirement	Automated quality monitoring tool (AQM) & Quality Management Tool - We do have Quality monitoring tool. However the ask is for automated monitoring. Please elaborate the requirement.	Be guided by the RFP
223	63	9.22	Resource eligibility/qualification criteria	Kindly confirm the Training timelines as per LOB to be catered	Shall be finalised with the selected Bidder
224	63	9.22	Resource eligibility/qualification criteria	Can we hire fresher without IRDA certification?	Please be guided by RFP
225	63	9.22	Resource eligibility/qualification criteria	Kindly suggest the percentage mix for vernacular vs regular hiring	Kindly refer Appendix 1 below for estimation of language wise call volumes
226	63	9.22	Resource eligibility/qualification criteria	Kindly confirm if there is there cold calling involved for outbound?	Be guided by the indicative scope of outbound calls provided in the RFP.
227	63	9.22	Resource eligibility/qualification criteria	IRDA is mandatory for all agents and support, if not kindly share the required count of IRDA certified resources that needs to be factored	Please be guided by RFP
228	63	9.22	Resource eligibility/qualification criteria	Can we hire vernacular in single language ?	Bidder to decide the criteria for hiring.
229	63	9.22	Resource eligibility/qualification criteria	Kindly confirm if the direct support staff i.e. TL to be from insurance vertical	Bidder to decide the provisioning of the staff.
230	63	9.22	Resource eligibility/qualification criteria	Kindly confirm the Versant level to be considered for Call Centre Agents	Please be guided by RFP
231	63	9.22	Resource eligibility/qualification criteria	Kindly confirm Rebadging scenario - Applicable for which LOB & max count of employees that can be rebadged	Bidder to decide the criteria for hiring.
232	68	9.28	Call Centre Timings	Kindly confirm if the HOOP of 24*7*365 will be applicable for all LOB's & Resources, if not kindly provide the operating window basis the LOB to be catered	Be guided by RFP.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
233	70	9.32	Manpower	Kindly provide the total number of FTEs along with LOB wise bifurcation for the complete opportunity	Manpower hiring to be handled by the Bidder
234	75	9.48	Project Go-Live & Scale-up	The RFP specifies that the project must go live within two months from the date of Work Order and that any scale-up or scale-down must be implemented as and when requested by LIC. We request that the implementation timeline and subsequent ramp-up/ramp-down schedules be mutually agreed upon after the successful bidder receives complete details of the manpower deployment, technology integrations, AI solution scope, infrastructure dependencies, and all client-side prerequisites. This will enable a realistic and achievable project plan while ensuring successful delivery.	No change in the RFP
235	131	31.56	Guidelines for Submission of Hard Copy of the Bid Documents	Kindly confirm if a Physical copy is also to be submitted along with the soft copy submission of the BID	Yes. Refer Point No 17 of Clause 5 : Activity Schedule Table
236	39-43	9.6 & 9.7	Transition from Human Agents to AI	Please clarify the baseline methodology for measuring AI adoption. How will AI-handled calls be counted when a call is partially handled by AI and later escalated to CCE?	The AI handled calls escalated to CCE will not be counted and billed for AI. Please refer to point No. 10 of corrigendum.
237	39	9.6	Human Agent Calls to reduce to 20%	If higher human intervention is required due to complexity of LIC processes or regulatory requirements, will the bidder still be paid at AI rates beyond the 20% threshold?	Yes, no change in RFP
238	59	9.2	Technology Stack on LIC Private Cloud	Will LIC provide private cloud infrastructure (compute, storage, licenses, network), or is the bidder expected to provision and manage these resources at its cost?	Refer corrigendum point No 15
239	59-61	9.2	Integration with LIC Systems	Kindly provide the list of existing systems, APIs, CRM platforms, middleware, authentication mechanisms, and integration touchpoints.	Will be shared with successful Bidder
240	60-61	9.2	SIEM, EDR, Antivirus, PAM Integration	Will LIC provide licenses and access for SIEM, EDR, PAM, Antivirus integration, or are bidders expected to procure them?	Refer corrigendum point No. 13

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241	66-67	9.25	PRI Lines	Although PRI costs are reimbursable by LIC, please clarify whether installation charges, rental charges, usage charges, and migration costs are all reimbursable.	Be guided by the RFP
242	93	15.6	Estimated Call Volumes	Kindly provide monthly call-volume data for the last 12 months for inbound and outbound categories for capacity planning purposes.	Kindly refer Appendix 2 below for Inbound call volumes. Out bound calls is a new feature in the current RFP. So kindly refer Clause 15.6 of the RFP for estimated annual volumes for outbound calls.
243	31-37	9.2-9.5	Inbound Operations	Please provide call distribution data by language and percentage split across English, Hindi and regional languages.	Kindly refer Appendix 1 below.
244	40-43	9.7	SLA Parameters	Please clarify whether SLA penalties are applied independently or cumulatively and whether excluded events such as LIC application downtime are exempt.	Refer Penalty Mechanics on Page 58 of the RFP
245	58	9.18	SLA Penalty Cap	Is the 10% penalty cap applicable per department invoice or across the total monthly invoice?	Refer Penalty Mechanics on Page 58 of the RFP
246	75	9.47	Call Recording Retention	Clause mentions 1-year retention. Please clarify storage ownership, location, and whether LIC will provide archival storage.	To be handled by the Bidder
247	55	9.16	Virtual Relationship Managers	Kindly provide estimated VRM volumes, expected workload, and pricing mechanism.	
248	51-53	9.12 & 9.13	NB Welcome Calls & Medical Triggers	Please provide expected annual volumes for both activities separately.	Approximately 17 lacs calls per annum for both put together.
249	43-55	9.8 onwards	Outbound Services	Kindly provide campaign-wise expected volume splits for Service Calls, Marketing Calls, Renewal, Claims, Medical Triggers and PIWC.	Consolidated Call Volumes for Servicing and Marketing Outbound calls is provided under Clause 15.6 of the RFP.
250	63-65	9.22	Resource Qualification	Is IRDAI certification mandatory for all tele-callers or only for agents handling sales-related interactions? If so what is the headcount/ volumes for sales LOB	Please be guided by RFP
251	70	9.32	Manpower	Please clarify whether work-from-home agents are permitted under any circumstances.	No

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
252	70	9.32	Subcontracting Restriction	Please confirm whether technology partners/OEMs can be engaged for AI, IVR, cloud or speech analytics solutions.	Be guided by the RFP
253	74	9.44	Liquidated Damages	Kindly confirm whether Liquidated Damages are capped. If yes, please specify the maximum limit.	Be guided by the RFP
254	104-105	DPDP Compliance	Data Hosting	Please confirm whether any cloud platform certified under MeitY empanelment and hosted in India will be acceptable.	Refer serial No. 15 of corrigendum.
255	75-76	9.49	Contract Period	Please clarify the commercial rate revision mechanism, if any, during extension years beyond the initial 5-year term.	Be guided by the RFP
256	100	21 Payment Terms	Monthly Billing	Kindly provide the format and level of detail expected for monthly invoicing and supporting records.	Will be finalised with the selected Bidder
257	32	9.2	Complaint registration	Will APIs/web services for complaint registration be provided by LIC, or are they required to be developed by the bidder?	Yes will be provided by LIC
258	33	9.2(h)	Private LLM Requirement	Kindly clarify whether private LLM deployment is expected within LIC private cloud or external hosted deployment is permitted.	Refer Corrigendum serial No. 15
259	33	9.2(h)	LLM	Please confirm whether open-source LLMs are acceptable.	Refer Corrigendum serial No. 19
260	33	9.2(h)	Secure LLM	Please clarify expected model accuracy benchmarks across English, Hindi, and regional languages.	Reply within 3 to 5 seconds. To be demonstrated during Technical evaluation.
261	33	9.2(j)	Managed Cloud Telephony	Since the RFP also states deployment in LIC private cloud, kindly clarify whether cloud telephony is permitted or all components must reside within LIC private cloud.	Refer to corrigendum No. 15
262	43	9.7 SLA	Recording Storage	Kindly provide estimated annual storage requirement for recordings.	one year call recording will be required to be maintained.
263	45	9.8	LMS Requirement	Please clarify whether bidder's LMS will be integrated with LIC systems and expected user counts.	Bidders responsibility

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
264	56	9.17	CRM Integration	Please confirm whether Email Management implementation is included in the current commercial scope or future scope.	Bidder should have the process capability for any futuristic requirement by LIC.
265	59	9.2	Hosting Model	Please specify hardware resources available in LIC private cloud for bidder applications.	Hardware is bidders responsibility
266	59	9.2	Integration with Security Tools	Kindly provide details of SIEM, PAM, EDR, Antivirus, IAM and SOC solutions deployed by LIC.	Will be shared with successful Bidder
267	59	9.2	UAT and DR Setup	Please clarify expected DR architecture (Active-Passive or Active-Active).	Active- Passive
268	61	9.2	LL/MPLS Connectivity	Please provide bandwidth requirement between LIC Data Centre, DR and Call Centre locations.	10MBPS
269	61	9.2	Network Connectivity	Kindly confirm whether MPLS links will be procured by bidder or LIC provide.	Bidder responsibility
270	66	9.25	PRI Procurement	Please clarify expected number of PRI/SIP trunks and concurrent channels required initially.	Our Current Service Provider is holding 8 PRI lines for LIC inbound services only
271	66	9.25	Telecom Charges	Kindly confirm whether telecom usage charges are reimbursable separately from bidder service charges.	NO only PRI line charges will be reimbursed.
272	68	9.25	MPLS & Data Connectivity	Please specify required redundancy model for network connectivity.	Primary site- 2 service providers
273	32-34	9. Scope of Call Centre Functions & SLA (9.1 – 9.4)	Backend Integrations	Please provide the complete list of LIC backend applications/platforms that need to be integrated with the proposed Call Centre solution along with API availability, interface specifications, authentication mechanism, and integration documentation.	Will be shared with successful Bidder
274	32-33	9.2 Inbound Calls (Point 1)	API & Middleware Responsibilities	The RFP mentions integration through Client Service Provider APIs for SMS/WhatsApp/Email. Please confirm whether all required APIs and middleware/interfaces will be provided by LIC. If any APIs are unavailable, please clarify whether their development is within the bidder's scope.	Please refer to point No. 18 of corrigendum.

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275	32-33	9.2 Inbound Calls / 9.3 IVRS & AI Bot	CRM / Complaint Management System	The RFP refers to complaint registration and service request handling. Kindly clarify whether LIC will provide the CRM/Complaint Management application, or whether the bidder is expected to implement a CRM/Grievance Management solution as part of the project scope.	Bidder should have the process capability for any futuristic requirement by LIC.
276	32-33	9.2 Inbound Calls (AI Voice Bot Infrastructure)	Infrastructure Ownership	Kindly confirm whether the proposed solution will be hosted on LIC's Private Cloud, NIC MeghRaj, or another Government cloud/data centre. Please also clarify the availability of compute resources, including GPU infrastructure required for AI/LLM workloads.	Refer corrigendum no. 13 and 15
277	32-33	alls (Telephony Interface	Telecom Connectivity	Please clarify the telecom connectivity model. Will LIC provide PRI/SIP Trunks/CPaaS connectivity, or is the bidder expected to provision telecom infrastructure? Additionally, please confirm the telecom approach to be adopted for outbound marketing campaigns.	Will be discussed and finalised with the selected Bidder Refer corrigendum serial NO. 15
278	31-34	cope of Call Centre Serv	Interaction Volumes	Kindly provide baseline assumptions for inbound/outbound call volumes, concurrent users, peak-hour traffic, expected chatbot/AI Bot interactions, and projected growth to enable accurate solution sizing and commercial estimation.	Refer Clause 15.6 of the RFP for estimated Inbound and Outbound calls. Time slot wise traffic of calls is provided at Appendix 3 below. The growth rate in the number of Inbound calls in the F.Y 2025-2026 over 2024-2025 is 8%.
279	32-33	9.2 Inbound Calls (Advanced Functionalities)	Value Added Features	The RFP mentions functionalities such as AI Voice Bot, Co-browse, Social Media, SMS, Chatbots, and elsewhere refers to Email Management, Voice Biometrics, Video Calling, etc. Please confirm which of these are mandatory in the current implementation phase and which are planned for future phases.	Line items as per Annexure 10 are mandatory. For Other features, Bidder is expected to have the process capabilities for futuristic use.
280	32-34	9.2 / 9.4	Knowledge Management System	Kindly clarify whether LIC already has a Knowledge Management System (KMS) that will be integrated with the solution, or whether the bidder is expected to implement one. Please also clarify ownership and responsibility for content creation and ongoing knowledge base updates.	Yes. It will be shared with successful bidder.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
281	93	15.6	Estimated Call Volume	Kindly provide the current and expected Average Handling Time (AHT) separately for inbound and outbound interactions, including talk time and after-call work (ACW)	The current Average handling time is around 3-5 mins in 80% of the Inbound calls.
282	93	15.6	Estimated Call Volume	Please share the historical interaction volumes (inbound and outbound) on an interval-wise basis (e.g., 30-minute/hourly) for at least the last 6–12 months to facilitate workforce planning	kindly refer the Appendix 2 and 3 below.
283	93	15.6	Estimated Call Volume	Kindly provide the projected monthly interaction volumes for the contract period. Please clarify whether the forecasted volumes are uniform across all 12 months or if seasonal fluctuations are expected.	The volumes are likely to increase in the last quarter of the financial year ie January to March
284	93	15.6	Estimated Call Volume	Please confirm the target agent occupancy percentage to be considered for capacity planning and commercial estimation	To be decided by the Bidder
285	81	Minimum Eligibility Criteria,, point 15	Certifications - Bidder must possess following certifications: ISO 27001:2013 or higher, ISO 11001:2015 or higher, ISO 16001-2015 or higher, ISO 10002:2018 or higher Latest System Audit Report conducted by a Cert-In Empanelled Auditor.	Please remove the ISO 11001 : 2015 and 16001 : 2015 as these are not relevant to Call Centre Services	Please refer corrigendum serial No.9
286	137	Annexure 2: Minimum Eligibility Criteria Point no. 7	Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 with a positive Net Worth for all 3 years. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered.	We request to kindly relax the criteria as: The bidder's average annual turnover from IT/ITES should be more than ₹100 Crores for the last three financial years.	No change in RFP
287	137	Annexure 2: Minimum Eligibility Criteria DOT Registration, IRDAI Point no. 9	Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT.	We request to kindly relax the criteria as: Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT. Or bidder should register itself with DoT or agency authorized by DoT within 30 days of award of contract.	refer serial No. 5 of the corrigendum
288	138	Annexure 2: Minimum Eligibility Criteria Client Experience Point no.12	Bidder's clientele must include at least one Life Insurance Company or 2 General Insurance Companies or 3 Public Sector Banks or experience with minimum 5 BFSI companies.	We request you to kindly consider Scheduled Commercial Banks / State / APEX / DCC Banks from BFSI sector	Refer relevant corrigendum

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289	138	Annexure 2: Minimum Eligibility Criteria Certifications Point no.14	Bidder must possess following certifications: 1.ISO 27001:2013 or higher, 2. ISO 11001:2015 or higher, 3. ISO 16001-2015 or higher, 4. ISO 10002:2018 or higher and Latest System Audit Report conducted by a Cert-In Empanelled Auditor.	We request to modify :Bidder must possess following certifications: 1.ISO 27001:2013 or higher, /ISO27001:2022 /ISO 20000-1:2018/ISO 23001-7:2023 2. ISO 11001:2015 or higher, 3. ISO 16001-2015 or higher, 4. ISO 10002:2018 or higher	Please refer to Corrigendum No.9
290	79	10. Eligibility Criteria, point # 7	Annual Turnover & Net Worth - Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 with a positive Net Worth for all 3 years. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered.	We request LIC to reduce the minimum annual turnover requirement from call centre operations, from Rs. 150 Crores to Rs. 125 Crores for each of FY 2023-24, FY 2024-25 and FY 2025-26, to enable wider participation of competent bidders without compromising service quality. Please consider. Further, as the Statutory audit for FY 2025-26 is due for completion by 30 September 2026 (GOI guidelines), request to accept provisional balance sheet & turnover certificate with UDIN, certified by Chartered Accountant's for FY 2025-26. Please confirm.	No change in RFP
291	81	10. Eligibility Criteria, point # 12	Certifications - Bidder must possess following certifications: √ ISO 27001:2013 or higher, √ ISO 11001:2015 or higher, √ ISO 16001-2015 or higher, √ ISO 10002:2018 or higher √ Latest System Audit Report conducted by a Cert-In Empanelled Auditor.	We request LIC to review & suitably revise the certification requirements to align with the scope of work for Call Centre Services. -ISO 11001:2015 pertains to three-point hitch implements for agricultural wheeled & track-laying tractors and is not relevant to the services envisaged under this RFP; therefore, this requirement may kindly be removed. -Similarly, ISO 16001:2015 relates to Energy Management & is primarily applicable to energy-intensive industries, hence may also be removed. Instead, the department may consider ISO 14001 which is for managing environmental responsibilities, reducing ecological footprints, and improving resource efficiency.-Further, ISO 10002:2018 may kindly be replaced with ISO 9001:2015, which is the widely accepted Quality Management System standard adopted by the contact centre/BPO industry. The department may also include ISO 20000 and ISO 22301.- Additionally, the requirement of the latest System Audit Report conducted by a CERT-In Empanelled Auditor may be considered as compliant if the bidder possesses CMMI Maturity Level 3 and ISO/IEC 20000-1:2018 certification, as these demonstrate mature IT service management processes and robust organizational governance while encouraging wider participation of qualified bidders.	Please refer to corrigendum serial No. 9

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
292	37	9.5	KPI Metrics	Please provide Average Handling Time (AHT) separately for inbound and outbound services, as same is required for manpower and shift planning, productivity calculations so as to work out the most optimal per connect minute / per connect call rate	Currently Average Handling time is 3-5 mins for 80% of inbound calls. No experience on outbound calls as first time activity.
293	73	9.42	Compliance to Labour Laws	Our understanding is that in case of increase in Statutory minimum wage/EPF/ESI, the same differential will be reimbursed as per actuals to bidder in the form of price revision. Please confirm.	No. The price quoted will be fixed for the entire tenure of the contract. Be guided by the RFP
294	58	9.18	Penalty Mechanics - No penalty shall during the first 30 days post go-live (stabilization period), though all SLAs are tracked and reported.	Request to increase the 30 day stabilization period (Beta Period) to 90 days as this is the accepted industry standard.	No change in RFP
295	37	9.5	KPI Metrics	We suggest to add Rewards matrix as well along with the penalty matrix, in case of over achievement of SLA	No change in RFP
296	42 & 49	9.7 & 9.11	KPI Metrics - SLA for Inbound Calls - Fatal Error Equal to or less than 0.25% (Compliance threshold)	We request LIC to revise the Fatal Error compliance threshold (both for inbound & outbound) from $\leq 0.25\%$ to $\leq 2\%$, in line with prevailing industry standards for large-scale contact centre operations. The current threshold is overly stringent and may result in disproportionate penalties despite satisfactory overall service quality.	No change in RFP
297	42	9.7	KPI Metrics - SLA for Inbound Calls - Utilisation (%) - $>75\%$ (Compliance threshold)	The RFP specifies 75% inbound agent utilization. We request LIC to remove this SLA as the billing model is per connect minute / per connect call - agent utilization will not be relevant in this model. Also, with the use of AI BOT and IVRS, agent utilization will not be in complete control of the service provider	No change in RFP
298	42	9.7	KPI Metrics - SLA for Inbound Calls - Customer Satisfaction (CSAT)	We request LIC to clarify whether CSAT will be conducted separately by LIC or through a survey link to be sent after each customer interaction.	bidders responsibility

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299	49	9.11	SLA for Outbound Service/ Transactional Calls - Contactability - Percentage of customers successfully contacted - >60%	Kindly clarify how old or recent the customer mobile numbers will be. Since the contactability target of >60% depends on the quality and freshness of the data, this information is essential for evaluating the achievable SLA.	please be guided by the RFP
300	48	9.11	SLA for Outbound Service/ Transactional Calls - Occupancy - 70%	Please clarify whether the outbound SLA will be relaxed if call connectivity is low due to outdated or invalid mobile numbers provided, as this is beyond the bidder's control.	please be guided by the RFP
301	49	9.11	SLA for Outbound Service/ Transactional Calls - Average Talk Time - >3 hours/day	Kindly review the Average Talk Time target of >3 hours/day for outbound services, as it is significantly dependent on actual customer contactability. In the absence of visibility on the expected contact rate, this target appears to be on the higher side. Kindly review or clarify the basis for this SLA.	No change in RFP
302	41	9.7 and 9.10	Occupancy %	We request the department to remove this SLA as the billing model is per connect minute / per connected call.	No change in RFP. However, it is already mention that the SLA are indicative and shall be finalised with the selected Bidder.
303	41	9.7	Avg Call Handling Time	If the threshold is 2% of Calls to be equal to or more than 300 secs, then the penalty should apply only if the percentage of such calls is more than 2.01%	Please refer to corrigendum serial No. 2
304	NA	Others	Historical call volumes	Please provide hourly and day-wise call volumes for the past 12 months so that the intra-day / intra- week and intra-month patterns and fluctuations can be taken into account	Kindly refere Appendix 3 below.
305	NA	Training	Number of days of training	Please provide the number of days required for training new hires for each queue (inbound / outbound / feedback / marketing etc)	Will be discussed and finalised with the successful Bidder
306	109	31.7.3.c	Termination and Reduction for Convenience	LIC should provide payment till the last date / day of services rendered	Be guided by Clause 31.7.3
307	NA	Others	Cost of Living Adjustment (COLA)	We request the department to consider a nominal COLA of 3% year on year to cover inflation and other increase in costs	No change in RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief)of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
308	33, 59-60	9.3 & 9.20	Hosting architecture - LIC private cloud requirement versus Azure and cloud/co-location architecture illustrations	Clause 9.20 requires the complete technology stack and bidder applications to reside in LIC's private cloud. However, the architecture illustrations on pages 33 and 60 depict Azure services, vendor data centre and cloud/co-location connectivity. Kindly confirm the permitted hosting model and whether India-hosted public cloud, bidder cloud or external SaaS components may be used with LIC approval, or whether every application and AI component must run exclusively within LIC's private cloud.	Please refer to Corrigendum serial No. 15
309	59	9.20	Private cloud infrastructure and platform provisioning	Kindly clarify the responsibility matrix for provisioning and funding compute, GPU capacity, storage, database, operating system, container platform, middleware, backup, security tools and software licences within LIC's private cloud. Please also provide the available private-cloud specifications, approved technology standards and sizing constraints to enable accurate solution design and commercial estimation.	Please refer to Corrigendum serial No. 15
310	59, 76, 120	9.20, 9.50 & 31.25	Primary, DR and UAT environment requirements	Please confirm whether Production, DR and UAT are required as three separate environments, their permitted locations, expected RPO/RTO, active-active or active-passive requirement, data replication method, UAT data-masking requirement and the date by which LIC will make the necessary private-cloud and connectivity environments available.	Please refer to relevant corrigendum
311	32-33, 59	9.2 & 9.20	AI Voice BOT stack and private LLM deployment	Please clarify whether commercially licensed or open-source third-party ASR, TTS, LLM, NLU/NER and analytics components are permitted, subject to security and data-residency compliance. Also confirm whether 'private LLM' means a dedicated deployment within LIC's private cloud and whether LIC requires delivery of model weights/source code or only secured deployment, configuration and operational access.	Refer Corrigendum serial No. 21
312	32, 65-66	9.2 & 9.23	Ten-language AI Voice BOT capability and performance benchmarks	Kindly provide the expected call-volume split by language and clarify whether code-switching/Hinglish is required. Please specify language-wise acceptance benchmarks for ASR word error rate, intent accuracy, entity extraction, response latency and voice quality, and confirm who will provide and approve translated scripts, pronunciation dictionaries, domain corpus and test utterances.	Kindly refer Appendix 1 below.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
313	33, 39-43	9.3, 9.6 & 9.7	IVR/AI completion target and transition from human interface	Please confirm that the initial 70% and subsequent 80% completion target represents combined IVR plus AI BOT containment, in line with the transition table. Kindly define the denominator, measurement method and exclusions for customer-requested transfer, authentication failure, low-confidence recognition, unsupported use cases, LIC API/system downtime, telecom failure and cases that LIC has not approved for automation. Such excluded cases should not be treated as excess CCE calls payable at the AI rate.	Please be guided by RFP
314	33-37, 68, 75	9.3, 9.4, 9.26 & 9.48	Day-1 AI scope versus phased implementation	Please identify the exact inbound and outbound use cases, intents and transactions required at initial go-live within two months, and provide the milestone plan for subsequent AI, analytics and digital-channel phases. Kindly confirm that functions introduced after the agreed Day-1 scope will follow mutually agreed timelines and, where applicable, the Change Request process.	No change in RFP
315	33, 36-37, 61-63	9.2, 9.4, 9.20 & 9.21	Customer authentication, consent and voice biometrics	Kindly specify the approved customer-authentication methods for policy and transaction-related interactions, including OTP, policy details, KYC attributes or voice biometrics. Please confirm whether voice biometrics is mandatory at go-live or only an evaluated capability, who will provide OTP/SMS services, and the required consent, masking and audit controls for sensitive information handled through the BOT.	Will be discussed with successful Bidder
316	33, 44-46, 51, 59, 67	9.2, 9.8-9.9, 9.12, 9.20 & 9.25	LIC system/API integration scope and dependencies	Please provide an indicative inventory of LIC systems and interfaces to be integrated, including CRM, policy servicing, claims, payment, grievance, lead, medical partner and notification systems. For each interface, kindly clarify API availability, specifications, authentication, rate limits, sandbox/UAT access, test data, LIC owner, response-time SLA and responsibility for API development. Delays or failures attributable to LIC systems/APIs should be excluded from bidder implementation and service SLAs.	Please refer to corrigendum No. 18

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
317	32, 59, 61, 66-69	9.2, 9.20, 9.25 & 9.30	Telephony, dialler, PRI/140/1600 and CPaaS architecture	Please confirm the target telephony architecture covering PRI/SIP, SBC, CTI, ACD, dialler, 140/1600 numbering, call recording and BOT connectivity. Kindly provide expected concurrent channels, calls per second, peak-hour traffic and site-wise connectivity. Also clarify whether managed cloud telephony/CPaaS is permitted when the application stack is required in LIC's private cloud.	Please refer corrigendum Serial No. 15
318	93, 165-168	15.6 & Annexures 10-11	AI call volumes, minutes and capacity-sizing assumptions	The RFP provides estimated AI call counts on page 93 and AI minutes in the commercial schedules. Kindly confirm the assumed average AI handling time separately for inbound, outbound service and outbound marketing calls, along with hourly/daily/seasonal peaks, language-wise distribution, retry assumptions and expected concurrency. These inputs are required for private-cloud, GPU, telephony and licence sizing.	Be guided by the RFP
319	39-40, 165-168	9.6 & Annexures 10-11	AI BOT billing and multi-layer interaction measurement	Kindly define 'Per Connect Minute' for AI BOT billing, including billing start/end events, rounding or pulse, treatment of silence, hold, failed authentication, abandoned calls, retries and calls shorter than five seconds. Where a call traverses IVR, AI BOT and CCE, please clarify whether the highest-level rate applies to the entire interaction or only to the minutes handled at that level, and identify the system of record for billing reconciliation.	Be guided by the RFP
320	31, 45, 54-56, 60	9.2, 9.8, 9.14, 9.17 & 9.20	Chat BOT, live chat, social media, WhatsApp/SMS, email, co-browsing and video chat scope	Please confirm which non-voice channels are mandatory at initial go-live, which are future/on-demand capabilities, and the required channels, volumes, concurrent sessions, operating hours, SLAs, licences and integrations for each. As the commercial bid contains rates only for IVR, AI BOT and CCE calls, kindly clarify the commercial treatment for these non-voice services.	Line items as per Annexure 10 are mandatory at initial go-live. For Other features, Bidder is expected to have the process capabilities for futuristic use.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
321	44-45, 60, 72-73, 90-91	9.8, 9.20, 9.37-9.38 & 15.3	CRM, LMS, WFM, QMS and automated quality monitoring requirements	Kindly provide the functional specifications, user counts, roles, workflows, scorecards, reporting, integration requirements and deployment model for CRM, LMS, WFM, QMS and AQM. Please clarify whether these platforms must be separately deployed in LIC's private cloud, whether bidder's existing platforms may be customised, and whether AQM is expected to evaluate 100% of voice interactions or a defined sample.	Refer corrigendum serial No. 13 and 15
322	32, 45, 54, 60, 75	9.2, 9.8, 9.14, 9.20 & 9.47	Knowledge management, speech analytics and management dashboards	Please provide detailed requirements for the knowledge repository/RAG corpus, content approval and refresh process, real-time and post-call speech analytics, sentiment analysis, dashboard KPIs, refresh latency, user roles, drill-downs, exports, audit logs and retention. Kindly confirm whether LIC will provide validated knowledge content and whether dashboard access is required only within LIC's network/private cloud.	Will be finalised with the selected Bidder
323	57, 61, 67	9.18, 9.20 & 9.25	Platform and network uptime thresholds	The RFP specifies 99.5% platform uptime, 99.99% connectivity uptime on page 61 and 99.95% connectivity uptime on page 67. Kindly confirm the applicable threshold for each component, measurement point, permitted planned-maintenance window and exclusions for LIC infrastructure, LIC applications/APIs, telecom carrier and force-majeure outages.	Please refer to Corrigendum serial No. 16
324	57, 129, 171-173	9.18, 31.51 & Annexure 14	Information-security incident and vulnerability- remediation timelines	The RFP mentions security-incident reporting within 24 hours, within six hours and immediately in different clauses. It also specifies differing remediation timelines of 48 hours for critical vulnerabilities, one day for high-risk vulnerabilities, 15 days for audit findings and one month for observations. Kindly publish a single severity-wise incident and vulnerability matrix. Annexure 14 also refers to termination where an audit compliance score is below 110%; kindly confirm the intended threshold.	Will be decided with selected bidder.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
325	192-200	Annexure 24	Data Processing Addendum placeholders and entity references	Annexure 24 contains unresolved placeholders such as <Entity Name>, <Processor/Fiduciary>, bracketed timelines and a reference to 'Mahindra personnel'. Kindly issue a corrected final Data Processing Addendum identifying LIC and the selected bidder's roles, approved processing purposes, retention/deletion timelines and final technical/organizational measures to be contractually accepted.	Please refer to corrigendum Serial No.23
326	113-114, 130	31.10 & 31.54	Ownership of contract material, bidder background IP and third-party technology	Kindly confirm that LIC ownership will apply to LIC-specific custom deliverables, configurations, data and reports created under the contract, while the bidder's and its technology partners' pre-existing platforms, source code, models, frameworks, tools, know-how and third-party intellectual property will remain with their respective owners, with LIC receiving the licences required to use the contracted solution during the agreed term.	Yes understanding is correct.
327	121-122, 195	31.29.3 & Annexure 24, Clause 4	Engagement of specialised AI technology partners and sub-processors	The RFP permits specialised third-party providers for AI Voice BOT and support services with prior approval. Kindly confirm the approval process and timeline, required due-diligence documents, whether approved technology/licensing partners may support deployment and maintenance, and whether the bidder may nominate the proposed partners/sub-processors with the technical bid for upfront approval.	Upfront approval is not required for bidding
328	75, 128-129	9.48 & 31.47	Two-month go-live and 30-day trouble-free solution acceptance	Please confirm the minimum solution components and use cases that must be live within two months, considering the phased scope. For the 30-day trouble-free acceptance period, kindly define failure severity, what constitutes the 'same type' of failure, acceptance test cases and sign-off authority, and confirm that failures caused by LIC systems, unavailable APIs/data, approved changes, planned maintenance or third-party telecom services will not restart the acceptance period.	Line items as per Annexure 10 are mandatory at initial go-live. For Other features, Bidder is expected to have the process capabilities for futuristic use.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
329	59, 93, 100-101, 165-168	9.20, 15.6, 21-22 & Annexures 10-11	Commercial treatment of platform, infrastructure and non-guaranteed volumes	The bidder must incur fixed costs for private-cloud setup, Primary/DR/UAT, security integration, licences, hardware, support and audits, while volumes are indicative and the commercial schedule provides only per-use rates. Kindly confirm whether all fixed costs must be recovered solely through IVR/AI/CCE unit rates or whether a one-time setup/fixed platform charge or minimum committed volume will be considered.	Refer point no 5 of Annexure 10. Rate offered is all inclusive charges excluding GST and PRI line charges.
330	59, 101, 166, 168	9.20, 22.2 & Annexures 10-11	Commercial treatment of new capabilities, languages and external tariff changes	Clause 9.20 states that commercials for future/new- age technology components will be mutually agreed, whereas prices are otherwise fixed for the contract period. Kindly confirm that additional languages, new channels/use cases, material scope changes, LIC-mandated technology upgrades and regulatory changes will be handled through an approved Change Order. Please also clarify treatment of material changes in statutory telecom tariffs or third-party AI/technology licence rates during the five-year term.	Please be guided by RFP.
331	90-91	15.3 - Technology Capabilities	Acceptable documentary evidence for executed technology capabilities	The scoring criteria refers to Client Letter/MSA/PO as proof of executed capability. Where contracts are confidential or deployments are recent, kindly confirm whether anonymised client confirmation, UAT/go-live sign-off, work order, invoice, platform usage report or other verifiable evidence may also be accepted, subject to LIC verification.	No change in RFP condition
332	90, 92	15.3 - Demonstration of Capability	Mode and environment for capability demonstration	Kindly clarify whether the capability demonstration may be conducted using a bidder-controlled production-like UAT/sandbox environment with synthetic or masked data where live-client access is restricted by confidentiality obligations. Please also confirm whether an internal production deployment of the bidder will be acceptable and provide the expected demonstration scenarios, duration, location and evaluation parameters.	Yes.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
333	33, 59	9.2 & 9.20	Azure subscription, ownership and ongoing maintenance responsibility	The system architecture example on page 33 depicts an Azure production subscription, while Clause 9.20 requires the technology stack and bidder applications to reside in LIC's private cloud and makes the bidder responsible for run and maintenance support. If Azure or any other public-cloud environment is permitted or required, kindly confirm whether the cloud tenant/subscription and base cloud infrastructure will be provided, owned and maintained by LIC or by the bidder. Please provide the responsibility and commercial matrix for CSP/subscription charges, landing zone, compute and storage, networking, IAM, security, SIEM/log integration, monitoring, backup, DR, patching, capacity management, incident management and L1/L2/L3 support for the contract duration.	Please refer to Corrigendum serial No. 15
334	59, 67, 122-123	9.20, 9.25 & 31.31.3-31.31.4	Post-go-live integrations and commercial treatment of new or changed interfaces	Clause 9.20 states that integrations with LIC systems shall be completed by the bidder at its own cost, while the scope also refers to integration with prevalent and future LIC systems. Kindly confirm that the bidder's no-additional-cost obligation will be limited to the systems, APIs and interfaces specifically identified, documented, baselined and approved before go-live. Any new LIC system/API, new interface, migration, or change in API specification, payload, endpoint, authentication or security requirement requested after go-live should be handled through the Change Request/Change Order process under Clauses 31.31.3 and 31.31.4, with mutually agreed commercials and timelines. Routine defect correction relating to bidder-delivered integrations may remain included without additional cost.	Be guided by RFP and corrigendum serial No.18

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
335	135, 137, 138	31.58 Annexure 2: Minimum Eligibility Criteria	Clause 5 - Company Registration Bidder must be a Public/Private Limited Company registered in India under the Companies Act, 2013 and should be in existence for at least 5 years Clause 7 - Annual Turnover & Net Worth Clause 8 - Profitability Clause 11 - Operational Experience Clause 12 - Client Experience	We request the following modification in the Prequalification and Technical Qualification evaluation to account for our organizational restructuring. We request you to kindly add the below clauses also: "In the event the bidder has undergone a merger, acquisition, demerger, or hive-off, appropriate consideration shall be accorded to the historical financial performance of the merging or demerged entity." "In the event that the bidding company or firm has been hived off from a demerged entity, the experience, eligibility, and other qualifications required under the RFP may be deemed to include and be derived from those of the demerged company." This is with reference to Office Memorandum No. 8/78/2023-PPD issued by the Department of Expenditure, Ministry of Finance. The relevant clause in the said Office Memorandum reads as follows: Participation of de-merged entities in public procurement will be allowed to use a credential for initial 5 years from the incorporation of the de-merged entities, based on the merits and circumstances of the cases like type of procurement, nature of de-merger, number of eligible bidders available etc. Even though in clause 7 & 8 of the Eligibility it is mentioned about the demerger company we request you to include the above clause to be 100% complaint. The office memorandum copy is attached for your kind reference.	Please refer to corrigendum serial No. 3
336	138	31.58 Annexure 2: Minimum Eligibility Criteria	Clause 15 - Certifications Bidder must possess following certifications: 1. ISO 27001:2013 or higher, 2. ISO 11001:2015 or higher, 3. ISO 16001:2015 or higher, 4. ISO 10002:2018 or higher and 5. Latest System Audit Report conducted by a Cert-In Empanelled Auditor.	We request LIC to consider the following recommendations with respect to the certification requirements: 1. Based on our experience and exposure in the Contact Centre industry ISO 27001 and ISO 9001 are the standard certification requirements for contact centres. We request you to kindly consider the same and change this clause 15 requirement limited to these 2 certifications. 1. ISO 11001 – There is no recognized ISO management system standard named "ISO 11001:2015." However, BS 11000 (British Standard for Collaborative Business Relationships), which was replaced by ISO 44001:2017 – Collaborative Business Relationship Management Systems. This international standard provides a framework for establishing, developing, and managing collaborative business relationships with customers, suppliers, partners, alliances, and joint ventures. Please confirm the applicability of this certification to contact centre business. 2. ISO 16001 – ISO 16001:2015 is not an ISO standard. The reference is most likely to EN 16001:2009 – Energy Management Systems, a European standard that defined requirements for establishing, implementing, maintaining, and improving an Energy Management System (EnMS). Please get a clarity on this certification applicability to contact centre business. Please note that we are	Please refer to Corrigendum serial No. 9

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
337	32	9.2 Inbound Calls	The Call Centre should be capable of providing Sentiment Analysis, etc. to be implemented in a phased manner depending on LIC's requirements and LIC's plan in the future to provide a seamless digital experience to the customer.	a) Kindly clarify whether Sentiment Analytics is required for 100% of customer interactions or only for a specified percentage of the total calls/seats. If applicable, please specify the expected coverage. b) Kindly confirm whether Sentiment Analytics is required only for English and Hindi, or whether it must also support the eight regional languages specified in the RFP. c) Kindly clarify whether bidders may propose a hybrid/cloud-based Sentiment Analytics platform, while ensuring compliance with LIC's data residency and security requirements, or whether the solution is required to be deployed entirely on-premises at LIC's DC/DR.	Be guided by RFP. Also Refer corrigendum serial No. 14 and 15
338	32	9.2 Inbound Calls	Telephony – Automated Voice AI agent integrates seamlessly with major diallers and CPaaS (Communication Platform as a Service) platforms in the market. Automated Voice AI comes along with a completely managed cloud telephony infrastructure, and it helps the Bot application to connect with the end customer through multiple concurrent telephony channels. Every telephony channel or port represents a unique Voice AI agent	Kindly clarify whether the Voice AI Bot is expected to initiate and receive calls through its own managed cloud telephony platform, or whether it should integrate with and utilize the proposed Contact Centre Voice Platform and SIP connectivity for handling voice interactions. Normally, Voice AI Bot is integrated with the Contact Centre Voice Platform to receive or initiates calls through the Call Centre SIP trunks/dialler/voice platform.	Please refer corrigendum No. 15
339	32, 59	9.2 and 9.20 - Private LLM / LIC Private Cloud	LLM Large Language Models a highly secure banking/financial services domain instruction and task fine-tuned private Large Language Model, which gives higher flexibility in terms of customization, deployment, improvisation and ownership of data and privacy for seamless Enterprise adoption.	Please clarify whether the bidder must supply a private BFSI-domain LLM or integrate with an LIC-provided model. Please specify approved model families, deployment location, GPU/compute provision, fine-tuning/training-data ownership, model-update process, prompt/version governance, explainability and restrictions on external model/API calls.	Please Refer Corrigendum No. 15 and 19

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
340	32, 59-60	9.2 and 9.20 - Inbound Calls / Technology & Tools Requirement	[Common] Hosting architecture and apparent cloud-model inconsistency	Clause 9.20 requires the complete technology stack and all incidental applications to reside in LIC's private cloud. However, the Voice AI description refers to managed cloud telephony/CPaaS, and the architecture on page 60 depicts Vendor Data Centre and LIC co-location components. Please confirm the approved target architecture and identify any components that may be hosted in the bidder/OEM cloud or data centre, subject to India data residency and LIC security controls.	Refer Corrigendum serial No. 15 and 21
341	44	9.8 Outbound Calls	Service Provider should have their own Learning Management System (LMS) and CRM systems to be used for this process and should be able to enable necessary dialler integration with Company's CRM if Company decides to implement its own CRM.	a) We understand that LIC is already having their own CRM so kindly suggest why Service provider needs to extend their CRM. b) Kindly clarify the proposed connectivity mechanism for extending LIC's CRM application to the Service Provider's delivery location. Specifically, please confirm whether access will be provided over an MPLS link or through the internet. c) In the event that the CRM application is to be accessed over an MPLS link, we understand that LIC will provision the required MPLS connectivity along with the necessary link termination equipment, including the router and firewall, at the Service Provider's delivery location. Kindly confirm if our understanding is correct.	Will be finalised with the successful Bidder

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
342	44, 61, 66	9.8 Outbound Calls 9.20 Technology & Tools Requirement 9.25 Functional Requirements and Coverage	☐ TRAI registration certificate needs to be submitted by the Service Provider. ISDN/lease lines and connectivity between the Call Centre, Data Centre of LIC and Master Server of successful Bidder for real time data flow. The necessary network LL/MPLS link (Provision and Management) from LIC's proposed Call Centre to LIC's Data Centre including network devices (Routers, Switch, Modem etc.) with dual redundancy Procuring of necessary Primary Rate Interface (PRI) lines for inbound calls as well as "1600" and "1400" numbering series for outbound calls for Service/Transactional and "Promotional call, in the name of LIC of India will be the responsibility of the Bidder. Bidder has to ensure the Uptime of these Primary Rate Interface lines with the Telecom Service Provider (TSP). Payment and Maintenance of the Primary Rate Interface lines shall be the responsibility of the Bidder. However, reimbursement of the cost incurred for procuring PRI lines and for the periodic bills of said PRI lines will be done by LIC on submission of Invoice along with the necessary documents.	a) Based on the new TRAI regulations we understand that the 140/160 series PRI/ SIP lines, TFN and Short code are to be procured by the Client (LIC). Please confirm. We can assist in procuring the Inbound PRI/ SIPs b) Let us know if LIC will provide PRI/SIP line in DCs COLO environment or at delivery location? c) Since the PRI are to be procured in LIC's name we understand that the Bills can be forwarded to LIC for payment. In case we procure Inbound line then it would be billed at actuals.	Be guided by the RFP and will be decided with the selected bidder
343	59	9.20 Technology & Tools Requirement	The Tech Stack shall be setup by the Bidder in LIC's private cloud only. The Bidders Applications incidental to Call Centre services provided to LIC of India shall also reside on LIC's private Cloud service. All applications should be integrated with LIC's SIEM, EDR, Antivirus, PAMS etc.	a) We understand LIC will provide rack space, power, cooling, cross-connect/cabling, and other necessary DC facilities for deployment of the Contact Centre Technology Stack at the LIC DC/DR. Kindly confirm. b) As per the Architecture given in the RFP we understand bidder can extend MPLS link from their MPLS cloud to LIC DC-DR (COLO). In this case we understand the router and firewall required at COLO will be provided by LIC. Please confirm. c) Please confirm the LIC DC and DR locations.	Refer Corrigendum serial no. 13 and 15

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
344	60	Network Architecture Diagram (Cloud – Co- location)	Network Architecture Diagram (Cloud – Co- location)	The proposed solution may require periodic deployments, configuration changes, upgrades, security patching, model training, and troubleshooting activities for AI-enabled solutions such as Voice Bots, Speech Analytics, Sentiment Analysis, and other technology enhancements. Kindly confirm whether LIC will provide secure remote administrative access (such as VPN, Bastion Host, or Privileged Access Management (PAM) solutions) to the Service Provider's authorized technical personnel to facilitate implementation, maintenance, and support activities. Additionally, please confirm the applicable access control, security, and approval protocols to be followed for such remote access.	Refer Corrigendum serial NO. 13
345	31, 37, 60-61, 165- 166	9.20 and Annexure 10 - Technology Stack / Indicative Commercial Bid	Commercial treatment of tools not separately priced Co-browse facilities, Social media, SMS, Chatbots. - 31 Payment link/notifications through SMS / WhatsApp / Email will be triggered via Client's Service Provider APIs. Necessary integrations need to be provided- 33 SMS based enquiries through LICHELP - 37 Call back request through SMS, Missed Call, Web form - 44 Multi-Channel Communication: Use SMS, WhatsApp, Email, and IVR for reminders and confirmations. - 51	Annexure 10 provides price lines only for IVR, AI Bot and CCE calls, while the technology stack includes multiple Basic and Digital Value Add tools. Please clarify whether AQM, Email Management, Live Chat, Knowledge Management and all associated licences/support are to be included in the current Scope of Work and the commercials to be quoted in Annexure 10. If it is to be included in Annexure 10, which line-item we should be including this cost, IVR, AI Bot or CCE? If it is to be considered in any of these 3, we need to calculate the total cost for 5 years and should know what is the volume to be considered for including the usage cost in the total 5 year cost. We request you to kindly share the volume to be considered for AQM, Email management, Live Chat, Chatbot, Outbound SMS, WhatsApp, Inbound SMS, Missed call, Web form, etc. Please confirm if all these Digital Value added services will have to Go-live along with the Standard Inbound and Outbound Call Centre or if these are Good to have capability for futuristic services. Request you to kindly bifurcate between futuristic services which is not required to be considered in the Commercials and the current services required which is to be considered in the commercial also.	Please be guided by the RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
346	61	9.20 Technology & Tools Requirement	Links for connecting LIC's Data Centre site with Bidders proposed Call Centre and maintaining the links by ensuring 99.99% monthly up time. Bidder has to deliver the last mile as Ethernet handoff to LIC's Data Centre and DR site.	The RFP specifies platform uptime of 99.5% for all channels, while network-link availability is stated as 99.99% on page 61 and 99.95% on page 67. We request that the required monthly uptime for the connectivity links be revised from 99.99% to 99.5%, as the bidder's ability to meet the SLA is dependent on the service assurance provided by the underlying network link service providers, whose standard SLA commitment is typically 99.5% for MPLS/Leased Line services.	Please refer corrigendum serial No. 11
347	61	9.20 Technology & Tools Requirement	The resources must be proficient in OS, Database, Middleware, Network and any Monitoring Tools. Further, the service provider should have adequate resources at all Call Centre locations to provide technical and operational support	We understand that LIC will permit remote administration and support from the bidder's delivery location, with engineers visiting LIC's DC/DR sites only when on-site intervention is required for installation, maintenance, or troubleshooting. Kindly confirm if this understanding is correct.	Yes, The Bidder should have the requisite technical resources at all times for providing technical and operational support for LIC
348	105	30. Digital Personal Data Protection Act, 2023--Data Security Clauses	In case of data hosted on cloud, then the same shall be hosted on servers located only within India and ensure compliance with applicable Indian regulatory circulars, guidelines issued from IRDAI. Supplier shall ensure that the cloud Bidder shall not host any LIC data outside India under any circumstance.	a) Kindly confirm whether a hybrid deployment model would be acceptable, wherein the core Contact Centre components (such as ACD, IVR, Dialler, Voice Platform, Database, and related infrastructure) are hosted within LIC's DC/DR environment (Private Cloud/Co-location), while advanced AI and Analytics components (such as Speech Analytics, Sentiment Analytics, GenAI, and other technology enablers) are hosted on an India-based cloud environment, ensuring that all LIC data remains stored and processed within India. b) Kindly confirm whether controlled internet connectivity from LIC's DC/DR environment will be permitted for solution components requiring access to cloud-based AI or analytics services. In case such connectivity is permitted, please confirm whether the required internet bandwidth, network connectivity, and associated security controls will be provisioned by LIC.	Be guided by RFP. Refer corrigendum serial 15

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
349	137	31.58 Annexure 2: Minimum Eligibility Criteria	Clause 9 - DOT/ IRDAI Registration Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT.	TRAI/DOT has stopped issuing licences to the OSPs from 2020 onwards. So we request you to kindly remove this requirement from Eligibility Criteria. Our company in 2020 was Connect Business Solutions Limited and we have an old DOT/ TRAI certificate on this name. If required we can submit this document. We also have the communication documentation done with DOT officials regarding this topic. We are open to share this also with LIC. Please confirm.	Bidder is permitted to submit a self declaration along with a copy of the latest certification available. Corrigendum issued serial No. 5
350	31, 54	9.2 and 9.14.1 - Chat Bot / Live Chat / Omnichannel	[Live Chat] Bot-to-agent handoff and CRM integration	Please confirm whether Live Chat must support seamless handoff from Chat Bot to a human agent with complete conversation context, authenticated customer details and intent, and whether chats must create/update CRM tickets. Please share the relevant CRM APIs and mandatory transcript/disposition fields.	Please refer to corrigendum serial No.20
351	31, 54, 60	9.2, 9.14.1 and 9.20 - Chat / Omnichannel Support	[Live Chat] Channels, properties, volumes and concurrency [Chat Bot] Channels, use cases and authentication	a) Please confirm the customer touchpoints on which Live Chat is required (LIC website, customer portal, mobile applications, intermediary portals and/or social messaging channels), the number of web/app properties, anticipated chat volumes, peak concurrent sessions, agent concurrency and required operating hours. b) Please confirm the channels where Chat Bot is required (website, customer portal, mobile app, WhatsApp or social channels), the Day-1 use cases and transactions, and the customer- authentication approach for policy-specific information and service requests.	Please refer corrigendum serial No. 20

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
352	31, 54, 60	9.2, 9.14.1 and 9.20 - Co-Browsing	[Co-Browsing] Customer journeys and supported digital properties	Please confirm the customer journeys for which Co-Browsing is required and the LIC websites, portals and mobile applications to be supported. Please specify supported browsers, operating systems, mobile devices and whether agent-initiated, customer-initiated and escalation from chat/video are required.	Refer corrigendum serial No. 20
353	31-34, 68	9.2, 9.3, 9.4 and 9.26 - Voice Bot Scope and Phasing	[Voice Bot] Initial use cases, intents and transaction scope	Please provide the prioritised Day-1 Voice Bot use cases/intents and identify which are informational versus transactional. Please specify authentication requirements and the LIC APIs available for policy status, premium, loan, claim, complaint, service-request and payment-link use cases, along with the planned phase-wise expansion.	Refer corrigendum serial No. 21 and also be guided by RFP
354	32	9.2 Inbound Calls	a) b) In case any Customer query cannot be attended to at Level 2 escalation (Team Leader) the same shall be escalated to Level 3 (LIC's designated Office/Phone number) and the same will be responded to by designated LIC Team. b) Controls to ensure protection of secret or confidential information stored in cloud shall be established as per applicable regulatory requirements. Also, the cloud servers where the application is hosted, and the data base shall be available only in India.	We understand LIC will provide the designated Landline/Mobile number for Level-3 escalation/conferencing. Kindly confirm.	Yes, contact details of LIC will be provided. Mechanism of escalation shall be discussed and finalised with the successful Bidder.
355	32, 59	9.2 and 9.20 - LLM / Chat Bot Hosting	[Chat Bot] Generative AI, RAG and guardrails	Please confirm whether the Chat Bot is expected to be rule/NLU based, Generative-AI/RAG based, or hybrid. Please specify private-cloud/model requirements for the chatbot	Refer Corrigendum serial No. 20

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
356	32, 59-60	9.2 and 9.20 - Managed Cloud Telephony / Private Cloud	Telephony - Automated Voice AI agent integrates seamlessly with major diallers and CPaaS (Communication Platform as a Service) platforms in the market. Automated Voice AI comes along with a completely managed cloud telephony infrastructure, and it helps the Bot application to connect with the end customer through multiple concurrent telephony channels. Every telephony channel or port represents a unique Voice AI agent	The Voice AI description states that it includes managed cloud telephony and integrates with diallers/CPaaS, whereas Clause 9.20 requires applications on LIC's private cloud. Please confirm whether bidder/OEM-managed CPaaS is permitted, whether LIC will provide SIP/PRI/SBC connectivity, and where media, signalling and call recordings must terminate and be stored.	Refer Corrigendum serial No. 15
357	32, 59-60	9.2 and 9.20 - TTS Hosting and Commercials	TTS Text to Speech to convert the machine generated dialogues back to human like speech output.	Please confirm whether neural TTS must run within LIC's private cloud, whether external cloud TTS APIs are prohibited, and the licence/usage commercial treatment for TTS when embedded in Voice Bot and other channels.	Refer Corrigendum serial No. 15
358	32, 60	9.2 and 9.20 - LLM / Knowledge Management	LLM Large Language Models a highly secure banking/financial services domain instruction and task fine-tuned private Large Language Model, which gives higher flexibility in terms of customization, deployment, improvisation and ownership of data and privacy for seamless Enterprise adoption.	Please confirm whether semantic search, generative answers and Retrieval-Augmented Generation are required or permitted. If permitted, please specify approved LLM deployment, grounding/guardrail requirements, citation of source articles, hallucination controls, data-isolation requirements and whether LIC will provide an enterprise LLM platform.	Refer Corrigendum serial No. 19
359	32, 60	9.2 and 9.20 - Sentiment Analytics	The Call Centre should be capable of providing Sentiment Analysis, etc. to be implemented in a phased manner depending on LIC's requirements and LIC's plan in the future to provide a seamless digital experience to the customer.	Please confirm whether Sentiment Analytics is required for voice only or also Live Chat, Chat Bot, Email and Video Chat, and whether sentiment must be produced in real time, post interaction, or both.	Refer Corrigendum serial NO. 14
360	32, 60	9.2 and 9.20 - Automated Speech Recognition	ASR - Automatic Speech Recognition for capturing audio input from speaker	Please specify acceptable Word Error Rate/accuracy thresholds for English, Hindi and each regional language under production telephony conditions, including background noise, accents, code-switching and low-bandwidth audio. Please also define the acceptance-test corpus and scoring methodology.	Refer Corrigendum serial No. 14

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
361	32, 60, 66	9.2, 9.20 and 9.23 - Speech Analytics / Languages	[Real-time Speech Analytics] Languages and accuracy benchmarks	Please confirm the languages required at initial go-live, code-switching expectations and minimum accuracy benchmarks for transcription, keyword/phrase detection, silence/over-talk and compliance-event detection under telephony noise and regional accents.	Refer Corrigendum serial No. 14
362	32, 60, 91	9.2, 9.20 and 15.3 - Text to Speech and vice versa	TTS - Text to Speech to convert the machine generated dialogues back to human like speech output.	Please clarify whether 'Text to Speech and vice versa' refers to both TTS and Speech-to-Text/ASR. Since ASR is already separately listed and scored, please specify the distinct functional and evaluation scope expected under this line item.	Refer relevant Corrigendum serial No. 19
363	32, 61	9.2 and 9.20 - Voice Bot / Voice Biometrics Integration	[Voice Biometrics] Volumes, languages, integrations and pricing	Please provide expected enrolled population, authentication transactions per year, peak concurrent verifications and required languages/noise conditions. Please specify integration with IVR/Voice Bot, telephony and CRM, required response time, and the licence/transaction commercial model since no separate pricing line is provided.	Voice metrics is a digital value add that the Bidder is expected to have as a process capability.
364	32, 66	9.2 and 9.23 - Voice Bot Language Requirements	[Voice Bot] Language launch scope and future additions	Please confirm that English, Hindi and all eight regional languages are mandatory for Voice Bot at initial go-live. Please specify expected call-volume split by language, code-switching requirements, voice/accent expectations and the commercial/timeline treatment for adding further languages during the contract.	English Hindi and all 8 regional languages are mandatory for Voice Bot at initial go-live. Data of Language wise call volumes are provided at Appendix 1 below
365	32, 66	9.2 and 9.23 - Sentiment / Languages	[Sentiment Analytics] Multilingual accuracy and tuning	Please specify languages at go-live, handling of code-mixing, sarcasm, negation and regional accents, and the expected precision/recall or other acceptance benchmark. Please confirm whether LIC will provide labelled historical data for domain tuning and validation.	Please refer corrigendum serial No. 14

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
366	32, 66	9.2 and 9.23 - TTS Language Requirements	[TTS] Languages, voices and pronunciation controls	Please confirm the required languages and number/type of voices per language at go-live, gender/voice-persona requirements, code- switching, SSML support and controls for custom pronunciation of LIC product names, Indian names, numbers and abbreviations.	Be guided by the RFP. Other details shall be discussed and finalised with the successful Bidder.
367	32-33	9.2 and 9.3 - TTS in Voice Bot	[TTS] Quality, latency and content creation	Please specify the acceptance criteria for naturalness/MOS, audio format, response- generation latency and streaming TTS. Please clarify whether LIC will provide final translated prompts/scripts or whether the bidder must create, translate, linguistically validate and maintain them.	Will be discussed and finalised with the successful Bidder.
368	32-33, 165	9.2, 9.3 and Annexure 10 - Voice Bot Capacity / Commercial Bid	[Voice Bot] Concurrent ports, peak load and sizing assumptions	While annual AI Bot minutes are provided, concurrent-channel requirements are not specified. Please provide Busy Hour Call Attempts, peak concurrent Voice Bot sessions/ports, calls per second, average and P95 bot duration, seasonal peaks and expected growth for inbound and outbound use cases to enable accurate sizing.	The time period wise data of Inbound calls is provided : Appendix No. 3
369	32-33, 62-63	9.2 and 9.21 - Voice Bot Authentication and Security	[Voice Bot] Customer authentication and fallback mechanisms	Please specify which authentication method is to be used (OTP, Security questions, Voice Biometrics or other). Please confirm whether OTP/SMS services and APIs will be provided by LIC.	Refer Corrigendum serial No. 21
370	33	9.2 Inbound Calls	Payment link/notifications through SMS / WhatsApp / Email will be triggered via Client's Service Provider APIs. Necessary integrations need to be provided.	We understand LIC will provide the SMS, WhatsApp and Email gateways/APIs for integration with the proposed Contact Centre solution. Kindly confirm.	Yes.
371	37	9.5 KPI Metrics for Inbound Calls	LIC will review the performance of the Call Centre services on the basis of data and call recordings provided on a monthly, quarterly and annual basis and also on specific request by LIC. The Bidder should be able to handle the provisioning of staff to cater to increase in volumes of calls up to at least 110% at any point in time.	As per industry standards, manpower staffing is planned based on 100% of the projected volume, with the expectation that the same workforce can accommodate up to 110% of the projected demand through operational optimization. Kindly confirm whether this approach is acceptable. Additionally, it is proposed that 90% of the projected volume be considered as the Minimum Guarantee.	No change in RFP conditions.

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372	37	9.5 KPI Metrics for Inbound Calls	Number of calls resolved by Level 1 (Call Centre Representatives) also called as First Point of Contact (FPOC) Resolution Rate (100%) – FPOC to be defined specifically as per the process and Call Centre Representative empowerment. In case of any special cause like outage, special product launch, and volume trend >110% FPOC KPI will get normalised. ☐ Abandoned call rate (%) (This is the percentage of calls abandoned by a caller when a caller is in Call Centre Representative queue) to be kept minimum but not more than 1% of total calls received in a reporting month. In case of any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.	We understand from this clause that any days volume trend >110% due to outage, special product launch for which the call volume gone higher than the forecasted volume for the same day shall be considered as Blue day. We understand that LIC shall share the forecast in advance nearly from Month +60 days. Please confirm.	Forecasting the call volumes and managing the Human Agents accordingly shall be the responsibility of the Bidder. The estimated call volumes are provided in the RFP. However for any special outage activity by LIC, the same shall be informed to the successful Bidder in advance by LIC.
373	40	9.7 SLA for Inbound Calls:	90:20 - SLA -Call Answer	We understand that LIC shall give 60 days prior locked forecast. Please confirm	Forecasting the call volumes and managing the Human Agents accordingly shall be the responsibility of the Bidder. The estimated call volumes are provided in the RFP. However for any special outage activity by LIC, the same shall be informed to the successful Bidder in advance by LIC.
374	41	9.7 SLA for Inbound Calls:	Occupancy (%) Time agent is actively handling work (talk/hold/wrap) compared to total time including availability. Compare productive time to total logged-in time (excluding breaks) Monthly More than or Equal to 85% CMS Report Less than 85% up to or equal to 70 %- 2%	We recommend that occupancy management remain the responsibility of the Service Provider. Accordingly, the associated SLA metrics and penalty provisions relating to occupancy should be excluded, as the engagement is based on a PCM (Per Contact Management, as applicable) commercial model. Please confirm. Also the Occupancy is directly related to the call flow pattern on which the service provider does not have any control.	No change in RFP
375	41	9.7 SLA for Inbound Calls:	Avg. Call Handling Time > 2% of Calls to be Equal to or more than 300 secs	We request you to change the clause as "Average handling time (AHT) of total calls for the month to be delivered below 300 Seconds" instead of the above.	Please refer to corrigendum Serial No. 2

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376	41	9.7 SLA for Inbound Calls:	Occupancy (%) - Parameter	As per our experience and Industry standards the Occupancy is totally dependent on the call flow pattern. In the SL pattern of 90:20 the maximum Occupancy trends between 70 to 75%. We request LIC to change the SLA from 85% to 75%.	No change in RFP
377	42	9.7 SLA for Inbound Calls:	Utilisation (%) Agent's total logged-in time (including availability) vs. scheduled hours. Compare login time to target working hours Monthly >75% CMS report Equal to 75% up to or equal to 70 %- 2%	We recommend that Utilization management remain the responsibility of the Service Provider. Accordingly, the associated SLA metrics and penalty provisions relating to Utilization should be excluded, as the engagement is based on a PCM (Per Contact Management, as applicable) commercial model. Please confirm. Also the Utilization is directly related to the call flow pattern on which the service provider does not have any control.	No change in RFP
378	42, 49, 60	9.7, 9.11 and 9.20 - SLA / AQM & Quality Management	[AQM] Automated evaluation coverage versus manual sample	The SLA refers to daily quality sampling of less than 1%, whereas an Automated Quality Monitoring tool is mandated. Please confirm whether AQM is expected to automatically analyse 100% of voice interactions, with the manual QA sample used only for validation/calibration, or whether automated evaluation is also limited to a defined sample.	Refer to corrigendum serial No. 14
379	42, 49, 60	9.7, 9.11 and 9.20 - QA Data Sources / AQM	[AQM] Integration with recordings, screens, CRM and speech analytics	Please confirm the required integrations with voice logger, screen recording, CRM, dialler, Real-time Speech Analytics and agent master/WFM. Please clarify whether synchronized call-screen playback, transcript-linked evaluation, PII redaction and auto-population of quality parameters from analytics are mandatory.	This shall be finalised with the successful Bidder.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
380	42, 49, 72-73	9.7, 9.11, 9.37 and 9.38 - Quality Score and Quality Management	[AQM] Scorecards, fatal errors and benchmark ownership	Please provide the indicative audit scorecards, parameter weights, fatal-error taxonomy, process-specific quality benchmarks and target QA score. Please confirm whether LIC will provide the final scorecards and whether the solution must support role-based creation, versioning and effective-date management of multiple scorecards without OEM custom development.	Bidder should have the capability to provide Quality Management Services. Also refer to corrigendum serial No. 14
381	43, 62	9.7 SLA for Inbound Calls: 9.20 Technology & Tools Requirement	100% calls records maintained certificate to be provided Recording of all the calls and maintaining this for minimum period of 1 year duration.	a) Let us know call recording retention period. Please suggest if we can keep one month call recording online then it will be moved to Tape drive or moved to LIC provided storage/SFTP. b) Please clarify the expected treatment of call recordings upon completion of the one-year retention period. Specifically, should the recordings be purged, archived, or retained for a longer duration based on LIC's requirements?	No change in RFP conditions. Details shall be finalised with the successful Bidder.
382	45, 50, 53	9.9 Service/Transactional Calls 9.14 Marketing Calls	i) Calling for Renewal persistency. ii) Calling for Surrender Prevention iii) Calling for Revival & Re-investment: iv) Maturity Claims Follow up v) NEFT/ KYC registration follow up vi) Any other activity as decided by LIC from time to time vii) Pre-Issuance Welcome Calls (PIWC) viii) Medical Triggered Stage – Reminder & Appointment Coordination i) Leads for conversion including website leads ii) Promotion of new products iii) Policy upgrades iv) Nudge for reinvestment v) Customer education and awareness vi) Reminder/ Follow up calls to Agents Marketing / Promotional Calls will deal with:- ☐ Lead generation and follow up ☐ Product promotion ☐ Appointment setting etc.	a) Kindly provide the expected daily and monthly LOB-wise outbound call volumes. Additionally, please share the LOB-wise distribution of volumes along with the estimated connect minutes for each LOB. b) Kindly provide the language-wise bifurcation of the outbound volumes for the respective campaigns to facilitate accurate capacity planning and resource allocation. Since deploying regional language resource brings in additional cost.	No historical data of language wise break of out bound calls is available and can be provided as Outbound calling facility is a new initiative of LIC. However, we have provided the estimated total volumes.

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383	45-46, 60	9.8 and 9.20 - Outbound Requirements / Live Chat	[Live Chat] Go-live timeline and mandatory status	The RFP requires the bidder to have Chat service running or initiate it within three months of the agreement, while page 60 classifies Live Chat as a Basic Traditional Solution. Please confirm whether Live Chat must be production-ready within three months irrespective of LIC's phased rollout and whether this forms part of the initial acceptance criteria.	Bidder should have the capability for Live Chat process and should have the readiness for roll out within 3 months of Agreement, if requested by LIC.
384	46	9.8 Outbound Calls	Feedback sharing through SFTP (Secure File Transfer Protocol) with calls recordings on daily basis.	We understand SFTP will be provided by LIC. Please confirm.	to be decided with selected bidder. Proposal may be considered by LIC
385	48	9.11 SLA for Outbound Service/ Transactional Calls—	Activities Calls per agent Occupancy Headcount Contactability Avg Talk Time	As this engagement is based on a PCM commercial model, we understand that operational parameters such as the number of call attempts, connected calls, agent utilization, occupancy, and Average Talk Time (ATT) will be managed by the Service Provider. Accordingly, we request that these parameters be excluded from the SLA metrics applicable for penalty, as their achievement is dependable on customer contactability and other external factors beyond the Service Provider's control. Kindly confirm if our understanding is correct.	No change in RFP. The SLA parameters are indicative in nature and shall be finalised by the respective department in consultation with the successful Bidder.
386	49, 56, 60	9.11, 9.17 and 9.20 - Quality Score / Email QA / AQM	[AQM] Channels and languages in quality-monitoring scope	Please confirm whether the AQM/Quality Management solution must cover voice only or also Email, Live Chat, Chat Bot, Video Chat and Co-Browsing interactions. Please also confirm the languages required for automated quality evaluation at go-live and the roadmap for additional languages.	AQM shall include all the rolled out processes and for all the languages detailed in the RFP. Any new language onboarded shall also be included from the roll out date for AQM. Also refer to corrigendum serial No. 14
387	50, 72-73	9.12, 9.37 and 9.38 - Call Calibration / Assessment / Quality Management	[AQM] Calibration, rebuttal and coaching workflow	Please confirm whether the solution must provide calibration sessions, evaluator variance reporting, agent acknowledgement, rebuttal/dispute workflow, coaching plans, corrective-action tracking and re-evaluation. Please specify the required turnaround times and approval hierarchy for these workflows.	Please refer to corrigendum serial No. 14

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
388	50	vii) Pre-Issuance Welcome Calls (PIWC)	d) Participant(s) should have special callers for HNI customers.	Kindly provide the required number of Special Callers for the HNI segment. Additionally, request you to share the detailed Job Description (JD) and the required skill set/qualification criteria to be considered for recruitment and deployment of the relevant resources.	Will be discussed with the successful Bidder by the concerned department .
389	53	9.14.2 SLA Outbound Marketing Calls	Daily Productivity 120–160 calls per agent/day	We understand that, under the PCM commercial model, the daily productivity of 120–160 calls per agent per day will be managed by the Service Provider as an operational parameter. Accordingly, we request that this productivity benchmark remain within the Service Provider's scope of operations and not be linked to SLA metrics or penalty provisions. Kindly confirm if our understanding is correct. We understand that 120-160 calls per agents are the Dialouts and not the actual connected calls. Please confirm.	The SLA parameters are only indicative in nature.
390	54, 104-105	9.14.1 and Clause 30 - Co-Browsing Security	[Co-Browsing] Consent, masking and agent- control restrictions	Please clarify the required customer-consent mechanism, PII/payment-field masking, page/field blacklisting, restrictions on agent control, file upload/download, copy/paste and form submission, and whether read-only view or remote-control assistance is permitted for each use case.	Refer Corrigendum serial No 20
391	54, 104-105	9.14.1 and Clause 30 - Video Chat Security and Privacy	[Video Chat] Consent, recording and data retention	Please confirm whether video and audio must be recorded, the consent and disclosure process, retention period, India-only storage, encryption, PII/document masking, access controls and whether recording can be paused during sensitive- data capture.	Refer Corrigendum serial No. 20
392	54, 60	9.14.1 and 9.20 - Co- Browsing Integration	[Co-Browsing] Concurrency, integration, rollout and commercials	Please provide expected annual sessions and peak concurrency, required integrations with Live Chat, Video Chat and CRM, planned activation timeline, and the applicable licence/commercial model since no separate commercial line is provided.	Refer Corrigendum serial No. 20

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
393	54, 60	9.14.1 and 9.20 - Video Chat	[Video Chat] Use cases and operating model	Please identify the intended Video Chat use cases, such as sales advisory, application assistance, document support, customer service or identity verification/KYC, and confirm whether the service is on-demand, scheduled, or both. Please clarify whether Video Chat is mandatory at go-live or a future Digital Value Add.	Refer Corrigendum serial No. 20
394	54, 60	9.14.1 and 9.20 - Video Chat	[Video Chat] Technology, device and capacity requirements	Please specify whether browser-based WebRTC/no-download operation is required, supported browsers/devices, minimum video resolution, adaptive bitrate, bandwidth assumptions, peak concurrent sessions, average session duration, number of video agents and resilience requirements.	Refer Corrigendum serial No. 20
395	54, 60	9.14.1 and 9.20 - Video Chat Integration	[Video Chat] Omnichannel handoff, scheduling, SLA and pricing	Please confirm integration with Live Chat, Co-Browsing, CRM and agent scheduling; requirements for transfer without session loss; Video Chat-specific SLA/quality metrics; and the licence or usage-based commercial model to be applied when activated.	Refer Corrigendum serial No. 20
396	55	9.16 Virtual Relationship Managers	In addition to regular calling, the Call Centre shall also be capable of managing a set of HIGH END CUSTOMERS as specified by LIC. This will be done through Virtual Relationship Managers of the Bidder. Virtual relationship managers are expected to make relationship check in & service calls at an agreed upon frequency in addition to sales & collections calls.	a) Kindly provide the expected manpower requirement for the VRM desk. Additionally, please share the language-wise volume projections along with the corresponding Full-Time Equivalent (FTE) requirement to facilitate accurate resource planning. b) We understand that the VRM desk is required to operate on a 24x7 basis for both inbound and outbound operations. Kindly confirm if our understanding is correct.	VRM is required for both Inbound as well as Outbound calls. As it is a new initiative the VRM shall be deployed at a minimum level initially subject to gradual increase basis the volume of projections provided by the respective department to the successful Bidder.

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397	56	9.17 Email Management Services	LIC of India may decide to roll out the E-mail Management Services in phased manner in future therefore the Service Provider should have the capability to provide comprehensive Email Management Services for handling customer, prospect, intermediary, and stakeholder communications received through designated email channels of the Company. The scope shall include acknowledgment, classification, prioritization, response management, follow-up, resolution tracking, and closure of email based interactions in accordance with defined Service Level Agreements (SLAs).	We understand that Email Management is not part of the current scope of requirements. Kindly confirm whether the Email Management tool is required to be considered as part of the proposed solution or whether the same shall be treated as a Futuristic Scope and be evaluated separately and the commercial is considered separately in the future. In case Email Management is required to be included within the proposed solution scope, kindly provide the expected number of users who will access and operate the tool to enable us to assess the applicable licensing requirements. Additionally, kindly clarify the billing model applicable for Email Management services. As per industry practices, Email Management services are generally considered under a transaction-based billing model. Please confirm the expected billing approach and relevant parameters to be considered for commercial evaluation. We also understand that the applicable SLA parameters and performance metrics for Email Management shall be mutually defined and agreed upon during the Beta phase of implementation. Kindly confirm if our understanding is correct.	Bidder is expected to have the process capability for any futuristic requirement
398	56, 59	9.17 and 9.20 - Email Management / Technology Integration	[Email Management] Email platform and CRM/ticketing integration	Please confirm the LIC's email platform and the CRM/ ticketing/ workflow system with which all email interactions must be recorded. Please confirm whether LIC will provide mailboxes, SMTP/IMAP/API access, identity integration and required CRM APIs, and whether bidirectional ticket creation, status synchronization and attachment transfer are expected.	Will be discussed and finalised with the successful Bidder
399	56-57	9.17 and 9.18 - Email Management / Comprehensive SLA	[Email Management] Rollout schedule and channel-specific SLA	Email Management is stated to be introduced in a phased manner. Please confirm the planned activation milestone and provide target SLAs for auto-acknowledgement, first response, resolution, ageing, reopen rate and escalation by email category/priority. Please also confirm whether the common 99.5% platform-uptime SLA applies from activation.	Will be discussed and finalised with the successful Bidder. The 99.5 % platform uptime SLA is applicable from activation.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
400	58	Penalty Mechanics:	No penalty shall during the first 30 days post go-live (stabilization period), though all SLAs are tracked and reported.	We recommend LIC to consider a 90-day Beta phase post process go-live to enable stabilization of operations, fine-tuning of processes, and alignment of SLA parameters based on actual operational performance. Kindly request you to change the Beta period (No penalty period) from 30 days to 90 days	No Change, please be guided by the RFP
401	59	9.20 Technology & Tools Requirement	The setup, including UAT, shall be in two locations, one primary and a second for DR. In case that during execution of the contract, there is a need for shifting of the premises where the technology stack is hosted, the cost for the same shall be borne by the Bidder.	a) In the event that relocation of the technology stack is initiated at LIC's request, we request LIC to bear the associated costs towards implementation, logistics, migration, and reconfiguration activities. Alternatively, such costs may be reimbursed to the successful bidder on an actual basis. b) In case of relocation of the technology stack initiated by LIC, kindly confirm that a mutually agreed maintenance window will be provided to facilitate the required migration activities. Further, any planned downtime arising during the approved migration window shall be excluded from SLA measurement and associated penalty calculations.	No Change, please be guided by the RFP
402	59	9.20 Technology & Tools Requirement	The Tech Stack shall be setup by the Bidder in LIC's private cloud only. The Bidders Applications incidental to Call Centre services provided to LIC of India shall also reside on LIC's private Cloud service.	Kindly confirm whether infrastructure management services such as Desktop Patch Management, AD, Antivirus, and DLP may be delivered from the bidder's DC/DR while the Contact Centre Technology Stack and applications remain hosted on LIC's Private Cloud.	Refer corrigendum serial No. 11 , 15 and 16
403	59	9.20 Technology & Tools Requirement	All applications should be integrated with LIC's SIEM, EDR, Antivirus, PAMS etc.	We understand that the servers deployed in LIC's DC/DR will be part of the LIC domain and that LIC will manage server-level services such as Active Directory integration, Antivirus/EDR, Patch Management, and other enterprise security controls. Kindly confirm.	Refer corrigendum serial No.13
404	59, 61, 67	9.20 and 9.25 - Technology Tools / Functional Requirements	[Common] LIC system integrations and API readiness	Please share the indicative list of LIC systems to be integrated, API/interface specifications, authentication standards, network zones, data fields, expected TPS, sample payloads, middleware standards and availability of SIT/UAT environments.	Refer corrigendum serial No. 18
405	59-60	9.20 - Speech Analytics Integration	[Real-time Speech Analytics] Integration with AQM, CRM and agent desktop	Please clarify required integrations with telephony/media stream, agent desktop, CRM, AQM/Quality Management, Voice Bot and dashboards. Please confirm whether events, transcripts, alerts and scores must be written back to CRM/AQM in real time and share the integration standards/APIs.	Refer corrigendum serial No. 14

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
406	59-61	9.20 - Technology & Tools Requirement	[Common] Mandatory deployment scope for listed technology components	Page 60 classifies AQM, Email Management, Live Chat and Knowledge Management as 'Basic Traditional Solution', while Voice Bot, Chat Bot, Co-Browsing, Video Chat, Real-time Speech Analytics, Sentiment Analytics, ASR, Text-to-Speech, Whitelisting and Voice Biometrics are classified as 'Digital Value Add'. Please confirm, component-wise, which solutions are mandatory from Day 1/go-live, which are required only as demonstrable capabilities, and which will be activated later at LIC's discretion.	Refer corrigendum serial No. 20
407	59-62	9.20 - Technology & Tools Requirement	[Common] Infrastructure, licence and platform responsibility matrix	Please provide a detailed responsibility matrix for LIC, the bidder and OEM(s), covering compute, storage, database, operating system, middleware, container platform, load balancer, security tools, telephony/CPaaS, licences, backup, monitoring and support for each of the listed components. Please also confirm whether LIC will provide private-cloud capacity and base platform licences or whether these are to be included in the bidder's commercial quote.	Refer Corrigendum serial no. 15 and 16
408	60	9.20 Technology & Tools Requirement	Screen Recording	Kindly specify the retention period and purging policy for screen recordings. Typically, screen recordings are retained for a limited period (e.g., three months) and then overwritten. Further, please clarify whether screen recording is required for 100% of agent seats or only for a specified percentage of the total seats.	refer Corrigendum serial no. 20
409	60, 62	9.20 - Co-Browsing / Recording and Security	[Co-Browsing] Recording, audit trail and retention	Please confirm whether Co-Browsing sessions must be screen-recorded or only session events/audit logs retained, and specify retention, encryption, access control and playback/export requirements. Please clarify whether such records fall under the one-year call-recording requirement.	refer Corrigendum serial no. 20
410	60, 72	9.20 and 9.35 - Knowledge Management / Training	[Knowledge Management] User groups, content inventory and migration	Please confirm whether the Knowledge Management solution is intended only for contact-centre agents or also for supervisors, LIC employees, customers and bots. Please provide the indicative number of users, existing content repositories, article/document volumes, file formats, metadata structure and migration/cleansing responsibility.	to be discussed with selected bidder.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief)of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
411	60, 72	9.20 and 9.35 - Knowledge Management / Continuous Knowledge Update	[Knowledge Management] Authoring and governance workflow	Please clarify requirements for authoring, review, maker-checker approval, publishing, versioning, expiry, archival, feedback and complete audit trail. Please also specify content-owner roles and whether different knowledge views are required by process, role, channel and customer segment.	please be guided by the RFP and also corrigendum serial No. 17
412	60, 72-73	9.20, 9.37 and 9.38 - Speech Analytics / Quality Management	[Real-time Speech Analytics] Required live use cases and alerts	Please specify the required real-time use cases, such as script adherence, mandatory disclosure, prohibited language, vulnerable customer, escalation risk, silence/over-talk, customer intent, sentiment, agent guidance or supervisor alert. Please confirm alert recipients, channels, acknowledgement workflow and whether intervention/call-barging must be triggered.	refer Corrigendum serial No 14
413	60, 90	9.20 and 15.3 - ASR Capability	[ASR] Standalone scope, hosting and licence treatment	ASR is separately scored in addition to Voice Bot and Speech Analytics. Please clarify whether a standalone enterprise ASR service/API is expected for reuse across components, the required private-cloud deployment model, and whether its licences/compute are included in other component pricing or require separate commercials.	refer Corrigendum
414	61	9.20 Technology & Tools Requirement	Voice Bot Digital, Chat Bot Digital,Co-Browsing Digital, Video chat Digital, Real time speech analytics Digital, Sentiment Analytics Digital, Automated Speech Recognition Digital, Text to Speech and vice versa Digital, Whitelisting solution, Voice Biometrics-Value Add	We understand that these components have been considered under the Value-Added Components section. Kindly confirm whether the commercial proposal should include these components as part of the overall solution pricing or whether the same shall be proposed and evaluated separately.	refer Corrigendum no.20
415	61	9.20 Technology & Tools Requirement	Bidder should setup the Outbound Call Centre Tech Stack at identified location, PR, DR sites, UAT, Agent Manpower provider locations etc. as per requirement of LIC	Please clarify what is meant by PR here. Does it mean primary site(DC)?	refer Corrigendum no 15
416	61	9.20 Technology & Tools Requirement	Bidder has to make the necessary arrangements for providing authorised internet access for the LIC staff, on their visit/deputation at proposed Call Centre locations	Let us know if LIC will also require internet for agents to access any of the web based applications? Please confirm so that we can provision internet accordingly.	to be decided with the selected bidder
417	61, 104-105	9.20 and Clause 30 - Biometric Data Protection	[Voice Biometrics] Template hosting, retention and data-subject controls	Please confirm that biometric templates and related metadata must be hosted only in LIC's private cloud in India. Please specify encryption/key-management, segregation, retention, deletion, audit, consent withdrawal and data-subject request requirements, and whether raw voice may be retained for model improvement.	refer Corrigendum serial No. 15

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
418	61, 62-63	9.20 and 9.21 - Voice Biometrics Security	[Voice Biometrics] Accuracy, liveness and anti-spoofing acceptance	Please define acceptance thresholds for FAR, FRR, EER, verification time and spoof-detection performance, and specify requirements for replay, synthetic/deepfake voice, voice conversion and recording-injection detection. Please confirm the test dataset and acceptance methodology.	refer Corrigendum serial No. 19
419	61, 91	9.20 and 15.3 - Whitelisting Solution	[Whitelisting] Functional definition and intended scope	With the Telecom Operators now introducing Caller Identity display as part of their offering, would a separate Whitelisting be required?	Yes it is required
420	61, 91	9.20 and 15.3 - Voice Biometrics	[Voice Biometrics] Authentication use cases and modality	The RFP lists Voice Biometrics without functional details. Please clarify whether the requirement is for active passphrase verification, passive authentication, continuous verification or a combination, and identify the target customer journeys.	refer Corrigendum
421	62	9.21 AI Bot Security Criteria	Strong user authentication: Implement multi-factor authentication (MFA) for both human users and bots to prevent unauthorised access.	Kindly confirm whether this requirement applies to contact centre agents. If applicable, please specify the acceptable MFA methods (e.g., smart card, biometric authentication, hardware token, authenticator application, etc.), as the use of mobile phones and corporate email is generally restricted for agents during operations.	to be decided with the selected bidder
422	45, 63	9.8 Outbound Calls 9.22 Resource eligibility/qualification criteria	IRDAI Certification required for Agents sharing Quotation with customers.	Kindly provide the recommended count or percentage of resources required to be deployed with valid IRDAI certification. This information will enable us to plan the recruitment, training, and resource deployment strategy accordingly. We recommend to have a hire and train model subjected to if LIC want Service provider to do soliciting or selling insurance products over the phone if LIC provides data bases or activities subjected to - lead qualification, appointment scheduling, premium reminders, or service calls hence certification may not be applicable unless they are soliciting insurance. Request LIC's confirmation to this	This aspect will have to be taken up with the actual user department while implementation of the services.
423	65, 72-73	9.22, 9.37 and 9.38 - Quality Resources and Quality Management	[AQM] User sizing, access and data retention	Please provide the expected number of QA evaluators, Quality Managers, supervisors, agents and LIC auditors requiring access. Please also specify retention requirements for evaluations, scorecards, calibration records, coaching actions, audio/screen links and audit trails, including LIC's online/offsite access expectations.	refer Corrigendum serial no. 14

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
424	70	Location of the Call Centre	The Call Centre will be operated from the premises provided by the successful Bidder. The proposed locations should be only at Mumbai/ Navi Mumbai/ Thane and the DRs should be at a geographical distant. LIC will select the location most suitable for its Call Centre. The Call Centre will run with an initial seat capacity adeq calls at the proposed location. The Call Centre must be located at one of the three locations of Mumbai region as mentioned above. Bidder shall finalize Call Centre location in consultation with LIC. The minimum and maximum number of FTEs to be maintained at each location should be decided upon by the Bidder depending upon the requirements and in conformity with the decided SLAs.	We understand that the services are to be delivered from two locations, with Mumbai serving as the primary delivery location. We propose a delivery model wherein approximately 60% of the operations will be managed from the Primary location and the remaining 40% from the secondary delivery location, ensuring operational resilience, business continuity, and optimal resource utilization. Kindly confirm whether this proposed delivery approach is acceptable.	It will be operated from one of the three locations (Mumbai/ Navi Mumbai/ thane)
425	71	9.34 Seat Capacity & Scalability	The successful Bidder should deploy adequate number of Call Centre Representatives in each shift which should be sufficient to handle call flow from LIC's customers. The premises should have the capacity for scalability to a higher number of seats in future date, depending upon the experience and requirement. Accordingly, the successfully Bidder should be in a position to scale up their operations, at the request of the LIC.	a) Kindly confirm whether the three-month volume and FTE projections will be shared at least 45 days in advance, with the first month's projection being considered as firm/locked and the subsequent two months being managed on a rolling basis. b) In case the actual volume exceeds or is equal to 110% of the projected volume, we request that the same be considered as an exception scenario. Accordingly, SLA applicability and associated performance measurements should be waived for the impacted day, considering the variance from the forecasted volumes. Kindly confirm if our understanding is correct.	FTE projections and requirements will have to be handled by the Vendor
426	71	9.35 Training	General	Kindly provide the expected duration of the training program, including the estimated timelines for process training, product/system training, and any other relevant training modules required for successful operational readiness.	Be guided as per RFP, to be decided with the selected vendor

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427	74	9.44	9.44 Liquidated Damages LIC will consider the inability of the Bidder to deliver the manpower and other deliverables as per scope of this RFP and proposed Agreement within the specified time limit, as a breach of Contract and would entail the payment of Liquidated Damages on the part of the Bidder. The liquidated damages represent an estimate of the loss or damage that the LIC may have suffered due to delay in performance of the obligations (relating to delivery, implementation and training etc.) by the Bidder. If the Bidder fails to deliver or perform the Services within the time period(s) specified in the Contract, the LIC shall without prejudice to its other remedies under the Contract deduct from the Call Price, as liquidated damages, a sum equivalent to 0.5% of the complete contract amount until actual delivery or performance, per week or part thereof. Both the above penalty as well as liquidated damages are independent of each other and are applicable separately and concurrently in addition to the termination of the contract if found desirable by the LIC.	We suggest to relax the Liquidated Damages Clause	Be guided as per RFP.
428	74	9.45	9.45 Set-off Without prejudice to other rights and remedies available to LIC, LIC shall be entitled to set-off or adjust any amounts due to LIC under this clause from Bidder against payments due and payable by LIC for the services rendered, besides the amount of penalty and Liquidated damages. The provisions of this Clause shall survive the termination of this Agreement.	We suggest to relax this clause, we request LIC to provide written notice and proof of the default at least 15 to 30 days before making any deductions or adjustments.	Be guided as per RFP
429	89-91	15.3 - Stage B Technical Evaluation	[Common] Evidence acceptable for capability/executed scoring	Please clarify the documentary evidence acceptable for awarding 1 mark for 'Capability' and 2 marks for 'Executed'. Specifically, please confirm whether OEM product documents, architecture sheets and live demonstration are acceptable for capability, and whether implementations delivered through an OEM/technology partner, redacted contracts, client certificates or purchase orders naming the bidder/OEM will qualify as execution proof.	Yes, also be guided with the RFP provisions.
430	101	21.4 (a)	21.2 Due date for payment LIC will make payment of a correctly rendered invoice on undisputed work within 30 days after receiving the invoice and finding it in order in all respect. 21.4 Other Terms and Conditions a. No advance payment or interest will be made by LIC.	We suggest to have the payment to be made within 21 days and for any delayed payment, customer would attract a penalty of 1.5% per month on the original invoice amount.	No Changes in RFP conditions

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief)of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
431	105	30. Digital Personal Data Protection Act, 2023--Data Security Clauses	Bidder shall implement data backup and destruction procedures to protect critical information (as applicable) on a regular basis. Periodic checking shall be performed to give assurance on the reliability of media that holds the information.	Kindly provide the data retention and data purging policy for various data types (e.g., call recordings, reports, logs, databases, backups, AI transcripts, etc.), including the retention period and the secure deletion requirements.	Please be guided by RFP. Latest industry practice to be adhered to
432	105-106	31.1	31.1 Indemnity Successful Bidder agrees fully and effectually to indemnify, defend and hold harmless the LIC and its officers, directors, employees, representatives, and assigns ("Indemnified") at its own expenses against the Losses suffered or incurred by the LIC as a direct result of any negligent or fraudulent act or omission by it and its employees, in breach of any of its obligations contained or referred to in proposed Agreement. In addition, Successful Bidder hereby also agrees to indemnify and hold harmless the LIC against the Losses claimed, made or incurred against the LIC arising out of or in connection with the performance or discharge of Successful Bidder's obligations and duties under this proposed Agreement or in respect of any Losses sustained or suffered by any third party, otherwise than by the LIC's gross negligence or wilful misconduct. 31.2 Undertaking to Indemnify Bidder will undertake to indemnify LIC from and against all losses on account of bodily injury, death or damage to tangible personal property arising in Favor of any person, corporation or other entity (including LIC) attributable to the Bidder's negligence or wilful default in performance or non-performance under the	We suggest the Indemnity clause to be mutual and we prefer to provide indemnity only for (i) infringement of IPR (ii) non compliance of statutory laws (iii) act or omission of our employees, solely attributable to Digitide or its employees (iv) Breach confidentiality & applicable data protection laws (v) Fraud, gross negligence/wilful misconduct, theft etc .	Be guided by RFP. No Changes.
433	107-108	31.6	31.6 Cancellation of contract and compensation LIC reserves the right to cancel the contract of the Successful Bidder and recover expenditure incurred by LIC on the following circumstances. LIC would provide 30 days' notice to rectify any breach/ unsatisfactory progress: The Successful Bidder commits a breach of any of the terms and conditions of the RFP/contract. ☐ The Successful Bidder becomes insolvent or goes into liquidation voluntarily or otherwise. ☐ The progress regarding execution of the contract, made by the Successful Bidder is found to be unsatisfactory. ☐ If the Successful Bidder fails to complete the due performance of the contract in accordance with the agreed terms and conditions. ☐ An attachment is levied or continues to be levied for a period of 7 days upon effects of the tender.	We suggest the Termination for cause language to be mutual	Be guided by RFP. No changes.

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434	109	31.7.2	31.7.2 Right to Terminate If Bidder fails to comply with the clause 31.33 for Performance Assessment and, if any part of the service does not meet the specifications on three or more occasions, LIC has a right to terminate the Contract after giving the Bidder, a notice of 30 days. 31.7.3 Termination and Reduction for Convenience a. LIC, at any time, by a prior written notice of 30 days, may terminate the contractor reduce the scope of the Services.	We request the removal of the termination clause that permits LIC to terminate the contract without providing any justification. Additionally, we propose that, notwithstanding any contrary provisions in the agreement, in the event LIC terminates the contract for any reason, LIC shall reimburse the Vendor for all unrecovered investments and deferred charges.	Be guided by the RFP. No Changes.
435	110	31.7.4	31.7.4 Termination by LIC for Default Notwithstanding what has been stated in Clause 31.7.3 above. LIC may, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Bidder, terminate the Contract in whole or part if the Bidder fails to deliver any or all of the systems within the period(s) specified in Scope of Work of the RFP, or if the Bidder fails to perform any other obligation(s) under the Contract. In the event of LIC terminating the Contract in whole or in part, LIC may procure, upon such terms and in such manner as it deems appropriate, Systems or Services similar to those undelivered, and the Bidder shall be liable to LIC for any excess costs for such similar systems or Services. However, the Bidder shall continue the performance of the Contract to the extent not terminated.	We suggest for cure period of 30 days from the date of receipt of written notice specifying the breach in reasonable detail.	Be guided by the RFP. No Changes.

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436	114	31.10.16	31.10.6 Liability Except in cases of criminal negligence or wilful misconduct and in the case of infringement of patent, IPR, trademark, copy right or industrial design rights arising from use of the Solution or any part thereof in any of the services supplied by the Bidder and used/consumed by LIC, the Supplier/Bidder shall not be liable to LIC, whether in contract to or otherwise, for any indirect or consequential loss of damage, loss of use, loss of production, or loss of profits or interest costs, provided that this exclusion shall not apply to any obligation of the supplier/Bidder to pay liquidated damages to LIC and the aggregate liability of the Supplier/Bidder to LIC, whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price, provided, however, that the foregoing cap on liability shall not apply to : (a) the indemnity obligations under Clause 31.1; (b) any data or security breach, including any liability arising under Clause 31.51(c) any breach of confidentiality obligations or obligations under the Digital Personal Data Protection Act, 2023 and (d) any infringement of Patent, intellectual property rights, trade mark, copy right or industrial design rights.	We suggest to limit the Liability of the Service Provider with two (2) calendar months prior to the cause of action first arose which are subject to proven.	Be guided by the RFP. No Changes.
437	122	31.29.4	31.29.4 Assignments and Novation The Bidder will not be allowed to assign, in whole or in parts, its obligations under the Contract, to any other entity except with Corporation's prior express consent.	We request you to kindly allow us to assign our own affiliates, associates, subsidiaries with prior notification.	Be guided by the RFP. No Changes.
438	165	31.65 Annexure 10: Indicative Commercial Bid	CCE call (No. of Mins) 45,00,000 Per Connect minute	Kindly provide the bifurcation of the mentioned connect minutes across various Inbound Lines of Business (LOBs) and engagement channels, including Calls, Emails, Chat, Co-browsing, Video, and any other applicable channels. Request you to share the channel-wise volume details and corresponding connect minutes to enable accurate capacity planning, resource estimation, and solution design.	Be guided by the RFP.
439	165	31.65 Annexure 10: Indicative Commercial Bid	CCE call (No. of Mins.) 2,81,37,500 Per Connect minute	Kindly provide the bifurcation of the mentioned connect minutes across various Outbound Lines of Business (LOBs) and campaigns, including Welcome Calls, Marketing, and other applicable outbound activities. Request you to share the campaign-wise volume details along with the corresponding connect minutes to enable accurate capacity planning, resource estimation, and solution design.	Be guided by the RFP.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
440	33	9.3 - IVRS/AI Bot for Inbound Calls	All necessary recordings/ music/ script messages for IVR shall be provided by LIC. Bidder shall ensure that it has a robust IVR/ AI BOT System and that at least 70% of calls get completed through IVRS/ AI BOT in the initial stages and reach 80% in due course. IVRS/ AI BOT has to be available for 24 hours, 365 days.	Please define the numerator and denominator for the requirement that 70% of calls be completed through IVR/AI Bot initially and 80% subsequently. Please clarify treatment of caller-requested agent transfers, authentication failures, unsupported intents, repeat callers, technical failures and calls abandoned before intent identification, and confirm whether penalties apply to the target.	Be guided by the RFP. To be guided with the selected vendor
441	56	9.17 - Email Management Services	[Email Management] Volume, mailbox and user sizing	Please provide the number of designated mailboxes, historical average and peak daily/monthly email volumes, expected annual growth, average attachment size, supported attachment types, number of agents/supervisors and the languages in which emails are received and must be answered.	Be guided by the RFP. To be decided with the selected vendor
442	59	9.20 - Technology & Tools Requirement	[Common] PR, DR and UAT architecture	The clause requires UAT and production setup across primary and DR locations. Please specify the required deployment topology for each listed component, including active-active/active-passive mode, RPO, RTO, data replication method, DR drill frequency, failover/failback expectations and whether UAT requires a separate DR instance.	refer Corrigendum
443	60	9.20 - Chat Bot	[Chat Bot] Session volumes, concurrency and commercial unit	Please provide historical/forecast chatbot sessions, messages per session, peak concurrent sessions, annual growth and required operating hours. Please also specify the commercial unit for Chat Bot, since no separate line is provided in Annexure 10, and define what constitutes a billable session/message if activated.	Be guided by the RFP. To be decided with the selected vendor
444	60	9.20 - Real-time Speech Analytics	[Real-time Speech Analytics] Definition of real-time and coverage	Please define the maximum permissible end-to-end latency for 'real-time' analytics and confirm whether 100% of inbound/outbound human-agent calls and Voice Bot calls must be analysed live, or whether the requirement is limited to selected campaigns, queues or samples.	Be guided by the RFP. To be decided with the selected vendor. Please refer to corrigendum serial No.19
445	General	General	General	Kindly confirm whether the language requirement for non-voice channels, including Email Management, Chat, and Social Media interactions, is restricted to English only. If any additional language support is required for these channels, kindly provide the language-wise bifurcation to enable appropriate resource planning and solution design.	Be guided by the RFP. To be decided with the selected vendor
446	37	9.5 KPI Metrics for Inbound Calls	The Bidder should be able to handle the provisioning of staff to cater to increase in volumes of calls up to at least 110% at any point in time.	Is it mandatory that support staff and resources to cater inbound calls should be provided by Bidder. Is there any relaxation available on this point?	To be decided with the selected vendor

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
447	39	9.6 Expected Progressive Transition for inbound calls.	Currently IVR is managing 60% of the inbound calls received at the target address 022-68276827.	As it is mentioned that calls will be received at target 022-68276827, please confirm do we need to leverage this number and if yes who is the telco carrier for this number. Is there any scope for bidder to provide new numbers?	Be guided by the RFP. To be decided with the selected vendor
448	59	9.20 Technology & Tools Requirement	The Tech Stack shall be setup by the Bidder in LIC private cloud only. The Bidders Applications incidental to Call Centre services provided to LIC of India shall also reside on LIC private Cloud service.	Please confirm where is LIC private cloud hosted and please confirm if it is mandatory to host in LIC private cloud only.	refer corrigendum serial no 15
449	66	9.25 Functional Requirements and Coverage (Point i)	Call Centre Solution should allow smooth integration with existing LIC systems	Please share details of the existing LIC applications and also confirm if the applications supports API based integrations?	Please refer to corrigendum serial No. 18
450	68	9.28 Call Centre Timings	LIC proposes to have services from single centralized Call Centre with operations from Mumbai/Thane/Navi Mumbai as a full-fledged Call Centre working for 24 hours in 3 shifts or as decided by LIC, 365/366 days	Please confirm the no. of Agents at each location as it will help us to know the total no. of agents.	Be guided by the RFP. Bidders responsibility and to be decided by bidder.
451	69	9.30 Hardware, Software, Telecom facilities	It is mentioned that all hardwares and telecom facilities and infra facilities to be provided by bidder.	Please confirm if it is mandatory of is there any relaxation available on this point?	Be guided by the RFP Also refer to corrigendum serial No. 15
452	135	31.58 Annexure 2: Minimum Eligibility Criteria (point 7)	Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 with a positive Net Worth for all 3 years. Audited Balance Sheet and also certificate of Auditor required. In case of Demerged Company, parent entity turnover may be considered.	Is it mandatory that yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 . Is there any relaxation available on this point?	Be guided by the RFP. No Changes.
453	137	31.58 Annexure 2: Minimum Eligibility Criteria (point 10 & 11)	Bidder should have operated professional Call Centre facilities having a minimum combined capacity of at least 2,000 FTEs for Indian domestic Call Centre operations. Call Centers should have been operational for at least 3 years with minimum of 2,000 FTEs.	Please confirm if it is mandatory of is there any relaxation available on this point?	Be guided by the RFP. No Changes.
454	138	31.58 Annexure 2: Minimum Eligibility Criteria (point 12 & 13)	Bidder's clientele must include at least one Life Insurance Company or 2 General Insurance Companies or 3 Public Sector Banks or experience with minimum 5 BFSI companies. Bidder must be providing In-bound Customer Care Call Centre services on Life Insurance/ General Insurance / Banking /PSU/Central or State Government Organizations/Financial Sector in India as on the date of RFP release and award of contract (Self Certification required).	Please confirm if it is mandatory of is there any relaxation available on this point?	Be guided by the RFP and corrigendum serial No. 8

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
455	138	31.58 Annexure 2: Minimum Eligibility Criteria (point 15)	Bidder must possess following certifications: ISO 27001:2013 or higher, ISO 11001:2015 or higher, ISO 16001-2015 or higher, ISO 10002:2018 or higher and Latest System Audit Report conducted by a Cert-In Empanelled Auditor.	Please confirm if it is mandatory or is there any relaxation available on this point?	Refer Corrigendum serial No. 9
456	79	Minimum Eligibility Criteria	Annual Turnover & Net Worth Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025- 26 with a positive Net Worth for all 3 years. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered. CA/CFO/CS Certificate along with audited Financial Statements to prove crore net worth during last three financial years and CFO/CA/Statutory Auditor to certify that minimum net worth maintained on an ongoing basis	Bidder requests to revise the clause as below: Bidder's yearly gross revenues should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 with a positive EBITDA for all 3 years. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered. CA/CFO/CS Certificate along with audited Financial Statements to prove crore net worth during last three financial years and CFO/CA/Statutory Auditor to certify that minimum EBITDA maintained on an ongoing basis	Be guided by the RFP.
457	79	Minimum Eligibility Criteria	The Bidder must be a profit making (profit before tax) organization in at least two financial years out of Financial Years 2023-24, 2024-25 and 2025-26. In case of Demerged Company, Profit before Tax of parent entity may be considered	Bidder requests to revise the clause as below: The Bidder must be a EBITDA profit organization in at least two financial years out of Financial Years 2023-24, 2024-25 and 2025-26. In case of Demerged Company, Profit before Tax of parent entity may be considered	Be guided by the RFP.
458	81	Minimum Eligibility Criteria	Bidder must possess following certifications: ü ISO 27001:2013 or higher, ü ISO 11001:2015 or higher, ü ISO 16001-2015 or higher, ü ISO 10002:2018 or higher Latest System Audit Report conducted by a Cert- In Empanelled Auditor.	Bidder requests to revise this requirement & accept ISO 27001 & TL 9001 Certifications for this RFP.	refer Corrigendum serial No. 9
459	182	Annexure 18: Make in India Certificate	The 'Class-I local supplier' / 'Class-II local supplier' at the time of submission of bid shall be required to provide a certificate as per Appendix-F from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content requirement for 'Class-I local supplier' / 'Class-II local supplier' as the case may be.	Bidder requests to accept the Appendix-F details on Bidder's letterhead duly signed by the authorised signatory.	Be guided by the RFP. no Changes.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
460	21	16	Bid submission due date: 01/09/2026 up to 3.00 pm	Bidder requests to provide 15 Working days time from the date of Pre-Bid Queries responses & corrigendum for seeking necessary approvals for the Bid submission.	Be guided by the RFP. Corrigendum already issued for date extension
461	19–21	Clause 5 – Activity Schedule (Sl. 13 & 16)	Time available between Pre-Bid meeting and Bid submission	Given the scale of this RFP (208 pages; 5-year pan-India Call Centre operation covering ~53 lakh inbound and ~1.48 crore outbound calls p.a.; private-cloud tech stack integration with LIC's SIEM/EDR/PAMS; DR site set-up) and that Bid submission (01/09/2026) falls approx. 4 weeks after the Pre-Bid meeting (05/08/2026), Bidders request LIC to consider extending the Bid submission date by at least 3–4 weeks to allow adequate time for technical architecture, manpower planning and costing.	Be guided by the RFP. Corrigendum already issued for date extension
462	80	Clause 10 / Annexure 2, Sr. No. 10 & 11 – Call Centre Capacity & Operational Experience	Scope of "2,000 FTE" capacity/experience requirement	FTE requirement should be more than 15000 to get good enterprise for RFP.	Be guided by the RFP. No Changes.
463	80	Clause 10 / Annexure 2, Sr. No. 12 – Client Experience	Recency/status of qualifying client engagements	Kindly clarify whether the required client references (1 Life Insurer / 2 General Insurers / 3 PSU Banks / 5 BFSI clients) must be current/live engagements as on the RFP date, or may include engagements completed within a defined look-back period (e.g., last 3–5 years). And what proof is required for the same.	Be guided as per RFP.
464	81	Clause 10 / Annexure 2, Sr. No. 15 – Certifications	Certification standards do not match published ISO numbers	"ISO 11001:2015" and "ISO 16001:2015" cited at Sr. No. 15 do not correspond to any published ISO standard. Kindly confirm the correct certifications intended (e.g., ISO 9001 – Quality Management and/or ISO 22301 – Business Continuity), so Bidders can submit the correct compliance documents.	refer Corrigendum serial No.9
465	59 & 67	Clause 9.20 vs. Clause 9.25(o) – Network uptime SLA	Conflicting uptime figures (99.99% vs. 99.95%) for the same link	Clause 9.20 specifies 99.99% monthly uptime for the LIC Data Centre–Call Centre link, while Clause 9.25(o) specifies 99.95% for the same link. Kindly clarify the correct/binding figure, and confirm whether this parameter carries a penalty under the SLA framework at Clause 9.18, since it does not appear in the SLA tables at Clauses 9.7/9.11/9.13.	refer Corrigendum serial No. 11
466	57–58 & 74	Clause 9.18 (Penalty Mechanics) vs. Clause 9.44 (Liquidated Damages)	No stated cap on Liquidated Damages; interaction with 10% SLA penalty cap unclear	Clause 9.18 caps cumulative SLA penalties at 10% of monthly billing (calculated separately for inbound/outbound per department), while Clause 9.44 levies LD at 0.5% of the complete contract amount per week of delay with no stated maximum. Kindly clarify (a) whether LD is also subject to an overall cap, and (b) the maximum aggregate deduction (LD + SLA penalties combined) that can be levied against monthly billing/PBG in any month or contract year.	Be guided by RFP provision

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467	100–101	Clause 21 vs. Clause 21.4(b) – Payment Terms	Monthly invoicing vs. "Implementation Plan" milestone-linked payment	Clause 21 provides for monthly service-fee payment on invoice, while Clause 21.4(b) ties payment to completion of activities "as per the agreed Implementation Plan" (language typical of a one-time solution delivery). Since this is a continuous 5-year operations contract, kindly confirm that recurring monthly service-fee payments (net of SLA/LD deductions) will not be withheld pending a separate Implementation-Plan milestone structure.	Be guided by the RFP. No Changes.
468	93	Clause 15.6 – Estimated Call Volume	Costing baseline and treatment of volume deviation	Given the disclaimer that estimated call volumes may vary in actuals with no compensation for shortfall/excess, kindly clarify the baseline FTE/seat count Bidders should assume for costing the Indicative Commercial Bid, and whether any price-revision/re-negotiation mechanism applies if actual volumes deviate beyond a defined threshold (e.g., $\pm 20\%$) from the Clause 15.6 estimates.	Be guided by the RFP. No Changes.
469	89–91	Clause 15.3 – Technical Evaluation Score Sheet	Whether minimum-marks threshold applies item-wise or only at category level	For "Technology Capabilities" (Max 40, Min 20) and "Process Capabilities" (Max 20, Min 10), kindly clarify whether the minimum qualifying score applies uniformly to each individual line item (e.g., each of the 20 Tech Stack capabilities) or only at the aggregate category level, to help Bidders self-assess compliance before submission.	Be guided by the RFP and corrigendum No. 24, 25 26 ,27 and 28
470	93	Clause 15.7 – H1 Elimination	Applicability when fewer than 4 Bidders qualify technically	Clause 15.7 applies H1 Elimination "if there are 4 or more technically qualified Bidders." Kindly confirm that no H1 Elimination will apply, and all technically qualified Bidders will proceed directly to the Online Reverse Auction, where fewer than 4 Bidders qualify technically.	Be guided by the RFP. Yes your understanding is correct there shall be no H1 elimination if there are less than 4 technically qualified bidder
471	94–96	Clause 16 – Online Reverse Auction	Bid decrement value, floor price and duration not specified	Kindly specify the minimum bid decrement value, any floor price, and the total duration/auto-extension rules applicable to the Online Reverse Auction, to enable Bidders to plan commercial strategy and internal approvals in advance.	Will be shared with the Technical Qualified Bidders who are eligible to participate in the ORA
472	70	Clause 9.31 – Location of the Call Centre	DR site distance/separation from Primary site not quantified	Clause 9.31 requires the DR site to be "at a geographical distant" location but does not specify a minimum distance or seismic-zone separation from the Primary site. Kindly specify the minimum distance (in km) and/or seismic-zone separation required, in line with applicable BCP/DR guidance.	to be decided by the bidder.
473	64	Clause 9.22 – Resource eligibility/qualification criteria	Commercial treatment of mandated supervisory staffing ratios	Clause 9.22 prescribes fixed ratios (Team Leader:Agent 1:10–15; Head of Ops:TL 1:5; Quality Manager:Agent 1:35; Trainer:Agent 1:50). Kindly clarify whether the cost of these supervisory/support roles is to be built into the per-agent/per-call commercial rate, or billed/reimbursed separately, and how ongoing compliance with these ratios will be audited over the 5-year term.	These are the expected ratio bench marks to be adhered to by the Bidders and may be included while deciding the commercials..

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474	63	Clause 9.22 – Resource eligibility/qualification criteria	Whether the 70% experienced / 30% fresher ratio applies only at go-live	Kindly clarify whether the requirement that 70% of Tele-callers have 6 months–1 year BFSI/Life Insurance experience (30% fresher) is to be maintained only at go-live, or continuously through the 5-year term including replacement hiring due to attrition, and how compliance will be measured/reported to LIC.	To be through out the contract period. Monitoring mechanism will be finalised with the successful Bidder
475	71–72	Clause 9.35 – Training	LIC faculty support limited to 3 months; support for subsequent batches unclear	Clause 9.35 states LIC will support training efforts "initially (maximum for a period of 3 months)." Kindly clarify the extent of LIC support (faculty/content/certification) for subsequent batches of new hires/replacement staff over the remaining contract term, and whether the Bidder is expected to independently certify trainers thereafter.	A one time intensive training will be conducted by all the User departments of LIC. Subsequently additional features shall be continuously updated for dissemination to all concerned handling LIC Vertical
476	68 & 75	Clause 9.26 (Phased introduction) vs. Clause 9.48 (Go-Live)	Whether 2-month go-live timeline covers full scope or Phase 1 only	Clause 9.48 requires the project to go "LIVE within TWO months from the date of issue of work order," while Clause 9.26 describes a phased introduction of functions starting with inbound calls only. Kindly confirm whether the 2-month timeline applies to full scope (all inbound/outbound/marketing/AI functions) or to the initial phase, and share an indicative phase-wise rollout schedule.	Go Live in 2 months is applicable for Inbound Calls and out bound at the outset. Other functionalities shall be added gradually with discussion and finalisation with the successful Bidder
477	59–62	Clause 9.20 vs. Clause 9.21 – Private cloud hosting vs. AI Bot components	Whether AI/Voice Bot and analytics components must reside entirely on LIC's private cloud	Clause 9.20 mandates that the Tech Stack be set up "in LIC's private cloud only," while Clause 9.21 references AI Bot/Voice Bot, Speech Analytics and Sentiment Analytics capabilities that are commonly delivered via public-cloud AI/LLM services. Kindly clarify whether these AI components must also be hosted entirely within LIC's private cloud, or whether integration with external AI APIs is permitted subject to DPDP Act 2023 data-security safeguards.	Refer Corrigendum serial no. 15
478	66 & 70	Clause 9.25(b) vs. Clause 9.32 – TSP engagement vs. no sub-contracting	Whether engaging a Telecom Service Provider for PRI lines is treated as sub-contracting	Clause 9.32 states the Bidder "shall not sub-contract the manpower," and Clause 3.2 disallows consortium bidding, while Clause 9.25(b) requires the Bidder to engage a Telecom Service Provider (TSP) for procuring PRI / "1600" / "140" numbering lines. Kindly confirm that engaging a TSP (and other ancillary, non-manpower infrastructure vendors) is permitted and does not fall within the restriction on sub-contracting/consortium bidding.	Yes, engaging a Telecom Service Provider is permitted and does not fall under Sub contracting or Consortium.
479	63	Clause 9.22, point 3 – IRDAI Certification	Specific IRDAI certification/licence intended is not named	Clause 9.22 requires "IRDAI Certification... for Agents sharing Quotation with customers." Kindly specify the exact IRDAI certification/licence referred to, and confirm whether it is required for all Tele-callers or only those handling quotation-sharing calls under Outbound Marketing/New Business functions.	Will be decided by the concerned LIC department with the selected bidder.

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480	70-71	Clause 9.31 & 9.34 – Seat capacity scale-up vs. fixed L1 commercial rate	Commercial treatment of mandatory scale-up "without additional cost to LIC"	Clause 9.31 requires the Bidder to provide additional seats/agents for increased call volumes "without any additional cost to LIC," while the commercial model is a fixed, non-escalable rate discovered via Reverse Auction (Clause 22.2). Kindly clarify whether the quoted per-call/per-seat rate is deemed to cover all future capacity increases at the same unit rate, or whether a defined baseline exists beyond which scale-up is priced separately.	Yes
481	pg79	10. 7- Annual Turnover & Net Worth	Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years 3yrs	Request to revise the eligibility criteria to consider total turnover from Business Process Service (BPS) instead of restricting it strictly to voice-based Call Centre operations. Enterprise contracts in the BPS industry typically bundle voice, non-voice, digital, and back-office operations into integrated services. Consequently, financial statements and client certificates do not separately segregate revenue exclusively for voice- based operations. Broadening the criteria to overall Business Process Operations turnover will reflect the bidder's financial capacity and operational scale while encouraging fair competition.	No change in RFP
482	90	10.10 Call Center Capacity	Bidder should have operated professional Call Centre facilities having a minimum combined capacity of at least 2,000 FTEs for Indian domestic call centre operations.	Request to amend the capacity requirement to 2,000 FTEs in Business Process Service (BPS) across Indian domestic operations, rather than limiting it strictly to voice-based Call Centre facilities. Modern service delivery models operate integrated BPS operations where FTEs manage a mix of voice, non-voice, email, chat, back-office operations, and digital support functions. Restricting capacity strictly to pure voice call center facilities limits contemporary operations and unfairly excludes highly capable service providers managing large-scale, multi-channel BPS operations.	To be guided by RFP
483	90	10.9 DOT Registration, IRDAI	Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT.	Since DoT's (OSP - Other Service Provider) registration regime has been significantly liberalised (self-declaration based, no prior approval required for most categories) after the 2020 simplification, kindly reconsider making this a mandatory pre-bid requirement, and instead permit the undertaking-only route uniformly for all bidders, whether or not they currently hold the registration. Request the clause be relaxed/deleted, or undertaking route be made uniformly applicable to all bidders.	Corrigendum Issued Serial No. 5

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484	93 & 165	15.6 and Annexure 10 - Estimated Volumes and Indicative Commercial Bid	Annual call counts are stated in Clause 15.6, while Annexure 10 converts AI Bot and CCE volumes into billable minutes without stating the underlying duration assumptions.	Please confirm the process-wise average connected duration/AHT used to derive the commercial quantities. The current figures imply approximately 2.0 minutes for inbound AI calls, 3.0 minutes for inbound CCE calls, approximately 1.44 minutes for outbound AI calls and approximately 8.16 minutes for outbound CCE calls. Please provide the detailed calculation and process-wise duration assumptions.	To be guided by RFP
485	48-55 & 93	9.11, 9.13, 9.14.2 and 15.6 - Outbound SLAs and Volumes	Outbound volumes are provided as annual 'calls', while SLAs refer to allocated data, call attempts, contactability and connected calls.	Please clarify whether each outbound volume represents unique records allocated, dialling attempts, connects or successful conversations, average attempts per record, contact rate, connect rate and expected productive connects. Please also confirm whether unsuccessful attempts, busy/no-answer calls and callbacks are billable.	Be guided by the RFP.
486	39, 43, 93, 101 & 165	9.6, 9.8, 15.6, 22.2 and Annexure 10 - AI Transition and Fixed Pricing	Inbound human-assisted calls are to reduce to 20% within 18 months, outbound services may also shift to AI, and prices remain fixed for five years; however, only one annual commercial quantity is provided.	Please provide year-wise projected volumes for all five contract years by IVR, AI Bot and CCE for inbound and each outbound process. Please also confirm the expected year-wise AI migration trajectory for outbound calls and the commercial evaluation quantities that will apply as the channel mix changes.	Be guided by the RFP. A 5% increase on Year on Year basis may be projected for Inbound Calls (indicative figures only) in view of digital thrust given by LIC. Projections for Outbounds cannot be provided in the absence of any historical data or experience as it is a new feature added in the current RFP.
487	39 & 165	9.6 and Annexure 10 - Billing for AI Bot and CCE Calls	AI Bot and CCE calls are priced per connected minute; calls below five seconds are excluded for tele-calling agents, and only the highest successful interaction layer is payable.	Please define the billable-minutes for AI Bot and CCE interactions	Be guided by the RFP.
488	55 & 165	9.15 and Annexure 10 - IVR Blast and IVR Billing	Inbound IVR is priced per connected call and outbound IVR Blast is priced on a 45-second pulse, but the billable event and pulse treatment are not defined.	Please define a 'connected IVR call' and the billing treatment for partial 45-second pulses, calls shorter than the pulse, no-answer/busy/failed calls.	Be guided by the RFP
489	63-66	9.22 and 9.23 - Resource and Language Requirements	Services are required in English, Hindi and eight regional languages, and the agent eligibility clause appears to require callers to speak/read/write all listed languages.	Please confirm whether every agent must be proficient in all ten languages or whether a skill-based language pool is acceptable. Please provide the expected language-wise volume and seat mix by process and shift, minimum proficiency levels.	Be guided by the RFP. Language wise Data is provided under Appendix 1 below. Bidder to take a call on staffing the required manpower.
490	63	9.22 - Re-badging of Existing Staff	Re-badging of current staff may be allowed on a case-to-case basis with prior written permission, but no incumbent workforce information is provided.	Please confirm whether an incumbent service provider/workforce is presently operating the LIC Call Centre and whether re-badging is expected, optional or not applicable.	Be guided by the RFP.
491	70	9.31 - Location of the Call Centre	The primary Call Centre must be in Mumbai/Navi Mumbai/Thane, with LIC selecting the most suitable location in consultation with the successful Bidder.	Please confirm whether the Bidder should propose one location or multiple ready facilities, the site-selection/approval timeline and minimum go-live seat capacity.	Be guided by the RFP

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492	59-60, 66-68 & 129	9.20, 9.25 and 31.48 - Integration with LIC Systems	The Bidder must integrate the Call Centre stack with current and future LIC systems at its own cost, but the systems, interfaces and complexity are not listed.	Please share the inventory of applications/databases to be integrated, number and type of APIs/interfaces, protocols, data fields, transaction volumes/TPS, authentication standards, network zones, CTI screen-pop requirements, CRM/ticketing ownership, available API documentation and test environments. Please also identify LIC/SI dependencies and the commercial treatment of future integrations or material changes beyond the disclosed baseline.	refer Corrigendum no. 18
493	56, 59-60 & 68	9.17, 9.20 and 9.26 - Day-1 Technology Scope and Phasing	The technology table includes Basic Traditional Solutions and Digital Value Adds, while Email Management and advanced functions may be introduced in phases and future technologies may be commercially agreed later.	Please provide a definitive and future-phase implementation matrix for dialer, IVR, Voice Bot, CRM, Email, Live Chat, Chatbot and other components. Please confirm which items must be included in the quoted unit rates and which will be procured through a separate change order.	Please be guided by RFP and corrigendum No. 13
494	31, 56 & 59-60	9.2, 9.17 and 9.20 - Non-Voice and Digital Channels	The scope mentions Email, Live Chat, Chatbot, co-browsing, video chat, social media, SMS and WhatsApp-related integrations, but the commercial bid contains only voice-based price lines.	Please specify the unit of measurement and billing for each channel and confirm whether these services are included in the current commercial evaluation.	refer corrigendum serial No. 20
495	33, 39 & 59-60	9.3, 9.6 and 9.20 - AI Voice Bot Scope and Sizing	The AI Voice Bot is required in ten languages with progressive containment targets, but the initial use-case and sizing baseline are not provided.	Please provide the initial and future list of intents/journeys, expected transactions and authentication steps, language-wise call mix.	Be guided by the RFP. Will be informed to the successful Bidder
496	43 & 63-66	9.8 and 9.22 - IRDAI Certification Requirement	Clause 9.8 states that all tele-callers must be IRDAI certified, while Clause 9.22 states certification is required for agents sharing quotations with customers.	Please clarify the exact processes and roles for which IRDAI certification is mandatory, whether certification is required before training/go-live and whether examination/certification fees are to be borne entirely by the Bidder.	Be guided by the RFP.
497	57-58 & 124	9.18 and 31.34 - Security Audits and Insurance	The Bidder must conduct periodic VAPT/security audits and maintain public liability, professional indemnity, technology E&O, cyber liability and workers' compensation insurance, but coverage values are not specified.	Please specify if the VAPT and security audit costs are to be borne by LIC or the service provider.	VAPT and security audit costs are to be borne by the service provider.
498	63-66	9.22 - Agent Experience Eligibility	The manpower mix permits 30% freshers and 70% experienced resources, while the minimum agent requirements separately state at least six months' Call Centre/direct-selling experience.	Please clarify whether the six-month experience condition applies to all agents or only the 70% experienced pool.	Be guided by the RFP. The condition applies to the 70% experienced pool.
499	81	Point 15 Certifications	ISO certifications 27001:2013, 11001:2015, 16001:2015, 10002:2018	Please confirm if formal certification is mandatory for all listed standards (ISO 27001, 11001, 16001, and 10002). Because guidance frameworks like ISO 10002:2018 do not typically yield a formal 'Certificate' from auditing bodies, we request clarification on the exact applicability of each standard and the acceptable alternative artifacts permitted for submission.	Refer corrigendum No. 9
500	33	Section 9.3 IVRS / AI Bot for inbound calls	AI Bot Customization & Tuning	Who will be responsible for intent training, script revisions, and NLU/LLM fine-tuning—is LIC providing pre-configured flows or is the bidder expected to deploy dedicated Conversational AI Engineers?	Refer Corrigendum No. 19 and 21

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501	63-66	9.22 - IRDAI Certification Requirement	IRDAI Certification	Is IRDAI certification mandatory for 100% of CCEs from Day 1, or only for agents handling product quotation/sales calling? What is the grace period for certifying freshers (30% quota)?	To be decided with the selected bidder.
502	50, 51	Section 9.11 & 9.13	Pre-Issuance Verification (PIWC) & Medical Triggers	What is the average time window allowed to complete a PIWC or Medical appointment call after lead landing in the CRM system?	To be decided with the selected bidder.
503	63	Section 9.22	Support Staff Ratios (TL 1:10-15, Quality Manager 1:35, Trainer 1:50)	Are non-dialing roles (Team Leaders, Quality Analysts, Trainers, Head of Operations) billable under a fixed monthly fee, or are their costs expected to be amortized into the per connect minute / per connect call rates?	Be guided by the RFP. Any cost other than the L1 approved commercials shall be borne by the Bidder. The rate quoted will be all inclusive rate. Please refer to point No. 5 of Annexure 10 of the RFP.
504	71	Section 9.35	Training & Refresher Batches	Will LIC compensate for agent batch training durations (e.g., initial 2-3 weeks process training for new hires), or must this effort be built entirely into operational overheads?	Be guided by the RFP. All training costs to be borne by the Bidder.
505	92 as well as 165	Section 15.5 & Annexure 10	Per Connect Minute Billing	How is a "Connect Minute" defined for billing purposes? Does it include queue waiting time or strictly start from agent/bot answer time to call termination?	Be guided by the RFP. Per Connect Minute means the actual duration for which the customer call is connected to an Agent.
506	59	Section 9.20	Technology and tools Requirement Technology Integration	Will LIC expose ready-to-use REST/SOAP APIs for CTI screen pop-ups, CRM integration, and e-FEAP database queries, or is the bidder required to build custom middleware from scratch?	refer Corrigendum serial No. 15
507	75	Section 9.47	Management Information System - report Real-time Reporting & Sentiment Analysis	Does LIC require standard daily/monthly MIS reports, or should the effort estimate account for building a custom, real-time analytics dashboard with automated sentiment scoring?	Be guided by the RFP. Will be elaborated to the successful Bidder.
508	37	9.5 KPI Metrics for Inbound Calls	The Bidder should be able to handle the provisioning of staff to cater to increase in volumes of calls up to at least 110% at any point in time.	Is it mandatory that support staff and resources to cater inbound calls should be provided by Bidder. Is there any relaxation available on this point?	Be guided by the RFP. Refer Clause No 9.32 of the RFP
509	39	9.6 Expected Progressive Transition for inbound calls.	Currently IVR is managing 60% of the inbound calls received at the target address 022-68276827.	As it is mentioned that calls will be received at target 022-68276827, please confirm do we need to leverage this number and if yes who is the telco carrier for this number. Is there any scope for bidder to provide new numbers?	Be guided by the RFP. The Bidder is expected to arrange for PRI lines in the name of LIC.
510	59	9.20 Technology & Tools Requirement	The Tech Stack shall be setup by the Bidder in LIC private cloud only. The Bidders Applications incidental to Call Centre services provided to LIC of India shall also reside on LIC private Cloud service.	Please confirm where is LIC private cloud hosted and please confirm if it is mandatory to host in LIC private cloud only.	refer Corrigendum serial No. 15
511	66	9.25 Functional Requirements and Coverage (Point i)	Call Centre Solution should allow smooth integration with existing LIC systems	Please share details of the existing LIC applications and also confirm if the applications supports API based integrations?	refer Corrigendum serial no. 18
512	68	9.28 Call Centre Timings	LIC proposes to have services from single centralized Call Centre with operations from Mumbai/Thane/Navi Mumbai as a full-fledged Call Centre working for 24 hours in 3 shifts or as decided by LIC, 365/366 days	Please confirm the no. of Agents at each location as it will help us to know the total no. of agents.	Be guided by the RFP. The manpower planning shall be the responsibility of the Bidder.

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513	69	9.30 Hardware, Software, Telecom facilities	It is mentioned that all hardwares and telecom facilities and infra facilities to be provided by bidder.	Please confirm if it is mandatory of is there any relaxation available on this point?	Be guided by the RFP. It is to be managed by the Bidder Corrigendum No 15
514	135	31.58 Annexure 2: Minimum Eligibility Criteria (point 7)	Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 with a positive Net Worth for all 3 years. Audited Balance Sheet and also certificate of Auditor required. In case of Demerged Company, parent entity turnover may be considered.	Is it mandatory that yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 . Is there any relaxation available on this point?	Be guided by the RFP. No Changes.
515	137	31.58 Annexure 2: Minimum Eligibility Criteria (point 10 & 11)	Bidder should have operated professional Call Centre facilities having a minimum combined capacity of at least 2,000 FTEs for Indian domestic Call Centre operations. Call Centers should have been operational for at least 3 years with minimum of 2,000 FTEs.	Please confirm if it is mandatory of is there any relaxation available on this point?	Be guided by the RFP. No Changes.
516	138	31.58 Annexure 2: Minimum Eligibility Criteria (point 12 & 13)	Bidder's clientele must include at least one Life Insurance Company or 2 General Insurance Companies or 3 Public Sector Banks or experience with minimum 5 BFSI companies. Bidder must be providing In-bound Customer Care Call Centre services on Life Insurance/ General Insurance / Banking /PSU/Central or State Government Organizations/Financial Sector in India as on the date of RFP release and award of contract (Self Certification required).	Please confirm if it is mandatory of is there any relaxation available on this point?	Be guided by the RFP and corrigendum no. 8
517	138	31.58 Annexure 2: Minimum Eligibility Criteria (point 15)	Bidder must possess following certifications: ISO 27001:2013 or higher, ISO 11001:2015 or higher, ISO 16001-2015 or higher, ISO 10002:2018 or higher and Latest System Audit Report conducted by a Cert-In Empanelled Auditor.	Please confirm if it is mandatory of is there any relaxation available on this point?	Refer Corrigendum serial No. 9
518	31	9.1 Operations of Call Centre	Call Centre Operations	Kindly provide the existing call centre architecture including telephony platform, IVR, CTI, CRM, SBC, SIP trunks and telecom service providers currently deployed.	Be guided by RFP
519	31	9.1	Operations	Will the selected bidder migrate the existing solution or deploy a completely new platform?	bidders responsibility to provide the same.
520	31	9.1	Operations	Please confirm whether historical call recordings and customer interaction history will be migrated.	Please Be guided by the RFP. Yes May be consiered if required for trainig purposes.
521	33	9.3 AI Bot / IVR	AI Bot	Please specify whether the AI Bot is expected to be Voice AI, Chat AI, or both.	Be guided by the RFP
522	33	9.3	AI Bot	Please clarify whether the AI solution should be LLM-based or rule-based.	Refer Corrigendum serial No. 19
523	33	9.3	AI Bot	Is on-premise AI deployment mandatory, or is a Government-approved cloud deployment acceptable?	Refer Corrigendum serial No. 15

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524	33	9.3	AI Bot	Can third-party AI services such as Azure OpenAI, Google Vertex AI, AWS Bedrock, or equivalent be used?	Yes.
525	33	9.3	AI Bot	Will LIC provide historical FAQs, SOPs, and knowledge base documents for AI training?	Yes.
526	37	9.5 KPI Metrics	KPI	Please clarify the expected AI containment percentage before escalation to live agents.	Be guided by the RFP and also refer to corrigendum serial No. 21 and 22
527	37	KPI	KPI	Kindly define the acceptable AI response accuracy percentage.	Be guided by the RFP and corrigendum serial No. 21 and 22
528	39	9.6 Transition	Transition	Please share the expected migration phases and rollout schedule.	Be guided by the RFP
529	40	SLA	SLA	Kindly clarify the uptime SLA applicable for the platform (99.9%, 99.95%, or 99.99%).	refer Corrigendum serial No. 11
530	40	SLA	SLA	How will SLA be measured during planned maintenance windows?	Be guided by the RFP
531	43	Outbound Calls	Outbound	Is predictive dialing mandatory or optional?	Be guided by the RFP
532	43	Outbound	Outbound	Will the bidder receive DLT-registered templates from LIC?	Be guided by the RFP
533	45	Transaction Calls	Transaction Calls	Will API-based transaction triggers be provided by LIC?	Be guided by the RFP. Will be finalised with the successful Bidder.
534	55	IVR Blast	IVR Blast	Please provide the estimated daily and monthly IVR Blast volumes.	Kindly refer Clause 15.6 of the RFP.
535	55	Virtual Relationship Manager	VRM	Please clarify whether AI-assisted Virtual Relationship Managers are within the current project scope.	Be guided by the RFP and corrigendum serial No 20
536	56	Email Management	Email	Please specify the expected email volume per day.	it is a futuristic requirement. Will be shared with selected bidder when implemented.
537	56	Email	Email	Is AI-powered email response generation expected?	Be guided by the RFP. Yes and will be finalised with the selected Bidder as and when implemented.
538	59	Technology & Tools	Technology	Please share the list of mandatory third-party integrations required.	Refer Corrigendum serial No. 18
539	59	Technology	Technology	Kindly provide the list of enterprise applications, CRM, policy systems, payment gateways, SMS gateways, and authentication systems requiring integration.	Refer Corrigendum serial No. 18
540	59	Technology	Technology	Will REST APIs be available, or are SOAP and database integrations also required?	Refer Corrigendum serial No. 18
541	59	Technology	Technology	Will API sandbox/UAT environments be available before development?	Refer Corrigendum serial No. 18
542	59	Technology	Technology	Kindly share the expected concurrent API transaction volume.	Refer Corrigendum serial No. 18
543	62	AI Security	Security	Is prompt injection protection mandatory?	refer corrigendum serial No. 21 and 22
544	62	AI Security	Security	Is PII masking mandatory before sending data to AI models?	Yes
545	62	AI Security	Security	Should AI models be deployed entirely within LIC infrastructure?	Refer corrigendum serial No. 13
546	62	AI Security	Security	Is internet connectivity permitted for AI services?	Refer relevant corrigendum
547	62	AI Security	Security	Are commercial cloud-hosted LLMs permitted?	refer corrigendum serial No. 19
548	63	Resource Eligibility	Resources	Please clarify the minimum certification requirements for AI engineers and solution architects.	bidders responsibility and bidder to take a call on the same .
549	66	Language Requirements	Language	Please provide the list of mandatory supported Indian languages.	Be guided by the RFP

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550	68	Functional Coverage	Functional	Please provide the final functional list expected in Phase-1.	Be guided by the RFP
551	69	Infrastructure	Infrastructure	Will LIC provide servers, storage, virtualization platform, Kubernetes, databases, and load balancers?	refer Corrigendum serial No. 15
552	69	Infrastructure	Infrastructure	Please confirm whether the project follows an OPEX or CAPEX deployment model.	Be guided by the RFP. Please refer Clause No 9.25 of the RFP.
553	69	Infrastructure	Infrastructure	Is Active-Active Disaster Recovery mandatory?	refer Corrigendum-- Active- passive
554	69	Infrastructure	Infrastructure	Kindly provide the required RPO and RTO.	refer Corrigendum serial No. 15
555	70	Location	Location	Can cloud infrastructure be hosted in any MeitY-empanelled data centre within India?	Refer Corrigendum serial no. 15
556	71	Seat Capacity	Capacity	Kindly provide the expected peak concurrent voice sessions and BHCA.	Be guided by the RFP. Data is provided Appendix No. 3
557	71	Seat Capacity	Capacity	Please provide the expected growth projections for the next five years.	Be guided by the RFP. A 5% increase on Year on Year (indicative only) may be projected for Inbound Calls. Projections for Outbounds cannot be provided in the absence of any historical data or experience as it is a new feature added in the current RFP.
558	75	Go-Live	Deployment	Kindly provide the expected UAT duration and Go-Live acceptance criteria.	Be guided by the RFP. The project go live period of two months from the date of issue of work order is inclusive of the UAT period.
559	77	SLA	SLA	Please clarify the penalty calculation methodology for partial SLA breaches.	Be guided by the RFP
560	93	Estimated Call Volume	Commercial	Kindly clarify whether the estimated call volumes are guaranteed minimum volumes or indicative only.	Be guided by the RFP. The call volumes are purely indicative and not guaranteed.
561	100	Payment Terms	Payment	Please specify the payment milestone schedule after Go-Live.	Be guided by the RFP
562	104	DPDP Act	Security	Kindly clarify whether all customer interaction recordings must remain within India.	Yes Refer corrigendum Serial No. 19
563	113	Intellectual Property	IPR	Please confirm whether the bidder retains ownership of its pre-existing AI platform, software, and intellectual property.	Yes, Be guided by the RFP
564	119	Security	Security	Kindly provide the required security certifications (ISO 27001, SOC 2, CERT-In, PCI DSS, etc.).	refer corrigendum serial No. 9
565	120	Disaster Recovery	DR	How frequently are DR drills expected to be conducted?	Annual
566	125	Audit	Audit	Please specify the expected frequency of security audits and VAPT.	Annual
567	128	Acceptance Testing	UAT	Kindly share the detailed acceptance criteria for System Integration Testing (SIT), User Acceptance Testing (UAT), and Production Go-Live.	to be shared with selected bidder.
568		Eexperience	Bidder should have operated professional Call Centre facilities having a minimum combined capacity of at least 2,000 FTEs for Indian domestic call centre operations.	Please modify this clause as " Bidder and/or their partner should have operated professional Call Centre facilities having a minimum combined capacity of at least 100 FTEs for Indian domestic call centre operations."	Be guided by the RFP. No change in RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
569		Eexperience	Call Centers should <i>have been operational for at least 3 years with minimum of 2,000 FTEs.</i>	Please modify this clause as " Bidder and/or their partner should have operated Call Centers which is operational for at least 3 years with minimum of 100 FTEs.."	Be guided by the RFP. No change in RFP
570		Eexperience	include at least one Life Insurance Company or 2 General Insurance Companies or 3 Public Sector Banks or experience with minimum 5 BFSI companies.	Please modify this clause as " Bidder and/or their partner should have include at least one Life Insurance Company or one General Insurance Companies or 1 Public Sector Banks or experience with minimum 1 BFSI companies."	Be guided by the RFP. Refer to corrigendum No. 8
571		Scope for CCaaS		Please confirm if bidder can provide CCaaS platform with Cloud managed by bidder under telco standards.	Refer Corrigendum serial No. 15
572	79	31.58 Annexure 2: Minimum Eligibility Criteria (point 12 & 13)	Annual Turnover& Net Worth Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025- 26 with a positive Net Worth for all 3 years. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered. CA/CFO/CS Certificate along with audited Financial Statements to prove crore net worth during last three financial years and CFO/CA/Statutory Auditor to certify that minimum net worth maintained on an ongoing basis	Bidder requests to revise the clause as below: Bidder's yearly gross revenues should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 with a positive EBITDA for all 3 years. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered. CA/CFO/CS Certificate along with audited Financial Statements to prove crore net worth during last three financial years and CFO/CA/Statutory Auditor to certify that minimum EBITDA maintained on an ongoing basis	Be guided by the RFP. No change in RFP
573	79	31.58 Annexure 2: Minimum Eligibility Criteria (point 15)	The Bidder must be a profit making (profit before tax) organization in at least two financial years out of Financial Years 2023-24, 2024-25 and 2025-26. In case of Demerged Company, Profit before Tax of parent entity may be considered	Bidder requests to revise the clause as below: The Bidder must be a EBITDA profit organization in at least two financial years out of Financial Years 2023-24, 2024-25 and 2025-26. In case of Demerged Company, Profit before Tax of parent entity may be considered	Be guided by the RFP. No change in RFP
574	81	Minimum Eligibility Criteria	Bidder must possess following certifications: ü ISO 27001:2013 or higher, ü ISO 11001:2015 or higher, ü ISO 16001:2015 or higher, ü ISO 10002:2018 or higher Latest System Audit Report conducted by a Cert- In Empanelled Auditor.	Bidder requests to revise this requirement & accept ISO 27001 & TL 9001 Certifications for this RFP.	Refer Corrigendum serial No. 9

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
575	182	Annexure 18: Make in India Certificate	The 'Class-I local supplier'/'Class-II local supplier' at the time of submission of bid shall be required to provide a certificate as per Appendix-F from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content requirement for 'Class-I local supplier'/'Class-II local supplier' as the case may be.	Bidder requests to accept the Appendix-F details on Bidder's letterhead duly signed by the authorised signatory.	Be guided by the RFP. No change in RFP.
576	21	16	Bid submission due date: 01/09/2026 up to 3.00 pm	Bidder requests to provide 15 Working days time from the date of Pre-Bid Queries responses & corrigendum for seeking necessary approvals for the Bid submission.	Be guided by the RFP. Corrigendum issued
577	22.2	Escalation of Costs	Prices will remain fixed for the entire tenure of the contract.	In case of Regulatory and Statutory changes, any increase in cost will be passed on to LIC	Be guided by the RFP. No change in RFP.
578		Bidder's Right to Terminate		The RFP currently does not provide any termination rights to the Bidder. We request that the Bidder be allowed to terminate the contract with 90 days' notice in the event of material breach by LIC (such as non-payment of undisputed invoices exceeding 180 days)	Be guided by the RFP. No change in RFP
579	31.7.1	Termination	Termination Clause	Bidder must be provided a cure period of 30 days and opportunity of being heard before any adverse action. Further, The terms 'gross dissatisfaction among customers' and 'damaging LIC's image' are subjective. We request that these triggers be tied strictly to documented failures under the SLA (Service Level Agreement) or explicit regulatory penalties issued by IRDAI against the Bidder.	Be guided by the RFP. No change in the RFP.
580	31.7.3	Termination and Reduction for	Termination and Reduction for Convenience clause	Please delete this clause	Be guided by the RFP. No Changes.
581	31.7.4	Cap on Default Costs	In the event of LIC terminating the Contract in whole or in part, LIC may procure, upon such terms and in such manner as it deems appropriate, Systems or Services similar to those undelivered, and the Bidder shall be liable to LIC for any excess costs for such similar systems or Services. However, the Bidder shall continue the performance of the Contract to the extent not terminated	Regarding excess costs for procuring alternative services under Clause 31.7.4, we request that these costs be strictly capped within the overall 100% Contract Price liability cap mentioned in Clause 31.10.6	Be guided by the RFP. No Changes.
582	31.10.6	Limitation of liability		We request that Exception (a) be deleted. General indemnity under Clause 31.1 should be subject to the overall cap of 100% Contract Price, as it already covers standard negligence. Unlimited liability should only apply to criminal negligence or willful misconduct."	Be guided by the RFP. No Changes.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
583	31.10.2	IPR	LIC ownership of Intellectual Property Rights in Contract Material	Please clarify that 'Contract Material' does not include the Bidder's pre-existing proprietary tools, frameworks, or software (Background IP). We request that the license granted to LIC for Auxiliary Material be limited to the duration of the contract or strictly for LIC's internal business use, without the right to sub-license to third-party competitors	Be guided by the RFP. No Changes.
584	31.10.4	IPR	Remedy for Breach of Warranty	Clause 31.2 states that the remedies (a, b, c) are LIC's 'sole and exclusive remedies' for IP infringement. However, Clause 31.10.4 states they are 'in addition to other rights'. To avoid contradiction, we request that Clause 31.10.4 be aligned with Clause 31.2, confirming these remedies are exclusive	Be guided by the RFP. No Changes.
585	31.10.5	IPR	Patent Rights and Other Litigation Costs	Regarding Clause 31.10.5, we request the removal of the sentence classifying claims against customers, users, and service providers as 'direct claims'. The Bidder's liability should be restricted strictly to direct losses suffered by LIC itself	Be guided by the RFP. No Changes.
586	31.36.1 - e	Audit	Scope of Audit	We request the deletion of sub-clause (e) ('Any other matter...'). The scope of the audit should be strictly restricted to the books, records, and systems directly utilized for delivering the Services under this Contract	Be guided by the RFP. No Changes.
587	31.36.1 (d)	Audit	Material (including books and records) in the possession of the Bidder relevant to the Services or Contract	Please change to- Material (excluding the Bidder's general internal corporate financial books) relevant to the verification of invoices or performance under the Contract. Access to general corporate accounting books shall not be part of this audit framework, and the Bidder shall only provide the specific financial data or information required to verify project billings.	Be guided by the RFP. No Changes.
588	78	Section 10, Minimum Eligibility Criteria, Sr. No. 5 – Company Registration	Bidder must be a Public/Private Limited Company registered in India under the Companies Act, 2013 and should be in existence for at least 5 years.	Request clarification on the reference date from which the 5-year existence is to be reckoned - the date of the Certificate of Incorporation or the date of the Certificate of Commencement of Business. Both documents are called for in the evidence column and the two dates may differ materially. Request LIC to confirm that the period is computed from the date of incorporation up to the bid submission date.	The Company should be in operation of call centre services for 5 years. All documents called for to be submitted.
589	79	Section 10, Sr. No. 7 – Annual Turnover & Net Worth	Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs. 150 Crores during each of FY 2023-24, 2024-25 and 2025-26.	Audited financial statements are prepared under Ind AS / Schedule III and ordinarily do not disclose a separate revenue line for 'Indian domestic Call Centre voice operations'. Request LIC to confirm that where the audited statements do not carry such segmental disclosure, a certificate from the Statutory Auditor or a practising Chartered Accountant certifying the said revenue, supported by a reconciliation to the audited turnover, will be accepted as sufficient compliance.	Yes, a certificate from the Statutory Auditor or a practising Chartered Accountant certifying the said revenue, supported by a reconciliation to the audited turnover, will be accepted as sufficient compliance.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
590	79	Section 10, Sr.No.7-Annual Turnover & Net Worth	Yearly gross revenues from Indian domestic Call Centre voice operations - minimum Rs.150 Crores in each of the three financial years.	Request clarification on whether revenue earned from voice interactions delivered through IVR, AI voice bot and automated voice channels is included within 'Call Centre voice operations', or whether only revenue from human-agent-handled voice calls qualifies.	The revenue earned from voice interactions delivered through IVR, AI voice bot and automated voice channels is included within 'Call Centre voice operations'
591	79	Section 10, Sr.No.7-Annual Turnover & Net Worth	Yearly gross revenues from Indian domestic Call Centre voice operations - minimum Rs.150 Crores in each of the three financial years.	Clarification is sought because the scope of work under Clause 15.6 itself routes approximately 19,00,000 inbound calls through IVR and 19,00,000 inbound calls through AI, together with approximately 78,00,000 outbound AI and IVR calls per annum, indicating that automated voice delivery is treated as call centre service under this RFP.	RFP condition stands
592					
593	79	Section 10, Sr.No.7-Annual Turnover & Net Worth	Yearly gross revenues from Indian domestic Call Centre voice operations - minimum Rs.150 Crores.	Request clarification on whether revenue from non-voice contact centre channels forming part of the same integrated operation - email management, live chat, chat bot and back-office support - may be aggregated with voice revenue for the purpose of the Rs.150 Crore threshold, given that Clauses 9.17 and 9.20 bring email management and chat within the scope of services being procured.	Shall be considered with certification of CA or supporting financial statement.
594	79	Section 10, Sr.No.7-Annual Turnover & Net Worth	Description column requires 'a positive Net Worth for all 3 years'. Documents column requires a certificate 'to prove crore net worth during last three financial years'.	The document submission column appears to have an omitted numeral - it reads 'to prove crore net worth', without stating the figure. The description column requires only a positive net worth. Request LIC to confirm whether the requirement is (a) positive net worth only, or (b) a specified minimum net worth in Rupees Crore, and if (b), to specify the amount by way of corrigendum.	Corrigendum issued serial No. 4
595	79	Section 10, Sr.No.7-Annual Turnover & Net Worth	Audited Balance Sheet and certificate of the company's Statutory Auditor required for FY 2023-24, 2024-25 and 2025-26.	Statutory audit and adoption of accounts for FY 2025-26 may not be completed for all bidders by the bid submission date of 01/09/2026, having regard to statutory timelines under the Companies Act, 2013. Request LIC to confirm that provisional financial statements for FY 2025-26 certified by the Statutory Auditor or a practising Chartered Accountant will be accepted, with audited statements to be furnished upon adoption.	Yes May be considered.
596	79-80	Section 10, Sr.No.8-Profitability	Bidder must be profit making (profit before tax) in at least two financial years out of FY 2023-24, 2024-25 and 2025-26.	Request clarification on whether Profit Before Tax is to be assessed on a standalone or consolidated basis. The evidence column calls for a 'Statement of Standalone Revenue'. Request LIC to specify which basis will be applied, and to confirm the treatment where the two differ.	Be guided by the RFP. Profit Before Tax is to be assessed on a standalone basis.
597	80	Section 10, Sr.No.10-Call Center Capacity	Bidder should have operated professional Call Centre facilities having a minimum combined capacity of at least 2,000 FTEs for Indian domestic call centre operations.	Request clarification on the definition of 'capacity of at least 2,000 FTEs' - whether this refers to installed seat capacity, licensed seat capacity, or headcount of full-time equivalent personnel on the bidder's rolls. Request LIC to also specify the date as on which the figure is to be measured and certified.	Be guided by the RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
598	80	Section 10, Sr. No. 10 – Call Center Capacity	Minimum combined capacity of at least 2,000 FTEs for Indian domestic call centre operations.	Request clarification on the meaning of 'combined' - whether the 2,000 FTE figure may be aggregated across multiple delivery centres operated by the bidder in India, and whether the capacity must have been held concurrently at a single point in time or may be aggregated across the period of operation. Request LIC to also clarify whether personnel engaged on associate or third-party payroll but deployed under the bidder's supervision are counted as FTEs.	Be guided by the RFP. 2,000 FTE figure may be aggregated across multiple delivery centres operated by the bidder in India, and must have been held concurrently at a single point in time.
599	80	Section 10, Sr. No. 11 – Operational Experience	Call Centers should have been operational for at least 3 years with minimum of 2,000 FTEs.	The clause is capable of two readings: (a) the call centres have been operational for at least 3 years and presently have a minimum of 2,000 FTEs; or (b) a minimum of 2,000 FTEs has been maintained continuously throughout the 3-year period. The two readings differ materially in effect. Request LIC to confirm which reading applies, and if reading (b) is intended, to specify how continuity is to be evidenced.	The Bidder should be operational with 2000 FTEs for a period of at least last 3 Financial Years
600	80	Section 10, Sr. No. 11 – Operational Experience	Call Centers should have been operational for at least 3 years with minimum of 2,000 FTEs.	Request clarification on whether the 3-year operational period must relate to the same call centre facility, or whether operation of different facilities over the period may be aggregated. Request LIC to also confirm whether the 3-year period is to be reckoned as on the date of RFP release or as on the bid submission date.	The Bidder should be operational with 2000 FTEs each year for a period of at least last 3 Financial Years.
601	80	Section 10, Sr. No. 12 – Client Experience	Bidder's clientele must include at least one Life Insurance Company or 2 General Insurance Companies or 3 Public Sector Banks or experience with minimum 5 BFSI companies.	Request clarification on whether 'clientele' for this criterion means clients to whom the bidder has provided call centre or contact centre services specifically, or whether clients to whom the bidder has provided any category of services, including technology, software or platform services, may be counted. Request LIC to also confirm whether the client engagements must be subsisting as on the bid submission date or whether concluded past engagements qualify.	'clientele' for this criterion means clients to whom the bidder has provided call centre or contact centre services.
602	80-81	Section 10, Sr. No. 13 – Current Service Provision	Bidder must be providing In-bound Customer Care Call Centre services on Life Insurance / General Insurance / Banking / PSU / Central or State Government Organizations / Financial Sector in India as on the date of RFP release and award of contract.	Request clarification on whether inbound customer care delivered through IVR and AI voice bot channels constitutes 'In-bound Customer Care Call Centre services' for the purposes of this criterion, or whether the bidder must be providing human-agent-handled inbound services. Clarification is sought because Clause 15.6 of this RFP contemplates approximately 38,00,000 of the 53,00,000 estimated inbound calls per annum being handled through IVR and AI before escalation to an FTE.	Yes, the Inbound customer care delivered through IVR, AI voice bot channels and Human Agents constitutes 'In-bound Customer Care Call Centre services'.
603	80-81	Section 10, Sr. No. 13 – Current Service Provision	Bidder must be providing the said services as on the date of RFP release and award of contract.	The criterion requires the condition to be satisfied both as on the date of RFP release and as on the date of award of contract. Request LIC to clarify the evidence required to demonstrate compliance as on the date of award, which is a future date at the time of bid submission, and to confirm whether a self-declaration undertaking to maintain the position through award will suffice.	Refer Annexure 5 of the RFP

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
604	81	Section 10, Sr. No. 15 – Certifications	Bidder must possess following certifications: ISO 27001:2013 or higher, ISO 11001:2015 or higher,	Criterion Sr. No. 15 lists four ISO certifications. Request LIC to confirm (a) whether all four are mandatory and cumulative, such that the absence of any one results in rejection at Stage A, or whether the list is indicative; (b) whether the certifications must stand in the name of the bidding entity itself; and (c) whether their scope must cover the specific delivery locations proposed to be deployed for LIC.	Refer Corrigendum serial No.9
605			□	In this connection, bidders respectfully note that the International Standards published under the numbers ISO 11001 and ISO 16001 relate respectively to agricultural tractor three-point hitch couplers and to object detection systems on earth-moving machinery, and that neither carries a 2015 edition. Bidders are accordingly unable to identify any certification body offering certification to these standards in the context of contact centre operations. Request LIC to clarify the standards intended, or alternatively to confirm that certifications held by the bidder relevant to contact centre operations, information security and complaints management will be treated as satisfying this criterion.	Refer Corrigendum serial No.9
606	89-90	Clause 15.3 – Stage B Technical Evaluation, Technical Evaluation Criteria Score Sheet	The Score Sheet states a Minimum Marks total of 50 and Maximum Marks total of 100. Clause 15.3 separately provides that bidders meeting a threshold score of 70% under Aggregate Technical Score will be considered qualified.	A bidder scoring exactly the stated minimum against each of the five line items would aggregate 50 marks out of 100, which is below the 70% threshold prescribed in the same clause. The 'Minimum Marks' column therefore sums to a figure that cannot qualify.	The Bidder must qualify minimum marks in each line item. Further, only those Bidders who meet a threshold score of 70% will be considered as technically qualified and considered for next level of evaluation i.e. Stage C- Commercial Evaluation. In case less than 3 qualify in the technical evaluation, the threshold limit can be reduced at the discretion of LIC but not less than 50 in any case.
607				Request LIC to clarify the relationship between the two provisions and to confirm whether the qualifying requirement is (a) the per-line-item minimums only, (b) the 70% aggregate only, or (c) both cumulatively. Request that the Score Sheet be corrected by corrigendum to remove the inconsistency.	The Bidder must qualify minimum marks in each line item. Further, only those Bidders who meet a threshold score of 70% will be considered as technically qualified and considered for next level of evaluation i.e. Stage C- Commercial Evaluation. In case less than 3 qualify in the technical evaluation, the threshold limit can be reduced at the discretion of LIC but not less than 50 in any case.
608	89-90	Clause 15.3 – Technical Evaluation Criteria Score Sheet	'Bidder should qualify for minimum marks for each line item' read with the 70% Aggregate Technical Score threshold.	Request LIC to confirm whether a bidder achieving an Aggregate Technical Score of 70 or more, but scoring below the stated minimum on any single line item, will be treated as disqualified. A worked illustration: a bidder scoring 40 (Technology), 20 (Process), 4 (Past Experience), 20 (Presentation) and 10 (Demonstration) aggregates 94 marks while falling below the Past Experience minimum of 5. Request LIC to state expressly whether such a bidder qualifies under Stage B.	Please be guided by RFP and corrigendum issued.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
609	91	Clause 15.3 – Past Experience scoring table	Past Experience: Maximum Marks 10, Minimum Score must be at least 5. The lowest scoring band	The lowest available scoring band awards 4 marks, which is below the stated minimum score of 5. A bidder falling within that band therefore records a score that cannot satisfy the minimum, rendering the band incapable of any effect. Request LIC to correct the inconsistency by corrigendum, either by revising the minimum score to 4 or by restating the scoring bands such that the prescribed minimum is attainable.	Please Refer Corrigendum
610			- 'Minimum 2 BFSI clients with minimum 1 Insurance Client' - carries 4 Marks.		Please Refer Corrigendum
611	92	Clause 15.3 – Bidder Presentation	Bidder Presentation: Maximum Marks 20, Minimum Marks 10. Five subject headings are listed - previous experience with case examples in the insurance sector; proposed commitments to SLAs; size and profile of team to be committed; data security and confidentiality measures; and transition plan.	The clause allots 20 marks to the Bidder Presentation but does not indicate how those marks are distributed across the five listed subject headings, nor the parameters against which each will be assessed. Request LIC to publish the mark allocation and evaluation parameters for each heading, together with the duration and format permitted for the presentation, so that all bidders may prepare on a uniform and objective basis.	Please Refer Corrigendum
612	92	Clause 15.3 – Demonstration of the capability	Demonstration of the capability: Maximum Marks 10. Overall Score Sheet indicates Minimum Marks 5 and describes the criterion as 'Capability Demonstration of any existing client'.	The clause allots 10 marks to this component but prescribes no evaluation parameters, format, duration or scoring basis. Request LIC to publish the evaluation parameters and mark allocation, and to clarify (a) whether the demonstration is to be conducted on a live production environment of an existing client or in a test environment; (b) whether client consent or anonymisation is required; and (c) the venue and mode by which the demonstration is to be conducted.	Please be guided by RFP
613	89	Clause 15.3 – Stage B Technical Evaluation	Technical Evaluation consists of Site visit, presentation by Bidder and Final document evaluation. 'LIC may visit any of the Centers for Site Visit or any other existing center at its discretion.'	The clause identifies a site visit as a component of Stage B Technical Evaluation, but the Technical Evaluation Criteria Score Sheet allots no marks to a site visit. Request LIC to clarify whether the site visit carries any marks and, if so, under which line item those marks fall and against what parameters the visit will be assessed. Request LIC to also confirm whether a site visit will be conducted for every technically evaluated bidder or only for selected bidders, and the notice period that will be given.	Site Visit is not mandatory but may be conducted at the discretion of LIC
614	93	Clause 15.7 – H1 Elimination	'If there are 4 or more technically qualified Bidders, then the Bidder with the highest TBP in the Indicative Commercial Bid will be eliminated, in case, it is more than 25% of the average TBP of the other technically qualified Bidders.'	As drafted, the elimination condition reads 'more than 25% of the average TBP', which on a literal construction would be satisfied by virtually every bid, since any competitive bid would exceed 25% of the average. It is respectfully submitted that the intended condition is 'more than 25% above the average TBP' or 'more than 125% of the average TBP'. Request LIC to confirm the intended formulation and issue a corrigendum, as the provision materially affects bid pricing strategy.	Be guided by the H1 Elimination Clause of the RFP. No change in the RFP conditions.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
615	92-94	Clause 15.4 read with Clause 14(c) and Clause 16 – Indicative Commercial Evaluation and Online Reverse Auction	'On the receipt of Commercial Bids of the technically qualified Bidders, there will be Online Reverse Auction and the Bidder quoting lowest will be declared as a Successful Bidder.'	Request LIC to confirm that the Aggregate Technical Score carries no weightage in the final determination of the Successful Bidder, and that selection is on a lowest-price basis among bidders qualifying at Stage B. Clarification is sought because Clause 15.3 provides that the Aggregate Technical Score 'will be used to qualify Bidders for in the Stage C - Commercial Evaluation', which is capable of being read as importing a quality-cum-cost basis. Request LIC to state the position expressly.	Stage C is evaluation of the Indicative Commercial Bids received only from the technically Qualified Bidders. After this L1 shall be determined and qualified as a successful Bidder through an Online Reverse Auction (ORA) process.
616	93	Clause 15.6 – Estimated Call Volume	Estimated inbound volume of 53,00,000 calls per annum and outbound volume of 1,48,50,000 calls per annum, subject to the disclaimer that volumes are estimations and may vary.	Request clarification on whether any minimum committed or guaranteed call volume will be provided under the contract. Given that the bidder is required to commit seat capacity, manpower, telecom infrastructure and technology on the basis of these estimates, and that LIC has disclaimed any obligation to compensate for variance, request LIC to clarify the basis on which capacity is to be planned and whether any volume band or revision mechanism will apply.	No change in RFP
617	121-122	Clause 31.29.3	The Successful Bidder may, with prior written approval of LIC where applicable, engage third-party service providers for specialized services required for the execution of the Contract such as AI voice BOT and other support services. Such engagement shall not be construed as subcontracting of the Contract. The Successful Bidder shall not assign, transfer, subcontract, or delegate the whole or any substantial part of the scope of work, obligations, or responsibilities under the Contract to any third party.	The clause permits the Successful Bidder to engage third-party service providers for specialised services such as AI voice BOT. Request clarification on whether, for the Technology Capabilities score sheet (40 marks, 20 items), a capability delivered through the platform of such a third-party specialist may be claimed by the Bidder, and whether the "Executed" 2-mark rating may be evidenced by client letters / MSA / PO held by that specialist. Also confirm whether such specialist is required to be named at bid stage or only at the time of contracting.	YES
618	33 & 51	9.2 Inbound Calls viii) Medical Triggered Stage – Reminder & Appointment Coordination	Payment link/notifications through SMS / WhatsApp / Email will be triggered via Client's Service Provider APIs. Necessary integrations need to be provided. Multi-Channel Communication: Use SMS, WhatsApp, Email, and IVR for reminders and confirmations.	We understand that LIC will provide the SMS, WhatsApp, Email, and IVR communication services through its existing service providers/APIs, and that the bidder's responsibility is limited to integrating the proposed Outbound CRM solution with these services for sending notifications, reminders, confirmations, and payment links. Kindly confirm our understanding.	Yes

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
619	39	9.6 Expected Progressive Transition for inbound calls.	Above is an indicative plan for implementation of AI bot calls and shall be finalized by the User department with the selected Bidder. Any excess of CCE calls above 20% at the end of H3 will be paid at AI rate.	We request that the clause prescribing a mandatory AI adoption threshold be reconsidered. While the bidder will make reasonable efforts to maximize AI adoption, the actual utilization of AI/Voicebot interactions is dependent on customer preferences, call scenarios, and business requirements, and therefore cannot be contractually guaranteed. Enforcing a fixed threshold may adversely impact customer experience (DSAT) and operational outcomes. We propose that no mandatory AI adoption threshold be prescribed, and that commercials be based on the actual mode of call handling.	Be guided by RFP.No change in RFP.
620	39	9.6 Expected Progressive Transition for inbound calls.	The Service charges shall be applicable and payable for the highest level at which the interaction is successfully concluded. No cumulative charges shall be payable for the intermediate layers used for routing or escalation.	We request reconsideration of this commercial clause. In scenarios where a customer interaction is initially handled by the AI Voicebot and subsequently escalated to a Customer Care Executive (CCE), costs are incurred for both the AI interaction (including voicebot usage) and the human-assisted interaction. Accordingly, we propose that charges for both AI and CCE interactions be payable in such cases. Restricting payment to only the final level of resolution may discourage appropriate escalation to a human agent, which could adversely impact customer experience and satisfaction.	No change in RFP
621	41	9.7 SLA for Inbound Calls:	Occupancy (%) - More than or Equal to 85%	We request that the occupancy target be finalized after the completion of the beta/stabilization period. Occupancy is inherently dependent on actual call volumes and traffic patterns, which can only be accurately assessed once operations stabilize. Accordingly, we propose that the occupancy baseline be established during the beta period, following which mutually agreed performance targets may be defined.	No change in RFP. The SLA parameters are indicative in nature and shall be finalised by the respective department in consultation with the successful Bidder.
622	44	9.8 Outbound Calls	☐ TRAI registration certificate needs to be submitted by the Service Provider.	We understand that the bidder shall be responsible for obtaining and submitting the required TRAI registration certificate. Further, we assume that LIC will facilitate any IRDAI-mandated authorizations, training, certifications, or licensing requirements and costs associated with it, wherever applicable, for bidder personnel to perform the related activities. Kindly confirm our understanding.	Be guided by the RFP and corrigendum serial No. 5

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief)of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
623	45	9.8 Outbound Calls	The service provider should have the capability of Chat service up and running while applying for the RFP or ensure that they are capable to initiate such service within 3 months of the agreement.	We understand that the Chat Service is not required as part of the initial scope of work. In the event LIC decides to implement the Chat Service during the contract period, the requirement will be addressed through the Change Management process, with the scope, solution approach, implementation timeline, and applicable commercials to be mutually agreed upon at that stage. Kindly confirm our understanding.	Be guided by the RFP and corrigendum serial No.20
624	165	31.65 Annexure 10: Indicative Commercial Bid	CCE call (No. of Mins.) 2,81,37,500	Considering the total outbound minutes provided, kindly share the bifurcation of volumes/resources across the different outbound processes, including Outbound Persistency, Pre-Issuance Welcome Calling (NB)/Medical Trigger, Marketing Calls, and Virtual Relationship Managers. This will help us assess the required skill sets (Fresher:exp mix, IRDA Certification etc.), operational model and applicable SLAs for each process.	be guided by the RFP. It will be decided by user department with selected vendor.
625	50	9.11 SLA for Outbound Service/ Transactional Calls—	Participant(s) should have special callers for HNI customers.	To appropriately assess and provision the required resources for HNI customer outreach, we request LIC to share the bifurcation of the outbound calling minutes provided on Page 165, including the volume attributable to HNI customers. Kindly confirm/provide the details.	be guided by the RFP. It will be decided by user department with selected vendor.
626	56	9.17 Email Management Services	9.17 Email Management Services	As the commercial bid seeks pricing only for Inbound and Outbound voice services and does not include a pricing line item for Email Management Services, we understand that this service is not part of the initial scope of work. In the event Email Management Services are required during the contract period, we understand that the same will be taken up through the Change Management process, with the scope, implementation approach, and applicable commercials to be mutually agreed upon. Kindly confirm our understanding.	Yes, your understanding is clear
627	63	9.21 AI Bot Security Criteria	Penetration testing: Conduct regular penetration testing of the system and bots to identify and address vulnerabilities.	Kindly specify the expected frequency for conducting penetration testing of the system and bots (e.g., quarterly, half-yearly, annually, or upon significant application changes), so that the effort and associated costs can be appropriately factored into the commercial proposal.	Yearly

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
628	64	9.22 Resource eligibility/qualification criteria	Able to speak, read and write in Hindi, English and Marathi, Telugu, Kannada and Tamil, Malayalam, Gujarati, Oriya and Bengali	We understand that the requirement for writing proficiency in the mentioned languages is not applicable, as all interaction notes and dispositions in the CRM/tools will be captured in English. Accordingly, we assume that the requirement is limited to the ability to speak and understand the required regional languages. Kindly confirm our understanding.	Yes, your understanding is correct. Be guided by the RFP
629	64	9.22 Resource eligibility/qualification criteria	1) 70% experienced from BFSI/ Life Insurance 6 Months to 1Yr Minimum. 2) 30% fresher. 3) IRDAI Certification required for Agents sharing Quotation with customers. 4) Good Communication. 5) Mix of Graduates and under graduates. All callers must be comfortable on	We understand that this skill set requirement is for Outbound process. Please confirm	It is applicable for both Inbound as well as Outbound calls. IRDAI Certification is applicable for outbound calls for sharing quotation only
630	65	9.22 Resource eligibility/qualification criteria	Quality Manager: Agents – 1:35	We understand that the stated ratio of 1 Quality Manager for every 35 agents refers to Quality Executives/Quality Analysts and not a Quality Manager role. Kindly confirm our understanding.	Yes, your understanding is correct. Be guided by the RFP
631	65	9.22 Resource eligibility/qualification criteria	These trainings will be provided without any extra cost to LIC.	Kindly share the expected duration of classroom training and On-the-Job Training (OJT) for Inbound (IB) and Outbound (OB) agents.	Will be finalised with the selected Bidder. Be guided by the RFP
632	69	9.29 Call Centre Infrastructure	Space for LIC's team – At least 2 tables and 6 chairs	We understand that the requirement is for a dedicated meeting room for LIC's team instead of a shared seating arrangement comprising 2 tables and 6 chairs. Kindly confirm our understanding.	Yes, Bidder should have a dedicated space for LIC team to monitor the call center activities from time to time or during visits. Be guided by the RFP
633	70	9.31 Location of the Call Center	The Call Centre will be operated from the premises provided by the successful Bidder. The proposed locations should be only at Mumbai/ Navi Mumbai/ Thane and the DRs should be at a geographical distant. LIC will select the location most suitable for its Call Centre.	Kindly share the expected split of operations between the primary Call Centre location (Mumbai/Navi Mumbai/Thane) and the Disaster Recovery (DR) location. Additionally, please provide any specific preference or criteria for the DR site selection.	All the Call Center operations shall be at any one Center either at Mumbai or Navi Mumbai or Thane. And the DRs shall be located at a geographical distant location. Please be guided by the RFP
634	72	9.38 Quality Management	The Bidder will deploy exclusive quality management team which will continuously audit	We understand that the Quality Analysts (QAs) considered as part of the ratio specified on Page 65 will perform the continuous quality audits. Alternatively, if a separate dedicated Quality Management team is required in addition to the QAs, kindly confirm the expected team size and structure.	Yes. be guided by the RFP.

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635	73	9.42 Compliance to Labour Laws	The Bidder shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and Call Centre Representatives (including but not limited to Minimum Wages Act, Provident Fund Laws, Workmen's Compensation Act, Employees' State Insurance, etc) and shall establish and maintain all proper records including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to it from time to time, including records and returns as applicable under labour legislations.	We understand that the bidder shall be responsible for compliance with all applicable statutory requirements. In the event of any changes in applicable government laws, regulations, statutory obligations, or mandated cost increases during the contract period, we request that the corresponding impact on costs be considered through an appropriate commercial revision/change management mechanism. Kindly confirm our understanding.	There will be no increase in costs during the contract period. No change in RFP. Be guided by the RFP.
636	80	10. Eligibility Criteria	DOT Registration, IRDAI	We understand that the required IRDAI registration/certificate will be facilitated and generated through LIC. Kindly confirm whether the bidder is required to submit the IRDAI certificate as part of the current RFP submission or if the same will be required at a later stage.	corrigendum No. 5 issued.
637	91	Process Capabilities	Bidder should qualify for minimum marks for each line item.	We understand that if the bidder has implemented AI solutions for both Inbound and Outbound processes for the same client, a single client certificate demonstrating experience across both service lines may be submitted for evaluation under both the respective line items. Kindly confirm our understanding.	Yes, your understanding is correct. Be guided by the RFP.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
638	93	15.6 Estimated Call Volume:	15.6 Estimated Call Volume:	We understand that the call volumes mentioned under this section are indicative need not be considered for commercial calculations. We request confirmation that the volumes provided on Page 165 needs to be considered as the basis for commercial estimation and pricing. Kindly confirm our understanding.	The commercials are to be quoted as per the Unit volumes per annum on the basis of unit measurements given on Page 165 ie Indicative Commercial Bid . Be guided by the RFP. It is indicative volumes only.
639	119	31.20.2 Security clearance	LIC may, from time to time, notify the Bidder of the level of security or access clearance applicable to the Bidder, and the date from which, or the period during which, that clearance will be effective and the Bidder must comply with and ensure its Personnel act in accordance with that notice. b. LIC is not responsible for any costs associated with obtaining security clearances.	Kindly clarify the type and level of security/access clearance being referred to in this clause (e.g., background verification, security certification, access authorization, or any other clearance requirement). Additionally, please specify the expected frequency/timeline for obtaining such clearances and whether any specific process or agency is mandated, so that the associated costs and efforts can be appropriately considered	Be guided by the RFP.
640	143	31.59 Annexure 3:	Certifications: Bidder must possess following certifications: ☐ ISO 27001:2013 or higher, ☐ ISO 11001:2015 or higher, ☐ ISO 16001-2015 or higher, ☐ ISO 10002:2018 or higher	Kindly confirm whether all the listed certifications are mandatory requirements or if the bidder may qualify by possessing any specific combination of the mentioned certifications (e.g., any 2/3 certifications).	Refer corrigendum serial No. 9
641	165	31.65 Annexure 10: Indicative Commercial Bid	31.65 Annexure 10: Indicative Commercial Bid	We note that the inbound volume split provided in Annexure 10 appears to differ from the intended channel mix of 60:20:20 (IVR:AI:Human) specified in the RFP. Kindly confirm the applicable channel mix to be considered for commercial calculations.	The channel mix of 60:20:20 is expected at the end of the third half year from the start date. No change in RFP. Be guided by the RFP.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
642	175	15. Software Bill of Material (SBOM)	15. Software Bill of Material (SBOM) LIC shall obtain from Bidder/Service Provider Software Bill of Material (SBOM) for any new software products/ Software as-a-Service applications (SaaS) before it is procured. SBOMs include all the open source and third party elements in a code base, versions of the components utilized in the codebase, and current patch status and enable security teams to immediately detect any related security or license risks.	we understand commercial break needs not to be provided and is this for anything new apart from the RFP ask or for all the tools that's part of the RFP	be guided by RFP
643	63	9.22 Resource eligibility/qualification criteria	IRDAI Certification required for Agents sharing Quotation with customers.	Please confirm whether all outbound agents to be IRDA certified or only a set of agents, if yes please share the bifurcation to be considered on the overall Outbound agent deployment count	Be guided by the RFP. Call to be taken by bidders having regard to current regulations and practices.
644	66	9.25 Functional Requirements and Coverage	Procuring of necessary Primary Rate Interface (PRI) lines for inbound calls as well as "1600" and "140" numbering series for outbound calls for Service/Transactional and "Promotional call, in the name of LIC of India will be the responsibility of the Bidder. Bidder has to ensure the Uptime of these Primary Rate Interface lines with the Telecom Service Provider (TSP). Payment and Maintenance of the Primary Rate Interface lines shall be the responsibility of the Bidder.	As per the prevailing TRAI guidelines, the 140/1600 numbering series must be procured directly by the principal entity (LIC of India) and cannot be obtained by the bidder on LIC's behalf. Accordingly, we request LIC to procure and provision the required 140/1600 series numbers and enable the selected bidder to utilize these resources for delivering the required outbound calling services. Please confirm if this approach is acceptable.	It is expected that the Bidder shall arrange for procurement of 140/1600 series in the name of LIC for which the cost shall be reimbursed by LIC. Be guided by the RFP

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645	61	9.20 Technology & Tools Requirement	Links for connecting LIC's Data Centre site with Bidders proposed Call Centre and maintaining the links by ensuring 99.99% monthly up time.	The RFP specifies a 99.99% monthly uptime for the connectivity links between LIC's Data Centre and the bidder's proposed Call Centre. Considering the standard service level commitments typically offered by telecom service providers, an uptime commitment of 99.5% is the prevailing industry standard for such connectivity services. We therefore request LIC to consider revising the required uptime SLA to 99.5% per month. Kindly confirm if this would be acceptable.	Refer Corrigerndum serial No. 11 .
646	43	9.7 SLA for Inbound Calls:	100% calls records maintained certificate to be provided	The RFP mandates 100% call recordings. Considering the possibility of unforeseen technical or network-related issues, we request LIC to consider an appropriate tolerance level instead of 100% compliance. Kindly confirm if this can be considered.	No change in RFP. Be guided by the RFP.
647	167	31.66 Annexure 11: Final Commercial Bid Confirmation	31.66 Annexure 11: Final Commercial Bid Confirmation	We understand that if a customer does not transition from the IVR to the AI Voicebot, the interaction will be billed as an IVR call as per the applicable IVR call rate. Kindly confirm if our understanding is correct.	Yes. Correct.
648	167	31.66 Annexure 11: Final Commercial Bid Confirmation	31.66 Annexure 11: Final Commercial Bid Confirmation	Industry practice for AI Voicebot services is to bill based on per pulse (e.g., 60 seconds) rather than per minute. Accordingly, even a call handled by the bot for less than a full pulse is charged for the applicable pulse duration. We request LIC to consider revising the AI Voicebot billing metric from per minute to per pulse. Kindly confirm.	No change in RFP. Be guided by the RFP
649	167	31.66 Annexure 11: Final Commercial Bid Confirmation	31.66 Annexure 11: Final Commercial Bid Confirmation	We understand that the commercial model is based on per connect minute for human-assisted calls. Considering the need for periodic product updates and process training for agents, we request LIC to consider billing additional training hours separately. Kindly confirm if this can be considered.	No change in RFP. Be guided by the RFP
650	31	9.2 Inbound Calls	Escalation to Level 2 (Team Leader) and Level 3 (LIC's designated Office).	Can LIC share end-to-end process maps and desktop workflows, and escalation paths?	Be guided by the RFP. It will be decided by user department with selected vendor.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
651	31	9.1 Operations of Call Centre Services	Call Centre Services	Is there a scope of multiskilling between LOBs (Sales & Service) or Channels (Inbound and Outbound) in-scope?	Decision may be taken by the Bidder in lines with the scope of work. Be guided by the RFP
652	32	9.2 – Analytics Service	Analytics to prepare dashboard for visualisation	What retention period does LIC require for AI- generated analytics/insight data?	This shall be as per the Industry practice and decided with the selected Bidder. Be guided by the RFP
653	32	9.2 – Inbound Calls (LLM component)	"Highly secure banking/financial services domain instruction and task fine-tuned private LLM"	Will LIC provide historical call transcripts/intent data to bootstrap NLU/LLM training?	Historical data may be shared with the successful Bidder. Be guided by the RFP
654	32	9.2 Inbound Calls	Support required in 10 languages	Kindly provide language-wise call volume distribution for the last 12 months to enable accurate staffing and multilingual workforce planning.	refer Appendix No. 1
655	32	9.2 Inbound Calls (AI Bot stack: ASR/NLU/NER/LLM)	Automated Voice AI stack components	Is LIC expecting the LLM to be hosted entirely within LIC's private cloud, or can a managed/fine- tuned LLM service with data residency guarantees be used?	Refer Corrigendum serial No. 19
656	33	9.3 IVRS/ AI Bot for Inbound calls	70% of calls get completed through IVRS/ AI BOT initially and reach 80%.	What is the current drop-off rate within the existing IVR tree? Where do policyholders typically abandon self-service before reaching an agent or completing an inquiry? Please provide your IVR tree.	data not available readily with us
657	64	9.3 IVRS/ AI Bot for Inbound calls	The following are the minimum requirements for Call Centre Agents: ☐ Minimum 12th passed and pursuing graduation, preferably graduate or equivalent	We understand that this skill set requirement is for Inbound process. Please confirm	Yes. Be guided by the RFP.
658	39	9.6 Expected Progressive Transition for inbound calls	9.6 Expected Progressive Transition for inbound calls	Could you please provide the top 10 inbound call drivers, along with their call volume distribution (%) and Average Handling Time (AHT) for each call driver for past 3 months? This information will help us understand the transformation scope.	Will be shared with the successful Bidder.
659	38	9.5 KPI Metrics	Average Handling Time	Please confirm the target AHT expectations for major call categories including servicing, complaints, renewal, claims and product enquiries.	It is expected to be less than 300 seconds.
660	38	9.5 KPI Metrics for Inbound Calls	KPI metrics like Average call handling time, Average hold time.	What is the current baseline Average Handling Time (AHT), Hold Time, and Wrap-Up Time across each inbound interaction type (e.g., complex ULIP unit calculations vs. standard policy status)?	The current AHT time is around 4.50 minutes

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661	38	9.5 KPI Metrics for Inbound Calls	Repeat call rate (%).	What is your current baseline Repeat Call Rate (%)? What is the reason for these repeat contacts?	not available
662	38	9.5 KPI Metrics for Inbound Calls	Page 40 - 43	Only Penalties are defined , is there any provision for rewards	There is no provision for rewards
663	39	9.6 Expected Progressive Transition for inbound calls	Progressive Transition Table of Inbound Calls	If a customer asks to be transferred to a human agent, will it be counted towards the 20% cap?	to be decided with selected bidder.
664	39	9.6 Expected Progressive Transition for inbound calls.	Progressive Transition Table of Inbound Calls	How will AI success be measured to bill the calls terminated on the AI Voicebot layer for billing purpose	The billing on AI shall be on the basis of the total duration of the call on AI mode provided the call is concluded on AI itself. No change in RFP. Please be guided by the RFP
665	39	9.6 Expected Progressive Transition for inbound calls	Progressive transition from Human-assisted channels towards AI-bot calls to <=20% within 18 months.	The RFP mandates shifting human-assisted inbound calls from 40% down to <=20% within 18 months via AI Voice Bots. What are the primary query categories/ TCDs targeted for initial AI Bot deflection?	Be guided by the RFP. It will be decided by user department with selected vendor.
666	39	9.6 Expected Progressive Transition for inbound calls	AI bot call shall take up the jobs of the human agent in a phased manner.	Beyond the 20% agent call target, what additional operational tasks does LIC envision automating over the 5-year contract period?	Be guided by the RFP. It will be decided by user department with selected vendor.
667	40	9.7 SLA for Inbound Calls, 9.11 SLA for Outbound Service/	Specifying Inbound calls SLA and Penalties	Would LIC be open to clarifying and negotiating an overall cap on the penalties applicable under the SLA framework?	No change in RFP. Be guided by the RFP. Already penalty is capped at 10% of the bill value.
668	40	9.7 SLA for Inbound Calls	Fatal Error - % of calls with serious service delivery errors causing misinformation or dissatisfaction due to agent behaviour. QA voice logs / CMS / LIC QA audits	Will this be a cumulative % basis audits done by bidder and LIC QA If, this is based on audits done by LIC QAs, will the sampling be the same as defined in the clause Note : Baseline period of 6 months to be considered	Be guided by the RFP.
669	44	9. Scope of Call Centre functions and SLA	CRM, CCaaS and Cloud storage	Please confirm which CCaaS and CRM platform is currently in use. Also, could you confirm which Cloud provider services are in use.	CRM inhouse developed.
670	48	9.11 SLA for Outbound Service/ Transactional Calls	Calls Per Agent & Occupancy	We understand that the Outbound (OB) productivity KPIs, including Calls per Agent and Occupancy, will be finalized after the 90-day beta/stabilization period once the process goes live. Kindly confirm if our understanding is correct.	Be guided by the RFP.
671	49	9.11 SLA for Outbound Service/ Transactional Calls	Percentage of customers successfully contacted	What does contacted means here , with current telecom structure Voice mail connect is considered connected / contacted , will Disposition be considered as primary indicator here ? ; We would also need Target baselining for contactability	be guided by the RFP. It will be decided by user department with selected vendor.
672	55	9.14.2 SLA Outbound Marketing Calls	Outbound Calls	For outbound calls. kindly share the connect % bifurcated into Right Party Connect% and Non-Right Party Connect% at LOB level.	be guided by the RFP. It will be decided by user department with selected vendor.

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673	55	9.14.2 SLA Outbound Marketing Calls	Outbound Calls	3 to 5 attempts for "Marketing calls" has been mentioned. For "Pre-issuance Welcome Calling (NB)/ Medical Trigger" is 3 attempts. Kindly share maximum number of attempts to be made to a non-connected outbound call for other LOBs? Also, please share attempt wise connect % e.g. attempt 1 - 40%, attempt 2 - 30%, etc.	be guided by the RFP. It will be decided by user department with selected vendor.
674	55	9.14.2 SLA Outbound Marketing Calls	Outbound Calls	Kindly confirm how do we expect the Outbound calls to be made, dialler or manual calling? If Dialler, then please share the preference - predictive or preview?	be guided by the RFP. It will be decided by user department with selected vendor.
675	55	9.14.2 SLA Outbound Marketing Calls	Outbound Calls	If Outbound Calls to be made via manual dialling or preview dialler then, please share the non-connect AHT to be considered e.g. - 30 secs, 45 secs or etc.	be guided by the RFP. It will be decided by user department with selected vendor.
676	55	9.15 IVR Blast Facility	Call Centre should have IVR Blast facility.	What response/conversion rates are currently achieved through IVR Blast campaigns for renewal reminders, and is there an existing dynamic fallback logic to WhatsApp/SMS/Email?	will be shared with the selected bidder.
677	55	9.16 Virtual Relationship Managers	Virtual Relationship Managers	Please share HC to be maintained monthly for VRM /agents for HNI customers both for Inbound and Outbound calls at language level.	This will be finalised and shared with the selected Bidder. be guided by the RFP
678	56	9.17 Email Management Services	Capability to provide comprehensive Email Management Services.	For the planned rollout of Email Management, Live Chat, and Co-Browsing, what is the current volume of incoming customer emails, and what auto-acknowledgment or ticket-routing mechanisms are currently in place?	be guided by the RFP. It will be taken up by user department with selected vendor.
679	58	9.18 Comprehensive SLA Framework applicable to all functions	- All SLAs shall be measured on a monthly basis except the Transition from Human Interface to AI - Cumulative cap of 10% of Monthly Billing for all SLAs to be calculated separately for inbound and outbound calls of the respective user department. Likewise separate invoices shall also be raised for department	We request that the stabilization (beta) period be extended from 30 days to 90 days. A 30-day period is unlikely to be sufficient for process stabilization, knowledge ramp-up, AI model tuning, and operational optimization. We recommend that SLA penalties become applicable only after the completion of the 90-day stabilization period.	No change in RFP. SLA parameters are Indicative and shall be finalised by the respective User department with the successful Bidder. It will be decided by user department with selected vendor.
680	59	9.20 – Technology & Tools Requirement	Bidder to arrange hardware/software/integrations	Will LIC provide a sandbox/UAT environment for AI/NLU training and testing?	Bidders responsibility
681	59	9.20 Technology & Tools Requirement	Network Architecture Diagram	Kindly provide the DC DR addresses of LIC? Kindly confirm whether this is on a private cloud in Co-	DC at Navi Mumbai Yota, DR at Bangalore
682	59	9.20 Technology & Tools Requirement	Network Architecture Diagram	Do you require an active DC/DR or a passive DR? Is there a requirement for data migration from your current incumbent vendor? What is the size of data in TB and the type of data that is to be migrated? (e.g., call recordings, CRM data, reports, IVR configurations, etc.).	Active Passive; No Migration.

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683	59	9.20 Technology & Tools Requirement	Network Architecture Diagram	We understand that we have to host the Telephony platform in LIC DC. Kindly confirm whether the IT infra/hardware at LIC Data Centre / LIC Private Cloud will be provided by LIC or will the Supplier have to provide the hardware and price for it in the proposal?	Refer Corrigendum No. 13
684	59	9.20 Technology & Tools Requirement	The Bidder shall also be responsible for the run and maintenance support of the technology stack for the contract duration	Kindly confirm whether hardware has to be managed by the Supplier at LIC Data Centre? Will LIC allow space for Supplier Support resources to be based out of LIC premises?	Refer Corrigendum serial No. 15
685	59	9.20 Technology & Tools Requirement	All applications should be integrated with LIC's SIEM, EDR, Antivirus, PAMS etc.	We understand that the CRM would be provided by LIC; please list down the applications which will be needed to be integrated with the IVRS?	Refer Corrigendum serial No. 18
686	59	9.20 Technology & Tools Requirement	Tech Stack Capability	Kindly confirm on what all components should be included in the pricing; ACD, recording, IVRS, integration, etc.	be guided by RFP Annexure 10
687	59	9.20 Technology & Tools Requirement	The Tech Stack shall be setup by the Bidder in LIC's private cloud only.	AI BOT are generally SAAS based and hosted on a public cloud and will not be hosted at LIC Data Centre; Please confirm whether this approach is fine with LIC that the AI BOT will be on a public cloud and will not be hosted at LIC Data Centre?	Refer Corrigendum serial no. 15
688	60	9.20 Technology & Tools Requirement	Knowledge Management software (Basic Traditional Solution).	Is there a centralized Knowledge Management System (KMS) with semantic/AI search capabilities available today, or do agents rely on static manuals and physical policy circulars?	FAQs are provided / Static Manual
689	60	9.20 Technology & Tools Requirement	Tech Stack Capability	We understand that AI bot is not part of the initial scope and are not to be priced at this moment. Please confirm this understanding?	The understanding is not proper. Please refer to Annexure 10 of the RFP commercial bid template.
690	60	9.20 Technology & Tools Requirement	Network Architecture Diagram	Is LIC in agreement that the Digital Value add services will be Cloud based (SaaS solutions)?	Refer corrigendum serial No. 15
691	60	9.20 Technology & Tools Requirement	Network Architecture Diagram	As per the architecture shared, we can see that SD WAN connectivity is required from Supplier Delivery Locations to LIC Data Centres? Kindly confirm is SDWAN connectivity required or will only MPLS connectivity with dual last mile suffice your requirement? Since the SDWAN solution is not a compliant connectivity solution from an India DOT point of view for voice, we recommend MPLS connectivity. Kindly confirm?	Refer corrigendum serial No. 15
692	60	9.20 Technology & Tools Requirement	Network Architecture Diagram	We understand that the Supplier Agents based out of Supplier Delivery Centre will be accessing the LIC applications over the MPLS connectivity between Supplier Delivery Centre and LIC Data Centre. Please confirm the per user bandwidth requirement for data applications to estimate the MPLS Bandwidth requirements?	Refer Corrigendum Serial 16

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
693	63	9.22 Resource eligibility/qualification criteria	IRDAI Certification required for Agents sharing Quotation with customers	Historically, approximately what % of agents share quotations with customers?	be guided by the RFP. It will be taken up by user department with selected vendor. Outbound call is a new feature
694	64	9.22 Resource eligibility/qualification criteria	The following are the minimum requirements for Call Centre Agents:	Please let us know the Versant / VETI level to be considered for agents	Be guided by the RFP. lalso corrigendum serial No. 17
695	65	Clause 9.22 - Resource Eligibility/Qualification Criteria	Training for new resources, products, campaigns and process changes without additional cost	Kindly clarify the expected annual training volume (man-days/hours) and whether LIC will provide standardized training content/modules for existing and new product launches and process updates.	be guided by the RFP. It will be taken up by user department with selected vendor.
696	66	9.25 Functional Requirements and Coverage	Procuring of necessary Primary Rate Interface (PRI) lines for inbound calls as well as "1600" and "140" numbering series for outbound calls for Service/Transactional and "Promotional call, in the name of LIC of	Basis the Prebid meeting, we understand that 140,1600 Series PRI links will be provided by LIC. Kindly confirm	No change in the RFP. be guided by the RFP.
697	70	9.32 Manpower	Staffing requirements	Please share indicative FTE assumptions currently deployed by LIC for inbound, QA, trainers, workforce management and team leaders.	LIC shall not have any role on Manpower planning. It is to be decided by the Bidder on the basis of call volumes. Be guided by the RFP.
698	71	9.35 Training	Training obligations	Kindly clarify whether LIC will provide product certification content, knowledge repository and trainer support for LIC-specific processes.	LIC's individual user department will assist in the initial training followed by new updates as and when the need arises. However,subsequent dissemination of all the information provided by LIC shall be handled by the Bidder. Please be guided by the RFP.
699	72	Clause 9.35 - Training	LIC support for Trainer's Training program for maximum 3 months	Kindly clarify whether LIC's Train-the-Trainer support will include certification of trainers and periodic refresher sessions beyond the initial 3-month support period.	LIC's individual user department will assist in the initial training followed by new updates as and when the need arises. However,subsequent dissemination of all the information provided by LIC shall be handled by the Bidder. Please be guided by the RFP.
700	72	Clause 9.35 - Training	Continuous refresher training	What is the expected frequency of refresher training programs for agents, Team Leaders, Quality Managers and Trainers?	be guided by the RFP. It will be decided by user department with selected vendor.
701	74	31.1 Indemnity	Scope of indemnity	Would LIC be open to negotiating the indemnity clause so that bidder's indemnity obligations are capped and/or limited to third-party claims?	No change in RFP. be guided by the RFP.

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702	93	15.6 Estimated Call Volume	Estimated Call Volume for Inbound and Outbound	Could you please provide a month-on-month breakdown for the last 12 months of: Inbound call volumes and AHT, split by query type: Policy Status, ULIP, Annuity, Health, Claims, etc. Outbound campaign volumes and AHT, split by campaign type: Persistency, PIWC, Medical Triggers, etc.	We have provided the total volumes of Inbound calls for the F.Y 2025-2026 in Appendix 2. The individual item wise breakdown shall be shared by the respective user department with the successful Bidder.
703	93	15.6 Estimated Call Volume	Annual volume estimates	Please confirm whether the annual call volume estimates provided in the RFP are indicative only or represent committed billable volumes. Additionally, we request the inclusion of a minimum volume guarantee of 90% of the estimated volumes, in line with industry practice, considering the technology, infrastructure, and resource investments required from the successful bidder. This will provide greater commercial certainty and support appropriate capacity planning.	We have already informed that the Call Volumes are indicative and subject to change. No change in RFP conditions.
704	93	15.6 Estimated Call Volume	Estimated Call Volume	AHT target for Inbound is mentioned as 300 sec. Please share Outbound calls AHT. Also, kindly share connect AHT bifurcated into Right Party Connect AHT and Non-Right Party Connect AHT.	We currently do not handle out bound calls. The AHT for outbound calls shall be defined by the user departments with the successful Bidder.
705	93	15.6 Estimated Call Volume	Estimated Call Volume	Kindly share 4 - 6 weeks of daily interval level volume to assess the day of the week and intraday volume factor for sizing purpose of Inbound Calls.. Alternatively, please share day of the week volume factor for each channel in-scope at LOB level. E.g. - Mon-15%, Tue-16% & so on and intraday e.g. 09:00 - 3%, 10:00 - 2.5% etc for the week days.	Time frame wise data volumes of calls are shared under Appendix 3 below.
706	105	31.7.1 Termination	Unilateral termination by LIC and penalty-linked termination	Would LIC be open to negotiating the termination right so that termination is linked to a material breach, rather than a broad interpretation of non-performance?	No change in RFP. Be guided by the RFP.
707	106	31.7.3 Termination and Reduction for Convenience	Convenience termination and scope reduction	Would LIC be open to negotiating a notice period of 90 days for termination or reduction for convenience, considering bidder's obligations relating to workforce planning, labour law compliance, and employee retention?	No change in RFP. Be guided by the RFP.
708	109	31.7.10 Consequences of Termination	Transition support up to six months	Would LIC be open to negotiating that any costs related to transition support are not borne by bidder, especially where such transition is requested by LIC?	No change in RFP. Be guided by the RFP.

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709	110	31.10.1 to 31.10.5 Intellectual Property Rights	Ownership of contract material and auxiliary material license	Would LIC be open to negotiating the IP clause to clarify that bidder's background IP will be made available only during the term of the Agreement and not on a perpetual basis? Alternatively, would LIC be open to amending the definition of "Contract Materials" to cover only those materials specifically developed by bidder for LIC and for which bidder has received applicable payment?	Yes, LIC ownership will be limited to deliverables created specifically and exclusively for LIC under the contract
710	111	31.10.6 Liability	Liability cap and carve-outs	Would LIC be open to negotiating the liability cap so that bidder's aggregate liability is limited to 18 times the average monthly fees paid by LIC?	No change in RFP. Be guided by the RFP.
711	113	31.36 Audit and Access	Audit scope, timing, cost and confidentiality	Would LIC be open to negotiating the audit clause to clarify that: (i) audit costs will not be borne by bidder; and (ii) LIC will not be provided direct access to bidder's systems and networks, as such access may impact bidder's confidentiality obligations towards other clients? bidder may, however, facilitate indirect access through authorised bidder employee or provide necessary information in a controlled manner to support the audit requirement.	No change in RFP. Be guided by the RFP.
712	133	31.57 Annexure 1:	We hereby agree to enter into contract with the LIC for at least a period of 5 years for providing required services under the given SLA parameters and make the project Go-live within 2 months from the date of work order failing which LIC is entitled to claim liquidated damages as mentioned in the RFP document	The implementation timelines mentioned are 2 months' post signing of contract. Based on the scope, we recommend 4 months of initial implementation timelines. Kindly provide your confirmation?	No change in RFP. Be guided by the RFP.
713	165	Annexure 10	Indicative Commercial Bid - IVR Blast	Will billing be basis attempted calls or connected calls?	Billing shall be on the basis of connected calls only.

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714	40-42	9.7 SLA for Inbound Calls	SLAs like Call Answer, Call Abandonment Rate, FCR, Fatal Error.	Looking at past performance data across call centres, which specific SLAs (e.g., Call Answer <20s, Abandonment <3%, First Call Resolution >= 75%, or Fatal Errors <0.25%) have historically been most challenging to meet?	Be guided by the RFP.
715	40-42	9.7 SLA for Inbound Calls	Occupancy target ≥85%	Considering operational shrinkage, training schedules and quality interventions, please confirm if occupancy calculations will exclude coaching, refresher trainings and system downtime.	Be guided by the RFP.
716	40-43	9.7 SLA for Inbound Calls	Human calls above 20% will be paid at AI rates after H3	In cases where calls are mandatorily transferred to agents due to regulatory or business requirements, will such calls also be considered under the 20% threshold?	Be guided by the RFP. It will be decided by user department with selected vendor.
717	45 & 65	Clause 9.8 and 9.22	IRDAI certification requirement	Please clarify which categories of resources must hold IRDAI certification and whether LIC will provide any transition period for obtaining certifications for newly onboarded agents.	Be guided by the RFP. It will be decided by user department with selected vendor.
718	59–62	9.20 – Technology & Tools Requirement	Tech Stack setup on LIC's private cloud only	What is the current compute/storage capacity available on LIC's private cloud for AI/ML/inference workloads, and will LIC provision additional capacity, or is sizing/requesting this the Bidder's responsibility?	Please refer to corrigendum Serial No. 15
719	61 & 67	9.20 & 9.25 Functional Requirements	Automatic pop-up of customer profile/ 360-degree view on every inbound call alert.	How many disparate applications or screens must a Call Centre Executive navigate to handle a interaction/ query? Could you name them.	CRM page will be given to the selected bidder which is supposed to be user friendly.
720	61 & 67	9.20 & 9.25 Functional Requirements	ISDN/lease lines and connectivity between the Call Centre, Data Centre of LIC.	Are there any existing technical, security, or latency bottlenecks in establishing handoffs between the vendor's delivery centres and LIC's Private Cloud / Co-location Data Centres?	Will be discussed with the successful Bidder by the concerned department . Please refer to corrigendum serial No. 15 and 16
721	68-71	9.28 to 9.34	Call centre timings, manpower and scalability	Please clarify whether manpower deployment is expected on a dedicated model for LIC or whether a shared services model is permitted for support functions such as QA, Training and Workforce Management.	Deployment of dedicated staff for LIC shall be the responsibility of the Bidder. No changes in the RFP. Be guided by the RFP.
722	69-70	9.29 to 9.31	Location of Call Centre	Please confirm whether Work From Home (WFH) or Hybrid operations may be allowed with prior LIC approval under business continuity scenarios.	No work from home or hybrid operations are permissible. Be guided by the RFP.
723	69–70	9.29/9.30 – Call Centre Infrastructure, Hardware/Software	Bidder to bring infrastructural facilities after LIC's concurrence	What is LIC's expected turnaround time to approve a new AI/analytics application hosting request raised by the Bidder during the contract term?	Be guided by the RFP.

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724	70 & 72	Clause 9.30 and 9.35	Training infrastructure requirements	Kindly confirm whether LIC expects dedicated training infrastructure to be available?	To be decided by the Bidder. Be guided by the RFP.
725	71-72	9.36 Staff Retention programme	Staff retention and assessments	Kindly clarify whether retention incentives, skill enhancement programs or certification support are expected to be funded by LIC or the selected bidder.	No such provision in the RFP. Please be guided by the RFP.
726	71-72	Clause 9.35 - Training	Comprehensive training on LIC products, processes, KYC/AML, IT initiatives, information security	Please confirm the extent of LIC's responsibility in providing product, process, regulatory and compliance training content. Will LIC provide training materials, SOPs, assessments and certifications? Will this include system/CRM training as well?	Be guided by the RFP. It will be decided by user department with selected vendor.
727	72 & 66	Clause 9.35 Training and Clause 9.24 Performance Review	Training & assessment scores, quality monitoring and continuous skill enhancement	Please share the expected assessment methodology, minimum pass percentage, retraining requirements or will bidder be the owner for designing the same?	Be guided by the RFP. It will be decided by user department with selected vendor.
728	37 & 40	9.5 KPI Metrics for Inbound Calls	Inbound calls	Abandon % for inbound call is mentioned as 1% on page 37. However it is also mentioned 3% in SLA targets page 40. Please confirm which target to be considered for sizing.	corrigendum issued serial No. 28. Call Abandonment % for inbound calls shall not be greater than 3%.
729	59-62	9.20 Technology & Tools Requirement	Technology platform	Please confirm whether the bidder can use its existing CCaaS platform or LIC expects deployment of a new dedicated platform.	Please refer to corrigendum serial No. 13
730	59-62	9.20 Technology & Tools Requirement	CRM Integration	Kindly confirm the CRM application currently used by LIC and whether API documentation and sandbox environment will be provided.	CRM application is in house developed. It will be shared with the selected bidder. Also refer to corrigendum serial No. 15
731	59-62	9.20 Technology & Tools Requirement	Telephony Integration	Please clarify whether SIP Trunks/PRI/Toll-Free numbers will be provided by LIC or are in the bidder's scope.	Bidder to make the arrangement and cost of the same will be reimbursed to the bidder separately. In case of any alternative arrangement wherein LIC will procure the lines, the same will be informed to the selected bidder.
732	59-62	9.20 Technology & Tools Requirement	Call Recording	Kindly confirm where call recordings are to be stored (LIC DC, Bidder DC, or Cloud) and the required retention period.	Bidders DC
733	62	9.21 AI Bot Security Criteria	AI Bot	Please confirm whether the AI Bot is required to be developed from scratch or an existing enterprise AI Bot solution can be deployed.	Be guided by the RFP. Bidders responsibility.
734	62	9.21 AI Bot Security Criteria	AI Training	Will LIC provide historical data, FAQs and knowledge base for AI Bot training?	Yes

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735	66-68	9.25 Functional Requirements & Coverage	Omnichannel Services	Please confirm whether Email, Chat, WhatsApp, Social Media and Video channels are required from Day-1 or during subsequent phases.	These services are not required at go-live and may be added up as per LIC's requirement in future during the contract period. The bidder to have the capability to handle the work.
736	68-70	9.29–9.31 Call Centre Infrastructure & Location	Infrastructure	Please clarify whether the solution is required to be hosted at LIC premises or bidder's Data Centre/Cloud.	Refer Corrigendum serial No. 15
737	68-70	9.29–9.31 Call Centre Infrastructure & Location	Delivery Centre	Can services be delivered from the bidder's existing delivery centres or is a dedicated facility mandatory?	Refer Corrigendum serial No. 13
738	70-71	9.32 Manpower	Resource Deployment	Kindly share the language-wise FTE requirement at Go-Live and expected yearly scalability.	Language wise volumes are shared in Appendix 1 below. Bidder to decide on the basis of this.
739	71	9.35 Training	Training Responsibility	Please confirm whether product/process training will be provided by LIC or is entirely in the bidder's scope.	Be guided by the RFP. Initial training will be given by LIC.
740	72	9.38 Quality Management	Quality Monitoring	Please clarify whether LIC will provide Quality Monitoring tools or the bidder should provision the same.	Quality monitoring shall be managed and shall be the responsibility of the Bidder. Also refer to the corrigendum serial No. 14
741	75	9.47 Management Information System	Reports	Kindly share the list of mandatory MIS reports and dashboard requirements expected by LIC.	The indicative list of MIS reports are shared under Clause No 9.47 of the RFP. Be guided by the RFP. The mandatory list will be shared by user department to the selected vendor.
742	75	9.48 Project Go-Live & Scale-up	Transition	Is there an incumbent service provider? If yes, will LIC facilitate Knowledge Transfer and transition activities?	Yes
743	76	9.50 Continuity of Business	DR/BCP	Please specify the expected RPO, RTO and Disaster Recovery requirements for the Call Centre platform.	Refer corrigendum serial No. 15
744	77	9.51 SLA & Compliance	SLA	Kindly clarify whether SLA calculations will exclude downtime attributable to LIC applications, telecom providers or third-party dependencies.	Yes.
745	93	15.6 Estimated Call Volume	Commercial	Please confirm whether the estimated call volumes are guaranteed or indicative only for commercial evaluation.	It is already mentioned that the call volumes are indicative volumes. No change in RFP. Be guided by the RFP.
746	100	21 Payment Terms	Billing	Kindly clarify whether billing will be based on deployed FTEs, actual handled calls, or transaction volumes.	The billing will be for the actual services provided by the Bidder as per the line items given in Annexure 10. Be guided by the RFP.
747	69	9.30 Hardware, Software & Telecom Facilities	Licenses	Please confirm whether all software licenses are to be procured by the bidder or whether any existing licenses will be provided by LIC.	Licenses to be procured by bidder.

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748	73	9.41 Insurance Coverage	Insurance	Kindly specify the minimum insurance coverage and policy requirements expected from the selected bidder.	bidders responsibility.
749	93	15.6 Estimated Call Volume	Call Volume	Kindly provide the detailed monthly call volume breakup (Inbound, Outbound, Email, AI Bot, Marketing Calls and Transactional Calls) for all five years to enable accurate commercial estimation.	Be guided by the RFP fro indicative volumes and also refer to appendix 1 and 2. email management is futuristic only. Will be taken at a ler date.
750	39	9.6 Expected Progressive Transition for Inbound Calls	Call Transition	Please provide the phase-wise monthly call migration plan from existing operations to the proposed call centre.	will be shared with the selected bidder.
751	70	9.32 Manpower	Number of Agents	Kindly confirm the minimum number of agents/FTEs required at Go-Live along with the expected peak manpower during the contract period.	Be guided by the RFP. Bidders responsibility
752	70	9.32 Manpower	Language-wise Agents	Please provide the language-wise agent requirement and skill matrix (Hindi, English and regional languages).	Bidders responsibility. The language wise call volumes are given in Appendix 1
753	71	9.34 Seat Capacity & Scalability	Seat Capacity	Kindly confirm the initial seat capacity required at Go-Live and the projected annual scalability over the contract period.	Be guided by the RFP. Bidders responsibility
754	69-70	9.29–9.31 Call Centre Infrastructure & Location	Delivery Location	Please confirm the exact delivery location(s) from where the services are to be delivered. Are bidders permitted to operate from their existing delivery centres across India?	Be guided by the RFP. Any one of tese locations: Mumbai/Thane/ Navi Mumbai
755	69-70	9.31 Location of the Call Centre	Delivery Centres	Is a single delivery centre sufficient, or does LIC require multiple geographically distributed centres for operations and business continuity?	Be guided by the RFP.
756	93	15.6 Estimated Call Volume	Seasonal Variations	Please share month-wise historical call volume trends or seasonal fluctuations to assist in manpower and infrastructure sizing.	Annual volumes of Inbound Calls for the F.Y 2025-2026 are provided in Appendix 2 below. No data on outbound calls can be provided as this is a first time activity for LIC.
757	75	9.49 Period of Service	Service Expansion	In the event of additional products, campaigns or business lines, what will be the mechanism for increasing FTEs and corresponding commercial revisions?	Be guided by the RFP.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief)of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
758	81	Eligibility Criteria	Bidder Certifications	It is requested to kindly consider relaxing the requirement of mandatory submission of ISO 11001:2015 (or higher), ISO 16001:2015 (or higher), ISO 10002:2018 (or higher). Since the scope of work primarily pertains to Contact Centre Services, these certifications may limit participation of otherwise technically and financially capable bidders. We request LIC to consider accepting bidders possessing ISO 27001 (or higher) along with other relevant industry-standard certifications.	refer corrigendum serial No 9
759	81	Minimum Eligibility Criteria,, point 15	Certifications - Bidder must possess following certifications: ISO 27001:2013 or higher, ISO 11001:2015 or higher, ISO 16001-2015 or higher, ISO 10002:2018 or higher Latest System Audit Report conducted by a Cert-In Empanelled Auditor.	Please remove the ISO 11001 : 2015 and 16001 : 2015 as these are not relevant to Call Centre Services	refer corrigendum serial No. 9
760	Page 66-67	Section 9.25 (o) & Section 9.30	ISDN/leased lines and connectivity between Call Centre, Data Centres of LIC; procuring & maintaining 99.95% monthly uptime.	Please clarify whether Telecom PRI/SIP trunks, toll-free numbers (1800), and DID lines will be provided directly by LIC, or if the bidder needs to procure telecom connectivity and pass through actual carrier charges to LIC. Also confirm if LIC will provide MPLS drops at the bidder's delivery location.	For Telephony LIC will reimburse the bill. For MPLS refer Corrigendum serial No. 16
761	Page 33	Section 9.3 (IVRS / AI Bot for Inbound calls)	Use of AI Bot / IVRS for inbound and outbound calls.	Please clarify whether LIC will provide standard REST/SOAP APIs, sandbox environments, and data schemas for integrating the AI Bot/IVR with LIC's core Policy Administration System (PAS) and CRM for real-time authentication, policy status, premium calculation, and claim status queries.	Refer Corrigendum serial No. 18
762	Page 61 & 67	Section 9.25 (I)	Call Centre Solution should integrate LIC Systems to provide a 360-degree view on every inbound call alert.	Please specify if the bidder is required to deploy a custom Contact Center CRM or if the CTI toolbar will integrate directly into LIC's enterprise CRM platform via screen-pop URLs / APIs.	LIC CRM will be provided.
763	Page 62 & 75	Section 9.46 (Governance & Data Protection)	Call Centre should be IPsec enabled. Compliance with DPDP Act 2023 and IRDAI Cyber Security Guidelines.	Please confirm if site-to-site IPsec VPN over dedicated MPLS circuits between the bidder's contact center and LIC Data Center (DC/DR) meets LIC's network security policy. Also confirm data masking requirements for Customer PII data under DPDP Act 2023.	Refer corrigendum serial No. 15 and 16.
764	Page 55	Section 9.14.2 (Call Recording Availability)	100% calls recorded and available.	Please specify the mandatory online and offline retention period for voice call recordings (e.g., 90 days online / 1 year offline) and confirm whether SAN/NAS storage infrastructure for long-term archiving is to be provided by LIC or the bidder.	Annual

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765	Page 62 & 145	Section 9.21 & Annexure 2 (Sr. No. 15)	Protection of personal information and CERT-In Empanelled Auditor System Audit.	Please confirm whether cloud-hosted components (e.g., AI Voice Bot, Speech Analytics, WFM) hosted on MeitY-empanelled cloud data centers located strictly within India are permitted for processing call interactions.	Refer corrigendum serial No. 15
766	Page 62	Section 9.21 (AI Bot Security Criteria)	AI Bot Security Criteria and data access controls.	Please clarify if AI Bot speech-to-text (STT) and text-to-speech (TTS) engines require on-premise deployment within the call center network or if secure cloud APIs on MeitY-empanelled servers in India are acceptable.	Refer corrigendum serial No. 15
767	Page 69	Section 9.30 (Standard Security & Firewalls)	Standard security system / network security solutions and firewalls.	Please specify if LIC will conduct a mandatory VAPT / security audit of the bidder's contact center infrastructure prior to Go-Live and whether annual CERT-In re-audits are required.	Bidders responsibility. Annual cyber audit report to be submitted to us.
768	Page 83 & 146	Annexure 2 (Sr. No. 23 BCP & DRS)	Bidder should have a Disaster Recovery Site and BCP in place.	Please specify the required Recovery Time Objective (RTO) and Recovery Point Objective (RPO) for the Call Center telephony and CRM application infrastructure in the event of a primary site disaster.	Refer corrigendum serial No. 15
769	Page 61 & 67	Section 9.25 (g) & Section 9.29	Security systems - Access control system, CCTV, smoke detectors, fire detectors.	Please confirm if 90-day CCTV video retention at the call center floor, biometric access control, and clean-desk policy compliance meet LIC's physical security requirements.	Be guided by the RFP. Shall be as per the Industry practice and will be finalised with the successful Bidder.
770	Page 55	Section 9.15 (IVR Blast Facility)	IVR Blast Facility for outbound outreach.	Please clarify the maximum simultaneous channel capacity or TPS (Transactions Per Second) burst requirement expected for IVR blast campaigns.	will be decided with the selected bidder
771	Page 75	Section 9.47 (MIS Reports & Dashboard)	Bidder shall install necessary software for generating operational reports.	Please clarify if historical reporting data and real-time wallboard dashboards need to be accessible to LIC management remotely via a secure web portal.	Yes
772	Page 143	Annexure 2 (Sr. No. 7 - Turnover & Net Worth)	Yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during FY 2023-24, 2024-25 and 2025-26.	Please clarify whether turnover from domestic call center operations including omni-channel customer support (Email, WhatsApp, Chat, AI Voice/Text Bots) and IT-enabled contact center services is considered under the Rs. 150 Cr threshold. Also, for FY 2025-26, please confirm if a CA-certified provisional financial statement is acceptable if final auditing is in progress.	YES
773	Page 80 & 144	Annexure 2 (Sr. No. 10 & 11 - Capacity)	Call Centers should have been operational for at least 3 years with minimum combined capacity of 2,000 FTEs.	Please clarify if the minimum 2,000 FTE operational capacity can be demonstrated cumulatively across multiple delivery centers/facilities of the bidder within India.	YES

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
774	Page 166	Annexure 10 (Indicative Commercial Bid - Note 4)	Calls < 5 seconds would not be considered for billing.	Please clarify whether CCE call duration billing will be calculated on an actual second pulse basis or a 60-second pulse basis. Furthermore, please confirm that ringing calls, dropped calls under 5 seconds, or unanswered attempt calls will not incur any AI Bot, IVR, or CCE billing charges.	Be guided by the RFP.
775	Page 56	Section 9.17 (Email Management Services)	Roll out of Email Management Services in phased manner.	Please provide estimated monthly volume of email and chat interactions and clarify the commercial billing model for Email/Chat channels, as Annexure 10 currently only specifies voice, IVR, and AI Bot units.	email is futuristic requirement
776	Page 94	Section 16 (Online Reverse Auction)	Online Reverse Auction (ORA) will be conducted.	Please clarify the minimum decrement value (in INR or %) and the standard duration window for the Online Reverse Auction process.	Will be shared during the Online Reverse Auction process.
777	Page 92	Section 15.5 (Cost of Services & Payment Terms)	Cost of Services and invoice submission.	Please confirm the standard invoice payment timeline (e.g., 30 days from the date of receipt of correct invoice along with monthly SLA reports).	Please refer Clause No 21.2 of the RFP.
778	Page 169	Annexure 12 (Draft for Performance Bank Guarantee)	Draft for Performance Bank Guarantee (PBG).	Please confirm the PBG percentage required (e.g., 3% or 5% of Total Contract Value) and the total validity period required for the PBG post contract execution.	Be guided by Clause No 19 of the RFP. It is 5% of the contract value.
779	Page 57	Section 9.18 (Comprehensive SLA Framework)	Platform Uptime >= 99.5% monthly; penalties for SLA breaches.	Please confirm the overall cumulative cap on SLA penalties per month (e.g., maximum 10% of monthly billing value) to ensure commercial risk predictability.	Be guided by the RFP. Already given in the RFP. 10% capping on penalty for SLA non- achievement.
780	Page 70	Section 9.31 (Location of the Call Center)	Centralized Call Centre with operations from Mumbai / Thane / Navi Mumbai working 24 hours in 3 shifts.	Please confirm if the primary call center facility MUST be strictly located in Mumbai / Thane / Navi Mumbai region, or if a secondary Disaster Recovery / BCP center located in another metro city (e.g., NCR / Bengaluru / Panchkula) is permitted.	The Call Center carrying out the operations must be either in Mumbai or Thane. The Dr should be at any geographically distant location from the Call Center. Be guided by the RFP.
781	Page 66	Section 9.23 (Language Requirements)	Both Inbound & Outbound Call facilities should have multilingual capabilities.	Please provide the tentative percentage breakdown of call volumes across English, Hindi, and regional languages (Tamil, Telugu, Bengali, Marathi, Gujarati, Kannada, Malayalam, Punjabi, Odia) to assist in resource planning.	Data of Language wise call volumes are provided under Appedix 1 below.
782	Page 39	Section 9.6 (Expected Progressive Transition)	Expected Progressive Transition for inbound/outbound calls & Project Go-Live.	Please provide the milestone schedule (in weeks) for contract signing, infrastructure readiness, SIT/UAT completion, agent batch training, and phased Go-Live.	Will be discussed and finalised with the selected Bidder.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
783	Page 73	Section 9.42 (Compliance to Labour Laws)	Call Centre should have Bidder's own dedicated staff members; compliance with minimum wages and labour laws.	Please confirm that all manpower deployed will be on the direct payroll / contract of the bidder and that minimum wage, PF, ESI, and statutory compliance audits will be verified periodically by LIC.	Be guided by the RFP.
784	Page 71	Section 9.35 (Training)	Training infrastructure to be available in Bidder premises. LIC will support training efforts initially (max 15 days).	Please clarify whether domain/product training content, train-the-trainer (TTT) programs, and SOP manuals will be provided directly by LIC's CRM department.	Be guided by the RFP. Yes training and SOP will be provided by LIC at the initial stage and during any new launch of product etc.
785	Page 72	Section 9.36 & 9.37 (Staff Retention & Quality Score)	Systems to ensure resources are not changed frequently; Quality Score generation.	Please confirm the threshold for agent attrition tracking and whether retraining windows are permitted before replacing an underperforming agent.	To be handled by the Bidder. Re- training is not restricted by LIC. Be guided by the RFP.
786	Page 71	Section 9.33 (Monitoring by LIC)	LIC reserves the right to depute employees full time or part time to the Call Centre.	Please confirm the number of seating workstations to be reserved at the call center facility for deputed LIC supervisory/monitoring officers.	Be guided by the RFP. Bidder to decided on the same having regard to the volumes handled
787	Page 55	Section 9.14.2 (SLA Outbound Marketing Calls)	Daily Productivity: 120-160 calls per agent/day.	Please clarify if the 120-160 calls per agent/day productivity metric applies to predictive auto-dialer mode or preview/manual dialing mode.	Be guided by the RFP. It will be decided by the respective user department of LIC.
788	Page 73	Section 9.41 (Insurance Coverage)	Insurance Coverage and Compliance to Labour Laws.	Please confirm if Workman Compensation Insurance and Third-Party Liability Insurance policies are required to be submitted post award of contract.	No, it is not required to be submitted but compliance should be ensured by the Bidder. Be guided by the RFP.
789	Page 74	Section 9.44 (Liquidated Damages)	Liquidated Damages for delay in implementation.	Please confirm the maximum cap on Liquidated Damages (e.g., max 10% of contract value) for project delivery delays.	Please be guided by RFP.

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response
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Appendix 1

Language-wise Calls on IVR and handled by CCEs		
Parameters	FY 2025-2026	
Language-wise Calls @ IVR	Number	%
R-1 : Bengali	66793	2.54%
R-2 : Gujarati	15786	0.60%
R-3 : Kannada	56525	2.15%
R-4 : Malayalam	30506	1.16%
R-5 : Marathi	49465	1.88%
R-6 : Oriya	15757	0.60%
R-7 : Tamil	61469	2.34%
R-8 : Telugu	80206	3.05%
M-2 : English	359567	13.66%
M-1 : Hindi	1895465	72.03%
Language-wise Total	2631539	100.00%
Language-wise Calls @ Executive's Desk	Number	%
R-1 : Bengali	60641	2.63%
R-2 : Gujarati	14944	0.65%
R-3 : Kannada	44065	1.91%
R-4 : Malayalam	15953	0.69%
R-5 : Marathi	46656	2.02%
R-6 : Oriya	16195	0.70%
R-7 : Tamil	56812	2.46%
R-8 : Telugu	75970	3.29%
M-1 : Hindi	276502	11.99%
M-2 : English	1698312	73.65%
Language-wise Total	2306050	100.00%

Appendix 2

Call Volumes		
Parameters	FY 2025-2026	
Call Summary	Number	%
Calls at IVR	3440573	59.87%
TransferTo CCA	2306050	40.13%
Total Calls	5746623	100.00%

Appendix 3

Time Slotwise received Call distribution : For the month of July 2026

No. of Calls @ CCE Desk					Total Calls @CCE
6 AM to 10 AM	10 AM to 2 PM	2PM to 6 PM	6 PM to 10 PM	10 PM to 6 AM	
19227	76458	62000	33359	6417	197461