Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
1	Annexure IX - Clause 3.3.a - Page no. 123	Total volume/Value of BBPS transactions	We would request clarification that the numbers sought from the Bidder are in the context of Bidder being a Biller OU i.e BOU under BBPS.	Yes, the number sought from the bidder are in the context of bidder as a BBPOU (biller operating unit)
2	Annexure X - Clause 8 (iii) - Page no. 127	Processed at least 3 Crore BBPS Transactions (as BBPOU Services) during at least 2 years of the last three financial years 2023-2024, 2024-2025 and 2025-2026 in India.		
3	Annexure XII - Clause 8 (iii) - Page no. 129	BBPS transaction Volume		
4	Annexure XIX - Technical Score Sheet - Clause (3) Page no. 127	Number of transactions routed through BBPS (the year having maximum number of the transactions will be considered out of last 3 financial years i.e. 2023-24, 2024-25 and 2025-26)		
5	12.2	Evaluation of eligibility	Scoring parameters and defination	Please refer to RFP clause No. 12.2 Stage 1: Evaluation of Eligibility, Clause no. 12.3 Stage 2 -Technical Evaluation, Clause 12.4 Technical Score Sheet, Annexure II on minimum eligiblity criteria and also technical score Sheet(self assesement) Annexure XIX.
6	17	Scope of work	1. What are annual transaction volumes for FY24, FY25, FY26?	Estimated annualised number of transaction is as per Annexure XXII (Indicative commercial Bid template). Transaction volume (No. of transactions) for FY 2025-26 was 7.07 crore
7	Section 17, Page 45, Clause 3	UPMS (Register & Pay) Support	Kindly confirm the UPMS version currently implemented by LIC and whether the selected BBPOU is expected to support any future upgraded version of UPMS during the contract period. If yes, will re-certification efforts be considered part of the scope?	UPMS version as per BBPS will be applicable.
8	Section 17, Page 45, Clause 5	Support for Future Payment Modes	Need clarification on the requirement of payment modes as the control will be at the COU end in terms of commercials	Agreed that control will be with COU.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
9	Section 17, Page 45, Clause 7	Aggregation, Disbursement and Reconciliation Services	Kindly elaborate the scope of "Aggregation" and "Disbursement" expected from the BBPOU. Is the BBPOU required only to facilitate BBPS settlements or perform additional fund management and payout activities?	BBPOU to faciliatate aggregation and settlement of funds only. Any dispute received from the customer will need to be facilitated for resolution.
10	Section 17, Page 45, Clause 9	BPRN Storage and Management	Kindly provide the detailed process flow for BPRN generation, storage, modification and cancellation. Please clarify the responsibilities of LIC and BBPOU in maintaining BPRN records.	The NBBL process for generation of BPRN is to be followed.
11	Section 17, Page 46, Clause 12	Pull/Fetch Fallback API	Kindly elaborate the expected use cases for Pull/Fetch fallback APIs in UPMS and provide related process flow/API specifications.	BBPOU has to fetch the Bills from LIC System.
12	Section 17, Page 46, Clause 15	Complaint Management System	Kindly share the detailed requirements for Complaint Management System including workflows, SLAs, escalation matrix, reporting requirements and integration expectations.	Will be shared with the selected vendor.
13	Section 17, Page 47, Clause 21	Electronic Receipt Generation	Kindly provide the detailed electronic receipt format/specification, mandatory data fields, branding requirements, logo specifications and integration/API requirements.	Exact format will be shared with successful bidder. The general deails will include the following fields : Transaction No. , Date and Time, LIC Invoice No., Amount paid, Policy No. BBPS reference ID etc.
14	Section 17, Page 48, Clause 25	UPMS Bill Presentment Process	Kindly clarify whether LIC will provide the required APIs/specifications for receipt generation and bill presentment under UPMS.	As per RFP will be shared with the selected vendor.
15	Section 17, Page 48, Clause 26	Multiple Fetch/Push Attempts	Kindly clarify the expected process, frequency and cut-off timelines for multiple fetch/push attempts in case of timeout or technical failures.	As per RFP will be finalised after discussion with the selected BOU
16	Section 17, Page 48, Clause 27	Reversal of Failed Transactions	Kindly confirm whether the reversal timeline of 24 hours is applicable from transaction initiation, transaction failure identification, or receipt of confirmation from NBBL settlement process.	Reversal of the funds for failure transactions to be done within 24 hours from revrsal by NBBL.
17	Section 17, Page 49, Clause 30	Dashboard Facility	Kindly confirm whether user administration capability (creation/modification/deletion of users by LIC Admin) is mandatory within the dashboard.	Can be done at BOU level also on request from LIC to creat login Ids for designated employees.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
18	Section 17, Page 49, Clause 31(a)	Transaction Status Enquiry	Kindly clarify whether transaction enquiry functionality should support search using Policy Number, Customer ID and Mobile Number in addition to Transaction Reference Number.	Yes, any additional search facility basis Policy no., Mobile No. etc. in addition to Transaction reference Number will be appreciated.
19	Section 17, Page 49, Clause 31(b)	UPMS Bill Status Enquiry	Kindly provide detailed functional requirements for Bill Status Enquiry under Register & Pay (UPMS).	Information such as successful bill pull date from LIC system and Push date in the BBPS ecosystem will be required for information purpose and resolution of customer complaints. This feature can be discussed with selected vendor and implemented on mutual understanding basis.
20	Section 17, Page 49, Clause 31(d)	Duplicate Receipt Download	Kindly specify the retention period and availability requirements for duplicate receipt download functionality.	For a period of 1 year or any mutually agreed period with selected vendor. Alternatively, LIC may also consider issue of receipt at LIC's end after consultation with the technical team.
21	Section 17, Page 49, Clause 31(e)	Uptime Reporting	Kindly specify the expected format, frequency and retention period for system uptime reporting through the dashboard.	Expected format will be shared to succesfull bidders. Uptime reporting data has to be preserved and shared upto minimum of 1 year.
22	Section 17, Page 49, Clause 34	High Availability Infrastructure	Kindly clarify whether an Active-Passive DC-DR architecture is acceptable or whether Active-Active High Availability architecture is mandatory.	Both HA solution are accepted provided DR drill is conducted on DR site atleast on quarterly basis.
23	Section 17, Page 50, Clause 36	Status Consistency Across APIs	Kindly provide illustrative examples/scenarios regarding status consistency requirements across B2B, S2S and Query APIs, particularly for pending transactions.	These details will be shared with the selected bidders. Integration will be API driven.
24	Section 17, Page 50, Clause 43	Audit Reporting Requirements	Kindly provide an indicative list of audit-related reports, balance certificates and other documents expected from the selected BBPOU, along with frequency of submission.	Vendor balance certificate is required on a quarterly basis for submission to statutory auditors.
25	Section 17, Page 50, Clause 45(d)	Pre-Production APIs	Kindly clarify whether LIC will provide dedicated Sandbox/UAT environment and APIs for end-to-end integration testing prior to production deployment.	LIC will provide UAT setup, API details prior to production deployment.
26	Section 17, Pages 47-49, Clauses 19, 28 & 29	MIS and Reporting Requirements	Kindly provide sample formats/templates for Daily Collection MIS, Reconciliation MIS, Reversal MIS, Settlement MIS and any custom reports required by LIC.	Exact format will be shared with successful bidder. The general deails will include the following fields : Transaction No. , Date and Time, LIC Invoice No., Amount paid, Policy No. BBPS reference ID etc.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
27	Page 45	Escrow/Nodal Account	Clarification on why a nodal/escrow account is needed?	Payment aggregator who are BOU are required to maintain an escrow account. Nodal account to be maintained by Banks for parking of collection done for LIC under BBPS. Requirement as stipulated by RBI will be applicable for Banks/ PA .
28	Sec 16 Page 48	Settlements	For txns which will be settled at 5 PM on T+0, will the money stay in the account overnight?	Settlement at 5 PM on T+0 will be transferred to LIC's existing designated account which will be intimated to the selected bidder.
29	Page 48	Settlements	Can we get the transaction data as per BBPS Cycle	Cycle wise data will be available with BBPS only. We do not have the said data .
30	Page 48	Settlements	What will be the avg ticket size per txn	The average tickect size is Rs. 6,500/- for 2025-26 (Average tickect= Total amount collected/ No. of transaction). Total amount collected for 2025-26: approx Rs.45000 Crore Total No. of transaction for 2025-26 : 7.07 Crore
31	Clause 13- Page 43	Notification of Award	If multiple BBPOUs are empanelled and L2/L3 are asked to match L1 rates, what will be the transaction routing to each BBPOU?	In case of selection of multiple bidders if L2/L3 match with L1, the routing of transactions will be done in Round-Robbin mechanism at NBBL level.
32	Page 46	LIC has on-boarded Bharat Bill Payment System (BBPS) of NPCI Bharat Billpay Limited (NBBL), a subsidiary of National Payment Corporation of India (NPCI) for renewal premium collection under " Fetch & Pay" and "Register & Pay" (UPMS- Unified Presentment Management System).	What is the current percentage split between Fetch & Pay and UPMS (Register & Pay) transactions?	Currently 3% transactions are under UPMS (Register and pay) and 97% transactions are BBPS transactions (Fetch and Pay) for FY 2025-26 .

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
33	Page 46	LIC has on-boarded Bharat Bill Payment System (BBPS) of NPCI Bharat Billpay Limited {NBBL), a subsidiary of National Payment Corporation of India (NPCI) for renewal premium collection under " Fetch & Pay" and "Register & Pay" (UPMS- Unified Presentment Management System).	Approximately how many active policy registrations are expected under UPMS initially? What will be the frequency of bill presentment file generation by LIC?	Bill presentment file generation is a daily activity.The transaction done under UPMS are 3% of the total BBPS transactions for the year 2025-26. Total transaction for 2025-26 is 7.07 crores
34	Page 53	Performance - TPS requirement	Kindly share peak TPS observed during monthly or quarterly premium collection cycles	On an average, TPS is around 250 transaction. On peak time TPS increases to 250 TPS.
35	Clause 17.1, Page 52	Functional Requirements -	Will LIC provide sample transaction, settlement and reconciliation files during bid stage ? Can MIS file format and report layouts be shared prior to bid submission ?	Exact format will be shared with successful bidder. The general deails will include the following fields : Transaction No. , Date and Time, LIC Invoice No., Amount paid, Policy No. BBPS Reference ID etc.
36	Page 51	User Acceptance Test (UAT)	Please clarify whether UAT environment will be provided by LIC for the BBPS onboarding integration	Yes, LIC will provide UAT setup
37	Page 58	Project Deliverables and Time Schedules	Considering integration, certification and UAT requirements, can the implementation timeline of 60 days be revisited if delays are attributable to external dependencies?	No change in RFP clause.
38	Page 58	Project Deliverables and Time Schedules	Whether SLA calculations will exclude outages caused due to NBBL/NPCl/network/provider infrastructure beyond bidder control?	Please refer to clause 19 of Schedule of SLA serial No. 7 page No. 58 to 60 of RFP
39	Page 58	Project Deliverables and Time Schedules	Since uptime commitment is 99.95%, kindly clarify treatment of planned maintenance windows.	As per RFP (Planned maintenance window will be excluded for calculation of uptime commitment). Please refer to clause 19 of Schedule of SLA serial No. 7 page No. 58 to 60 of RFP

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
40	Page 58	Project Deliverables and Time Schedules	Can we have an overall monthly cap on penalties recoverable from the service provider?	please refer to the corrigendum issued.
41	Page 58	Project Deliverables and Time Schedules	Can LIC clarify if penalties and liquidated damages can be levied simultaneously for the same incident?	Depends on the reason for which liquidated damages is leived upon. Generally, Liquidated damage will be applicable for cases beyond Penalty / SLA treshhold timelines if remedial measure is not provided by the vendor.
42	Page 146	SLA Monitoring tools	Can LIC clarify on the monitoring tools being mentioned and is there any development expected from the service provider with regards to the monitoring tools?	BBPOU must provide real-time SLA monitoring dashboards, historical reports, alerts, audit logs, and monthly SLA compliance reports, with LIC having access to the monitoring data or reports. In cases SLA monitoring dashboard is not available with BBPOU, then they may have to develop as per Need of LIC.
43	Page 166	Application Security and VAPT	Can LIC specify frequency of VAPT, audits and compliance certifications expected during contract tenure?	Yearly basis, VAPT/audit/compliance certification is required.
44	Page 145	Data retention controls	What is the retention period expected for transaction logs, audit logs and reconciliation records?	minimum two years, data should be retained.
45	Page 92	DPDPAct	Kindly clarify data deletion and data archival requirements at contract closure.	Data deletion and data archival requirements at contract closure is in accordance with RBI, NBBL, DPDP Board, IRDAI and applicable regulations for deletion, de-identification, anonymization, isolation, access revocation, retention as per reguatory requirements and certificate of deletion.
46	Page 48 - clause 16	Detailed Scope of Work- Fund settlement	Can we get the distribution of the collection with regards to the transaction count and value with regards to the settlement required on T+0 and T+1, There are cases wherein the transaction or fund status are not cleared by NBBL within the settlement cycle, please clarify the scope of handling such edge case transactions	Funds settled by NPCI should be settled to LIC as provided in the RFP on T+0 and T+1 basis. Exceptions will be allowed on submission of evidences, if any.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
47	Page 49	Detailed Scope of Work-Issuance of electronic receipt	Please clarify the method for sharing the receipts for successful transaction. Can LIC share sample receipt format currently being issued to policyholders? Also, since the payment is completed on the front-end applications in BBPS, the front-end applications provide an acknowledgement to the end consumer in their respective formats.	Will be shared with the selected vendor. Receipt to be given by BBPOU . Alternatively, LIC may consider issue of receipt at LIC's end if feasible on mutual discussion basis.
48	Page 48	Complaint management system	What are the current complaint volumes and dispute volumes received through BBPS?	Very less. Negligible.
49	Page 49 - clause 27	Detailed scope of work - reversal of transaction	Please clarify whether this clause includes the transaction wherein the payment posting onto LIC's systems has failed. Do we have to seek confirmation from LIC before reversal of such transactions. Also, since the payment is done on the front -end applications actual credit to the end consumer depends on the refund policy of the front-end application used for making the payment and beyond the control of the BBPOU.	For failed transactions where no settlement is done to LIC, reversal of these funds to be done within 24 hours from reversal by NBBL. The details of such reversals to be communicated to LIC as per Point no. 27 and 28 of RFP clause 17.Scope of Work-Detailed Scope of Work
50	Page 45 - Clause 15	Escrow/Nodal Account	Please clarify purpose of Escrow/Nodal account, bank is not required to open escrow/nodal account for BBPS purposes.	Payment aggregator who are BOU are required to maintain an escrow account. Nodal account to be maintained by Banks for parking of collection done for LIC under BBPS. Requirement as stipulated by RBI will be applicable for Banks/ PA .
51	Page 50- Clause 31	Availability of MIS	Service provider will be able to provide transaction details of the transactions routed through the respective BBPOU. Please clarify the requirement	Yes.
52	Page 50- Clause 31	Availability of MIS	with regards to the enquiry of the bill status for customers opting for "register and pay" "	Enquiry to be provided to have visibility on whether Bill generated and pushed in BBPS ecosystem.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
53	Page 50- Clause 31	Availability of MIS	Request you to clarify the requirement to download the duplicate receipt as the receipt for successful bill payment is provided by the respective front-end application to the end consumer.	Receipt to be given by BBPOU. In case of complaint for non-receipt of payment receipt option to download the duplicate receipt to be provided to LIC by BBPOU. Alternatively, LIC may also consider issue of receipt at LIC's end after consultation with the technical team.
54	Page 50 - Clause 32	LIC reserves the right to change the process at any time	Please clarify the change being envisaged here. The changes should be within the ambit of the BBPS construct as laid out by the regulator.	Please be guided by the RFP.
55	Page 50-Clause 36	Change in transaction status	The transaction status is dependent on the status received from NBBL and BBPOU has to comply with the same.	The transaction status received from NBBL to be maintained. No change in RFP
56	Page 47 - Clause 9	Valid UPMS registration	It is the responsibility of the COU (not BOU) to inform NBBL	As per role and responsibilty defined under BBPS ecosystem.
57	Generic	Biller id - LIFE00000NATL6	We consider the existing biller id LIFE00000NATL6 of LIC on BBPS will be used for the setup	The query is not clear. Biller ID will be shared with successful biller
58	Page 47 &48- Clause 10-14	UPMS management	We request detailed discussion on this point at time of integration to finalise scope within the defined parameters of UPMS.	Point 25 of clause 17-Scope of work - UPMS bill process flow shall be finalised only after discussion with LIC.
59	General Query	MSA	1. NDA –Please seek clarification as to whether we may provide our own NDA draft for this matter, or whether there is scope to negotiate the terms of the NDA. The NDA format provided in this RFP is generic in nature and does not include certain key provisions that we would ordinarily incorporate in our standard NDAs.	No change in RFP provisions.
60	17. Scope of Work	Reversal	In case of unsuccessful transaction where amount debited from customer but not settled to LIC, ensure reversal to customer's account within 24 hours.	Yes, Reversal of the funds for failure transactions to be done within 24 hours from revrsal by NBBL.
61	General Query	Compliance with LIC requirements	As per this para, the bidder is required to comply with various security, data and other compliance requirements prescribed by LIC. Please seek clarity on the specific requirements envisaged and assess whether PayU would be in a position to comply with the same	Please be guided by RFP.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
62	17. Scope of Work	UPMS acknowledges receipt of every bill push. In absence of acknowledgement within defined window from BBPS ecosystem, bidder shall retry to push 100% bills against the BPRN in BBPS ecosystem.	Can you please confirm if LIC will go live on the Bill push mechanism or bill pull mechanism on UPMS?	Bill pull has to be done by BBPOU from LIC system.
63		No discrepancy between B2B, S2S, and Query API responses. If 'success' or 'failure' received from any response, it should not change later. Only pending status expected to change.	Can we please get clarification for this requirement?	The transaction status received from NBBL to be maintained. No change in RFP
64	General Query	-	Kindly provide the average ticket size and estimated transaction volumes for the contract period.	The average tickect size is Rs. 6,500/- for 2025-26 (Average tickect= Total amount collected/ No. of transaction). Total No. of transaction for 2025-26 : 7.07 Crore
65	Section 17. Scope of work, Pg No: 46	LIC at its sole discretion may engage one or more BBPOU/s.	Kindly confirm whether LIC proposes to empanel a single BBPOU or multiple BBPOUs, and share the methodology for volume allocation among them.	Refer RFP document
66	General Query	-	Kindly confirm whether any minimum transaction-volume commitment will be provided under the contract.	Escrow
67	Section 17. Scope of work, Pg No: 49	In case of unsuccessful transaction where amount is debited from customers' bank but not settled to LIC, the bidder shall ensure the reversal of the same to customer's account within 24 hours.	Kindly clarify the applicability of transaction charges in cases of reversals, disputes, duplicate transactions, and transaction posting failures attributable to LIC.	No charges are payable by LIC for failed /reversal cases.Transaction fee is applicable only for successful transactions, for which settlement is done to LIC.
68	Section 19.Schedule of service level agreement,Pg No: 59	SLA Penalty and Service Deficiency Re	Kindly clarify the overall monthly and annual caps applicable on SLA penalties and service-deficiency recoveries under the contract.	Please be guided by RFP provision and corrigendum issued
69	General Query	-	Kindly clarify the cap on contractual liability and indemnity obligations, including the treatment of indirect, incidental, special, and consequential losses.	Please be guided by RFP

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
70	section 15. Performance Bank Guarantee (PBG),Pg No: 44	The selected bidder will provide an unconditional and irrevocable Performance Bank Guarantee, within 15 days from the Notification of award for a value of 5% of Total Contract value	Kindly share the details of the contract value that will be considered for Performance Bank Guarantee (PBG) calculation	Contract value will be TBP as determined by the reverse auction mutipled by 5 years(contract term). PBG will be 5% of the contract value. In case more that one BOU is onboarded, the PBG will be divided equally amongst the BOUs.
71	section 15. Performance Bank Guarantee (PBG),Pg No: 45	Bidder must be maintain an Escrow Account/ Nodal Account as the case may be for Fund Transfers. If not, bidder must open an Escrow Account/Nodal Account within 7 days from the notification of award of contract.	Please explain	Payment aggregator who are BOU are required to maintain an escrow account. Nodal account to be maintained by Banks for parking of collection done for LIC under BBPS. Requirement as stipulated by RBI will be applicable for Banks/ PA .
72	Section 17. Scope of work, Pg No: 50	For all online payment transactions, the BBPS should provide a minimum of 128-bit SSL encryption, with real time authorisation and capturing the transaction details	Invalid, since there is no SSL shared from bank's end	Customer payment processing is happening at COU level. COU has to ensure to capture transaction details with real time authorization. 128 bit SSL encryption of data payload may be required for integration between LIC and BBPOU server for billing and payment posting.
73	General Query	-	Requesting Extension of Last date of Submission of Bid to Aug 28th 2026	No change in RFP
74	Section 17. Scope of work, Pg No: 51	Successful Bidder shall submit duly reconciled GST compliant TAX Invoice for agreed rate per transaction after completion of the month to LIC for settlement of service charges. LIC will settle the invoice within 30 days from the receipt subject to deduction of applicable taxes and penalty if any.	Please bring in a clause of 18% interest per annum on the delayed amount for the number of hours/days delayed on Non transference of invoice payments	No change in RFP clause.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
75	Section 19.Schedule of service level agreement,Pg No: 59	Completion of work as per description in SOW (including integration of BBPOU, UAT, etc.) from the Date of purchase/ work order - Rs.10,000/- per day of delay on the part of bidder subject to Maximum Forfeiture of EMD	Please Make this 45 days & Reduce the Penalty to 2000 or 5000 rupees (There could be dependencies between 3 different parties, LIC Tech Team, Vendor Tech Team and NPCI	Delay on the part of the BOU will only be considered for levying the penalty. Please refer to RFP clause. No change in RFp clause.
76	Section 19.Schedule of service level agreement,Pg No: 59	Signing of Contract from the Date of Purchase /Work Order - 10 days (one time)	Please make this 30 days.	Please be guided by RFP provision and corrigendum issued
77	General Query	-	Kindly confirm whether LIC will share the APIs along with the latest VAPT clearance report required for API whitelisting and traffic enablement.	yes
78	General Query	-	Kindly confirm whether LIC will share the latest server VAPT clearance report required for IP whitelisting and secure connectivity setup	yes
79	General Query	-	Kindly confirm whether the integration URLs are HTTPS-enabled. If any URLs are currently HTTP, please confirm whether HTTPS URLs will be provided for integration.	https enabled
80	Section -26.9 ,2 Financials details Page no - 124	2) CFO/CA/Statutory Auditor Certificate stating Annual turnover and net worth in last three financial years 2023-2024, 2024-2025 and 2025-2026	Same already under P&L and Balance Sheet , do we still need to share separate Turn Over and Networth Certificate	No change in RFP
81	Section -26.9 ,1.14 Page no - 123	3. Certificate for adequate internal control and audit measures to be submitted by statutory auditors.	We cannot issue separate Certification for this from Statutory auditors However we will be sharing the Yearly audit Certificate attested by Autherized Signatory	Yes agreed.
82	Section -26.13 , Page No - 131	Annexure XIII: Documentary Evidence of On boarded Clients.	Cannot Provide Client contact Person name, Email Id , Mobile No without there Consent.	No change in RFP. Copy of relevant page of agreement to be provided or client reference letter to be provided.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
83	Section 26.18 , Page No 136	1.Provide APIs required for both productions as well as UAT 2.Acceptance of dynamic RU (Return URL with session parameters) from LIC portal 4.Minimum Throughput of 500 TPS (Transactions per second)	Point 1- We as a bidder are going to Consume API by BOU so there is no scope of sharing Bidder API and UAT Point 2 - Need Clearification on the requirement of the dynamic RU with usecase. Point 4 - We have 200 TPS which is capable enough to handle the volume of Transactions mentioned in the tender document which is 8.21 Cr Annually(2.25 lakh per day).	API details will be shared` with successful bidders. Please be guided by RFP and corrigendum issued. Peak time TPS of 500 is required.
84	Section 26.20 , Page No 139	Annexure XX- Mandatory Information Security Requirements	Clarification Required for Access to our Internal System as per Annexurer XX . We are Providing all information on Case to case basis to our existing large BOU for the perpuse of Audit or any Letigation Cases etc.	The bidder must ensure compliance with right to audit, data localization, and applicable security requirements, ensuring in-time access to systems, logs etc. as may be needed by auditors, regulators for investigation or litigation matters.
85	Section 17 , Point no 16 , Page no -48	Settlement in designated bank account of LIC	Need clarification that if successful bidder is bank entity then LIC will open designated account for BBPS setllement with the same bank.	LIC's designated account will be intimated to the selected bidder for settlement of funds.
86	(Section and Page Number)	The RFP forms part of the Contract; deviations not accepted are deemed rejected, effectively shutting out the Bidder's issues list at the negotiation stage.	Kindly confirm that the final Contract with the Successful Bidder will be finalised through mutual negotiation, subject to compliance with mandatory NBBL/RBI guidelines applicable to BBPS.	RFP, document, corrigendum, clarification issued etc will form part of the contract.
87	Page 45, Scope of Work – BBPS regulatory overlay	RFP is silent on the primacy of the NBBL framework which governs the BBPOU-Biller relationship. Risk of conflict between RFP terms and NBBL Procedural / Technical / Business Guidelines.	Kindly confirm that all services rendered under this RFP are governed by, and subject to, the Bharat Bill Payment System (BBPS) framework issued by RBI/NBBL (Procedural, Technical & Business Guidelines and SOPs as updated from time to time), and that in the event of any conflict between the RFP and the NBBL framework, the NBBL framework shall prevail.	Yes, Please be guided by RFP.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
88	Page 45, Scope of Work / BBPS Terms & Conditions Annexure	Standard BBPOU-Biller obligations under NBBL (grievance redressal, delisting, refund/chargeback, obligation to update Consumer account on successful payment, cooperation on complaints, etc.) are not incorporated. Absence of BBPS T&Cs Annexure creates RBI audit exposure.	Kindly confirm LIC's willingness to execute the Bidder's standard "BBPS Terms & Conditions Annexure" incorporating mandatory Biller obligations under NBBL (grievance redressal, delisting, refund/chargeback, obligation to update Consumer account on successful payment, cooperation on complaints, etc.), post award.	As per role and responsibilty defined under BBPS ecosystem.
89	Page 61, Payment Terms / Schedule of Payments (Section 6.1.1 NBBL Procedural Guidelines)	RFP does not clarify the settlement basis between BBPOU and Biller. Without alignment to the NBBL/BBPCU net settlement report, there is a risk of settlement-asymmetry and reconciliation disputes.	Kindly confirm that settlement by the BBPOU to LIC shall be made basis the NBBL/BBPCU net settlement report, and that a documented reconciliation process shall apply for genuine discrepancies flagged basis the Bidder's transaction logs.	Please be guided by RFP.
90	Page 52-58, Non-Functional Requirement / SLA – Uptime	RFP is likely to mandate 99.9% uptime. Our accepted internal standard is 99.5% (monthly), with exclusions for LIC/scheme/third-party downtime.	Kindly confirm if the SLA uptime can be reduced to 99.5% (calculated on a monthly basis) instead of 99.9% measured only for the Bidder's systems, and that downtime attributable to LIC's systems, NPCI/NBBL/scheme downtime, third-party PA/PSP/PG/UPI/bank downtime, scheduled maintenance and Force Majeure shall be excluded from the SLA computation.	Please be guided by RFP provision and corrigendum issued
91	Page 58-60, Schedule of SLA / Liquidated Damage / Performance Assessment / Penalties	LDs / SLA penalties / PBG (5%) / EMD forfeiture / risk-cost substitution operate cumulatively, giving LIC multiple simultaneous remedies for the same breach (same concern flagged on the new OMC/IOCL RFPs).		No change in RFP.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
92	Page 44, Confidentiality / Annexure VIII – NDA	LIC's NDA (Annexure VIII) is expected to be one-sided, uncapped, without standard carve-outs.	Kindly confirm that the NDA shall be mutual, with standard carve-outs (public domain, independently developed, disclosure required under law/regulation/court order), a defined term (2-3 years post termination), and liability for breach shall be within the overall liability cap. Kindly share the editable NDA draft for redlining.	No change in RFP
93	Page 93, Annexure XXVII – Data Processing Addendum + Digital Personal Data Protection Act, 2023	DPA likely LIC template with unlimited breach liability, broad audit rights, restrictive sub-processor consents and no clarity on cross-border transfers under DPDP.	This needs to be amended for BBPS; We will need more nuanced data processing addendum as Euronet will be receiving information from NBBL and sharing with LIC for verification; Accordingly, we will have to make factual changes considering that data flow and respective regulatory obligations of Euronet as BBPOU and LIC (as insurance company);	Please be guided by RFP
94	Annexure XXVIII – Service Covenants, Deficient Services, Deficiency Liability	Service Covenants Annexure typically operates outside the aggregate liability cap and creates a stand-alone unlimited remedy.	Please clarify why is this required separately when obigations of parties are already covered in the contract already. Please clarifty what is 'Deficiency Liability Period' and how does it apply in the context of present services. Please note that we may have make changes to this schedule to align with the present context of services .	Please be guided by RFP
95	Page 15-17/ 26/44 Bid Validity (180 days), EMD (6 months), PBG (Term + 180 days)	Long tail exposure without defined refund SLA or cure period for forfeiture.	Kindly confirm that (a) no interest shall accrue but timelines for return of EMD/PBG shall not exceed 30 days from occurrence of the refund trigger; (b) forfeiture shall follow a written cure period of 15 business days; and (c) LIC will not encash the PBG for any dispute pending adjudication.	Please be guided by RFP

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
96	Page 77, 23.2.1. Compliance with LIC Requirements	The Vendor will ensure that it complies with: a.All relevant security and other requirements specified in LIC's Information Security Policy, if the same has been made aware by LIC; b.Any other security procedures or requirements notified, in writing, by LIC to the Vendor. The Vendor must comply with such security procedure or requirement, from the date specified in the notice, or if none is specified, within five Business Days of receipt of the notice. c.Any regulatory guidelines about IT security issued by Regulator	Please clarify what are the requirements pursuant to this clause; Is LIC's IS policy applicable separately other than what is already mentioned in the RFP? All points which are not mentioned in the RFP need to be specifically agreed in future between the parties (especially if they are over and above legal requirement)	LIC's Informatiion Security policy is aligned with IRDAI's Information and Cyber Security Guidelines. For future enhancements, changes, mandates, amendments etc. please be guided by RFP.
97	Page 77/91, To Bidder: Please clarify the requirements; Is LIC's IS policy applicable separately other than what is mentioned in here?	LIC's data ownership rights should not conflict with the BBPOU's regulatory retention obligations under RBI/NBBL.	Kindly confirm that BBPS transaction data required to be maintained by the BBPOU under RBI/NBBL retention requirements shall be permitted to be retained by the BBPOU (in de-identified form to the extent possible), notwithstanding LIC's data ownership rights.	Notwithstanding anything to the contrary contained in the RFP w.r.t. LIC's data ownership rights, in order to comply with applicable laws, the BBPOU under RBI, NBBL guidelines shall be permitted to retain a copy of the BBPS transaction data in a de-identified or masked form to the extent required.
98	Page 77-78, Books and Records / Audit and Access	Unbounded audit rights (with LIC's regulators / third-party auditors) without notice or frequency limits.	Kindly confirm that audit/inspection rights of LIC / its regulators shall (a) be exercised on 15 business days' prior written notice; (b) not more than once per contract year (except for regulator-directed audits or cause-based audits); (c) during business hours; and (d) at LIC's cost, subject to the BBPOU's confidentiality and information security policies.	No change in RFP

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
99	Page 48-49, Two settlements: T+0 at 1700 hrs and T+1 before 1100 hrs; gross deposit without deduction.	Please clarify whether the T+0 1700 hrs settlement requirement applies only to funds actually received/settled by NBBL into bidder account by the relevant cycle, and that bidder will not be penalized for NBBL/banking settlement delays not attributable to bidder.	Settlement SLA should align with actual receipt of funds and NBBL settlement cycle dependency.	Amount settled by NBBL should be settled to LIC as per the RFP clause.
100	18% p.a. interest on delayed settlement amount.	Request LIC to confirm that delayed settlement interest will apply only on amounts received by the bidder and retained beyond the applicable timeline due to bidder-attributable reasons, excluding NPCI/NBBL/issuer/acquirer/bank outages or delays.	This rationalizes penalty exposure for ecosystem dependencies.	No change in RFP
101	INR 10,000 per minute for system breakdown beyond SLA, max INR 1 Cr/month.	Request LIC to clarify measurement methodology for downtime, including monitoring source, incident start/end time, planned maintenance exclusion, partial degradation, API-specific downtime, and third-party dependency exclusions.	Penalty is significant and requires objective measurement.	Please be guided by RFP provision and corrigendum issued
102	System breakdown penalty capped at INR 1 Cr/month.	Request LIC to also cap aggregate monthly penalties across all SLA heads to a mutually agreed percentage of monthly invoice value/service charges to ensure proportionate and commercially sustainable risk allocation.	This is a finance review point to avoid disproportionate liability against transaction fee revenue.	Please be guided by RFP provision and corrigendum issued

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
103	Minimum 99.95% successful responses; average response time <500ms; 95% <=600ms; 99% <=700ms.	Please clarify whether response-time SLA is measured only for bidder-controlled BBPOU systems and excludes latency attributable to LIC backend systems, NBBL, network, bank/payment rails, or customer channel systems.	API timing should be attributable and measurable.	This excludes latency attributable to LIC backend systems
104	Sustained throughput of 1400 payments per second and burst capacity 250 TPS above sustained throughput.	Please share expected annual, monthly, daily and peak-hour transaction volumes for LIC premium collections under BBPS/UPMS, including expected TPS/concurrency, so that bidders can validate infrastructure sizing against the stated 1400 TPS requirement.	Traffic sizing is required for technical architecture and commercial costing.	On daily basis, 75 lakh transactions are getting processed with payments received for 3.5 lakhs transactions per day. Accordingly monthly/yearly figures can be arrived upon.
105	Retry mechanism for UPMS bill push; fallback API; retry attempts/backoff intervals to be defined.	Please clarify the expected retry policy, maximum retry window, acceptable success rate, exception handling and reporting standards for failed UPMS bill push or fallback fetch scenarios.	Required to design system logic and operational monitoring.	these details will be finalized with successful bidders.
106	Real-time online confirmation to LIC server for successful/unsuccessful transaction.	Please provide details of LIC API specifications, authentication method, encryption requirements, retry mechanism, idempotency keys, reconciliation identifiers and expected callback response obligations.	Required for technical design and integration effort estimation.	Thease details will be shared with successful bidders.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
107	Bidder to issue electronic receipt in LIC prescribed format; no separate receipt by LIC.	Please share the prescribed electronic receipt template, mandatory data fields, branding guidelines, e-stamp requirement, validation logic and whether receipt generation will be from bidder system or LIC-provided content payload.	Receipt obligations affect product, compliance and customer communication design.	Exact format will be shared with successful bidder. The general deails will include the following fields : Transaction No. , Date and Time, LIC Invoice No., Amount paid, Policy No. BBPS reference ID etc.
108	Failed transaction amount debited but not settled to LIC to be reversed within 24 hours; weekly list to LIC.	Please clarify whether the 24-hour reversal timeline is subject to NPCI/NBBL/bank/COU refund processing timelines and whether clock starts from definitive failure identification or customer debit time.	Refund processing has external dependencies and status finality requirements.	For failed transactions where no settlement is done to LIC, reversal of these funds to be done within 24 hours from reversal by NBBL. The details of such reversals to be communicated to LIC as per Point no. 27 and 28 of RFP clause 17.Scope of Work-Detailed Scope of Work
109	Refunds for dispute/complaint/cyber fraud to be initiated in NPCI format only on LIC instructions.	Please clarify the roles and responsibilities of LIC and bidder for disputed/cyber fraud cases, including trigger for refund, required approvals, supporting evidence and liability ownership.	Needed to prevent ambiguity in dispute and fraud liability.	No change in RFP
110	Dashboard facility with master admin login, multiple LIC users, MIS download and reports.	Please confirm whether dashboard is mandatory at go-live or can be delivered in a phased manner after core BBPS integration, and provide user count, report formats, data retention period and role/access requirements.	Dashboard development impacts implementation timeline and costing.	Dashboard may be provided at a later stage i.e. after going-live but not beyond 6 months.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
111	High availability network/server infrastructure in India 24x7 in minimum Tier III certified DC/DR.	Please confirm whether bidder-owned/cloud-hosted infrastructure in India meeting equivalent Tier III/industry availability and audit standards is acceptable. Also clarify acceptable cloud service providers and evidence required.	Infrastructure eligibility and cost depend on acceptable hosting model.	Please be guided by RFP.
112	DR RPO <=15 minutes and RTO <=60 minutes.	Please clarify if DR failover needs to be active-active or active-passive, and whether planned DR drills with LIC/NBBL will be required. If yes, please state frequency and success criteria.	DR design affects architecture and operating cost.	both approach are ok provided quarterly DR drill are conducted.
113	VAPT by CERT-In auditor, remediation timelines, audit logs, ISO 27001 and regulatory compliance.	Please clarify required frequency of VAPT/security assessment submissions, whether existing enterprise-level certifications/reports are acceptable, and whether LIC requires application-specific independent audit before go-live.	Clarifies evidence and cost of compliance.	Yearly basis, VAPT/audit/compliance certification is required. Application specific is desirable.
114	LIC right to inspect/test infrastructure and conduct system audit at any time; vendor to bear costs.	Request LIC to clarify audit frequency, notice period, scope limitations, confidentiality safeguards, remote audit options and whether third-party audit reports can be accepted in lieu of repeated onsite audits.	Audit costs and business interruption risk require practical guardrails.	Please be guided by RFP

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
115	Vendor will not be allowed to subcontract any portion of scope.	Please clarify whether use of standard third-party service providers such as cloud hosting, network providers, SMS/email gateways, security assessment agencies, banks, and licensed software providers is permitted, provided bidder remains responsible for service delivery.	Strict no-subcontract wording may conflict with normal technology service operations.	Please be guided by RFP
116	Assignment/novation requires prior consent.	Please confirm that assignment/novation restrictions apply mutually and that any assignment of LIC rights/obligations to another entity will require bidder consent, particularly because BBPOU onboarding and regulatory obligations are entity-specific.	Ensures regulatory and contractual clarity.	Please be guided by RFP
117	LIC may terminate/reduce scope with 30 days prior written notice.	Request LIC to consider a mutual termination-for-convenience provision and/or extend notice period to 60-90 days to support orderly wind-down, customer protection, operational transition, and settlement/reconciliation closure.	Supports business continuity and regulatory risk management.	Please be guided by RFP
118	Aggregate liability limited to TCO/Contract Price, but unlimited for confidentiality, willful misconduct, gross negligence, IPR etc.	Please clarify the exact liability cap applicable to transaction processing services, data/security incidents, third-party claims and SLA penalties, and whether aggregate liability excludes only specifically listed carve-outs.	Liability clarity is essential for legal and insurance review.	Please be guided by RFP provision and corrigendum issued

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
119	Payment on successful transactions after duly reconciled invoice; LIC pays within 30 days.	Please clarify invoice approval workflow, dispute process, deemed acceptance timeline and payment release date where no objections are raised within specified period.	Improves receivable predictability and working capital planning.	LIC will settle the invoice within 30 days from the receipt subject to deduction of applicable taxes and penalty if any and subject to verification/confirmation.
120	LIC may withhold payment and impose penalty if not satisfied with progress or delay.	Request LIC to clarify that payment withholding will be limited to disputed amounts and will be applied only after written notice, reason and opportunity to cure.	Avoids withholding of undisputed dues.	Please be guided by RFP
121	LIC may onboard one or more BBPOUs; L2/L3 may be asked to match L1.	Please clarify the expected number of BBPOUs to be selected, volume allocation principles among selected BBPOUs and whether matching L1 will guarantee award/allocation.	Commercial viability depends on expected transaction allocation.	Please be guided by RFP. In case of selection of multiple bidders if L2/L3 match with L1, the routing of transactions will be done in Round-Robbin mechanism at NBBL level.
122	Indicative commercial bid, H1 elimination and ORA process.	Please clarify the formula for Total Bid Price under Annexure XXII, transaction quantity assumptions used for comparison and whether LIC will provide estimated transaction volumes before commercial submission or ORA.	Needed to create comparable and accurate commercial bid.	Please refer Clause 26.22 Annexure XXII Indicative commercial Bid Template for TBP formula and Estimated transaction volume.
123	No discrepancy across B2B, S2S and Query API; success/failure status should not change later.	Please clarify expected handling where BBPS/NBBL or banking ecosystem later reverses or modifies a transaction status due to chargeback, timeout resolution, reconciliation adjustment or fraud/dispute outcome.	Status finality must align with ecosystem procedures.	The transaction status received from NBBL to be maintained. No change in RFP

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
124	Vendor balance certificate required by LIC within short notice of 1-2 days.	Please clarify frequency, format, cut-off time, certification/signature requirement and whether system-generated balance/reconciliation certificate will be acceptable.	Operational readiness and finance controls need definition.	Vendor balance certificate is required on a quarterly basis for submission to statutory auditors.
125	UAT environment should be available throughout contract period and pre-production APIs to be shared.	Please clarify whether LIC will provide corresponding test environment, test data, test policies, mock services and timely defect feedback throughout the contract period.	End-to-end UAT requires LIC-side readiness and test data support.	yes.
126	Data processing addendum and data protection obligations.	Please clarify the respective roles of LIC and bidder as Data Fiduciary/Data Processor, permitted processing purposes, data retention/deletion timelines, breach notification process and cross-system audit expectations.	Needed for DPDP compliance and contract risk review.	1)Please be guided by RFP, kindly refer scope of work mentioning BBPOU/s to facilitate digital payments under BBPS/UPMS and associated functionalities which include Collection of renewal premium, issue of premium receipt for successful transaction, Aggregation, Disbursement and Reconciliation Service. 2)Data retention/deletions timelines are in accordance with RBI, NBBL,DPDP Board, IRDAI and applicable regulatory requirements. 3)Breach Notification process as per CERT-IN, DPDP Board and other regulatory guidelines for immediate intimation and further detailed reporting. 4)For Audit related queries, please be guided by RFP.
127	GST-compliant monthly invoice; prices exclusive of GST.	Please confirm GST will be payable over and above the quoted transaction fee and that TDS will be deducted only as applicable on service charges, not on gross customer collection/settlement amount.	Ensures correct tax treatment and invoice configuration.	LIC always follows the the applicable Tax rules for payment of service charges.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
128	LIC may enable assisted channels of BBPS in future; BOUs to comply and adhere.	Please clarify whether assisted channel enablement will be optional and subject to separate technical, operational and commercial discussion if it involves additional certification, channel onboarding, support processes or cost.	Future assisted channel scope may materially change operational model.	Any future facility may be enabled with mutual consent of both the parties.
129	Terminated vendor must support takeover/transition; transition not to exceed six months; KT not to exceed 90 days.	Please clarify commercial terms for transition/knowledge transfer support after termination/expiry, including resource cost, scope, timelines and payment of undisputed dues during transition.	Transition support should be commercially and operationally defined.	Please be guided by RFP.
130	Documentation, API reference, knowledge repository and SOPs required.	Please clarify required document list, acceptance criteria, language, versioning, ownership and whether standard bidder documentation format is acceptable.	Avoids ambiguity around documentation deliverables.	Please be guided by RFP.
131	General	General	Kindly confirm the trasaction volume and value projections for the period of 5 years	Estimated annualised number of transaction is as per Annexure XXII (Indicative commercial Bid template). Transaction volume (No. of transactions) for FY 2025-26 was 7.07 crore and Value for FY 2025-26 was approximately Rs.45000 Crore.
132	General	General	LIC to confirm if only one Biller interface are to be made by the Bidder	Please be guided by RFP.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
133	124	Clause 26.9, Annexure IX, Section 3 Operation Details -Point 3. i) Bidder should have at least 15 billers on-boarded across BBPS categories of which at least 5 billers should pertain to PSU/BFSI/Insurance category and ii) Having a minimum of 20 Lakh BBPS transactions for at least 3 Billers in India for at least two years from last three financial years, 2023-2024, 2024-2025 and 2025-2026	It is requested that the minimum biller onboarding requirement be revised from 15 billers to 10 billers. The current criterion may inadvertently restrict participation of established BBPOUs that predominantly focus on large-scale, high-volume billers and therefore operate with a smaller but highly significant biller portfolio. Such BBPOUs may process substantially higher transaction volumes than entities with a larger number of small or low-volume billers. Since the RFP already includes a technical round for scoring the participants checking the overall capability and operational scale are adequately demonstrated in that round. Reducing the minimum biller count to 10 would broaden competition, encourage participation from experienced high-volume BBPOUs, and enable LIC to benefit from a larger and more competitive bidder base without compromising service quality, operational capability, or business continuity.	No change in RFP
134	60	Any noncompliance shall lead to recovery of losses if any and also passing on of penalty in part or full which shall be determined by the Competent Authority.	We request client to allow mutual discussion of all penalties during contract signing stage.	Please be guided by RFP and corrigendum issued.
135	51	41) Successful Bidder shall submit duly reconciled GST compliant TAX Invoice for agreed rate per transaction after completion of the month to LIC for settlement of service charges. LIC will settle the invoice within 30 days from the receipt subject to deduction of applicable taxes and penalty if any.	We request client to allow mutual discussion of all penalties during contract signing stage.	Please be guided by RFP and corrigendum issued.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
136	59	Transfer of Funds collected online to the designated destination account. T= date of Transaction, T+1=next working day; The penalty will be applicable on the amount received on T +1 beyond 1100 hrs	We request client to allow mutual discussion of all penalties during contract signing stage.	Please be guided by RFP
137	59 onwards	19 19. Schedule of Service Level Agre	We request client to allow mutual discussion of all penalties during contract signing stage. Overall penalty to be capped to 2% of monthly payout.	Please be guided by RFP and corrigendum issued.
138	149	In future, if NBBL/NPCI enables any new mode of payment under BBPS/UPMS, then successful bidders Services for the same are to be given without any additional cost to customer and LIC.	We request this to be discussed and agreed on case to case bank. And request clarification that any new integrations or Client side costs or third party costs shall be payable by the Client. Also in case of any additional charges by NPCI, the same shall be passed on to the Client.	Please be guided by RFP.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
139	55 - 28.34	Guidelines issued from time to time from RBI and NBBL pertaining to related security issues including transaction on Mobile, VISA, Master, RuPay Cards etc. shall be mandatorily binding on the selected bidder and they are supposed to keep themselves updated about them. ii. Statutory and other regulatory compliances – online transactions effected should comply with Government, IRDAI, RBI, IBA, NBBL guidelines. If any new guidelines are issued by these organizations or SEBI or Government or any other regulator, the iii. bidder/vendor shall arrange for its compliance / up gradation and bear the cost for the same	We request this to be discussed and agreed on case to case bank. And request clarification that any new integrations or Client side costs or third party costs shall be payable by the Client. Also in case of any additional charges by NPCI, the same shall be passed on to the Client.	Please be guided by RFP.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
140	66 - 23.4.3	Escalation of Costs: The vendor will in no circumstance be entitled to any escalation of costs or price of any material / items supplied or services tendered under the contract. The prices will not be subject to variation on any account. Prices will remain fixed for entire tenure of the contract. However, any variation solely due to changes in statutory or regulatory directions issued by the Reserve Bank of India (RBI), National Payments Corporation of India (NPCI), any other regulatory authority etc. which are beyond the control of the Bidder, may be considered for revision on merit basis. Such revision shall be strictly limited to the actual impact of the regulatory change and shall be supported by documentary evidence/ circular issued by such authorities. Any such proposed revision shall be examined and recommended by the Price Negotiation Committee (PNC) of UC	We request this to be altered in a manner that - In case of any changes in regulatory rates/charges by NPCI, RBI or any other authority or changes in any compliance requirements/regulations, which lead to increased costs for vendor, appropriate compensation via revised pricing be provided by the Client to the vendor towards the same.	Please be guided by RFP.
141	70- 23.1	Indemnity	We request that indemnity be mutually discussed and agreed with Vendor during the contract signing stage	Please be guided by RFP.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
142	72 - 23.11	The bidder's aggregate liability in connection with obligations, undertaken as a part of this project regardless of the form or nature of the action giving rise to such liability, shall be limited to the Total Cost of Ownership (TCO) of the project. The bidder's liability in case of third-party claims against the LIC resulting from breach of confidentiality, Willful Misconduct, or Gross Negligence of the bidder, its employees, and subcontractors or third-party claims resulting from infringement of patents, trademarks, copyrights, or such other Intellectual Property Rights shall be unlimited.	We request that the overall liability of the vendor to be capped to 10% of the total fee paid to the Vendor. We request that these clauses be mutually discussed and agreed during contract signing stage.	Please be guided by RFP.
143	77 - 23.17.1	The vendor, on demand from LIC, shall carry out such tests in appropriate manner in the presence of LIC's representatives and free of charge to LIC. The vendor will bear all costs of such inspections and tests	Vendor shall agree to an initial process agreed for the audits. In case of any third party audit needed, or any special requirements / changes which leads to incremental costs for the Vendor, we request that such costs be payable from the Client on case to case basis, after mutual discussion.	Please be guided by RFP.
144	26.22 Annexure XXII: Indicative Commercial Bid Template	Annual Estimated No. of Transactions - BBPS transaction ("fetch & Pay" and "register & pay") 8,21,00,000	Kindly provide year on year transaction volumetric for next 5 years	Estimated annualised number of transaction is as per Annexure XXII (Indicative commercial Bid template). Transaction volume (No. of transactions) for FY 2025-26 was 7.07 crore and Value for FY 2025-26 was approximately Rs.45000 Crore.
145	Generic Query	Generic Query	Kindly provide current and Year on Year TPS for 5 years	Current TPS is 250 and estimated TPS in future will be max 500 TPS.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
146	Generic Query	Generic Query	Kindly confirm that LIC will provide email id and email gateway for mail server requriement of the LIC	No, LIC will not provide access to email gateway.
147	Generic Query	Generic Query	Kindly clarify whether LIC has raised RFP for hosted or licensed model solution from bidder	query not clear
148	Generic Query	Generic Query	Kindly provide existing data size (if any) that needs to be migrated to the proposed solution	There are 42185435 individual UPMS registrations.
149	Generic Query	Generic Query	Kindly share the number of users and concurrency for accessing bidder solution from LIC branches/3rd party vendors	Query not clear.
150	Generic Query	Generic Query	Kindly provide complete address of LIC Primary and Secondary Data Centers for network link feasibility	Mumbai and Bangalore
151	Generic Query	Generic Query	Kindly provide details of Telecom service providers available at LIC DC & DR site.	will be shared with successful bidder
152	Generic Query	Generic Query	Kindly confirm if LIC will provide network connectivity for integration with bidder system	No, BBPOU has to access the billing and payment confirmation API via internet.
153	1- Section -26.9 ,1.14 Page no - 123	3. Certificate for adequate internal control and audit measures to be submitted by statutory auditors.	Request confirmation if LIC would consider acceptance of the audit report submitted by Authorised signatory.	Yes Agreed
154	2- Section 26.18 , Page No 1	1.Provide APIs required for both productions as well as UAT 2.Acceptance of dynamic RU (Return URL with session parameters) from LIC portal 4.Minimum Throughput of 500 TPS (Transactions per second)	Point 1- Please confirm if Bank is going to consume LIC API's or LIC is going to Consume Bank's API Point 2 - Request clarification on the requirement for Dynamic Return URLs (RU) with session parameters, along with the intended business use case. Point 4 - Our solution currently supports up to 200 TPS , However it is scalable upto the LIC's Requirement ,Kindly confirm whether this capability would be considered acceptable.	API details will be shared` with successful bidders. Please be guided by RFP and corrigendum issued. Peak time TPS of 500 is required.
155	3- Section 26.20 , Page No 1	Annexure XX- Mandatory Information Security Requirements	We request clarification regarding the information access requirements mentioned under Annexure XX (Mandatory Information Security Requirements). We would like to submit that access to internal systems and information is provided on a need-based basis for audits, regulatory requirements, investigations, or litigation matters, in line with applicable security and compliance policies.	The bidder must ensure compliance with right to audit, data localization, and applicable security requirements, ensuring in-time access to systems, logs etc. as may be needed by auditors, regulators for investigation or litigation matters.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
156	4- Section 17 , Point no 16 ,	Settlement in designated bank account of LIC	Please confirm in the event the successful bidder is a banking entity, LIC would open collections account with such bank for the BBPS settlement.	LIC's designated account will be intimated to the selected bidder for settlement of funds.
157	Query	Query	How many BBPOUs does LIC intend to empanel under this RFP – single vendor or multiple vendors?	Refer RFP document
158	Query	Query	If multiple BBPOUs are selected, what will be the transaction allocation methodology (Round Robin, load balancing, geography, or customer choice)?	Round Robin , will be handled by NBBL platform.
159	Query	Query	Please share the estimated annual transaction volume, GMV, and peak TPS expected through the BBPS platform.	Around 200 cr billing request in a year, around 8 cr succesfull payments, average GMV of 5000 and peak transaction per second upto 500 TPS.
160	Query	Query	Please provide the payment mode-wise transaction breakup (UPI, Debit Card, Credit Card, Net Banking, Wallets, etc.).	Mode of payment will be available with BBPS only. We do not have the said data .
161	Query	Query	Please share the expected adoption volume for Bharat Connect UPMS (AutoPay).	Currently 3% transactions are under UPMS (Register and pay) and 97% transactions are BBPS transactions (Fetch and Pay) for FY 2025-26 .
162	Query	Query	What settlement cycle is expected (T, T+0, or T+1)?	Please refer Clause No.17 ,scope of work, serial No. 16 page No 48 of the RFP document
163	Query	Query	Will settlements be routed through a Nodal/Escrow account or directly to LIC's designated account?	Payment aggregator who are BOU are required to maintain an escrow account. Nodal account to be maintained by Banks for parking of collection done for LIC under BBPS. Requirement as stipulated by RBI will be applicable for Banks/ PA . Settlement will be transferred to LIC's existing designated account which will be intimated to the selected bidder.
164	Query	Query	Who will bear the banking, settlement, and reconciliation charges, if applicable?	The commercials quoted should be all inclusive except GST. No additional charges whatsoever over and above this is payable to the service provider.
165	Query	Query	Will LIC provide Sandbox APIs and technical documentation prior to UAT?	YES
166	Query	Query	Please share the API specifications for bill fetch, payment, UPMS registration, reconciliation, refund, and status enquiry.	will be provided to successful bidders

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
167	Query	Query	Who will be responsible for customer notifications (SMS/Email/Push) after successful or failed transactions?	As per role and responsibilty defined under BBPS ecosystem.
168	Query	Query	What is the expected peak TPS and API response time SLA during premium due dates?	250 Transaction per second. Response time of max 10 second.
169	Query	Query	What retry mechanism is expected in case of API or network failures?	Same set of API's to be used for failure scenarios.
170	Query	Query	What is the expected reconciliation frequency and turnaround time (Real-time, Hourly, Daily)?	Reconciled MIS of transactions and funds transferred to be provided on a daily basis.(T+1)
171	Query	Query	Will reconciliation be API-based, file-based, or both? If file-based, please share the required format.	File based as well as API based. Formats will be shared with successful bidders.
172	Query	Query	Will daily settlement and reconciliation reports be required from the selected BBPOU?	Yes
173	Query	Query	Who will own the lifecycle management of UPMS mandates (Registration, Modification, Pause, Resume, and Cancellation)?	Point 25 of clause 17-Scope of work - UPMS bill process flow shall be finalised only after discussion with LIC.
174	Query	Query	Will LIC maintain the BPRN/Customer Reference IDs, or is the BBPOU expected to manage them?	BBPOU to maintain the same.
175	Query	Query	How should expired, lapsed, or inactive policies be handled during bill presentment and payment?	Technical Query- LIC system will send response as No bill due.
176	Query	Query	Is VAPT/Penetration Testing mandatory before production go-live, and who will be responsible for conducting it?	Mandatory before go live,
177	Query	Query	What is the expected frequency for Disaster Recovery (DR) drills and Business Continuity testing?	Quarterly.
178	Query	Query	What are the expected Helpdesk support hours (24x7 or Business Hours) and incident response SLAs?	Business Hours.
179	Query	Query	Will pricing be evaluated on a per successful transaction basis, and will failed or reversed transactions be chargeable?	No charges are payable by LIC for failed /reversal cases.Transaction fee is applicable only for successful transactions, for which settlement is done to LIC.
180	Query	Query	Will GST be payable over and above the quoted commercial rates?	Yes, Please Refer RFP document commercial template.
181	Query	Query	Will refund or chargeback transactions attract any transaction fee?	No charges are payable by LIC for reversal/chargeback cases.

Responses to Pre-Bid Queries for RFP for selection of BBPOU

Sr. No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	PCMC Response
182	Query	Query	Will the selected BBPOU also be expected to support future LIC products and additional Bharat Connect use cases under the same contract without a fresh procurement?	Services to be provided as per scope of work.