



## Pre-Bid Response

**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
**LIC/CO/ITSD/PORTAL/2022-23/CKYC-RFP dated 24.03.2023**

| # | Page No. | Point/Section                                       | Existing Clause  | Query   | Response  |
|---|----------|---|--|---|---|
| 1 | 5        | 1. DEFINITIONS                                      | DELIVERABLES   | As per our knowledge, even though there are references to deliverables in the entire agreement, this is not a work for hire agreement. Hence, requesting LIC to kindly clarify on the thought process behind the term, "DELIVERABLES".  | Deliverables are the Services as per the Scope of Work of the RFP.  |
| 2 | 12       | 3.5 EXEMPTION FROM BID FEE                          | Micro, Small & Medium Enterprises (MSME) units and MSME Start-ups are exempted from payment of bid fee   | Requesting LIC to clarify whether the EMD amount is exempted under this clause.   | Please refer Annexure C: Bid Security Declaration, Page no. 63 of the RFP Document. MSME are required to submit the Bid Security Declaration.   |
| 3 | 16       | a) ii. clause under 4.9 Fraud and Corrupt Practices | save as provided herein, engaging in any manner whatsoever, whether during the Selection Process or after the issue of the LOI or after the execution of the Agreement, as the case may be, any person in respect of any matter relating to the Project or the Award or the Agreement, who at any time has been or is a legal, financial or technical adviser of LIC in relation to any matter concerning the Project; | As a bidder, we may have to contact LIC for any clarifications during the Selection Process or after the issue of the LOI or after the execution of the Agreement.<br><br>Hence, requesting LIC to insert a clause that engaging with LIC's personnel/team for direct business purposes should not be construed as corrupt practices. | Please be guided by the RFP Document. The para 4.9 Fraud and Corrupt Practices needs to read in entirety and is applicable for corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Selection Process. |
| 4 | 17       | 4.12 BID SUBMISSION                                 | BID SUBMISSION   | Requesting LIC to provide a Bid Submission Checklist in order for any bidder to not miss out on any important document  | Please be guided by the RFP Document.   |
| 5 | 18       | g clause under 4.1.2 Bid Submission                 | If any compliance or clarification sought by LIC is not submitted within 1 business days of being called for, the bids are liable to be rejected.  | Requesting LIC to clarify the timeline for compliance or clarification sought by them as the Clauses 4.12 (b) and 5.2.1 provide the timelines of 1 and 7 business days respectively.  | Refer Corrigendum   |



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| 6  | 21       | a clause under 5.8 TECHNICAL AND COMMERCIAL BID    | The commercial bid has to be in the format as provided in Annexure C: Commercial Bid Form. The commercial Bid details will need to be provided for all requirements of LIC to arrive at TCO (Total Cost of ownership) of the solution.   | Requesting LIC to clarify as to how the TCO (Total Cost of Ownership) would be calculated and what all factors would be taken into consideration for the same.  | Annexure H: Table C; Commercial Bid on page no. 72 of the RFP Document is Self Explanatory.   |
| 7  | 23       | a clause under 5.9.1 Definitions                   | "Local content" means the amount of value added in India which shall, unless otherwise prescribed by the Nodal Ministry, be the total value of the item procured (excluding net domestic indirect taxes) minus the value of imported content in the item (including all customs duties) as a proportion of the total value, in percentage. | Requesting LIC for further clarification on the definition of Local Content especially with reference to Software as a Service Solutions.<br><br>Also, requesting LIC for elaborating the statement "amount of value added in India". | Refer <a href="https://www.meity.gov.in/writereaddata/files/PPP_MII_Order_dated_16_09_2020.pdf">https://www.meity.gov.in/writereaddata/files/PPP_MII_Order_dated_16_09_2020.pdf</a> for the definition. |
| 8  | 23       | e clause under 5.9.1 Definitions                   | It is mandatory to submit Annexure-N: Certificate of Local Content as per Preference to Make in India. Bidder must be Class I or Class II or Class III local supplier for participating in this tender.  | Annexure - N is missing in the RFP.<br>Requesting LIC to give the format for Annexure - N   | Refer Corrigendum   |
| 9  | 24       | b clause under 5.10 Award Criteria                 | After LIC notifies the successful bidder that its proposal has been accepted, LIC shall enter into a contract or issue a purchase order , incorporating all clauses, pre-bid clarifications and the proposal of the bidder(s) between NeGD and the successful bidder.  | Requesting LIC to clarify the mentioning of "NeGD"  | Refer Corrigendum   |
| 10 | 27       | iii.c under 6.4 GENERAL OBLIGATIONS OF THE PARTIES | Using the Specified Personnel  | Requesting LIC to clarify the definition and relevance of "Specified Personnel"   | "Specified Personnel" means the personnel specified by bidder to provide the Services.  |



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| 11 | 27       | v clause under 6.4 GENERAL OBLIGATIONS OF THE PARTIES | The Vendor will be obliged to work closely with LIC's staff (if required), act within its own authority and abide by directives issued by LIC and undertake implementation activities. | Since, the successful bidder will be working closely with LIC's staff, we would request LIC to modify the clause as:<br><br>The Vendor will be obliged to work closely with LIC's staff (if required), act within its own authority and abide by directives issued by LIC and undertake implementation activities. Furthermore, such directives and implementation activities will be mutually discussed and agreed upon. | Please be guided by the RFP Document.  |
| 12 | 27       | d clause under 6.4.1 Warranties                       | The Services will be complete, accurate and free from material faults; and   | As a bidder, we are a SaaS business, and not providing any physical product and this clause would be inapplicable accordingly. Hence, requesting LIC to delete this clause  | Please be guided by the RFP Document.  |
| 13 | 28       | 6.8.2 Reporting                                       | The Vendor must provide LIC with reports in accordance with the Scope of Work  | Requesting LIC to clarify what reports need to be submitted by the Bidder   | Self Explanatory.  |
| 14 | 30       | 6.11.2 Rights in Vendor's Pre-existing IPR            | During the performance of the services for this agreement, each party grants to the other party (and their sub-contractors as necessary)   | Requesting LIC to clarify on the contradicting Clause 6.5 and 6.11.2 regarding the use of Subcontractors. Would Subcontracting be allowed pursuant to certain conditions?   | The RFP is for SaaS from the OEM/OSD. NO Subcontracting is permitted for the scope of work to be provided to LIC pursuant to this RFP except with written approval and acceptance of LIC. Bidder are permitted to propose to use Cloud Infra from MEITY empanelled Service providers to make a complete offer to perform all services. |



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| 15 | 30       | 6.11.2 Rights in Vendor's Pre-existing IPR          | During the performance of the services for this agreement, each party grants to the other party (and their sub-contractors as necessary) a non-exclusive license to use, reproduce and modify any of its pre-existing work provided to the other party solely for the performance of such services for duration of the term of this Agreement       | <p>1) Requesting LIC for clarification/modification with respect to Clause 6.11.2, specifically the Vendor granting "perpetual" license to LIC. Considering this is not a work for hire contract, perpetual licenses would not be applicable and pre-existing work would not lie with LIC after the expiry/termination of the Agreement.</p> <p>2) As per knowledge, bidder's IP exposed to LIC are to be used only and specifically for the purpose of availing the services during the term of the Agreement. Hence, kindly clarify whether the bidder's IP will be reproduced and modified.</p> | The applicability is mentioned for duration of the term of the agreement. |
| 16 | 30       | a clause under 6.11.3 IPR Warranty                  | The Warranted Materials and LIC's use of those Warranted Materials, will not infringe the Intellectual Property Rights of any person; and   | Requesting LIC to clarify the definition of Warranted Materials. Also, requesting LIC to qualify such warranty with "to the best of Vendor's knowledge."   | Please be guided by the RFP Document.                                     |
| 17 | 30       | c clause under 6.11.4 Remedy for breach of warranty | The Vendor 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 Vendor'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. | <p>Requesting LIC to mention that the third party claims should be limited to direct, actual and proven claims. Hence, please modify the clause as:</p> <p>The Vendor will indemnify LIC against all direct, actual and proven third-party claims of infringement of patent, Intellectual Property Rights, trademark, copy right or industrial design rights arising from use of the Vendor'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.</p>   | Please be guided by the RFP Document.                                     |



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|----|----------|-------------------|---|--|--|
| 18 | 31-32    | 6.12 MORAL RIGHTS | <p>MORAL RIGHTS</p> <p>6.12.1 Obtaining consents<br/>To the extent permitted by applicable Laws and for the benefit of LIC, the Vendor will:</p> <p>i. give, where the Vendor is an individual; and</p> <p>ii. Use its best endeavours to ensure that each of the Personnel used by the Vendor in the production or creation of the Contract Material gives, genuine consent in writing, in a form acceptable to LIC, to the use of the Contract Material for the Specified Acts, even if such use would otherwise be an infringement of their Moral Rights.</p> <p>6.12.2 Specified Acts</p> <p><i>In this clause, Specified Acts means:</i></p> | <p>Since the engagement is a standard Software as a Service (SaaS) solution and not a work for hire, moral rights shall not be transferred. Hence, requesting LIC to delete this clause.</p>   | <p>Please be guided by the RFP Document.</p> |
| 19 | 37       | 6.16 LIABILITY    | <p>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 vendor and used/consumed by LIC, the Supplier/vendor shall not be liable to LIC, whether in contract tort 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/vendor to pay liquidated damages to LIC</p>          | <p>Request LIC to modify the clause to state that the liabilities and indemnification obligations on the Bidder is limited to direct, actual and proven breaches.</p> <p>As a bidder, we would also need indemnification from Client (LIC) as well, in case of any (i) non obtainment of consent for processing PII (iii) breach of applicable laws (iv) gross negligence and wilful default.</p> <p>Further, apart from (i) breach from IP infringement, (ii) PII data breach, (iii) gross negligence and wilful default, (iv) breach of applicable laws at the bidder end and apart from the client's indemnification obligations (as requested above), requesting LIC for all other liabilities to be limited to 3 months' fees paid/payable by client to the bidder.</p> | <p>Please be guided by the RFP Document.</p> |



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| 20 | 37       | 6.16 LIABILITY   | and the aggregate liability of the Supplier/vendor to LIC, whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price provided that this limitation shall not apply to the cost of repairing or replacing defective equipment.  | Requeusing LIC to clarify whether the cap on liability provided under 6.16 extend to liquidated damages damages payable to LIC.   | Yes                                   |
| 21 | 38       | i, ii clause under 6.18.1 Confidential Information not to be disclosed | <p>i. Use the information only for serving LIC's interest and restrict disclosure of information solely to their employees on a need to know basis in order to accomplish the purpose stated in this RFP,</p> <p>ii. Advise each such employee, before he or she receives access to information, of the obligation of bidder under this agreement and require such employees to honour these obligations. The Bidder will treat as confidential all data and information about LIC, obtained in the execution of his responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of LIC.</p> | <p>As a bidder, the information would be required to be disclosed with our subcontractors and consultants as well for the purpose of services. Requesting LIC to modify the clause as:</p> <p>Use the information only for serving LIC's interest and restrict disclosure of information solely to their employees, subcontractors and consultants on a need to know basis in order to accomplish the purpose stated in this RFP,</p> <p>Advise each such employee, subcontractor and consultant, before he or she receives access to information, of the obligation of bidder under this agreement and require such employees to honour these obligations. The Bidder will treat as confidential all data and information about LIC, obtained in the execution of his responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of LIC</p> | Please be guided by the RFP Document. |
| 22 | 39       | a clause under 6.18.5 Period of confidentiality                        | Any item of information, for the contract period and one year thereafter; and  | Requesting LIC to modify the clause to change the survival period to 3 years.   | Please be guided by the RFP Document. |
| 23 | 40       | 6.20 CONFLICT OF INTEREST  | CONFLICT OF INTEREST   | As per knowledge, we feel that, "CONFLICT OF INTEREST", term is too broad for this agreement. Hence, we would request LIC to kindly clarify more on this  | Please be guided by the RFP Document. |



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| 24 | 41       | 6.20.4 Roles and responsibilities                               | Regular monitoring, MIS to LIC regarding progress of project.   | Requesting LIC to kindly clarify more on this process and as to it would transpire.  | Self Explanatory.                     |
| 25 | 42       | 6.21.1 Compliance with LIC requirements / Regulatory Compliance | Compliance with LIC requirements / Regulatory Compliance  | Requesting LIC to modify the clause to showcase that this would be mutually agreed upon (Bidder and LIC)   | Please be guided by the RFP Document. |
| 26 | 42       | 6.21.2 Security clearance                                       | Security clearance  | As a bidder, we are a SaaS business and this clause would be inapplicable accordingly. Hence, requesting LIC to clarify more on this.                    | Please be guided by the RFP Document. |
| 27 | 42       | 6.22 Removal of LIC Data  | Removal of LIC Data   | Requesting LIC to clarify whether this clause implies PII and its deletion process. If yes, requesting LIC to clarify the deletion process for the same. | Please be guided by the RFP Document. |
| 28 | 43       | 1 clause under 6.24 DISPUTE RESOLUTION                          | Any dispute and differences of any kind whatsoever arising out of or in connection with the contract or the carrying out of work (whether during the progress of the work or after its completion and whether before or after determination, abandonment or breach of contract) shall be referred through Contract Executing Authority to a | Requesting LIC to clarify who would the Contract Executing Authority be.   | Executive Director (IT/SD)            |



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| 29 | 45       | 6.25 TERMINATION  | TERMINATION   | <p>Requesting LIC to add a mutual termination [Bidder and LIC] clause. Proposed clause:</p> <p><b>Termination for Cause.</b></p> <p>In the event of breach by either Party of any of the terms hereof, the aggrieved Party may give written notice of such breach to the other Party and in case of failure by the other Party to rectify such breach within 15 (fifteen) business days from the date of such breach or where such breach is incurable, the aggrieved Party may forthwith terminate this Agreement in writing. Termination for breach will not alter or affect the terminating Party's right to exercise any other remedies for breach.</p> <p><b>Termination by Notice for Convenience.</b></p> <p>Either Party may terminate this Agreement at any time upon 45 days' prior written notice to the other Party.</p> | Please be guided by the RFP Document. |
| 30 | 46       | d clause under 6.25.2 Termination and reduction for convenience | If the scope of the Services is reduced, LIC's liability to pay the Service Charges or to provide LIC Material abates in accordance with the reduction in the Services.   | As mentioned by LIC in the commercial bid, the costing is based on API calls and not scope of Services. Hence, requesting LIC to delete the clause   | Please be guided by the RFP Document. |
| 31 | 46       | e clause under 6.25.2 Termination and reduction for convenience | LIC is not liable to pay compensation under clause ('C') supra, if the amount, in addition to any amounts paid or due, or becoming due, to the Vendor under the contract, exceeds the total Service Charges payable under the Contract. The Vendor is not entitled to compensation for loss of prospective profits. | Since, the invoices are raised on API calls being made, any unpaid invoices will need to be settled even if agreement is terminated. Hence, requesting LIC to delete this clause   | Please be guided by the RFP Document. |





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| 32 | 46       | f clause under 6.25.2 Termination and reduction for convenience | The systems that are complete and ready for delivery within 30 days after the Vendor's receipt of notice of termination shall be accepted by LIC as per the Contract. For the remaining systems, LIC may choose to have any portion completed and delivered at the Contract terms and prices, and /or to cancel the remainder and pay to the Vendor an agreed amount for partially completed systems and for materials and parts previously procured by the Vendor | As per knowledge, this is not a work for hire agreement and there's no delivery of systems contemplated. Upon termination, all services being rendered shall stop. Hence, requesting LIC to delete this clause | Please be guided by the RFP Document. |
| 33 | 47       | c clause under 6.25.5 After termination                         | return all LIC's Confidential Information to LIC   | As per knowledge, PII information will be deleted and not returned. Requesting LIC to clarify on the same.   | Yes.                                  |



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| 34 | 48       | a clause under 6.25.8<br>Termination does not affect accrued rights | In the event of termination of the selected bidder(vendor) due to any cause whatsoever, [whether consequent to the stipulated terms of the RFP, end of project life or otherwise], LIC shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the terminated Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach. The terminated vendor shall support takeover of the solution by LIC or a new vendor selected by LIC for continuity of the project during the period of transition. This period of transition shall not exceed six months from the effective date of termination. | As per knowledge, there shall be no transition of services nor any transition period. This being a SaaS service, upon termination, all services being rendered shall immediately stop. Hence, requesting LIC to delete this clause | Please be guided by the RFP Document. |
| 35 | 48       | b clause under 6.25.8<br>Termination does not affect accrued rights | At the end of the contract period the vendor shall support takeover of the solution by LIC or a new vendor selected by LIC for business continuity. Vendor will provide an export facility to obtain the data /knowledge in a usable format.   | The PII data will be deleted and not returned and not stored post termination. Requesting LIC to delete the clause accordingly   | Please be guided by the RFP Document. |
| 36 | 48       | a clause under 6.25.9<br>Knowledge transfer                         | Transferring or providing access to LIC to all information stored by whatever means held by the Vendor or under the control of the Vendor in connection with the contract; and   | Requesting LIC for modification of clause 6.25.9 (a) as no personal identifiable information shall be stored for the purposes of knowledge transfer.   | Please be guided by the RFP Document. |



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| 37 | 49       | 6.26.2 Effective on receipt                                  | <p>A Notice given in accordance with the contract takes effect when it is taken to be received (or at a later time specified in it) and is taken to be received:</p> <p>i. If hand delivered, on delivery;</p> <p>ii. If sent by prepaid post, on the second Business Day after the date of posting (or on the seventh Business Day after the date of posting if posted to or from a place outside India);</p> | Requesting LIC to clarify whether email would suffice as a valid mode of delivery for this clause.   | Yes.  |
| 38 | 51       | 6.33 Privacy and Security Safeguards                         | The bidders must ensure to report forthwith in writing of information security breaches to the Bidder by unauthorized persons (including unauthorized persons who are employees of any Party) either to gain access to or interfere with the Project's Data, facilities or Confidential Information.   | Requesting LIC to clarify on the timeline for reporting with respect to Clause 6.33. We would recommend LIC to give atleast 6 business hours to the bidder since forthwith reporting is not practicable. | Agreed  |
| 39 | 51       | a clause under 6.34 Confidentiality                          | The CSP/Service Provider shall execute non-disclosure agreements with the bidder with respect to this Project.   | Requesting LIC to clarify on the definition of "CSP" provided under this clause  | Refer Corrigendum   |
| 40 | 53       | vi clause under 7. SCOPE OF WORK AND PROPOSED PROCESS FLOW   | Verification of document & real time Verification with Government Database. Integration with AUA/KUA Service once the same is availed by LIC from UIDAI.   | Request LIC to clarify whether they are AUA/KUA compliant in order to incorporate Aadhar E-KYC.  | It is mentioned that the Service Provider will facilitate the verification for KYC once LIC becomes the AUA/KUA. Please note LIC is not asking for AUA/KUA Platform in the scope of work. Requirement is only to be able to consume the eKYC Data obtained by LIC from UIDAI. |
| 41 | 53       | viii clause under 7. SCOPE OF WORK AND PROPOSED PROCESS FLOW | Bidder will customize the components / service as per the requirement of LIC and will facilitate the integration with LIC Applications.  | Requesting LIC to clarify the extent of the customizations.  | Self Explanatory.   |



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| 42 | 53       | ix clause under 7. SCOPE OF WORK AND PROPOSED PROCESS FLOW   | Bidder will provide the user interface to be multilingual for KYC Journey.  | Requesting LIC to elaborate on the extent of the languages that need to be supported   | The solution must have multilingual capability. Initial Languages : English and Hindi with 3 other regional languages . |
| 43 | 53       | x clause under 7. SCOPE OF WORK AND PROPOSED PROCESS FLOW    | System will have IT Form 60 capture where required.   | Suggesting LIC that XXXX can create the Form 60 with valid data inputs and provide that to LIC, rather than manual upload from LIC's side which will have many variations.<br><br>Requesting LIC to modify the clause as:<br><br>System will have IT Form 60 (created by the bidder) capture where required. | System need to enable IT Form 60 Capture where required.  |
| 44 | 53       | xii clause under 7. SCOPE OF WORK AND PROPOSED PROCESS FLOW  | The proposed Solution /service will integrate with LIC Active Directory (LIC User Authentication), SMS and Email service provider for the OTP and Messages.   | Requesting LIC to provide more clarity regarding LIC's Active Directory - its features, functionality, usecases and any other details.   | LDAP can be used for User and Group Authentication from LIC's Active Directory.   |
| 45 | 54       | xix clause under 7. SCOPE OF WORK AND PROPOSED PROCESS FLOW  | The solution should consume the existing KYC document from the LIC Enterprise Document Management System (EDMS) and perform operations to ensure compliance with the CERSAI Specifications for CKYC like compression, cropping, document classifications etc. | Requesting LIC to provide more clarity regarding LIC's EDMS - its features, functionality, usecases and any other details.<br><br>Also, would request LIC to clarify as to how they would expect the bidder to connect with the same.  | LIC's EDMS is Newgen OmniDocs Document Management System with API for Document storage and retrieval.                   |
| 46 | 54       | xxvi clause under 7. SCOPE OF WORK AND PROPOSED PROCESS FLOW | Application to provide the facility to the Customer/LIC Intermediaries /LIC Officials to make KYC/CKYC Submission as per Scope of Work.   | Requesting LIC to provide more clarity on the use case of this clause  | Self Explanatory.   |



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| 47 | 54       | xxvii clause under 7. SCOPE OF WORK AND PROPOSED PROCESS FLOW  | Integration for LICs AD based user Authentication for LIC Employees.  | Requesting LIC to provide more clarity on the use case of this clause  | LDAP can be used for User and Group Authentication from LIC's Active Directory.     |
| 48 | 54       | xxix clause under 7. SCOPE OF WORK AND PROPOSED PROCESS FLOW   | Integration of the Bidder supplied system/services with the LIC Applications for data exchange.   | Requesting LIC to elaborate on what is meant by system integration and data exchange and which data is being referred to here. | Self Explanatory.   |
| 49 | 55       | xxx clause under 7. SCOPE OF WORK AND PROPOSED PROCESS FLOW    | The solution should maintain a log and report for all transactions for audit purposes. Reporting of this module shall be integrated with the Dashboard Module | Requesting LIC to clarify the frequency at which such logs would be asked for.   | Self Explanatory.   |
| 50 | 56       | c clause under 7.1.2 CKYC Not Present                          | KYC link valid for duration as decided by LIC.  | Requesting LIC to explain the use-case of the validity of a KYC link   | There is requirement to have an expiry for the KYC Link shared for better control . |
| 51 | 56       | ii clause under (B) Official Verification Documents (OVD) flow | List of documents needs to be uploaded: AADHAAR CARD, VOTER ID, PASSPORT, DRIVING LICENSE and other document as per the IRDAI KYC Guidelines.                 | Requesting LIC to provide with an exhaustive list of documents as per their requirement if available                           | Documents to be as per the Regulations guidelines on OVD for KYC/CKYC.              |
| 52 | 57       | ix clause under (B) Official Verification Documents (OVD) flow | The UI/UX of the user interface should provide a good user experience like the option to drag drop image, capture using mobile camera etc.                    | Requesting LIC to give more clarity on the use-case for the drag and drop solution.  | Self Explanatory.   |



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**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
**LIC/CO/ITSD/PORTAL/2022-23/CKYC-RFP dated 24.03.2023**

| #  | Page No. | Point/Section   | Existing Clause   | Query   | Response   |
|----|----------|---|---|---|--|
| 53 | 58       | xiv clause under 7.1.3 KYC Data and Document Upload with the CKYC Registry after Validation to avoid rejections at CERSAI | The system will have the LICs Organisation hierarchy of Branch /Division /Zonal Office Mapper for the users. The users for the maker/checker for CKYC should be able to view the records and MIS for the respective office only.                                    | Requesting LIC to clarify as to how the bidder's solution would need to map to the AD   | Bidder to provide solution to map the maker/checker hierarchy  |
| 54 | 69       | 2 point under ANNEXURE F: TECHNICAL CRITERIA  | Technical Proposal and Solution compliance to the Scope of Work and Process flow and Dashboard and MIS requirements   | Requesting LIC to give more clarity on MIS requirements.  | Detailed MIS on the Operations like CKYC Requests Handled, CKYC Records Retrieval, KYC Documents Processed , Pending/Success/Failures etc. |
| 55 | 70       | 4 point under ANNEXURE F: TECHNICAL CRITERIA  | No requirement / dependency on Commercial License for any Proprietary Commercial Software or Framework) for deployment at LIC for the Proposed Solution.  | As per knowledge, LIC would need an account for Cersai and should be a Level 2 docu signer for CKYC service.<br><br>Requesting LIC to clarify whether they would share the required credentials/keys with the bidder for the CKYC solution  | LIC will provide the Class 2 Document Signer Certificate for CKYC.   |
| 56 | 72       | Scenario 1, Scenarior 2 and Scenario 3 under ANNEXURE H: COMMERCIAL BID   | CKYC NO. Search and Download (Only for successful Transaction)<br><br>KYC and CKYC Upload / Update with DigiLocker / Aadhaar XML/ Online Sources (Only for successful Transaction).<br><br>KYC and CKYC Upload / Update with OVD (Only for successful Transaction ) | Please elaborate on the meaning of "Successful" here.<br><br>Kindly note that all API responses are valid responses which is helping in automated approval or rejection. For e.g. if a Name Match failed because of valid response from Text Match API, the API response was successful even if the overall KYC result failed.<br><br>Hence, we request changing the description to <b>Price is applicable for per valid API call for various APIs.</b> | KYC and CKYC process completed successfully for the mentioned scenarios  |



## Pre-Bid Response

**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
**LIC/CO/ITSD/PORTAL/2022-23/CKYC-RFP dated 24.03.2023**

| #  | Page No. | Point/Section                            | Existing Clause  | Query   | Response  |
|----|----------|--|--|---|---|
| 57 | 75       | 4 point under ANNEXURE H: COMMERCIAL BID | Experienced Onsite Resource for Operations and Maintenance and Integration with LIC Applications, managing and monitoring of the application at 2 and 3 above.<br><br>Work Day : Monday to Friday ( 9am to 6pm)<br>Location : Mumbai | Requesting LIC to clarify whether offline support is mandatory.<br>Being a SAAS company, all our clients, including other PSUs use remote support.<br>Requesting LIC to take remote support into consideration. | Onsite Resource is required for the metioned activities of Operations and Maintenance and Integration with LIC Applications. This is in addition to the Remote Support available for the SAAS Solution.   |
| 58 | 75       | 4 point under ANNEXURE H: COMMERCIAL BID | Experienced Onsite Resource for Operations and Maintenance and Integration with LIC Applications, managing and monitoring of the application at 2 and 3 above.<br><br>Work Day : Monday to Friday ( 9am to 6pm)<br>Location : Mumbai | Request LIC to provide more details of the onsite support that will be required. This will help in deploying the best support when required.  | Onsite resource will facilitate the Operations and Maintenance of the soltuion and specially managing and monitoring the integration with LIC Applications.   |
| 59 | 79       | 3.14 clause under Commitments of BIDDERS | The Bidder(s) /Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.   | Requesting LIC to provide more clarity as to who/what IEM is. Also, kindly clarify the relevance of this clause for a SaaS bidder   | IEM stands for Independent External Monitors appointed by the Govt. of India to monitor the procurement activities.<br><br>This clause is applicable for all the participating bidders irrespective of the products or services being offered by them.<br><br>Visit for more details :<br><a href="https://www.cvc.gov.in/sites/default/files/vm21ch10/vm17ch10/CVC%20Circular%20No.%2006-05-21%20dated%20%2003.06.2021-%20new%20SOP%20for%20IP.pdf">https://www.cvc.gov.in/sites/default/files/vm21ch10/vm17ch10/CVC%20Circular%20No.%2006-05-21%20dated%20%2003.06.2021-%20new%20SOP%20for%20IP.pdf</a> |



## Pre-Bid Response

**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
**LIC/CO/ITSD/PORTAL/2022-23/CKYC-RFP dated 24.03.2023**

| #  | Page No. | Point/Section   | Existing Clause  | Query   | Response   |
|----|----------|---|--|---|--|
| 60 | 81       | 7. Facilitation of Investigation  | Please inform LIC that all auditing to be directly connected to the Services rendered to LIC. However, financial auditing (if any) must be limited to the direct payments received from LIC. | As per knowledge, the auditing should be directly connected to the Services rendered to LIC. Hence, requesting LIC to clarify the extent of the audit.<br><br>As a bidder, we would request you to limit financial auditing to the direct payments received from LIC. | Self Explanatory.  |
| 61 | 87       | point 1 under "1. Data entry for CKYC Details (Maker)" under ANNEXURE K: CKYC Business Flow and Integration Requirement                                       | Maker will enter Proposal number, Proposal year.   | Requesting LIC to provide clarity on what the proposal number and proposal year means.  | Proposal Number is the number allotted to the user upon successful entry of his/her required data.<br><br>Proposal Year is the Financial Year in which the proposal is done. |
| 62 | 87       | point 3 under "If CKYC record is available, the Search option will display the following :", under ANNEXURE K: CKYC Business Flow and Integration Requirement | Name, Age  | Requesting LIC to clarify whether Date of Birth can be displayed instead of the Age   | Can be discussed during implementation with the successful bidder.   |
| 63 | 87       | point 9 under "1. Data entry for CKYC Details (Maker)", under ANNEXURE K: CKYC Business Flow and Integration Requirement                                      | If search option does not yield any result, Maker to call for Physical KYC(OVD) and Proposal can be allowed for completion after the Checker option verifies the Physical KYC.               | Requesting LIC to provide clarity as to why DigiLocker is not included before the physical OVD flow   | Mentioned is an indicative Flow. DigiLocker is asked in RFP for the KYC Flow. Actual flow will be discussed with the Successful Bidder during implementation.                |





## Pre-Bid Response

**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
**LIC/CO/ITSD/PORTAL/2022-23/CKYC-RFP dated 24.03.2023**

| #  | Page No. | Point/Section   | Existing Clause  | Query  | Response   |
|----|----------|---|--|--|--|
| 64 | 88       | point 10 under "1. Data entry for CKYC Details (Maker)", under ANNEXURE K: CKYC Business Flow and Integration Requirement | A link will be sent [by the Service provider as suggested in the scope of work Process flow (RFP)] to the Customer and Agent for uploading KYC documents as per CKYC requirement. Once the CKYC requirement is completed and CKYC number allotted the proposal will be allowed for completion. | Since, the process is not going to be executed on a real time basis, it would take 2-3 days for the execution. Requesting LIC to provide more clarity on the timeline requirements.  | The process needs to be completed as per the CERSAI Guidelines and Process for CKYC.                             |
| 65 | 88       | point 3 under "2. Validation of CKYC Details (Checker)", under ANNEXURE K: CKYC Business Flow and Integration Requirement | After confirmation of CKYC Details by Checker, the proposal will be allowed for completion either in Green channel or Normal channel.  | Requesting LIC to clarify if they are expecting a manual review for all cases. As this point suggests LIC might not be looking for an automated green channel.   | The process needs to be completed as per the CERSAI Guidelines and Process for CKYC.                             |
| 66 | 88       | point 1 under "3. Upload of CKYC Documents", under ANNEXURE K: CKYC Business Flow and Integration Requirement             | The list of all pending cases where there is no CKYC record in registry and proposal has been completed by obtaining the physical KYC will be displayed in this option Upload can be done either through the link provided by the service provider to the user .                               | Requesting LIC to clarify if we have all mandatory details required for CKYC upload in the existing database? If yes, then requesting LIC to restructure it in the given format and provide to HV in requested format for bulk upload.                         | Mentioned is an indicative Flow. Actual flow will be discussed with the Successful Bidder during implementation. |
| 67 | 89       | point 9 under "3. Upload of CKYC Documents", under ANNEXURE K: CKYC Business Flow and Integration Requirement             | Proof of correspondence address is not required to be uploaded   | From our understanding, if it is an OVD document, then it is mandatory to upload proof of correspondance address. If it is not an OVD, the document has to just be named (eg. utility bill, rent agreement)<br>Requesting LIC to provide clarity on this point | The process needs to be completed as per the CERSAI Guidelines and Process for CKYC.                             |
| 68 | 92       | xii clause under 7. Statistics /MIS of CKYC under ANNEXURE K: CKYC Business Flow and Integration Requirement              | List of payments made to e wallet with balance   | Requesting LIC to elaborate on the use case of this requirement.   | Handling the MIS for the payments to CERSAI  |



## Pre-Bid Response

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**LIC/CO/ITSD/PORTAL/2022-23/CKYC-RFP dated 24.03.2023**

| #  | Page No. | Point/Section                       | Existing Clause  | Query  | Response  |
|----|----------|-------------------------------------|--|--|---|
| 69 | 92       | Last point on page number - 92      | System to provide Integration with LIC AD (Active Directory) for user authentication and role management. The users will be at CO/ZO/DO/ Branch and Satellite Offices.   | Requesting LIC to provide more clarity for this clause and what are the expectations from the bidder   | Self Explanatory. Refer response above on LDAP based User Authentication from Active Directory .            |
| 70 | 23       | 5.9.2 Verification of local content | The 'Class-I local supplier' 'Class-II local supplier' at the time of tender, bidding or solicitation shall be required to indicate percentage of local content and <b>provide self-certification as per Annexure-N</b> that the item offered meets the local content requirement for 'Class-I local supplier' / 'Class-II local supplier', as the case may be. They shall also give details of the location(s) at which the local value addition is made. | We are a startup registered with the Government of India. Would that be proof for this point?<br><br>While we await official confirmation from the Department of Industrial Policy and Promotion for our Make in India certificate, could we submit our certificate within 6 months of the tender? We can share all the documents that we submit for this certificate. | Please submit the documents to establish Make in India Solution.  |
| 71 | 22       | 5.8 Technical & Commercial Bid      | The Commercial Bids of technically qualified bidders will be opened on the prescribed date in the presence of bidder representatives. Based on the Total Cost of Ownership (TCO) submitted by the Bidders, the Bidders will be categorized as L1, L2, L3 etc.  | We recommend to have QCBS selection process rather than focus on L1 process  | Please be guided by the RFP Document.   |
| 72 | 12       | Section 3.5, Exemption from Bid Fee | Micro, Small & Medium Enterprises (MSME) units and MSME Start-ups are exempted from payment of bid fee, provided the Services they are offering, are rendered by them  | The exemption is limited to Bid money only, is the participant can exempt the EMD declaration as well  | The exemption is limited to payment of Bid fee. All bids to be submitted with the Bid Security Declaration. |
| 73 | 17       | Section 4.11, Earnest Money Deposit |  | We understand that as part of the EMD, the bidder has to provide a bidder security declaration. Is there any other condition   | In place of EMD bidder has to provide the Bid Security Declaration.   |



## Pre-Bid Response

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| #  | Page No. | Point/Section                    | Existing Clause   | Query   | Response  |
|----|----------|----------------------------------|---|---|---|
| 74 | 37       | Section 6.16, Liability          | 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. | Can we limit the liability to 25% of the TCO. Can both parties mutually agree to these clauses at the time of the contract sign-off   | Please be guided by the RFP Document.   |
| 75 |          | Others                           | Can we mutually agree to some of these clauses - Indemnity, Penalties, SLA at the time of contract sign-off   |   | Please be guided by the RFP Document.   |
| 76 | 54       | Table C - Commercial             | Bidder will provide an Omni channel (web and mobile ) application for the users for the KYC/CKYC activities. This will enable the users to completed KYC in self-service mode.  | Does the bidder needs to integrate with LIC applications for this purpose and has to cover the same as part of the technical response   | Yes   |
| 77 | 65       | Annexure E: Eligibility Criteria | The bidder must provide reference of 3 active clients in India using the CKYC SDK/API Integration Services by RBI/IRDAI Regulated entity in India.  | Can we also include entities from other regulations like SEBI, PFRDA etc and not limiting to RBI/IRDAI only   | Yes. Refer Corrigendum  |
| 78 | 17       | Section 4.11                     | EARNEST MONEY DEPOSIT   | Please clarify the amount for EMD   | In place of EMD bidder has to provide the Bid Security Declaration.   |
| 79 | 26       | Section 6.3                      | SERVICES LOCATION   | Please clarify if service to be centrally offered in Mumbai location or any other Branch Location in PAN India  | Mumbai  |
| 80 | 54       | Section 7                        | SCOPE OF WORK AND PROPOSED PROCESS FLOW   | Please clarify which will be source for Information of Customers (Customer Information Dump) with details like Customer Name, Aadhar Number, Loan Number, KYC etc be provided | API based Integration as per mentioned Scope of Work, Further details will be discussed with the Successful Bidder. |
| 81 | 53       | Section 7, Sl. No. vi            | SCOPE OF WORK AND PROPOSED PROCESS FLOW   | Please elaborate on this requirement  | Self Explanatory  |
| 82 | 53       | Section 7, Sl. No. xi            | The proposed solution enables LIC to generate KYC link through API call and SDK to generate QR code/KYC link in LIC branches to complete Know Your Customer (KYC) by customers.   | Please elaborate on this requirement, kindly confirm from where this URL or QR to be generated and how it needs to be shared to customer                                      | Self Explanatory  |



## Pre-Bid Response

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| #  | Page No. | Point/Section           | Existing Clause  | Query   | Response  |
|----|----------|-------------------------|--|---|---|
| 83 | 54       | Section 7, Sl. No. xiii | System will provide the facility to initiate KYC Journey for user with a URL/QR. There should be facility to complete and initiate journey after some time or on different mode example KYC journey is initiated on a laptop can be completed on mobile subsequently.  | Please elaborate on this requirement  | Self Explanatory  |
| 84 | 54       | Section 7, Sl. No. xiv  | KYC information of customers should be verified/fetched from the government verified Source /database.   | Please confirm which and where is the source available and how it needs to be accessed.   | Self Explanatory  |
| 85 | 54       | Section 7, Sl. No. xvi  | There should be option to enable /disable accepted document as per application requirement.  | Please elaborate on this requirement  | Self Explanatory  |
| 86 | 54       | Section 7               | SCOPE OF WORK  | Kindly confirm which part of the application need to be hosted in our cloud and which all need to hosted in LIC Server.   | The Solution required is Bidder's hosted SAAS Solution . Cloud hosting and Management to be done by the bidder. LIC pays only per successful transaction charges . Bidder also to provide the API Integration Gateway for the LIC Applications to access KYC/CKYC Services and Dashboard on LIC Servers . |
| 87 | 53       | General                 | CKYC Upload/Update -Document upload with CKYCR REGISTRY for generation of new CKYC NO with Image processing, compression, cropping, and data filed automation, packet validation before upload to CKYC to avoid rejection.<br><br>Liveness / Selfie capture , Facematch, Name Match, OVD Capture (Aadhaar, DL, Passport, Voter id) : ID Card Text Extraction +Quality Checks | Is there a FinTech provider currently used by LIC for KYC image processing/matching, AI based extraction etc. & is there a preference to use them from an enterprise perspective? | Bidder solution to provide all the services as per Scope of Work  |
| 88 | 53       | General                 | x. System will have IT Form 60 capture where required.   | What is the KYC requirement if Form 60 is used?   | IT Form 60 needs to be captured where required.   |



## Pre-Bid Response

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| #  | Page No. | Point/Section            | Existing Clause   | Query   | Response  |
|----|----------|--------------------------|---|---|---|
| 89 | 54       | General                  | xix. The solution should consume the existing KYC document from the LIC Enterprise Document Management System (EDMS) and perform operations to ensure compliance with the CERSAI Specifications for CKYC like compression, cropping, document classifications etc | Are APIs currently available from EDMS for this purpose?  | API requirement will be discussed and made available to the Successful bidder as per requirement. |
| 90 | 54       | Scope                    | xx. The Proposed solution should have high availability and scalability and compliance to security requirements.  | Will security testing and performance / load tests be conducted by LIC or by the solution provider?                           | Bidder to ensure the SAAS based offering is highly available and Scalable.                        |
| 91 | 54       | Scope                    | xxii. The solution should comply with updated regulatory guidelines. During the contract period any customization required to comply with any regulatory guideline will be provided by the bidder without any additional cost.                                    | In case of far reaching impact due to a new regulation, is a Change Request process framework applicable?                     | Self Explanatory, Please be guided by the RFP Document.   |
| 92 | 54       | General                  | xxiii. Bidder to provide separate UAT/Development environment to check integration along with the production environment.   | Is there a preference for a Cloud Infrastructure Provider across the enterprise so that it can be aligned?                    | Bidder to provision on MEITY Empanelled CSP.  |
| 93 | 54       | Sope                     | xxv. Bidder will provide an Omni channel (web and mobile ) application for the users for the KYC/CKYC activities. This will enable the users to completed KYC in self-service mode.   | Kindly confirm if the requirement is for a Progressive Web App (PWA) which will be optimized for both mobile and web browsers | Bidder to provide Omni Channel Application for USers for KYC/CKYC.                                |
| 94 | 55       | General                  | xxxiv. Bidder should provide ready to integrate platform which can be used to design and deploy KYC workflows as per LIC's requirement  | Is there an enterprise workflow solution which is currently in use, with which the KYC solution has to integrate?             | The integration requirement is with the Core Insurance and Portal Applciations of LIC.            |
| 95 | 10       | General Information, 3.1 | Consortium bidding is not permitted under this RFP  | Request Department to allow consortium partner to participate in this bid   | Consortium bidding is not permitted under this RFP  |



## Pre-Bid Response

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| #   | Page No. | Point/Section                                     | Existing Clause   | Query   | Response  |
|-----|----------|---|---|---|---|
| 96  | 32       | c / 6.13.2 Payment Terms & Conditions             | No advance payment or interest will be made by LIC. Payment for the actual successful transactions will be made quarterly in arrears.   | Request to relax this clause as, Payment to vendor will be done on monthly basis.   | Refer Corrigendum. Payment for the actual transactions will be made monthly in arrears. Para c revised as "c. No advance payment or interest will be made by LIC. Payment for the actual successful transactions will be made monthly in arrears. "   |
| 97  | 53       | 7 / SCOPE OF WORK AND PROPOSED PROCESS FLOW       | The solution through the API/SDK should integrate with the LIC Systems (Web Application and Portals, Active Directory etc.)   | A brief will be required on the LIC existing Systems (Web Application and Portals, Active Directory etc.) where integration needs to be done                                    | This will be shared with the Successful Bidder.   |
| 98  | 53       | 7. i / SCOPE OF WORK AND PROPOSED PROCESS FLOW    | By using CKYC NO. Identifier allotted to the client by the "Central KYC Records Registry (CKYCR)/CERSAI Search and Download.  | Please confirm that LIC is registered with CERSAI /CKYCR for CKYC related services.   | YES   |
| 99  | 53       | 7. iii / SCOPE OF WORK AND PROPOSED PROCESS FLOW  | Authentication /Verification /Fetching Aadhaar information from DIGILOCKER or Aadhaar XML flow or other online eKYC source like UIDAI eKYC , NPCI e-KYC setu(when available). | Please confirm Digilocker API will be provided by LIC for integration by bidder in proposed solution.   | YES   |
| 100 | 53       | 7. ix / SCOPE OF WORK AND PROPOSED PROCESS FLOW   | Bidder will provide the user interface to be multilingual for KYC Journey.  | We require list of languages for multilingual user interface. Please confirm Content and translation for languages other than English will be provided by LIC                   | Refer earlier response.   |
| 101 | 53       | 7. vi / SCOPE OF WORK AND PROPOSED PROCESS FLOW   | Verification of document & real time Verification with Government Database. Integration with AUA/KUA Service once the same is availed by LIC from UIDAI.                      | Please confirm if LIC would provide all APIs and connectivity for UIDAI, NSDL, aadhaar xml, etc. for real time verification with Government Database that bidder will integrate | Self Explanatory  |
| 102 | 53       | 7. viii / SCOPE OF WORK AND PROPOSED PROCESS FLOW | Bidder will customize the components / service as per the requirement of LIC and will facilitate the integration with LIC Applications.                                       | Please provide list of LIC applications to be integrated by bidder and the scoping details on LIC requirements and integration  | Integration needs to be done as per Application Requirement . At this state it is envisaged that the integration will be required for LIC Core Insurance, Portal Applications and Enterprise Document Management System, Active Directory for user Authentication, SMS and Email Gateway of LIC . |



## Pre-Bid Response

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| #   | Page No. | Point/Section                                      | Existing Clause   | Query   | Response  |
|-----|----------|--|---|---|---|
| 103 | 54       | 7. xiii / SCOPE OF WORK AND PROPOSED PROCESS FLOW  | System will provide the facility to initiate KYC Journey for user with a URL/QR. There should be facility to complete and initiate journey after some time or on different mode example KYC journey is initiated on a laptop can be completed on mobile subsequently. | Please confirm if User can perform KYC journey on mobile browser or a mobile application is required                        | Requirement is to get the journey completed on mobile device , Solution is accepted if its omni channel and works in mobile browser for the mentioned scope of work.  |
| 104 | 54       | 7. xix / SCOPE OF WORK AND PROPOSED PROCESS FLOW   | The solution should consume the existing KYC document from the LIC Enterprise Document Management System (EDMS) and perform operations to ensure compliance with the CERSAI Specifications for CKYC like compression, cropping, document classifications etc.         | LIC EDMS supports which mode of integration? Which EDMS system and version will be available for integration?               | API , SFTP .<br><br>Newgen OmniDocs   |
| 105 | 54       | 7. xv / SCOPE OF WORK AND PROPOSED PROCESS FLOW    | The proposed Solution should support the mobile/desktop web browser viz. Internet Explorer 8 & above, Google Chrome, Mozilla Firefox etc.   | Internet Explorer 8 is discontinued by Microsoft. Request LIC to relax this criteria  | Agreed .  |
| 106 | 54       | 7. xx / SCOPE OF WORK AND PROPOSED PROCESS FLOW    | The Proposed solution should have high availability and scalability and compliance to security requirements.  | Please specify the expected number of concurrent users and concurrent requests per second, minute, hour, day.               | Being the requirement for SaaS , the bidder will be required to Scale the solution as per the requirement.  |
| 107 | 54       | 7. xxiii / SCOPE OF WORK AND PROPOSED PROCESS FLOW | The solution should comply with updated regulatory guidelines. During the contract period any customization required to comply with any regulatory guideline will be provided by the bidder without any additional cost.  | There should be cap on the effort required for complying to regulatory requirements (as requirements could be never ending) | Being the requirement for SaaS , the bidder will be required to ensure compliance with regulatory guidelines.   |
| 108 | 54       | 7. xxiii / SCOPE OF WORK AND PROPOSED PROCESS FLOW | Bidder to provide separate UAT/Development environment to check integration along with the production environment.  | Please confirm that hosting infrastructure for solution deployment be provided by LIC or bidder will provide?               | The Solution required is Bidder's hosted SAAS Solution . Cloud hosting and Management to be done by the bidder. LIC pays only per successful transaction charges . Bidder also to provide the API Integration Gateway for the LIC Applications to access KYC/CKYC Services and Dashboard on LIC Servers . Being the requirement for SaaS , the hosting infrastructure needs to be provided by the bidder. LIC will only provide the Infrastructure for the Gateway Server /Dashboard Setup etc as per solution integration requirement with LIC applications. |



## Pre-Bid Response

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| #   | Page No. | Point/Section                                      | Existing Clause  | Query   | Response   |
|-----|----------|--|--|---|--|
| 109 | 54       | 7. xxv / SCOPE OF WORK AND PROPOSED PROCESS FLOW   | Bidder will provide an Omni channel (web and mobile ) application for the users for the KYC/CKYC activities. This will enable the users to completed KYC in self-service mode.   | Please confirm if Users will access the application on mobile browser or mobile application is required? In case mobile app is required, is it for android or iOS platform  | Mobile Browser or Mobile Application is Accepted if the same delivers the Scope of Work as mentioned in the RFP. There is requirement for Omni Channel Application and not necessarily a Mobile Application. The solution must work on both Android and iOS Mobiles. |
| 110 | 54       | 7. xxvi / SCOPE OF WORK AND PROPOSED PROCESS FLOW  | Application to provide the facility to the Customer/LIC Intermediaries /LIC Officials to make KYC/CKYC Submission as per Scope of Work.  | Please provide business process overview  | Refer RFP Document   |
| 111 | 55       | 7. xxxiv / SCOPE OF WORK AND PROPOSED PROCESS FLOW | Bidder should provide ready to integrate platform which can be used to design and deploy KYC workflows as per LIC's requirement.   | Please confirm if bidder is required to provide the KYC workflows finalized during the business requirement gathering stage.  | Yes  |
| 112 | 55       | 7. xxxvi / SCOPE OF WORK AND PROPOSED PROCESS FLOW | Validation of the documents: Solution should ascertain the quality of the documents that are downloaded from CERSAI. System should corroborate the customers PII Information with the data from the PDF Files from CERSAI and classify them as Approve/Review/Reject | Please confirm LIC will specify the criterion for classification as Approve/Review/Reject   | Criterion as per the CERSAI Guidelines .   |
| 113 | 55       | 7. xxxix / SCOPE OF WORK AND PROPOSED PROCESS FLOW | System to provide Integration with LIC AD (Active Directory) for user authentication and role management . The users will be at CO/ZO/DO/ Branch and Satellite Offices.  | How a Satellite Office is different from Branch? What is the network connectivity mode for Satellite Offices to connect with LIC network?   | Satellite Office is a Sub Office of the Branch. Network Connectivity is Leased Line/MPLS.  |
| 114 | 59       | 7.3.2 Service Levels                               | Bidder will have to guarantee a minimum uptime of 99% calculated on a monthly basis. Application (As whole/any module of the Application) availability will be 99% on 24x7x365.  | Request LIC to consider uptime of <b>95%</b> .  | Please be guided by the RFP Document.  |
| 115 | 62       | ANNEXURE B: DETAILS OF THE BIDDER'S OPERATIONS     | Net Profit, Turnover/Revenue, Networkth  | We request LIC to consider incase of wholly owned subsidiary the net profit, networkth and turnover of the Parent/Holding company will be taken into consideration  | Please be guided by the RFP Document.  |
| 116 | 67       | Table A : Eligibility Criteria, 7                  | The bidder must provide reference of 3 active clients in India using the CKYC SDK/API Integration Services by RBI/IRDAI Regulated entity in India. (LIC Reserves the right to verify the reference for satisfactory performance)                                     | We request department to <b>relax</b> this clause as below: The bidder must provide reference of <b>2 active clients</b> in India using the CKYC SDK/API Integration Services by RBI/IRDAI Regulated entity in India. | Please be guided by the RFP Document.  |





## Pre-Bid Response

**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
**LIC/CO/ITSD/PORTAL/2022-23/CKYC-RFP dated 24.03.2023**

| #   | Page No. | Point/Section                     | Existing Clause  | Query  | Response  |
|-----|----------|-----------------------------------|--|--|---|
| 117 | 68       | 9 / Table A: Eligibility Criteria | There should be no requirement / dependency on procurement of License for any Proprietary Commercial Software, Licensed Database or Framework) for deployment at LIC.<br>(Note : LIC , if required, can provision the following components in the LIC's Private Cloud : OS:Redhat Enterprise Linux , Application Server : Redhat JBOSS EAS , RDBMS : MySQL ) | Will LIC provide the mentioned components in the LIC's Private Cloud or bidder need to provide the licensed components (for example OS:Windows Server, Application Server : IIS , RDBMS : SQL Server)? | There should be no requirement / dependency on procurement of License for any Proprietary Commercial Software, Licensed Database or Framework) for deployment at LIC. LIC will not procure any Licensed Component and the payment will only be limited to the Successful Transaction Charges. |
| 118 | 70       | 10 / Table B: Technical Criteria  | Response Time :<br>CKYC Search /Download<br>CKYC Update/Upload<br>CERSAI Acceptance % for the Update/Upload  | Kindly mention the criteria considered by LIC for the calculation of Response time for CKYC Update/Upload  | Self Explanatory .  |
| 119 | 70       | 3 / Table B: Technical Criteria   | Ease of Integration (SDK and API based) and Feasibility and Compatibility with LIC existing Technology Environment and Applications.   | Please provide the available modes of integration supported by LIC existing Technology Environment and Applications.   | API   |
| 120 | 70       | 8 / Table B: Technical Criteria   | Profile of the Onsite Resource   | Please provide the number of onsite resource required.   | Refer Commercial Annexure   |
| 121 | 72       | Table C: Commercial Bid           | Annual Expected Transactions : 2,40,00,000   | We request LIC to confirm on the minimum transaction volume as it impacts the cost   | Please be guided by the RFP Document.   |
| 122 | 90       | 5 / Note                          | The process as mentioned in point 4 (i) and (ii) above to be made applicable for all online proposals of DMKT , all proposals of B&AC and Policy Bazaar.   | Please provide further details on DMKT, B&AC and ANANDA  | These are Customer Onboarding Applications at LIC   |
| 123 |          | General                           |  | Request LIC to share the implementation timeline   | Bidder must have ready to use SAAS based Solution. Integration timelines will be disccssed and mutually agreed with the successful bidder.  |



## Pre-Bid Response

**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
**LIC/CO/ITSD/PORTAL/2022-23/CKYC-RFP dated 24.03.2023**

| #   | Page No. | Point/Section                         | Existing Clause   | Query   | Response  |
|-----|----------|---------------------------------------|---|---|---|
| 124 |          | General                               |   | Please confirm solution will be hosted in LIC premises or bidder premises.  | The Solution required is Bidder's hosted SAAS Solution . Cloud hosting and Management to be done by the bidder. LIC pays only per successful transaction charges . Bidder also to provide the API Integration Gateway for the LIC Applications to access KYC/CKYC Services and Dashboard on LIC Servers . Being the requirement for SaaS , the hosting infrastructure needs to be provided by the bidder. LIC will only provide the Infrastructure for the Gateway Server /Dashboard Setup etc as per solution integration requirement with LIC applications. |
| 125 |          | General                               |   | RFP does not mention the Legal entity customers CKYC . Is legal entities CKYC also part of the Scope of work? Please confirm                        | No  |
| 126 | 53       | Section 7, Scope of Work, Sl. No. v   | Authentication /Verification /Fetching Aadhaar information from DIGILOCKER or Aadhaar XML flow or other online eKYC source like UIDAI eKYC , NPCI e-KYC setu(when available). | All mentioned authentication flows are separate application in itsels. We request give more clarity on this.  | Refer RFP Scope of Work   |
| 127 | 53       | Section 7, Scope of Work, Sl. No. vi  | Verification of document & real time Verification with Government Database. Integration with AUA/KUA Service once the same is availed by LIC from UIDAI.                      | This is part of Aadhaar eKYC Application. Do we have to consider Aadhaar eKYC in scope as well?   | No Aadhaar online eKYC AUA/KUA is not in the Scope.Integration will be required with eKYC using AUA/KUA Service once the same is availed by LIC from UIDAI.   |
| 128 | 53       | Section 7, Scope of Work, Sl. No. ix  | Bidder will provide the user interface to be multilingual for KYC Journey.  | How many regional languages we have to consider here? Please share list of regional languages for UI.   | Refer earlier response.   |
| 129 | 54       | Section 7, Scope of Work, Sl. No. xiv | KYC information of customers should be verified/fetched from the government verified Source /database   | Our understanding is we have to authenticate the information via CKYC or LIC wants vendor to authenticate the documents from all source registries. | Authenticate as per requirement mentioned in the Scope of Work.   |
| 130 | 54       | Section 7, Scope of Work, Sl. No. xv  | The proposed Solution should support the mobile/desktop web browser viz. Internet Explorer 8 &above, Google Chrome, Mozilla Firefox etc.                                      | Support Internet Explorer is end of life by Microsoft. Requet you to remove the Internet Explorer from the list of browser.                         | Agreed . Refer Corrigendum.   |



## Pre-Bid Response

Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC  
LIC/CO/ITSD/PORTAL/2022-23/CKYC-RFP dated 24.03.2023

| #   | Page No. | Point/Section                       | Existing Clause  | Query   | Response                              |
|-----|----------|-------------------------------------|--|---|---------------------------------------|
| 131 |          | Section 7.3.2                       | The maximum penalty in a given year on all the occasions put together shall not exceed 10% of the annual payments due and exceeding the limit is liable to cancellation of the contract.   | We request LIC to limit the penalty maximum up to 5% of the annual payments due.  | Please be guided by the RFP Document. |
| 132 | 53       | Section 7, Scope of Work            | Perform Name Match. (Name Match ensuring phonetic matching, Ignoring prefix like Mr., Mrs., Dr., Smt, Shri. And Shree. etc., ignoring the order ex-ram kumar and kumar ram and handle other variations In Indian context, abbreviations etc.) . Provision to have match score, and option for LIC to specify the threshold value for acceptable match score. | Please Make a note of this : Photograph Matching can be possible over the quality of images that EDMS has. if the EDMS has Bad quality images the solution may or may not be able to do OCR. Content should be easily readable.   | Noted                                 |
| 133 | 57       | Section 7.1.3, Sl. No. iv           | As per CKYCR registry format, Bidder needs to extract KYC details (i.e. Name, Father's name /spouse's name etc.) through OCR for successful KYC transaction of customers and then mandatory data fields to be uploaded into CKCYR registry after validation of the data and image quality and compliance to CERSAI specifications.                           | Please Make a note of this : Photograph Matching can be possible over the quality of images that EDMS has. if the EDMS has Bad quality images the solution may or may not be able to do OCR. Content should be easily readable.   | Noted                                 |
| 134 | 53       | Section 7, Scope of Work, Sl. No. v | Aadhaar masking where required. System should have the capability to mask the Aadhaar documents downloaded/uploaded wherever present according to the regulations.   | We assume that only Aadhaar Image will be shared for Aadhaar Masking and it will not contain any other documents apart from Aadhaar. Pls confirm  | Yes                                   |
| 135 |          | General                             | Generic Queries  | All KYC Services offered by the OEMs are dependent on the Government of India's various services. In case of down time from source registry, same should not be considered the down of the application. In case there is any down time in the application pertaining to KYC application then downtime penalty will be applicable. Please confirm the understanding. | Agreed .                              |



## Pre-Bid Response

**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
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| #   | Page No. | Point/Section | Existing Clause  | Query   | Response  |
|-----|----------|---------------|--|---|---|
| 136 |          | General       | Generic Queries  | Please confirm whether solution has to be hosted on on-premises or on cloud?  | The Solution required is Bidder's hosted SAAS Solution . Cloud hosting and Management to be done by the bidder. LIC pays only per successful transaction charges . Bidder also to provide the API Integration Gateway for the LIC Applications to access KYC/CKYC Services and Dashboard on LIC Servers . Being the requirement for SaaS , the hosting infrastructure needs to be provided by the bidder. LIC will only provide the Infrastructure for the Gateway Server /Dashboard Setup etc as per solution integration requirement with LIC applications. |
| 137 |          | General       | Generic Queries  | We assume that all hardware/software, licenses required for application will be given by UIIC. Infrastructure management like OS, Server, HSM, RDBMS, Network will be managed by the LIC. Please confirm. | Being the requirement for SaaS , the hosting infrastructure needs to be provided by the bidder. LIC will pay only the per successful transaction charge. LIC will only provide the Infrastructure for the Gateway Server /Dashboard Setup etc as per solution integration requirement with LIC applications. Any software licenses other than items mentioned in the RFP( Table A: Eligibility Criteria - Item 9 ) needs to be provisioned by the bidder. LIC will not pay any additional amount towards software licenses required for application.          |
| 138 | 53       | 7 (vi)        | Verification of document & real time Verification with Government Database. Integration with AUA/KUA Service once the same is availed by LIC from UIDAI. | Is LIC expecting the bidder to have a AUA/KUA licence?  | No  |
| 139 | 53       | 7 (Viii)      | Bidder will customize the components / service as per the requirement of LIC and will facilitate the integration with LIC Applications                   | Please elaborate on the ask   | This is integration requirement with LIC applications. Details will be worked upon with the Successful Bidder.  |
| 140 | 53       | 7 (ix)        | Bidder will provide the user interface to be multilingual for KYC Journey.   | Please help understand the component of user interface for Multilingual journey   | Self Explanatory  |



## Pre-Bid Response

**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
**LIC/CO/ITSD/PORTAL/2022-23/CKYC-RFP dated 24.03.2023**

| #   | Page No. | Point/Section                 | Existing Clause   | Query   | Response  |
|-----|----------|-------------------------------|---|---|---|
| 141 | 57       | 7.1.3 (xi)                    | It is Bidders responsibility to ensure compliance to the CERSAI Specification and Process Flows and the solution must enable all the capabilities required for the CKYC related process flows and enable real time and batch modes of processing.   | Kindly help with the compliance expected from LIC to bidder e.g Data storage/ Purging etc   | Self Explanatory. Compliance to the regulations and guidelines of the IRDAI/CERSAI and Information Security Requirements. |
| 142 |          | 6.13.2                        |   | with respect to the payment for the one time Configuration and Implementation items that will be paid after Successful Deployment; would you have any criteria for Go Live?   | Successful Go Live is the Criteria  |
| 143 | 34       | Penalties Owing to SLA Breach |   | on page 34 it says max 10% of total contract value whereas on page 59 it says 10% of monthly bill. Looking at the two clauses, together could you please clarify on the cap on penalties owing to SLA breach?       | Page 34 is provision related to Liquidated Damages . Page 59 is SLA Penalty.  |
| 144 |          | Annexure D                    |   | XXXXX has no litigation versus LIC nor has it been blacklisted by any Govt organization. Kindly guide as to whether we are required to submit Annexure D. If yes then please provide guidance on how to fill it up. | Yes . Make a submission on no litigation  |
| 145 | 53       | Section 7, Scope of Work      |   | Need more details on "Multilingual journey" for KYC user interface. Which language to be included and to what extent?   | Refer earlier response  |
| 146 | 54       | Section 7, Scope of Work      |   | Need more details on conflict resolution in the dashboard in case of probable match response from CERSAI for uploaded documents.  | Self Explanatory  |
| 147 | 11       | 3.2 (3)                       | In terms of Public Procurement Policy for Micro and Small Enterprises (MSEs) Order 2012, the MSEs registered with National Small Industries Corporation under Single Point Registration Scheme for participation in Government purchases, shall be exempt from payment of cost of tender documents. | We request LIC to amend the clause & consider exemption of fees to Micro, Small & Medium Enterprises (MSME) units.  | Eligible MSME are exempted from tender fees as per guidelines.  |



## Pre-Bid Response

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| #   | Page No. | Point/Section | Existing Clause  | Query   | Response  |
|-----|----------|---------------|--|---|---|
| 148 | 12       | 3.5           | <p>EXEMPTION FROM BID FEE:<br/>           Micro, Small &amp; Medium Enterprises (MSME) units and MSME Start-ups are exempted from payment of bid fee, provided the Services they are offering, are rendered by them. Bidder should submit supporting documents issued by competent Govt. bodies to become eligible for the above exemption NSIC Certificate/ Udyog Aadhaar emorandum should cover the items tendered to get processing fee exemptions. Certificate/ Memorandum should be valid as on due date / extended due date for Bid submission. "Start-up" company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), Start-ups which are not under the category of MSE shall not be eligible for exemption of tender fee. If all these conditions are not fulfilled or supporting documents are not submitted with the technical Bid, then all those Bids without processing fee will be summarily rejected and no queries will be entertained.</p> | We request LIC to clarify on the clause as its being deviated in the RFP clause 3.2 (3)                 | Eligible MSME are exempted from tender fees as per guidelines.  |
| 149 | 26       | 6.3           | SERVICES LOCATION  | LIC to declare location with addresses  | Mumbai  |
| 150 | 53       | 7             | Scope of Work  | LIC to confirm retention timeframe of the CYKC data   | As per the regulation and applicable guidelines.  |
| 151 | 53       | 7             | Scope of Work  | LIC to provide entire infrastructure required for CKK solution. Bidder will declare the pre-requisites. | The Solution required is Bidder's hosted SAAS Solution . Cloud hosting and Management to be done by the bidder. LIC pays only per successful transaction charges . Bidder also to provide the API Integration Gateway for the LIC Applications to access KYC/CKYC Services and Dashboard on LIC Servers . Being the requirement for SaaS , the hosting infrastructure needs to be provided by the bidder. LIC will only provide the Infrastructure for the Gateway Server /Dashboard Setup etc as per solution integration requirement with LIC applications. |



## Pre-Bid Response

**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
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| #   | Page No. | Point/Section                              | Existing Clause   | Query   | Response  |
|-----|----------|--|---|---|---|
| 152 | 53       | 7 (iii)                                    | Authentication /Verification /Fetching Aadhaar information from DIGILOCKER or Aadhaar XML flow or other online eKYC source like UIDAI eKYC , NPCI e-KYC setu(when available).   | LIC to provide login credentials  | Yes   |
| 153 | 54       | 7 (xxvii)                                  | Integration for LICs AD based user Authentication for LIC Employees.  | LIC to provide 2FA, MFA available.  | Yes   |
| 154 | 67       | ANNEXURE E: ELIGIBILITY CRITERIA (Sr # 6)  | Bidder must be and Indian OEM (Original Equipment Manufacturer) / Indian OSD (Original Software Developer) i.e. the IPR for the Solution must be with the Bidder. The solution must be a Make in India product as per Preference to Make in India. Guidelines on Public Procurement (Preference to Make in India), Order) | We request LIC to the amend the clause as mentioned below:<br>Bidder's proposed solution should be from Indian OEM / Indian OSD. (Original Software Developer) i.e. the IPR for the Solution must be with the OEM The solution must be a Make in India product as per Preference to Make in India. Guidelines on Public Procurement (Preference to Make in India Order) | Please be guided by the RFP Document.   |
| 155 |          | ANNEXURE E: ELIGIBILITY CRITERIA (Sr # 10) | ISO 27001:2013 Compliance   | Valid Documentary Evidence Submission by Bidder or OEM to be considered.  | Please be guided by the RFP Document.   |
| 156 |          | Table B: Technical Criteria (Sr #8)        | Profile of the Onsite Resource Education, Technical Qualification and Experience.   | LIC to declare on number of onsite resources required   | Refer the Commercial Annexure   |
| 157 |          | Submission of Earnest Money Deposit        | Contractors have to deposit EMD of required amount in the form of BANK GUARANTEE of any of the Nationalized / Scheduled Banks drawn in the favour of the "Life Insurance Corporation of India" payable at "Mumbai" only, and not in the favour of any other Authority or Location.  | Our organisation is registered as a "Medium" entity under MSME Act of Govt, of India, Request Bank to waive off the tender fee & EMD as per GFR 2017 Guidelines - Rule No. 161 wherein it is mentioned that MSME's should be exempted from payment of tender fees and EMD   | Exemption is allowed as per MSME Guidelines.  |
| 158 |          | Section 7, Scope of Work, Sl. No. 38       | Conflict Resolution Dashboard Provisions  | Please Clarify  | Self Explanatory. Conflict occurs where the CKYC Record is uploaded as new record and a possible match is found in the CKYC Registry. |
| 159 |          | Section 7, Scope of Work                   | Bidder to provide customers with an option to select a type of flow in a KYC link.-   | Need more understanding?  | Option to the User to perform KYC using DigiLocker/ Aadhaar XML or OVD  |



**Pre-Bid Response**  
**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
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| #   | Page No. | Point/Section                           | Existing Clause   | Query  | Response  |
|-----|----------|---|---|--|---|
| 160 |          | Desired Process Flow, Sl. No. 7         | The solution to handle the CKYC data entry error irrespective Number of attempts and reprocess it to generate New CKYC NO.  | More information is required.  | Self Explanatory  |
| 161 |          | Annexure E                              | Profile of the Onsite Resource Education, Technical Qualification, and Experience   | Can we get more information on the pointer   | Self Explanatory  |
| 162 |          | Section 7.1                             | Generic   | Can we get more information regarding the supporting software                                | RFP Requirement is for SaaS Solution.   |
| 163 |          | Section 7, Scope of Work, Sl. No. xxvii | Generic   | Can we get information on integration with AD-based user authentication                      | LDAP based LIC User Authentication  |
| 164 |          | 5.8, H                                  | The bidder with L1 (Lowest) Grand Cost will be eligible for award to provide the services for all the three items.  | Request LIC to consider Techno-Commercial Evaluation Criteria                                | Please be guided by the RFP Document.   |
| 165 |          | 6.3                                     | Mumbai or any other such places where LIC has an office.  | Request LIC to specify the other location as we have to factor the cost                      | Please be guided by the RFP Document.   |
| 166 |          | 6.13.2, a                               | Payment for the actual transactions will be made monthly in arrears. Payment for the one time Implementation and Configuration items ( Item 2 and 3 ) will be upon the Successful deployment and post 30 day of go live of application. Payment for the on site resource will be made monthly in arrears. | Point A & C are not in sync regarding payment. Is the payment going to monthly or quarterly. | Payment for the actual transactions will be made monthly in arrears. Para c revised as "c. No advance payment or interest will be made by LIC. Payment for the actual successful transactions will be made monthly in arrears." <b>Refer Corrigendum.</b> |
| 167 |          | 6.13.2, c                               | No advance payment or interest will be made by LIC. Payment for the actual successful transactions will be made quarterly in arrears.   | Point A & C are not in sync regarding payment. Is the payment going to monthly or quarterly. | Payment for the actual transactions will be made monthly in arrears. Para c revised as "c. No advance payment or interest will be made by LIC. Payment for the actual successful transactions will be made monthly in arrears." <b>Refer Corrigendum.</b> |





## Pre-Bid Response

**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
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| #   | Page No.           | Point/Section | Existing Clause  | Query   | Response                              |
|-----|--------------------|---------------|--|---|---------------------------------------|
| 168 | 7                  |               | The solution must be able to verify the identity, address, and recent photograph to comply with provision as specified in IRDAI Master Guidelines on Anti Money Laundering/Counter Financing Terrorism – 2022  | <p>Please elaborate this point.</p> <ul style="list-style-type: none"> <li>• Is it mandatory or good to have.</li> <li>• Can this be done with managed services.</li> <li>• On what stage of the journey this is required.</li> </ul> | Self Explanatory                      |
| 169 | 8. 7, ii           |               | CKYC Upload/Update -Document upload with CKYCR REGISTRY for generation of new CKYC NO with Image processing, compression, cropping, and data filed automation, packet validation before upload to CKYC to avoid rejection  | <ul style="list-style-type: none"> <li>• Will LIC team be able to provide the data and images in TrackWizz supported format?</li> <li>• Individual images will be provided or AOF form will be provided.</li> </ul>                   | Please be guided by RFP Scope of Work |
| 170 | 11. 7, ii,iii,iv,v |               | <p>ii. Authentication /Verification /Fetching Aadhaar information from DIGILOCKER or Aadhaar XML flow or other online eKYC source like UIDAI eKYC, NPCI e-KYC setu(when available).</p> <p>iii. Extraction and Verification where required.</p> <p>iv. Aadhaar masking where required. System should have the capability to mask the Aadhaar documents downloaded/uploaded wherever present according to the regulations.</p> <p>v. Verification of document &amp; real time Verification with Government Database. Integration with AUA/KUA Service once the same is availed by LIC from UIDAI.</p> <p>vi. Liveness / Selfie capture , Facematch, Name Match, OVD Capture (Aadhaar, DL, Passport, Voter id) : ID Card Text Extraction +Quality Checks</p> | <ul style="list-style-type: none"> <li>• Is this a mandatory requirement.</li> <li>• Can we use third party api's to achieve this requirements.</li> </ul>  | Please be guided by RFP Scope of Work |
| 171 | B, i               |               | i. Solution to provide the option to customer to upload/re-upload the KYC documents into the Bidder portal. Solution should be able to do some check on the document quality, classification.  | <ul style="list-style-type: none"> <li>• Is LIC expecting to do a manual check of the quality of the document.</li> <li>• At what stage is the quality check required</li> </ul>  | Please be guided by RFP Scope of Work |



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**Request for Proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC**  
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| #   | Page No. | Point/Section  | Existing Clause  | Query   | Response   |
|-----|----------|----------------|--|---|--|
| 172 |          | 7.1.1, ii      | iii. Perform Name Match. (Name Match ensuring phonetic matching, Ignoring prefix like Mr., Mrs., Dr., Smt., Shri. And Shree. etc., ignoring the order ex-ram kumar and kumar ram and handle other variations In Indian context, abbreviations etc.) . Provision to have match score, and option for LIC to specify the threshold value for acceptable match score. | <ul style="list-style-type: none"> <li>• Is it Mandatory requirement</li> </ul>   | Yes  |
| 173 |          | xxiv,xxivi     | <p>xxiv. Bidder will provide an Omni channel (web and mobile ) application for the users for the KYC/CKYC activities. This will enable the users to completed KYC in self-service mode.</p> <p>xxvii. OTP Based Customer/Agents Authentication where required. ( SMS / Email Gateway will be provide by LIC.</p>   | <ul style="list-style-type: none"> <li>• Is Mobile app mandatory.</li> <li>• Is OTP based authentication for the PDF sent to the client Mandatory as per the CERSAI, password protected PDF is required.</li> </ul>   | <p>The solution must be available to user on Omni Channel including Mobile Devices. Mobile App is not mandatory, the solution is accepted if works on the Mobile Browser.</p> <p>Password protected PDF to be provided where required for document protection as per CERSAI Guidelines. OTP Based Customer/Agents Authentication where required. ( SMS / Email Gateway will be provide by LIC.</p> |
| 174 |          | Commercial Bid | Generic  | <ul style="list-style-type: none"> <li>• Commercial Bid has 3 scenarios, do we have to quote for all the 3 combined together or we have to quote for Individual scenarios.</li> <li>• Does LIC expect rate per transaction for the commercials.</li> <li>• Request LIC to include the customization/change request rate in the commercials</li> </ul> | As per Commercial Format Single per successful transaction charge is asked for all the 3 Scenario  |
| 175 |          |                | Generic : Number of Customer Counts  | <ul style="list-style-type: none"> <li>• Please provide the legacy customer counts</li> <li>• Please provide number of new customers on daily/weekly/monthly basis.</li> </ul>  | will be shared with the successful bidder  |



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| #   | Page No. | Point/Section | Existing Clause                       | Query  | Response  |
|-----|----------|---------------|---------------------------------------|--|---|
| 176 |          |               | Generic : Provision of Infrastructure | <ul style="list-style-type: none"><li>• Will LIC provide Infra and supporting software as required for the Application</li></ul>   | The Solution required is Bidder's hosted SAAS Solution . Cloud hosting and Management to be done by the bidder. LIC pays only per successful transaction charges . Bidder also to provide the API Integration Gateway for the LIC Applications to access KYC/CKYC Services and Dashboard on LIC Servers . Being the requirement for SaaS , the hosting infrastructure needs to be provided by the bidder. LIC will only provide the Infrastructure for the Gateway Server /Dashboard Setup etc as per solution intregation requirement with LIC applications. |
| 177 |          |               | Generic                               | <ul style="list-style-type: none"><li>• Our solution is Microsoft stack, and our DB is MS-SQL. Will LIC provide this license.</li><li>• If not, can we procure this licenses on behalf of LIC and this will be included in the commercial.</li></ul> | Being the requirement for SaaS , the hosting infrastructure needs to be provided by the bidder. LIC will pay only the per successful transaction charge. LIC will only provide the Infrastructure for the Gateway Server /Dashboard Setup etc as per solution intregation requirement with LIC applications. Any software licenses other than items mentioned in the RFP( Table A: Eligibility Criteria - Item 9 ) needs to be provisioned by the bidder. LIC will not pay any additional amount towards software licenses required for application.          |
| 178 |          |               | Generic : Scope                       | <ul style="list-style-type: none"><li>• Please Clarify whether the CKYC Scope is for only individual or only Legal entities or for both.</li></ul>   | CKYC Scope in this RFP is for individuals.  |

**CHIEF (IT/SD)**