CLARIFICATION FOR PRE-BID QUERIES RAISED DURING MEETING HELD ON 04.04.2022 FOR RFP- SELECTION OF H.R. CONSULTANT

SL No	Sl No	RFP Document Reference(s) (Section	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Clarification
1	1	Eligibility Criteria for Bidders on Page 23 of 64	Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020	Please share the O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020	Bidder may refer the said OMs which are available on website of Department of Expenditure, MoF. "https://doe.gov.in/procurement-policy-divisions-archives"
	2	Job Specification on Page 24 of 64	Engagement of persons for the following positions on fixed term contractual basis	Are these contractual positions? If yes, the contract will be for how many years?	The positions are contractual in nature with term of 3 years renewable yearly. However Terms & Conditions would be decided in consultation with successful bidder. All positions are based in Mumbai.
	3	3.1. Contract Period on Page 25 of 64	The duration of the Contract Period is till all the positions are filled unless terminated earlier.	What is the expected cycle time for each poistion? Please note that the candidate deciding to join may need to serve 6 to 9 month of notice period.	Please refer the RFP.
	4	Scope of Services on Page 25 of 64	Preparation of job specification in coordination with LIC of India for various positions which LIC of India intends to hire.	Is the consultant required to prepare a 'Job description'. If No, what details are required in 'job specification' In order to do this we will need inputs from the LIC. Please confirm who will be providing the same from LIC	Please refer the RFP.
	5	Deliverables on Page 25 of 64	Provide CVs of qualified and suitable candidates for the posts identified by the LIC of India and ensuring submission of application by the candidates in the LIC of India's website.	How many CVs are to be provided for each positions? 3 CVs for each positions will be sufficient	Please refer the RFP.

	6	4.1.3. Liquidated Damage on Page 27 of 64	If the consultant fails to perform services within the stipulated time schedule, LIC shall without prejudice to its other remedies under the contract , deduct from the contract price as liquidated damages, a sum equivalent to 1.5 % of the total project cost for delay of each week or part thereof maximum upto 10 % of the contract price (as mentioned in SLA). Once the maximum is reached, LIC may consider termination of contract pursuant to the conditions of contract.	Under clause '3.1. Contract Period' it is stated that the "The duration of the Contract Period is till all the positions are filled unless terminated earlier." In such a scenario how is the Liquidity Damages calculated? Please clarify.	Please refer the RFP & corrigendum.
	7	Annexure – V on Page 51 of 64	PRE-BID INTEGRITY PACT	The PRE-BID INTEGRITY PACT will be submitted by the winning bidder. It is not required to be submitted at this bid submission stage? Please clarify.	Please refer the RFP Instructions for Bid Submission.
	8	Annexure – VII on Page 58 of 64	Non-Disclosure Agreement	The Non-Disclosure Agreement will be submitted by the winning bidder. It is not required to be submitted at this bid submission stage? Please clarify.	Please refer the RFP Instructions for Bid Submission.
	9	Annexure – IX on Page 64 of 64	Commercial Bid Template	The commercial bid is to be submitted in Lump sum for each position. However, as the compensation is not provided for each position, we request that the commercial bid be accepted as a percentage (%) of the compensation for each position. Please confirm	Commercial Bid should be submitted as per Annexure IX of the RFP

2	10	Clause 3 – Pg 24	Scope of Work	As mentioned LIC may have more than 2 vendors for each mandate if required – this is counter-productive for a search consultant who maps the entire market. The mandates should be exclusive	Please refer Corrigendum.
	11	Clause 3 – Pg 24	Scope of Work	Will a consultant be awarded more than 1 mandate if found fit?	Please refer the RFP.
	12	Clause 3 – Pg 24	Scope of Work	Psychometric Test – Usual practice is that the client does these tests within their own organization. Will LIC pay for these at actuals or want us to factor the cost in?	To be factored in cost by the Consultant

	13	Clause 3 – Pg 24	Scope of Work	Background check, credit history check, antecedent check – While as consultants reference checks are a part of the scope, credit history, academic and experience verifications are usually done by third party verification companies. Will LIC pay at actuals or wants us to factor the cost while quoting?	To be factored in cost by the Consultant
	14	Clause 3 – Pg 24	Scope of Work	Medical test – These are usually arranged by the client organization. Will LIC pay at actuals or wants us to factor the cost while quoting?	LIC will arrange medical examination of the Succesful Candidates before the actual joining date.
	15	Clause 4.1.2 – Pg 27	Schedule of Payments	As retained search firms, we suggest the schedule of payment to be thus : 30% on sign on/award of mandate, 30% on offer acceptance, 30% on joining and 10% after 6 months of joining	Please refer Corrigendum.
	16	Clause 4.1.3 – Pg 27	Liquidated Damages	This clause may please be removed as the delay in schedules can happen from LIC's side or due to reasons not under the control of the consultants as well. It is in the interest of the consultants to complete the process as the payments are milestone based. Hence performance surety is inbuilt in the schedule of payments itself and thus this clause is not required.	Please refer Corrigendum.

	17	Clause 4.1.6 – Pg 27	Expenses	It needs to be clearly mentioned that expenses borne by the candidate in case of travel and boarding/lodging for outstation candidates to attend the interviews in person shall be borne by LIC	Please refer Corrigendum.
	18	Clause 4.1.7 – Pg 28	Other Terms and conditions	Withheld payment/ penalties – Since the payment schedule is milestone based, this clause should be removed	Work alloted is also to be completed within the given time frame
	19	Clause 5.18.4(b) – Pg 39	Consequences of termination	The terms may please be changed /added that in the case of termination the payment already made to the consultant shall be retained by the consultant.	Please refer to the RFP

3	20	Section 1.16.1 (Page 16); Point 1	Experience of providing end-to-end recruitment services in BFSI Sector/PSU Organisations/ Govt/Life Insurance Companies in India	Please clarify if "PSU Organizations" can include relevant experience from non-Banking sectors	All PSUs
	21	Section 1.16.1 (Page 16); Point 2	Experience of the bidder in providing end-to-end recruitment services	Please elaborate on what is referred to as "End-to-end recruitment services"	Please refer to the RFP
	22	Section 1.16.1 (Page 16); Point 3	Experience of the bidder in the line of business of providing end-to-end recruitment services of specified position(mention the position) in Insurance/ Banking Sector	Please clarify if "Banking" Sector also includes NBFC	NBFC is not included.
	23	Section 1.16.1 (Page 16); Point 4	Successful placements in Senior Managerial Positions	Please clarify if our understanding of "Senior Managerial Positions" refers to Board, CEO and CXO level positions"	Senior Management would include Sr Divisional Manager or Scale V & above in PSU banks
	24	Section 1.16.1 (Page 16); Points 2,3,4	Experience of the bidder in providing end-to-end recruitment services Experience of the bidder in the line of business of providing end-to-end recruitment services of specified position(mention the position) in Insurance/ Banking Sector Successful placements in Senior Managerial Positions	Please clarify if Global credentials (in addition to India credentials) would also be applicable	Global credentials would be applicable for points 2,3and 4.

4	25	1.16.1. Page 16	Experience of providing service	What are the documents requierd as an proof of work with Life Insurance & Govt. org.	Please refer the RFP.
	26	2- Point no. 8 Page 22	The bidder should have an experience recruiting atleast 1 person for the specified position, to which the bidder submits bid	Can we submit the email copy from client requesting such assignment given ut us ?	Please refer the RFP.
	27	2 -Point no. 14 Page 23	Bid Fees of Rs. 25,000/-	As we are MSME registered enterprise, to confirm if we are exempted of Bid Fees	Exemption allowed as per Government guidelines subject to proper submission of documents
	28	2 - Point no. 15 Page 23	All bidders are required to submit an EMD of Two lacs with their response to RFP	As we are MSME registered enterprise, to confirm that if we are exempted of EMD Money	Exemption allowed as per Government guidelines subject to proper submission of documents
5	29	1.6.1, Page 9	This RFP is issued on the condition that only those bidders who submit assigned Pre-Contract Integrity Pact with LIC would be eligible to participate in the bidding as per Annexure V	When do we have to submit this pact ?	Please refer to Instructions for Bid Submission in the RFP.
	30	1.16.1, Page 16	The technical bid submitted by the Bidders will be evaluated only if they fulfill the eligibility criteria. The technical bid evaluation will be based on the evaluation matrix consisting of the following parameters. Technical approach, methodology and work plan are the key components of the Technical proposal. Bidders are suggested to present the technical proposal in the format as given below.....	Do we need to furnish details in the table or just out a tick basis our experience bracket?	The technical bid submitted by the Bidders will be evaluated only if they fulfill the eligibility criteria. Please refer to Annexure II: Conformity with Eligibility Criteria and note the details of Compliance Document attached as given in point no 2. Eligibility Criteria for Bidders on page no 22.

	31	1.17.1, Page 18	The selected bidder will be required to submit a Performance Bank Guarantee worth 10% of the contracted value within 7 days from the Notification of award. The Bank Guarantee should be as per the format given as Annexure VI Bank Guarantee, and should be executed by a Nationalized or Scheduled bank acceptable to LIC and having Branches in Mumbai. Performance Guarantee should be valid for a period of 12 months from the date of awarding the contract. The selected bidder shall ve responsible for extending the validity date & claim period of the Performance Guarantee as and when it is due on account of extension of contract period. In case the selected bidder fails to submit performance guarantee within the time stipulated, LIC, at its discretion, may cancel the notification placed on the selected bidder without giving any notice. LIC shall invoke the performance guarantee in case the consultancy fails to discharge its contractual obligations or LIC incurs any loss due to consultancy negligence in carrying out the project	How do we calculate the performance guarantee value , what is the contracted value	Please refer Corrigendum.

	32	Section 3, Page 24	B) Chief Technical Officer Providing technology vision and IT architecture for LIC, Creating and owning the long term strategy for LIC, Assisting Executive Directors IT and CIO in managing the core IT infrastructure and collaborating with them for innovation and automation, Ensuring future readiness by adopting latest options in technology hardware, software & solutions, Managing vendors and key outsourcing relationships, Leading IT and digital transformation projects for their completion in time and providing technical expertise to the top management of the Corporation.	1.Is there an existing dedicated team for handling the Technology portfolio? If yes, what is the strength of the existing team? 2.What is the future roadmap of LIC in terms of Technology – inhouse or outsourced? 3.Do we need someone who is currently doing hands-on or is more oriented towards creating and maintaining the IT roadmap? 4.Do we need an incumbent with strong infrastructure expertise only? (Or application-oriented) 5.What all technologies are being currently used in LIC and what are we looking primarily for? (Must have technology tools) 6.How many people would report into the CTO? 7.Who does the role report into? 8.Are we targeting candidates specifically from the Insurance pool or we would be open to look at potential candidates from Banks, NBFCs, etc.? 9.What would be the compensation	Please refer the RFP

	33	Section 3, Page 24	C) Chief Digital Officer Overseeing, planning and execution of ongoing digital initiatives, Preparation, review and execution of clearly defined and compelling digital transformation strategy for LIC's future, Ensuring collaboration and knowledge sharing among employees across departments to build, manage and continue to grow digital innovation ecosystem, Managing Digital channels for customer journey, competition benchmarking, customer adoption and usage, Leading digital transformation projects for their completion in time and Providing technical expertise to the top management of the Corporation.	1.Is there an existing dedicated team for handling the Digital portfolio? If yes, what is the strength of the existing team? 2.What products are included in the Digital portfolio of LIC? 3.What is the future roadmap of LIC in terms of digital transformation? 4.Will this role have PnL responsibility? 5.Will he be responsible for product development and product design? 6.Are we looking for a hands-on tech person who transitioned into the Digital transformation space? 7.Any specific technologies in which the incumbent must have experience? 8.How many people would report into the CDO? 9.Who does the role report into? 10.Are we targeting candidates specifically from the Insurance pool or we would be open to look at potential candidates from Banks, NBFCs, etc.? 11.What would be the	Please refer the RFP

	34	Section 3, Page 24	D) Chief Information Security Officer Managing & monitoring SOC & drive information security related projects, Support risk management processes by analyzing threats to the computing environment, overseeing all information security processes & serve as focal point for all information security issues.	1.Is there an existing dedicated team for handling the CISO portfolio? If yes, what is the strength of the existing team? 2.What is the future roadmap of LIC in terms of Governance and security framework? 3.Do we need someone who is currently doing hands-on or is more oriented towards creating and maintaining frameworks and policies? 4.How many people would report into the CISO? 5. How many people would report into the CISO? 6.Are we targeting candidates specifically from the Insurance pool or we would be open to look at potential candidates from Banks, NBFCs, etc.? 7.What would be the compensation structure?	Please refer the RFP
	35	Section 3 , Page 24	E) Consulting Actuary Handle the management of risk and uncertainty in reinsurance, insurance and pension. Need to be extremely detailed and be able to stay mentally focused for long periods of time. Have Knowledge in computer programs that are necessary for the job as well as mathematically adept.	Role : On role/Off role Designation: Team Construct: Reporting Line Years of experience: Preferred Candidate pool: CTC Range: Variable structure:	Please refer the RFP

	36	Section 3E, Pg 25	Scope of Services The objective of this mandate is to support the LIC of India in the short-listing of prospective candidates for the given role, given the needs of the LIC of India. The scope of services for the hiring mandates shall inter-alia include, but not limited to: Preparation of job specification in coordination with LIC of India for various positions which LIC of India intends to hire. Undertake compensation survey and finalize the compensation structure in consultation with LIC of India for this position. (i.e. Compensation trend for same/similar positions in peer Insurance Companies/industry) Sourcing of suitable candidates based on their experience, skill sets, academic qualification for certain critical positions specified by the LIC of India, coordinating with them for their participation. Short-listing of applications received for further screening (decide various screening process required for the job role) in consultation with LIC of India.	The ownership of conducting Background checks, Antecedent checks, Credit score, Medial examination etc would lie with ? The period of ownership for resumes shared would be for how many months? Are these recruitements on Permanent or Contractual basis?	Please refer the RFP

	37	4.2.3 Page 28	4.2.3. Deduction of Taxes at Source The LIC will deduct taxes from the amounts due and payable to the consultant wherever applicable. LIC will provide consultant with the statement of any taxes deducted by LIC on payments under the contract. The consultant agrees to reimburse and hold LIC harmless from any deficiency including penalties and interest relating to taxes including recovery of any tax retrospectively that are its responsibility under this clause. For purposes of the contract, taxes shall include taxes incurred on transactions between LIC and the consultant.	The invoices will be processed after deducting the TDS ?	Invoice will be processed after TDS as per prevailing Act / Rules.
6	38	Page No.24, Cluase No.3	Job Specifications of CRO, CDO, CTO, CISO and Consulting Actuary	Detailed Job Description (JD) required for the positions	Please refer the RFP.
	39	NA	NA	Equivalent Designationwould be offered and the Paystructure as per the Govt norms	Please refer the RFP.
	40	NA	NA	Whether LIC has the provison to buyout the Notice Period of the selected candidate and if yes, how much period of notice period would be bought	Please refer the RFP.
	41	NA	NA	Whether the shared 5 Positions are eligible for Govt Accomodation ,especially for the relocated candidates	Please refer the RFP.
	42	NA	NA	How many levels and mode of Interviews	Please refer the RFP.
	43	NA	NA	Mode of Placemet is Contract ?	YES
	44	NA	NA	Whether all the 5 positions are entitled for ESOPs , once the IPO Is floated	NO

	45	NA	NA	Is there any Joining Bonus for the offered candiadtes on joining ?	Please refer the RFP.
	46	NA	NA	Are foreign nationals eligible for all the 5 positions	NO
	47	NA	NA	Whether the Backgound Verification is Mandatory and at what stage of Recruitment Process BG Report is to be shared?	Please refer the RFP.
	48	Scope of Services Pg 25	The objective of this mandate is to support the LIC of India in the short-listing of prospective candidates for the given role	Are these Requirement on the LIC or Consultant Payroll ?	Please refer the RFP
	49	Deliverables Pg 25	Background Verification & other verifications - The list of Background Verification which is required to be done prior to joining/immediately upon joining of the candidate	How is this cost to be quoted?	To be Factored in calculation by consultant
	50	3.1 Contract Period Pg 25	The duration of the Contract Period is till all the positions are filled unless terminated earlier	What is the term of the contract, currently open ended	The positions are contractual in nature with term of 3 years renewable yearly. However Terms & Conditions would be decided in consultation with successful bidder.
	51	3.2.1. Compliance of Statutory and other responsibility Pg 25	The Consultant/Firm should ensure that statutory, regulatory and all other guidelines from entities like RBI, SEBI, IRDAI, PFRDA etc. are complied with	What are these guidelines	Please refer the RFP. Consultant to be compliant.
	52	3.2.1. (f)Compliance of Statutory and other responsibility Pg 26	The Consultant/Firm will indemnify LIC against any liability or damages by way of compensation arising from any accident to person or property of persons employed or provided by the Consultant/Firm	What is the Limitation of Liability & Why is Consultant liable	Please refer the RFP. Consultant to be compliant.

	53	3.2.1. (e) Compliance of Statutory and other responsibility Pg 26	The Consultant/Firm will bear the entire responsibility, liability and risk relating to coverage of his work force under different statutory regulations including but not limited to Workman Compensation Act, ESI Act, Factory Act, Contract Labour Act 1970 etc. and any other relevant regulations, as the case may be.	Does Not specify to be Contracted on Consultant Payroll	Please refer the RFP. Consultant to be compliant.
	54	3.2.1. (g) Compliance of Statutory and other responsibility Pg 26	The Consultant will be fully responsible for payment of benefits including but not limited to Provident Fund, Bonus, and Retrenchment Compensation. Leave Encashment, etc. for the staff employed or provided by Consultant/Firm as per statutory provisions	Does Not specify to be Contracted on Consultant Payroll, what about Gratuity	Please refer the RFP. Consultant to be compliant.
	55	4. Payment Terms 4.1.7. (b) Other Terms & Conditions Pg.28	Payments will be made only on Consultant/Firm/Agency completing all activities as per the agreed terms with LIC. LIC reserves the right to temporarily withhold payment and impose penalty, if it is not satisfied with progress made during that period or if there is delay in activity timelines.	Request explaination	Please refer the RFP. Activity timelines to be adhered to.
	56	5. Terms and Conditions of the contract 5.2.1. (g) Obligations of the selected Consultant Page 29	The Consultant will be responsible for managing the activities of its personnel and will hold itself responsible for any misdemeanor	Request explaination	Please refer the RFP

	57	Page 32- 5.8.2. If the Specified Personnel are not available 5.8.3. LIC may request replacement of Personnel	LIC may at any time request the Consultant to remove from work any of the Specified Personnel. The Consultant must promptly arrange for the removal of such Personnel and their replacement in accordance with the process outlined above in 5.8.2	Request explaination, What is the replacement period	Please refer the RFP
	58	Page 34 - 5.11. Indemnity 5.11.1. Undertaking to Indemnify	If any Service is or likely to be held to be infringing, Consultant will at its expense and option either a. Procure the right for LIC to continue using it, b. Replace it with a non-infringing equivalent, c. Modify it to make it non-infringing.	Not relevant, request to be removed	Please refer Corrigendum.

	59	Page 35- 5.12. Liability	Except in cases of criminal negligence or willful 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 Consultant and used/consumed by LIC, the Supplier/Consultant 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/Consultant to pay liquidated damages to LIC and the aggregate liability of the Supplier/Consultant 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	Request for modification of clause, by Consultant, as needs to be mutually agreed. This clause is not acceptable	Please refer Corrigendum.
	60	Page 40- 5.20. Termination 5.20.2. Termination and reduction for convenience	LIC may, at any time, by a prior written notice of 30 days, terminate the contract or reduce the scope of the Services	Either party at any time, at any time, by a prior written notice of 30 days, terminate the contract or reduce the scope of the Services	Please refer RFP.

	61	Page 44- 5.23. Performance Guarantee	The proceeds of the performance guarantee shall be payable to LIC as compensation for any loss resulting from the Consultant’s failure to complete its obligations under the Contract. The performance guarantee will be discharged by LIC and returned to the issuing Bank with intimation to the Consultant not later than 60 days following the date of completion of the Consultant’s performance obligations including any warranty obligations under the contract. In the event of any contract amendment, the Consultant shall within seven days of receipt of such amendment, furnish the amendment to the Performance guarantee rendering the same valid for the duration of the Contract as amended plus 60 days after the completion of performance obligations including warranty obligations	SLA to be defined & mutually agreed	Please refer the corrigendum.
	62	Annexure – IX :	Commercial Bid Template	Is the price per position inclusive of our fees, expenses, salary, and statutory expense? Is there any item that needs to be charged extra? If yes, then the same should be included in the Annexure	Please refer the RFP.

9	63	Page 9- 1.8. Earnest Money Deposit (EMD)	Bidders shall submit, along with the eligibility bid, an EMD of Rs. 2,00,000/- (Rupees Two Lakh only) in the form of Bank Guarantee (BG) as per the format given in Annexure VI, which should be executed by a Nationalized/ Scheduled bank and having its branches in Mumbai.	To take a Demand Draft	Please refer Corrigendum.
	64	Page 27- 4.1.3 Liquidated Damages	If the consultant fails to perform services within the stipulated time schedule, LIC shall without prejudice to its other remedies under the contract , deduct from the contract price as liquidated damages, a sum equivalent to 1.5 % of the total project cost for delay of each week or part thereof maximum upto 10 % of the contract price (as mentioned in SLA). Once the maximum is reached, LIC may consider termination of contract pursuant to the conditions of contract	To be removed	Please refer Corrigendum.
	65	Page 18- 1.17.1 Performance Guarntee	The selected bidder will be required to submit a Performance Bank Guarantee worth 10% of the contracted value within 7 days from the Notification of award. The Bank Guarantee should be as per the format given as Annexure VI Bank Guarantee, and should be executed by a Nationalized or Scheduled bank acceptable to LIC and having Branches in Mumbai.	To be removed	Please refer Corrigendum.

	66		Performance Guarantee should be valid for a period of 12 months from the date of awarding the contract. The selected bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of extension of contract period. In case the selected bidder fails to submit performance guarantee within the time stipulated, LIC, at its discretion, may cancel the notification placed on the selected bidder without giving any notice.		
	67		LIC shall invoke the performance guarantee in case the consultancy fails to discharge its contractual obligations or LIC incurs any loss due to consultancy negligence in carrying out the project implementation as per the agreed terms & conditions.		
	68	4.1.7 (h) Candidate Travel Cost		To be borne by LIC	Please refer Corrigendum.
10	69	Page 12- 1.12 (f) Instruction for Bid Submission	Technical Bid and commercial bid in separate covers for each position have to be submitted	Does the Technical bid and commercial bid have to be separate for each position	Yes . Please refer the RFP.
	70	Page 16- 1.16.1	**Sl no 3**.Experience of the bidder in the line of business of providing end-to-end recruitment services of **specified position(mention the position)** in Insurance/ Banking Sector	If we are bidding for a CRO role do we have to give a list of CRO position we have done in BFSI and Insurance Sector	Yes
	71	Page 16- 1.16.1	**Sl No 4** Successful placements in Senior Managerial Positions	This list needs to be provided in tabular format of Name Designation and Company correct ? And will these positions be across Industries	Yes

	72	Page 22- 2. Eligibility Criteria for Bidders	At least five succesful placement in senior mangement positions	Do these 5 managerial positions have to be only in the BFSI and Insurance space is it Industry agnostic ?	Please refer the RFP
	73	Aneexure II	Annexure	This is the index for the Eligibility Criteria documents Right ?	Please refer the RFP
	74	Annexure IV	Annexure IV	This is tabular Format that will be used for Technical Bids for all positions	Please refer the RFP
	75	Annexure V Pre Bid Integrity Pact	Annexure V	Who is the CEO here ?	CEO of the Bidding consultant or Authorised Signatory