

Life Insurance Corporation of India					
Clarification of Pre Bid Queries by Prospective Bidders					
S.NO	Page No	RFP Document Reference(s) (Section & Page Number)	Section Summary	Query	Date: 28/04/2021 LIC Response
1	12	2.3	Responding to this RFP and submission of the bid by the Bidder will be deemed as consent from the Bidder to all the terms and conditions mentioned in this RFP and these will be contractually binding on the bidders.	We request to relax this clause to suggest alternate language to the terms and conditions.	Please be guided by RFP
2	13	2.8	Declaration in lieu of Earnest Money Deposit (EMD) The bidder has to submit Bid Securing Declaration, as per Annexure-XVII	Do the participants need to submit EMD/Bank Guarantee /Bid Security as part of this RFP.	NO EMD Only declaration required
3	15	2.9	Bid submission on 6th May	request you to extend this deadline by 8-10 days	Refer to Corrigendum.
4	17	2.11	Consortiums or sub-contractor No consortium bidding is allowed. LIC will not consider joint or collaborative proposals that require a contract with more than one bidder. The bidders need to fulfil all the eligibility criteria and technical evaluation criteria in its individual capacity unless mentioned otherwise.	Does the bidder and OEM have to be one and the same? Can two firms participate together, with bidder clearly defined?	Please be guided by RFP
5	17	2.11	Consortiums or sub-contractor	We request to allow subcontracting with prior consent of the customer.	Please be guided by RFP
6	17	2.12.b	Envelop 2 –Eligibility And Technical Bid –The Hardcopy and Softcopy on CD of the Eligibility Documents should be submitted in a sealed envelope super scribed as: “ELIGIBILITY AND TECHNICAL BID for RFP REF: LIC/CO/IT-BPR/CDW-DEDUP/2021-22 dated 09.04.2021 for Implementation of Customer Deduplication Solution.	Due to the current pandemic situation and directive from state governments for private companies, Bidder requests if the bid can be submitted via online tendering process	Please be guided by RFP
7	18	2.12.d	d) All the envelopes should indicate clearly the name, address, telephone number, E-mail ID and fax number of the bidder. e) All hard copies of the Eligibility, Technical and Commercial Bids must be spirally bound and serially numbered. f) The hard copies of the bid (all documents and Annexures submitted as a part of bid or called for by LIC) must be duly signed on each page and stamped on each page. Bid shall be signed by the Bidder or a person duly authorized to bind the Bidder to the Contract. Authorization by the bidder for the signatory shall be in form of a Power of Attorney or a duly certified copy of the Board resolution appointing the authorized signatory. The person signing the bid shall sign all pages of the bid, except for un-amended printed literature.	Considering the current COVID Pandemic situation, request LIC to consider the online Bid Submission and accept the digitally signed documents using a valid digital signature.	Please be guided by RFP
8	21	2.15	Bids shall remain valid for one year after the date of bid opening prescribed by LIC, in Activity Schedule. LIC shall reject a bid as non-responsive if the bid is submitted with a shorter validity period.	Bidder requests for bid validity of 6 months from last date for submission of bid.	Please be guided by RFP
9	23	2.21	AMC and Annual Onsite support charges, for period of five years, will be discounted @ 10% to arrive at TCO.	Request LIC to remove this clause for Annual Onsite support charges since the manpower support cost will be increasing Year on Year Basis.	Please be guided by RFP
10	24	2.21.1	Online Reverse Auction	If the Lowest bid price is finalised through the online reverse auction, would it be possible to do-away with indicative commercial bid?	Please be guided by RFP

11	25	2.22.2	Having selected the Bidder on the basis of, among other things, an evaluation of proposed Professional staff, LIC expects to negotiate a Contract on the basis of the Professional staff named in the Bid. Before contract negotiations, LIC will require assurances that the Professional staff will be actually available. LIC will not consider substitutions during contract negotiations unless both parties agree that undue delay in the selection process makes such substitution unavoidable or for reasons such as death or medical incapacity. If this is not the case and if it is established that Professional staff were offered in the proposal without confirming their availability, the Bidder may be disqualified. Any proposed substitute shall have equivalent or better qualifications and experience than the original candidate and be submitted by the Bidder within the period of time specified in the letter of invitation	Bidder request to drop the clause since, since bidder cannot block resources from bidding stage for the project. Bidder may allocate the same or better resource(s) for the project. Request to add "LIC team will interview and approve the resources for the project."	Please be guided by RFP
12	25	2.22.2	Availability of Professional staff/ experts	Need clarity reg this clause in terms of (a) on-site resources are required only during project implementation till Go-Live? Or after that also? (C) Is it only for Hardware/ COTS software or for OEM related part also? Better if clarity comes in terms of Phase/ resource count/ roles etc. for uniform understanding of bidders/ OEM.	Please be guided by RFP
13	26	2.25	The selected bidder will provide a Performance Bank Guarantee, within 10 days from the Notification of award, for an amount equivalent to 3% of the TCO. Performance Guarantee should be valid for a period of five years from the date of Contract	Bidder requests for 30 days of furnishing of PBG from the date of issue of LOI/notification of award of contract. Bidder further requests PBG of 3% of total project value with a validity of 1 year, renewed yearly till the end of the contract instead of PBG 3% of total project value with validity of 5 years.	Please be guided by RFP
14	27	2.25	LIC shall invoke the performance guarantee in case the Vendor fails to discharge its contractual obligations during the contract period or LIC incurs any loss due to Vendor's negligence in carrying out the project implementation as per the agreed terms & conditions	Bidder requests for a cure period of 30 days be provided prior to invoking this clause.	Please be guided by RFP
15	30	3.1.4	The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years).	Is it alright if OEM, instead of bidder, has implemented? Also, De-Duplication is one of the key deliverables within our Anti Money Laundering software. Is it mandatory to have implemented a De-Duplication solution exclusively?	The references to be provided by the bidder can include such references wherein deduplication / customer identification is one of the components implemented by the bidder and satisfying the other conditions as per section 3.1.4.
16	30	3.1.5	Proposed OEM solution should have been implemented in at least FIVE BFSI/PSU organizations in India during last 5 years (2016-17 to 2020-21) (date of contract/PO and date of GO Live should be within last 5 financial years)	De-Duplication is one of the key deliverables withing our software. Is it mandatory to have implemented a De-Duplication solution exclusively?	The references to be provided by the bidder can include such references wherein deduplication / customer identification is one of the components implemented by the bidder and satisfying the other conditions as per section 3.1.4.
17	30	3.1.2	The Bidder should be Company with CMM/CMMI level 3 certification or ISO 9001:2015 valid as on date of bid submission.	Can we request for a relaxation of this clause?	Please be guided by RFP
18	30	3.1.2	The Bidder should be Company with CMM/CMMI level 3 certification or ISO 9001:2015 valid as on date of bid submission	Will SME of 3 year old be given any relaxation for certification clause?	Please be guided by RFP
19	30	3.1.3	The Bidder should have annual turnover of 15 Cr. in each year during preceding three accounting years viz. 2019-20, 2018-19 and 2017-18 and be a profit-making (before tax) company during the preceding three accounting years viz. 2019-20, 2018-19 and 2017-18. A certificate (in original) from the Company CFO/CS/CA should be provided tabulating the turnover and profits earned by the company for the past three years.	Can we request for a relaxation of the turnover requirement to 5 Cr?	Please be guided by RFP

20	30	3.1.3	The Bidder should have annual turnover of 15 Cr. in each year during preceding three accounting years viz. 2019-20, 2018-19 and 2017-18 and be a profit-making (before tax) company during the preceding three accounting years viz. 2019-20, 2018-19 and 2017-18. A certificate (in original) from the Company CFO/CS/CA should be provided tabulating the turnover and profits earned by the company for the past three years.	The Bidder should have annual turnover of 50 Cr. in each year during preceding three accounting years viz. 2019-20, 2018-19 and 2017-18 and be a profit-making (before tax) company during the preceding three accounting years viz. 2019-20, 2018-19 and 2017-18. A certificate (in original) from the Company CFO/CS/CA should be provided tabulating the turnover and profits earned by the company for the past three years.	Please be guided by RFP
21	30	3.1.3	The Bidder should have annual turnover of 15 Cr. in each year during preceding three accounting years viz. 2019-20, 2018-19 and 2017-18 and be a profit-making (before tax) company during the preceding three accounting years viz. 2019-20, 2018-19 and 2017-18. A certificate (in original) from the Company CFO/CS/CA should be provided tabulating the turnover and profits earned by the company for the past three years	Will SME of 3-year-old be given any relaxation for annual turnover clause?	Please be guided by RFP
22	30	3.1.4	The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial ears).	Bidder request to consider the following clause in place of existing: The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication/Customer Unique ID generation/Customer Profiling /Customer 360 degree or MDM solution) for end-to-end implementation in at least one BFSI/PSU/Govt in last 5 financial years (2016-17 to 2020-21) (date of sign off or Sign off should be within last five financial years). If customer is under NDA; a self declaration by bidder /letter or email from customer can be considered as documentary evidence	Refer to Corrigendum.
23	30	3.1.4	Regarding implementation of Customer Identification and Deduplication projects by bidder as well as OEM	Can OEM take the role of a Bidder?	Yes.
24	30	3.1.4	The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years year	Can the implementation be in Govt	Refer to Corrigendum.
25	30	3.1.4	The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years).	Can this clause be changed to 5 financial years from 3 years, as Deduplication is typically not done by customers on a regular basis .	Refer to Corrigendum.
26	30	3.1.4	The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years).	If OEM has implemented the de-duplication system as part of their underwriting process, will it be considered as end-to-tend implementation?	Refer to Corrigendum.
27	30	3.1.4	The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years).	Request to please amend as under: The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU / <u>Central / State Government organization</u> in last <u>Seven financial years (2014-15 to 2020-21)</u> (date of contract/PO and date of GO Live should be within last three financial years).	Refer to Corrigendum.
28	30	3.1.4	The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years).	Request you to consider OEM/ bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years).	Refer to Corrigendum.
29	30	3.1.4	Clarification on definition of Go Live	Go live is movement of UAT signed code into production environment. Please clarify	No.

30	30	3.1.5	Proposed OEM solution should have been implemented in at least FIVE BFSI/PSU organizations in India during last 5 years	Can the implementation be in Govt	Refer to Corrigendum.
31	30	3.1.5	Proposed OEM solution should have been implemented in at least FIVE BFSI/PSU organizations in India during last 5 years (2016-17 to 2020-21) (date of contract/PO and date of GO Live should be within last 5 financial years).(as per annexure-V),	Can this clause be changed from FIVE BFSI/PSU organizations in India to FIVE BFSI/PSU organizations Globally. Else this will be beneficial to particular OEM only.	Refer to Corrigendum.
32	30	3.1.5	Proposed OEM solution should have been implemented in at least FIVE BFSI/PSU organizations in India during last 5 years (2016-17 to 2020-21) (date of contract/PO and date of GO Live should be within last 5 financial years).(as per annexure-V),	Is there any relaxation in no. of implementations from 5 to 2 or 3 for Govt. Recognized Start-ups, DIPP?	Refer to Corrigendum.
33	30	3.1.5	Regarding the Minimum Eligibility Criteria (Bidder to satisfy all the criteria in his individual capacity outlined in page 31, can you please let us know if point 5 Proposed OEM solution should have been implemented in at least FIVE BFSI/PSU organization in the last three financial years	is this requirements mandatory ? (Ataccama is the leading software vendor in data management and governance and has been included in Gartner's magic quadrant over the last 10+ years. We can meet all the minimum requirements however we have not yet implemented 5 years yet.)	Please be guided by RFP
34	30	3.1.5	Proposed OEM solution should have been implemented in at least FIVE BFSI/PSU organizations in India during last 5 years (2016-17 to 2020-21) (date of contract/PO and date of GO Live should be within last 5 financial years).(as per annexure-V),	Point needs to be changed as below: Data Dedupe/MDM/Integration/Analytics solution from the OEM should have been implemented in at least FIVE BFSI/PSU organizations in India during last 5 years (2016-17 to 2020-21) (date of contract/PO and date of GO Live should be within last 5 financial years).(as per annexure-V),	Please be guided by RFP
35	30	3.1.5	Proposed OEM solution should have been implemented in at least FIVE BFSI/PSU organizations in India during last 5 years (2016-17 to 2020-21) (date of contract/PO and date of GO Live should be within last 5 financial years).	Request to please amend as under: Proposed OEM solution should have been implemented in at least FIVE BFSI/PSU/ <u>Central / State Government</u> organizations in India during last 5 years (2016-17 to 2020-21) (date of contract/PO and date of GO Live should be within last 5 financial years).	Refer to Corrigendum.
36	32	4.1	The duration of the Contract Period unless terminated in accordance with the contract or Clause 2.28 will be FIVE YEARS from date of Go LIVE of the Project	Bidder requests clarification on total contract term Requested contract duration is Implementation timeline + 5 years (i.e From date signing of the contract which includes supply, implementation timeline + 5 years onsite services and AMC)	Please be guided by RFP
37	33	4.5.1 (vi)	The Vendor will pay all indemnities arising from such incidents and will not hold LIC responsible or obligated;	We submit that we will indemnify for any third party claims that arise under this clause.	Please be guided by RFP
39	36	4.11.2	If specified persons not available	This is NOT clear in the entire RFP i.e. when, how many, for what. Better if clarity is brought for the understanding of all bidder.	Please be guided by RFP
38	36	4.12.2	IP of information, development, source code developed for LIC would be with LIC	Since the service provider is involved in this activity as well and IP for the original software belongs to Service Provider, IP for the development, information etc during the project must be jointly owned.	Please be guided by RFP
40	36	4.12.2	Bespoke Development	We submit that there will be no transfer of intellectual property rights under the RFP. If deliverables are created specifically for Customer, we hereby grant to the customer a worldwide, non-exclusive, fully paid, royalty-free license to reproduce and use copies of the deliverables internally.	Please be guided by RFP
41	36	4.12.2	With respect to software computer programs and/ or source codes first developed for LIC, all the work shall be considered property of LIC, and not that of the Bidder or subcontractor and LIC shall have full and complete ownership of all software computer programs, documentation and/or source codes developed.	Software application of dedupe is proprietary ownership of CRIF & IP rights will remain with CRIF	Please be guided by RFP
42	37	4.12.4	LIC ownership of IPR in contract Material	LIC shall not be allowed to communicate it to any third party with consent of service provider especially any entity which is in business similar to the service provider.	Please be guided by RFP

43	37	4.12.4	LIC ownership of Intellectual Property Rights in Contract Material	We submit that there will be no transfer of intellectual property rights under the RFP. If deliverables are created specifically for Customer, we hereby grant to the customer a worldwide, non-exclusive, fully paid, royalty-free license to reproduce and use copies of the deliverables internally.	Please be guided by RFP
44	38	4.13.1	Mral Rights - Obtaining Consent	Need clarity on the cluase mentioned in the document	Please be guided by RFP
45	38	4.14.1	1. Payment for Software and Implementation Charges : - a. The payment will be released by Central Office, Mumbai. b. No advance payment will be made by LIC. c. Sixty (60) % of the cost of software or license cost shall be released against full delivery and installation of All related software, of all the latest Versions/updates of software and other related items like accessories and manuals (If any). Following documents are required to be submitted for release of payment i. Invoice for 60% cost (with reference of Purchase Order/Contract for execution, description of services delivered, quantity, unit price, total amount). ii. Delivery Challans / Proof of Delivery of all Licenses as per bill of material in original. iii. Certificate by the bidder indemnifying the Corporation against Violation of Copyright and Patents. iv. Installation Certificate of OS and De-Duplication solution duly signed by Assistant Secretary(or a higher ranking official) at CO(IT/BPR) Mumbai and by the vendors authorized representative d. The Balance Twenty (20) % Software licenses and 100% of Implementation Charges cost shall be paid on successful migration and complete implementation and go-live to proposed Deduplication Solution Following documents will be required to be submitted for release of payments Final Acceptance report as per annexure duly signed by Assistant Secretary (or a higher ranking official) at CO (IT/BPR) Mumbai and by the vendors authorized representative. e. Balance 20 % of Software cost will be paid after one year of GO Live	Request LIC to consider the payment terms for Software as 70% on delivery confirmation, 20% on Installation and balance 10 % on Go-Live and submmission of performance bank guarantee for the contract period.	Refer to Corrigendum.
46	38	4.14.1	1.Payment for Software and Implementation Charges : c. Sixty (60) % of the cost of software or license cost shall be released against full delivery and installation of All related software, d. The Balance Twenty (20) % Software licenses and 100% of Implementation Charges cost shall be paid on successful migration and complete implementation and go-live e. Balance 20 % of Software cost will be paid after one year of GO Live date.	2. Are you just looking for this capability(Real Time Entity resolution) or Do you want to make it available so that we would provision the Hardware & solftware for Real time search requirement while we quote?	The hardware to be provisioned for real time entity search.

47	38	4.14.1	The payment terms will be as follows 1. Payment for Software and Implementation Charges : - a. The payment will be released by Central Office, Mumbai. b. No advance payment will be made by LIC. c. Sixty (60) % of the cost of software or license cost shall be released against full delivery and installation of All related software, of all the latest Versions/updates of software and other related items like accessories and manuals (If any). Following documents are required to be submitted for release of payment i. Invoice for 60% cost (with reference of Purchase Order/Contract for execution, description of services delivered, quantity, unit price, total amount). ii. Delivery Challans / Proof of Delivery of all Licenses as per bill of material in original. iii. Certificate by the bidder indemnifying the Corporation against Violation of Copyright and Patents. iv. Installation Certificate of OS and De-Duplication solution duly signed by Assistant Secretary(or a higher ranking official) at CO(IT/BPR) Mumbai and by the vendors authorized representative d. The Balance Twenty (20) % Software licenses and 100% of Implementation Charges cost shall be paid on successful migration and complete implementation and go-live to proposed Deduplication Solution Following documents will be required to be submitted for release of payments Final Acceptance report as per annexure duly signed by Assistant Secretary (or a higher ranking official) at CO (IT/BPR) Mumbai and by the vendors authorized representative.	Bidder requests for following payment terms : a) 60% of cost of software/hardware and license released on delivery b) 30% of Cost of Software/hardware and licenses upon Installation . b) 10% of remaining cost of software/hadrware and licences and 100% of implementation charges to be released on successful migration and go-live	Refer to Corrigendum.
48	38	4.14.1	Payment for Software and Implementation Charges c. Sixty (60) % of the cost of software or license cost shall be released against full delivery and installation of All related software, of all the latest Versions/updates of software and other related items like accessories and manuals (If any). d. The Balance Twenty (20) % Software licenses and 100% of Implementation Charges cost shall be paid on successful migration and complete implementation and go-live to proposed Deduplication Solution	100% against installation	Refer to Corrigendum
49	38	4.14.1.1	Says 60% payment of license against delivery and installation and remaining on 20% on Go live and 20% after 1 year of Go live	but normally it is standard practice that license are billed 100% against PO with Net 30 payment terms. Please suggest on this.	Refer to Corrigendum.

50	39	4.14.1.2	Payment for Hardware: - a) No advance payment will be made by LIC. b) The payment will be released by IT/BPR dept. at CO. c) If hardware deliveries including installation of OS and all Software are received within 6 weeks from the date of Purchase Order, 80% of total cost of hardware will be paid. The balance 20% will be paid after final acceptance report after Go-live. d) If hardware is not delivered within 6 weeks, penalties will be applicable as per SLA. e) Following documents will be required to be submitted for release of first payment. i. Invoice for the 80% cost as the case may be (with reference of Purchase Order for delivered, quantity, unit price, total amount). ii. Delivery Challans "Proof of Delivery" in original iii. Certificate by the bidder indemnifying the Corporation against Violation of Copyright and Patents. iv. Certificate duly signed by Asst. Secretary (or a higher ranking official) for installation of the OS and software. f) Following documents will be required to be submitted for release of second payment after the complete implementation of the solution and Go-live. i. Invoice for the balance 20% cost as the case may be (with reference of Purchase Order for execution, description of services delivered, quantity, unit price, total amount). ii. Final Acceptance duly signed by Assistant Secretary (or a higher ranking official) at CO (IT/BPR) Mumbai and by the vendors authorized representative	Request LIC to Provide 8 Weeks for the delivery of Hardware and 2 Weeks for the Basic Installation of the same. Request LIC to consider the payment terms for Hardware as 70% on delivery confirmation, 20% on Installation and balance 10 % on Go Live and submmission of performance bank guarantee for the contract period.	Refer to Corrigendum.
51	39	4.14.1.2.d	If hardware is not delivered within 6 weeks, penalties will be applicable as per SLA.	Request to consider for HW delivery timelines as 10 weeks..	Refer to Corrigendum.
52	39	4.14.3	Thereafter, the rate of penalty will be 1% of the contract value of the deliverable which suffered delay, for each completed week or part thereof by which the deliverable has been delayed, subject to overall limit of such penalty of 10% of the contract value.	Bidder requests for the liquidated damages be capped at 10% of the delayed/undelivered portion of the deliverables.	Please be guided by RFP
53	41	4.14.3	The Vendor will ensure that all services and systems perform without defect or interruption with at least 99% up time.	Please confirm the uptime requirement for Production environment, is it 99.5 % or 99 % ?	Refer to Corrigendum.
54	42	4.16	Indemntiy	We request deletion of this clause as indemnity is already provided for.	Please be guided by RFP
55	42	4.16.1	Subject to Clause 4.16.2 below, Vendor will undertake to indemnify LIC from and against all Losses on account of bodily injury, death or damage to tangible personal property of any person, corporation or other entity (including LIC) attributable to the Vendor's negligence or willful default in performance or non-performance under the contract. If LIC promptly notifies Vendor in writing of a third party claim against LIC that any Service provided by the Vendor infringes a copyright Patent or trade secret of any third party, the Vendor will defend such claim at its own expense and will pay any costs or damages that may be finally awarded against LIC.	We propose the below clause as product/solution is owned by the OEM Subject to Clause 4.16.2 below, Vendor will undertake to indemnify LIC from and against all Losses on account of bodily injury, death or damage to tangible personal property of any person, corporation or other entity (including LIC) attributable to the Vendor's negligence or willful default in performance or non-performance under the contract. LIC shall promptly notifies Vendor and OEM in writing of a third party claim against LIC that any Service provided by the Vendor infringes a copyright Patent or trade secret of any third party, the Vendor and OEM will defend such claim at its own expense and will pay any costs or damages that may be finally awarded against LIC	Please be guided by RFP

56	42	4.16.1	If any Service is or is likely to be held to be infringing, Vendor will at its expense and option either: i. Procure the right for LIC to continue using it; ii. Replace it with a non-infringing equivalent; or iii. Modify it to make it non-infringing. The foregoing remedies constitute LIC's sole and exclusive remedies and Vendor's entire liability with respect to infringement.	We propose: If any Service is or is likely to be held to be infringing, Vendor and OEM will at its expense and option either: i. Procure the right for LIC to continue using it; ii. Replace it with a non-infringing equivalent; or iii. Modify it to make it non-infringing. The foregoing remedies constitute LIC's sole and exclusive remedies and Vendor and OEM's entire liability with respect to infringement.	Please be guided by RFP
57	44	4.17	Except in cases of criminal negligence or willful misconduct and in the case of infringement of patent, IPR, trademark, copyright 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 or 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 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.	We request to modify the clause: The Supplier/vendor shall not be liable to LIC, whether in contract, tort or otherwise, for any indirect or consequential loss or 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. 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 • in cases of criminal negligence or willful misconduct • in the case of infringement of patent, IPR, trademark, copyright 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,	Please be guided by RFP
58	47	4.21.1	Compliance with LIC requirements	We request that the policies be provided to us prior to our agreement on the compliance.	Please be guided by RFP
59	48	4.23	Audit and Access	This clause would not be applicable as the software would be installed at LIC's premises.	Please be guided by RFP
60	48	4.23	Audit and access	We submit that: Auditors shall NOT be given access to: 1.any information not related to the Services; 2.Our locations/premises (or portions thereof) that are not related to the Services; or 3.Our records or documents relating to the make up of Bidder's internal overhead calculations or direct costs, their relationship to the service charges, any financial cost model, calculation of service charges or our's profitability; or 4. internal audit reports, or any summaries thereof. We require Independent Monitors to: 1. provide us with at least thirty (10) days notice of its requirement for an Audit allowed once in a year, with such notice describing the issue(s) that will be the subject of the audit; 2. be subject to our site/premises security obligations and have their access controlled/monitored by us; 3.pay all our costs associated with the audit at current time and material rates and submit any requests for our assistance with an audit as a change request. A third party auditor/inspector shall: 1. not be our competitor or a third party in dispute / conflict with us; 2. execute a confidentiality agreement acceptable to us; 3. be independent	Please be guided by RFP
61	51	4.26.1	Right to terminate	We request that for any breach, a cure period of at least 30 days be provided prior to termination. Further, we request that in the event of termination, all payments for the services delivered till the effective date of termination be paid to us.	Please be guided by RFP
62	51	4.26.2	Termination and reduction for convenience	We request that termination under this clause be done with at least 90 days' prior written notice.	Please be guided by RFP

63	51	4.26.3	Termination by LIC for default	We request that for any breach, a cure period of at least 30 days be provided prior to termination. Further, we request that in the event of termination, all payments for the services delivered till the effective date of termination be paid to us.	Please be guided by RFP
64	53	4.27.2.2	In case of contract being terminated by LIC, LIC reserves the right to ask the Vendor to continue running the project operations for a period of 6 months after termination orders are issued.	Bidder request clarity how the bidder will be compensated for the last 6 months after termination of the contract. LIC need to compensate the bidder for the services provided till last day of service by the bidder during contract period or after termination.	The Bidder shall be paid all relevant charges till the date upto which the services are availed by LIC.
65	59	4.33.1	There shall be a penalty for non-adherence to the time schedule (Milestone Schedule). The total penalty will be capped at 10% of the L1 price (Contract Value).	Bidder requests for the total penalties under this clause be capped at 10% of the delayed/undelivered portion of the deliverables.	Please be guided by RFP
66	59	4.33.2	Damages payable under this Section shall not exceed Ten (10%) percent of the L1 price.	We request that all penalties under this section be capped cumulatively at 10% of the quarterly payments to be made to us.	Please be guided by RFP
67	60	5.1	Overseas operations in few Countries, such as Bahrain, United Kingdom, Fiji, Mauritius, Saudi Arabia, Nepal, Sri Lanka, Singapore, Bangladesh, Kenya etc.	Does LIC have Non-Indian customer demographic data to be processed in de-duplication. If yes, what is the percentage of such Non-Indian data within total?	No.
68	60	5.2	CDW overview	1) Any User interface application being used to handle the duplicates identified by the DcE system? 2) How many number of customer de-dupe/multi-search definitions rules are there in the current system?	No comment.
69	60	5.2	overview of the CDW covering all business processes	1) How many systems are there in the current Production environment? 2) What are the different system where the Data Quality checks needs to be done? And what are their underlying data base. 3) What is the current architecture of current DCE (IIR) implementation with respect to other systems? 4) What are the sources of data and how it gets consolidated before being fed to DCE for deduplication?	No comment.
70	60	5.2	CDW overview	Is Synchroniser enabled for handling incremental data in DCE?	No comment.
71	60	5.2	CDW overview	IS the datamodel for DCE system finalized or it is constantly changing with inclusion / exclusion of fields?	No comment.
72	60	5.2	CDW overview	Is there any UI used for realtime search in DCE system?	No comment.
73	60	5.2	CDW overview	What are the limitation faced in the existing solution? And you look forward to address them as the part of solution ?	Existing Solution is Platform dependent, provision for addition/deletion in Rule & Word bank is not available. Applicability of Rule should be free from any condition.
74	60	5.2	CDW overview	What is the Database currently used in the system for DCE?	vertica 9.1
75	61	5.3	Present clustering criteria: Name, Gender, Address, DOB etc.	Is there change in criteria for identifying duplicate records? If there is change of address of customer, will it be new customer considered?	Refer Clause 6.3.3 of RFP. There should be provision for considering such an update for examining the possiblity of merger.
76	61	5.3	LIC has implemented customer identification by use of the de-duplication tool Data Clustering Engine – DCE by Informatica.	What are the challenges in the current de-duplication tool	Existing Solution is Platform dependent. Limited Customization of Rules. No provision for real time Dedup.
77	61	5.3	considering that you have already certain rules already implemented ? So is that current will still exist and you will enhances the new rules	retain the old rules and add enhance add rules for new requirments	No RFP is for industry standard new solution
78	61	5.3	LIC has implemented customer identification by use of the de-duplication tool Data Clustering Engine – DCE by Informatica. The current de-duplication tool is able to identify unique customers based on parameters like Name, Date of Birth, Gender, Address etc.	What are the features of DCE implemented currently? Clustering records,merging records etc.	No comment.

79	62	6	Generic query	Can the proposed solution reuse the current CDW or we need to setup our own data warehouse	Current CDW cannot be used for the proposed solution
80	62	6.1	Projections	Are these projections including or in addition to current policy records	As per our estimate after 5 years , projected no of policies and no of Customers would be 80 Cr and 50 Cr respectively.
81	62	6.1	Average number of daily incremental policy records for deduplication – 1.5 L	As per the info provided, annual growth in no. of policies is 2 Cr, is the understanding correct ?	Yes.
82	62	6.1	Scope of Work	Is the Expected RT for real-time search match request is considered as TTR for the source application or just customer Master record search?	Search Match Request
83	62	6.1	Scope of Work	Kindly confirm the daily incremental workload – 1.5 L or 5 L ?	Daily Average Incremental Policy Records : 1.5 Lakhs Maximum daily Incremental Policy Records : 5 Lakhs
84	62	6.1	Number of Policy Records – 80 Cr	Requesting to provide your views on below mentioned queries:	As per our estimate after 5 years , projected no of policies would be 80 Cr
85	62	6.1	Following are our projections for various parameters over the next five years:	Section 6.1 mentions total policies to be considered for 5 years is 80 Cr, whereas Section 6.2 states historical records to be considered in 70 Cr. Also, there is difference in the details provided w.r.t. daily incremental records.	Current Policy Base : 70 Cr Estimated Policy Base after 5 years : 80 Cr Daily Average Incremental Policy Records : 1.5 Lakhs Maximum daily Incremental Policy Records : 5 Lakhs
86	62	6.1	Number of estimated Customers – 50 Cr	Total data volumes (in GBs / TBs) to be considered for De-duplication over the period of 5 years ?	Considering additional parameters like PAN , Mobile No , Email ID etc record size will be approximately 300 char. Depending upon system and other intermediate tables bidder can ascertain overall size required for set up.
87	62	6.1	Number of Policy Records (including Policy, Agent, Customer etc.) for Historical deduplication - 80,00,00,000	Do we require to deduplicate, cluster the entire base of 80 Crore policies before we go live?	Present Historical size is 70 cr. Estimated Volume after 5 years will be 80 Cr.
88	62	6.1	Following are our projections for various parameters over the next five years: · Number of Policy Records – 80 Cr · Number of estimated Customers – 50 Cr · Average number of daily incremental policy records for deduplication – 1.5 L	Section 6.1 mentions total policies to be considered for 5 years is 80 Cr, whereas Section 6.2 states historical records to be considered in 70 Cr. Also, there is difference in the details provided w.r.t. daily incremental records. Requesting to provide your views on below mentioned queries: · Total data volumes (in GBs / TBs) to be considered for De-duplication over the period of 5 years ? · As per the info provided, annual growth in no. of policies is 2 Cr, is the understanding correct ? · Kindly confirm the daily incremental workload – 1.5 L or 5 L ?	Current Policy Base : 70 Cr Estimated Policy Base after 5 years : 80 Cr Daily Average Incremental Policy Records : 1.5 Lakhs Maximum daily Incremental Policy Records : 5 Lakhs After considering the additional attributes like PAN, Mobile No., etc. the size of each record will be of 300 Characters. The Bidder can estimate the size of the volume of data.
89	62	6.2.10	The solution should provide an option for forceful merger or splitting for exceptional negative or positive pairs / groups of records respectively.	Is merging / splitting done based on SCD 1 and 2. Or there would be custom logic for merger and split in case of negative or positive pairs?	This has relevance with wrong customers groups pointed out by end users or encountered during process and requires forceful merger / split.
90	62	6.2.11	Adequate Hardware requirements for speedy and hassle-free processing of historical and incremental data. Proposed solution should take care of necessary Hardware, Network switches, <u>RDBMS</u> , OS, Application servers and other software	As per our understanding data for De-Dupe processing needs to be pull/pushed - from/to CDW. Is there an expectation from Bidder to factor for separate RDBMS / Source Systems for performing De-Dupe activities ?	Yes. Bidder to include all components required for the proposed solution

91	62	6.2.12	The Bidder should give complete solution for building and maintaining a Customer Data Platform & then Supply, Install Implementation, Customization, and <u>Integration with other systems</u> , Data Migration, Testing, Training, Onsite Support and Maintenance of the solution.	As per our understanding bidder must factor the integration with Web-API's. Requesting to provide details if any additional systems to be factored as part of RFP deliverables	Yes. Bidder to include all components required for the proposed solution
92	62	6.2.12	The Bidder should give complete solution for building and maintaining a Customer Data Platform	Is there a need for a insurance specific customer data model to meet the requirement around Customer Data Platform ?	No.
93	62	6.2.12	The Bidder should give complete solution for building and maintaining a Customer Data Platform	Is there a need to provide reference around implementing the customer data model in Indian Insurance industry ?	No.
94	62	6.2.12	The Bidder should give complete solution for building and maintaining a Customer Data Platform & then Supply, Install Implementation, Customization, and Integration with other systems, Data Migration, Testing, Training, Onsite Support and Maintenance of the solution.	What are these other source systems which needs to be integrated with Customer data Platform ?	The customer data platform should be integrated with CDW data base
95	62	6.2.14	Access to the tool should be allowed to as many users as finalized by LIC	Does it means data stewards who would identify the suspect matches and define the correct customer ? If not can you please explain ? Also what is the expected user count and its growth for next 5 years ?	Maximum number of users will be 2500 with concurrency of 100.
96	62	6.2.14	Access to the tool should be allowed to as many users as finalized by LIC	Please provide tentative users of the system	Maximum number of users will be 2500 with concurrency of 100.
97	62	6.2.15	System should be capable of handling 100 concurrent users for real time search-match requests	Bidder request to clarify the demographic search search will always refer to CDW or bidder needs to factor a independent database for this?	Bidder needs to factor independent database for this
98	62	6.2.15	System should be capable of handling 100 concurrent users for real time search-match requests	Does this reflect the transaction rate, which is 100 TPS for real time search ? Also is there a requirement around updating customer de-duplicated cluster in real-time ?	System should able to handle 100 concurrent requests and average time required to respond each request should not exceed 3 seconds. The solution should be capable of real time customer deduplication
99	62	6.2.15	System should be capable of handling 100 concurrent users for real time search-match requests	Is there a requirement around updating customer de-duplicated cluster in real-time ?	No.
100	62	6.2.2	Facility to throw out exceptions for near match / likely cases of customers	Also requesting to share the sample list of exceptions to be handled by the de-dupe application.	will be shared at the time of implementation
101	62	6.2.2	Facility to throw out exceptions for near match / likely cases of customers	As per our understanding, customer de-duplication is based on multiple rules criteria like Name, Address, Mobile Number, DOB, etc. How does LIC define a "near match" when multiple demographic attributes are used for matching ?	For deciding near-match / border line cases we have requested to assign matching score / level and to fix threshold matching level which will be helpful in identifying border line mergers and splits. Records having specified patterns in customer names are not to be de-duplicated. List of such patterns will be shared at the time of implementations.
102	62	6.2.2	Facility to throw out exceptions for near match / likely cases of customers.	Please provide details of the context in which exception needs to be thrown for a near match/ likely cases of customers?	For deciding near-match / border line cases we have requested to assign matching score / level and to fix threshold matching level which will be helpful in identifying border line mergers and splits. Records having specified patterns in customer names are not to be de-duplicated. List of such patterns will be shared at the time of implementations.

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103	62	6.2.2	Facility to throw out exceptions for near match / likely cases of customers.	What kind of criteria for identifying near match / likely cases?. This capability /feature is specific to particular OEM , can this be removed	It is essential. For deciding border line cases we have requested to assign matching score OR any other criteria used by proposed solution and to fix threshold matching level which will be helpful in identifying border line mergers and splits.
104	62	6.2.3	Facility to verify record by record and implement change by the users and repopulating the same in the database.	Requesting to share the data level changes expected other than merger/de-merger?	This involves any type of manual change required in data which is beyond the limits of predefined rules.
105	62	6.2.4	The software licenses and systems proposed for this activity should be able to do the customer matching exercise for a minimum of 70 Cr. records historical and incremental records of 5 Lakhs	Requesting to provide incremental data volumes (in GBs / TBs)	Considering additional parameters like PAN , Mobile No , Email ID etc. record size will be approximately 300 char. Depending upon system and other intermediate tables bidder can ascertain overall size required for set up.
106	62	6.2.4	The software licenses and systems proposed for this activity should be able to do the customer matching exercise for a minimum of 70 Cr. records historical and incremental records of 5 Lakhs.	Bidder requests to clarify if LIC wants to retain the existing customer ids, is there a requirement of processing historical data (70cr) and create new customer ids? Also, if we change the customer ids for existing customers, LIC will provide the id generation template and LIC team will integrate the newly generated id in their downstream systems.	Please be guided by RFP
107	62	6.2.4	The software licenses and systems proposed for this activity should be able to do the customer matching exercise for a minimum of 70 Cr. records historical	Do we require to deduplicate, cluster the entire base of 80 Crore policies before we go live?	Present Historical size is 70 cr. Estimated Volume after 5 years will be 80 Cr.
108	62	6.2.5	Proposed solution should complete daily incremental batch of 5 lakh records within 6 hours.	As per our understanding the daily incremental workload will have combination of new as well as updated records.	Yes. Bidder is expected to make provision for de-duplicating updated records. Ratio can not be estimated. It can vary to any extent.
109	62	6.2.5	Proposed solution should complete daily incremental batch of 5 lakh records within 6 hours.	Requesting to provide the ratio of <u>new v/s updated</u> record respectively	Ratio can not be estimated. It can vary to any extent.
110	62	6.2.5	Proposed solution should complete daily incremental batch of 5 lakh records within 6 hours.	What is expected Data Size in GB/MB expected to be transformed on hourly basis ?	Considering additional parameters like PAN , Mobile No , Email ID etc. record size will be approximately 300 char. Depending upon system and other intermediate tables bidder can ascertain overall size required for set up.
111	62	6.2.5	Proposed solution should complete daily incremental batch of 5 lakh records within 6 hours.	As per our understanding the daily incremental workload will have combination of new as well as updated records. Requesting to provide the ratio of new v/s updated record respectively	Ratio can not be estimated. It can vary to any extent.
112	62	6.2.6	We need more comprehensive, accurate and faster tools to fix old limits and errors.	As stated in RFP, current de-dupe logic at LIC is developed using Data Clustering Engine – DCE tool provided by Informatica. Requesting to provide the (existing) old limits or typical issues encountered	Existing Solution is Platform dependent. Limited Customization of Rules. No provision for real time Dedup.
113	62	6.2.6	This proposal is floated for seeking solutions for uniquely identifying customers through a well established industry standard GUI based Enterprise Tool. We need more comprehensive, accurate and faster tools to fix old limits and errors.	What are the kind of old limits and errors which has been encountered ?	Existing Solution is Platform dependent. Limited Customization of Rules. No provision for real time Dedup.

114	62	6.2.7	Bidder is expected to manage the entire data quality and master data life cycle at LIC right from: Profiling, Standardizing, Matching and Monitoring.	1) Is Data Quality software being used now? If used, it is before feeding to the DCE system or is DQ(Address check etc.) applied over the deduplicated record set? 2) What are the sources of data and how it gets consolidated before being fed to DCE for deduplication?	No comment.
115	62	6.2.7	Bidder is expected to manage the entire data quality and master data life cycle at LIC right from: Profiling, Standardizing, Matching and Monitoring.	Does bidder need to deploy resources to manage the master data life cycle?	Bidder is required to deploy resources to execute and monitor de-duplication cycle.
116	62	6.2.8	The solution should provide pre-data ingestion quality checks rules which will be helpful in identifying data issues and generating custom alerts.	Bidder seeks to know whether LIC requires a process/workflow to support this requirement ?	Yes.
117	62	6.2.8	The solution should provide pre-data ingestion quality checks rules which will be helpful in identifying data issues and generating custom alerts.	Can you please provide examples of some of the quality checks required	Data related to all parameters should qualify as per defined criteria like adequacy, noise words, data type etc.
118	62	6.2.8	The solution should provide pre-data ingestion quality checks rules which will be helpful in identifying data issues and generating custom alerts.	Requesting to provide the type of quality check rules that are being referred. Please provide some examples.	Records having specified patterns in customer names are not to be de-duplicated. List of such patterns will be shared at the time of implementations.
119	62	6.2.8	The solution should provide pre-data ingestion quality checks rules which will be helpful in identifying data issues and generating custom alerts.	Should the APIs of DCE need to be reused or rebuilt from scratch?	No. The proposed solution should build rule set as per the solution requirement
120	62	6.2.9	To meet the real time entity resolution requirement for other units of the corporation with web based service.	1. We understand that the real time search will be 1:N i.e. search on entire policy base(indicated to be 80 Crore now) on demographic attributes like Name, Address,DOB,Gender, given that each of the attribute could be subjected to variation. 2. Are you just looking for this capability(Real Time Entity resolution) or Do you want to make it available so that we would provision the Hardware & software for Real time search requirement while we quote?	Proposed solution should able to handle 100 concurrent search-match requests.
121	62	6.2.9	The bidder is responsible for proper configuration and implementation of deduplication activity for the historical data available in CDW and clustering incremental data and also to meet the real time entity resolution requirement for other units of the corporation with web based service.	As per current architecture diagram, Data ingestion in CDW is through scripts (batch Processing). Does the solution includes stream validation as well which requires real time data quality checks?	Bidder has to decide the best suitable workflow which will meet the expectations mentioned in RFP.
122	63	6.2.16	Expected response time for real-time search requests	Real time is only for searching record. Incremental processing will be done in only batch mode where dedupe clustering will happen. Is this understanding correct?	Search Match request is not simple query level check but on the fly de-duplication of requested record is expected. Regular clustering is to be done in batch mode.
123	63	6.2.16	Expected response time for real-time search requests	How many requests are expected per second for real time search? (We have understanding of 100 concurrent users. For this, how many TPS requests should be provisioned)	System should able to handle 100 concurrent requests and average time required to respond each request should not exceed 3 seconds. The solution should be capable of real time customer deduplication
124	63	6.2.16	Expected response time for real-time search requests	Will search API be required 24X7? This will help for support resource estimation	API required during business hours.

125	63	6.2.16	Expected response time for real-time search requests : up to 3 seconds	1. We understand that the real time search will be 1:N i.e. search on entire policy base(indicated to be 80 Crore now) on demographic attributes like Name, Address,DOB,Gender, given that each of the attribute could be subjected to variation. 2. Are you just looking for this capability(Real Time Entity resolution) or Do you want to make it available so that we would provision the Hardware & software for Real time search requirement while we quote?	System should able to handle 100 concurrent requests and average time required to respond each request should not exceed 3 seconds. The solution should be capable of real time customer deduplication
126	63	6.2.16	Expected response time for real-time search requests : up to 3 seconds	Is the expected response time only for searching record? Real-time dedupe response with 1:N matching in entire 80 Cr+ record base would be higher than this.	Yes. Expected average response time is for Search Match request. on the fly de-duplication of requested record is expected.
127	63	6.2.19	Solution should be independent & integrate with the CDW Databases	Please elaborate the meaning “independent”.	Solution should be Platform independent and should be integrated with any database of CDW.
128	63	6.2.19	Solution should be independent & integrate with the CDW Databases.	What is the current CDW databases	vertica 9.1
129	63	6.2.19	Solution should be independent & integrate with the CDW Databases.	What is the performance of the current CDW DB's	No comment.
130	63	6.2.21	The solution should be comprehensive, complete, correct, scalable, seamless, interoperable, and configurable.	As per our understanding, LIC's main objective behind this RFP is to fix the exiting De-dupe issue and create a robust and sustainable solution and hence, <i>LIC is looking for a product which has a defined roadmap to support future needs around customization and modernization of entire Data Quality process</i> . Please confirm if our understanding is correct.	Yes.
131	63	6.2.21	All <u>unpredicted issues</u> are to be resolved immediately	Requesting to provide some more details around what LIC means by “ <u>unpredicted issues</u> ”	Any issue having adverse impact on the result of the solution.
132	63	6.2.24	Corporation requirement for the following types of Entity Resolution in real time using API : 1:1 in this two records are to be compared on demographic attributes 1:N in this each input record is to be matched against Customer Database on demographic attributes.	Are APIs of DCE exposed and used with other systems?	No comment.
133	63	6.2.4	The software licenses and systems proposed for this activity should be able to do the customer matching exercise for a minimum of 70 Cr. records historical and incremental records of 5 Lakhs	Requesting to provide incremental data volumes (in GBs / TBs)	Considering additional parameters like PAN , Mobile No , Email ID etc. record size will be approximately 300 char. Depending upon system and other intermediate tables bidder can ascertain overall size required for set up.
134	63	6.3.1	Tool should have capability to suppress redundant / Noise words Synonymous or differently spelt words having the same meaning should be treated as exact match. and should have add / delete facility for the same	Are there any other language used other than english.	No. But words in local language is written using English alphabets e.g. in address, etc.
135	63	6.3.1	Tool should have capability to suppress redundant / Noise words Synonymous or differently spelt words having the same meaning should be treated as exact match. and should have add / delete facility for the same.	Our understanding is that LIC is looking for a tool which provides the mentioned capabilities specific to <i>INDIAN context</i> as an out of the box offering and can be easily customized basis LIC's business needs. Please confirm if our understanding is correct.	Yes.
136	63	6.3.1	Tool should have capability to suppress redundant / Noise words Synonymous or differently spelt words having the same meaning should be treated as exact match. and should have add / delete facility for the same.	This capability /feature is specific to particular OEM , can this be removed	Please be guided by RFP
137	63	6.3.10	User interface required to override border line cases	Requesting to provide the mechanism to identify border line cases	For deciding near-match / border line cases we have requested to assign matching score / level which will be helpful in identifying border line mergers and splits.

138	63	6.3.11	Uses AI/ML and clustering and NLP algorithms to efficiently identify multiple references to the same real-world entity	Point needs to be changed as below: The solution should efficiently identify multiple references to the same real-world entity	Refer to Corrigendum
139	63	6.3.11	Uses AI/ML and clustering and NLP algorithms to efficiently identify multiple references to the same real-world entity.	This capability /feature is specific to particular OEM , can this be removed	Please be guided by RFP
140	63	6.3.2	The solution shall be capable of handling following variations that could occur in name :	Our understanding is that LIC is looking for a tool which provides the mentioned capabilities specific to <i>INDIAN context</i> as an out of the box offering and can be easily customized basis LIC's business needs.	Please be guided by RFP
141	63	6.3.2.2	Spelling :Variation in spelling in individual components	Do the records contain Non English characters?	No. But words in local language is written using English alphabets e.g. in address, etc.
142	63	6.3.2.6	Typos , Phonetic/cultural variations	Are local languages used in forms ?	No. But words in local language is written using English alphabets e.g. in address, etc.
143	63	6.3.7	To provide a simulation environment to perform function calls in exactly the same way proposed application program works. This Work Bench facility should be provided for understanding the actual comparison process and stage wise score allotted for any false positive/negative pair of records.	Bidder requests LIC to remove this requirement as the same can be achieved using DEV/ Test environment	Please be guided by RFP
144	63	6.3.8	The rules that define how the Key Building, Search Strategies and Match Purposes operate on a particular population of data should be made available for ready reference.	Dedupe rules are proprietary to CRIF & there would be restrictions on sharing same. However, CRIF team would be configuring & calibrating rules to suit data quality.	Please be guided by RFP
145	63	6.3.9	You want o retain the number	can you elaborate	Please be guided by RFP
146	64	6.5	As part of Technical Evaluation process, POC by each of the OEM's of the Solutions, proposed by the participating bidders, will be conducted onsite at LIC premises on hardware provided by LIC.	Is there option of having POC using remote access/VPN?	Such requests may be considered on merits and prevailing situations.
147	64	6.5	Accuracy of the POC will be computed on the basis of True/False/Positive/Negative pairs	Requesting to share the logic around defining the accuracy of PoC : - At what accuracy threshold will the PoC be considered successful ? - To calculate accuracy, will all the clusters generated by each OEM be verified as part of process ?	Please refer to clause 6.5.9 (page 64) The criteria and method of POC will be shared at appropriate time.
148	64	6.5	LIC will provide sample data set of 20 million records consisting of following fields a. Policy Number (Records Identifier) b. Date of Birth c. Name d. Address with Pin Code e. Gender	Will we not get IDs, Contact information for carrying out dedupe operation? Dedupe quality will be higher by making use of IDs & contact information	Not for POC. Afterwards YES It is suggested that additional attributes like mobile number, Email ID, PAN number and Bank account number should be referred in primary comparison criteria where ever available.
149	64	6.5.5	All activities related to POC to be completed within 3 weeks from the provisioning of HW. No extension will be provided.	What is the success criteria defined for POC ?	Please refer to clause 6.5.9 (page 64) The criteria and method of POC will be shared at appropriate time.
150	64	6.4.14	Conduct and support data quality and security audits	What is the frequency of these audits ?	Quarterly
151	64	6.4.3	Provide Dashboard with all details	Requesting to specify the required details	Dashboard related to all types of analysis based on policy and customer ID or as per requirement of LIC
152	64	6.4.4	Provide GUI for defining matching rules & tolerances of match	GUI will be provided but rules are proprietary & would be customized by CRIF team	Please be guided by RFP

153	64	6.4.7	APIs for the real time Entity Resolution/De duplication of Demographic attributes from multiple sources.	1. We understand that the real time search will be 1:N i.e. search on entire policy base(indicated to be 80 Crore now) on demographic attributes like Name, Address,DOB,Gender, given that each of the attribute could be subjected to variation. 2. Are you just looking for this capability(Real Time Entity resolution) or Do you want to make it available so that we would provision the Hardware & software for Real time search requirement while we quote?	System should able to handle 100 concurrent requests and average time required to respond each request should not exceed 3 seconds. The solution should be capable of real time customer deduplication
154	64	6.4.8	Turnkey basis supply, installation and configuration of Hardware, Software and other components for the system.	Is it mandatory to provide hardware as part of this RFP bid?	Please be guided by RFP
155	64	6.5.2	LIC will provide sample data set of 20 million records consisting of following fields: a. Policy Number (Records Identifier) b. Date of Birth c. Name d. Address with Pin Code e. Gender	Does the de-duplication requirement be performed basis photo and signature match?	No.
156	64	6.5.4	LIC may normalize Hardware sizing to be provided to each OEM for the POC	Considering current situation w.r.t. Covid, assumption is that the PoC will be conducted remotely.	Such requests may be considered on merits and prevailing situations.
157	64	6.5.6	The Bidder will have to set up the system, conduct the POC and submit the results/ reports	Our understanding is that, OEM need to submit the out of De-Dupe process (Clustered records) as part of PoC deliverables. Once the results are shared, LIC team will manually evaluate the results and calculate the accuracy of the output shared. Kindly confirm if our understanding around PoC deliverables and PoC evaluation is correct.	Please refer to clause 6.5.9 (page 64) The criteria and method of POC will be shared at appropriate time.
158	64	6.5.7	Accuracy of the POC will be computed on the basis of True/False/Positive/Negative pairs	1) What is the minimum percentage of accuracy that would be define for True/False/Positive/Negative pairs ? 2) Is there any SLA defined for Real-Time Deduplication / Discovery	Please refer to clause 6.5.9 (page 64) The criteria and method of POC will be shared at appropriate time.
159	64	6.5.7	Accuracy of the POC will be computed on the basis of True/False/Positive/Negative pairs	At what accuracy threshold will the PoC be considered successful ?	Please refer to clause 6.5.9 (page 64) The criteria and method of POC will be shared at appropriate time.
160	64	6.5.7	Accuracy of the POC will be computed on the basis of True/False/Positive/Negative pairs	To calculate accuracy, will all the clusters generated by each OEM be verified as part of process ?	Please refer to clause 6.5.9 (page 64) The criteria and method of POC will be shared at appropriate time.
161	65	6.6	Backup- Bidder to incorporate Disk based Backup solution which will be capable of backup of Deduplication solution proposed as part of this RFP.	Backup expected here would be real time DR backup or mirror by taking downtime. How much lag/downtime is expected ?	Online disk to disk backup
162	65	6.6	Hardware and software for Development, Testing and production setup at Primary site.	Bidder needs information whether LIC wants to factor for DR landscape and implementation ? Please provide clarity on DR and BCP infra and RPO/RT0. Does bidder need to provision for DR and BCP	DR not under scope of RFP
163	65	6.6	Hardware and software for Development, Testing and production setup at Primary site. Supply all development environments for each software platform required for development and testing.	Request to clarify do bidder need to provision for Development, Testing and Production landscape for all components except backup? If yes bidder request to clarify how much % (25% / 35% /50%) of production capacity required factor for Development, Testing ?	Yes. The Hardware provision for Development & Testing should be 5 to 10% of the Production environment
164	65	6.6	Supply, Install and commission Hardware and software for <u>Development, Testing and production setup at Primary site</u>	RFP talks about the sizing of requirement for Production site, requesting to share the sizing considerations for Development and Testing environment respectively. Also please confirm on the no. of environment as in Pre-Bid it was stated that there is need of only 2 environments – Production & Dev/Test (Combined)	Yes. The Hardware provision for Development & Testing should be 5 to 10% of the Production environment
165	65	6.6	Implementation requirements s/w warranty	Requesting LIC to ask for 5 years OEM s/w warranty for smooth support during the entire project period.	Please be guided by RFP

166	65	6.7	Annual Maintenance Contract	AMC of OEM component, will it be a remote support or On-site? If on-site, no. of resources to be placed on-site? LIC to clarify	The complete Solution proposed through services of onsite or visiting resources, back to back support with OEM for five years including warranty period.
167	66	6.8	ONSITE Support	Kindly confirm if the onsite Support required 24x7 or only during business hours ?	During Business Hours.
168	66	6.8	Database tuning activity including but not limited to Workload Management, Performance enhancement, Statistics collection/management	Please mention details for which database tuning is required. Bidder requests LIC to clarify whether any other data base outside of dedupe solution.	Database meant for de-dup solution
169	66	6.8	The resources provided for on-site implementation and support to fulfil the following criteria: o He/she should be a professionally / OEM Certified in his/her area of expertise. o He/she should be a permanent employee and be on the role of the Vendor for minimum one year prior to the award of the contract. o He/she should have worked onsite for at least one project of proposed solution for a period of at least one year.	Request LIC to modify the clause as The resources provided for on-site implementation and support to fulfil the following criteria: He/she should be a professionally / OEM Certified in his/her area of expertise. He/she should be a permanent employee and be on the role of the Vendor. He/she should have worked onsite for at least one project of proposed solution for a period of at least one year.	Please be guided by RFP
170	66	6.8	The vendor has to provide adequate, competent and dedicated resources during the implementation phase as well as post GO-LIVE of the project.	Will CRIF be allowed to provide ONSITE support via Subcontracting of resources after training them?	Please be guided by RFP
171	66	6.8	ONSITE Support	Bidder requests LIC to confirm whether Operation and maintenance will be only for one shift?	During Business Hours.
172	66	6.8	ONSITE Support He/she should be a permanent employee and be on the role of the Vendor for minimum one year prior to the award of the contract.	Request to allow partner or OEM resources for the maintenance support.	Please be guided by RFP
173	67	7.1	Project Implementation: Installation, Implementation, Migration, UAT and GO LIVE. ::::: 20 weeks from the date of Purchase Order or Contract	Bidder requests LIC to consider Implementation timeline of 30 weeks considering the scale/complex nature of the project.	Please be guided by RFP
174	67	7.3	Service Level Agreement (SLA) and Penalties	Bidder request to change the penalty percentage to be specific to deliverables value in place of TCO/PO value.	Please be guided by RFP
175	67	7.3	Service Level Agreement (SLA) and Penalties	Bidder requests for the total SLA penalty under this clause be capped at 10% quarterly payments after go-live of the project (including all SLA of System uptime, Deduplication batch executing, Query response time, onsite support).	Please be guided by RFP
176	67	7.3	Additional Query	Request LIC to CAP the SLA and other Penalties as Maximum 5% of the Contract Value	Please be guided by RFP
177	67	7.1.3	3 ,Delivery of software , hardware etc. ---7 weeks from the date of Purchase Order or Contract	Request LIC to provide 8 Weeks from PO date for the delivery of Hardware and software	Refer to Corrigendum
178	68	7.3.8	Average Quarterly Query Response Time more than 3 seconds.	Please provide queries that will be used for benchmark as this bidder may have to size adequate hardware for the required concurrency and SLA	Participating parameters will be accepted and used for on the fly deduplication and returning matching records.
179	69	8.2	Role OF Vendor	Security Solutions Like Antivirus, Patching, Hardening, Monitoring Tool etc. we have procured or need to use existing	Bidder has to provide all required softwares for successful implementation of solution.
180	74	Annexure I	The Respondent herein agrees and undertakes to indemnify and hold LIC harmless from any loss, damage, claims, liabilities, charges, costs, or expense (including reasonable attorneys' fees), that may arise or be caused or result from or be paid/incurred/suffered or caused to be paid/incurred/ suffered by reason of any breach, failure, delay, impropriety or irregularity on its part to honour, observe, adhere to, abide by or comply with any of the terms and conditions of this Agreement.	We request deletion of this clause as indemnity is already provided for.	Please be guided by RFP

181	76	Annexure – III-6	The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years). (As per Annexure – V)	Bidder /OEM must have supplied ,Installed and Implemented Enterprise level customer identification solution (Deduplication) for end to end implementation in at least 2 BFSI/PSU in last 3 financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years). (As per Annexure – V) Or Bidder must have supplied ,Installed and Implemented end to end Enterprise level Data management / Analytics covering Deduplication in at least 2 BFSI/PSU in last 3 financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years). (As per Annexure – V)	Refer to Corrigendum
182	76	Annexure III - 7	Proposed OEM solution should have been implemented in at least FIVE BFSI/PSU organizations in India during last 5 years (2016-17 to 2020-21) (date of contract/PO and date of GO Live should be within last 5 financial years).(as per annexure-V) Customer Satisfaction Report/work order or any other document to prove the citation	The OEM solution should have implemented the solution at 5 BFSI/PSU/Enterprise customer sites in India At-least 2 out of 5 of them should be more than 15 Cr record base. Proof: Signed declaration by OEM	Refer to Corrigendum
183	76	Annexure III -4	The Bidder and OEM should have at least one of the below mentioned certificate which is valid as on the date of RFP submission ISO 9001:2015 CMM/CMMI Level 3	The Bidder/ OEM should have at least one of the below mentioned certificate which is valid as on the date of RFP submission ISO 9001:2015 CMM/CMMI Level 5	Refer to Corrigendum
184	76	Annexure III -6	The bidder must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years). (As per Annexure – V)	The bidder /OEM must have supplied, installed and implemented Enterprise level Customer Identification solution (Deduplication) for end-to-end implementation in at least two BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years). (As per Annexure – V) OR The bidder must have supplied, installed and implemented end-to-end Enterprise level Data Management /Analytics covering Deduplication in at least One BFSI/PSU in last three financial years (2018-19 to 2020-21) (date of contract/PO and date of GO Live should be within last three financial years). (As per Annexure – V)	Refer to Corrigendum
185	76	Annexure III-7	Proposed OEM solution should have been implemented in at least FIVE BFSI/PSU organizations in India during last 5 years (2016-17 to 2020-21) (date of contract/PO and date of GO Live should be within last 5 financial years).(as per annexure-V) Customer Satisfaction Report/work order or any other document to prove the citation	The OEM solution should have implemented the solution at 5 BFSI/PSU/Telcos/Large Enterprise customer sites in India Proof: Signed declaration by OEM. LIC can verify above information directly with customer names provided.	Refer to Corrigendum
186	84	Annexure – IX -1	Whether solution is capable of on premise and Cloud deployment?	If Cloud, kindly provide the Cloud Service Provider	Though RFP requirement is for On premises, the proposed solution should be capable of on premise as well as Cloud deployment.
187	84	Annexure – IX -1	Whether solution is capable of on premise and Cloud deployment?	Kindly confirm if the proposed solution to be deployed on-prem or on Cloud ? If Cloud, kindly provide the Cloud Service Provider	Though RFP requirement is for On premises, the proposed solution should be capable of on premise as well as Cloud deployment.
188	84	Annexure – IX -4	The proposed solution to support for access and interpretation of a variety of file formats like xml, txt, csv, docx, xlsx etc.	As per our understanding data for De-Dupe processing needs to be pull/pushed - from/to CDW.	Yes.
189	84	Annexure – IX -4	The proposed solution to support for access and interpretation of a variety of file formats like xml, txt, csv, docx, xlsx etc.	Kindly clarify the need for processing xml, txt, csv, docx, xlsx etc.	Please be guided by RFP
190	84	Annexure – IX -8	Computing metadata validations and statistics	We need more understanding on requirement	Please be guided by RFP
191	84	Annexure – IX -8	Identifying outliers and percentiles	We need more understanding on requirement	Please be guided by RFP
192	84	Annexure – IX -8	Data Statistics such as min, max, mean, median, mode, standard deviation etc.	We need more understanding on requirement - on what data these statistics details are required	Policy and customer ID data

193	84	Annexure – IX-2	Whether Solution provides optimal logic to re-define the user segment using interactive process with organization- specific filtering rules, unique name matching with user defined sensitivity – generates high-quality hits with low false positives/negatives	In terms of False positives/negatives (FPs/FNs), if we have to trade off between FPs & FNs, will FPs be least preferred or FNs?	To avoid false-positive pairs is our top priority.
194	84	Annexure – IX-8	Computing pattern frequency distributions	We need more understanding on requirement	Please be guided by RFP
195	84	Annexure – IX-8	Performing structure discoveries	We need more understanding on requirement	Please be guided by RFP
196	84	Annexure-IX - III	Generic Query	More Low level details of the Solution may be provided The form(flat file or staging table) the base data will be provided The form (flat file or staging table) the daily incremental data will be provided The details that are to be stored in RDBMS The format in which the output has to be shared with CDW The integration arrangements The reports that are to be generated if any	Please be guided by RFP
197	85	Annexure – IX -15	Identification of meaningful address attributes based on profile reports carried out on full historical data and help in defining clustering criterion using the address attributes for house-holding requirements should be provided by the proposed solution	Our understanding is that LIC is looking for a tool which provides the mentioned capabilities specific to <i>INDIAN context</i> as an out of the box offering and can be easily customized basis LIC's business needs. Please confirm if our understanding is correct	Yes.
198	85	Annexure – IX-11	Pre-built and customizable reports that show, for example, numbers and types of monitoring rules violations over time	We need more understanding on requirement	Please be guided by RFP
199	85	Annexure – IX-12	The solution should have the ability to deal with mistakes in spellings, inconsistencies, casings and abbreviations towards identifying the duplicate records	Our understanding is that LIC is looking for a tool which provides the mentioned capabilities specific to <i>INDIAN context</i> as an out of the box offering and can be easily customized basis LIC's business needs. Please confirm if our understanding is correct	Yes.
200	85	Annexure – IX-13	The solution should allow all alterations/addition to noise / synonymous word bank and word rules.	Our understanding is that LIC is looking for a tool which provides the mentioned capabilities specific to <i>INDIAN context</i> as an out of the box offering and can be easily customized basis LIC's business needs. Please confirm if our understanding is correct	Yes.
201	86	Annexure – IX -20	For allotting same customer ID, threshold level of matching score should be configurable.	Capability to define nearly / loosely matched records and eyeball it manually Please confirm if our understanding is correct.	Yes.
202	86	Annexure – IX -20	For allotting same customer ID, threshold level of matching score should be configurable.	Complete control to customize the matching and clustering logic Please confirm if our understanding is correct.	Yes.
203	86	Annexure – IX -20	For allotting same customer ID, threshold level of matching score should be configurable.	Define matching rules to cluster similar records Please confirm if our understanding is correct.	Yes.
204	86	Annexure – IX -20	For allotting same customer ID, threshold level of matching score should be configurable.	GUI which helps users at LIC to customize the clustering logic in an iterative manner to reach to highest accuracy level Please confirm if our understanding is correct.	Yes.
205	86	Annexure – IX -20	Every De-duplicated record should be assigned a matching score between 0 to 100.	Our understanding is that LIC is looking for a robust solution which enables users at LIC to achieve below functionality:	Besides 2 main categories POSITIVE and NEGATIVE we need to know cases which have merged or split by very little margin. This can be analysed only if bidder can provide further sub-categorisation under these man categories. It may be in the form of score or named distinct categories like border line/ loose / moderate / good / best etc.
206	86	Annexure – IX-18	The solution should be able to resolve multiple instances of the same individual with attribute variations like name, father's name, mother's name, spouse name, address, date of birth, Driving License, Mobile number, email, telephone number etc. as per user defined resolution rules.	Our understanding is that LIC is looking for a tool which provides the mentioned capabilities specific to <i>INDIAN context</i> as an out of the box offering and can be easily customized basis LIC's business needs. Please confirm if our understanding is correct	Yes.

207	86	Annexure – IX-20	Every De-duplicated record should be assigned a matching score between 0 to 100. For allotting same customer ID, threshold level of matching score should be configurable.	Our understanding is that LIC is looking for a robust solution which enables users at LIC to achieve below functionality: · Define matching rules to cluster similar records · Complete control to customize the matching and clustering logic · Capability to define nearly / loosely matched records and eyeball it manually · GUI which helps users at LIC to customize the clustering logic in an iterative manner to reach to highest accuracy level Please confirm if our understanding is correct.	Besides 2 main categories POSITIVE and NEGATIVE we need to know cases which have merged or split by very little margin. This can be analysed only if bidder can provide further sub-categorisation under these man categories. It may be in the form of score or named distinct categories like border line/ loose / moderate / good / best etc.
208	86	Annexure - IX-20	Every De-duplicated record should be assigned a matching score between 0 to 100. For allotting same customer ID, threshold level of matching score should be configurable.	Is there business logic for calculating matching score?	Bidder has to decide weightage for every parameter and overall matching threshold level.

209	87	Annexure – IX-27	The solution should have INDIA specific grammar rule libraries	We need more understanding on requirement. As we are credit bureau, we have address handling libraries, is it the same expectation here?	Please be guided by RFP
210	87	Annexure – IX-32	The Solution should have AI & ML capabilities	Point needs to be changed as below: The solution should be able to integrate with AI/ML functions	Refer to Corrigendum
211	87	Annexure – IX-32	The Solution should have AI & ML capabilities	Requesting to detail out the exact requirement	Refer to Corrigendum
212	87	Annexure – IX-33	The solution should have the ability to identify gender of individuals using the INDIA specific vocabularies	Point needs to be changed as below: The solution should integrate with INDIA Specific Dictionaries to identify gender of individuals	Please be guided by RFP
213	87	Annexure – IX-35	The solution should have intelligent logic for INDIA names, addresses, phone numbers and other identification proof documents and demographic details	We need more understanding on requirement - other identification proof documents	Please be guided by RFP
214	88	Annexure – IX-37	The proposed solution should support data lineage	Which the tool being used for Data Lineage ?	Any suitable tool of industry standard.
215	88	Annexure – IX-43	The solution should provide capabilities to set Email/SMS alerts on completion of job or in-case of any failure	Requests confirmation if Email and SMS gateways will be provided by LIC along with required API and documentation.	Yes.
216	90	Annexure – XI-1-12	The bidder needs to ensure provision of any additional resources required in terms of personnel and infrastructure to maintain 99.5% uptime at no extra cost	Please confirm the uptime requirement for Production environment, is it 99.5 % or 99 % ? Also kindly confirm the HA requirement (Active / Active or Active / Passive) ?	99% Refer to corrigendum
217	90	Annexure XI	The contract will be effective from the date of GO Live, till the entire period of this project.	We understand that the term of the contract shall be 5 years from the date of the contract. Kindly clarify whether bidder has to consider AMC of the hardware/software during the implementation phase also (i.e. Total AMC = 20 weeks+ 5 Years)	No.
218	94	Item-2	The on-site support services will be presumed to be for a minimum period of 5 years and further extension period. The contract may be renewed after the end of five years subject to the discretion of LIC. The contract of on-site support services may be renewed at the current rate for further extension period after the end of a period of 5 years on expiry unless specifically terminated by LIC and subject to the satisfactory performance by the vendor.	We understand that the term of the contract shall be 5 years from the date of the contract. Further, any extension shall be as per mutually agreed terms.	No. Term of the contract will commence from the date of GO LIVE.
219	96	Annexure -XI-2	Annexure -XI 2: Undertaking for Warranty & AMC	Annexure is clear about Hardware part. But for deduplication products and solutions (OEM Part), warranty of only One year would be applicable. From 2nd year of Go-Live AMC will start for balance 4 years. Any extension would be mutually discussed and negotiated for price variation. Kindly clarify	Please be guided by RFP
220	97	Annexure - XII	Statement of Undertaking from OEM	SLA needs to be defined as priority is a relative term.	Please be guided by RFP
221	97	Annexure-XII-5	As far as we are aware, we hereby confirm that our partner M/s _____ (Bidder for this Bid) possess the necessary capability and training required to support our product(s).	Can deduplication product/ software vendor participate in the bid alone i.e. as Bidder cum OEM.	OEM can participate as bidder but in such case no other bidder shall be allowed to propose that solution.
222	99	Annexure – XIII	Item - software, Implementation charges	In case of any customizations in off the shelf product like GUI changes, additional features than mentioned in RFP, is customization to be charged as implementation or would be considered separately?	Please be guided by RFP
223	100	Annexure - XIV	Manufacturer's Authorisation Form	Not Applicable as service Provider is not a manufacturer	Please be guided by RFP
224	100	Annexure-XIV	MAF content	Can a bidder submit the bid in individual capacity and also partner with others as OEM partner. Plz throw more light on the OEM partnership terms	OEM can participate as bidder but in such case no other bidder shall be allowed to propose that solution.
225	109	Annexure - 18	Bill Of Material	What will be the connectivity in Datacentre between New & Existing Infra	Please be guided by RFP

Date 28-04-2021 Mumbai

Executive Directore(IT/BPR)