

Ref: CO/ITSD/LDEC/RFP102020/PBM

Date: 23rd October, 2020

MINUTES OF PRE-BID MEETING

Brief Description of Procurement:	Request for Proposal for procurement of Service Provider for Mobile Application Solution for LIC Digital Existence Certificate and Other Services
Bid Ref:	Ref: CO / IT-SD / LDEC / RFP-102020 dated 15.10.2020
Date and Time of Pre-Bid Meeting	21 st October, 2020 at 11.30 AM.
Venue of Pre-Bid Meeting	Hosted virtually at LIC of India, Central Office, IT/SD Department, 3 rd Floor, Conference Room, Jeevan Seva Annexe Building, S. V. Road, Santacruz (W), Mumbai, Maharashtra – 400054.

The following officials of LIC of India were present in the pre-bid meeting:

#	Name and Designation
1.	Mr. P. S. Negi, Chief (IT/SD)
2.	Mrs. M. Sarkar, Secretary (IT/SD)
3.	Mr. Pramod Kumar, Assistant Secretary (IT/SD)
4.	Ms. Tanvee G. Kamble, Asst. Administrative Officer, (IT/SD)
5.	Mr. Saurav Ganguli, Asst. Administrative Officer, (IT/SD)

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The following Bidders' Representatives attended the pre-bid meeting:

#	Name of Prospective Bidder / Firm	Name of the Representatives
1.	Accuauth Technologies Pvt. Ltd.	Mr. Alok Rawat
2.	AppInventive Technology Pvt. Ltd.	Mr. Pulkit Arora
3.	Decimal Technologies Pvt. Ltd.	Mr. Aishwerya Srivastava, Mr. Kshitij Sharma
4.	Digio	Mr. Abhinav Parashar
5.	East Consultancy Services	Mr. Sunish, Mr. Rajamanickam, Mr. Rahul Khanna
6.	EPIKInDiFi Software & Solutions Private Limited	Mr. Rajendra Awasthi
7.	Hyperlink Infosystem	Ms. Ishita Shah, Mr. Deepak Deka, Mr. Krunal Patadia, Mr. Parth Patel, Ms. Karishma
8.	Hyperverge Technologies Pvt. Ltd.	Mr. Gaurav Jain, Mr. Ayush Lakhotia, Mr. Sabyasachi Mishra
9.	IDfy	Mr. Siddhartha Saha, Ms. Rebecca Saldanha, Mr. Kausal Mohan, Mr. Shashank Sahu
10	Intellect Design Arena	Mr. Anoop
11	Kreate Technologies LLP	Mr. Vishal Sharma
12	MobiTrail	Mr. Vikas Kedia, Mrs. Supriya Shetty
13	Quantaic Business Solutions	Mr. Sachin Kulkarni
14	Syntizen Technologies	Mr. Srikrishna Thota, Mr. Siddharth
15	TECH5	Mr. Ameya Bhagwat, Mr. Rupam Roy Chowdhury
16	WorkApps Product Solutions Pvt Ltd	Mr. Kaizad Shroff, Ms. Shweta Singh

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Proceeding of the pre-bid meeting is as follows:

1. At the outset, Asst. Secretary (IT/SD), made a briefing about the scope of services and purpose of the pre-bid meeting. It was also clearly mentioned that LIC is very serious about this project and wanted to complete the project in its planned stipulated time, therefore, timelines and dates are not flexible.
2. Details pertaining to timelines, eligibility criteria, item wise scope of work, technical scoring and other functional specifications were explained.
3. Thereafter, prospective bidders were requested to put up their queries related to the scope and terms and conditions given in the EOI document.
4. The queries from prospective bidders were appropriately responded.
5. The responses to queries sought from prospective bidders in e-mail and those asked during the meeting have been compiled as per Annexure_Pre_Bid_Queries.

Annexure_Pre_Bid_Queries

**Clarifications in regards to queries / suggestions received for RFP Document
for procurement of Service Provider for Mobile Application Solution for LIC Digital Existence Certificate and Other Services.
Ref: CO / IT-SD / LDEC / RFP-102020 dated 15.10.2020**

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
1	Primary RFP Document Pg 12 3.1 (II)	Technically Compliant Selfie based Face Comparison and Passive Face Liveliness Detection Services with Face and Identity fetch from KYC Sources (UIDAI-Offline e-KYC/Digi Locker/PAN/LIC API) for real time Face Comparison.	Does the "/" in KYC sources mean "or"? In some of the queries, we have requested for clarity on the exact journey that the user will go through.	The solution should provide the customer to choose KYC from any of the mentioned sources.
2	Primary RFP Document Pg 12 3.1	Bidder shall mean any entity (i.e. juristic person) who meets the eligibility criteria given in Annexure-I of this RFP and willing to provide the Services as required in this RFP.	Kindly clarify if the Annexure I should be read as Annexure 5?	Yes, Kindly read Annexure I as Annexure 5
3	Primary RFP Document Pg 14 4.1.1 (i)	Annexure1: Eligibility_Criteria,	Kindly clarify if the Annexure I should be read as Annexure 5?	Yes, Kindly read Annexure I as Annexure 5
4	Primary RFP Document Pg 14 4.1.1 (a)	If any Bidder submits Bid on behalf of Principal/OEM, the same Bidder shall not submit a Bid on behalf of another Principal/OEM under the RFP for the item concerned	Kindly clarify the relevance of this clause as, as per clause 3.1, consortium bidding is not allowed.	As per procurement guidelines.

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5	Primary RFP Document Pg 15 4.1.1 (b)	Either the Bidder on behalf of Principal/OEM or Principal/OEM itself is allowed to Bid for the item concerned , however both cannot Bid simultaneously for the same item .	Kindly clarify the relevance of this clause as, as per clause 3.1, consortium bidding is not allowed.	As per procurement guidelines.
6	Primary RFP Document Pg 36 6.13.4	There shall be a penalty for non-adherence to the time schedule as per section 12 – Service Level Agreement. The total penalty will be capped at 10 % of the total contract value. Once the maximum deduction is reached, LIC may consider termination of the Agreement.	How is the total contract value arrived at? As this is not a fixed fee but is based on usage or number of APIs called by LIC.	Based on last month transactions X 12
7	Primary RFP Document Pg 36 6.15.1	Subject to Clause 6.15.2 below, Vendor will undertake to indemnify LIC from and against all losses on account of bodily injury, death or damage to tangible personal property arising in favour of any person, corporation or other entity (including LIC) attributable to the Vendor's negligence or wilful default in performance or non- performance under the contract.	Please note that the nature of services is SaaS which is a cloud based service not involving any machinery or dangerous equipment/safety hazards etc. - and therefore there is no reasonable foreseeability of causing any death, damage or injury to persons or property through the services. Request deletion.	Applicable for deliverables of items where there is a possibility of such occurrences.
8	Primary RFP Document Pg 39 6.15	NA	Would request for an indemnity clause to be added where LIC shall be the indemnifying Party in the event of any third party claim, loss or damage arises directly out of an act or omission of LIC under this Agreement.	Please be guided by the primary RFP Document.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
9	Primary RFP Document Pg 41 6.16	The bidder's aggregate liability in connection with obligations, undertaken as a part of this project regardless of the form or nature of the action giving rise to such liability, shall be limited to the Total Cost of Ownership (TCO) of the project.	Would request that the liability for non-indemnities and non-grave breaches be limited to 3 months of revenue generated prior to the cause of action for the liability as this is the standard practice in the industry.	Please be guided by the primary RFP Document.
10	Primary RFP Document Pg 47 6.22	The Vendor will not, and will ensure that its Personnel do not: Remove LIC Data or allow LIC Data to be removed from premises; or Take LIC Data or allow LIC Data to be taken outside of offices.	What does "data" exactly refer to in this point? Item II and Item III already have a provision for cloud deployment. and hence request for understanding the term "data" better in this context.	Self Explanatory. Cloud deployment is permitted as per RFP provisions.
11	Primary RFP Document Pg 44 6.20.1	While providing services to LIC for this particular assignment, the Vendor shall not take up any assignment that by its nature will result in conflict with the present assignment;	Please note that the term conflict of interest is vague and broad, would request that it be narrowed down or deleted as applicable. Does conflict of interest include servicing of entities by the service provider that are competitors of LIC?	Conflict of Interest in this context is limited to the activities that may impact the deliverables under this RFP adversely.
12	Primary RFP Document Pg 35 6.13.2	No advance payment or interest will be made by LIC.	As an MSME under law the vendor would be entitled to interest for delayed payments. Would request the interest arising out of law to be made applicable.	LIC will accept claims as applicable under existing laws and regulations.
13	Primary RFP Document Pg 34 6.12	To the extent permitted by applicable Laws and for the benefit of LIC, the Vendor will: give, where the Vendor is an individual; and Use its best endeavours to ensure that each of the Personnel used by the Vendor in the production or creation of the Contract Material gives, genuine consent in writing, in a form acceptable to LIC, to the use of the Contract Material for the Specified Acts, even if such use would otherwise be an infringement of their Moral Rights.	Kindly delete this clause as there is no transfer of title or ownership of intellectual property, hence waiver of moral rights does not apply.	This clause is applicable for Item I where LIC will obtain the source code of the mobile application developed as per of the scope of the RFP.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
14	Primary RFP Document Pg 33 6.11.2	Except as may be otherwise explicitly agreed to in a statement of services, upon payment in full, the Vendor should grant LIC a non-exclusive, perpetual, fully paid-up license to use the pre-existing work in the form delivered to LIC as a part of the service or deliverables only for its internal business operations. Under such license, either of the parties will have no right to sell the pre-existing work of the other party to a Third Party. LIC's license to pre-existing work is conditional upon its compliance with the terms of this Agreement and the perpetual license applies solely to the pre-existing work that bidder leaves with LIC at the conclusion of performance of the services.	Please delete the word "perpetual" as the license to the services are only for the duration of the term of the agreement. Additionally, kindly provide information on what is the license to the pre-existing IP that would require perpetual license even post the conclusion of the agreement? This may not be applicable for Part II and Part III at least.	This clause is applicable for Item I where LIC will obtain the source code of the mobile application developed as per of the scope of the RFP.
15	Primary RFP Document Pg 30 6.7.1	Any Change in the constitution of the firm, etc. shall be notified forth with by the vendor in writing to LIC and such change shall not relieve any former member of the firm, etc., from any liability under the contract.	What is the definition of change in constitution? Is there a defined threshold for substantial sale of assets or shareholding - or would it require reporting of any change in shareholding?	Change in the constitution of the firm means any change in shareholding which is to be reported to LIC in writing within 7 days from the effective date of change event.
16	Primary RFP Document Pg 32 6.10.2	The Vendor will: If requested by LIC, provide a replacement person of suitable ability and qualifications, having appropriate technical qualifications and experience equivalent or more than the replaced person, at no additional charge and at the earliest opportunity; and Obtain LIC's written consent prior to appointing any such replacement person.	Please confirm applicability of this as personnel are on a shared basis - no on prem deployment of personnel or dedicated personnel is applicable. This is a SaaS solution that does not involve any dedicated or exclusive personnel being provided. Also kindly confirm the usage of the term Specified Personnel? As the services are on a shared basis, no dedicated personnel would be provided - request deletion of this term accordingly. Request deletion of this clause.	This clause is applicable for Item I where LIC will obtain the source code of the mobile application developed as per of the scope of the RFP.

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17	Primary RFP Document Pg 41 6.17	In connection with the provision of the Services, the Vendor must have and maintain for the Contract Period, valid and enforceable insurance policies for: public liability; either professional indemnity or errors and omissions; workers' compensation as required by law.	Please note that other than ESI, worker's compensation etc. which are mandated under law for applicable entities, Errors and Omission Insurance or Professional Indemnity insurance is not mandatory under law, hence request that this be deleted.	Bidder to comply with the existing laws and regulations in this matter.
18	Primary RFP Document Pg 46 6.21.1	The Vendor will ensure that its Personnel comply with: All relevant security and other requirements specified in LIC 's Information Security Policy, if the same has been made aware by LIC;	Please note that XXXXXX is an ISO 27001 certified organization and the solution proposed to be provided by XXXXX has been independently audited by third party auditors. We follow the applicable laws and the industry best practices in relation to information security, however we would not be able to be subject to the information security policies of each of our clients. Kindly request deletion of this clause.	Bidders are required to follow the applicable laws and industry best practices related to information security.
19	Primary RFP Document Pg 46 6.21.1	Any other security related incidents /procedures or requirements notified, in writing, by LIC to the Vendor. The Vendor must comply with such a security procedure or requirement, from the date specified in the notice, or if none is specified, within five Business Days of receipt of the notice.	Please note that any change sought in relation to information security by LIC and the timelines for implementation shall be on a mutually agreed upon basis. Request for a modification on this clause accordingly.	Please be guided by the primary RFP Document.
20	Primary RFP Document Pg 48 6.24	Any dispute and differences of any kind whatsoever arising out of or in connection with the contract or the carrying out of work (whether during the progress of the work or after its completion and whether before or after determination, abandonment or breach of contract) shall be referred through Contract Executing Authority to a three members committee to be constituted by LIC of India.	Please explain what a Contract Executing Authority's function and role is? Additionally, if possible, the last line should read three member Committee mutually appointed between the parties.	Please be guided by the primary RFP Document.

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21	Primary RFP Document Pg 49 6.24	In the above EXCEPTED MATTERS, the decision of the Executive Director (ITSD) will be final, conclusive and binding on the parties hereto and shall be without appeal.	Kindly confirm who the ITSD is? For one person to make the final decision on the list of matters in relation to a dispute beyond appeal appears unconscionable.	IT SD Stands as an abbreviation for Information Technology and Software Development which is a department in LIC. Please be guided by primary RFP document.
22	Primary RFP Document Pg 49 6.24	The venue of arbitration shall be in accordance with Arbitration Act. However, it may preferably be at L.I.C. of India, Central Office or Place of Work Site.	Kindly change the venue of arbitration to a neutral location to avoid bias or prejudicial treatment towards the claim.	Please be guided by the primary RFP Document.
23	Primary RFP Document 6.25	NA	Kindly provide the Vendor with the right to terminate on the grounds of cause, i.e. on the breach of law or obligations by LIC. (Eg: Continuous non-payment of invoices by LIC for a period exceeding 90 days)	Agreed.
24	Primary RFP Document Pg 52 6.25.8	In the event of termination of the selected bidder (vendor) due to any cause whatsoever, [whether consequent to the stipulated terms of the RFP, end of project life or otherwise], LIC shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the terminated Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach.	Modification to add - such conditions and obligations imposed shall not at any time require disclosure of Confidential Information or Intellectual Property belonging to the Vendor.	Agreed.

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25	Primary RFP Document Pg 56 6.3	Bidder should have Business Continuity Plan & Support office in two locations (One should be in Mumbai) which should be operational for more than 1 year.	Please note that the nature of services is SaaS which is a cloud based service not involving any deployment of personnel or on prem development etc. Hence all support will be provided remotely and HyperVerge shall however ensure any required personnel will travel to the LIC premises on a need basis. Request deletion.	Cloud based deployment of SaaS out of data centre in India is permitted subject to applicable laws and regulations.
26	Primary RFP Document Pg 27 5.5	LIC reserves the right to incorporate standard contract provisions and the contract shall at all times be compliant to: Provision of the CVC and Government of India on procurements General Financial Rules 2017 for contract management https://doe.gov.in/sites/default/files/GFR2017_0.pdf	Request you to kindly share the list of compliances of flow down obligations from the two documents mentioned here that the Vendor would require to be compliant with.	The terms will be finalized with the selected bidders and incorporated in the agreement. In case of dispute/ ambiguities, reference will be made to the provisions of the CVC and Govt of India procurement policies.
27	Primary RFP Document Pg 41 6.18.1	The Bidder including but not limited to its personnel, its partners, agents and associates is bound by the conditions of the Non-Disclosure Agreement submitted by the Bidder in response to the RFP as per Annexure V - NDA.	Kindly note that Annexure V is the Eligibility Criteria, the format for the NDA has not been provided in any part of the RFP and Annexures, kindly confirm whether the Vendor should use their own independent draft of an NDA.	NDA will be shared separately with the selected bidder.

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28	Primary RFP Document Pg 59 13	Response Time Definition	Request clarity on the definition of "Response Time" We propose the following definition, "Response time can be interpreted as Processing Time, which is the difference between the time at which the request image has finished uploading on server and the time at which the response for the request is returned by the server." Since the image upload to the server is dependent on external factors like network connectivity, image size, hence the Service Provider cannot guarantee upload times.	Agreed.
29	Primary RFP Document Pg 59 13	Delay in Response Time ITEM II and III : Above 5 sec for face match and liveness in > 3% Cases measured during a Week	Kindly clarify if Response Time SLA for both Part II and Part III will be tracked basis the core AI engines of Liveness and FaceMatch	Yes.
30	13	Delay in Response Time ITEM II and III : Above 5 sec for face match and liveness in > 3% Cases measured during a Week	Kindly clarify if 5 second will be for both FaceMatch Liveness in total or individually.	5 Seconds is the total duration for both face match and liveness
31	Primary RFP Document Pg 59 13	Delay in Response Time ITEM II and III : Above 5 sec for face match and liveness in > 3% Cases measured during a Week	We request for relaxation in Penalty amounts to 1% and 3% for 1st and 2nd instance with the measurement period as Month. We further request if this may be collected as number of free credits for further usage by LIC.	Please be guided by the primary RFP Document.

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32	Primary RFP Document Pg 59 13	Delay in Response Time ITEM IV ER Above 2 Sec for ER Response	Request to allow at least 3% of cases here also as an exception i.e. the SLA to be considered breached if ER Above 2 Sec for ER Response for more than 3% cases.	Please be guided by the primary RFP Document.
33	Primary RFP Document Pg 59 13	Percentage of requests Successfully processed by the platform(Accuracy of Response)	Kindly clarify if the "request" refers Liveness and FaceMatch for Part II and Part III. Kindly confirm that for Part III, it is not Video KYC sessions but the involved Liveness and FaceMatch in the Video KYC session. We further submit that request shall not be measured as Video Calls owing to dependency of having a successful Video Call on external factors like Bandwidth, User Comfort, Phone Compatibility, etc.	Agreed. Yes, this will exclude the time taken by external systems.
34	13	Percentage of requests Successfully processed by the platform(Accuracy of Response)	Kindly confirm that Successfully Processed refers to, those Liveness and FaceMatch requests where the Service Provider was able to Accept and Process the image(s). The Successfully Processed shall also include cases wherein requests get declined/blocked, 1. owing to breaching of pre-agreed rate limits without any communication from LIC for rate limit relaxations 2. owing to server busy errors owing to spikes in LIC load as exceptions. 3. owing to other reasons as may be mutually agreed	The declined or blocked requests shall not be counted as successfully processed.

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35	Primary RFP Document Pg 59 13	Percentage of requests Successfully processed by the platform(Accuracy of Response)	We request for relaxation in Penalty amounts to 1% and 3% for 1st and 2nd instance with the measurement period as Month. We further request if this may be collected as number of service credits for further usage by LIC.	Please be guided by the primary RFP Document.
36	Annexure1 Pg 1 8	Profit 2017-18	Kindly confirm that the word Profit refers to Profit After Tax (PAT).	profit refers to Profit before tax (PBT).
37	Annexure1 Pg 1 8	Net worth 2017-18 (In Row of year 2018-19)	Kindly confirm if this should be read as Net Worth 2018-19	yes
38	Annexure1 Pg 1 8	Details for 2019-20	Kindly confirm if the audited statements are not available for 2019-20 currently, Can unaudited statements for 2019-20 may be submitted with an undertaking that the if the bidder were to be selected, the audited statements shall be provided at the earliest.	Agreed.
39	Annexure1 Pg 1 8	Net worth 2017-18 (In Row of year 2019-20)	Kindly confirm if this should be read as Net Worth 2019-20	yes.
40	Annexure1 Pg 1 8	Profile 2019-20	Kindly clarify if this shall be read as Profit 2019-20	yes.

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41	Annexure 1 pg 1 9	Certifications/ Accreditation	Kindly clarify if any specific type of Certifications are to be mentioned here? SI No. 8 of Annexure 5 requires details on ISO/IEC 30107-3. Does that also have to be captured here along with what other certifications.	Available relevant certifications with the bidder may be mentioned.
42	Annexure 1 pg 2 14	Bid Fee Payment Detail	Kindly clarify if the Bidder is exempt from this, what shall be mentioned here? Can the bidder mention, "Not Applicable basis the exemption granted as per Annexure XV (Point 4 under Note)"	MSME, Exempt. Supporting documents must be submitted.
43	Annexure 1 pg 2 15	EMD Payment Details	Kindly clarify if the Bidder is exempt from this, what shall be mentioned here? Can the bidder mention, "Not Applicable basis the exemption granted as per Annexure XV (Point 4 under Note)"	MSME, Exempt. Supporting documents must be submitted.
44	Annexure 1 pg 2 16	Details for EMD Refund	Kindly clarify if the Bidder is exempt from this, what shall be mentioned here? Can the bidder mention, "Not Applicable basis the exemption granted as per Annexure XV (Point 4 under Note)"	MSME, Exempt. Supporting documents must be submitted.
45	Annexure 4 pg 1	Copy of PO	A PO may have pricing information which may be client confidential. Can the pricing and other confidential information be masked from PO? Also, PO may not be a standard practice in the case of many clients, we request, wherever a PO is not available, a copy of the Agreement may kindly be allowed to be submitted in place of copy of PO?	Pricing information may be masked. Copy of agreement is also allowed.

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46	Annexure 4 pg 1	PO Value (Only Value of the Managed Services being proposed under this RFP) Range also may be provided.	The aspect of Managed Services may not be relevant for Part II and Part III of RFP's scope. Request confirmation if PO Value need not be submitted by bidders of Part II and Part III.	Agreed.
47	Annexure 4 pg 1	Minimum PO/ Completion Certificate	Kindly confirm if this shall be read as "Minimum one (1) PO/ Completion Certificate"	Yes.
48	Annexure 5 pg 1	Separate Eligibility Submission must be made for each Item, even if the bidder is submitting bid for multiple items.	Kindly clarify if a bidder is intending to apply for Part II and Part III, which Annexures shall be submitted in separately for these parts and, which annexures shall be submitted only once and not separately for both parts.	All annexures to be submitted separately.
49	Annexure 5 pg 1 IV	Please provide your compliance, below each mentioned item and also reference to the Page Number of submissions for the supporting documents and references.	Can this be considered equivalent to Document Name as this is an e-Tendering and soft documents are being submitted. Kindly confirm if this clarification is applicable to other reference to "Page number of submission" in this annexure and rest of RFP, as applicable and as can be reasonably attributed to.	Yes.
50	Annexure 5 pg 2 2	Annexure 1_Bidder_Details: Page Number: Certificate of Incorporation: Page Number:	Kindly clarify, if instead of Page Number, can we provide the reference to the Document Name and Folder Name for Annexure.	Yes.

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51	Annexure 5 pg 2 3	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) audited financial years.	Kindly clarify if the reference is to PBT or PAT? In the Annexure I on Bidder Details, the terminology appears to refer to Profit (i.e. PAT)	PBT.
52	Annexure 5 pg 3 4	Bidder should have experience of minimum 3 years in providing Services as on date of RFP to the GOVT./BANKING, FINANCIAL SERVICES & INSURANCE (BFSI)/ TELECOM. Minimum one PO/Completion Certificate dated earlier to 15.10.2017 to confirm the 3 years' experience .	Kindly confirm that even for Part III i.e. VBIP, the relevant experience for Part II in GOVT./BANKING, FINANCIAL SERVICES & INSURANCE (BFSI)/ TELECOM can be considered. This is requested as VBIP or Video KYC regulations have been released only in 2020. Hence, minimum 3 years experience for Part III in VBIP may not be relevant. However, since Part II and Part III leverage same skillset from Service Providers, we request minimum 3 years of experience in Part II related capabilities can be considered for Part II related capabilities	Agreed.
53	Annexure 5 pg 3 5	Bidder must be providing the solution/services to minimum 3 active clients in GOVT./BANKING, FINANCIAL SERVICES & INSURANCE (BFSI)/ TELECOM in India as on date of the RFP. The service must be actively being used as on date of RFP. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India with Copy of PO , Start and End Date of the Project to be mentioned.	We request that for Part III, kindly consider the "Declaration on Client Letterhead" as a valid client reference for Video KYC. The request is made considering the guidelines on Video KYC or VBIP (by RBI/IRDAI) are very recent and many Agreements are still under the process of closure even though the clients are live.	Agreed.

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54	Annexure 5 pg 4 6	ITEM I and ITEM II : Bidder for Mobile Application (Item I) and Face Comparison and Face Liveness (Item II) must submit a documentary evidence of mutual arrangement. Please note that the eligibility and technical evaluation will be performed independently and the selected bidder for Item I may be required to work with the selected L1 bidder for Item II and not necessarily the bidder with pre-existing arrangement.	We request relaxation of this condition wherein a bidder for Part I and a bidder for Part II must submit a documentary evidence of mutual agreement. Basis the note the bidders for Part I and Part II will anyways be evaluated separately for their respective scope and as per respective evaluation criteria, the condition on submitting a documentary evidence of mutual agreement may not result in any significant value creation for bidders and LIC. This may however, subject the bid of an otherwise qualified to external dependencies and may not have the most optimal and desirable outcome.	Refer Corrigendum
55	Annexure 5 pg 4 7	Client References with transaction volume details where applicable.	Are these client references referring to Annexure 4?	Yes.
56	Annexure 5 pg 5 8	Certificate/ Documentary evidences to be submitted.	Kindly confirm what evidences are expected here. Is a Self Declaration on Bidder Letterhead acceptable?	Yes, and supporting documents where applicable.
57	Annexure 5 pg 5 8	Accuracy Non-Live Images % : Precision Non-Live Images % : Recall Non-Live Images % :	These may be requested in terms of 1. Accuracy of Liveness AI engine 2. Precision of Liveness AI engine 3. Recall of Liveness AI engine.	Please be guided by the primary RFP Document.

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58	Annexure 5 pg 5 9	Bidder should be the OEM or OEM Authorised provider for Services/Solution.	Kindly clarify if a bid can be made by a company as an OEM Authorized Partner. This clause may conflict with the Section 3.1 and Section 6.5 where the clauses prohibits Consortium Bidding.	Yes, a bid can be submitted by OEM Authorised partner but in such scenario the OEM itself cannot submit a bid for the same item.
59	Annexure 5 pg 5 10	The bidder shall have minimum annual turnover of Rs. 2 crores in each of the last two (2) financial years i.e., 2018-19 and 2019-20 from IT services or solutions.	1. Kindly clarify in case audited statements of 2019-20 are not available. 2. Also, The Annexure I seeks information for three years, kindly clarify.	Audited statements for the year 2016-17 may be submitted.
60	Annexure 5 pg 6 11	Demo Android Mobile Application.	1. Geo Coordinates and PDF Generation may be covered in the scope of Part I. Hence, we request the PDF generation aspect may be relaxed from the requirement of Demo Application. 2. Please specify the mode for the submission of this application such as Google Drive etc.	1. Geo coordinates by the application/sdk taking the selfie. PDF generation is scope of item I. 2. Yes, bidder may share the drive location in this regard.
61	Annexure 6 pg 1	-	Kindly clarify if Annexure 6 for bid for Part I, Part II and Part III be submitted together in one document (by putting tick on these in a single document) or is Annexure to be submitted individually for each part?	The annexure is to be submitted separately for each item.
62	Annexure 7(b) pg 1 Liveness Solution	The Face Match AI shall have following accuracies benchmarked in controlled environment of at least 10,000 Selfie and Image Pairs.	Kindly clarify if the "Face Match" word shall be read as Liveness in this statement as this sub-clause is mentioned in the primary clause meant for Liveness	Yes.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
63	Annexure 7(b) pg 2 FaceMatch Solution	The Face Match AI shall have following accuracies benchmarked in controlled environment of at least 10,000 Selfie and Image Pairs. i. Accuracy: 99 % ii. Precision: 99% iii. Recall 99% iv. False Acceptance Rate below 1%. The solution should have high precision, recall, least false positives and quick response time	For Liveness. We submit having performance metrics on only Precision and False Acceptance Rate shall be better for the expected use case. Why Precision only and not Recall? Having Precision and Recall, both at 99% is difficult to achieve in real-life scenario where AI models are already optimized. Precision and Recall have a trade-off. If we focus more on Recall, then Precision will go down as the system will try not to miss any correct match. In this process, the number of False Positives will go up severely impacting. Hence, we recommend only tracking Precision which is an indication of how many cases were actually correct in the total cases predicted as correct. Why not Accuracy? Precision is a much more refined metric for measuring the performance for this use case. Precision measures, how many cases were actually positive in the total cases predicted as positive. However, in case of asymmetric datasets where number of False Positives and False Negatives may not be similar, Accuracy may not be the right indicator the performance of the system. We request Accuracy and Recall not be made mandated as the focus is going to be on Precision and False Acceptance Rate. For safeguarding the interest of LIC, a slightly relaxed limit of 90% on Accuracy and Recall may be considered.	Refer Corrigendum

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
64	Annexure 7(b) pg 2 Liveness Solution	The Face Match AI shall have following accuracies benchmarked in controlled environment of at least 10,000 Selfie and Image Pairs. i. Accuracy: 99 % ii. Precision: 99% iii. Recall 99% iv. False Acceptance Rate below 1%. The solution should have high precision, recall, least false positives and quick response time	For Liveness. We submit having performance metrics on only Precision and False Acceptance Rate shall be better for the expected use case. Why Precision only and not Recall? Having Precision and Recall, both at 99% is difficult to achieve in real-life scenario where AI models are already optimized. Precision and Recall have a trade-off. If we focus more on Recall, then Precision will go down as the system will try not to miss any correct match. In this process, the number of False Positives will go up severely impacting. Hence, we recommend only tracking Precision which is an indication of how many cases were actually correct in the total cases predicted as correct. Why not Accuracy? Precision is a much more refined metric for measuring the performance for this use case. Precision measures, how many cases were actually positive in the total cases predicted as positive. However, in case of asymmetric datasets where number of False Positives and False Negatives may not be similar, Accuracy may not be the right indicator the performance of the system. We request Accuracy and Recall not be made mandated as the focus is going to be on Precision and False Acceptance Rate. For safeguarding the interest of LIC, a slightly relaxed limit of 90% on Accuracy and Recall may be considered.	Refer Corrigendum

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
65	Annexure 7(b) pg 2 Facematch	The solution should be capable of working with any smartphone cameras and its resolutions	Kindly clarify if this shall be limited to list of smartphones to be supported as defined in Annexure 5 i.e. Android Devices: Android 4.4+ and iOS version 9+.	Refer Corrigendum
66	Annexure 7(b) pg 2 Facematch	The solution should be capable of working with any smartphone cameras and its resolutions	We would like to submit that the accuracy of any AI engine will always depend on the quality of the data. Hence, we request a minimum resolution be specified.	Refer Corrigendum
67	Annexure 7(b) pg 2 Integration	It shall also be capable of integrating with payment gateway if provided by LIC.	Payment Gateway Integration may be covered in the scope of Part I as the provider for services under Part II will not interface with the necessary systems required for PG integration. Hence, we request this condition be accordingly updated.	Yes, it is in the scope of item I
68	Annexure 7(b) pg 3 Fraud Prevention/Control	Photo without the knowledge of the Customer (ex when asleep or in a social setting etc)	Kindly clarify what is the expectation around case mentioned for social setting? Is the expectation to detect if there are more than one person in the photo?	Self Explanatory.
69	Annexure 7(c) pg 1 1	The proposed solution must comply with IRDAI (Insurance Regulatory and Development Authority of India) guidelines for Video Based Identification Process (VBIP) Compliant to requirement in IRDAI Circular dated Sept 18, 2020.	The guidelines require White Box Testing. White Box testing is specifically required in IRDAI guidelines and hence, many Video KYC solutions in the market have not completed this testing so far. We request that this condition be relaxed for the bidding and be made mandatory before Go-Live.	Agreed.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
70	Annexure 7(c) pg 1 2.1	Solution should be capable of comparing customer data with Aadhaar XML/Aadhaar secure code./OVD of DG locker	Kindly clarify that OVD using eSign is not a part of the scope. We also request that this may be kept of scope as the cost of eSign (Rs 80-120) may prohibit use of that option for Document submission and same cost shall have to be borne by either the customer or LIC.	e-sign is not a part of scope of the RFP document.
71	Annexure 7(c) pg 1 4	Solution should provide option for on premise as well as private cloud deployment.	The deployment model is an important determinant of pricing and product suitability and future product innovation. These aspects may vary significantly for On-Premise, Private Cloud or Virtual Private Cloud deployment models. Hence, we request further clarity on the deployment model for being able to correctly estimate the time, cost and effort. For maximum cost and time efficiencies, we recommend, - a Virtual Private Cloud deployment for VBIP application on AWS/Azure - a shared deployment of the core applications on OCR, Liveness, Facematch, Aadhaar OCR, etc. A dedicated deployment of these AI components will require cost of GPUs for AI processing to be passed to LIC alone. A cloud deployment is also aligned with the progressive approach taken by IRDAI in its VBIP circular.	a.) deployment of Mobile application and VBIP application (VM's will be provisioned by LIC) and b) shared deployment of the core applications on OCR, Liveness, Facematch, Aadhaar OCR, etc. (transaction cost to be inclusive of shared deployment cost) Being a SaaS model requirement, the above mentioned details are acceptable.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
72	Annexure 8 pg 1 e)	LIC also requires demonstration of the various features of solutions provided. These demonstrations will have to be done at LIC's premises at Santacruz (W), Mumbai.	All employees are working from home given the pandemic situation. Physical presence in Mumbai might get difficult and pose a safety risk for all parties involved. We request to do all the demonstrations over video call.	Agreed.
73	Annexure 8 pg 2 1	Bidder experience (Completed Years) Experience of entity submitting the Bid	As the solution is expected to Go-Live in January 2021, we request for considering Bidder's experience of completed years as on 1st January 2021? This may correctly reflect the Bidder's Capabilities for execution of the project.	As on the date of submission of the bid.
74	Annexure 8 pg 2	1. Bidder Experience 2. Bidder 2019-20 Turnover 3. Bidder 2019-20 Profit	Is the documentation to be submitted separately for the purpose of this Annexure? The information is already provided as part of Annexure 1 and Annexure 5 Kindly clarify.	Mention the page number of the document if already submitted as part of Annexure 1 and Annexure 5.
75	Annexure 8 pg 3 4	Bidders/OEM number of Active Clients as on date of RFP During 2020-2021 for the proposed components Item I : Mobile Application Development Item II ,III: AI/ML Components for Face Match/Liveness / ER Solution	Kindly clarify if this may be submitted as a Self Declaration along with their names. We may facilitate a random check with any number of clients chosen by LIC for its satisfaction if needed. This is being requested as the number of clients may be large and providing and assessing such literature may be a tedious task.	Yes, it may be submitted as a Self Declaration along with the names of the clients referred to.LIC reserves the right to do sample checking.
76	Annexure 8 pg 3 5	Certification with Trusted Third Party for the Proposed Solution Component Copy of the Certification/Application Declaration	The Copy of the Certification/Application Declaration may contain certain confidential IP and Pricing information. Request you to allow a submission of necessary documents after masking such confidential information.	Yes, masking may be done in case of such confidential information.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
77	Annexure 8 pg 3 6	Item II and III : Technical Resource Working with the OEM for the AI/ML Components.	Does this imply number of resources in the bidder organization? Does this include contractual workers employed by Bidder for other associated activities? Kindly guide if this may be submitted on Bidder's letterhead.	Yes, it implies the number of resources working with the OEM for the AI/ML Components.
78	Annexure 9.B pg 2 3	The Performance Metrics of the core solution must have the following range of: Classification Accuracy - 99.00% Precision for Non-Live Images: 99.00% Recall for Non-Live Images: 99.00% Incorrect identification of liveness should be less than 1%.	We would like to highlight that the accuracy would purely be a function of the data set used for testing accuracy. We may not be able to commit any accuracies on the specific dataset of any client. However, we shall submit the details on the observed accuracy of our AI engines on the controlled testing environment. We request to reflect the above understanding in the description. We propose following phrasing, "The Performance Metrics of the core solution in the controlled testing environment shall be in the range of" A comment on this has been raised as part of observation in Annexure 7B for not mandating Accuracy and Recall. Request to allow the applicability of same response from LIC here as well.	The Performance Metrics of the core solution in the controlled testing environment is acceptable.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
79	Annexure 9.B pg 2 13	Deployment: Application to be deployed on LIC Private Cloud (On Premises).	The scope of Part II primarily involves use of technologies such as AI, Deep Learning, etc. The core AI engines on Livenessm FaceMatch, OCR require very high configuration GPUs. All BFSI players rely on shared deployment of these core AI engines on the cloud of the Service Provider as otherwise the cost of per transaction will be extremely expensive. Hence, we request, the deployment of Part II components be allowed on Bidder's Cloud in a shared SaaS manner.	Refer response above
80	Annexure 9.B pg 3 15	OCR from Identity Document like PAN/Driving License or Physical Aadhaar when captured using Mobile Phone.	While the solution may support these OCRs, we request clarity on the user journeys and how many of these documents will be used in each journey. However, the solution can be enhanced to capture any other documents at any point in time as Change Requests.	Will be discussed with the successful bidder.
81	Annexure 9.B pg 3 14	MIS Reports: Number of instances of face comparison – total, passed and failed with accuracy, false acceptance rate and recall rate percentages. This is applicable separately for facematch and liveness. Time required for image match. Reports as may be required by LIC based on available data in a Dashboard.	The necessary reports may be provided as may be desired by LIC. We feel, some of the details requested in the RFP such as accuracy, recall, false acceptance rate can only be established after doing a field survey and comparing the predicted results with the actual input. We request if this list can be finalized basis discussion between LIC and the Selected Partner at a later point in time. This may kindly be considered for Part III as well.	Will be discussed with the successful bidder.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
82	Annexure 9.B pg 3 16	The solution must have provision of integrating with a payment gateway if provided by LIC.	Payment Gateway Integration may be covered in the scope of Part I as the provider for services under Part II will not interface with the necessary systems required for PG integration. Hence, we request this condition be accordingly updated.	Refer response above
83	Annexure 9.C pg 1 1	The proposed solution must be compliant with IRDAI (Insurance Regulatory and Development Authority of India) guidelines for Video Based Identification Process (VBIP) as per their circular dt. 18/09/2020	We request that all these modes not be made mandatory for initial roll-out. For instance, e-Sign based OVD submission and DigiLocker has many challenges from user journey point of view and have limited adoption in India. For instance, e-Sign based OVD may require the customer to have a DSC as a person choosing to use Aadhaar based e-Sign can anyway go through Aadhaar XML flow.	Refer response above
84	Annexure 9.C pg 1 2	The solution shall support both Assisted as well as non-assisted VBIP process	The solution is very new and currently tailored for Assisted format only. While the solution can be tailored basis future discussions, we request if this condition can be relaxed for now as Assisted flow may be a new flow having different architecture and pricing.	Currently assisted flow is to be provisioned.
85	Annexure 9.C pg 1 5	The Solution must provide seamless integration with back end processes of LIC.	Request more information on these back-end processes.	Will be discussed with the successful bidder.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
86	Annexure 9.C pg 1 8	Deployment: Application to be deployed on LIC Private Cloud (On Premises).	The deployment model is an important determinant of pricing and product suitability and future product innovation. These aspects may vary significantly for On-Premise, Private Cloud or Virtual Private Cloud deployment models. Hence, we request further clarity on the deployment model for being able to correctly estimate the time, cost and effort. For maximum cost and time efficiencies, we recommend, - a Virtual Private Cloud deployment for VBIP application on AWS/Azure - a shared deployment of the core applications on OCR, Liveness, Facematch, Aadhaar OCR, etc. A dedicated deployment of these AI components will require cost of GPUs for AI processing to be passed to LIC alone. A cloud deployment is also aligned with the progressive approach taken by IRDAI in its VBIP circular.	Refer response above
87	1	Having examined the Bidding Documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide services for (Item I/II/III), in conformity with the said Bidding documents for the sum of(Rs.) or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this Bid.	Kindly guide what may be provided in the blank as for this case the other half of the argument is applicable. Can <NA> be provided in the blank in the context of this bid.	No cost is to be mentioned in the technical bid.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
88	Annexure 11B pg 1 a)	The recurring cost will be paid based on the number of transactions (D*no. of Transactions)	We request clarity on the exact anticipated user journey as that shall help the bidders optimize the pricing to the extent possible and not add a risk premium owing to inadequate clarity of the user flow. a. We request clarity on the expected user journey along with the information on which and how many of UIDAI-Offline e-KYC/Digi Locker/PAN/LIC API components will be used in a user journey. b. We request how will the transaction charges for the incompleted journeys be calculated. This may be considered on Pro-rata basis. c. Kindly clarify how will the transactions be measured for the purpose of this project. In a likely scenario, a particular pensioner may undertake the Pensioner Authentication multiple times before a successful authentication. How will these transactions be treated for billing purposes?	User Journey to complete the KYC process in compliance with IRDAI guidelines.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
89	Annexure 11.C pg 1 1	Video KYC End to End Transaction Cost (Per Transaction) (All inclusive price for the Scope of Work)	a. We request clarity on the exact anticipated user journey as that shall help the bidders optimize the pricing to the extent possible and not add a risk premium owing to inadequate clarity of the user flow. b. What are the modules LIC is looking? A typical Agent Assisted Video KYC solution has following modules: i. Aadhaar XML/QR based qualification, ii. A Scheduler module for traffic management and call scheduling capabilities iii. A video call module for facilitating Agent-Customer interactions in a 2 way Video Call powered by AI engines on OCR, Liveness and FaceMatch iv. An Audit Portal for Maker-Checker functionality c. We request clarity on the user flow in the Non-Assisted Journey. If the flow is expected to be different, we request LIC to seek separate commercial quote for same. d. We request how will the transaction charges for the incompleting journeys be calculated. This may be considered on Pro-rata basis. c. Kindly clarify how will the transactions be measured for the purpose of this project. In a likely scenario, a particular applicant may undertake the Video KYC multiple times before a successful authentication. How will these transactions be treated for billing purposes?"	User Journey to complete the KYC process in compliance with IRDAI guidelines.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
90	Annexure 11.C	General	We request information on expected number of transactions. This is important for estimating the cost that may be incurred by service provider for deploying	No Minimum Guaranteed: LIC anticipates that the selected bidder will provide services on per transaction basis LIC will not guarantee any minimum compensation will be paid to the bidder or any minimum usage of the bidder's services.
91	ANNEXURE V: ELIGIBILITY CRITERIA	Technically Compliant Selfie based Face Comparison and Face Liveness Detection Services (ISO Standards for Passive Liveness) with Face and Identity fetch from KYC Sources (UIDAI-Offline e-KYC/DigiLocker/PAN/LIC API) for real time Face Comparison.	We strongly recommend that the proposed Face Matching algorithm should be based on globally acceptable NIST standard for FRVT 1:1 evaluation for biometric applications. The face recognition algorithm should have been ranked in top 10 in the VISA category with accuracy of FNMR of 99.3% at FMR of 1E-06, at least once in 2019 or beyond considering largest dataset for face.	Please be guided by the Annexure 05 Eligibility Criteria
92	ANNEXURE V: ELIGIBILITY CRITERIA	Minimum 3 Active Clients in India in Govt./Banking, Financial Services & Insurance (BFSI)/ Telecom Sector as on date of RFP using the proposed AI engine components for face match and liveness detection .	After COVID19 pandemic and guidelines issued by RBI, Banks, FI and Insurance companies are now considering and slowly adopting technologies like face match and liveness to promote touchless interaction. We request LIC to consider the experience criteria with 2 active clients so that maximum participation will come from industry with competitive price points. Alternatively, we request to consider on going POC on customer letter head to be considered as experience and count for consideration to score marks as the 3rd client reference if possible.	Kindly refer to the corrigendum

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
93	ANNEXURE V: ELIGIBILITY CRITERIA	Minimum 3 Video KYC Active Clients in India in Govt./Banking, Financial Services & Insurance (BFSI)/ Telecom Sector as on Date of this RFP using the proposed solution components.	We request LIC to consider POC letter duly certified by customer on letter head as experience criteria as the concept is presently in nascent stage and LIC should allow and promote new young players with latest AI technology with competitive price range.	Agreed
94	ANNEXURE V: ELIGIBILITY CRITERIA	Minimum 3 Active Clients in India in Govt./Banking, Financial Services & Insurance (BFSI)/ Telecom Sector as on date of RFP using the proposed AI engine components for face match and liveness detection .	We suggest that the clause be made as follows: "Minimum 2 Active Clients in India in Govt./Banking, Financial Services & Insurance (BFSI)/ Telecom Sector as on date of RFP using the proposed AI engine components for face match OR liveness detection."	Kindly refer the corrigendum.
95	ANNEXURE V: ELIGIBILITY CRITERIA	Bidder solution should meet ISO Quality requirement in the proposed solution thru independent third-party biometrics testing of the solution for ISO/IEC 30107-3 PAD Level 1 : iBeta or other agencies accredited by NIST NVLAP - Certification or Applied/Assessed for Certification .	We request LIC to modify the section as : Bidder solution should meet ISO Quality requirement for Passive Liveness in the proposed solution thru independent third-party biometrics testing of the solution for ISO/IEC 30107-3 PAD Level 1 : iBeta or other agencies accredited by NIST NVLAP - Certification If Applied, documentary evidence to be submitted	Kindly refer the corrigendum.
96	ANNEXURE V: ELIGIBILITY CRITERIA		We request LIC should add the clause as : The face recognition algorithm should have participated in NIST FRVT 1:1 evaluation in 2019 or beyond.	Please be guided by the Annexure 05 Eligibility Criteria

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
97	ANNEXURE V: ELIGIBILITY CRITERIA	The solution shall support following list of mobile devices (v) Android Devices: Android 4.4+ (vi) iOS version 9+	Android 4.4 is used by less than 1.5% of mobile phones and there are no more security patches being supported for this version. It is recommended that user should use min Android 5.0 i.e. Lollipop and above for all business use cases as suggested by GSM security along with Google. Similarly we suggest that department should consider iOS version 11 and above as version 9 is very old now and mostly i.e. 99% users having version 11 and above. Request LIC to modify the clause accordingly.	Kindly refer to the corrigendum Kindly refer to the corrigendum
98	ANNEXURE V: ELIGIBILITY CRITERIA	The solution shall support following list of mobile devices (x) Android Devices: Android 4.4+ YES (xi) iOS version 9+ YES	The solution should support 5.0 and above for Android and iOS 11 and above as defined above as there is no support and updates by Android and iPhone. We request to modify the same.	Kindly refer to the corrigendum
99	ANNEXURE V: ELIGIBILITY CRITERIA	Bidder must submit with the proposal a demo Android Mobile App to demonstrate the UIDAI Aadhaar Offline e-KYC fetch, Selfie Photo Capture and Comparison and Passive Liveness with Geo Coordinates and Response Time display for match and liveness check and a PDF Generation with the Captured Photo and e-KYC Details	We request LIC that based on marking score, only those who are qualified bidders should be asked for submission of demo app. Please allow us this time to prepare and submit a comprehensive bid while we can then submit the demo app as part of a POC.	Kindly refer to the corrigendum
100	ANNEXURE VII (A): FUNCTIONAL SPECIFICATIONS	The app should be compatible with all the available platforms like Android, iOS etc. (i) Android Devices: Android 4.4+ (ii) iOS version 9+	As we have mentioned earlier that both OS versions are very old and not supported for any updates and 99% users are upgraded to latest versions. So we request LIC to modify the clause as Android 5+ and above and iOS 11+ and above	Kindly refer to the corrigendum

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
101	ANNEXURE VII (B): FUNCTIONAL SPECIFICATIONS	The solution shall have a response time of less than 2 second from the time the Selfie is clicked i.e. the solution shall be able to detect the liveness of the image in less than 2 second.	We request LIC to modify the clause that response time should be calculated from the time transaction hit the server rather selfie clicked. Network latency is not in the control of the bidder and hence request LIC to change the same.	Please be guided by the Annexure 07B.
102	ANNEXURE VII (B): FUNCTIONAL SPECIFICATIONS	Accuracy : The Face Match AI shall have following accuracies benchmarked in controlled environment of at least 10,000 Selfie and Image Pairs. i. Accuracy: 99 % ii. Precision: 99% iii. Recall 99% iv. False Acceptance Rate below 1%. The solution should have high precision, recall, least false positives and quick response time	We request LIC to explain that what they meant by Recall?	Kindly refer to the corrigendum
103	ANNEXURE VII (B): FUNCTIONAL SPECIFICATIONS	The solution shall be able to process the image even while taken at an angle. The solution should support at least an angle of 45 degrees .	We recommend that solution should support at maximum +-15 degrees as facial frontal photo is important. If side angles are allowed people can easily spoof the system by taking a photo of the genuine person when they are not aware. Also eyes open and close feature wont work when we try to capture at more than 15 degrees. This is practical scenario as experienced in the projects which are live and working well on the field.	Please be guided by the Annexure 07B.
104	ANNEXURE VII (B): FUNCTIONAL SPECIFICATIONS	Image Format : The solution shall be able to support JPEG and PNG files with sizes up to 5 MB when submitted as an image.	We would like to inform LIC that the mentioned size (5 MB) is contradicting the one mentioned in bandwidth section (200 KB). 5MB images will also take time to transmit and will impact overall performance of the system from response time perspective. Please clarify.	Kindly refer to the corrigendum

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
105	ANNEXURE VII (B): FUNCTIONAL SPECIFICATIONS	Fraud Prevention/Control : Capability to set/configure the system for live Selfie only with White Background, Eyes Open, No other person in the frame, No Blur .	This is very ideal condition which no user will be able to maintain in actualy practise as this is more inclined towards ICAO standard for visa or passport photos. We request department to remove the clause around white background.	Please be guided by the Annexure 07B.
106	ANNEXURE VII (B): FUNCTIONAL SPECIFICATIONS	ISO Compliance :Bidder must demonstrate compliance to ISO/IEC 3017-3 Compliant Passive Facial Liveness Certified by trusted third party agency or applied and in process for Certification.	We are assuming that documentary evidence need to be submitted to prove compliance or even if it is in application stage. Please confirm	Yes documentary evidence is required.
107	ANNEXURE VII (B): FUNCTIONAL SPECIFICATIONS		We also request LIC to consider complinace w.r.t NIST FRVT 1:1 evaluation 2019 and beyond	Please be guided by the Annexure 07B.
108	ANNEXURE VII (B): FUNCTIONAL SPECIFICATIONS	The solution shall be capable of handling following variations that could occur in name: • Sequence Variation : Variation in the order of components • Spelling :Variation in spelling in individual components • Splitting : Split/merger of few components • Abbreviation: Certain components abbreviated (unexpanded initials) • Missing/Extra Part: Certain components missing/extra. • Typos • Phonetic/cultural variations Response time/Processing time should not be more than 2 seconds.	This scope is not part of Face Match or Liveness as it is pure demographic match. Request LIC to clarify if this should become part of Item I	Refer the corrigendum.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
109	ANNEXURE VII: TECHNICAL SPECIFICATIONS (ITEM III)	Features : 2) Solution should have AI based liveness and face match capacity.	The solution should be iBeta certified for passive liveness and NIST FRVT 1:1 evaluated (2019 and beyond) for AI based face match respectively. Request LIC to modify the same.	Please be guided by the Annexure 07B.
110	SCOPE OF WORK ITEM I	Facilitators: It is also proposed to provide the facility to Empowered Agents/CLIA/SBAs to enable them to facilitate annuitants/pensioner with the digital existence certificates. This will help those annuitants/pensioners who are not technology savvy or not smart phone users.	This is a key feature and LIC should include a technical qualification that says Face Match and Liveness solution should also work with back camera of the phone in addition to front/selfie camera. This will aid in agents being able to capture the photos in user friendly manner.	Refer the corrigendum.
111	05 Annexure_Eligibility_Criteria 3	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) audited financial years. i.e. 2017-18, 2018-19, 2019-20. Profit 2016-17 if the audited figures of 2019-20 not available. And Bidder should have positive net worth for all the three years	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) audited financial years. i.e. 2017-18, 2018-19, 2019-20. The RFP submission date be extended to 10th November for submission of audited results for FY 2019-20 And Bidder should have positive net worth for two of the three years	Audited statements for the year 2016-17 may be submitted.
112	05 Annexure_Eligibility_Criteria 4	Bidder should have experience of minimum 3 years in providing Services as on date of RFP to the GOVT./BANKING, FINANCIAL SERVICES & INSURANCE (BFSI)/ TELECOM.	Bidder should have experience of minimum 2 years in providing Services as on date of RFP to the GOVT./BANKING, FINANCIAL SERVICES & INSURANCE (BFSI)/ TELECOM	Please be guided by the Annexure 05.

Sl No.	Para / Clause under Reference as per EOI Document	Content of Para / Clause under Reference as per EOI Document	Query / Suggestions	Response
113	05 Annexure_Eligibility_Criteria 7	Item II: Minimum 3 Active Clients in India in Govt./Banking, Financial Services & Insurance (BFSI)/ Telecom Sector as on date of RFP using the proposed AI engine components for face match and liveness detection . Item III: Minimum 3 Video KYC Active Clients in India in Govt./Banking, Financial Services & Insurance (BFSI)/ Telecom Sector as on Date of this RFP using the proposed solution components.	Please make it 2 active clients and 1 under implementation. This qualification can be made joint for both Item II and Item III.	Kindly refer to the corrigendum.
114	05 Annexure_Eligibility_Criteria 10	The bidder shall have minimum annual turnover of Rs. 2 crores in each of the last two (2) financial years i.e., 2018-19 and 2019-20 from IT services or solutions.	The bidder shall have gross turnover of Rs. 2.5 crores in last two (2) financial years i.e., 2018-19 and 2019-20 from IT services or solutions.	Please be guided by the Annexure 05.
115		ITEM II : Bidder must submit with the proposal a demo Android Mobile App to demonstrate the UIDAI Aadhaar Offline e-KYC fetch, Selfie Photo Capture and Comparison and Passive Liveness with Geo Coordinates and Response Time display for match and liveness check and a PDF Generation with the Captured Photo and e-KYC Details. (Applicable for Item II)	Please provide 10 days additional time for submission of Mobile App	Kindly refer the corrigendum.

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116	08. ANNEXURE_TECHNICAL_BID_EVALUATION_SCORE_CRITERIA	TECHNICAL BID EVALUATION SCORE FORMAT	The evaluation criteria be made more fair as it is right now favouring older and bigger companies and does not allow fair chance to new emerging technology companies.	Kindly be guided by the primary RFP document.
117	09 Scope of Work, Process Flow A.1	The mobile application will be simple , self-assisted and guided.	Is there a need for an agent assisted as well as self-assisted journey? Or only self assisted is required	Item I and II are self assisted customer journey. Assisted journey is required only for Video KYC part (ITEM III).
118	09 Scope of Work, Process Flow A.2	Facilitators: It is also proposed to provide the facility to Empowered Agents/CLIA/SBAs to enable them to facilitate annuitants/pensioner with the digital existence certificates. This will help those annuitants/pensioners who are not technology savvy or not smart phone users.	Is there a need for an agent assisted as well as self-assisted journey? Or only self assisted is required	Item I and II are self assisted customer journey. Assisted journey is required only for Video KYC part (ITEM III).
119	07A Annexure	Capability for storing and sending generated pdf through back end process to the processing units.	Is this integration with the Pensioner DB or with the core system? Does the vendor need to create any part of back-end flow as well?	Will be discussed with the successful bidder. Vendor would be required to do API integration.
120	07A Annexure 5. Maintainance	The management should be inclusive of handling feedbacks from customers	Please provide the mode of feedback, if it needs to be provided through in-app notifications or contact center?	Feedbacks to be captured and emailed to designated email id of LIC.
121	07B Annexure	DB technologies: Pensioner DB	What is type of database for Pensioner DB?	Kindly refer to the Annexure 09 A Deployment

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122			What all APIs are needed for connection with Pensioner DB? E.g. 1 API (Request+response) to fetch picture and other details from DB 1 API to update Aadhar details in Pensioner DB ?	Will be discussed with the successful bidder.
123			Would the vendor be managing the distribution of application link? If yes, what all can be the distribution channels: SMS, Whatsapp, Email?	The distribution of Mobile Application will be managed by LIC.
124	09 A Scope of Work	a. Pension Master, Annuity/Pension Payment details from the REST API of LIC with such details. (Passbook format)	REST API of LIC' needs to be created as part of the project or is an existing API?	Will be discussed with the successful bidder.
125	09 A Scope of Work	a. Publish the Digital Existence Certificate Details and Photo Captured to LIC Central Repository.	Is this integration separate than Pension master?	YES.
126	09 A Scope of Work	A centralised repository will also be maintained of all the digital existence certificates submitted and will be available to the stakeholder for reference and view.	Is the central repository created as part of the project or is it already existing and only integration is required?	The central repository will be created by LIC, only integration is required.
127	09 A Scope of Work, Process Flow Section B	It is also planned to prepare a video tutorial and user manual for guidance of the users.	Would the vendor be responsible for creating the video tutorial?	YES. A bidder will be responsible for a video tutorial as well as helpbook.

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128	09 A Scope of Work, Process Flow Section B	The mobile application for LIC Digital Existence Certificate will be enhanced to make it a Digital Record Book for the Annuity/Pension Records details with disbursement information	Is the enhancement to Digital Record Book, planned as part of the current RFP? If yes, can you please provide details as to what information is needed to be displayed in this section and what integrations (if any) would be required for the same?	Will be discussed with the successful bidder. Vendor would be required to do API integration.
129			Can external service be used for liveness check or liveness check engine has to be installed in LIC.	Yes a compliant external service can be used.
130			Do the vendor need to provide a liveness check or item no. 1 can interface with item no. 2	Yes item 2 vendor is to provide face match and liveness and vendor for item 1 has to integrate with the same.
131			Whose account will be used to maintain the application on Android & iOS stores. Vendor or LIC?	LIC's account will be used to maintain the application.
132			Point No. 8 - says file size supported should be 5MB where as in Point No. 10 it is mentioned "data packet size for face match and liveness shall be less than 200 KB". Please clarify.	please refer to the corrigendum
133			Point No. 12 - Selfie / Photo is captured in mobile application, should it be part of Item No. 1	sdk of item II should provide selfie/photo .
134			Can the application be mobile friendly web based, so that it can run on both Computer and Mobile.	The requirement is primarily for a mobile application.

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135	ANNEXURE V: ELIGIBILITY CRITERIA - point 3	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) audited financial years. i.e. 2017-18, 2018-19, 2019-20. Profit 2016-17 if the audited figures of 2019-20 not available. And Bidder should have positive net worth for all the three years	As we are a startup, we do not have positive net worth and we are not a profit making company. We have very good expertise in dealing the citizen Authentication and eKYC ecosystem for BFSI & state governments, we have been working with many BFSI organizations. We have processed almost 35+ Crore (350 Million) transactions till date. Syntizen is a MSME registered under Govt of India & is a Startup India registered company. Request you to consider removing this point or provide exemptions to startups and make us eligible to participate in the tender process.	Please refer to the corrigendum.
136	ANNEXURE V: ELIGIBILITY CRITERIA - point 5	Bidder must be providing the solution/services to minimum 3 active clients in GOVT./BANKING, FINANCIAL SERVICES & INSURANCE (BFSI)/ TELECOM in India as on date of the RFP. The service must be actively being used as on date of RFP. Submission Requirement: Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India with Copy of PO, Start and End Date of the Project to be mentioned. Submit Annexure IV_Client_Reference	As mentioned above we have been serving BFSI sector and Government clients from the past 6 years and have handled 35+ crore transactions till date, we are committed to delivery our best solutions to the market and have already proven the same with many of our clients. We would like to work with LIC in the same lines. It is also quite difficult for any company to show 3 active clients as liveness and facematch are very new technologies that are becoming popular in this pandemic situation. Hence, we request you to reduce the "3 active clients" working in similar solution to 2 active clients, which makes us eligible to participate in the tender process.	Please refer to the corrigendum.
137	ANNEXURE V: ELIGIBILITY CRITERIA - point 7	Item II: Minimum 3 Active Clients in India in Govt./Banking, Financial Services & Insurance (BFSI)/ Telecom Sector as on date of RFP using the proposed AI engine	The above point and this point are conveying the same, hence request you to also reduce the 3 active clients to 2 active clients and help us participate in the bidding process so that there	Please refer to the corrigendum.

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		components for face match and liveness detection .	will be chance for the best technology with more competitive pricing be in the play.	
138	ANNEXURE VIII: TECHNICAL_BID_EVALUATION_SCORE_CRITERIA point 3	Bidders Profit during 2019-2020 Profit of entity submitting the Bid	As we are a startup, we are not a profit making company. We have very good expertise in dealing the citizen Authentication and eKYC ecosystem for BFSI & state governments, we have been working with many BFSI organizations. We have processed almost 35+ Crore (350 Million) transactions till date. XXXXX is a MSME registered under Govt of India & is a Startup India registered company. Request you to consider removing this point or provide exemptions to startups and make us eligible to participate in the tender process.	Please refer to the corrigendum.
139	ANNEXURE VIII: TECHNICAL_BID_EVALUATION_SCORE_CRITERIA point 5	Certification with Trusted Third Party for the Proposed Solution Component	Please clarify, what kind of certificate is needed to prove this point, as the tender already asked for NIST and iBeta certification which proves that the solution is a trusted solution.	Available relevant certifications with the bidder may be mentioned.
140	05 Annexure_Eligibility_Criteria,	SN 8	Could you please elaborate, What does accuracy non live images %, precision non live images %, recall non live images % mean?	Self explanatory.
141	05 Annexure_Eligibility_Criteria,	SN 8	Point 3 mentions that 2 seconds is the desired response time for face match, while point 4 mentions that 4 seconds is the desired response time for the entire transaction (face match + passive liveness). We'd request your approval on deviation of point 3 and 4 - while our face match response may not always be less than 2 seconds, we will be able to adhere to a 5 second response	Please refer to the corrigendum

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			time to the bundled transaction of facematch + passive liveness	
142	05 Annexure_Eligibility_Criteria	SN 11	Bidder 2's web journey can be integrated within Bidder 1's application as a webview - is it necessary for Item 2 to have an app as well?	Not required. Item II sdk and APIs to be integrated for an RFP compliant solution.
143	07. A. Annexure_Functional Specifications	Other Requirements	Is multi language a necessity from iteration 1 of the app? The Aadhaar XML journey will be an English language based journey to begin with. Multi language support can be added to the product road map, request your kind approval for a deviation on multi-lingual support	Currently English language is to be provisioned for.
144	07. B. Annexure_functional Specifications	Fraud Control Mechanism	"photo taken from a video" - can you kindly provide an example to help us understand the use case better?	self explanatory
145	07. B. Annexure_functional Specifications	Fraud Control Mechanism	"The solution shall be able to detect eyes close and eyes open." - our solution provides a face image validation where we perform face liveness, face detection, face quality (clarity of the pic), face coverage (% of the screen occupied by face). The face image validation covers all the use cases, and face compare would provide accurate results if face validation is done beforehand, even if eyes are not completely open, and so we request you to waive this requirement	please be guided by the Annexure 7B

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146	07. B. Annexure_functional Specifications	Face match solution - image format; "The solution shall be able to support JPEG and PNG files with sizes up to 5 MB when submitted as an image.	Can you please confirm if the requirement is to compare the image extracted from LIC's pensioner Database to an image captured during the user journey?	YES and also from other mentioned sources when LIC image is not available or not of appropriate quality.
147	07. B. Annexure_functional Specifications	Integration	"The solution shall be capable of integrating with the LIC's pensioner database for fetching of pensioner/annuitant's image." --> Can you please confirm if the fetching of the image needs be done by the app (provider for Item I) or by the provider of Item II? We can perform any face match assuming that the image is provided to us as part of API input.	Integration with LIC backend is scope of Item I.
148	07. B. Annexure_functional Specifications	Integration	"It shall also be capable of integrating with payment gateway if provided by LIC." --> Can you please confirm if payment gateway service also needs to be provided by Bidder for Item II, or whether the Payment Gateway integration needs to be done within the app built by Bidder for Item I	The payment gateway integration is for ITEM I.(mobile app development)
149	07. B. Annexure_functional Specifications	Fraud Control / Prevention	"Capability to set/configure the system for live Selfie only with White Background" --> As the background color is not a parameter when we perform our face match, we request you to waive this criteria	Desirable feature.
150	07. C. Annexure_functional Specifications	07. C. Annexure_functional Specifications	Could you please elaborate, OCR capabilities needed to extract data from offline, where?	OCR capabilities are needed for extraction of data from offline KYC documents provided by the user as part of Video KYC (VBIP) journey.

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151	05 Annexure_Eligibility_Criteria	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) audited financial years.	As this solution as based out of latest AI & ML methodologies, hence current players in the industry are making investments in this research & hence are not yet profitable , therefore we request you to waive this clause;	Refer to the corrigendum
152	06 Annexure_Technical_Cover_Letter		Do we need separate submission for each of the 3 scope of work?	Yes separate submission is required for each item.
153	08 Annexure_Technical_Scoring	Certification with Trusted Third Party for the Proposed Solution Component	Is this security certification? Could you please clarify the certification that is being referred to here?	These are certifications and accreditations including security certification.
154	08 Annexure_Technical_Scoring	Item II and III : Technical Resource Working with the OEM for AI & ML	Clarification required on the 'Technical Resource'; How will this be evaluated, based off the number of people or their qualifications?	It implies the number of resources Working with the OEM for the AI/ML Components.
155	LIC RFP Mobile App Digital Existence Certificate VBIP 15102020	6.2- Option to extend Contract Period	"The Contract Period may be extended by LIC, if LIC desires on annual basis at the same price." --> Can you please confirm if this is an obligation on the vendor to agree for such extensions at the same price.	Yes.

CHIEF (IT/SD)