



Life Insurance Corporation of India

Central Office, IT/BPR Department, 2nd floor, Jeevan Seva Annex, Santacruz, Mumbai – 400054

Request for Proposal For Implementation & Maintenance of SMS Solution

Ref: LIC/CO/IT-BPR/SMS/RFP/2020-2021 Dated: 19/11/2020

Response to Bidders' Queries

S.N.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	LIC's Response
1	Section 2.2.1 on Page No. 13 and; Section 10 of Integrity Pact on Page No. 9	1. As per CVC Circular No 02/01/2017 dated 13.01.2017 of Standard Operating Procedure (SOP) under clause No 2.2. "Integrity pact, in respect of a particular contract, shall be operative from the date IP is signed by both the parties till the final completion of the contract. 2. The validity of this Integrity Pact shall be from date of its signing and extend upto 12 months after the last payment under the contract. In case BIDDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.	Term of Integrity Pact is more than as specified in the CVC circular. It is requested to revise the clause as under: <i>"The validity of this Integrity Pact shall be from date of its signing till the term of the contract. In case BIDDER is unsuccessful, this Integrity Pact shall expire upon the earlier of (a) the signing of contract with successful bidder; or (b) expiry of six months from the date of the signing of the Integrity Pact."</i>	No change, Please be guided by RFP document.
2	2.8 Declaration in lieu of Earnest Money Deposit (EMD) The bidder has to submit declaration as per Annexure-XV./ Page 14	2.8 Declaration in lieu of Earnest Money Deposit (EMD) The bidder has to submit declaration as per Annexure-XV.	NO need to pay EMD as a part of participation only Bid Price (non-refundable) Rs.5,000/- (Rs. Five thousand only) needs to Pay & has to submit declaration as per Annexure-XV. (Declaration in lieu of Earnest Money Deposit (EMD)) . Please confirm on understanding	The understanding of bidder is correct
3	Section 2.12/Page No. 17 and Page No. 19 (Section no h)	Pg 17 - This is an E – Tender and hence Bids must be submitted "ON LINE". Tender is to be submitted online through e procurement portal. No hardcopy of the tender will be accepted. Pg -19 - h) The contents of the Soft copies submitted in the CD and the contents of the Hard copies shall be exactly the same. If not, the bid may be rejected.	Clarity needed if the technical bid Hard Copy is also required or if it only online needed to be submitted online	Please refer to Point No. 4 of corrigendum dated 11-12-2020

4	Section 2.20, Page 23, Stage 2 – Commercial Bid Evaluation	The Indicative commercial bid has to be in the format as provided in Annexure XI –Indicative Commercial Bid Details. Soft copy of the commercial bid in a CD is also to be submitted along with hard copy	Will this is required at this point of submission both as online & hard copy submission along with CD.	Please refer to Point No. 5 of corrigendum dated 11-12-2020
5	Section 2.20.1 , Page No. 24	1. No advance payment will be made on awarding the contract. 2. Payment will be made on monthly basis in confirmation of the relevant reports made available to LIC through MIS Option and will be segregated into following categories: 2.1. Successfully delivered SMS will be paid in full. 2.2. Failed/Rejected/DND/Invalid SMS will not be paid. 2.3 Rejected: Duplicates, DND registered cases and multiple times failed numbers	Please confirm the timelines within which monthly payment will be made.	Please be guided by RFP document
6	Page 30/108 Section 3 - Eligibility Criteria, Section no 3	Bidder should demonstrate experience of providing bulk SMS service to enterprises in India and should have provided SMS gateway service to at least five (5) organizations in India, having delivered minimum 5 Crore messages in a year for each organization in last 3 financial years (2017-2018, 2018-2019 and 2019-2020).	Our request is for LIC to consider Global Traffic along with and Domestic Traffic for the volume as captured in the RFP document and accordingly 5 customers for each financial year - which doesn't have to be unique across last 3 financial years	Please be guided by RFP document
7	Page 30/108 Section 3 - Eligibility Criteria, Section no 4	Bidder should demonstrate experience of processing at least 50 Crores SMS transactional/promotional /OTP messages (annually) in India during the last two financial years 2019-2020) (2018-2019 and	Our request is for LIC to consider not restricting the requirement from the view of India traffic but consider Global Traffic Volumes as well	Please be guided by RFP document

8	Page 30/108 Section 3 - Eligibility Criteria, Section no 14	The bidder should be having their own short code which is connected to all telecom operators and all circles in India Short Code 56767877 and Long Code 9222492224 are or rental basis at no cost to LIC or Bidder can provide alternate dedicated short-code and long-code for LIC at no cost. Bidder can provide alternate dedicated short-code and long-code for LIC at no cost. Currently owned by existing vendor. The bidder may contact the existing vendor to procure the short-code/long-code on ownership or rental basis at no cost to LIC	We are Currently in the process of scaling up our Domestic SMS Capability, thus our Request to LIC is to consider if we can provide an undertaking on our letter head that before we go live with LIC for the SMS Traffic, we will have necessary integrations for the short code with respective operators	Please be guided by RFP document
9	Section No 4/Page No. 30	Bidder should demonstrate experience of processing at least 50 Crores SMS transactional/promotional /OTP messages (annually) in India during the last two financial years (2018-2019 and 2019-2020) CA certificate or Documentary evidence to the satisfaction of LIC, certifying the no. of SMS handled during each of the last two Financial years. (2018-19 and 2019-20)	Besides the CA certificate which other document can be provided. Audited balance sheet is yet not available. In that case we can provide provisional balance sheet if incase the audited one is not available at the time of submission.	Please refer to Point No. 12 of corrigendum dated 11-12-2020
10	Section No. 7 on Page No. 31	Bidder must have minimum annual turnover of Rs. 25 Crores in each of the last three financial years (2017-2018, 2018-2019 and 2019-2020) should also have made profit (before tax) in at two of the three previous financial years.	It is requested to modify the clause as below: Bidder must have minimum annual turnover of Rs. 25 Crores in each of the last three financial years (2017-2018, 2018-2019 and 2019-2020) should also have made profit (before tax) in at One of the three previous financial years.	Please be guided by RFP document
11	Page 33- Section 4.2	Initially the contract will be valid for a period of 3 years from the date of Purchase Order. The prices quoted for SMS solution should be valid until 36 months from start date of the contract period. LIC reserves right to re-negotiate the prices during the contract period and extended period, if there is any change in rates in market or if rates are impacted due to TRAI/other regulatory guidelines.	The SMS pricing may be revised subject to change in pricing / tariffs/ plans by mobile operators including interconnect charges and/or change in Government/ DoT/ TRAI regulations or any other applicable laws. Bidder will provide 10 (ten) Business Days' written notice to LIC before implementing the price change.	Please be guided by RFP document

12	section 4.2 (page 33)	LIC reserves right to re-negotiate the prices during the contract period and extended period, if there is any change in rates in market or if rates are impacted due to TRAI/other regulatory guidelines.	We request for this clause to add both LIC "and Vendor"	Please be guided by RFP document
13	section 4.4 , Page No. 33	On Location Service	is this necessary for LIC	Please be guided by RFP document
14	Page 34- Section 4.5.2	Vendor(s) will have to represent and warrant that.....	LIC should also give standard representations and warranties typically seen in a service agreement, as to, corporate authority to enter in to a contract, is not restricted to by any contract or order to enter to a contract of this nature, etc.	Please be guided by RFP document
15	Section 4.7.4 on Page No. 36	The following would constitute a Change request: a) Any work which has not been specifically mentioned in the scope of work of the RFP, the annexures and the pre-bid queries; b) Any changes in the deliverables post approval by LIC In such a case, the additional cost/effort estimated by the bidder and its impact would be discussed and finalized.	It is requested to modify the clause as below: a) Any work which has not been specifically mentioned in the scope of work of the RFP, the annexures and the pre-bid queries; b) Any changes in the deliverables post approval by LIC <i>In such a case, the additional cost/effort estimated by the bidder and its impact would be discussed, finalized and implemented as per written mutual consent of both the parties i.e. LIC and Bidder.</i>	Please be guided by RFP document
16	Page 37 and 38- Section 4.11	Use of Specified Personnel Vendor(s) will provide the Services or any part of the Services to which their particular experience relates, with the active involvement of, and using the skill of the Specified Personnel; and Ensure that each of the Specified Personnel is aware of and complies with Vendors' obligations in providing the Services.	Suggest Specified Personnel of bidder are not assigned to the LIC project, since that could imply a contract labour arrangement, thereby triggering the contract labour act and the registration and compliance under the it. It must be specified that bidder can give a point of contact, but such person will not be only working on LIC project but also on other projects.	Please be guided by RFP document

17	Page 38- Section 4.12	Intellectual Property Rights	It must be informed that the SMS solution provided to LIC is owned by bidder and bidder will give a limited, non-exclusive, non-transferable, royalty free, license to LIC for the use of sending SMSes, the use of which will immediately cease upon expiry or termination of the contract. The ownership of the solution will always belong to bidder and LIC will not get any ownership rights. LIC must represent that it will not make any alterations and changes to the SMS Solution or introduce any virus, malware, trojan horse, etc.	Please be guided by RFP document
18	Section 4.12.5, Section 4.12.6 and Section 4.16 (pages 39 and 42)	Patent Rights and other litigation costs.....	We request LIC that the Bidder's liability for infringement of intellectual property rights (IPR) should be limited. i.e. "To the extent authorized, Bidder will pass through to LIC any transferable indemnities provided to the Bidder by Bidder's vendors". As for the deliverables created by Bidder, Bidder's indemnity should be capped to the immediately preceding 12 months of charges collected by Bidder under the order in which the liability has arisen. The Bidder will not be liable nor responsible for any infringement if such infringement is caused due to use of the product not intended by Bidder, modifications not made by Bidder, use of Bidder deliverable in conjunction with products not provided by Bidder, etc.	Please be guided by RFP document
19	Section 4.14 (page 40)	Terms of Payment to Vendor	Bidder request to change the payment terms to monthly in advance.	Please be guided by RFP document
20	Page 41- Section 4.14.2	Liquidated Damages	Liquidated damages, other penalties, indemnification or liabilities under the contract payable by bidder should be collectively limited to 10% of the contract value.	Please refer to Point No. 6 of corrigendum dated 11-12-2020

21	Section 4.14.2& Page No. 41	LIC shall be entitled at its option to recover from Vendor(s), as liquidated damages, a sum of 0.5% of the contract value of the deliverable which suffered delay, for each completed week or part thereof by which the deliverable has been delayed, for the first 4 weeks of delay. 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 a limit of 10% of the contract value.	Request LIC to remove this clause as Liquid damages penalty is mention n Pg 72 Pt.C	Please refer to Point No. 6 of corrigendum dated 11-12-2020
22	Page 42- Section 4.16	Indemnity	LIC should also indemnify bidder against any damages or losses incurred by bidder due to breach by LIC of their DLT registration, submission and use of the SMS services through the DLT platform.	Please be guided by RFP document
23	Section 4.16, Page 42	4.16 Indemnity 4.16.1 Subject to Clause 4.16.2 below, Vendor(s) 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 Vendors' negligence or willful default in performance or non-performance under the contract	Physical damage, bodily damage is not applicable in this arrangement. Request you to remove the mentioned	Please be guided by RFP document
24	Page 44- Section 4.19	Confidentiality and privacy	Confidential information may also be disclosed if mandated by a court order, under law, or directive of a regulatory or government authority. Further, the confidentiality obligation should not survive beyond 1 year from the expiry or termination of the contract, since bidder purges data at regular intervals and does not retain them permanently.	Please see Annexure - VII for details.
25	Section 4.16 (page 44)	Indemnity	The indemnity claimed by LIC is very broad. The Bidder doesn't accept such indemnity events and can agree to give the following indemnities to LIC such as; to indemnify LIC for third party claims arising from damage to tangible property, death or personal injury caused due to gross negligence or willful misconduct.	Please be guided by RFP document

26	Section 4.17 ([page 44])	LIABILITY	We request LIC that there should be entire exclusion of indirect or consequential loss or damage, loss of use, loss of production or loss of profits or interest costs, irrespective of the events. Further the overall liability of Bidder shall in no event be more than the aggregate of twelve month of charges collected by Bidder under the order in which such liability has arisen.	Please be guided by RFP document
27	Section 4.24 (page 48)	Audit and Access	we do conduct regular third party audits and can provide those audit reports to LIC instead.	Please be guided by RFP document
28	Section 4.25.1 on Page No. 49	LIC or vendor(s) is excused from performing its obligations under the Contract to the extent it is prevented by circumstances beyond its reasonable control (other than lack of funds for any reason or any strike, lockout and labour disputes in respect of Vendor(s) only), including but not limited to acts of God, natural disasters, acts of war, riots and strikes outside that party's organization.	Request to include epidemics and pandemics in Force Majeure clause.	Please be guided by RFP document
29	Section 4.25.4 (page 50)	Consequences of Termination of Selected Bidder.....	can we offer for 90 days Termination notice instead of 30 days	Please be guided by RFP document
30	Section 4.26, page 50	Dispute Resolution	Formal Dispute to be raised to Bidder for any Invoice & post internal validation Bidder to revert on the Dispute. Upon Mutual agreement the Dispute will be resolved & accordingly a credit note for overcharging will be issued if the Dispute results into a credit note."	Please be guided by RFP document
31	Section 4.26, page 50	Dispute Resolution	LIC to ensure all dispute are raised within 60 days of the invoice .	Please be guided by RFP document

32	Section 4.27.2 (page 51)	Termination and reduction for convenience	In case of termination for convenience by LIC, LIC shall pay the service fees in respect of the services delivered up to the effective date of termination and the following amounts: (i) an amount equal to the total of any and all waived installation charges as reflected on the terminated order(s), (ii) an amount equal to one hundred percent (100%) of the service fees payable for the unexpired remainder of the order period plus (iii) any documented third party expenses not covered by (i) and (ii) above that are incurred by bidder in respect of the terminated order (including any local loop charges).	Please be guided by RFP document
33	Section 4.27.3 (page 52)	Termination by LIC for default	For any service failure penalties are charged by LIC therefore, any such excess cost for replacement services (as mentioned in other parts of RFP as well) are not acceptable to Bidder and should be omitted. Bidder request before issuance of termination notice, a cure period of 30-days be given to Bidder for curing the breach and in case Bidder is not able to cure the breach within the cure period notice, Bank may terminate the order after giving written notice to Bidder.	Please be guided by RFP document
34	Page 53- Section 4.27.6		Security and Audit. Please Re-Evaluate.	Please be guided by RFP document
35	Section 4.28, Page No. 54	Termination for convenience	Customer cannot exit from the contract for convenience or Business reason during the service order term. In all such cases, Exit penalty of the amount equal to remaining term of the order will be payable in case of early exit.	Please be guided by RFP document
36	Section 4.28.2.1 on Page No. 54	LIC shall be entitled to serve notice in writing on vendor(s) at any time during the exit management period as detailed hereinabove requiring vendor(s) and/or its sub- contractors to provide LIC with a complete and up to date list of the Assets within 30 days of such notice.	Please define or list out the term "Assets".	Herein" Assets" refer to the Hardware and Software installed in LIC premises for this project including Data.

37	Section 4.28.2.2 on Page No. 54	In case of contract being terminated by LIC, LIC reserves the right to ask vendor(s) to continue running the project operations for a period of 6 months after termination orders are issued.	(1) Please confirm the payment terms for services accrued during the period till the date of termination (2) Services during exit period shall be subject to receipt of complete payment simultaneously	Payments will be made as per the Clause 4.14 - Term of Payment to vendor subject to SLAs
38	Section 4.28.7 (page 56)	Rights of Access to Premises	Rights of Access to Premises is not permissible by Bidder.	Please refer to Point No. 7 of corrigendum dated 11-12-2020
39	Section 4.33 (page 59)	Business Continuity	For any service failure penalties are charged by LIC therefore, any such excess cost for replacement services (as mentioned in other parts of RFP as well) are not acceptable to Bidder and should be omitted.	Please be guided by RFP document
40	Section 4.32.1 & Page No. No. 59	System shall be deemed to have been accepted by LIC, subsequent to its commissioning, when all the activities as defined in the scope of work related to the acceptance of system have been successfully executed and completed and a certificate from the duly authorized official of LIC, in writing, is obtained by vendor(s). The date of acceptance of system will be the one stated in the Certificate from LIC. The entire System and components deployed should function continuously without any problem for 30 days as a pre-requisite for the Acceptance Certificate as required. Acceptance sign-off cannot be by email/fax or from officials not authorized for such purpose.	Bidder request LIC to reduce the acceptance certification duration from 30 days to 7 days	Please be guided by RFP document
41	Page 61 - Section a) iv)	The SMS messaging Platform must provide sending One-Time Password (OTP) SMS messages as multi-factor authentication mechanism.	Only facilitate to deliver OTP messages.	Vendor shall be responsible for the delivery of OTP SMSes within time limits as per SLA.
42	Page 61 - Section 5.1	Additional to SOW	1. Voice OTP column next line item in commercial 2. Monthly Onsite support should be separate in price bid 3. DLT Pricing on SMS should be separated	(1)Voice OTP is mentioned only for capability point of view. (2,3).Please be guided by RFP document
43	Section 5.1, Page No. 61	Executive Scope of Work Bidder has to implement a customized middleware solution at LIC end (including necessary hardware and software)	Can LIC provide more information on the middleware solution expected by LIC	Please be guided by RFP document

44	Section 5.1, Page No. 61	Single/Multiple Factor authentication using the existing AD/OTP/Biometric infrastructure for the users to broadcast messages to Individuals/Groups.	please elaborate more on the authentication	The user access to the Middleware Solution Web Portal/Web Application shall use LDAP/OTP/Biometric Authentication.
45	Section 5.1, Page No. 61	Bidder(s) should be able to debar SMS services for specified time windows on any or all days of week.	please provide more information on the debarment of sms services.	Please refer to the point no 32.i of clause 5.1-executive scope of work of the RFP
46	Section 5.1, Page No. 61	The SMS application should integrate with LIC's existing Oracle 19c or any other database as per the decision of LIC.	Please provide any Use case for Database integration.	The SMS On Premise application/Middleware shall use LIC's existing Oracle 19c database.
47	Section 5.1, Page No. 61	SLA Monitoring Tool: Bidder should provide SLA Monitoring tool. The SLA Monitoring tool should be capable of providing all the SLA Reports and monitoring, as required in the RFP. It should be capable of providing SLA measurement for SMS service rendered by the bidder.	Please detail about SLA Monitoring Tool.	Please be guided by RFP document
48	Section 5.1 / Page No. 61	Events: This category of services must allow SMS to be automatically sent to the customers or field force when a certain event happens. e.g. OTP, premium payment confirmations, activation status, service requests, OTP, Premium due alerts, etc.	Need more clarification on event messaging. Do we have to manage the event lifecycle?	LIC will manage event Life cycle.
49	Section 5 Scope of work / 5.1 Executive Scope of Work & Page No : 61	The SMS Messaging Platform provided by the bidder(s) must be capable of sending local, national and international SMS messages to all types of mobile handsets, which should include following quality features:	1. List down the countries for international SMS services. 2. Penalty clauses 3. Sender ID point of view requested sender ID conditions varies country to country basis	Please refer to point No. 15 of corrigendum dated 11-12-2020 And Revised Annexure – XI : Indicative Commercial Bid Template
50	Page 62 - Section 5	Bidder has to implement a customized middleware solution at LIC end ...	Can we support middleware features at our platform level.	Please be guided by RFP document
51	Page 62 - Section 5. g)	Vendor shall be responsible for Whitelisting of messages at DLT or any other platform prescribed by Telecom authority or Telecom service provider	DLT portal to be manage by LIC only and not vendor.	Please refer to Point No. 9 of corrigendum dated 11-12-2020
52	Section 5.1 / Page No. 62	Group Message: This category of services must allow LIC to send and receive informational messages to a limited group of LIC's field-force or employees as and when required by the LIC. Sending SMS from a user mobile to a short/long code that in turn will be sent to a limited group providing some information.	"Sending SMS from a user mobile to a short/long code that in turn will be sent to a limited group providing some information." – Need more clarification, as to who will be initiating the request?	Please refer to Point No. 8 of corrigendum dated 11-12-2020

53	Section 5.1 / Page No. 62	Validation of mobile-number (filtering invalid, international numbers or incorrect mobile numbers)	Blacklisting is done on platform. Invalid numbers should be known prior to bidder.	Please be guided by RFP document
54	Section 5 Scope of work : Brief descriptions of SMS services required by LIC are as under: 5th Section & Page No : 62	Bidder has to implement a customized middleware solution at LIC end (including necessary hardware and software) for :-	IS the LIC looking for the robust communication platform as a service to act as an SMS aggregator? What are the features required in the customized middleware solution ? Please elaborate with the requested features	Please be guided by RFP document
55	Section 5 Scope of work : Brief descriptions of SMS services required by LIC are as under: 5th Section & Page No : 62	Bidder has to implement a customized middleware solution at LIC end (including necessary hardware and software) for :-	what is the option for source applications to send SMS either via web services /API or through DB insert.	LIC will hand over messages to the SMS vendor either via HTTP API or messages will be directly inserted (DB insert) in to a table of Oracle Database at a particular time and vendor has to pick up the messages from that table and send it using it's middleware.
56	Section 5 Scope of work : Brief descriptions of SMS services required by LIC are as under: 5th Section & Page No : 62	Bidder has to implement a customized middleware solution at LIC end (including necessary hardware and software) for :-	LIC is going to use existing IT infrastructure or bidder needs to procure separately / directly the required Hardware / Software or the complete SMS Aggregator solution is part of the scope of the bidder and needs to be implemented by the successful bidder ? Pls confirm the existing IT infrastructure	All the Hardware/Software/Middleware has to be procured by vendor.
57	Section 5.1, Scope of Work page number 62	4. Bidder should support Voice OTP Services Decision to use Voice OTP service will be taken by LIC as and when required.	Kindly confirm approx. number of voice OTP services require by LIC	Voice OTP is mentioned only for capability point of view.
58	Section 5.1, Scope of Work page number 62	a) Acting as a LIC's gateway before the SMS message is handed over to the bidders' gateway server(s)	Need more clarity on Middleware application flow.	Please be guided by RFP document
59	Section 5.1, Scope of Work page number 62	g) Vendor shall be responsible for Whitelisting of messages at DLT or any other platform prescribed by Telecom authority or Telecom service provider.	As per revised guideline LIC need to whitelist the sms content on DLT portal.	Please refer to Point No. 9 of corrigendum dated 11-12-2020
60	Page 63 - Section 13	Promotional Bulk uploads shall be provided to the vendor separately and the vendor is required to ensure DND scrubbing. All other SMSes will be Transactional SMSes to those recipients who have registered their mobile number with LIC. The vendor has to ensure compliance to the DND issues in such cases with inputs from us.	As per new regulation DND filtration is done at operator level.	Please be guided by RFP document
61	Page 63 - Section 14	Vendor will be responsible for the DLT related jobs like whitelisting of texts, procurement of new Sender IDs like 'LICIND', 'PMSYMY', 'NPSTRD', 'PMKMDY' etc.	DLT portal to be manage by LIC only and not vendor.	Please refer to Point No. 10 of corrigendum dated 11-12-2020

62	Page 63 - Section 17	Vendor should ensure timely registration of "Headers", "sms templates" and other required details over DLT and shall have a dedicated team handling the same.	DLT portal to be manage by LIC only and not vendor.	Please refer to Point No. 11 of corrigendum dated 11-12-2020
63	Section 5.1, Scope of Work page number 63	10. The SMS messaging solution should provide access based on existing AD - LDAP authentication.	Need more clarity on this point	The user access to the Middleware Solution Web Portal/Web Application shall use LDAP/OTP/Biometric Authentication.
64	Section 5.1.13 on Page No. 63	Promotional Bulk uploads shall be provided to the vendor separately and the vendor is required to ensure DND scrubbing. All other SMSes will be Transactional SMSes to those recipients who have registered their mobile number with LIC. The vendor has to ensure compliance to the DND issues in such cases with inputs from us.	(a) DND scrubbing is responsibility of telecom operator; (b) Ensuring the consent to receive the messages shall be responsibility of LIC	The understanding of bidder is correct
65	Page 64 - Section 23	Sender ID allotted should be unique for LIC and the same should not be used by any other entity across the globe, other than LIC. Currently LIC is using 'LICIND', 'PMSYMY', 'NPSTRD', 'PMKMDY' etc.as the sender-id. The vendor has to monitor that sender-id 'LICIND', 'PMSYMY', 'NPSTRD', 'PMKMDY' etc. are not used by any other operator for any origination within India and take up the issue with the respective operator(s) if such an event occurs.	As per new regulation if the sender id is register on DLT under one entity, then same sender id cannot be used by another entity.	Please be guided by RFP document
66	Page 64 - Section 24	The bidder should have the facility of online filtering of the DND numbers on real time basis and compliance for DND numbers will be the responsibility of the Bidder/Service provider.	As per new regulation DND filtration is done at operator level.	Please be guided by RFP document
67	Section 5.1, Scope of Work page number 64	Bidder to maintain the data with regard to SMSes sent for at least 2 previous years. The data maintained should have the following minimum fields: Mobile Number/MSISDN, Complete Message text, Operator Circle, National/International, Sender Name/ID, Date/time of SMS received at the gateway, Date/time of SMS sent to the operator, Date/time of SMS delivered to the end subscriber, Final Status of the SMS delivery.	As per the policy we can't share SMS text, also from network end not received details like Operator and circle. Rest of the detail will provide. Also amend clause as " bidder to maintain the data with regards to SMSes sent for at least 1 previous year. As per TRAI guidelines data is maintained for an year. LIC can keep the rolling data in hard rive or on some FTP on their servers	Please be guided by RFP document

68	Section 5.1.18 on Page No. 64	It is the responsibility of the Bidder to change/upgrade/customize the infrastructure at all levels for ensuring the compliance to agree SLAs and guidelines issued by all statutory bodies, GOI/DFS /TRAI/IRDAI/RBI etc. at no extra cost to LIC.	(a) In case there is any additional charge or levies introduced or there is any change in current charges dues to any change in regulatory guidelines, same shall be absorbed by LIC (b) Any change required to adhere to any revised SLAs shall be subject to change order prescribed herein.	Please refer to clause 4.2 of the RFP
69	Page 65 - Section 30	The bidder should provide the details of all the messages sent to bidder's gateway from LIC's Server on daily basis. LIC will not enter into any contract with any telecom, carrier or service provider. The bidder shall be the single point of contact for LIC for providing all SMS related services in the regard.	DLT registration should be done by LIC.	Vendor shall support LIC in managing DLT Portal.
70	Page 65 - Section 34 & 35	When a user authenticates into the SMS portal, the limit details like allocated messages, used message up to the current date and balance available must be reflected on the screen. Also, there should be functionality so that the user can verify the number of SMS sent in the MIS report on daily/weekly/monthly/yearly basis. There should be provision for setting SMS limit for each user in a hierarchical manner.	It ask for sub user management with credit limit – Please clarify and can it be changed.	LIC uses a three level hierarchy to allocate budget for SMS to multiple users at different levels and the SMS Budget Quota, on Financial Year basis, has to be allotted to sub user by the parent user. The SMS quota should be modifiable subsequently within the FY by the parent user.
71	Page 66 - Section 47	Any changes suggested or mandated in the application should be implemented within two week after LIC's reporting to vendor(s).	Timeline for any changes should be mutually agreed.	Please be guided by RFP document
72	Section 5.1, Scope of Work page number 65	c. Single/Multiple Factor authentication using the existing AD/OTP/Biometric infrastructure for the users to broadcast messages to Individuals/Groups.	Is LIC looking integration for authentication	Integration for LDAP Authentication is required.
73	Section 5.1 / Page No. 66	Bidder has to assure proper backup of Application Servers, Scripts, Programs and Logs situated at LIC Vile Parle and DR site at Mumbai. Also, daily mirroring of Data Scripts, Programs and Logs and application files shall be ensured by the bidder.	Please specify the backup policy.	Please be guided by RFP document

74	Section 5.1 & Page No. No. 66	44. LIC may introduce, in future, additional vendor(s) for sending messages on behalf of LIC. LIC shall decide the proportion of SMSes allotted to each vendor amongst multiple vendors which shall be reviewed periodically. LIC will take the responsibility for distribution of SMSes among multiple vendors	We request LIC to confirm on the mechanism which would help in allocation of SMS with multiple vendors	LIC will manage to hand over the messages to multiple vendors. Vendor I not required to design any mechanism for this.
75	Section 5.1, Scope of Work page number 66, Point 42. vii	Daily, Weekly, Monthly, Yearly, Detailed and Summarized MIS should be provided by bidder. MIS must be helpful to DO/ZO/CO users to tally the messages sent and approve the bills.	To minimize complexity, we shall coordinate with Central Team for approval of messages and bills as there are 106 DO & 8 Zones exist in LIC architecture this will add delay in entire process	Vendor needs to coordinate with Central Office Departments only
76	Section 5 Scope of work / Brief descriptions of SMS services required by LIC are as under: / 50 & Page No : 67	Onsite Support: - The successful bidder will provide onsite support at LIC's premises at Vile Parle, Mumbai between 10:30 am to 5:30 pm on all working days as per LIC	No of Onsite support persons ? Payment for the onsite support should be release by LIC monthly basis apart form the SMS billing	Please be guided by RFP document
77	Section 5.1 & Page No. No. 67	50. Onsite Support: - The successful bidder will provide onsite support at LIC's premises at Vile Parle, Mumbai between 10:30 am to 5:30 pm on all working days as per LIC for attending user complaints/problems, monitoring the application deployed, etc. The onsite support person will have thorough knowledge of the application deployed. If, services of the onsite support person are not up to the satisfaction of LIC, LIC may recommend for replacement of onsite support person and bidder will have to comply with this within 30 days of such communication from LIC. At present, working days for LIC is Monday to Saturday. Second and Fourth Saturday being holiday. In future, any change in working days, will be communicated to selected vendor(s) well in advance	We request LIC to share the minimum qualification for onsite resource and further bidder could hire off roll engineer	Please be guided by RFP document
78	Section 5.1 & Page No. No. 68	58. SLA Monitoring Tool: Bidder should provide SLA Monitoring tool. The SLA Monitoring tool should be capable of providing all the SLA Reports and monitoring, as required in the RFP. It should be capable of providing SLA measurement for SMS service rendered by the bidder	We request LIC to provide the specification for SLA monitoring tool	Please be guided by RFP document

79	Section 5.2 & Page No. No. 69	2) Training: a. Bidder shall train specified LIC employees for Operational Management of the system. Training shall be provided on each of the following modules to specified LIC professionals. Training shall be provided for 2 working days duration through authorized agencies/faculty for 5 persons. Server management and Administration: 1 Working Day Managing Work groups; broadcast tools; data-integration for push-pull; pushing data for alerts; message tracking: 1 Working Days b. Training in respective modules need not overlap meaning thereby that training in two modules may not be imparted in a single session. LIC may send same or different persons for these modules	We request LIC to conduct the training at the central location and all arrangement could be done by LIC	Suggestion is acceptable
80	Section 7 , (page 71)	SERVICE LEVEL AGREEMENT (SLA)	Bidder's SLA only covers the platform and not the solution uptime. Since delivery of SMS depends on other factors like network and MNO which are out of our scope. We cannot agree to these penalties, because there are multiple factors which are beyond Bidder's control that can lead to delay in delivery of SMS.	Please be guided by RFP document
81	7 Service Level Agreement (SLA) / A) Penalties for delayed / non delivery of SMSes: & Page No : 71 -72	High Priority Transactional /OTP SMSes which are delivered to recipient after 60 seconds Medium Priority Transactional SMSes are delivered to recipient after 10 minutes Low Priority SMSes are delivered to recipient after 8 hours (excluding the black-out period of 10 PM to 7 AM	While calculation of the SMS delivery percentage following delivery failure cases will be excluded : 1. Inbox Full 2. International Roaming 3. Mobile Number Blacklisted 4. Mobile Switched off 5. Mobile Out of Range 6. Invalid mobile Number	Please be guided by RFP document
82	Section 6 & Page No. No. 71	2. Delivery Schedule>>>Within 8 weeks from the date of Purchase Order	We suggest LIC to increase the delivery and installation timeline from 8 weeks to 10 weeks for Hardware delivery and 4 weeks for installation of solution	Please be guided by RFP document
83	Page 72, Section 7.C	Penalties for delay in integration of solution:	The maximum penalty should capped at 5 lacs and not 20 lakhs as LIC is looking for complex and robust solution which may take time depending on the current situation.	Please be guided by RFP document

84	Page 72, Section 7.B	Availability of SMS Services	The penalty charges are considered by LIC are very high and need to revise. As well as SLA need to calculate based on Quarterly instead of Monthly with capping of 5 lacs per quarter	Please be guided by RFP document
85	Annexure – IV : Client Reference Format (Format for each of the 5 or more client references) / Page No : 81-83	Annexure – IV : Client Reference Format (Format for each of the 5 or more client references)	This has to get from client or okay to add valid details and get it on bidders letter head only	Please be guided by RFP document
86	Annexure VI: Format for Final Acceptance Report / Page No : 85	Annexure VI: Format for Final Acceptance Report	This is the part of Tech doc submission :only sign and submit without adding responses or needs to sign after selection of successful bidder	Annexure VI: Format for Final Acceptance Report not required at bidding stage.
87	Annexure-VII, Page 86- 88	NDA	NDA should be co-terminus with the main contract. The NDA should also state that all documents shared by the Bidder during the tender submission and those that may be shared if the Bidder is successful and contracting with LIC will be considered confidential information of the Bidder and LIC must comply with the provisions of the NDA to maintain confidentiality of the Bidder's information and documents.	Please be guided by RFP document
88	Annexure VII (page 86)	NDA	When appropriate remedy in the form of injunctive relief is given than why indemnity has been claimed from the Bidder. Bidder request that such indemnity should be removed from the NDA.	Please be guided by RFP document

89		Additional Legal Clauses to RFP	The following provisions should also form part of the RFP contract 1. Responsibilities and obligations of LIC (CLIENT) 1.1 Client will register itself on the Distributed Ledger Technology (DLT) platform created by telecom operators for enabling them to send SMSes to intended recipients, in accordance with the TRAI Telecom Commercial Communications Customer Preference Regulations 2018 ("TCCCP Regulations"). As part of the registration process, Client will register itself as an entity which is the sender of the SMSes, upload the message template which will be used for the SMSes, the opt-in proof template and the opt-in proofs received from the intended recipients (which opt-in proof will not be older than 6 months and ensure that any given point of time the opt in is not older than 6 months). Client acknowledges that this is a requirement under the TRAI regulations and agrees that failing to conform to the registration on the DLT platform, no SMS will be sent and Bidder (bidder) will not be held responsible for the same. Client further agrees and acknowledges that it will register on the DLT platform for each sender ID that it may propose to procure and use for its business requirements. Client will be liable to pay all penalties that may be imposed by TRAI or the telecom operators, due to any act of the Client which is in contravention of its registration and submissions on the DLT platform, wherein clause 9.6 will not apply to the penalty. 1.2 All costs and fees for the DLT registration process shall be solely borne by the Client. Further, the Client shall pay for any additional services that it may procure on the DLT platform, during the registration process, such as, scrubbing. Any such special services will be the responsibility of the Client and not the bidder.	Please be guided by RFP document
90	Annexure – IX : Conformity with Eligibility Criteria / Page : 92	CA certificate or Documentary evidence to the satisfaction of LIC, certifying the no. of SMS handled during each of the last two Financial years. (2018-19 and 2019-20)	We are submitting CA certificate for the Financial data . For the mentioned pointer 04 on page no 92 is asked the non financial data (Annual Volume of SMS messages handled FY wise for Promo & Trans) would entail significant approvals of management and its very lengthy and time consuming activity . So for this concern needs to consider the CA certificate for the financial data.	Please refer Point No. 13 of Corrigendum dated 11-12-2020
91	Annexure – X. 4 page number 96	Whether the SMS messaging solution supports comprehensive range of application interfaces like SMPP Interface, (S)FTP interface, Web Interface, bulk upload interface, Group SMS Message Interface?	Request you provide clarity and brief about What is required in "Group SMS Interface"?	"Group SMS Interface" refers to the SMS Web Portal/Web Application designed by vendor for initiating SMS to a group of Mobile numbers uploaded as Text/CSV/Excel.

92	Annexure – X. 6 page number 96	Whether bidder can provide customized middleware as integrated platform for SMS Messaging services?	Request you provide clarity on Middleware application flow.	Please be guided by RFP document
93	Annexure – X. 10 page number 96	Whether customized middleware of the bidder can integrate with LIC's Oracle 19c database (or any other RDBMS if there is a change in LIC DB) of LIC?	Request LIC to share the complete versions of all applications that are to be integrated for verification	Presently Oracle 19c Database is used in LIC. Vendors will be informed as and when there is a change in database.
94	Annexure X, page No.- 96	Whether customized middleware of the bidder can integrate with LIC's Oracle 19c database (or any other RDBMS if there is a change in LIC DB) of LIC?	Integration with LIC's Oracle 19c database is needed on which interface?	LIC's Oracle 19c database is needed to be integrated with the middleware solution provided by the vendor.
95	Annexure X, page No.- 96	Whether SMS messaging solution of the bidder can integrate with any application of LIC viz. LIC's eFEAP application, Enterprise Portal Solution, Online Sale application, Lead Management solution, Customer Communication Management solution, etc.	Integration with LIC's applications such as LIC's eFEAP application, Enterprise Portal Solution, Online Sale application, Lead Management solution, Customer Communication Management solution, etc. are needed on which interfaces	Integration with LIC's applications is needed to be integrated with the middleware solution provided by the vendor.
96	Annexure – X. 13 page number 97	Whether SMS messaging solution of the bidder can integrate with any application of LIC viz. LIC's eFEAP application, Enterprise Portal Solution, Online Sale application, Lead Management solution, Customer Communication Management solution, etc.	Integration is supported via GUI, HTTP/HTTPS (query string, JSON, XML), SMPP & FTP protocol. Please confirm if any other integration is required.	The understanding of bidder is correct
97	Annexure – X. 14 page number 97	Whether the bidder can deliver real time SMS push alerts on 24*7*365 basis as per the requirement of LIC ?	Promotional messages will not push between 9PM to 10AM as per TRAI guidelines	Please refer to the point no 32.i of clause 5.1-executive scope of work of the RFP
98	Annexure – X. 16 page number 97	Whether the bidder can deliver OTP message to the recipient within specified time-limit and with the facility of retries (in case of failures) along with any alternative mechanism	Request Please specify alternative mechanism looking	OTP must be delivered as per SLAs. Vendor has to decide which is the best channel to be used to send OTPs.
99	Annexure – X. 19 page number 97	Whether bidder can provide dedicated short codes as required by LIC?	Sort code is based on operator specific. Request LIC to co-ordinate with other operator for short code opening	Please be guided by RFP document
100	Annexure – X. 27 page number 98	Whether the SMS messaging solution is capable of providing the Departmental ID Wise, Template Wise, Mobile-wise, Date-wise, Policy Number Wise, Product-wise, Category-wise reports, transaction based reports, Short code wise, detailed and aggregated reports per category	Request you remove to share information of message content eg: policy number being passed, department id passed, template wise and others , as content will remain in encrypted state on platform..	Please be guided by RFP document

101	Annexure – X. 33 page number 98	Whether SMS messaging solution can deliver High Priority Transactional SMS messages to recipient within 60 seconds?	Request you amend clause as SMS messaging solution can deliver High Priority Transactional SMS messages to recipient within 60 seconds barring network errors	Please be guided by RFP document
102	Annexure – X. 34 page number 98	Whether SMS messaging solution can deliver Medium Priority Transactional SMS messages to recipient within 10 minutes?	Request you amend clause as SMS messaging solution can deliver Medium Priority Transactional SMS messages to recipient within 10 minutes barring network errors	Please be guided by RFP document
103	Annexure – X. 35 page number 98	Whether SMS messaging solution can deliver Low Priority Transactional SMS messages to recipient within 8 hours?	Request you amend clause as SMS messaging solution can deliver Low Priority Transactional SMS messages to recipient within 8 hours barring network errors	Please be guided by RFP document
104	Annexure – X. 44 page number 99	Whether the SMS messaging solution can provide facility to whitelist users based on user-ids, roles, groups, authorizations, IP addresses MAC addresses, etc.?	Request you remove mac address whitelisting	Please refer Point No. 14 of Corrigendum dated 11-12-2020
105	Annexure X - Section 76 / Page No. 101	Whether bidder will be able to provide Voice OTP Service?	Voice OTP as backup option for OTP SMS delivery or as separate offerings is required by LIC? Please specify.	Voice OTP is mentioned only for capability point of view
106	Annexure X - Section 77 / Page No. 101	Whether bidder will provide Missed Call Based Service?	Please specify the specifications required for Missed Call Service.	Missed Call services is mentioned only for capability point of view
107	Annexure – X. 81 page number 102	Whether bidder can send auto e-mails to the designated administrator(s) and users with statistics of SMS Messaging solution on daily basis?	Would need SMTP connectivity from LIC's email server and whitelisting of domains to not to consider it as spam	SMTP connection will be provided by LIC.
108	Annexure – XI : Indicative Commercial Bid Template / Page No : 103	4. Also, indicative price for International SMS are	4. Volume for the International sms	Please refer to point No. 15 of corrigendum dated 11-12-2020 And Revised Annexure – XI : Indicative Commercial Bid Template
109	Annexure XI Page No. 103	Indicative Commercial Template	DLT and SMS termination charge has to be separately mentioned. DLT scrubbing charge is applicable as per submission basis. DLT charges of applicable on each number that been passed through DLT platform which is not in case of termination charge.	Please be guided by RFP document

Date
Place

11-12-2020
Mumbai

Chief (IT/BPR)