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S.V.Road, Santacruz (West), Mumbai-400054

RFP for Implementation & Maintenance of Electronic Multi-Function Kiosks

Ref: LIC/CO/IT-BPR/EMK/RFP/2016-17 Dated: 16/12/2016

Answers to the pre-bid queries along with some modification/clarifications are tabulated below :-

#	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Answers
1	Section 1.8 / page no. 7	Bid Processing Fee: Bidders shall submit the Bid Processing Fee (non-refundable) of Rs.5,000/- (Rupees Five thousand only)- in the form of a Demand Draft drawn on a Nationalized/Scheduled bank in favour of LIC of India payable at Mumbai, along with the bid. Any bid submitted without the Bid Processing Fee will be summarily rejected.	We are registered under Single Point Registration Scheme (SPRS) of NSIC as MSEs. So We are exempted from payment of cost of RFP & EMD.	No change
2	Section 1.9/ page no. 8	Earnest Money Deposit: Bidders shall submit, along with the Technical Bid, an EMD of Rs. 5,00,000/- (Rupees Five Lakh only) in the form of Bank Guarantee (BG) as per the format given in Annexure II, which should be executed by a Nationalized/ Scheduled bank acceptable to LIC and having its branches in Mumbai.	We are registered under Single Point Registration Scheme (SPRS) of NSIC as MSEs. So We are exempted from payment of cost of RFP & EMD.	No change
3			As per MSME ."Public Procurement Policy for Micro & Small Enterprises (MSEs) Order, 2012" as notified by the Government of India, Ministry of Micro Small and Medium Enterprises, New Delhi vide Gazette Notification dated 26.03.2012 , public sector institutions including Banks are mandated to procure a minimum of 20% of all procurement from MSME vendors. Request to please add a similar clause in line with the MSME notification.	No change

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4	1.9. Earnest Money Deposit Page no. 7 of 53	Bidders shall submit, along with the Technical Bid, an EMD of Rs. 5,00,000/- (Rupees Five Lakh only) in the form of Bank Guarantee (BG) as per the format given in Annexure II, which should be executed by a Nationalized/ Scheduled bank acceptable to LIC and having its branches in Mumbai. Listed below are the other terms & conditions related to EMD: a. EMD shall be valid for a period of one year from the date of opening of the technical bid.	We request LIC to please reduce the EMD cost from RS 5,00,000/- to 2,00,000/- and also reduce the validity period from 1 year to 3 months.	No change
5	1.9. Earnest Money Deposit (page No.07)	Bidders shall submit, along with the Technical Bid, an EMD of Rs. 5,00,000/- (Rupees Five Lakh only) in the form of Bank Guarantee (BG) as per the format given in Annexure II, which should be executed by a Nationalized/ Scheduled bank acceptable to LIC and having its branches in Mumbai.	The specified Rs.5 Lac amount is too high in context of the expected value of the order and must be reduced.	No change
6	1.12. Consortiums or sub-contractor, Page no 9	No consortium or sub-contractor is allowed for this engagement. However, Partnering with other companies are allowed.	Since the work involves managing backend, manpower, cash & other aspects, bidder should be allowed to partner with multiple vendors	Partnering with other companies are allowed.
7	1.14. Documents Required for Bid submission (Section Technical bid) point 3 .c page no 12 of 53	c. Details of Central/Controlling Server of the Bidder	Need more clarity on this.	LIC will provide access to only one central server of the bidder to interact with LIC systems.
8	14 -1.18.2 vi	Availability of Managed Services Centre with a DR setup owned by the Bidder and its capacity to take additional EMKs	Please specify the MS center	Clause 1.18.2-vi is modified to read as "Availability of Managed Services Centre with a DR setup owned by the Bidder"

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9	14- 1.18.4	The commercial evaluation will be done based on the Online Reverse Auction. The bidder quoting lowest price at the end of the online reverse auction will be declared as L1 bidder. The terms & conditions and Business rules for Online Reverse Auction will be provided to the bidders at the time of the Online Reverse Auction. Hence, the technically qualified bidders will be participating in an Online Reverse Auction for the final price discovery for the procurement. The results will be notified on the LIC web site.	Request for staggered reverse auction with 70% marks for technical capabilities and 30 % for Commercial	No change
10	1.19.2. Performance Guarantee Page 14 of 53	The selected bidder will be required to submit a Performance Bank Guarantee worth Rs. 30,00,000/- (Rs. Thirty lakhs only) within 7 days from the Notification of award. Further, the Vendor will also be required to submit a Bank Guarantee of Rs.2,00,000/- (Rs. Two Lakhs Only) per EMK, 7 days before the start of premium collection at that EMK	Request LIC to clarify the PBG amount as at one place its written as INR 30,00,000/- and other as INR 2,00,000/-	RFP is self-explanatory.
11	14-1.19.2	Performance Guarantee The selected bidder will be required to submit a Performance Bank Guarantee worth Rs. 30,00,000/- (Rs. Thirty lakhs only) within 7 days from the Notification of award. Further, the Vendor will also be required to submit a Bank Guarantee of Rs.2,00,000/- (Rs. Two Lakhs Only) per EMK, 7 days before the start of premium collection at that EMK. The Bank Guarantee should be as per the format given as Annexure VII Bank Guarantee, and should be executed by a Nationalized or Scheduled bank having Branch(es) in Mumbai.	Request you reduce performance bank guarantee amount to Rs 10,00,000/- . And request you not to ask for bank guarantee per kiosk	No change

#	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Answers
12	1.19. Vendor Notification, Performance Guarantee and Contracting (page no.14)	The selected bidder will be required to submit a Performance Bank Guarantee worth Rs. 30,00,000/- (Rs. Thirty lakhs only) within 7 days from the Notification of award. Further, the Vendor will also be required to submit a Bank Guarantee of Rs.2,00,000/- (Rs.Two Lakhs Only) per EMK, 7 days before the start of premium collection at that EMK.	The specified Rs.30.00 Lacs and Rs.2.00 lacs per EMK amount is too high in context of the expected value of the order and must be reduced.	No change
13	18 - 3. Scope of Work	The EMK application shall be integrated with the existing billing system of LIC	Request to share Complete Process flow document to understand transaction cycle from fetching customer details to succeseation of transaction.	Process flow document is published with corrigendum.
14	Scope of Work – 3.2 page 18 of 53	Current requirement – 20 EMKs	LIC to confirm their expansion plan of machines requirement for designing Common Server specification.	At present, LIC is focussing on these 20 machines only.
15	3.5.1. Deployment of EMK Machines page no 19 of 53	Electricity (One electric Point close to the machine Site specified by LIC).Electricity charges for the EMK will be borne by LIC.	If major power shut happens, LIC to confirm provision of Genset power for uninterruptable service to consumers.	LIC will provide for genset power to the extent possible.
16	3.5.1. Deployment of EMK Machines (page No.19)	Electricity (One electric Point close to the machine Site specified by LIC). Electricity charges for the EMK will be borne by LIC.	UPS backup also to be provided	One hour backup with internal batteries may be considered
17		Everything else necessary for EMK functioning	The scope should be specified for bidders	No change
18	3.5.1 Deployment of EMK machine page no 19 of 53	Installation of EMKs - Installation of hardware, UPS, networking devices and other supporting infrastructure at the designated centers, including connectivity necessary to run the collection software and maintained by the bidder. The facility shall be exclusively for LIC's use and not on shared basis	Request LIC to provide necessary network support as machine will be installed only inside the LIC Premises	No change. The machines should be provided with wireless connectivity by the vendor.
19	19 -3.5.1-i	Installation of EMKs - Installation of hardware, UPS, networking devices and other supporting infrastructure at the designated centers, including connectivity necessary to run the collection software and maintained by the bidder. The facility shall be exclusively for LIC's use and not on shared basis.	we understand LICs already has network upto his brnaches and elctrical connection upto room and plz confirm our understing is correct .	As mentioned in RFP, one electrical point will be provided by LIC and network has to be arranged by the vendor.

#	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Answers
20	3.5.1 – Deployment of EMK Machines / IX	The communication link for the collection shall be connected with minimum 512 Kbps wireless connectivity.	LIC to confirm whether this would be provided by them.	Vendor to bring the connectivity as in RFP
21	Page 19 of 53		Also, if this needs to borne by the bidder can we use Intranet Connection?	No usage of LIC's Intranet connectivity.
22	19-3.5.1 ix	The communication link for the collection shall be connected with minimum 512 Kbps wireless connectivity	we propose to have standard network cable conectivity .	No change
23	3.5.1 Deployment of EMK machine /point no X page no 19 of 53	The bidder shall also arrange for furniture or fixtures required for these machines on its own cost	Please define?	The clause is self explanatory
24	3.5.1.x	The bidder shall also arrange for furniture or fixtures required for these machines on its own cost.	we request confirm if the site interior done by vender .	Vendor is not required to do any site interior work.
25	3.5.1.xii	Any extension to the existing electrical connection required shall have to be arranged by the bidder on its own cost.	lic should provide electric and network connectivity upto room of emk	LIC will provide electric connectivity upto a distance of 1 metre from emk.
26	3.5.1.xv	In case of the EMK services being stopped permanently due to cancellation of the contract or otherwise the vendor shall arrange for removal of all equipment from LIC's premises, if desired by LIC, without any extra cost to LIC.	we request to confirm how lic will compansate vender if project stopped before the contract period	No change
27	3.5.2 B point	Deployment of trained man power and facilities at administrative office for complete management of entire infrastructure and ensuring smooth operation of collection system involving major activities such as cash collection, reconciliation, banking transactions, MIS/output generation and distribution. Manpower shall be available on all working hours on all working days.	B point - understand these managed by vender back end team plz confirm	All these activities have to be managed by vendor
28		One manager at the vendor's corporate office for looking after complete operation and management of entire infrastructure and ensuring smooth operation of collection system and act as single point of contact 24 x 7.	Minimum Qualification should be clarified	Vendor to decide minimum qualification.

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29	3.5.2. Deployment of manpower (page no.20)	One EMK operator at each EMK collection center to carry out the bill collection work for 8 hours during day time on LIC Working days. Time window will be specified by local LIC Office.	Minimum Qualification should be clarified	Vendor to decide minimum qualification.
30		Sufficient number of manpower to carry out other activities like payment consolidation, reconciliation and banking transaction for cash and cheque, MIS etc.	Minimum Qualification should be clarified	Vendor to decide minimum qualification.
31	3..5.2 E (2)	One EMK operator at each EMK collection center to carry out the bill collection work for 8 hours during day time on LIC Working days. Time window will be specified by local LIC Office.	we propose to allow self service lic customer only avoid operator	Operator at each collection centre has to be provided by the vendor.
32	3.5.2. Deployment of manpower/ page 20 /e (2) of 53	One EMK operator at each EMK collection center to carry out the bill collection work for 8 hours during day time on LIC Working days. Time window will be specified by local LIC Office.	Since these are self-service machines, suggest LIC to go for manpower for initial period of 6 hours.	No change
33	3.5.3. Setup of software for EMK Administration Page 20 of 53	a. The bidder shall provide a web-based interface to LIC to monitor all the EMK machines from a common console. b. The interface should provide MIS on collections, remittances by the vendor to LIC's centralized bank account and reconciliation for different periods of time. c. There should be centralized control for all the EMK machines so that the administrative control and configurations can be exercised from a central remote location. d. The software will enable administrator to receive alerts on various events related to the EMK operations. e. The software will provide real-time reports of all the EMKs' functions. f. Various controls like locking and unlocking of any EMK should be possible remotely.	Will EMKs to be talking directly to LIC systems or there needs to be any Middleware hosted between?	EMKs will talk to vendors central system Vendors central system will talk to LIC systems

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34	3.5.4. Payment Collection, Remittance & Reconciliation, Page no 21	v. The entire cash collected on day (T) shall have to be transferred to the LIC's centralised bank account on the next working day (T+1) (before 1:00 PM). In case next day is a bank holiday at the centralized bank account branch location, the revenue shall be deposited the next working day (before 1:00 PM). This can be done by actually remitting cash to the centralized account or by bank transfer from vendors account. Any expenses in connection with deposit of cash/transfer from account have to be borne by the vendor.	We request LIC to kindly consider T+2 days for settlements/transferring cash to LIC's bank account.	No change.
35	3.5.4. Payment Collection, Remittance & Reconciliation, Page no 21	vi. The collected cheques shall be sent for realization on T+1 day to LIC/Bank Branches nominated by LIC.	We request LIC to kindly consider T+2 days for settlements/ cheque realization.	No change
36	3.6	All necessary hardware / software etc. shall be provided by the bidder for screen distribution. The network connectivity with back up arrangement between the managed center of the bidder and LIC's Data Center and DR Site shall be provided by the Vendor at no extra cost to LIC.	we request lic to bear the cost of connectivity between lic data center to vender MS service center	No change
37	3.6. Content Management page no 22 of 53	The network connectivity with back up arrangement between the managed center of the bidder and LIC's Data Center and DR Site shall be provided by the Vendor at no extra cost to LIC.	Is HTML page required? Request for more specification on this.	Query not clear
38	3.6. Content Management, Point no 8, Page no 22	The network connectivity with back up arrangement between the managed center of the bidder and LIC's Data Center and DR Site shall be provided by the Vendor at no extra cost to LIC.	Since the network costs are high, we request LIC to reconsider this point and allow levy of charges at actual.	LIC system and bidder's central system will interact over internet. Hence, no change.

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39	3.7 Roll out Page 22 of 53	Note: Initially payments collection through cash and card only will be enabled. Other modes of collection shall be enabled as and when decided by LIC.	During UAT test, LIC to confirm whether we have to check & be ready for cheque mode payment also or later it can be tested & incorporated as & when firm decides to enable cheque mode option	Readiness for all modes of collection is necessary from inception
40	3.8. Compliance of Statutory and other responsibility Page 22 of 53	The Vendor should ensure that statutory, regulatory and all other guidelines from entities like RBI, SEBI, IRDA, PFRDA etc. are complied with respect to the EMK Site, EMK and all Services including Cash/Cards(Debit and Credit) Collections and Management, whether in	LIC to share documents.	Bidders should be aware of laws and guidelines applicable to their line of business.
41	3.9. Contract Period, Page no 23	The contract shall be for three years from the date of commissioning of first machine.	Request LIC to reconsider the clause as “the contract shall be for three years from the date of commissioning of last machine”	No change
42	3.9	Contract Period: The contract shall be for three years from the date of commissioning of first machine.	we reuest to make the contract period minimum 5 year ,with extention of up to 8 years	No change
43	4.1.2/ Page No 24	Schedule of Payments : The procurement of services as an outcome of this RFP is based on OpEx Model	We recommend the procurement of services as an outcome of this RFP is based on Capex Model.	No change
44	4. Payment Terms /4.1.2. Schedule of Payments Page 24 of 53	The procurement of services as an outcome of this RFP is based on OpEx Model, wherein LIC will pay a fee to the vendor on each completed transaction (for which the collection amount has been received by LIC) settled on monthly basis on submission of duly reconciled invoice by the vendor.	Request for quarterly advance payment	No change
45	4. Payment Terms Schedule of Payments Page 24 of 53	D= Number of committed daily transactions per EMK = 100 A= Amount payable at end of the month for all 20 machines = Number of Cash Transactions for the month X (R) + Number of Cheque Transactions for the month X (R/2) + Number of Card Transactions for the month X (R/4).	LIC to confirm minimum commitment of 100 cash transaction at value R.	As in RFP

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46	4..1.3	Liquidated Damage The Commissioning of EMKs consisting of initial customization of software, integration of software at EMKs with systems at LIC, Maintenance of EMK Software and EMK Management Services will be as per the Schedule of Service Level Agreement mentioned below; failure to do so will attract penalties. The Vendor will ensure that all services and systems perform without defect or interruption with at least 96% up time. The vendor will make all-out effort to ensure that all systems perform without defect or interruption.	we request to consider 90 % uptime.excluding network uptime and other force major causes to be incorporated.	No change
47	4.2. Schedule of Service Level Agreement (SLA): - point no 1 page no 26 of 53	Rs.1000/- per Week or a part thereof per EMK	Request LIC to reduce the Penalty from INR 1000/- to INR 500/- per Week or a part thereof per EMK	No change
48	4.2-2	EMK Uptime less than 96% (for other than Force Majeure events) as measured from the centralized monitoring systems provided by the Vendor to LIC except when the downtime is directly attributable to LIC's interfaced systems being down or unresponsive.	request to make uptime 90 % and penalty of 500 for 12 working hours and 1000 more than 12 working hours	No change
49	4.2. Schedule of Service Level Agreement (SLA): - point no 2 page no 26 of 53	At following rates per hour downtime per EMK during 0800 – 2000 hours on LIC working days if the uptime is less than 96% on monthly basis for the time window 0800-2000 hours on working days.	We request LIC to please reduce the Uptime from 96% to 95% and	Uptime reduced from 96% to 95% during 0800-2000 hrs on LIC working days.
50		Rates:		
51		a. 100 per hour for first 12 hours (beyond 4% downtime on monthly basis for the time window 0800-2000 hours on working days),	a) also the penalty from Rs 100/- to Rs 50/- Per hour for next 3 hours	No change
52		b. 200 per hour for next 36 hours,	b) from Rs 200/- to Rs 100/- per hour for next 6 hours	No change
		c. 300 per hour thereafter.		

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53	4.2. Schedule of Service Level Agreement (SLA): - point no 4 page no 26 of 53	Delay in submission of EJ and reconciled statement Of previous days transaction to LIC, or non-availability of statements on the web-console or the web-console for reports not being accessible.	We request LIC to please reduce the penalty amount from RS 2000/- to Rs 500/- Per day	No change
54	4.2.4	Delay in submission of EJ and reconciled statement Of previous days transaction to LIC, or non-availability of statements on the web-console or the web-console for reports not being accessible.	EJ will be provided within 48 hours if delayed penalty should be rs. 500 per day	No change
55	4.2. Schedule of Service Level Agreement (SLA): - point no 5 page no 26 of 53	Maintenance activity and upkeep not undertaken	We request LIC to please reduce the penalty amount from Rs 1000/- Rs 200/- per instance for each reported instance failure to do so within 24 hours of requirement or schedule.	No change
56	4.2-5	Maintenance activity and upkeep not undertaken	no maintance penalty in transaction mode	No change
57	4.2-6	Non availability of EMK Operator on working days (Working days and timings shall be in accordance with the LIC's local office where the EMK is located	absent of EMK operator penalty should not be more then 500 per day	No change
58	5.4.1	Change Requests LIC shall not pay for any changes in hardware or software necessary for continued operation of the systems. This shall include integration related software changes if required at a later stage.	if any change request involve change in hardware then lic need to pay for the hardware upgrade	No change
59	5.6.3. Change in Constitutions/ Partners/Subletting point page no 28 of 53	The selected bidder shall not assign or sub-let his contract or any substantial part thereof to any other agency without the permission of tendering authority.	Request to relax. Bidder to sublet parts of services to third party – change partner in between	No subletting change in partner may be considered by Competent Authority

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60	5.20.1. Right to terminate, Page no 36	If Vendor fails to comply with the clause 5.7 for Performance Assessment and, if any part of the service does not meet the specifications on three or more occasions, LIC may (in addition to its other remedies) terminate the Contract immediately under the contract by giving the Vendor written notice of 15 days.	It should be fair to the vendor for services & product delivered & the vendor should be adequately compensated	No change
61	5.20.2. Termination and reduction for convenience, Page no 36	a. LIC may, at any time, by a prior written notice of 30 days, terminate the contract or reduce the scope of the Services.	It should be fair to the vendor for services & product delivered & the vendor should be adequately compensated	No change
62	Annexure II/ page no 43	Eligibility Criteria : The Bidder should have either a) supplied/installed at least 50 EMKs to a single firm/company etc. in last three years	The Bidder should have either a) supplied/installed at least 50 EMKs or Self service kiosk or Passbook printing machine or cheque deposit machine to a single firm/company etc. in last three years	The Bidder should have either a) supplied/installed at least 50 EMKs or Self service kiosk or ATM capable of either accepting and/or dispensing currency notes to a single firm/company etc. in last three years
63	Annexure II : Conformity with Eligibility Criteria Point no 2, Page no 43	The Bidder should have either a) supplied/installed at least 50 EMKs to a single firm/company etc. in last three years OR b) Provided this service (Op-Ex) to a single firm/company etc. with minimum average volume of 150000 transactions per month for any 12 months during last 3 years. OR c) Provided this service (Op-Ex) to at least two firms/companies etc. with minimum average volume of 100000 transactions per month (per firm/company etc.) for any 12 months during last 3 years.	Request LIC to reconsider the clause and treat ATM's at par with EMK's	ATM Machines will be considered in the scope of EMKs for Annexure II-2(a)
64	Annexure – II : Conformity with Eligibility Criteria Page no 43 of 53	The Bidder should have either a) supplied/installed at least 50 EMKs to a single firm/company etc. in last three years	Request LIC to confirm will Last 6 years ongoing projects will be considered?	No change

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65	Annexure 2 pg 43 point 2	The Bidder should have either a) supplied/installed at least 50 EMKs to a single firm/company etc. in last three years OR b) provided this service (Op-Ex) to a single firm/company etc. with minimum average volume of 150000 transactions per month for any 12 months during last 3 years. OR c) provided this service (Op-Ex) to at least two firms/companies etc. with minimum average volume of 100000 transactions per month (per firm/company etc.) for any 12 months during last 3 years.	Supplied installed atleast 500 handling machine (ATM/BNA/Recycler)to single bank or company in last 3 years. As EMK is a new item specially for insurance segment.	EMK will also include ATM.
66	Annexure – II : Conformity with Eligibility Criteria point no 3 page no 43 of 53	Annual turnover of the firm should not be less than Rs.1 (One) Crores in any one year of last three financial years and total turnover for last three year should not be less than 5(Five) Crores. Certified accounts statements for the same has to be attached	We request LIC to please accept audited Balance sheet also as it also contains complete details.	No change
67	point 3	Annual turnover of the firm should not be less than Rs.1 (One) crores in any one year of last three financial years and total turnover for last three year should not be less than 5(Five) crores. Certified accounts statements for the same has to be attached	the company should have 100 cr turnover to ensure financial and business spread of the company	No change
68	point 4	The Bidder should be established in business at least for the past 3 years	bidder should have been operating atleast 50 location in india	No change
69	Annexure – II : Conformity with Eligibility Criteria point no 5 page no 43 of 53	The Bidder has to furnish original bank solvency/credit worthiness certificate from any scheduled bank for execution of 3 Cr. Project	We request LIC to consider /accept Purchase order copies from the Schedule commercial Bank from last 3 financial year (2013-14, 2014-15, 2015-16)	Clause deleted.
70	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK, General Page No 45 of 53	Provision for payment through cardless credit/debit cards with backend integration with respective gateways.	LIC to mention Payment gateways to be integrated as well facilitate backend integration with gateways.	Integration details will be shared with the successful bidder
			As per this clause, Card reader as well as PIN pad is not required in machine. Kindly confirm	Card reader and PIN pad is not required in machine.

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71	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK Page no.45 of 53	Non thermal receipt printer with auto cutter.	We Request LIC to keep Thermal printer with auto cutter as Cheque image cannot be printed on Dot Matrix Printer.	In view of ease of maintenance, thermal printer with 80 columns is to be provided in the EMK.
72	45 - 5 - Specifications General	Non thermal receipt printer with auto cutter	Request to define Paper Size in requirement for receipts as this effects the model of printer.	In view of ease of maintenance, thermal printer with 80 columns is to be provided in the EMK.
73	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK, General Page No 45 of 53	The on-screen display should be available in Hindi, English, and one Regional Language for the area where the EMK is located with user having the option to switch between the languages.	LIC to provide regional language script and also confirm how many regional languages to be supported from EMK.	Regional language will be as applicable to the loaction of the EMK.
74	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK, General Page No. 45 of 53	Audio announcement on all payment steps.	LIC to confirm whether audio will be provided by LIC.	Audio will be provided by vendor.
75	45 - 10 - Specifications General	The software version and anti-virus software can be configured/updated/patched remotely from a central server.	We suggest anti-virus should be provided by LIC, which is being used by LIC to ensure proper updation.	No change
76	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK page no 45 of 53	The software version and anti-virus software can be configured/updated/patched remotely from a central server.	Request LIC to specify who will provide the required central server and software's for the same?	Vendor to provide the Central Server and software for the same.
77	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK, General Page No 45 of 53	The status/reports can be generated remotely from a central server.	Please specify what all reports are expected?	Refer to RFP Clause 3.5.5
78	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK, General Page No 45 of 53	Integrated web-cam (with provision for recorded data storage and retrieval	Please specify if those stored image to retrieve for scrutiny on local kiosk or central server? Also specify the purging policy for the same	7 Days recording on local disk of Kiosk
79	45 - 12 - Specifications General	Integrated web-cam (with provision for recorded data storage and retrieval up to immediate previous 7 days).	We suggest requirement should be as Integrated Surveillance Solution, which must be able to capture & stamp the transaction information on the images on transaction events. Also provision for recorded data storage and retrieval up to previous 90 days.	No change

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80	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK Page no.45 of 53	UPS for backup up-to 2 hours	Suggest LIC to remove UPS or keep UPS external to kiosk on site as this will take more space in Kiosk to keep batteries for 2 Hrs backup	One hour backup with internal batteries may be considered
81	45 - 18 - Specifications General	The EMKs shall be appropriately branded with LIC name and Logo.	Request to change as, The EMKs should be powder cotted in LIC color and appropriately branded with LIC name and Logo.	No change
82	45 - 1 - CPU	Mother Board with Intel I3 or above processor, 4 GB RAM, 500 GB UDMA/SATA HDD or higher appropriate for 14 days retrievable storage of integrated web cam feed, DVD Drive with Multimedia and Speakers, 4 Serial Ports and 2 Parallel Ports and Windows OS with antivirus software	Request to remove parallel port from requirement. Parallel ports are obsolete on mother boards. We will use USB and serial interface for communications. Kindly consider and confirm.	Requirement of parallel ports is removed
83	46 - 1 - CPU	User Interface: 15 inches (or larger) LCD Display with Capacitive Touch Screen.	Request to consider SAW touch screens as well. SAW touch screens are more robust . Kindly consider and confirm.	Bidder can provide EMKs with SAW touch screens.
84	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK/ Cash payment Module Page no.46 of 53	The module should accept mixed currency note bundles, configurable to accept various feasible denominations of Indian currencies against cash payments from the customers.	Request LIC to confirm 1) Speed of deposit 2) Maximum nos. of notes that can be placed 3) Is escrow required to accept the exact amount only. Also, suggests LIC to go for Biometric Reader.	In case of short remittance of the amount, the EMK should be able to return entire money to the depositor. The escrow facility should be for a minimum of 40 notes. The EMK should be able to accept all cash denominations from 10 rupees and above (excluding coins).
85	46 - Cash Payment module	Cash Module	Request to elaborate the requirement on Cash module Hardware: i.e. Cash Box requirement. Cash Collection capacity, Serial number capture of currency as per RBI guide lines for back track. We suggest Cash Module should have capacity of 3000 notes storage. Cassettes with lock and key, escrow facility, serial number capturing facility and should accept 50 notes at one go.	Cash Module should have capacity of two storages/cassettes of 3000 notes each. Serial number capturing facility for currency notes is not mandatory.

#	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Answers
86	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK / Cash payment Module Page no 46 of 53	There is no requirement of collecting coins. The customer should be able to pay in excess of amount due (rounded off to nearest Rs. 10) .customers.	LIC to confirm whether part payment (ie., less Payment) is applicable.	No part payment acceptable
87	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK, Cheque payment Module Page No. 46 of 53	The scanner should have an integrated endorser for CTS requirements.	LIC to facilitate backend integration with CTS to implement CTS requirements	The system should comply with CTS requirement. Integration with CTS with banks is not needed.
88	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK, Cheque payment Module Page No. 46 of 53	Must have features capable of providing images as per RBI CTS requirement for future needs.	LIC to provide access to CTS/server or middleware server where these images need to transfer	The system should comply with CTS requirement. Integration with CTS with banks is not needed.
89	46 - Cheque payment Module	Integration of EMK with grids for CTS clearing in due course.	LIC facilitate vendor in getting required integration document / licence having common data format from Banks CTS Application Vendors and complete process flow diagram without any cost to us and provided necessitate help in integration with CTS vendor. Please confirm	The system should comply with CTS requirement. Integration with CTS with banks is not needed.
90	47 - Debit/Credit cardless Module	Debit/Credit cardless Module	We request LIC to share required Payment gateway integration details.	Gateway integration will be shared with the successful bidder.
91	47 - Safety Chest	A safety chest for depositing the Cash/Cheques accepted by the machine. It should have Mechanical as well as Software Controlled Electronic Locking arrangement.	Request to remove software controlled system for locks. We will provide UL certified locks as per industrial standards. Also request to add UL 291 Level 1 with Dual electronic combination lock for Chest security and Proper grouting of Chest and provisioning of hooter.	Bidder to ensure safety of their EMKs, currency chest and provide for hooter facility.
92	Annexure IV - Functional/Technical Specifications of EMK, Networking Page 47 of 53	☑ Fetching billing data from LIC system in real-time. ☑ Posting transaction details to LIC and EMK system success. ☑ Connecting to the Credit/Debit card gateway/s	LIC to facilitate backend integration to get the mentioned details	LIC will provide URL based access to APIs

#	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Answers
93	Annexure – IV: Functional/Non Functional/Technical Specifications of EMK / Networking Page no 47 of 53	Monitoring status from central server/system.	LIC to confirm provisioning of Public IP for central server, so that vendor can access & monitor entire kiosk transactions	Vendor to have a centralised server at his end and needs to give access to LIC for monitoring and implementing SLA

Modifications in the locations of the EMKs

1. Bhopal to be read as Indore and/or Bhopal
2. Kanpur to be read as Lucknow and/or Kanpur

Date : 06-Feb-2017

Executive Director (IT/BPR)