



LIFE INSURANCE CORPORATION OF INDIA
CENTRAL OFFICE IT/BPR DEPARTMENT

RFP:Ref: LIC/CO/IT-BPR/2FA/2018-19
Consolidation of Pre Bid Queries

Date: 26.03.2019

S.No.	RFP Document Reference (s) (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details / Query in reference to the clause	LIC response
1	Last Date and Time for receipts of offers	Last Date and Time for receipts of offers	Kindly provide 15 working days for bid submission post pre bid query response.	No Comments
2	Page No. 15 - 2.13- Earnest Money Deposit	Bidders shall submit, along with the Bid, EMD of Rs. 50,00,000/- (Rs. Fifty Lakhs Only) in the form of unconditional and irrevocable Bank Guarantee, payable at Mumbai, which should be executed by a Nationalized/Scheduled bank as per the format given	Please provide other option like DD, banker Cheque	RFP condition stands
3	Section 2.13 & Page No.15 Point No.(a)	EMD should be valid for a period of 1 year from the date of opening of eligibility bid	Kindly request you to reduce the validity period to 180 days as 1 year will be long duration however it is mentioned the EMD BG will be returned to the qualified bidder on submission of PBG.	RFP condition stands
4	Cl.2.13(g)(i)	The EMD submitted by the bidder may be forfeited in full or part, as decided by LIC, if: i. In the case of a successful Bidder, the bidder qualifies and backs out of the L1 quotes or, if the Bidder fails • To sign the Contract;	Bidder understands that the contract will contain the scope and terms that are discussed and agreed by the parties at the time of contract finalization.	RFP condition stands
5	Section 2.30.2 & Page No.22 Proof of concept Point No.(d)	Biometric device should be compatible for firmware-level encryption features	Firmware Level encryption is only Level 1 devices which is not still released by UIDAI/STQC	Please refer corrigendum-1
6	Section 2.30.2 & Page No.22 Proof of concept Point No.(d)	Biometric device should be compatible for live finger detection and rejection of gummy/fake fingerprints	Biometric device complies to UIDAI/STQC standard where live detection is not tested.	RFP condition stands
7	Section 2.30.3 & Page No.23 Point No.(c)	Indicative commercial evaluation	We request you to remove this clause as "The DGS&D is an organization is no more and NICS1 has not released any rate contract for fingerprint scanner so far.	Please refer corrigendum-1
8	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 2.30.3 Stage 3 - Indicative Commercial Evaluation	2.30.3 Stage 3 – Indicative Commercial Evaluation a. The indicative commercial bid submitted by the Bidder will be evaluated only if they qualify the technical criteria. b. The indicative commercial bid has to be in the format as provided in Annexure XI- Indicative Commercial Bid Details. The indicative commercial Bid details will need to be provided for all requirements of LIC to arrive at TCO (Total Cost of ownership) of the solution. c. The price quoted by the bidders should not exceed the price available for the quoted devices in the DGS&D/NICS1 rate contract. A declaration to this effect should be provided in the technical bid. d. The total cost to be specified by the Bidder must be as per Annexure XI- Indicative	Bidder requests for deletion of sub-clause c as the rate card mentioned here is not applicable for solution based commercials and further the commercial bid has a combined value for the solution including 1 year support with related SLAs	Please refer corrigendum-1
9	Cl.2.36	LIC reserves the right to incorporate standard contract provisions and the contract shall at all times be compliant to: "Contract Agreement for Selection of System Integrators/ Implementation Agencies" http://deity.gov.in/content/rfp-standardization-model-rfps-and-guidance-notes	The link http://deity.gov.in/content/rfp-standardization-model-rfps-and-guidance-notes is not opening. Bidder request that a copy of the contract template for our review.	Please refer corrigendum-1
10	Page No 27, Section No : 2.37.4	Responsibility of the bidder providing Fingerprint Scanner devices - It will be the responsibility of the bidder providing fingerprint devices to ensure the compatibility of its device driver/ software with all version of MS Windows XP and above, Linux RHEL 5.4 and above, Android and iOS family of operating systems as well as with the biometric authentication engine procured under this RFP.	Requesting LIC to remove the OS Version Windows XP and iOS, Since Microsoft has stopped support for Windows XP and iOS support is not there to provide the biometric functionality	Please refer corrigendum-1
11	2.37.4	2.37.4 Responsibility of the bidder providing Fingerprint Scanner devices It will be the responsibility of the bidder providing fingerprint devices to ensure the compatibility of its device driver/ software with all version of MS Windows XP and above, Linux RHEL 5.4 and above, Android and iOS family of operating systems as well as with the biometric authentication engine procured under this RFP.	Request LIC to consider to upgrade if there is a proper explanation expressing the technical challenges involved in integrating with OLD OS	Please refer corrigendum-1
12	Page No 27, Section No : 2.38	Performance Bank Guarantee (PBG) - a. After finalization of the RFP process, the selected bidder should submit an unconditional and irrevocable performance bank guarantee (from a scheduled/nationalized Public Sector Bank) within 15 days of being intimated by LIC which should be equal to 20% of the final commercial quote by bidder at the end of online reverse auction for RFP line items.	Requesting LIC to reduce the PBG cost to 10% which is the standard as per the Tender Act, increasing PBG Value will impact the pricing also.	RFP condition stands
13	Section 2.38 & Page No.27 Point No.(a)	Performance Bank Guarantee equal to 20% of the final commercial quote	Normally the PBG will be 10% of the order value. In a Large project like this or even our margins would be less than the PBG amount requested for and the contract period is also 5 years hence we request you to reduce it to 5% of PO Value.	RFP condition stands
14	Page No. 27 -2.38 Performance Bank Guarantee (PBG)	performance bank guarantee (from a scheduled/nationalized Public Sector Bank) within 15 days of being intimated by LIC which should be equal to 20% of the final commercial quote by bidder at the end of online reverse auction for RFP line items	Make it 10%, also it must be as per the quantity & value mentioning in the PO	RFP condition stands

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15	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 2.38 Performance Bank Guarantee (PBG)	2.38 Performance Bank Guarantee (PBG) a. After finalization of the RFP process, the selected bidder should submit an unconditional and irrevocable performance bank guarantee (from a scheduled/nationalized Public Sector Bank) within 15 days of being intimated by LIC which should be equal to 20% of the final commercial quote by bidder at the end of online reverse auction for RFP line items. b. In case the selected bidder fails to submit performance guarantee within the time stipulated, LIC at its discretion may cancel the notification placed on the selected bidder without giving any notice. c. The PBG should be valid for the entire contract period from the date of its submission to LIC. d. In case of extension of the contract by LIC, the vendor should submit fresh PBG of the same amount or extend the validity period of the submitted PBG to cover the extended validity period of the tender. This should happen within one month prior to the expiry of	Bidder submits that the PBG shall be for a value of 10% of the final commercial quote by bidder at the end of online reverse auction for RFP line items and we further submit that the PBG will be submitted within 30 days from the date of signing of the contract along with receipt of PO Where there is an extension of the contract fresh PBG shall be issued for a value of 10% of the balance value of the undelivered services for the extended period	RFP condition stands
16	Cl.2.38(a)	After finalization of the RFP process, the selected bidder should submit an unconditional and irrevocable performance bank guarantee (from a scheduled/nationalized Public Sector Bank) within 15 days of being intimated by LIC which should be equal to 20% of the final commercial quote by bidder at the end of online reverse auction for RFP line items.	Bidder understands that the performance bank guarantee will be issued within 15 days of execution of the governing contract.	RFP condition stands
17	Cl.2.38(h)(i)-(i)	The PBG will be invoked in full or part (to be decided by LIC) in any of following eventualities during the period of contract: i. The bidder fails to honour expected deliverables or part as per this RFP after issuance of PO ii. Any legal action is taken against the bidder restricting its operations iii. Any action taken by statutory, legal or regulatory authorities for any breach or lapses which are directly attributable to the bidder. iv. LIC incurs any loss due to Vendor's negligence in carrying out the project implementation as per	Bidder understands that a written notice and a cure period of 30 days will be provided prior to PBG invocation.	RFP condition stands
18	Page No 31 - Eligibility Criteria- B -1	The Bidder should have registered standalone revenue of at least Rs.20 crores each year in the last three accounting years preceding the date of release of this RFP.	Request to use correct word as Average Turnover for last three years "... instead of each year revenue	Please refer corrigendum-1
19	Page No 31 - Eligibility Criteria- B -1	The Bidder should have registered standalone revenue of at least Rs.20 crores each year in the last three accounting years preceding the date of release of this RFP.	The Bidder should have registered an annual turnover of at least Rs.20 crores in any two of the three accounting years preceding the date of release of this RFP. (not inclusive of the turnover of associate companies). OR A minimum turnover of 10 crores in each year.	Please refer corrigendum-1
20	Section 3. Clause B.2	The bidder has registered net profit (after tax) in the last three accounting years preceding the date of release of this RFP.	Bidder requests this clause to be modified as below : Bidder should have been making profit before taxes during atleast 2 of the 3 years immediately preceding to the date of this RFP.	RFP condition stands
21	Annexure-II-Minimum-Eligibility-Criteria-and-Bidder-Details_comment.pdf page 1	Pt 7 The bidder should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 fingerprint devices in any three Indian BFSI or PSU or Government departments/ autonomous bodies in last five years prior to the date of this RFP	As per "RFP_2FA_201819_11032019_comment.pdf" page 31 point C - Technical Competence point 1, bidder should also have RFP deployed solution in any of the projects should have capability to support upto 1.50 lakh biometric fingerprint devices and 1000 concurrent users from central matching or de-dup engine. This is missing in this clause. As per our understanding, bidder also needs to provide reference for same. Kindly confirm.	Please refer corrigendum-1
22	Page No 31 , Section No: 3.C	The bidder should have implemented and go live/completed the proposed 2FA Finger Print Biometric Solution including authentication engine, deduplication engine, etc. which supports minimum 5,000 biometric (fingerprint) users in any three Indian BFSI or PSU or Government departments/ autonomous bodies in India in last five years prior to the date of this RFP. Deployed solution in any of the projects should have capability to support upto 1.50 lakh biometric fingerprint devices and 1000 concurrent users from central matching	Requesting LIC to accept 4000 Nos with any one BFSI or PSU or Government Dept which will enable more participation come for this tender.	RFP condition stands
23	Section 3 & Page No.31 Eligibility criteria	C.Technical Competence Point No.1	Request you to revise it as the Bidder / OEM	RFP condition stands
24	C-1 Technical Competence, Page no 31	The bidder should have implemented and go live/completed the proposed 2FA Finger Print Biometric Solution including authentication engine, de-duplication engine, etc. which supports minimum 5,000 biometric (fingerprint) users in any three Indian BFSI or PSU or Government departments/ autonomous bodies in India in last five years prior to the date of this RFP. Deployed solution in any of the projects should have capability to support upto 1.50 lakh biometric fingerprint devices and 1000 concurrent users from central matching or de-dup engine.	Proposed Changes - The bidder/OEM should have implemented and go live/completed the proposed 2FA Finger Print Biometric Solution including authentication engine, de-duplication engine, etc. which supports minimum 5,000 biometric (fingerprint) users or more, with atleast one biometric implementation of more than 25000 users in any two Indian BFSI or PSU or Government departments/ autonomous bodies or Private sector company with a minimum annual turnover of 500 crores per year in India in last five years prior to the date of this RFP. Deployed solution in any of the projects should have capability to support upto 1.50 lakh biometric fingerprint devices and 1000 concurrent users from central matching or de-dup engine.	RFP condition stands
25	Page # 31. 3. Eligibility Criteria	C.1 The bidder should have implemented and go live/completed the proposed 2FA Finger Print Biometric Solution including authentication engine, deduplication engine, etc. which supports minimum 5,000 biometric (fingerprint) users in any three Indian BFSI or PSU or Government departments/ autonomous bodies in India in last five years prior to the date of this RFP. Deployed solution in any of the projects should have capability to support upto 1.50 lakh biometric fingerprint devices and 1000 concurrent users from central matching or de-dup engine.	We Request LIC to Amend:- The bidder/OEM should have implemented and go live/completed the proposed 2FA Finger Print Biometric Solution including authentication engine, deduplication engine, etc. which supports minimum 5,000 biometric (fingerprint) users in any three Indian BFSI or PSU or Government departments/ autonomous bodies in India in last five years prior to the date of this RFP. Deployed solution in any of the projects should have capability to support upto 1.50 lakh biometric fingerprint devices and 1000 concurrent users from central matching or de-dup engine.	Please refer corrigendum-1

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26	Section 3. Clause C.1	The bidder should have implemented and go live/completed the proposed 2FA Finger Print Biometric Solution including authentication engine, deduplication engine, etc. which supports minimum 5,000 biometric (fingerprint) users in any three Indian BFSI or PSU or Government departments/ autonomous bodies in India in last five years prior to the date of this RFP. Deployed solution in any of the projects should have capability to support upto 1.50 lakh biometric fingerprint devices and 1000 concurrent users from central matching or de-dup engine.	Bidder requests this clause to be split and modified as below : a) The OEM should have implemented and go live/completed the proposed 2FA Finger Print Biometric Solution including authentication engine, deduplication engine, etc. which supports minimum 5,000 biometric (fingerprint) users in any three Indian BFSI or PSU or Government departments/ autonomous bodies in India in last seven years prior to the date of this RFP. Deployed solution in any of the projects should have capability to support upto 1.50 lakh biometric fingerprint devices and 1000 concurrent users from central matching or de-dup engine. b) Bidder/ System Integrator should have the capability for executing similar large scale turnkey projects including supply of Hardware/ Software/Professional services for atleast two Indian BFSI or PSU or Government departments/ autonomous bodies in India in last seven years prior to the date of this RFP	RFP condition stands
27	C: Technical Competence : Annexure VI	The bidder should have implemented and go live/completed the proposed 2FA Finger Print Biometric Solution including authentication engine, deduplication engine, etc. which supports minimum 5,000 biometric (fingerprint) users in any three Indian BFSI or PSU or Government departments/ autonomous bodies in India in last five years prior to the date of this RFP. Deployed solution in any of the projects should have capability to support upto 1.50 lakh biometric fingerprint devices and 1000 concurrent users from central matching or de-dup engine.	Request for amendment for the clause that Bidder/OEM should have implemented in any Corporate, Need only one customer. Also instead of "Bidder", we request you to consider BIDDER/ OEM. It would be really great if you provide relaxation to Indian Startups.	RFP condition stands
28	Page No.32 Point No.3	The biometric authentication engine should support minimum 1000 authentications per second - Benchmark or Certificate from the biometric authentication engine OEM with configuration details.	As discussed in pre-bid meeting that Nuero Tech authentication engine is available with LIC, we understand no certification or benchmarking should be needed from authentication engine OEM and thus request you to please remove this clause. Please confirm	Please refer corrigendum-1
29	Page No 32, Section No: 5	The bidder/OEM should have supplied at least proposed 1,000 fingerprint scanner/ devices to any three organisations from : 1. Private sector company with a minimum annual turnover of 500 crores per year, or 2. PSU, Govt. Departments / autonomous bodies in the last five years prior to the date of	Requesting LIC to accept the experience from Bank also.	RFP condition stands
30	Section 3. Clause C.5	The bidder/OEM should have supplied at least proposed 1,000 fingerprint scanner/ devices to any three organisations from : 1. Private sector company with a minimum annual turnover of 500 crores per year, or 2. PSU, Govt. Departments / autonomous bodies in the last five years prior to the date of this RFP	Bidder requests this clause to be split and modified as below : a). The OEM should have supplied at least proposed 1,000 fingerprint scanner/ devices to any two organisations from : 1. Private sector company with a minimum annual turnover of 500 crores per year, or 2. PSU, Govt. Departments / autonomous bodies in the last five years prior to the date of this RFP b) Bidder must have experience in managing large projects including Supply,Implementation / Commissioning / Support hardware/ software for DC /DR/ Office Locations of single Organization in the last -7- Years (as on RFP date) in Public Sector Banks /	RFP condition stands
31	page No 32 3.C.5	The bidder/OEM should have supplied at least proposed 1,000 fingerprint scanner/ devices to any three organisations from :1. Private sector company with a minimum annual turnover of 500 crores per year, or 2. PSU, Govt. Departments /autonomous bodies in the last five years prior to the date of this RFP	The bidder/OEM should have supplied at least proposed 5,000 fingerprint scanner/ devices same quoted model in LIC to any three organisations from :1. Private sector company with a minimum annual turnover of 500 crores per year, or 2. PSU, Govt. Departments /autonomous bodies in the last five years prior to the date of this RFP. Also 20000 nos. proposed device should be supplied in the market from last 5 years	RFP condition stands
32	C5	The bidder/OEM should have supplied at least proposed 1,000 fingerprint scanner/ devices to any three organisations from : 1. Private sector company with a minimum annual turnover of 500 crores per year, or 2. PSU, Govt. Departments / autonomous bodies in the last five years prior to the date of this RFP	Request to give relaxation to India startup	RFP condition stands
33		C.9 The bidder should have at least CMMI Level 3	C.9 The bidder should have at least ISO 9001 Level 3	RFP condition stands
34	Page No 32, Section No: 9	The bidder should have at least CMMI Level 3	Requesting LIC to Accept ISO 9001:2015 alternative for CMMI Level 3 company, which will enable Biometric OEM can participate Directly.	RFP condition stands
35	Section 3 & Page No.31 Eligibility criteria	C.Technical Competence Point No.9	"The Capability Maturity Model (CMM) is a methodology used to develop and refine an organization's software development process. In the 2 FA solution, we have already a framework which is off the shelf product. It is calibrated /modified according to the customer's requirement. Hence we request you to add alternative standards like ISO 9001 which also deals with Software development and maintenance."	RFP condition stands
36	C-9 Technical Competance, Page no 32	The bidder should have at least CMMI Level 3	Should be replaced by ISO Certificate	RFP condition stands
37	Under Eligibility Criteria Section 3	Point 9: The bidder should have at least CMMI Level 3	Request for reconsideration for removing this clause as many SI/Bidder will struggle to get this.	RFP condition stands
38	Cl.4.3.5	The Vendor will not be allowed to subcontract any portions of the scope of this RFP to any other party.	Bidder understands that partner/vendor resources may be engaged for the project.	RFP condition stands
39	Cl.4.10.2(a)	All Intellectual Property Rights in the Contract Material shall vest in LIC	Bidder understands that pre-existing IP will continue to be owned by the relevant owner/licensor.	RFP condition stands
40	Cl.4.10.2(a)	All Intellectual Property Rights in the Contract Material shall vest in LIC	Bidder understands that IP that is specifically created based on the requirements provided by the customer will be owned by LIC.	RFP condition stands

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41	4.10.2	to the extent that LIC needs to use any of the Auxiliary Material provided by the Vendor to receive the full benefit of the Services (including the Contract Material), the Vendor grants to, or must obtain for, a world-wide, royalty free, perpetual, non-exclusive license to use, reproduce, adapt, modify and communicate that Auxiliary Material.	3rd party may have their own licensing policies. may not allow modification. For e.g. off the shelf software. Even we may give just binaries with rights to use not modify. Here we will give perpetual licenses to use	Yes, the understanding is correct.
42	Cl.4.10.4	The liability of the bidder, regardless of the nature of the action giving rise to such liability and in case of claims against the LIC arising out of misconduct or gross negligence of the bidder, its employees and subcontractors or through infringement of rights, patents, trademarks, copyrights, Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.	Bidder requests for replacement of the word 'misconduct' with 'wilful misconduct'.	RFP condition stands
43	Cl.4.10.6	If a third party lays a claim for any partial or full ownership of any software or its components supplied by the bidder, which jeopardize, disrupt or endanger the LIC's right of uninterrupted use of the software, the bidder shall at no cost whatsoever to the LIC, (i) regularize the license so that the LIC may continue to use the software in accordance with the terms set out in the RFP and any subsequent Agreement, or (ii) modify the software without affecting the performance or functional aspects of the software in any manner, to avoid the infringement claim, or (iii) replace the software with an alternate, non-controversial and non-infringing product, without compromising the quality and functionality of the software to be replaced. The Vendor will indemnify LIC against all third-party claims of infringement of patent, Intellectual Property Rights, trademark, copy right or industrial design rights arising from use of the Vendor's Solution or any part thereof throughout the Offices of LIC, including but not limited to the legal actions by any third party against LIC.	Bidder understands that upon receipt of a third party claim, customer will promptly bring the same to the notice of the bidder and will provide reasonable co-operation to the bidder in its defense/settlement of the claim.	Yes, the understanding is correct.
44	Cl.4.10.7	In no event shall LIC be liable for any indirect, incidental or consequential damage or liability, under or in connection with or arising out of this RFP, or out of any subsequent agreement relating to any hardware, software and services delivered.	Bidder understands that this clause will apply to both LIC and the successful bidder i.e. In no event shall LIC/successful bidder be liable for any indirect, incidental or consequential damage or liability, under or in connection with or arising out of this RFP, or out of any subsequent agreement relating to any hardware, software and services delivered.	RFP condition stands
45	Cl.4.13	Except in cases of criminal negligence or willful misconduct and in the case of infringement of patent, IPR, trademark, copy right or industrial design rights arising from use of the Solution or any part thereof in any of the services supplied by the vendor and used/consumed by LIC, the Supplier/vendor shall not be liable to LIC, whether in contract tort or otherwise, for any indirect or consequential loss or damage, loss of use, loss of production, or loss of profits or interest costs, provided that this exclusion shall not apply to any obligation of the supplier/vendor to pay liquidated damages to LIC and the aggregate liability of the Supplier/vendor to LIC, whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price provided that this limitation shall not apply to the cost of	Bidder submits that there is an error in language/drafting . Further, this clause also goes against the law of the land as per Sec. 73 of Indian Contract Act, customer cannot claim indirect damages from the vendor. Hence we propose modification of this clause as follows - "The Supplier/vendor shall not be liable to LIC, whether in contract tort or otherwise, for any indirect or consequential loss or damage, loss of use, loss of production, or loss of profits or interest costs, provided that this exclusion shall not apply to any obligation of the supplier/vendor to pay liquidated damages to LIC. The aggregate liability of the Supplier/vendor to LIC, whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, criminal negligence or willful misconduct and in the case of infringement of patent, IPR, trademark, copy right or industrial design rights arising from use of the Solution or any part thereof in any of the services supplied by the vendor and used/consumed by LIC.	No Comments
46	Cl.4.14	Confidentiality and privacy	Bidder understands that the confidentiality obligations will apply to both the parties to the contract.	No Comments
47	Cl.4.18.1	The Vendor will ensure that its Personnel comply with: a. All relevant security and other requirements specified in LIC's Information Security Policy; b. Any other security 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. c. Any regulatory guidelines about IT security issued by Regulator.	Bidder will comply with the security policies/guidelines that are informed to us in writing in advance. In the event of any change in the security policy/guideline or any new security policy/guideline ins introduced, the the technical and commercial impact of compliance with the same will be borne by the customer.	RFP condition stands
48	Cl.4.18.2	a. LIC may, from time to time, notify the Vendor of the level of security or access clearance applicable to the Vendor's Personnel, and the date from which, or the period during which, that clearance will be effective and the Vendor must comply with and ensure its Personnel act in accordance with that notice. b. Bidder will be responsible for all costs associated with obtaining security clearances.	Bidder requests to enlist the security clearances that the vendor is required to procure.	RFP condition stands
49	Cl.4.22.1	If Vendor fails to comply with the clause 4.9 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 by giving the Vendor written notice of 15 days	Bidder understands that if customer fails to pay any undisputed invoice on three or more occasions, vendor may terminate the contract by giving 15 days written notice.	RFP condition stands
50	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 4.22.2 Termination and reduction for convenience	4.22.2 Termination and reduction for convenience a. LIC may, at any time, by a prior written notice of 30 days, terminate the contract or reduce the scope of the Services.	Bidder requests for a notice of 90 days for termination for convenience	RFP condition stands
51	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 4.22.3 Termination by LIC for default	4.22.3 Termination by LIC for default	Bidder requests for a notice of 30 days as cure period before termination	RFP condition stands

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52	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 4.34 Liquidated Damages	4.34 Liquidated Damages a. The delivery & installation of the entire system consisting of software and services will be as per the Schedule of Service Level Agreement mentioned in this RFP; failure to do so will attract penalties. If, at any time during the performance of the Contract, the Vendor should encounter conditions impeding timely delivery of the systems and/or Services, the Vendor shall promptly notify LIC in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable, after receipt of the Vendor's notice, LIC shall evaluate the situation and may, at its discretion, extend the Vendor's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract. b. The Vendor will ensure that all services and systems perform without defect or interruption as per the SLAs specified in the RFP. The vendor will make all-out effort to ensure that all systems perform without defect or interruption.	Bidder requests for deletion of this clause as there are multiple SLAs defined which has associated penalties defined for Delay in implementation milestones	RFP condition stands
53	RFP_2FA_201819_11032019.pdf 5.1 Part A: Requisite features of 2FA Solution page 50	b. The proposed solution should be compatible with the existing Cogent CSD 200 devices.	We request Bank to provide Driver software along with the SDK/API for existing fingerprint biometric scanner devices, to facilitate integration with bidder's solution.	Please refer corrigendum-1
54	5.1.b, Page 50	The proposed solution should be compatible with the existing Cogent CSD 200 devices	Is compatability of solution with existing Cogent CSD 200 devices mandatory?	RFP condition stands
55	Page 50 5.1 .b	b. The proposed solution should be compatible with the existing Cogent CSD 200 devices.	We required Drivers and DSK for existing Cogent CSD 200 devices	Bidder to manage
56	RFP_2FA_201819_11032019.pdf 5.1 Part A: Requisite features of 2FA Solution page 50	c. The Existing database has to be migrated to the proposed solution.	Are there raw images of captured biometrics? How are existing fingerprint template stored (raw format or ISO template)?	Existing images are in ISO Format
57	RFP_2FA_201819_11032019.pdf 5.1 Part A: Requisite features of 2FA Solution page 50	c. The Existing database has to be migrated to the proposed solution.	During migration, does bidder needs to do exhaustive de-duplication of captured biometrics to ensure they are unique?	Existing biometrics are already de-duplicated
58	RFP_2FA_201819_11032019.pdf 5.1 Part A: Requisite features of 2FA Solution page 50	c. The Existing database has to be migrated to the proposed solution.	Who is the existing vendor of 2FA solution?	No existing vendor for 2FA solution
59	5.1.c, Page 50	The Existing database has to be migrated to the proposed solution. The bidder will be required to do ETL using the existing database to the new solution as and when required before complete implementation. A copy of the existing schema of the database has to be maintained as frozen copy under the new solution as available at the time of switchover to the new solution	Will the existing vendor provide connectivity and APIs for migration of data?	No existing vendor for 2FA solution
60	Page 50 5.1 .c	c. The Existing database has to be migrated to the proposed solution. The bidder will be required to do ETL using the existing database to the new solution as and when required before complete implementation. A copy of the existing schema of the database has to be maintained as frozen copy under the new solution as available at the time of switchover to the new solution	Please let us know, what is the existing biometric record format (iso 19794-2/4 template, Ansi 378, etc...)	Existing images are in ISO Format
61	Section 5.1 & Page No.50 Point No.(d)	Part A: Requisite features of 2FA Solution	Please let us know when we should start the on premise development is it from UAT or Production.	From UAT
62	5.1.E, Page 50	The vendor has to propose a clean sweep of the existing solution, except use of Neurotech matcher and de-duplication engine	Please provide details on Neurotech matcher and de-duplication engine.	Shall be provided to participating bidders during technical evaluation
63	Page 50 5.1 .e	e. The vendor has to propose a clean sweep of the existing solution, except use of Neurotech matcher and de-duplication engine. Other hardware and software components need to be procured by the vendor. All the hardware of the existing solution except for a single load balancer at the production site shall be decommissioned after the switch over to new system and shall not be available for use by the new solution.	Can you list down the components of the solutions... e.g., - does it include OS logon system for Windows and Linux - does it require integration with Active Directory or LDAP - Does it require 2FA logon for Web based solution (developed in Java / ASPX / PHP) Can vendor explore using existing Solution, if LIC has Source code and rights to further modify it as per their will,??	The solution should be a second factor authentication which is being used by two applications as a service
64	Page 50 5.1 .f	f. Server Rack with Power Distribution Unit, Network devices with power cords and patch cables required for connectivity to the core switch of the LIC network will have to be procured by the vendor .	Does LIC plans to scrap existing Hardware infrastrucutre?? looks yes,.	Please refer Clause 5.1(e)
65	5.1.g, Page 50	The proposed solution should include centralized architecture for Fingerprint Scanner for enrollment, validation, matching, de-duplication and authentication of fingerprint data. This data has to be synchronized with central repository at regular intervals	Is it mandatory to store the fingerprints for all types of OS, since Windows Hello does not allow the extraction of Fingerprints from the Device?	The solution should be a second factor authentication which is being used by two applications as a service
66	Page no 50 5.1 .h	The proposed solution should have two instances of setup, one at DC and another as 100% DR at the site as decided by LIC. The current DR Site is at Mumbai but LIC reserves the right to modify the DR location to any other major city in India during the implementation stage. The vendor shall also be required to setup UAT and Test & Development environments as part of the solution	required details like B. W., DC certifications, licenses, storage	Bandwidth requirements to be submitted by bidder, licences and storage to be procured by bidder.
67	Section 5.1 & Page No.50 Point No.(i)	Part A: Requisite features of 2FA Solution	We planned to architect the solution in Cassandra model with Mongo DB for both DC & DR Sites.Hope it is acceptable to LIC.	The solution should comply with RFP conditions

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68	Page 50 5.1 j	j. The solution should be customizable and configurable to support an architecture whereby multiple users share a common finger print device in the branch for authentication, as well as have provision for use of one device per user. This should be configurable at the server level whenever LIC desires so	>> ok, doable	No Comments
69	Section 5.1 & Page No.50 Point No.(k)	Part A: Requisite features of 2FA Solution	Can we get the details of other web applications used by LIC.	No Comments
70	Section 5.1 & Page No.50 Point No.(L)	Part A: Requisite features of 2FA Solution	The authentication response time has many factors including the bandwidth of the network. Kindly share what is the current bandwidth between the HO , Divisional office, Branches and also between Data centre and DR site.	Bandwidth requirements to be submitted by bidder.
71	Page 50 5.1 i	i. The 2FA solution must return the success/failure response to any login attempt within 3-5 seconds.	We are assuming it is 1:1 authentication on servers side, where user inputs his userID and then places the finger on the scanner. userID and Figner template will be sent to server for authenitcation	Yes
72	5.1.N, Page 50	The successful bidder will have to ensure that the 2FA solution offered, accepted and implemented does not in any way disturb or degrade the performance of either the back-end or front-end functioning of the core insurance application or any other application of LIC	Please advise the product details of the Core Insurane Application	No Comments
73	5.1.N, Page 50	The successful bidder will have to ensure that the 2FA solution offered, accepted and implemented does not in any way disturb or degrade the performance of either the back-end or front-end functioning of the core insurance application or any other application of LIC	Please advise the product details of the other application of LIC, in terms of details such as whether the application is LIC's inhouse developed website, and on what programming language it has been developed (Dotnet, JAVA, PHP, etc)?	No Comments
74	Section 5.1 & Page No.50 Point No.(o)	Part A: Requisite features of 2FA Solution	Windows XP - Microsoft itself is stopped support for Windows XP inline withthat we also do not support windows XP. Thin clients - kindly share the brand/model and configuration details used in LIC	Please refer corrigendum-1
75	Page 50 5.1 o	The client machines could be thin clients/desktops/laptops currently working on all versions of RHEL 5.4 or above, Windows XP and above which should be supported by the proposed 2FA SDK/APIs	noted , Windows XP is not supported by Microsoft, and even few browsers have stopped supporting them. Your thoughts ?	Please refer corrigendum-1
76	RFP_2FA_201819_11032019.pdf 5.1 Part A: Requisite features of 2FA Solution page 50	r. Hardware should be suitably sized for LIC to ensure smooth 2FA login and authentication with 1000 concurrent authentications. Provision should be kept at the time of sizing for at least 10% growth in number of users over the next 5 years	Kindly provide the total number of existing user that will be enrolled in the 2FA solution.	Approximately 60000 users will be enrolled
77	RFP_2FA_201819_11032019.pdf 5.1 Part A: Requisite features of 2FA Solution page 50	r. Hardware should be suitably sized for LIC to ensure smooth 2FA login and authentication with 1000 concurrent authentications. Provision should be kept at the time of sizing for at least 10% growth in number of users over the next 5 years	Kindly confirm whether 10% is per annum or total growth in the number of user over next 5 years?	Total growth in 5 years is expected to be 10%
78	Page 51 5.1 r	r. Hardware should be suitably sized for LIC to ensure smooth 2FA login and authentication with 1000 concurrent authentications.	>>noted	No Comments
79	Page 51 5.1 s	s. Bidder should benchmark & size the requisite Hardware & software licenses involved in 2FA solution depending on the number of users and peak time of operations of LIC. The existing Licenses available under the 2FA project of LIC will be made available to the vendor at GO Live stage only. Any other licenses required for development, UAT and deployment has to be factored and need to be procured by the vendor in favour of LIC.	what is existing Licenses available under the 2FA project of LIC	Please refer Clause 5.3
80	RFP_2FA_201819_11032019.pdf 5.1 Part A: Requisite features of 2FA Solution page 51	y. LIC has implemented Active Directory in Windows desktops & laptops. Vendor should provide solution for integration of Active Directory implementation with 2FA solution.	What is the scope/functional requirement of integration of Active directory with 2FA solution?	The solution setup may integrate with AD for security and access control.
81	Page 51 5.1 v	v. 2FA solution should use LIC's existing network, which is based on Leased Lines, MPLS, VSAT or any other suitable networking technology/method adopted by the LIC. Bidder needs to clearly mention the network bandwidth requirements in their technical proposal	>>noted	No Comments
82	5.1.Y, Page 51	LIC has implemented Active Directory in Windows desktops & laptops. Vendor should provide solution for integration of Active Directory implementation with 2FA solution	Are all the applications intended to be secured with 2FA authenticating users using Active Directory?	No
83	Page 51 5.1 y	y. LIC has implemented Active Directory in Windows desktops & laptops. Vendor should provide solution for integration of Active Directory implementation with 2FA solution.	ok.	No Comments

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84	5.2 Part B in pg 51	Requisite features of Fingerprint Biometric Scanner Devices (Part B)	As you may be aware, the Indian Personal Data Protection Bill qualifies biometric data as "Sensitive Personal Data". Further, as per provisions for securing Sensitive Personal Data: - The Bill specifies need for seeking explicit consent of an individual prior to processing biometric data. - If an individual does not give consent; the company/organisation cannot use her biometric details for authentication or any other purpose. - An individual may withdraw her consent given earlier to process biometric data Apart from implications of the Personal Data Protection Bill, biometric 2FA carries the risk of leakage of biometrics from centralized store and also while in transit. Further, once leaked biometric data can not be "replaced", not only compromising security of restricted assets, but also the privacy of all users, possibly making the enterprise liable. Given the above, we would encourage LIC to consider alternate and more secure mechanisms for user authentication, such as smartcards. Smartcards are based on PKI – a technology that has never been hacked. Further, once lost smartcards can be replaced. Smartcards can also be used for digitally signing documents, email and transactions. And any activity done using Smartcards is legally non-repudiable since it is compliant with the IT Act of India. Smartcards with RFID chips can be effectively used for physical access, attendance, canteen, parking, printing, etc. Smartcards can even help implement biometric authentication in a way that is compliant with Indian Personal Data Protection Bill. In this approach, during enrolment a user's biometrics are captured and stored on the smartcard issued to that user. We need a smartcard reader with an inbuilt fingerprint sensor on every workstation. For authentication, the user inserts his smartcard into the reader and places a fingerprint on the built-in sensor. The reader verifies that the fingerprint of the user matches the fingerprint stored on the smartcard, and once verified the user is logged on to the workstation. This system is devoid of any risks since the users' biometric data always remain safe on their smartcard. Nexus is a leader in implementation of PKI and smartcard-based identity systems. Doing business in India since 2002, our customers include the Ministry of Electronics & IT (CCA), both stock depositories, ICICI Bank, Tata AIA, ICICI Prudential, Hindustan Petroleum, etc.	No Comments
85	RFP_2FA_201819_11032019.pdf 5.2 Part B:Requisite features of Fingerprint Biometric Scanner Devices page 51	The bidder would ensure that fingerprint scanners are compatible with all versions of Red Hat Enterprise Linux desktop versions 5.4 or above, Microsoft Windows XP or above, and also on all future versions of the abovementioned operating systems, without any extra cost to LIC	Microsoft has stopped support for OS like XP. Kindly confirm if we need to provide support for OS that are out of support from OEM?	Please refer corrigendum-1
86	Page no 51 5.2.c	Fingerprint Device should mandatorily have firmware-level encryption and Live Finger Detection a secured manner with the LIC's back-end Server side SDK. The security mechanism should ensure capability	firmware-level encryption is not in existing Cogent CSD 200 devices please remove this clause from RFP	Please refer corrigendum-1
87	Features of 2FA solution, device etc. , Clause 5.2 c. , Pg 51	Fingerprint Device should mandatorily have firmware-level encryption	As per the scope of the tender existing CSD200 devices are to be integrated with the 2FA solution. (refer page 50, Clause 5.1 b). CSD200 devices do not have firmware level biometric encryption. It is proposed to remove this requirement from the tender.	Please refer corrigendum-1
88	RFP_2FA_201819_11032019.pdf 5.2 Part B:Requisite features of Fingerprint Biometric Scanner Devices page 51	j. The devices should capture the live template compatible to the enrolled template stored in the centralized server for finding out the matching result.	Kindly confirm the format of the enrolled template stored in the centralized server. Request LIC to should provide template in standard ISO format if enrolled templates are stored in any proprietary format.	Existing images are in ISO Format
89	5.2.m, Page 51	The bidder shall also guarantee continued support and service during the warranty period & AMC for the biometric scanner devices, which would be installed at different branches/offices.	Is the bidder expected to provide warranty/AMC on Cogent CSD 200 biometric fingerprint scanner devices as well?	RFP condition stands
90	Features of 2FA solution, device etc. , Clause 5.2 Table , point 13 , Page 52	Encryption of fingerprint template Using unique foreign key	As per the scope of the tender existing CSD200 devices are to be integrated with the 2FA solution. (refer page 50, Clause 5.1 b). CSD200 devices do not have firmware level biometric encryption. It is proposed to remove this requirement from the tender.	Please refer corrigendum-1
91	page 52.5.19	Technical Support Office All over India	remote assistance for all over india	No Comments
92	Page 52 Specification S. No. 20	Certifications, 3. Copy of EFTS/F certification with current validity	Request you to please clarify if FBI PIV certification is required here.	Please refer corrigendum-1
93	RFP_2FA_201819_11032019.pdf 5.2 Part B:Requisite features of Fingerprint Biometric Scanner Devices page 52	Pt 20 Certifications- 3. Copy of EFTS/F certification with current validity	EFTS/F certification is for Slap scanners. Request LIC to change the standard as equivalent certification for single fingerprint scanner is FBI PIV.	Please refer corrigendum-1
94	RFP_2FA_201819_11032019.pdf 5.2 Part B:Requisite features of Fingerprint Biometric Scanner Devices page 52	Pt 20 Certifications- 2. NFIQ certification either at device level or extractor level, confirming to NIST standards	As per our understanding, any extractor solution having NIST standards confirm to NFIQ and there is no separate certification for NFIQ. Bidders can provide NIST certification/listing details for same. Kindly confirm.	NIST certifications are to be provided
95	page 52.5.20	Copy of EFTS/F certification with current	Usually required for Slap scanners	Please refer corrigendum-1
96	Page 52 Specification S. No. 3	Image Acquisition Requirements: Setting level 31 or higher	Image Acquisition Requirements: Setting level 31 or higher - is for enrollment scanners (4+4+2)	Please refer corrigendum-1
97	RFP_2FA_201819_11032019.pdf 5.2 Part B:Requisite features of Fingerprint Biometric Scanner Devices page 52	Pt 3- Image Acquisition Requirements- Setting level 31 or higher	Setting level 31 or higher is for Slap scanners. Request LIC to change the standard as the standard for single fingerprint scanner is fingerprint acquisition profile (FAP) 10.	Please refer corrigendum-1
98	Features of 2FA solution, device etc. , Clause 5.2 Table , point 9 , Page 52	Impression type : Live-scan plain/Live-Scan Contactless may be considered for verification.	This requirement is not clear	Either of the two impressions types can be proposed
99	RFP_2FA_201819_11032019.pdf 5.2 Part B:Requisite features of Fingerprint Biometric Scanner Devices page 52	5.3 Existing 2FA Solution Architecture and software/OS Licences "4. RHEL Server License- Enterprise"	Does LIC also have enterprise license for "RHEV -RedHat Enterprise Virtualization solution" and "RH- HA Red Hat high availability suite"?	No

S.No.	RFP Document Reference (s) (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details / Query in reference to the clause	LIC response
100	Refer Section 6 Project Timelines, Part A		We need minimum period of 6 weeks for Migration Phase after POC.	RFP condition stands
101	Section 7.1 & Page No.54,57 Point No.7.1 (f), 7.6.4 (x)	Inventory of the Fingerprint scanner	Please provide the details of the existing inventory Management application/process used by LIC.	Inventory Management of 2FA devices (existing/proposed) should be a part of proposed solution
102	RFP_2FA_201819_11032019.pdf 7.1 Detailed Scope of Work (A) For Part (A) Page 54	i. Proposed solution should be able to provide protection from client side vulnerabilities such as Confused Authorisation attacks, Fingerprint Data Storage Vulnerability, Fingerprint Sensor Exposure Vulnerability, and Pre-embedded Fingerprint Backdoor etc. to secure the biometric framework at client and server side	Some of these protection require capability like firmware encryption, digital signing, on device matching in biometric device. Does exiting cogent device have these capability? If not, then bidders hall not be able to provide solution for same.	Query is not related to the quoted clause
103	RFP_2FA_201819_11032019.pdf 7.1 Detailed Scope of Work (A) For Part (A) Page 54	w. Maintenance and onsite support for each software and hardware components procured through this RFP along with the components re-used from the existing 2FA solution.	As per our understanding LIC has the AMC for existing 2FA solution and the solution shall be supported by current OEM. Kindly confirm.	RFP condition stands
104	RFP_2FA_201819_11032019.pdf 7.1 Detailed Scope of Work (A) For Part (A) Page 54	x. Knowledge transfer, system documentation and handing over the entire source code of the solution to LIC at the end of Pan India rollout sign off.	Source code of solution is IPR and cannot be shared. Request LIC to remove handing over of source code to LIC.	RFP condition stands
105	RFP_2FA_201819_11032019.pdf 7.1 Detailed Scope of Work (A) For Part (A) Page 55	iii. Capture high quality fingers up to three attempts and application must pick up ideal NFIQ image (at least NFIQ 1 or 2).	Does existing cogent devices provide the NFIQ details while capture?	Yes, it is part of existing solution
106	RFP_2FA_201819_11032019.pdf 7.1 Detailed Scope of Work (A) For Part (A) Page 55	v. Application must do appropriate matching to avoid same finger being sent against different positions and to also ensure same finger is indeed used during multiple attempts.	This functionality will require on device matching in biometric device. Does exiting cogent device have these capability? If not, then how to provide solution for same?	Yes, it is part of existing solution
107	page 55 7.3.i	Vendor has to provide appropriate APIs/Java source codes for integration with LIC's web-based applications to invoke fingerprint scanner SDK and enable fingerprint data capture using Java webservices	yes	No Comments
108	7.6.4.i.i, Page 58	Installation of proposed fingerprint scanner devices and existing Cogent CSD 200 biometric scanner devices to at least 5 endpoints of each Windows OS & Red Hat Linux version available in LIC along with different browsers & their versions, including virtual machines for both operating system.	Is the Cogent CSD 200 biometric fingerprint scanner device WBF compliant?	Query is not clear
109	(B) Deliverables for Part B	List of activities : Supply, install, implement & maintain a 2FA Application Software (SDK/API) for the existing Cogent CSD200 and the proposed Scanner Devices with perpetual enterprise license .	We would like to have firm signed agreement with the 2FA solution provider participating in the tender and then only we give any authorisation to provide support & services on the CSD200 devices in field. Propose to please put this condition in corrigendum.	Bidder to manage
110	(B) Deliverables for Part B	List of activities : Supply, install, implement & maintain a 2FA Application Software (SDK/API) for the existing Cogent CSD200 and the proposed Scanner Devices with perpetual enterprise license .	Request you to put a clause for 2FA solution provider mentioning that they should have working experience of 2FA solution with Cogent CSD200 devices. The Solution Provider should produce the undertaking from Gemalto.	RFP condition stands
111	Page 59, Deliverables for Part B	2. Supply, install, implement & maintain a 2FA Application Software (SDK/API) for the existing Cogent CSD200 and the proposed Scanner Devices with perpetual enterprise license.	Sir, As device driver/SDK requires support with change in OS and version. Existing device is from different OEM, we request to clarify if upgrade of driver and SDK will provided by OEM/LIC for existing device for future maintenance.	Bidder to manage
112	RFP_2FA_201819_11032019.pdf (B) Deliverables for Part B page 59	Deploying Onsite Support during the contract period and Web-based helpdesk module with email & SMS alerts and auto-escalations	Will LIC provide Email and SMS gateway to integrate with helpdesk module?	Yes, the understanding is correct.
113	RFP_2FA_201819_11032019.pdf 8.1 Warranty terms and conditions pg 60	a. Vendor shall provide comprehensive warranty for complete solution and deliverables including all the existing biometric devices (Cogent CSD 200) and the software/hardware reused as part of the project, at no extra cost to LIC, from signing of contract till project period of 5 years.	How bidder can provides warranty for any third party products such as Cogent CSD 200 or Neurotech matcher and de-duplication engine. Request LIC to remove the responsibility of same from bidders.	RFP condition stands
114	Page 60, Point 8.3 Warranty for Part A & Part B	The bidder should also provide warranty of the existing Cogent CSD 200 devices for the period of the contract and any extensions thereof.	We believe, the existing devices must have got supplied under warranty and required AMC. As the devices are of different OEM, we would require support from the OEM of the existing device.	Bidder to manage
115	Page no 60 Point 8.3.1	The bidder should also provide warranty of the existing Cogent CSD 200 devices for the period of the contract and any extensions thereof.	Warranty Fair Play: Earlier Vendor(Cogent) being a competitor, will have edge in this bidding compared to other bidders, as everybody needs to get a warranty terms from Cogent and quotes from them IP Rights : In case, Bidder plans to serve warranty on his own, then it may breach Intellectual Property (IP) of original Owner of the devices, as reusing the warranty may lead to using the device for operation it	RFP condition stands
116	Section 8.4 & Page No.61 Point No.(e)	Availability of staffs of on-site support	Please describe the support timing required by LIC	The On-site support will be required 1 hour Prior and 1 hour after the business hours at Mumbai
117	page 61 8.4.e	Post-implementation of the 2FA Solution, vendor should provide an on-site team of one project manager (L2 resource) and two (2) technically qualified L1 resources at Central Office, Mumbai during LIC's business hours during contract period.	ok	No Comments
118	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 8.5 Training	8.5 Training a. Vendor has to provide OEM Training along with OEM certified documentation to LIC employees nominated by LIC. b. Vendor has to perform Knowledge transfer, system documentation, FAQs and complete documentation for handing over the 2FA solution to LIC at the end of agreed period c. Where necessary, on-site support for integration of the solution/device and post-installation support for replacement of defective device, resolution of any integration issues, up-gradation of firmware and software, etc., should be provided.	Bidder requests to provide the following details for the Training scope 1. Number of participants for the OEM Training and Certification 2. Location for this training along with other logistics for the trainings will be provided by LIC 3. Timing for providing this training activity and LIC will own the responsibility of its employees attending the training and any miss-outs related additional batch of training shall be paid extra 4. Number of batches of training to be conducted with a maximum batch size of 15 - 20 employees each 5. Training to be conducted only once before Go Live or to be repeated during support phase, if yes, in what frequency 6. Bidder requests to add separate place holder in the commercial bid for the training cost to be quoted	RFP condition stands

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119	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 9.2 Penalty Cap	9.2 Penalty Cap: The total penalty will be capped at 10% of the value of the purchase order issued to the bidder. If the penalties are beyond 10% of the purchase order value then LIC may rescind the Contract and shall be free to get it done from some other source at the risk and costs of the Bidder. The Bidder may be debarred for applying in future assignments with the Corporation.	Bidder submits the liability of the vendor for any work done from some other source under this clause shall be limited to 10% of the undelivered work value which is in excess of the value agreed as the the commercials between LIC and the vendor	RFP condition stands
120	Section 9.3.1 & Page No.62 Point No.18,19	SLA for Part A	Kindly clarify whether the L1 & L2 support staffs are required during the implementation stage or post implementation of 2FA Solution. Also share the LIC's Premises office hours and the staff requirement timing	The On-site support will be required 1 hour Prior and 1 hour after the business hours at Mumbai
121	RFP_2FA_201819_11032019.pdf 9.3.1 SLA for Part A pg 62	7. Average response time for finger-print authentication should be within 3-5 seconds.	We understand that the Average response time for finger-print authentication is for 2FA authentication solution and should not include any network latency delay. Kindly confirm.	Yes, the understanding is correct.
122	RFP_2FA_201819_11032019.pdf 9.3.1 SLA for Part A pg 62	11. System backup with Zero data loss up to that time	We understand that system should provide Zero data loss at the time of system backup. Kindly confirm.	RFP condition stands
123	Page 64 9.3.2 SLA for Part B 1.0	Delivery of Finger-print scanner devices with customized or compatible drivers/APIs for operating system/browsers as given in the RFP for: a. less than 100 devices: 2 weeks from date of respective PO b. more than 100 devices: 6 weeks from the date of PO	Delivery of Finger-print scanner devices with customized or compatible drivers/APIs for operating system/browsers as given in the RFP for: a. less than 100 devices: 4 weeks from date of respective PO b. more than 100 devices: 8 weeks from the date of PO	RFP condition stands
124	Page 644 9.3.2 SLA for Part B 2.0	Fingerprint Scanner Device failure, If stand-by device is not provided within three working days.	Fingerprint Scanner Device failure, If stand-by device is not provided within 10 working days after it is declared by L1 support team	RFP condition stands
125	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 9.3 SLA Schedule	9.3.1 SLA for Part A 9.3.2 SLA for Part B 9.3.3 Penalty for Delayed Delivery	Bidder submits that the clause 9.3.1 SLA for Part A, S.No. 1 to 6 and clause 9.3.2 SLA for Part B, S.No 1 & 2 relates to the Penalty for Delayed Deliverables, while clause 9.3.3 again defines additional penalties for Delayed deliverables which is double penalization for the same default. hence, we request for deletion of clause 9.3.3	RFP condition stands
126	RFP_2FA_201819_11032019.pdf 10.1 Payment Terms pg 65	10.1 Payment Terms	Request LIC to include in payment terms that payment will be done within 30 working days from the date of receipt of claim invoice from the successful Bidder along with necessary proof.	RFP condition stands
127	Cl.10.1	Payment Terms	Bidder understands that an undisputed invoice will be paid within 30 days of receipt along with supporting documents.	RFP condition stands
128	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 10.1.1 Payment Terms & Conditions	b. Payments will be made only on vendor completing all activities for that Phase as per the agreed project plan and phase completion sign off for the same from LIC. c. LIC reserves the right to temporarily withhold payments and impose penalty, if it is not satisfied with progress made during that period or if there is a delay in activity timelines. d. LIC shall make payments in Indian Rupee (INR) on receipt of invoices, after deduction of penalties and applicable taxes at source from the agreed price. e. The payment for Part B items related to Central Office only will be made by IT/BPR Department of Central Office while for all other offices the payment will be released by the IT Department of the respective Zonal/Divisional Offices. g. Payment related objections have to be raised in writing and any such objection, if raised after 3 months from the date of release of payment, will not be entertained. h. The vendor is also duty bound to report to LIC about any short recovery of taxes, cess, etc. at source. Such reporting to LIC should also happen at the earliest. In case, vendor fails to inform LIC about such short recoveries of tax, cess, etc. at source, LIC will have the right to recover from the vendor all short recoveries of tax, related cess and surcharges, including interest and penalties as per the demand note of Income Tax dept. or any other govt. body or regulator.	Bidder requests for following clarifications - sub-clause b of Clause 10.1.1 specifies that the payments will be made only on vendor completing all activities for that Phase, while there are partial milestones defined for each of the deliverables under 10.1.2, please clarify if the payment milestones as per 10.1.2 (table) will be the payment milestones or will the payment be made on completion of the respective Phases - sub-clause d, we request to add the following language, "LIC shall make payments in Indian Rupee (INR) on receipt of invoices within 30 days from the date of invoice , after deduction of penalties and applicable taxes at source from the agreed price." - We submit that all the payments shall be made from Central Office both for Part A and Part B - We submit that the payment related objections shall be allowed to be raised for a period of 6 months - Bidder submits that any tax deductions which LIC is bound to make shall be owned by LIC as the vendor will not have visibility of what basis has been considered for the actual tax deductions, hence request deletion of sub-clause h	RFP condition stands
129	Page 65, 10.1.2 Payment Schedule	Part B- Fingerprint Device Cost - 70% of the cost of Fingerprint Devices on delivery of Equipment at designated locations and submission of delivery challan duly signed by duly authorized officials 30% of the cost of Fingerprint Devices on successful installation and enrollment of user.	We would request to modify the payment term: 90% of the cost of Fingerprint Devices on delivery of Equipment at designated locations and submission of delivery challan duly signed by duly authorized officials 10% of the cost of Fingerprint Devices on successful installation and enrollment of user.	RFP condition stands
130	Section 10.1.2 & Page No.65 Point No.1,2,3(Part A) & Point No.1(Part B)	Payment Schedule	1.Hardware cost - we request you to amend the payment schedule has 90% on delivery & 10% after go-live. 2. Application & OS,License cost - 70% of the cost at pilot phase & 30% on successful go-live. 3.Implementation Cost - 70% of the cost at pilot phase & 30% on successful go-live. 4. Fingerprint device cost -90% on delivery & 10% on installation.	RFP condition stands

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131	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 10.1.2 Payment Schedule	Part A 1. Hardware Cost including cost of 100 Finger print Devices - 50% of the cost of hardware on delivery of Equipment at designated locations and submission of delivery challan duly signed by duly authorized officials - 50% of the cost of hardware on successful go live of the biometric authentication solution 2. Application and/or OS License cost - 50% of the cost of software cost will be payable on successful implementation of Pilot Phase - 40% of the cost of software cost will be payable on successful go live of the biometric authentication solution - 10% at the end of 1 year 3. Implementation Cost - 50% of the implementation cost will be payable on completion of Pilot and sign-off - 40% of the implementation cost will be payable on completion of all India rollout and sign-off - 10% at the end of 1 year 4. Annual Maintenance Charges - Payable Quarterly, in arrears, subject to production of invoice and deduction of penalties and Taxes, as applicable. Part B 1. Fingerprint Device Cost - 70% of the cost of Fingerprint Devices on delivery of Equipment at designated locations and submission of delivery challan duly signed by duly authorized officials	Bidder requests for the following clarifications The Payment Milestones defined under the clause 10.1.2, the milestone definitions are completely different from the line item definitions in the Indicative Commercial Bid given under Annexure XI, we request for clarification as to how the same can be mapped between the milestones language given under Clause 10.1.2 with the 'INDICATIVE COMMERCIAL BID' given under Annexure XI For example: S.No.1 of Annexure XI - INDICATIVE COMMERCIAL BID includes the entire Solution Cost (including hardware and other softwares and tools) with one year technical support (W) whereas the payment milestones defined under Clause 10.1.2 has 3 different headings and different milestones defined, further under Clause 10.1.2 (Table) Part A, S.No.1 mentioned as "Hardware Cost including cost of 100 Finger print Devices" whereas the numbers of new Fingerprint Devices as per S.No.3 under Annexure XI - INDICATIVE COMMERCIAL BID IS 60,000 Single Fingerprint Scanners We request the Payment Milestones shall be aligned with the INDICATIVE COMMERCIAL BID (ANNEXURE XI) viz., 1. Payment Milestones for W 2. Payment Milestones for X and so on	RFP condition stands
132	RFP-for-Two-Factor-Fingerprint-Biometric-Authentication 10.1.3 Incorrect invoices, under/over payment	If an invoice is found to have been rendered incorrectly after payment, any underpayment or overpayment will be recoverable by or from the Vendor, as the case may be, and, without limiting recourse to other available means, may be offset against any amount subsequently due by LIC to the Vendor under the contract in case of over payment.	Bidder submits that the Incorrect invoices, under/over payment clause shall be applicable for the same period as applicable under the sub-clause g of Clause 10.1.1	RFP condition stands
133	Annexure-II-Minimum-Eligibility-Criteria-and-Bidder-Details comment.pdf page 1	Eligibility Criteria	As biometric engine (Matcher/Extractor) is core of the solution. We request LIC to include that the Biometric Engine (capable of 1:N de-duplication and 1:1 Matching) should be NIST listed, and among the top 5 algorithms in the MINEX.	RFP condition stands
134	Annexure-II-Minimum-Eligibility-Criteria-and-Bidder-Details comment.pdf page 1	Eligibility Criteria	LIC can extend the solution of biometric matching to other modalities like face/IRIS. We request LIC to include that the supplied biometric engine shall be multi biometric capable to enable future use cases of the organization.	No Comments
135	Annexure – II: Minimum Eligibility Criteria and Bidder's details, Point number (9), Page No 1	Bidder to submit customer credentials, copies of purchase orders, completion/go live certificate etc. The sites should be referenceable. The Purchase Order and implementation with Go Live/Completion date should be within the period of five years from the date of this RFP.	Bidder to submit customer credentials, copies of purchase orders OR completion/go live certificate etc. The sites should be referenceable. The Purchase Order OR implementation with Go Live/Completion date should be within the period of five years from the date of this RFP.	RFP condition stands
136	Annexure-V-Functional-and-Technical-Requirements.pdf Part A: Requisite features of 2FA Solution page 1	13. Whether the proposed solution is Customizable application software and its integration can be done with the LIC's core insurance application and any other web application chosen by LIC. This has to be done by the bidder at no additional cost to the LIC. LIC will provide requisite technical information about the existing web-based application for integrating it with the proposed 2FA solution (if any).	As per our understanding, changes required in the LIC's core insurance application and any other web application chosen by LIC for integration will be done by LIC. Bidder will provide integration support/documentation with 2FA solution. Kindly confirm.	RFP condition stands
137	Annexure-V-Functional-and-Technical-Requirements.pdf Part B: Requisite features of Fingerprint Biometric Scanner Devices (Part B)	13 Whether the proposed solution ensures a web-based user interface for inventory of the fingerprint scanners (including existing inventory data after migration) along with the details of user allotment, endpoints connected, etc. and provide all requisite MIS reports. This should be integrated with LIC's hardware inventory system	Kindly provide details of existing LIC's hardware inventory system.	No Comments
138	Annexure-V-Functional-and-Technical-Requirements.pdf Part A: Requisite features of 2FA Solution page 1	16 Whether the bidder ensures that the 2FA solution offered, accepted and implemented does not in any way disturb or degrade the performance of either the back-end or front-end functioning of the core insurance application or any other application of LIC.	Kindly provide existing system performance benchmark.	Bidder to propose
139	Annexure-V-Functional-and-Technical-Requirements.pdf Part A: Requisite features of 2FA Solution page 1	17. Whether the proposed solution is compatible with the client machines which could be thin clients/desktops/laptops currently working on all versions of RHEL 5.4 or above, Windows XP and above which should be supported by the proposed 2FA SDK/APIs.	Kindly specify the thin client OS from which this solution will be accessed.	RHEL and Windows OS
140	Annexure-V-Functional-and-Technical-Requirements. Part B: Requisite features of Fingerprint Biometric Scanner Devices (Part B) , point 19 of the table	The proposed Biometric scanner device uses USB connectivity with at least 2 meters cable.	A 2 meter cable would be a too long cable attached to a work station. For practical purposes and as a usual one meter or sub-one meter cable could be good enough.	Please refer corrigendum-1

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141	Annexure-V-Functional-and-Technical-Requirements.pdf ANNEXURE V - FUNCTIONAL AND TECHNICAL REQUIREMENTS page 1	7. Whether the vendor proposes a clean sweep of the existing solution, either with the reuse of existing Neurotech matcher and deduplication engine or proposes to implement a new Matcher and de-duplication engine	Will LIC provide the interface and other required information to integrate existing Neurotech matcher and deduplication engine with bidder solution?	RFP condition stands
142	Annexure-XI-Indicative-Commercial-Bid-Details_comment.pdf ANNEXURE XI - INDICATIVE COMMERCIAL BID page 1	AMC for Hardware (other than biometric device)	Kindly confirm the S.no where bidders needs to include AMC of hardware?	Please refer corrigendum-1
143	Annexure-XI-Indicative-Commercial-Bid-Details_comment.pdf ANNEXURE XI - INDICATIVE COMMERCIAL BID page 1	Implementation cost	Kindly confirm the S.no where bidders needs to include implementation cost (fingerprint enrollment of LIC employees, etc.)?	S.No. 3 of Annexure XI
144	Annexure-XI-Indicative-Commercial-Bid-Details_comment.pdf ANNEXURE XI - INDICATIVE COMMERCIAL BID page 1	Onsite Support	Kindly confirm the S.no where bidders needs to include three onsite resource cost (one project manager (L2 resource) and two technically qualified L1 resource)?	S.No. 1 for First Year and S.No. 2 for subsequent years
145	Annexure-XI-Indicative-Commercial-Bid-Details_comment.pdf ANNEXURE XI - INDICATIVE COMMERCIAL BID page 1	2. Biometric Software Application AMC per year for second year onwards for the project period for 5 years.	In this s.no bidder need to provide "Biometric Software Application AMC" for four years (2nd year onwards till 5th year). Kindly confirm.	Please refer corrigendum-1
146	General	Sir, LIC had run this RFP once and made a procurement in February 2015 which aimed at building a Scalable – through the tender 'Two Factor Authentication and Aadhaar enabled Services' [Ref: LIC/CO/IT-BPR/2FA/2014-15 Dated: 03/02/2015] We understand that LIC has procured a Neurotechnology Matcher and approximately 38000 Fingerprint scanners under the contract. As per the earlier procurement terms: Warranty for the 2FA Software solution should be for a period of six (6) years from the date of sign-off of pilot phase and the and the devices should be under warranty for a period of 5 Years	Question 1: The existing Cogent devices 38000 would already be in use for over 3 years assuming this is procured under the price discovery of RFP: LIC/CO/IT-BPR/2FA/2014-15 Dated: 03/02/2015 (we do not see any RFPs from LIC post the aforementioned) • The OEM Gemalto may not commit a life time of the device for more than 5-6 years • How do LIC expect the successful bidder to support Half life devices for a period of 6 Years. • Further more this clause can only have bidders with existing arrangement with Gemalto (formerly cogent); so as to have a cost effective bid. Question 2 Supporting the current BID with Components proposed and supported by the Incumbent. • What was the terms of L3 /L2 Support committed by Cogent for CSD 200 and Neurotechnology? • Are they committed to providing Patches and upgrades to support mitigation of any vulnerabilities observed in the VAPT tests , and to perform routine bugfixes ? Question 3 Who is Incumbent organization – will they be available undertake code walk-through and reviews. Question 4: Will Neurotechnology expose their APIs and Codes to another biometric OEM undertaking? Will Cogent Support another biometric OEM in supporting the added warranty period? Is there some existing arrangement? Question 4 : Fair Chance to compete against the Incumbent OEMs and Organizations - Unless the bidders replace neurotechnology and CSD200 bidders will not be comfortable to make commitments on their behalf on below SLAs mentioned under 9.3.1 SLA for Part A • Clause 12- Data Accuracy / Data Deduplication Accuracy - How can a non-incumbent commit these unless the organization comes with a replacement to the incumbents solution; or form an alliance with the same OEMs to lower the BOM. • Clause 13 Failure in managing vulnerabilities by deploying updates, patches, and hotfixes for software purchased under 2FA solution within 4 weeks of the same released by the OEM	No Comments
147	General	We understand that due to some reason ; technical or administrative – the incumbent organization had to be removed from the project .	We suggest LIC to take a much simplistic approach rather than complicating a monolithic program. LIC should focus on procuring a solution that has 1. A solution that has demonstrated a similar scale. 2. A solution that has stood the test of time in a transacting mission critical environment 3. A solution that has evolved and has been undergoing VAPT tests from Reputed CERT-IN certified auditors. 4. A Solution that “remains in the domain of influence” of the bidder. Rather than introducing neuro technology and CSD 200 into SLAs – LIC should focus on running the program to completion – in the present shape of the RFP , the incumbent – or an organization similar to the incumbent will be selected and not an organization with a clear intent to execute and complete the program. 5. We do not see a clause that dictates the demonstration of the concurrency of LIC Scale in eligibility (you are seeking 1000 Concurrent users) 6. Demonstrated scalability Support a bare minimum of 2000 + TPS 7. Ability to Expand the usability – Support Windows Login , VDI's than mere application login	No Comments
148	General	Can the the bidders propose an alternate solution that does not need Finger print scanners at all	Out of band Authentication; is not being used by most organizations, which can ensure that the user still logs in using biometrics (Facial authentication using Selfie on Smart Phone); this can ensure enterprise wide roll out of the solution.	Not as per the scope of RFP
149	General	The last time devices were procured they were to be used for KYC as well	Are the devices to be given support for RD and UIDAI related use cases	No
150	Nil	Proposed point to be added to make solution more stable and scalable	The solution should be sensor agnostic	No Comments
151	Nil	Proposed point to be added to make solution more stable and scalable	Authentication server should be used for time management.	No Comments
152	Nil	Proposed point to be added to make solution more stable and scalable	In case sensor failure there should be fail safe mechanism of OTP.	Not as per the scope of RFP

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153	General points	Part A and Part B can participate separately or not	confirmation required	RFP condition stands
154		WE need list with specification for existing infrastructure, Including Server Hardware, peripherals, OS licenses, Matcher licenses, and their validity etc		The required details are already provided in the RFP
155	Cl.7.1 of Pre Contract Integrity Pact	The Bidder undertakes that it has not supplied/is not supplying similar products/systems/items or subsystems at a price lower than that offered in the present bid in respect of any other Ministry/Department of the Government of India or PSU and if it is found at any stage that similar product/system or sub systems/items was supplied by the Bidder to any other Ministry/Department of the Government of India or PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the Bidder to the Buyer if the contract has already been concluded.	Bidder requests to clarify the time period for which this compliance will be applicable. This obligation should start from the date of bid submission and continue till the execution of the governing contract.	No Comments
156	Cl.7.1 of Pre Contract Integrity Pact	The Bidder undertakes that it has not supplied/is not supplying similar products/systems/items or subsystems at a price lower than that offered in the present bid in respect of any other Ministry/Department of the Government of India or PSU and if it is found at any stage that similar product/system or sub systems/items was supplied by the Bidder to any other Ministry/Department of the Government of India or PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the Bidder to the Buyer if the contract has already been concluded.	Bidder requests for a clarification that projects that are comparable in scope and requirements will be compared to this project.	No Comments

The above clarifications/ corrigendums issued shall be an integral part of the referenced RFP and shall form the part of contractual deliverables as an outcome of this RFP.

Executive Director (IT/BPR)