



INVITATION FOR REQUEST FOR PROPOSAL FOR DEVELOPMENT OF DATA, REPORTING AND ANALYTICS SOLUTIONS FOR LIFE INSURANCE CORPORATION OF INDIA

(Ref No. LIC/CO/IT/DT/2024/RFP/01 Dated 14.05.2024)

Pre-Bid Query Responses - 2

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
1	LIC - Data Reporting and Analytics RFP 3.0 Terms of Reference (Section IV) Page 12	There will also be need for exposing master data services for real time consumption.	What kind of real time services are expected from Master data perspective? Is this required for real-time deduplication of incoming lead requests or is this related to application consumption?	This is related to application consumption.
2	3.6.4.2 Payment Terms: Hardware Page 71 & Form T-6 - Commercial bid	Milestone T0 + 4 months, T0 + 5 months, T0 + 5 months, T0 + 6 months & Table 4 - ATS, AMC, AMS - ATS Hardware	1.) Is the hardware warranty for 5 years from Date of Delivery 2.) Hardware ATS (according to commercial) is starting from Year 2. Is it not tied to implementation milestones?	1. Warranty is for the first year and ATS post that till year 5. 2. Hardware ATS is annually in advance starting in year 2.
3	5.2 Stage 1 - Bidder Eligibility Criteria Page 112	Previous Experience with LIC The Bidder(s), who have been associated with LIC for any contract with total contract value above 5 Crore within the period of last 3 years (from the date of this RFP), must submit the satisfactory performance and timely delivery completion certificate to be eligible to participate in the bid. Certificate to be issued by the competent authority in LIC .	We assume no supporting document need be furnished by Bidder who has not been associated with LIC for any contract within the period of last 3 years.	Yes
4	5.3 Stage 2 - Technical Bid Evaluation Page 113	Understanding of Life Insurance Business and LIC context	Please advise what supporting documents need to be furnished for this evaluation criterion.	Relevant project experience

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		Life insurance business understanding and key challenges faced by customers, agents today from a data/ reporting/ analytics perspective		
5	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems Page 193	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	Please let us know if there is any specific use case(s) of storing data in NoSQL DB? This will help us propose / consider the right NoSQL DB.	Bidder to propose
6	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems Page 193	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	We understand from the query response, GenAI use cases are not in current scope. In such case, please let us know if we need to consider / propose Vector DB as part of solution and BOM.	No. Vector database is not in scope.
7	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems Page 193	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	As per query response, we understand that bidder is not required to propose any OCR tool. However we do not see the updated Tech Stack list in the corrigendum. Request to please share the updated tech stack list.	Bidder to integrate
8	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems Page 193	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	In the query response it has been mentioned that there is no data virtualization specific tools required. However we do not see the updated Tech Stack list in the corrigendum. Request to	Virtualisation feature is part of the reporting tool. No separate virtualization tool is required.

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			please share the updated tech stack list.	
9	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems Page 193	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	We understand that the required licenses and underlying hardware for all the Reuse tools and technologies such as HSM, CDC, DevSecOps etc. will be provided by LIC.	Yes
10	2. Data, Reporting and Analytics Functional Requirements. Page 216	This is not expected to be an operational master data management solution.	Please let us know if a detailed, full-fledged, Product based MDM solution is expected or we just need to maintain various masters post dedupe exercise that will serve to all the downstream systems through APIs and reporting application.	Complete MDM solution is not required. The requirement is for entity resolution / deduplication. This could be the relevant component of an MDM solution or an independent entity resolution tool.
11	LIC - Data Reporting and Analytics RFP Appendix C: Scope of Work Page 220	e. Creating suitable master data services such as customer master, policy master, etc and making these available as APIs for other applications to consume	What are the constituents of Policy master? What will be the data that it will hold?	This will store master details of all policies issued (and active / in-force) by LIC.
12	LIC - Data Reporting and Analytics RFP Appendix C: Scope of Work Page 221	There are 125 separate instances of eFeap for divisions, ZOs, CO and other specialized areas. Hence there are 125 databases containing the data for these divisions. Each database is roughly 1.8 TB in size.	Understanding is that all 3000 tables will be a replica across all 125 instances. Is the understanding correct?	Yes. The understanding is correct.

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		Each instance has about 3000 tables including master tables, transaction tables, control tables and interim tables.		
13	LIC - Data Reporting and Analytics RFP vii. Detailed Technical Requirements Page 243	Data protection: Framework should have mechanism to encrypt and mask data at rest, data at motion and data in use. This could be at the overall database level or at specific column levels. Tool should be flexible enough to implement LIC's data privacy and security policies while transforming and storing the data.	<p>a. The masking capability is required for permanent/one-way masking. Is the understanding correct or is pseudonymization capability required to perform masking and unmasking as per use case?</p> <p>b. What processes are being considered for masking? Kindly provide some example?</p>	<p>a. We will need dynamic data masking at the front end. Basis the role that is accessing the data and the authorization attached to the role, specific data elements should get masked.</p> <p>b. Example is data being accessed by an agent / employee only relevant data will be visible. Appropriate PII would be masked (eg: Aadhar no / PAN) or unrelated business details will get masked if required.</p>
14	LIC - Data Reporting and Analytics RFP vii. Detailed Technical Requirements Page 244	Data Quality These proposed tools to be used for addressing various aspects of data quality during data acquisition, data transformation or data consumption as advised by LIC on case-by-case basis.	What are the data anomalies expected to occur in the incoming data? Please provide some examples like presence of NULLs, invalid format of certain fields, presence of certain unexpected characters/numbers in the value of field, etc.	This is to be identified as part of data profiling
15	LIC - Data Reporting and Analytics RFP vii. Detailed Technical Requirements Page 244	Data Quality Validation rules should be including but not limited to customers personal id validations, Policy details, customer details, etc. and other	What kind of validation checks are anticipated here? Is this required for checking the correctness of the data based on regex pattern, valid values, range based values etc.? Kindly	Yes. The understanding is correct. Format of PAN, mobiles numbers, policy IDs, etc. are valid examples.

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		relevant use cases.	provide some validation examples for better understanding of the requirement?	
16	LIC - Data Reporting and Analytics RFP vii. Detailed Technical Requirements Page 244	There needs to be an end-to-end solution catering to data quality needs starting from data origin till the data consumption. These proposed tools to be used for addressing various aspects of data quality during data acquisition, data transformation or data consumption as advised by LIC on case-by-case basis.	What kind of data quality requirements are anticipated during data acquisition? Can you please provide some examples?	Please refer to response above.
17	Data Security and Access Control and Page Page 245	Access management: A comprehensive identity and access management system should be available for centralized management of users and groups. It should be possible to quickly create and revoke the identity of a user or a service by simply deleting or disabling the account in the directory	Please Clarify that bidder need to bring IAM solution and integrate with existing LIC LDAP/AD solution. Is that understanding is correct ? Also share us the list of users for the IAM solution .	Please refer corrigendum. IAM solution will be provided by LIC.
18	LIC - Data Reporting and Analytics RFP vii. Detailed Technical Requirements Page 246	Capability to disable unmasking of masked data according to users' requirements.	a. Is capability to unmask the data required as part of the solution?	a. We do not require unmasking as part of current use cases.

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			b. Can you please provide some use cases where unmasking will be required? Is this unmasking required on real time basis or batch mode of processing is anticipated?	
19	LIC - Data Reporting and Analytics RFP vii. Detailed Technical Requirements Page 252	Bidder to propose hardware specifications for each component of the data lake / lakehouse platform as specified under the tech stack section, Backup, Sandboxes, Functional DR, etc. with 100% storage capacity for Production and Dev at 10% and UAT at 20% of the Production respectively. These environments need to be configured using containers to optimize cost and usage.	Test Data Refresh from Production to Non-production is expected to be carried out at what frequency? For example: Quarterly, Half yearly etc.	Test data refresh can be done on a quarterly basis.
20	8. Security Requirements Page 253	Application security	XXXX Security team need to implement and support the two factor authentication ? If yes please provide the count of applications . As per query response we are assuming 10-15 Applications .	Two factor authentication will be done for consuming applications. Data platform apps will not need two factor authentication.
21	8. Security Requirements Page 253	transport security	Adequate security scans as part of DevSecOps of all artifacts including containers and their orchestration layers. Whether XXXX Security Team need to	No. Security scanning tools will be reused.

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			support with LIC Devsecops team . Please confirm	
22	8. Security Requirements Page 253	The bidder must carry out Vulnerability Assessment and Penetration testing of Internet facing components every 6 months by a CERT-in empaneled / STQC certified vendor	As per query response, we understand that bidder need to hire an external auditor to scan the LIC Internet facing applications . We are assuming Auditor can use XXXX VAPT Infra to scan the LIC Application. Or Auditor need to scan from any external location .	The only Internet facing application here is the reporting application. This should be audited by a CERT-IN empaneled third party auditor.
23	8. Security Requirements Page 253	Server level AV	Please let us know whether we need to deploy and manage the Agents . Kindly share us the Server list of server details .	Servers are as per proposition by bidder for new solution.
24	8. Security Requirements Page 257	Data Security	Is there any existing data classification and dlp Tools . Also also confirm the user count .	Yes. User count is provided in the RFP and corrigendum and responses to queries.
25	Page 283	Application Security (Authentication, Authorization, PIM, RASP,)	As per Query response XXXX Security Team need to implement and support (Authentication, Authorization, PIM, RASP) . Please share the no of applications considered for RASP . We are assuming 20-30 applications .	Implementation is not required, integration with RASP as per LIC cybersecurity architecture. Applications as per bidders proposition.
26	Page 283	Network Security (WAF, Firewall, DDoS, IDS/IPS, APT,	VAPT Team Can connect only for VA purpose . All these tools	VAPT related tools will need to be brought in by the certified auditor who will carry out the exercise.

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		Threat Intelligence, etc)	will be managed by EXISTING LIC Team . Please correct our understanding .	
27	Page 283	Server and Container Security (Anti-malware, patch management, etc)	As per RFP query response we need to propose, implement and support Server and Container Security . Please confirm . Kindly share help us with volumetric. Also Patch management will be considered only for security Tools ?	Server and container security will be reused.
28	Page 283	API Security (API Gateway)	Do we need to propose, implement and support or reuse . Please confirm . Kindly share help us with volumetric.	API gateway will be reused.
29	Page 283	Data Security (Strong Data model, encryption/tokenization of data, transport and payload encryption, Data masking)	As per the query response LIC is having HSM Tool and it can be reused . Can we achieve the DATA Security requirements with the existing HSM Vendor . Or we need to propose any other Security Vendor . Please Share the OEM Details and Volumetric .	Can be reused. OEM details will be provided to the selected bidder.
30	Page 283	SOC & SIEM integration	Please confirm how many tools do we need to integrate with LIC SIEM . Also Please share us the Time line for this activity .	Tools to be integrated as per bidders proposal. All the data / analytics / reporting tools are to be integrated.
31	General	General	In the query response it has been mentioned that	Volumetrics upto 3 years is provided in the RFP.

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			volumetrics needs to be considered up to three years as of now. LIC will review need for additional hardware post three years. Please let us know if this volumetrics is for both Software and Hardware Licenses, Does LIC want even the S/W licenses & H/W licenses to be provided only for 3 years?	<p>These volumetrics (for unstructured data) are revised as below:</p> <p>Unstructured and semi-structured data: Year 1: 50 TB Year 2: 75 TB Year 3: 100 TB</p> <p>For the 4th and 5th years please consider a 10% year on year increase.</p>
32	General	General	It will be good if we can get view on daily incremental data size (In GB) for ingestion from various source systems	Please be guided by RFP and previous responses.
33	General	General	We understand that the CDC and ETL tool that is finalized as part of other RFP. But for us to better solution, check the compatibility of the proposed architecture and sizing, we would want to know the tools.	Will be provided later to the selected bidder.
34	General	General	Can you please map the Technology Stack with the deployment view mentioned in Page 227 of the RFP ?	Bidder to propose
35	General	General	You have mentioned current volume in TB is 200 TB of data- We are assuming it of 20 years of data. Is all 20 years of data required in the	Yes. Understanding is correct.

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			Consumption Layer ? If not how many years of data will be required in Consumption Layer ? Is it for 5 years , as you have mentioned "Backup data should be retained for 5 years and then archived" in one of the response.	
36	General	General	The CDC you have in the source layer, will it be able to push the changes to Message Broker available in Data Lake Side, if not how it will make the changes available to the Data Lake?	Yes
37	General	General	Can you please provide the further breakup of the peak load of 250 GB per day ? How much will be from internal systems and there mode like Batch, Real Time, CDC etc. ?	180 GB per day will be from internal systems; 50 GB per day will be near real time (both peak volumes)
38	General	General	For Batch ingestion what is the expected data format from internal systems like SAP, eFEAP , will the source systems will create the necessary dataset in some file formats like CSV/table dump or the Data Lake System needs to provision connectors to connect these system and pull the data ?	Batch processing will be largely file based. Near real time will largely be via CDC and some will be API based.

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39	General	General	Please share us the list of Security Technologies . We need to procure , Implement, and provide support by XXXX security Team .	List of security tech to be procured is mentioned in the RFP. Some modifications in the corrigendum.
40	General	General	<p>Please share us the existing Security OEM Details , License details and version . We are assuming We need to procure ,implement and Support from XXXX End .</p> <ol style="list-style-type: none"> 1.Application Security (Authentication, Authorization, PIM, RASP,) 2.Server and Container Security (Anti-malware, patch management, etc) 3.API Security (API Gateway) 4.Data Security (Strong Data model, encryption/tokenization of data, transport and payload encryption, Data masking) <p>Below technologies we need to support .</p> <ol style="list-style-type: none"> 5. Vulnerability Assessment and Penetration testing every 6 months - We need to hire the external vendor (Scanning need to happen from XXXX or 	<ol style="list-style-type: none"> 1. App security – reuse 2. Server / container security – reuse 3. API gateway – reuse 4. Data encryption, masking - procure and implement; tokenization – reuse 5. Yes 6. Yes <p>Details of the tools to be reused will be provided to the selected bidder.</p>

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			External Location please suggest) 6.SOC & SIEM integration.	
41	General	General	Please let us know do we need to support the below tools from XXXX END . if Yes please share us the volumetric 1. No of users going to access the DLP Tools . 2. EPS of the Existing SIEM Solution . 3. Firewall throughput , Bandwidth , and also confirm the VPN Users . 4. No of endpoints considered for anti APT. 5. No of endpoints considered for EDR .	1. Provided 2. Don't need to support SIEM 3. Don't need to support firewall, APT, EDR
42	General	General	Please share us the list of Security Technologies . We need to procure , Implement, and provide support by XXXX . (Kindly help us with all Volumetric details) .	Please refer RFP and corrigendum. Volumetrics will be for the data platform and are provided in the RFP, corrigendum and responses to the queries.
43	General	General	As per the RFP response we can reuse the existing HSM , PIM Integration , SIEM Integration , Network security Tools (Only for Security and Compliance purpose) . Please Correct our understanding .	Yes. The mentioned tools are to be reused.

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44	General	General	Based on the latest query response, the expected number of concurrent users is 15% of the total users, approximately 450, which seems quite high. Could you please confirm the number of concurrent users again?	450 will be the concurrency on the reporting / dashboarding
45	LIC - Data Reporting and Analytics RFP	There needs to be an end-to-end solution catering to data quality needs starting from data origin till the data consumption. These proposed tools to be used for addressing various aspects of data quality during data acquisition, data transformation or data consumption as advised by LIC on case-by-case basis.	What kind of data quality requirements are anticipated during data transformation? Can you please provide some examples?	Data definitions at source
46	LIC - Data Reporting and Analytics RFP	There needs to be an end-to-end solution catering to data quality needs starting from data origin till the data consumption. These proposed tools to be used for addressing various aspects of data quality during data acquisition, data transformation or data consumption as advised by LIC on case-by-case basis.	What kind of data quality requirements are anticipated during data consumption? Can you please provide some examples?	Metrics definitions
47	Modification - 5.2 Stage 1 - Bidder Eligibility Criteria, Point	Purchase Order/Work Order/Invoice/Agreement or letter from the Client on their	Request to allow getting email confirmation (in place of PO/WO/Invoices/Agreement or	OK. Please refer corrigendum.

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	7 Page 112	letterhead and Completion Certificate from Client on their letterhead.	letter from the client on their letter head) from customer on work completed mentioning the data size and satisfactory completion of the project etc.	
48	Corrigendum, Point No.20	Fraud detection: Use AI / ML models to use internal and external third party data to identify potential fraudulent claims, potential fraud at the time of customer onboarding, premium payments and customer servicing. This should be done for all customer and intermediary journeys.	Is the requirement for Fraud Analytics post issuance monitoring to cover for Section 45 under IRDA act? Is Fraud Model only required at the Claim Stage OR required during Policy Issuance Stage To meet compliance to Section 45 clause of Fraud, is AI/ML and Business Scenario + AM/ML based Continuous Monitoring for Early Warning System expected by LIC. If yes. request to elaborate the requirements .	1. Indian Insurance Act needs to be complied to. 2. Fraud models will need to cover all stages 3. The requirement is limited to reports and analytical models as stated in the RFP.
49	Corrigendum, Point No.20	Fraud detection: Use AI / ML models to use internal and external third party data to identify potential fraudulent claims, potential fraud at the time of customer onboarding, premium payments and customer servicing. This should be done for all customer and intermediary	Does AI/ML based detection included Network Pattern models and anomaly detection models that are required for detecting Collusive fraudulent networks within LIC . Will LIC want Uni Target AI/ML Model for Fraud Scoring. OR Does LIC required Hybrid Fraud Model with reason score for Fraud Score for ease of	Bidder to propose

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50	Corrigendum, Point No.20	<p>journeys.</p> <p>Fraud detection: Use AI / ML models to use internal and external third party data to identify potential fraudulent claims, potential fraud at the time of customer onboarding, premium payments and customer servicing. This should be done for all customer and intermediary journeys.</p>	<p>investigation</p> <p>Is AI/ML based Entity scoring is required for Policy and associated Entities like Agents, Hospital, Bank Account, Customer, Employee etc. across lifecycle expected.</p> <p>Is it required to build Multi Level AI/ML model required at</p> <p>a. Event (Issuance, Endorsement, Agent/Address Change, Claim etc.). b. Entity(Agent, Address, Phone No, Bank Account, Hospital etc.) C. Network (Event, Entity, Network) .</p>	Bidder to propose
51	Corrigendum, Point No.20	<p>Fraud detection: Use AI / ML models to use internal and external third party data to identify potential fraudulent claims, potential fraud at the time of customer onboarding, premium payments and customer servicing. This should be done for all customer and intermediary journeys.</p>	Please advise the consuming application for the AI/ML . It is required for finalizing the integration strategy	Output of AI / ML models will need to be available as APIs for consumption by other LIC systems as required.
52	Corrigendum, Point No.20	<p>Fraud detection: Use AI / ML models to use internal and external third party data to</p>	Is only Claim Level Fraud Score expected OR LIC requires Fraud Score to be built	Models are to be built to address fraud across all journeys and channels

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		identify potential fraudulent claims, potential fraud at the time of customer onboarding, premium payments and customer servicing. This should be done for all customer and intermediary journeys.	for Agent, Branch Offices, Hospital, Health Care Centres, Bank Account etc.	
53	Corrigendum, Point No.20	Fraud detection: Use AI / ML models to use internal and external third party data to identify potential fraudulent claims, potential fraud at the time of customer onboarding, premium payments and customer servicing. This should be done for all customer and intermediary journeys.	Please share Fraud Scenarios Listing. This is required to estimate the delivery scope of Fraud	Please refer RFP and corrigendum. Further details will be shared with the selected bidder.
54	3.6.4.1 Payment Terms: Implementation (Revised), Point No.5 , sub Point 30	Phase 1: First set of fraud related reports and rule based fraud identification	Is it expected by the bidder to provide Interactive Network (with Multilevel network analysis) Visualization and Reports required with ability to traverse network over time dimension and also look at Network over various statistical centrality measures	Bidder to propose
55	3.6.4.1 Payment Terms:	Phase 2: Second set of fraud	Fraud is a very specialized and	We expect the overall number of people actively

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	Implementation (Revised), Point No.6 , sub Point 26	related reports and rule based fraud identification	exclusive report , we request LIC team to specify No. of users who would actively use these reports and dashboard for exploring alerts.	using these reports to be around 50.
56	3.6.4.1 Payment Terms: Implementation (Revised), Point No.6 , sub Point 26	Phase 2: Second set of fraud related reports and rule based fraud identification	Are the business users expected to have Desktop Investigation Reports built which will enable them to query the underlying Data layer for intermediaries , entities etc. based on suspicious intimation. (Fraud Reports will generally use large Dataset so the No. of users will impact the size of the infrastructure)	Bidder to propose
57	Corrigendum, Point No.20	Fraud detection: Use AI / ML models to use internal and external third party data to identify potential fraudulent claims, potential fraud at the time of customer onboarding, premium payments and customer servicing. This should be done for all customer and intermediary journeys.	Is Intelligent Fraud Datamart expected to be created to continuously update status of Risk Score of Entities and blacklisted entities as per the Fraud Alerts	Bidder to propose
58	Corrigendum, Point No.20	Fraud detection: Use AI / ML models to use internal and external third party data to identify potential	Please share list of Departments and their specific use cases that is expected from a Fraud Detection Investigation	Please refer RFP and corrigendum. Further details will be shared with the selected bidder.

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		fraudulent claims, potential fraud at the time of customer onboarding, premium payments and	Platform solution along with corresponding alert types and Key Performance Indicators (KPIs) to monitor.	
59		customer servicing. This should be done for all customer and intermediary journeys.	<p>I. Sales & Distribution (Marketing Dept)</p> <p>1. Unusual Policy Sales Volume:</p> <ul style="list-style-type: none"> · Alert Type: Sudden spikes or drops in policy sales volume. · KPI: Percentage increase or decrease in policy sales compared to the historical average. <p>Abnormal Sales Patterns:</p> <ul style="list-style-type: none"> · Alert Type: Anomalies in the distribution of policy sales by agents, regions, or demographics. (For e.g.: sudden spike or fall in sales) · KPI: Number of alerts triggered by abnormal sales patterns. <p>Agent Performance Deviations:</p> <ul style="list-style-type: none"> · Alert Type: Significant deviations in the performance of individual agents compared to their historical averages. · KPI: Percentage change in agent performance metrics, such as policy sales, etc. 	Please refer RFP and corrigendum. Further details will be shared with the selected bidder.

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			Geographic Anomalies: · Alert Type: Anomalies in policy sales distribution by geographic region. · KPI: Number of alerts triggered by geographic anomalies in sales. Unusual Sales Patterns by Channel: · Alert Type: Abnormalities in the distribution of policy sales across different sales channels. · KPI: Number of alerts triggered by abnormal sales patterns by channel.	
60			II. New Business, Underwriting & Reinsurance (NB & Reinsurance Dept) Inconsistent Application Data: · Alert Type: Discrepancies or inconsistencies in personal or medical information provided in the insurance application. · KPI: Percentage increase in applications with inconsistent data compared to historical data. High-Risk Occupations or Hobbies:	Please refer RFP and corrigendum. Further details will be shared with the selected bidder.

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			<ul style="list-style-type: none"> · Alert Type: Detection of applicants with occupations or hobbies associated with higher fraud risks. · KPI: Percentage increase in applications with high-risk occupations or hobbies. Unusual Policy Features or Riders: <ul style="list-style-type: none"> · Alert Type: Identification of policies with unusual features or riders that may indicate fraud. · KPI: Number of alerts triggered by policies with uncommon or high-risk features. Mismatch in Documentation: <ul style="list-style-type: none"> · Alert Type: Discrepancies between the information provided in the application and the supporting documentation. · KPI: Percentage increase in applications triggering alerts due to documentation mismatches. Unexplained Changes in Coverage Amount: <ul style="list-style-type: none"> · Alert Type: Sudden and unexplained changes in the coverage amount requested by 	

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			<p>the applicant.</p> <ul style="list-style-type: none"> · KPI: Percentage increase in applications with significant changes in coverage amount. 	
61			<p>III. Policy Servicing (CRM – PS Dept) Nominee Change Frequency Alerts:</p> <ul style="list-style-type: none"> · Alert Type: Nominee change frequency exceeding a predefined threshold. · KPI: Percentage increase in nominee changes compared to the historical average. Unusual Nominee Relationship Alerts: · Alert Type: Nominee relationship that deviates from typical patterns (e.g., frequent changes in nominee relationship type). · KPI: Number of alerts triggered by unusual nominee relationships. Mismatch in Nominee Details Alerts: · Alert Type: Discrepancies or inconsistencies in nominee details compared to policyholder records. · KPI: Percentage of nominee changes triggering alerts due to data mismatches. Nominee 	<p>Please refer RFP and corrigendum. Further details will be shared with the selected bidder.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>Change Without Proper Authorization:</p> <ul style="list-style-type: none"> · Alert Type: Nominee changes initiated without proper authorization or verification. · KPI: Percentage of nominee changes requiring manual authorization. High-Value Pay-out Alerts: · Alert Type: Nominee changes associated with policies with a significant pay-out value. · KPI: Percentage increase in high-value pay-outs post nominee changes. 	
62			<p>IV. Claims (CRM – Claims Dept)</p> <p>Abnormal Claim Frequency:</p> <ul style="list-style-type: none"> · Alert Type: Identification of claims with exceptionally high pay-out values. · KPI: Percentage increase in high-value claims compared to the overall claim distribution. <p>High-Value Claim Alerts:</p> <ul style="list-style-type: none"> · Alert Type: Unusual spikes or patterns in the frequency of submitted claims. · KPI: Percentage increase in claim frequency compared to 	Please refer RFP and corrigendum. Further details will be shared with the selected bidder.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>historical averages.</p> <p>Duplicate Claim Submissions:</p> <ul style="list-style-type: none"> · Alert Type: Detection of multiple claims submitted for the same incident or loss. · KPI: Number of alerts triggered by duplicate claim submissions. <p>Unusual Claim Patterns by Agents:</p> <ul style="list-style-type: none"> · Alert Type: Abnormalities in the distribution of claims associated with specific agents or brokers. · KPI: Number of alerts triggered by unusual claim patterns by agents. <p>10. Unusual Hospital or Service Provider Billing:</p> <ul style="list-style-type: none"> · Alert Type: Detection of anomalies in billing patterns from hospitals or service providers. · KPI: Percentage increase in alerts related to unusual billing patterns. 	
63			<p>V. Information Technology (IT Dept.)</p> <p>Unauthorized System Access:</p> <ul style="list-style-type: none"> · Alert Type: Detection of 	Please refer RFP and corrigendum. Further details will be shared with the selected bidder.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>unauthorized access to critical systems or sensitive information (related to a specific system or a broader network)</p> <ul style="list-style-type: none"> · KPI: Number of unauthorized access attempts and breaches. <p>Unusual System Log Patterns:</p> <ul style="list-style-type: none"> · Alert Type: Abnormalities in system logs, such as an excessive number of failed login attempts or suspicious activities. or tempering of system logs. · KPI: Percentage increase in alerts related to unusual system log patterns. <p>Security Settings:</p> <ul style="list-style-type: none"> · Alert Type: Unusual alterations to security settings, including encryption, firewalls, or intrusion detection systems. · KPI: Number of alerts related to changes in security settings. <p>System Downtime Anomalies:</p> <ul style="list-style-type: none"> · Alert Type: Unexplained or unexpected system downtime that may indicate a security breach. · KPI: Number of alerts triggered by anomalies in 	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>system downtime. Deviation from Security Protocols: · Alert Type: Instances where system activities deviate from established security protocols. · KPI: Number of alerts triggered by deviations from security protocols.</p>	
64			<p>VI. Human Resources (Personnel Dept) Unauthorized Access to Agent Records: · Alert Type: Detection of unauthorized access to agent records or systems by employees. · KPI: Number of alerts related to unauthorized access. Irregular Agent-Employee Collaborations: · Alert Type: Identification of unusual or irregular collaborations between agents and employees. · KPI: Number of alerts triggered by irregular collaborations. Policy Issuance Anomalies:</p>	Please refer RFP and corrigendum. Further details will be shared with the selected bidder.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<ul style="list-style-type: none"> · Alert Type: Unexplained patterns in the issuance of policies associated with specific agents or employees. · KPI: Number of alerts triggered by policy issuance anomalies. <p>Abnormal Agent-Employee Transactions:</p> <ul style="list-style-type: none"> · Alert Type: Identification of abnormal financial transactions or dealings between agents and employees. · KPI: Number of alerts related to abnormal transactions. <p>Unauthorized Agent Access to Employee Systems:</p> <ul style="list-style-type: none"> · Alert Type: Detection of agents accessing employee systems or sensitive information without authorization. · KPI: Number of alerts related to unauthorized agent access. <p>Excessive Agent Commission Advances:</p> <ul style="list-style-type: none"> · Alert Type: Detection of agents receiving unusually high commission advances, potentially without justification. · KPI: Percentage increase in 	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
65			<p>alerts related to excessive commission advances.</p> <p>VII. Finance & Accounts (F & A Dept) Unauthorized GL Access: · Alert Type: Detection of unauthorized access to the General Ledger system or sensitive financial information. · KPI: Number of alerts related to unauthorized GL access. Irregular GL Transactions: · Alert Type: Identification of unusual or irregular patterns in financial transactions recorded in the General Ledger. · KPI: Percentage increase in alerts related to irregular GL transactions. Mismatch in Financial Documents: · Alert Type: Discrepancies between financial documents, such as invoices, and corresponding entries in the General Ledger. · KPI: Percentage increase in alerts related to document mismatches. Unusual GL Transactions by</p>	<p>Please refer RFP and corrigendum. Further details will be shared with the selected bidder.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>Employees:</p> <ul style="list-style-type: none"> · Alert Type: Abnormal patterns in GL transactions associated with specific employees. · KPI: Percentage increase in alerts related to unusual employee GL transactions. <p>Falsification of Financial Statements:</p> <ul style="list-style-type: none"> · Alert Type: Identification of attempts to falsify financial statements or manipulate financial data. · KPI: Number of alerts triggered by potential falsification of financial statements. 	
66			<p>VIII. Investments (Investment Dept)</p> <p>Unusual Investment Activity:</p> <ul style="list-style-type: none"> · Alert Type: Abnormalities in the frequency or volume of investment transactions. · KPI: Percentage increase in investment activity compared to historical averages. <p>Unauthorized Investment Transactions:</p> <ul style="list-style-type: none"> · Alert Type: Identification of investment transactions not 	Please refer RFP and corrigendum. Further details will be shared with the selected bidder.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>authorized by policy holders or the company.</p> <ul style="list-style-type: none"> · KPI: Number of alerts triggered by unauthorized investment transactions. <p>Unexplained Portfolio Changes:</p> <ul style="list-style-type: none"> · Alert Type: Unusual alterations to the composition of investment portfolios. · KPI: Number of alerts related to irregular changes in investment portfolios. <p>Insider Trading Alerts:</p> <ul style="list-style-type: none"> · Alert Type: Detection of insider trading activities within the company. · KPI: Number of alerts triggered by activities suggestive of insider trading. <p>Investment Fraud Alerts:</p> <ul style="list-style-type: none"> · Alert Type: Detection of activities indicative of investment fraud schemes. · KPI: Number of alerts triggered by potential investment fraud. 	
67	Point 1	Data volumes - One time load & Incremental Load	Could you please specify out of the total 210 TB of structured data how much percentage of the same should be considered for one time load and how	The initial one time load will be 210 TB (approx). Daily incremental loads will be as per the daily throughput (peak of 250 GB per day)

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			much percentage should be considered as daily incremental loads?	
68	Point 9	Data processing	Can we assume the data loading will happen in the non-prime business hours with a batch load window of 6 to 8 hours?	Yes. Batch data load will happen in non-business hours.
69	PreBid Response,Point No.90, Page No.24	Reports and Dashboards	Kindly explain the need for 200 Power users	200 users are expected to build reports / dashboards - across 8 divisions, 17 key departments and central reporting office
70			As this is a large RFP and some partner dependencies are there requesting to extend the submission date by minimum three weeks	Please refer corrigendum.
71			Please allow us to submit email confirmation from the client for Client reference because due to legal compliance difficult to share the PO/SOWs	Please refer corrigendum.
72	3.0 Terms of reference Pg 4	The software licenses/subscription and comprehensive onsite hardware warranty from the OEM will be for a duration of 5 years.	The Bidder submits that the hardware warranty shall be directly agreed with the OEM, the duration shall be finalised post award of the bid	We expect the bidder to own the commercial contract with the hardware/software OEM. The licenses need to be procured in the name of LIC.
73	2.11.3.1 Evaluation of Conformity to Commercial and Other Clauses Pg 29	Deviations from or objections or reservations to critical provisions such as those concerning (but not limited to) Governing laws and Jurisdiction (Section III - GCC	Bidder suggests that, the relevant terms as mentioned in this clause, shall be negotiated and revisited while finalising the Agreement	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>clause 3.3), Bidder's Obligations and Restrictions of its Rights (Section III - GCC clause 3.5), Performance Bond/Security (Section III - GCC clause 3.5.8), Force Majeure (Section III - GCC clause 3.9.6), Taxes & Duties (Section III - GCC clause 3.10.2), and Code of Integrity in Public Procurement Misdemeanors and Penalties (Section III - GCC clause 3.13) shall be deemed to be a substantive deviation and treated as unresponsive</p>		
74	Definitions 3.1.2 (17) Pg 49	Date of Acceptance: The date of acceptance of system will be the one stated in the Certificate issued in writing from LIC and duly signed by an authorized official of LIC;	Bidder would like to include certain industry standard acceptance criteria, periods, procedures and remedies during the time of contract finalization.	Please be guided by the RFP.
75	Definitions 3.1.2 (22) Pg 50	"Goods" (including the terms <u>Stores</u> , and <u>Material(s)</u> in specific contexts) includes all articles, materials, commodities, livestock, medicines, furniture, fixtures, raw material, consumables, spare parts, instruments, machinery, equipment,	Since Bidder does not contemplate providing any goods as part of the Services, all references to goods shall not apply to Bidder under the Agreement	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>industrial plant, vehicles, aircraft, ships, railway rolling stock assemblies, sub-assemblies, accessories, a group of machines comprising an integrated production process or such other categories of goods or intangible, products like technology transfer, licenses, patents or other intellectual properties (but excludes books, publications, periodicals, etc., for a library), in specific contexts, procured or otherwise acquired by a Procuring Entity. Any reference to Goods shall be deemed to include small work or some services that are incidental or consequential to the supply of such goods</p>		
76	Table#3: Bill of Material (Software), Page #164	<p>The bidder to procure and install the OEM software on behalf of LIC and all such licenses should be procured under the LIC ownership LIC reserves the right to provide the existing licenses available under Enterprise Unlimited Licensing agreement (EULA), wherever available, to</p>	<p>As per our understanding, the bidders shall play the role of a facilitator between LIC and OEM in procuring and monitoring the license. The commercial transaction shall happen between LIC and the OEM. Kindly confirm if our understanding is correct.</p>	<p>We expect the bidder to own the commercial contract with the hardware/software OEM. The licenses need to be procured in the name of LIC.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		the Successful Bidder. The Successful Bidder shall deduct from the invoice for such licenses as provided by LIC equivalent to the amount quoted for such licenses in their Price Bid		
77	3.12.3.5 Survival; Page 101	Warranty	After termination of the contract, what is the scope of the warranty?	Please be guided by the RFP. All the warranty terms stated in Appendix C, Section 18 will be in scope.
78	3.14 Adherence to BCP & Cyber Security Systems; Page 106	Selected Bidders are responsible for meeting the security standards or desired security aspects of all the ICT resources as per LIC's IT/Information Security / Cyber Security Policy/BCP Policy. The IT /Information Security/ Cyber Security Policy will be shared with successful / selected bidder.	Adherence to LIC's IT/Information Security / Cyber Security Policy/BCP Policy, might attract considerable effort from the bidder's end. Can we get a copy of the policies during our estimation activity?	This will be shared with the successful bidder.
79	Exhibit 1: Bidder Eligibility Criteria; Page 112	The bidder should also submit user acceptance report.	Does 'User acceptance report' here mean the acceptance of delivery by client or report of UATs conducted?	Acceptance of delivery
80	3.5.7.2 IPR Pg 53	Indemnities under IPR	Bidder submits that IP indemnity for any third party software, product material will be covered OEM's EULA. For Bidder's services, Bidder is agreeable to indemnify Client	As per section 3.5.7.2, we expect the bidder to indemnify against the software licences and customization built for LIC.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			for 1) third party claims 2) in the event Deliverable provided by Bidder infringes i) infringes a third party's copyright, trademark or India patent existing as of the date of delivery of such Deliverable or Client IP, or (ii) misappropriates a third-party's trade secrets/	
81	3.5.7.6 Pg 56	Protection and Security of Personal Data	We understand that LIC will provide Bidder with access to personal data in the LIC environment only, Bidder requests LIC, either: (i)To share only masked data to Bidder for providing services under this project, or (ii)If option (i) above is not possible, then, Bidder expects that the parties will mutually discuss and agree to enter into Data Protection Schedule capturing the security & disclosure protocols and other terms as per applicable Data Privacy Laws to define LIC (being Data Controller role) and Bidder (being Data Processor role) and will comply the applicable Data Privacy Laws respective to their	Bidder needs to comply with all prevalent Indian regulations as mentioned in section 3.5.7.6 Protection and Security of Personal Data.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			roles. (iii) Each Party will comply with its IT Security policy in its own environment.	
82	3.5.12 Pg 59	Book Examination Clause	Any audit shall be subject to the following limitations: (i) use of any third party auditor that is a competitor of Bidder shall be subject to Bidder's prior written approval, such approval not to be unreasonably withheld or delayed; and (ii) LIC or any auditor conducting any such audit shall at all times comply with any and all reasonable security and confidentiality guidelines and other policies of Bidder with respect to the audit	Please be guided by the RFP.
83	3.5.13 Pg 59	Legal Compliance: The Bidder shall perform the Services in accordance with the Contract and the Applicable Law and shall take all practicable steps to ensure that any of its Experts comply with the Applicable Law.	Bidder agrees to comply with all laws and regulations as applicable to us in connection with our performance of obligations under this engagement.	Please be guided by the RFP.
84	Knowledge Transfer and Exit Management Pg 60		Any knowledge transfer and exit management shall be agreed at a mutual cost between the Parties	This shall be governed by the clauses on Knowledge Transfer & Exit Management as mentioned in the RFP.
85	3.6.4 Pg 62	Payment terms	Bidder expects payment to be	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			made within 30 days from the receipt of Bidder's invoice by LIC. Any Payment terms in the whole of clause 3.6.4 shall be discussed mutually at the time of closure of the Agreement.	
86	3.7.1 Pg 76 Scope of Services and Performance Standards	Performance standards	<p>Bidder does not feel comfortable with automatically including any specific requirements as specified in this RFP or Bidder's proposal in the future agreement between the parties, but is prepared to include any required specifications in future exhibits/statement of work, to the extent applicable and as agreed by the parties.</p> <p>Immediately following the award, Bidder is prepared to enter into negotiations regarding a definitive agreement between the parties to govern the services, with all of the terms and conditions of such agreement being subject to negotiation in good faith and agreement of the parties.</p> <p>Bidder states that all Deliverables as created and</p>	Please be guided by the RFP. Performance Standards stated in Section 3.7 Scope of Services and Performance Standards will be applicable.

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			delivered by Bidder specifically for LIC and used by LIC subject to the restrictions in the applicable Statement of Work shall not infringe any third party IPR	
87	3.8.3.2 Pg 79 Key Personnel	Any leave-taking by Key Experts shall be subject to the prior approval by the Bidder, who shall ensure that absence for leave purposes shall not delay the progress and or impact adequate supervision of the Services. If Key Experts are not deployed for significant periods, affecting the progress and quality of the assignment, payments may be suspended as per clause 3.10.6 below.	Bidder shall not remove/replace/reassign personnel designated as Key Personnel in the applicable SOW engaged in performing Services, during the lesser of: (a) the time period for which such individual is contracted to provide Services in the applicable SOW, or (b) 6 months following such person's assignment hereunder, without first receiving LIC's Prior written consent, which consent shall not be unreasonably withheld. Further the Bidder clarifiers that the payment suspensions shall not be	Please be guided by the RFP and corrigendum.
88	3.9.4.1 pg. 86 Delivery of Service		If the Client does not furnish a written notice to XXXX specifying that a Deliverable has failed to satisfy its Acceptance Criteria in all material respects prior to the end of the applicable	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			Acceptance Period, then the Client will be deemed to have accepted such a Deliverable	
89	3.9.4.2 pg. 86 Time of Delivery of Services is of Essence of the Contract:		Bidder expects this to be deleted from the Agreement.	Please be guided by the RFP.
90	Clarification	Clarification	Bidder Clarification: Any penalty under this engagement shall be mutually discussed and agreed between the parties under the relevant statement of work/scope document. Also, all penalties shall be capped, as mutually agreed. We also expect LIC to provide a mutually agreed cure period incase of non-conformity with the acceptance criteria. We also propose insertion of language on excusable delays and failures: Bidder, or its subcontractors engaged to perform work hereunder, will be excused from delays in performing, or from a failure to perform, hereunder to the extent that such delays or failures result from causes beyond Bidder's (or subcontractor's, as applicable), reasonable control. Without	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			limiting the generality of the foregoing, LIC acknowledges that LIC's failure or delay in furnishing necessary information, equipment or access to facilities, delays or failure by LIC in completing tasks required of LIC or in otherwise performing LIC's obligations hereunder or under any Statement of Work and any assumption contained in a Statement of Work which is untrue or incorrect will be considered an excusable delay or excusable failure to perform hereunder and may impede or delay completion of the Services. LIC further acknowledges that such delays or failures may result in additional charges for the Services.	
91	3.9.5.2 Liquidated damages Pg 88		Bidder insists any Liquidated damages shall be agreed mutually capped at 5% of the monthly billable invoice	Please be guided by the RFP.
92	3.10.2 Tax & Duties pg 90	If applicable under relevant tax laws and rules, LIC shall deduct from all payments and deposit required taxes to respective	LIC shall deduct income-taxes in accordance in applicable laws in force and shall issue the necessary withholding tax/ TDS	LIC shall provide necessary certificates as required.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		authorities on account of GST Reverse Charge Mechanism; Tax Deducted at Source (TDS), and Tax Collected at Source (XXXX) relating to Income Tax, labour cess, royalty etc	certificate within the timeline prescribed under applicable laws. LIC shall continue to be liable to Bidder for taxes deducted until issuance of required TDS certificate."	
93	3.10.2 3 (h) Pg 91	Liquidated damages or any other recoveries should be shown as deductions on the h.invoice, and GST shall be applicable only on the net balance payment due	Bidder proposes and amendment to the subclause: For any incidental income accrued under this contract to LIC from bidder such as liquidated damages or any other recoveries, subject to eligibility of such recoveries as per the contract clause, LIC shall raise separate invoice for such recoveries and GST shall not be charged by LIC on such Recoveries. Bidder shall not deduct any such recoveries from gross contract price except discount (if any) provided such discount agreed upfront in the contract and Bidder will charge GST on gross base price agreed reducing any discount which is established upfront in the Contract.	Please be guided by the RFP.
94	3.12.1.2 Notice for Default Pg 97	Termination Clause	The Bidder proposes to modify the termination clause to include the following:	<ol style="list-style-type: none"> 1. Please be guided by the RFP. 2. The cure period provided is 30 days. 3. Any termination will be as per the clause

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>1. Each Party should have the right to terminate for material breach of the party.</p> <p>2. There should be a cure period of minimum 60 days giving the breaching party a chance to rectify such breach.</p> <p>3. If Client terminates the Agreement without cause, the Bidder should be paid appropriate demobilization costs and termination charges in addition to payment for services rendered up to date of termination.</p> <p>4. The Bidder requests for deletion of risk purchase from this clause as in event of breach there are adequate remedies available to Client under law and under the contract.</p>	<p>mentioned in Section 3.12.1.2 Notice for Default</p> <p>4. Please be guided by the RFP.</p>
95	3.12.1.4 Limitation of Liability pg. 98	Limitation of Liability	<p>While Bidder is willing to assume responsibility for industry standard risks, we propose that each party's liability should be limited in the aggregate in respect of: (a) a SOW, to the amount paid to the Bidder under the relevant SOW; subject to an overall cap under (b) the Agreement</p>	<p>Please be guided by the RFP.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			(including all SOWs), equal to the amount paid to the Bidder under all SOWs in the 12 months prior to the first claim.	
96	3.12.2 Termination for Default/Convenience of LIC or Frustration of Contract Pg 99		Bidder insists that any notice for termination for convenience shall be mutual, and a minimum term of 90 days notice shall be given to the other party	Please be guided by the RFP.
97	3.14 pg. 106	Adherence to BCP & Cyber Security Systems	The Bidder submits the following clauses: Bidder will be responsible for fixing vulnerabilities in Client Data or Client systems to the extent (i) Client has expressly engaged Bidder to perform such remediation on Client behalf in the Agreement or applicable SOW, or (ii) caused by Bidder's breach of its obligations under the Agreement or applicable SOW. Otherwise, Client will be responsible to remediate such vulnerabilities at Bank's cost and Client will not be liable for the consequences resulting from such security vulnerability, including a data security breach" "Bidder's scope of Services	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			expressly excludes security services, including, but not limited to, managed security services, cyber defense services (such as penetration testing, vulnerability assessment services, threat hunting and incident response services), or any monitoring, scanning, testing assessments or remediations for security vulnerabilities in Client’s environments.”	
98	Form T-12: Non-Disclosure Agreement Pg 181		Bidder insists that any NDA signed between the Parties shall be mutual	Please be guided by the RFP.
99	Other Conditions pg. 270	The Bidder will provide services for implementation/rolling out/support/maintenance of proposed Solutions for a minimum period of 5 years (1 Year warranty + 4 Years AMC/ATS) from the date of the first go-live of the solution. LIC will provide SIGN-OFF certificate after complete implementation, LIC may further extend the contract, for another two terms of 1 year each, at the same rates	Bidder Seeks clarification on the Warranty period	Please be guided by the RFP. Warranty period for custom applications/hardware/software licences is one year.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		(whichever applicable) and terms & conditions, provided services of the Bidder are found satisfactory. LIC reserves right to cancel the Contract at any time in case Solution fails to meet any of the requirements as mentioned in the RFP.		
100	18. Other Terms and Penalties pg. 270		Bidder Clarification: Any penalty under this engagement shall be mutually discussed and agreed between the parties under the relevant statement of work/scope document. Also, all penalties shall be capped, as mutually agreed. We also expect LIC to provide a mutually agreed cure period incase of non-conformity with the acceptance criteria.	Please be guided by the RFP.
101	3.6.4.1 Payment Terms: Implementation	T0 + 2 months - Initial setup and installation of key data platform solution components in the interim dev environment: 1. Data ingestion including batch, streaming, incremental, file-based, etc 2. Data repository with all relevant zones (landing, refinery, curated, etc)	Please update that bidders must create a new infrastructure hardware development environment within T0 + 2 months, which includes hardware delivery, hardware implementation, hardware configuration and data platform implementation, or we can utilise LIC's current development environment for	Initial temporary dev environment will need to be setup in bidder's premises / on cloud

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		3. Data quality and governance including metadata management, etc 4. Data consumption layer including relevant components	support for the early implementation phase	
102	Form T-6: Commercial Bid	Public Cloud: The solution provided should have the capability to extend to public/private cloud as needed. LIC shall have the option to migrate some/all of the data lake / lakehouse components to Public Cloud in future and the bidder shall be required to facilitate the same.	please confirm that proposed architecture should be cloud native / cloud ready and should be readily extendable to public cloud as and when LIC desires to move to public cloud and moving same environment on cloud will be separate change request.	Yes
103	Appendix -C Scope of Work	We assume for clickstream analytics data capture, LIC would want to continue with Google analytics, please confirm?		Yes
104	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	We understand that LIC would like to reuse some of the existing services like Realtime, EventBased, CDC, API based (API Gateway), Data tokenization, Data classification and loss prevention, Devsecops tools including container security. Please share the list of tools which exist in current		Yes

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		landscape, which has to be reused in Target State		
105	Appendix -C Scope of Work	Do we have any Product master services at LIC for managing LIC products such as Insurance Plans, Term Assurance Plans, Annuity Plans, Unit Linked Plans, Pension Plans, Micro Insurance Plans, Health Plans and Group Policies.		Not currently
106	Appendix -C Scope of Work	we understand that LIC Implemented centralized datawarehousing platform in 2004, can we assume that all LIC in scope sources data exist in CADW platfrom, and can be considered for one time load in target state		Yes
107	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	Please share the ETL being utilized in the Current state which can be reused for the target state		Current ETL scripts cannot be reused.
108	LIC's InfoSec policy, pg 238	Please share the LIC's InfoSec policy details to be considered for Data tokenisation requirements		Data tokenisation will be required when LIC decides to move to cloud.
109	Graphical user interface	The system should allow for a graphical user interface to configure data sources	We request if this can be dropped because for ingesting data from MFT folder location and / or event streams we necessary do not need user	User interface can be provided for relevant sources

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			interface to configure them.	
110	Project Plan - timelines	Wave 1 timelines and deliverables	Proposed project plan is heavily front loaded. After provisioning of hardware and software in production environment there is very little team for further development, especially the development and training of ML models that require production data.	Bidder to plan and manage within timeline
111	Solution Support	Deployment guidance	Though the RFP asks for a on premise solution, Would LIC be fine to leverage cloud based tools & accelerators for the cost effective and efficient AMS Solution. If yes, LIC ticket data would move to Cloud.	All components and data needs to be on-premise.
112	Payment Terms	Milestones calculated basis T0 which is letter of intent	We need T0 to be contract signing because we cannot place orders to our vendors/OEMs basis LOI	Please be guided by the RFP and corrigendum.
113	Payment Terms: Implementation		Only 8% payment in the first 6 months. The costs incurred during this period would be significantly higher and this payment schedule will have cash flow repercussions	Please be guided by the RFP and corrigendum.
114	Section 2.3 e) Subcontracting	If selected, the selected Bidder will be the prime Bidder for services provided to LIC by approved subcontractors. The	This clause may not apply to the system integrator practically since the system integrator is bidding in this project	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Bidder and all the subcontractors shall be jointly and severally responsible for performance of the solution	individually and in any case will be held responsible for the non-performance of its subcontractors.	
115	3.2.6 Modification/Amendment of Contract	1. After the contract documents have been signed, no modified provisions shall be applicable unless LIC suo moto or, on request from the Bidder, by a <u>mutually executed</u> written <u>change</u> order, <u>the Parties</u> amend the contract, at any time during the currency of the contract, by making alterations and modifications within the general scope of the Contract. Requests for changes and modifications in the Contract may be submitted in writing by the Bidder to LIC.	Any change suggested by either party should be mutually agreed between the parties. A suo moto change and deemed acceptance is tough to accept for such a large project.	Please be guided by the RFP.
116		. If the Bidder does not agree to the suo moto modifications/amendments made by LIC, he <u>The other party</u> shall convey his views <u>promptly</u> within a <u>reasonable period of time</u> 15 days from the date of <u>a request for change by the other party for</u> amendment/modification. Otherwise, it shall be assumed		Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		that the Bidder has consented to the amendment.		
117		Any verbal or written arrangement abandoning, modifying, extending, reducing, or supplementing the contract or any of the terms thereof shall be deemed conditional and shall not be binding on LIC <u>the Parties</u> unless and until the same is incorporated in a formal instrument and signed by LIC both Parties, and till then LIC shall have the right to repudiate such arrangements.		Please be guided by the RFP.
118	Restriction on Potential Conflict of Interests	Neither the Bidder nor their Personnel shall engage, either directly or indirectly, in any of the following activities: a) During this Contract's term, any business or professional activities in India that would conflict with the activities assigned to them.	Need deletion of this clause as this should not be applicable to SI	Please be guided by the RFP.
119		b) After this Contract's termination, such other activities as may be stipulated in the contract.		Please be guided by the RFP.
120		3 During the term of this Contract and after its termination, the Bidder and its		Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		affiliates, as well as any Sub-bidder and any of its affiliates, shall be disqualified from providing goods, works, or Services (other than the subject Service of this Contract and any continuation thereof) for any project resulting from or closely related to the subject Services of this Contract.		
121	Consequences of breach by Constituents of a Bidder	Should the Bidder or any of its partners or their Personnel commit a default or breach of GCC- clause 3.5.1 to 3.5.7, the Bidder shall remedy such breaches within 21 days, keeping LIC informed. LIC may call upon the Lead Member to assign the work of the defaulting member to any other equally competent party acceptable to LIC. However, at its discretion, LIC shall be entitled, and it shall be lawful on his part, to treat it as a breach of contract and avail any or all remedies thereunder. The decision of LIC as to any matter or thing concerning or arising out of GCC clause 3.5.1 to 3.5.7 or on any question	LIC's decision should be based on the natural justice principles, and the dispute/ breaches in clauses shall be resolved as per the dispute resolution method.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		whether the Bidder or any partner of the Bidder firm has committed a default or breach of any of the conditions shall be final and binding on the Bidder.		
122	Payment Terms	LIC reserves the right to temporarily withhold payment and impose penalty, if it is not satisfied with progress made during that period or if there is delay in activity timelines.	The bidder requests for deletion of this clause as there are specific clauses in the contract for this subject matter	Please be guided by the RFP.
123	Extension for Excusable Delay Not Due to Bidder	The Bidder may also indicate the period for which the Services are likely to be delayed and ask for a necessary extension of time. On receipt of such request from the Bidder, LIC shall consider the same and grant such extension of time as, in his opinion, is reasonable regarding the nature and period of delay and the type and quantum of work affected thereby. No other compensation shall be payable for work carried forward to the extended period. The same rates, terms, and conditions as the original Contract shall apply during the extended period. Any Delay / Idle time attributed to LIC	In case of any delay/ idle time attributable to LIC, the bidder's resources will sit idle and the bidder will incur cost. In such situations, there should be a mechanism to mitigate such costs. Therefore, we have proposed the relevant language.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		including but not limited to dependencies, pre-requisites, acceptance, as per the project plan; at any stage of project execution will be processed through Project Change Request.		
124	Withholding and lien in respect of sums claimed:	1. Whenever any claim or claims for payment of a sum of money arises against the Bidder, out of or under the contract, LIC shall be entitled, and it shall be lawful on his part, to withhold and also have a lien to retain such sum or sums, in whole or in part pending finalisation or adjudication of any such claim from—	The bidder believes that any withholding of payments should be limited to the service in dispute. As per subclause 1 and 4, we feel that LIC intends to withhold payments not just the service in dispute but for any service including the services under this contract and any other contracts that the bidder may have with LIC in future. We request deletion of this requirement	Please be guided by the RFP.
125		a) any security or retention money, if any, deposited by the Bidder.		Please be guided by the RFP.
126		b) Any sum(s) payable till now or hereafter to the Bidder under the same Contract or any other contract with LIC if the security is insufficient or if no security has been taken from the Bidder.		Please be guided by the RFP.
127				Please be guided by the RFP.
128		3. It is an agreed term of the contract that the sum(s) of		Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		money so withheld or retained under the lien referred above shall be kept withheld or retained till the claim arising out of or under the contract is determined under GCC clauses 3.11 and/or 3.12. The Bidder shall have no claim for interest or damages whatsoever on any account regarding such withholding or retention under the supra lien and duly notified to the Bidder.		
129				Please be guided by the RFP.
130		4. Lien in respect of Claims in other Contracts: Any sum of money due and payable to the Bidder (including the security deposit returnable to him) under the contract may be withheld or retained by way of lien by LIC against any claim of LIC in respect of payment of a sum of money arising out of or under any other contract made by the Bidder with LIC.		Please be guided by the RFP.
131	Suspension of Payments	LIC may, by written notice of suspension to the Bidder, suspend part or all payments to the Bidder hereunder if the Bidder fails to deliver the	The bidder believes that any withholding of payments should be limited to the service in dispute. As per this clause, LIC has a right to suspend the	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Services as per the Terms of Reference, including the non-rectification of notified defects in the Services/deliverables, provided that such notice of suspension (i) shall specify the nature of the failure, and (ii) shall request the Bidder to remedy such failure within a period not exceeding thirty (30) calendar days after receipt by the Bidder of such notice of suspension. Such a suspension shall not entitle the Bidder to any extension of time for delivery of Service.	payments not just the service in dispute but for any service under this contract.	
132	Performance Bond/Security	and in either of the events aforesaid to call upon the Bidder to maintain the said performance security at its original limit by making further deposits, provided further that LIC shall be entitled, and it shall be lawful on his part, to recover any such claim from any sum then due or which at any time after that may become due to the Bidder for similar reasons.	While the bidder does not have an issue in furnishing performance bank guarantee, maintaining the performance bank guarantee at the original limit is not a market practice, which also creates commercial impact on the bidder. Therefore, the bidder requests deletion of this clause.	Please be guided by the RFP.
133		Subject to the sub-clause above, LIC shall release the	There is no definition of Defect Liability Obligation /Term and	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>performance security without any interest to the Bidder on completing all contractual obligations within a period not later than sixty days.</p> <p>Alternatively, upon the Bidder submitting a suitable separate Defect Liability Security for the duration of Defect Liability obligations, the original Performance Guarantee Security shall be released mutatis mutandis</p>	<p>therefore bidder requests the performance security be released on completion of all contractual obligations within a period not later than sixty days</p>	
134	6. Data Security and Access Control & Page - 239	Integration of suitable security related logs with LIC's SIEM to enable security monitoring.	Which SIEM platform is currently being implemented at LIC in SOC? This is required now to understand Integration possibilities	Further details of the SIEM will be provided to the selected bidder.
135	iii. Scope of Work pg 211	1. a. Mechanisms of ingestion of structured data (e.g., product, policy, claim, customer master data) from multiple internal core platforms and external data sources in real time and in batch mode.	<p>Are the data models to be developed from scratch ? If not what is the scope of data modelling for each of these Master data sets ?</p> <p>Is there any preference to pre built Industry specific logical data model which can be customised for LIC?</p>	Data models to be developed from scratch. Pre-built data models can also be customized.
136	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semistructured data (clickstream, JSON, XML, etc)	What is the size of data pushed through EventHub? Please provide detailed information. As we understand now the	<p>Overall 250 GB throughput daily</p> <p>Approx 50GB near real time - Definition of near real time is less than 2 seconds</p> <p>Remaining batch mode - Batch jobs should get</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		and unstructured data (e.g., policy documents, customer emails, voice transcripts) from multiple internal core platforms and external data sources in real time and in batch mode.	processing of data will be batches, real time and near time. Giving information for daily basis will not help in sizing components including bandwidth. Throughput should be provided as part of SLAs.	completed within 120 mins
137	2. Data Volumetric Page 250	The non-production environments – development and UAT, should be sized as per bidder recommendations with minimum consideration as below: · Development environment should be sized minimum 10% of production environment · UAT environment should be sized minimum 20% of production environment	Shall bidder consider same physical environment for Non-Production environments development and UAT ?	Dev is 10% of prod UAT is 20% of prod
138	2. Data, Reporting and Analytics Functional Requirements Page 216	Master data Customer360 Agent360 Customer and Family unique ID Prospect and Lead ID	All these Use cases and requirements are beyond Customer Identity resolution and requires a Pre built solution / Application. We are sure LIC is looking for GUI for these functionalities so that Business users can change / add new rules. In case of Bespoke application it will be difficult to manage and there	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>will be dependency on the bidder for these changes. Given the 18 months of comprehensive implementation timelines a comprehensive solution (COTS) should be part of the proposal. We would like to understand LIC's viewpoint what all functionalities they are currently uses and what incremental features they will be looking in the new solution.</p>	
139	Point 1/Page No.236	Storage	Please specify the size of data to be used for Hot/Cold/Warm data footprints	70% cold; 15% warm; 15% hot
140	5. BCP	Disaster Recovery RPO - Recovery Point Objective Upto 30 mins RTO - Recovery Time Objective Upto 4 hours	All the sources will also available to meet this RPO and RTO ? There is not though put provided in Loading SLA , how will bidder will comply to this?	Throughput: Overall 250 GB throughput daily Approx 50GB near real time - Definition of near real time is less than 2 seconds Remaining batch mode - Batch jobs should get completed within 120 mins
141	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semistructured data (clickstream, JSON, XML, etc) and unstructured data (e.g., policy documents, customer emails, voice transcripts) from	What are the specific use cases for semi and unstructured data ? As per Corrigendum and Pre Bid queries response Unstructure data will stored only. It will not futher utilised as not specific use cases are	2.5x is a guidance provided.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		multiple internal core platforms and external data sources in real time and in batch mode.	mentioned. So why we need to plan for 2.5 times of raw data?	
142	Section V - 2. Data Ingestion - Data formats & pg 230	Data may include Flat files, excel, log, feeds, audio, video, image, RDBMS, unstructured text, etc. The platform should be able to process all these formats at low latency (near real time) and high throughput.	Please confirm on Data processing requirements for audio, video, images - as specific libraries will be required for the same, so need details on file types for the same. Also elaborate on use case of these formats As part of the scope of the existing RFP, as there are no use cases related to unstructured data like voice, image or video - does the vendor need to store such data? If so what will be the size of such data?	No storage required for voice, image or video as per scope of this RFP.
143	Appendix C: Scope of Work > vii. Detailed Technical Requirements > 1. Sources of Data (pg 228)		What is the technical nature of the interfaces (RDBMS, Event-based, REST API push/pull, File-based, etc.) and approximate number of datasets/record layouts for all the sources, including Third-party and Marketing data? (This information is available for some interfaces, but not all.)	Key external data sources (non-exhaustive) include: 1. Social platforms - including Facebook, Google, Instagram, X, Linkedin, Whatsapp - providing semi-structured and structured data (in the current implementation, we will not use unstructured data such as images, videos and voice). Data ingested using REST APIs 2. Select banca partners - providing structured data. Input mode will be a mix of file upload and REST API based 3. Select medical service providers - providing

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
				<p>unstructured data (pdf documents) and structured data. Input mode will be a mix of file upload and REST API based</p> <p>4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data. Data ingested using REST APIs</p> <p>5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data. Data ingested using REST APIs</p> <p>6. Data from subsidiaries - providing structured data. Input mode will be a mix of file upload and REST API based</p> <p>Internal data sources are:</p> <ol style="list-style-type: none"> 1. eFEAP, UCS, IPP - structured data will be ingested both in batch mode using suitable ETL tool and in NRT using a CDC and event management tool. 2. Other core platforms - P&GS - structured data will be ingested via APIs and batch mode 3. Other core platforms - SAP - will be batch ingestion of structured data 4. Digital apps (web apps and mobile apps) and SoE: semi-structured and structured data will be streamed using an event management platform 5. Digital apps: Martech: semi-structured and structured data will be ingested using APIs
144	Other condition, page 270	The Bidder will provide services for implementation/rolling out/support/maintenance of	We understand that the total Contract Period will be 78 months including 18 months of Implementation. Please	Total contract period will be 5 years

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		proposed Solutions for a minimum period of 5 years (1 Year warranty + 4 Years AMC/ATS) from the date of the first go-live of the solution.	confirm. So this means the 5 years will get counted from the date of HW landing at LIC site .Pls confirm.	
145	7. Data Consumption Pg: 240	Reports and Dashboards	Is there a requirement for Self Service BI. How many self service users are expected?	200
146	Other condition, page 270	The Bidder will provide services for implementation/rolling out/support/maintenance of proposed Solutions for a minimum period of 5 years (1 Year warranty + 4 Years AMC/ATS) from the date of the first go-live of the solution.	We understand that the total Contract Period will be 78 months including 18 months of Implementation. Please confirm. As per Corrigendum I page 8, SN 22 we understand that the contract period would be 60+ 9 months (date of first go-live) while the prebid query response is 60 months. Please confirm.	Total contract period will be 5 years
147	viii., Page No 249	1. Volumetrics, Total Users	What would be the number of Data Stewards and Administrators for Data Catalog The provided number of data admin, stewards is too high. We expect the number should not be more than 10. Please review and confirm.	Data stewards and custodians will go across 8 divisions and 17 departments - this will come upto roughly 45 and then there will be roughly 5 data administrators.
148	viii., Page No 249	1. Volumetrics, Total Users	How many users would be consumers of data catalog? The provided number of data catalog users seems too high.	200 power users and 100 analytics users

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			We expect the number should not be more than 100. Please review and confirm.	
149	Section 3.10.5.1 – Page 93	e. LIC shall pay the Bidder’s invoices within sixty (60) days after the receipt by LIC of such itemized invoices with supporting documents.	Bidder requests the payment period be modified to 30 days. As per standard industry practice and payment terms as defined in other RFPs released by LIC, we request to change the payment term to 30 days from the date of submission of invoice.	Please be guided by the RFP.
150	2.2.4 Right to Reject any or all Bids: Pg 11	LIC reserves the right during technical and commercial evaluation or at the time of award of contract and during the term of the contract to vary the quantity of services and goods specified in the RFP without any change in unit prices or other terms and conditions	Bidder requests that a mutually discussed price is agreed upon for additional units. We understand that any variation in quantity of services and goods from the scope of work will be undertaken via a change request order. Please confirm.	The change in scope of work will be addressed via change request. The unit price & other terms and conditions will remain the same.
151	Page: 282, Clause: 18.1	Penalties for delay in GO-Live of solution: In case bidder is not able to implement the proposed solution within stipulated period, a penalty of 0.5% of the total contract value of	Bidder request for deletion of this clause and the penalty is covered in Liquidated damage clause.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		the relevant service will be levied for each week of delay from the timelines as defined in the signed agreement with the vendor subject to maximum 10% of applicable service. If the delay is attributable to LIC's side, no penalty will be levied, for that period.		
152	Page: 279, 282, 283, 284, Clause: 18, 18.6, 18.4, 18.3	<ul style="list-style-type: none"> • Penalties for SLA uptime, • Penalties: Customer Support, • Penalties: Availability, • Penalties: Security and Compliance. 	Bidder request to cap all penalties together at 5% of the quarterly invoice value There is no capping provided for penalties mentioned in section 18g, 18.3, 18.4, 18.6. We request a capping of 5% of quarterly invoice value.	Please be guided by the RFP.
153	Scope of Work > Analytics and BI Pg. 212	a. Advanced analytics / AI / ML model development providing suitable predictive analytics using machine learning / deep learning and other suitable techniques	How many users will use the system concurrently? We understand that the number of active users for analytics is expected to be 450, please confirm if understanding is correct.	Analytics active users is 100 as per RFP.
154	Corrigendum	# Payment milestones for AMS (custom developed applications) will be dependent on related go-live milestones and will be delayed if related go-live milestones are delayed	Please define the AMS terms and process for tracking of changes for custom developed applications.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
155	Corrigendum	3.12.1.4 Limitation of Liability Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder 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, or to any obligation of the Bidder to indemnify LIC concerning IPR infringement.	Request to also consider Limitation of Liability cap to contract value for Repair & replacement of defective equipment.	Please be guided by the RFP and corrigendum.
156	Corrigendum	3.12.1.4 Limitation of Liability Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder 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, or to any obligation	For indemnity we request LIC a) To limit this to direct damages only b) We would like to restrict indemnities to only the following cases - against any third party claims arising from the following: a. Claims for loss or damage to third party tangible property; b. claim by any person in respect of bodily injury or death; c. claims by any third party in	Please be guided by the RFP and corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>of the Bidder to indemnify LIC concerning IPR infringement.</p> <p>i. The maximum aggregate liability of Selected Bidder, in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement/Contract shall not exceed the total Project Cost.</p> <p>ii. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims including loss of profit, loss of business or revenue.</p> <p>iii. The limitations set forth herein shall not apply with respect to:</p> <p>a. claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right;</p> <p>b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder,</p>	<p>respect of any IP infringement;</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		c. damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, d. Regulatory or statutory fines imposed by a		
157	RFP Page 97	3.12.1.2 Notice for Default Pg 97 18. Other Terms and Penalties pg. 270	We request LIC nTo provide a reasonable cure period before invoking the clause or serving notice period n To pay for all deliverables up to date of termination (and for any termination assistance) n To cap risk purchase to 10% of delayed or undelivered deliverables n To allow for bidder to terminate in case of non-payments	1. Cure period of 30 days is provided. 2. Payments will be done as per 3.12.3.7 Payments upon Termination 3. Please be guided by the RFP (3.12.1.3 Remedies for Breaches/Default, point 3) 4. Please be guided by the RFP.
158	3.6.4.2, page 71	Payment Terms: Hardware	Bidder requests the Payment terms should not be milestones based for all SWs and HWs. Bidder requests for 90% of the Payment at the time of SW/HW Delivery and 10% at the time of Installation.	Please be guided by the RFP and corrigendum.
159	3.6.4.3, page 73	Payment Terms: Software	Bidder requests the Payment terms should not be milestones based for all SWs and HWs. Bidder requests for 90% of the	Pls be guided by the RFP and corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			Payment at the time of SW/HW Delivery and 10% at the time of Installation.	
160	3.6.4.4, Page 74	Penalties, if any, will be deducted before release of the payment from the amount payable against the invoice submitted	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value, including all Penalties and LDs put together.	Please be guided by the RFP.
161	3.9.2, 3 page 85	Termination of Contract for Failure to Become Effective: If this Contract has not become effective (as per sub-clause 1) above) within such period after the date of Contract signature as specified in the Contract, either Party may, by not less than twenty one (21) days' written notice to the other Party, declare this Contract to be null and void, and in the event of such a declaration by either Party, neither Party shall have any claim against the other Party with respect hereto	Any termination should not be unilateral. The bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	Please be guided by the RFP. Bidder will be given a notice period of 30 days to respond as per clause 3.12.1.2 Notice for Default.
162	3.9.4.6 page 87	Extension of Contract	This will have additional Cost. Requires separate negotiations. It is requested to amend this clause as " Contract may be extended at mutually agreed rate before 3 months from the	Please be guided by the RFP and corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			expiry of original contract."	
163	3.9.5.2 page 88	Liquidated damages	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value, including all Penalties and LDs put together.	Please be guided by the RFP.
164	3.9.5.4 page 89	Limit on total Damages	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value, including all Penalties and LDs put together.	Please be guided by the RFP.
165	3.12 page 96	Defaults, Breaches, Termination and closure of Contract	Any termination should not be unilateral. The bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	Please be guided by the RFP.
166	3.12.2 page 99	Termination for Default/Convenience of LIC or Frustration of Contract	Any termination should not be unilateral. The bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	Please be guided by the RFP. Bidder will be given a notice period of 30 days to respond as per clause 3.12.1.2 Notice for Default.
167	3.13.4 page 105	Penalties for Misdemeanours	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value, including all Penalties and LDs put together.	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
168	Form T-12: Non-Disclosure Agreement, page 185	Termination	Any termination should not be unilateral. The bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	Please be guided by the RFP. Bidder will be given a notice period of 30 days to respond as per clause 3.12.1.2 Notice for Default.
169	18, page 270	Other Terms and Penalties	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value, including all Penalties and LDs put together.	Please be guided by the RFP.
170	Other condition, page 270	The Bidder will provide services for implementation/rolling out/support/maintenance of proposed Solutions for a minimum period of 5 years (1 Year warranty + 4 Years AMC/ATS) from the date of the first go-live of the solution.	We understand that the total Contract Period will be 78 months including 18 months of Implementation. Please confirm.	Total contract period will be 5 years
171	Table#2: Bill of Material (Hardware), page 162	The quoted 5-year TCO is to be discounted to the net present value (NPV) as appropriate for comparing the tenders on equitable basis. The Net Present Value is to be calculated on the annual cash outflows second year onwards. Discounting rate to be used: 10%.	We understand this NPV calculation will be done by LIC and bidder will quote only 5 Year TCO. Please confirm if this understanding is correct.	Yes
172	Table#3: Bill of Material	The quoted 5-year TCO is to be	We understand this NPV	Yes

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
	(Software), page 162	discounted to the net present value (NPV) as appropriate for comparing the tenders on equitable basis. The Net Present Value is to be calculated on the annual cash outflows. Discounting rate to be used: 10%.	calculation will be done by LIC and bidder will quote only 5 Year TCO. Please confirm if this understanding is correct.	
173	2, page 3	Bid Validity (Days from the date of Bid Opening) – ITB-clause 2.8.3	Bidder requests that the Bid Validity should be calculated from Date of Bid Submission(Not Date of Bid Opening).	Please be guided by the RFP and corrigendum.
174	3.6.4.1, page 62	Payment Terms: Implementation	Bidder requests improvement in Implementation Payment Terms. Bidder proposal is as follows-Milestone1- 5%(in place of 1%), Milestone2- 5%(in place of 2%) and Milestone3- 5%(in place of 2%), and Milestone7- 15%(in place of 30%).	Please be guided by the RFP and corrigendum.
175	3.6.4.3, page 73	Software licenses (subscription) for 5 years starting from the start of usage of the licenses of respective environment. Delivery of Software Licenses and their installation on respective application environments. The required documents to be provided are	Bidder requests that for SW Licences(Subscription) the Payment terms should be Annual in advance from Year2 onwards. Schedule should be as follows- Y2- 100% beginning of the Year	Please be guided by the RFP and corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>original invoice along with Original Delivery Challans dully stamped and signed by the LIC Official & Selected Bidder representative. LIC official to sign off that new licenses have been satisfactorily installed.</p> <p>12 Months 100% 24 months 100% 36 months 100% 48 months 100% 60 months 100%</p>	<p>Y3- 100% beginning of the Year Y4- 100% beginning of the Year Y5- 100% beginning of the Year</p>	
176	3.6.4.4, page 74	Payment to be made from year 3 onwards on a quarterly basis in arrears subject to satisfactory performance duly signed off by LIC	Bidder requests to release Support charges on monthly in arrear basis .	Please be guided by the RFP and corrigendum.
177	3.5.8 page 57	The amount of Performance security shall be @5% of the contract Price denominated in Indian Rupees in the form of Bank Guarantee issued by a Nationalised/Reputed Scheduled Bank in India, in the prescribed form provided in Annexure A. In case the Contract period is extended by LIC, the Validity period and claim period will also be increased accordingly by the	<p>It is requested to modify this clause. Option should be given to the selected bidder to submit 2 separate PBG.</p> <p>1) On award of the contract, 5% of the Grand total cost with validity for Implementation phase of 18 months + claim period of 3 months. 2) On completion of implementation phase, 5% of the remaining period AMC/ ATs/AMS cost for remaining</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		selected Bidder	period of the contract + 3 months of claim period.	
178	5.2 Stage 1 - Bidder Eligibility Criteria, page 112	The bidder must have completed at least 3 (Three) projects across data lake / warehouse / lakehouse, advanced analytics and reporting in the last 7 years. The projects should be similar in scope and size to LIC's context. At least one of these should be in India and at least two should be in the BFSI industry (India or global). Indian projects cited should have a minimum data size of 100TB and global projects should have a minimum data size of 1PB.	Request to change as under: The bidder must have completed at least 3 (Three) projects across data lake / warehouse / lakehouse, advanced analytics and reporting in the last <u>12</u> 7 years. The projects should be similar in scope and size to LIC's context. At least one of these should be in India and at least two should be in the BFSI / <u>other</u> industries (India or global). Indian projects cited should have a minimum data size of 100TB and global projects should have a minimum data size of 1PB. <u>Request to accept self declaration letter, wherever the Purchase Order/Work Order/Invoice or letter from the Client in not available.</u>	Please be guided by the RFP and corrigendum.
179	3.5.6 Obligation to Indemnify LIC, page 51	1. the Bidder shall indemnify and hold harmless, free of costs, LIC and its employees and officers from and against all suits, actions or administrative proceedings,	Request to add the underline and remove the strike through matter from the clause as under: 1. the Bidder shall indemnify and hold harmless, free of	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>claims, demands, losses, damages, costs, and expenses of any nature, including attorney's fees and expenses, which may arise in respect of the Services provided by the Bidder under this Contract, as a result of any infringement or alleged infringement of any patent, utility model, registered design, copyright, or other Intellectual Proprietary Rights (IPR) or trademarks, registered or otherwise existing on the date of the contract arising out of or in connection with: Any design, data, drawing, specification, or other documents or Services provided or a. designed by the Bidder for or on behalf of LIC. The delivery of the Services by the Bidder or the use of the Services at LIC's Site b. 2. Such indemnity shall not cover any use of the Services or any part thereof other than for the purpose indicated by or to be reasonably inferred from the contract, neither any infringement resulting from the</p>	<p>costs, LIC and its employees and officers from and against all suits, actions or administrative proceedings, claims, demands, losses, damages, costs, and expenses of any nature, including <u>reasonable</u> attorney's fees and expenses, which may arise in respect of the Services provided by the Bidder under this Contract, as a result of any infringement or alleged infringement of any patent, utility model, registered design, copyright, or other Intellectual Proprietary Rights (IPR) or trademarks, registered or otherwise existing on the date of the contract arising out of or in connection with: Any design, data, drawing, specification, or other documents or Services provided or a. designed by the Bidder for or on behalf of LIC. The delivery of the Services by the Bidder or the use of the Services at LIC's Site b. 2. Such indemnity shall not cover any use of the Services or</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>use of the Services or any part thereof, or any service/products produced thereby in association or combination with any other service, equipment, plant, or a. materials not delivered by the Bidder.</p> <p>3. If any proceedings are brought, or any claim is made against LIC arising out of the matters referred above, LIC shall promptly notify the Bidder. At its own expense and in LIC's name, the Bidder may conduct such proceedings and negotiations to settle any such proceedings or claim, keeping LIC informed</p>	<p>any part thereof other than for the purpose indicated by or to be reasonably inferred from the contract, neither any infringement resulting from the use of the Services or any part thereof, or any service/products produced</p> <p>a. thereby in association or combination with any other service, equipment, plant, or a. materials not delivered by the Bidder.</p> <p><u>b. Bidder's compliance with LIC's specific technical designs or instructions (except where Bidder knew or should have known that such compliance was likely to result in an Infringement Claim and Bidder did not inform LIC of the same);</u></p> <p><u>c. Use of a superseded release of some or all of the Deliverables or LIC's failure to use any modification of the Deliverable furnished under this Agreement including, but not limited to, corrections, fixes, or enhancements made available by the Bidder</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>3. If any proceedings are brought, or any claim is made against LIC arising out of the matters referred above, LIC shall promptly (<u>not later than twenty four hours</u>) notify the Bidder. At its own expense and in LIC's name, the Bidder may conduct such proceedings and negotiations to settle any such proceedings or claim, keeping LIC informed.</p>	
180		<p>4. If the Bidder fails to notify LIC within twenty-eight (28) days after receiving such notice that it intends to conduct any such proceedings or claim, then LIC shall be free to conduct the same on its behalf at the risk and cost to the Bidder</p> <p>.</p> <p>5. At the Bidder's request, LIC shall afford all available assistance to the Bidder in conducting such proceedings or claims and shall be reimbursed by the Bidder for all reasonable expenses.</p>	<p>Request to add the underline and remove the strike through matter from the the clause as under:</p> <p>4. If the Bidder fails to notify LIC within twenty-eight (28) days after receiving such notice that it intends to conduct any such proceedings or claim, then LIC shall be free to conduct the same on its behalf at the risk and cost to the Bidder. <u>However LIC shall not make any statement or admission in relation to such claim which may prejudicially affect the chances of settlement or defense of such claim.</u></p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>5. At the Bidder's request, LIC shall afford all available assistance to the Bidder in conducting such proceedings or claims and shall be reimbursed by the Bidder for all reasonable expenses.</p> <p><u>In the event that LIC is enjoined or otherwise prohibited, or is reasonably likely to be enjoined or otherwise prohibited, from using any Deliverable as a result of or in connection with any claim for which Bidder is required to indemnify LIC, according to a final decision of the courts or in the view of Bidder, Bidder, may at its own expense and option: (i) procure for LIC the right to continue using such Deliverable; (ii) modify the Deliverable so that it becomes non-infringing without materially altering its capacity or performance; (iii) replace the Deliverable with work product that is equal in capacity and performance but is</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p><u>non-infringing; or (iv) If such measures do not achieve the desired result and if the infringement is established by a final decision of the courts or a judicial or extrajudicial settlement, the Bidder shall refund the LIC the fees effectively paid for that Deliverable by the LIC subject to depreciation for the period of Use, on a straight line depreciation over a 5 year period basis. The foregoing provides for the entire liability of the Bidder and the exclusive remedy of the LIC in matters related to infringement of third party intellectual property rights.</u></p> <p><u>LIC will defend, indemnify and hold harmless the Bidder, applicable Bidder affiliates (“Bidder Indemnified Party”) from and against any third party suit, proceedings damages, judgments, cost and expenses (including reasonable attorney fees) relating to any infringement claim by a third</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p><u>party to the extent based on any LIC materials provided to Bidder by or on behalf of LIC or the access and use by Bidder of any LIC provided software or material in connection with Bidder's performance of Services hereunder without breaching the terms of this Agreement.</u></p> <p><u>Each party (in the capacity as Indemnifying Party) will defend, indemnify and hold the other party, its affiliates, directors, officers and employees (in the capacity of Indemnified Party) from and against any third-party claim, demand, suit, proceeding, cost and expenses therewith to the extent such demand, claim or action relates to or is based on any personal injury, death or damage to property caused by the negligence or willful misconduct of the Indemnifying Party or its agents and representatives, in the performance of this Agreement, unless caused by the negligence</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			or misconduct of the other party/it's personnel.	
181	3.5.6.2 For Losses and Damages Caused by Bidder, page 52	<p>1. the Bidder shall indemnify and keep harmless LIC, from and against, all actions, suit proceedings, losses, costs, damages, charges, claims, and demands of every nature and description brought or recovered against LIC because of any act or omission or willful default or gross negligence or willful trespass of the Bidder, his agents, or employees despite all reasonable and proper precautions may have been taken, during the execution of the Services. The Bidder shall make good at his own expense all resulting losses and/or damages to:</p> <ul style="list-style-type: none"> a. the Services themselves or b. any other property of LIC or c. the lives, persons, or property of others <p>2. In case LIC is called upon to make good such costs, loss, or damages or to pay any compensation, including that payable under the provisions of the Workmen's Compensation</p>	Request to delete the clause	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Act or any statutory amendments thereof, the amount of any costs or charges including costs and charges in connection with legal proceedings, which LIC may incur about it, shall be charged to the Bidder. All sums payable by way of compensation under any of these conditions shall be considered reasonable compensation to be applied to the actual loss or damage sustained and whether or not any damage shall have been sustained.</p> <p>3. LIC shall have the power and right to pay or to defend or compromise any claim of threatened legal proceedings, or in anticipation of legal proceedings being instituted consequent on the action or default of the Bidder, to take such steps as may be considered necessary or desirable to ward off or mitigate the effect of such proceedings, charging to Bidder, as aforesaid, any sum or sums of money which may</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>be paid and any expenses whether for reinstatement or otherwise which may be incurred and the propriety of any such payment, defence or compromise, and the incurring of any such expenses shall not be called in question by the Bidder.</p>		
182	<p>3.5.7 Confidentiality, Secrecy and Property and IPR Rights 3.5.7.1 Property Rights, page 52</p>	<p>1. Physical assets, e.g., Equipment, vehicles and materials made available to the Bidder by LIC or purchased by the Bidder wholly or partly with funds provided by LIC, shall be the property of LIC and shall be marked accordingly. Upon termination or expiration of this Contract, the Bidder shall make an inventory of such equipment, vehicles, and materials available to LIC and dispose of such equipment, vehicles, and materials in accordance with LIC's instructions. While in possession of such equipment, vehicles and materials, the Bidder, unless otherwise instructed by LIC in writing, shall insure them at the expense</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>1. Physical assets, e.g., Equipment, vehicles and materials made available to the Bidder by LIC or purchased by the Bidder wholly or partly with funds provided by LIC, shall be the property of LIC and shall be marked accordingly. Upon termination or expiration of this Contract, the Bidder shall make an inventory of such equipment, vehicles, and materials available to LIC and dispose of such equipment, vehicles, and materials in accordance with LIC's instructions. While in</p>	<p>Please be guided by the RFP.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>of LIC in an amount equal to their total replacement value.</p> <p>2. Intangible assets, e.g., license agreements, Software Packages, and memberships for purposes of performance of this contract provided by LIC or purchased by the Bidder wholly or partly with funds provided by LIC, shall be the property of LIC and shall be registered accordingly., These shall be obtained in the name of LIC after obtaining LIC's prior written approval. LIC shall have an encumbered right to use such assets, even after the termination of the Contract. Any restrictions about the future use of these documents and software shall be specified in the Contract.</p> <p>3. Bidder's proposal could include resale of Third-Party Products and/or Services to LIC. All Products and Services sold by the Bidder will be subject to the Third-Party Supplier's applicable terms as mentioned under EULA / EUMA, which shall constitute an agreement between LIC and</p>	<p>possession of such equipment, vehicles and materials, the Bidder, unless otherwise instructed by LIC in writing, shall insure them at the expense of LIC in an amount equal to their total replacement value.</p> <p>2. Intangible assets, e.g., license agreements, Software Packages, and memberships for purposes of performance of this contract provided by LIC or purchased by the Bidder wholly or partly with funds provided by LIC, shall be the property of LIC and shall be registered accordingly., These shall be obtained in the name of LIC after obtaining LIC's prior written approval. LIC shall have an encumbered right to use such assets, even after the termination of the Contract. Any restrictions about the future use of these documents and software shall be specified in the Contract.</p> <p>3. Bidder's proposal could include resale of Third-Party Products and/or Services to LIC. All Products and Services sold by the Bidder will be</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>the Third-Party Supplier only, and not the Bidder. Bidder will pass through any and all Third-Party Supplier’s warranties, indemnities or other commitments made by such Third-Party Supplier with respect to any Products or Services to LIC and will provide commercially reasonable assistance to LIC in enforcement thereof. Title and risk of loss in the Products will each pass to LIC from the Bidder immediately upon delivery to LIC. All Products and Services will be resold by Bidder on an —as isll basis without any additional warranty, indemnity, liability of any kind whatsoever. LIC hereby agrees that the Bidder will not be liable for any claims arising out of any act or omission, including negligence, by such Third-Party Supplier, including delays in shipping or delivery of non-functional or incorrect Products or defective performance of the Products or Services, however, the Bidder</p>	<p>subject to the Third-Party Supplier’s applicable terms as mentioned under EULA / EUMA, which shall constitute an agreement between LIC and the Third-Party Supplier only, and not the Bidder. Bidder will pass through any and all Third-Party Supplier’s warranties, indemnities or other commitments made by such Third-Party Supplier with respect to any Products or Services to LIC and will provide commercially reasonable assistance to LIC in enforcement thereof. Title and risk of loss in the Products will each pass to LIC from the Bidder immediately upon delivery to LIC. All Products and Services will be resold by Bidder on an —as isll basis without any additional warranty, indemnity, liability of any kind whatsoever. LIC hereby agrees that the Bidder will not be liable for any claims arising out of any act or omission, including negligence, by such Third-Party Supplier,</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		agrees to provide commercially reasonable assistance to LIC in enforcement thereof.	including delays in shipping or delivery of non-functional or incorrect Products or defective performance of the Products or Services, however, the Bidder agrees to provide commercially reasonable assistance to LIC in enforcement thereof.	
183		<p>3.5.7.2 IPR (Intellectual property rights) Rights</p> <p>3.5.7.1 (i) Subject to (a) LIC will own the Intellectual Property Rights (IPRs) of the proposed Data, Reporting and Analytics Platform solution. (b) The Intellectual Property Rights (IPR) for the bespoke development done, analytical models developed and any customization/s during the implementation of the project will lie with LIC; provided all the payments due to the Bidder for the Deliverables rendered under the Contract have already been paid by LIC to the Bidder.</p> <p>3.5.7.1 (ii) Bidder's Proprietary Software and Pre-Existing IP. LIC acknowledges and agrees that this is a professional</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>3.5.7.2 IPR (Intellectual property rights) Rights</p> <p><u>3.5.7.1 (i) Subject to (a) LIC will own the Intellectual Property Rights (IPRs) of the proposed Data, Reporting and Analytics Platform solution. (b) The Intellectual Property Rights (IPR) for the bespoke development done, analytical models developed and any customization/s during the implementation of the project will lie with LIC; provided all the payments due to the Bidder for the Deliverables rendered under the Contract have already been paid by LIC to the Bidder.</u></p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>services agreement and this agreement is not intended to be used for licensing of any Bidder's proprietary software or tools. If Bidder and LIC mutually agree that the Bidder provides to LIC any proprietary software or tools of Bidder or of a third party, the parties shall negotiate and set forth the applicable terms and conditions in a separate license agreement and the provisions of this section shall not apply to any deliverables related to customization or implementation of any such proprietary software or products of Bidder or of a third party. Further, LIC acknowledges that in performing Services under this Agreement Bidder may use Bidder's proprietary materials including without limitation any software (or any part or component thereof), tools, methodology, processes, ideas, know-how and technology that are or were developed or owned by Bidder prior to or</p>	<p><u>3.5.7.1 (ii) Bidder's Proprietary Software and Pre-Existing IP. LIC acknowledges and agrees that this is a professional services agreement and this agreement is not intended to be used for licensing of any Bidder's proprietary software or tools. If Bidder and LIC mutually agree that the Bidder provides to LIC any proprietary software or tools of Bidder or of a third party, the parties shall negotiate and set forth the applicable terms and conditions in a separate license agreement and the provisions of this section shall not apply to any deliverables related to customization or implementation of any such proprietary software or products of Bidder or of a third party. Further, LIC acknowledges that in performing Services under this Agreement Bidder may use Bidder's proprietary materials including without limitation any software (or any part or</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>independent of the Services performed hereunder or any improvements, enhancements, modifications or customization made thereto as part of or in the course of performing the Services hereunder, (“Bidder Pre-Existing IP”). Bidder agrees that except with prior consent of LIC, Bidder shall not embed or incorporate any Bidder Pre-Existing IP. (Notwithstanding anything to the contrary contained in this Agreement, Bidder shall continue to retain all the ownership, the rights title and interests to all Bidder Pre-Existing IP and nothing contained herein shall be construed as preventing or restricting Bidder from using Bidder Pre-Existing IP in any manner.</p> <p>The Bidder claims and represents that it has obtained appropriate rights to provide/use the Deliverables and Services upon the terms and conditions contained in this</p>	<p><u>component thereof), tools, methodology, processes, ideas, know-how and technology that are or were developed or owned by Bidder prior to or independent of the Services performed hereunder or any improvements, enhancements, modifications or customization made thereto as part of or in the course of performing the Services hereunder, (“Bidder Pre-Existing IP”). Bidder agrees that except with prior consent of LIC, Bidder shall not embed or incorporate any Bidder Pre-Existing IP. (Notwithstanding anything to the contrary contained in this Agreement, Bidder shall continue to retain all the ownership, the rights title and interests to all Bidder Pre-Existing IP and nothing contained herein shall be construed as preventing or restricting Bidder from using Bidder Pre-Existing IP in any manner.</u></p> <p>The Bidder claims and</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>RFP.</p> <p>1. The Bidder shall be responsible at its own cost for obtaining all necessary authorizations and consents from third party licensors of Software used by Bidder in performing its obligations under this Project.</p> <p>2. If a third party's claim endangers or disrupts LIC's use of the Deliverables, the Bidder shall at no further expense, charge, fee or cost to LIC, (i) obtain a license so that LIC may continue use of the Deliverables in accordance with the terms of this RFP.</p> <p>3. Bidder shall indemnify and keep fully and effectively indemnified LIC from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes used by Bidder or his subcontractors or in respect of any other services rendered under this RFP. The bidder shall indemnify LIC against all third-party claims of infringement of patent,</p>	<p>represents that it has obtained appropriate rights to provide/use the Deliverables and Services upon the terms and conditions contained in this RFP.</p> <p>1. The Bidder shall be responsible at its own cost for obtaining all necessary authorizations and consents from third party licensors of Software used by Bidder in performing its obligations under this Project.</p> <p>2. If a third party's claim endangers or disrupts LIC's use of the Deliverables, the Bidder shall at no further expense, charge, fee or cost to LIC, (i) obtain a license so that LIC may continue use of the Deliverables in accordance with the terms of this RFP.</p> <p>3. Bidder shall indemnify and keep fully and effectively indemnified LIC from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes used by Bidder or his subcontractors or in respect of</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		trademark or industrial design rights arising from use of the goods, or any part thereof in India.	any other services rendered under this RFP. The bidder shall indemnify LIC against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, or any part thereof in India.	
184		<p>4. The Bidder shall, at their own expense, defend and indemnify LIC against all third-party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.</p> <p>5. The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If LIC is required to pay compensation to a third party resulting from such infringement, the bidder shall be fully responsible for, including all expenses and court and legal fees.</p> <p>6. LIC will give notice to the</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>4. The Bidder shall, at their own expense, defend and indemnify LIC against all third-party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.</p> <p>5. The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If LIC is required to pay compensation to a third party resulting from such</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Bidder of any such claim without delay, provide reasonable assistance to the bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.</p> <p>7. The Bidder shall grant to LIC a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including all inventions, designs and marks embodied therein in perpetuity.</p> <p>8. All deliverables, outputs, plans, drawings, specifications, designs, reports, and other documents and software submitted by the Bidder under this Contract shall become and remain the property of LIC and shall be subject to laws of Copyright Act 1957, and must not be shared with third parties or reproduced, whether in whole or part, without LIC's prior written consent. The</p>	<p>infringement, the bidder shall be fully responsible for, including all expenses and court and legal fees.</p> <p>6. LIC will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.</p> <p><u>7. To the extent that any Bidder Pre-Existing IP or a portion thereof is incorporated or contained in a Deliverable under the Contract</u> The Bidder shall grant to LIC a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including all inventions, designs and marks embodied therein in perpetuity.</p> <p>8. <u>Subject to 3.5.7.1</u> All deliverables, outputs, plans, drawings, specifications, designs, reports, and other</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Bidder shall, not later than upon termination or expiration of this Contract, deliver all such documents and software to LIC, together with a detailed inventory thereof. The Bidder may retain a copy of such documents and software but shall not use it for commercial purposes.</p> <p>All IPR including the source code and materials developed or otherwise obtained independently of the efforts of a Party under this Agreement (—pre-existing work) including any enhancement or modification thereto shall remain the sole property of that Party. During the performance of the services for this agreement, each party grants to the other party (and their sub-contractors as necessary) a non-exclusive license to use, reproduce and modify any of its pre-existing work provided to the other party solely for the performance of such services for duration of the Term of this Agreement. Except as may be</p>	<p>documents and software submitted by the Bidder under this Contract shall become and remain the property of LIC and shall be subject to laws of Copyright Act 1957, and must not be shared with third parties or reproduced, whether in whole or part, without LIC's prior written consent. The Bidder shall, not later than upon termination or expiration of this Contract, deliver all such documents and software to LIC, together with a detailed inventory thereof. The Bidder may retain a copy of such documents and software but shall not use it for commercial purposes.</p> <p>All IPR including the source code and materials developed or otherwise obtained independently of the efforts of a Party under this Agreement (—pre-existing work) including any enhancement or modification thereto shall remain the sole property of that Party. During the performance of the services for this</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>otherwise explicitly agreed to in a statement of services, upon payment in full, the Bidder should grant LIC a non-exclusive, perpetual, fully paid-up license to use the pre-existing work in the form delivered to LIC as part of the service or deliverables only for its internal business operations. Under such license, either of parties will have no right to sell the pre-existing work of the other party to a Third Party. LIC's license to pre-existing work is conditioned upon its compliance with the terms of this Agreement and the perpetual license applies solely to the pre-existing work that bidder leaves with LIC at the conclusion of performance of the services.</p>	<p>agreement, each party grants to the other party (and their sub-contractors as necessary) a non-exclusive license to use, reproduce and modify any of its pre-existing work provided to the other party solely for the performance of such services for duration of the Term of this Agreement. Except as may be otherwise explicitly agreed to in a statement of services, upon payment in full, the Bidder should grant LIC a non-exclusive, perpetual, fully paid-up license to use the pre-existing work in the form delivered to LIC as part of the service or deliverables only for its internal business operations. Under such license, either of parties will have no right to sell <u>, lease, exchange, mortgage, pledge, license, sub license, assign or in any other way convey, transfer or alienate the</u> pre-existing work of the other party to a Third Party. LIC's license to pre-existing work is conditioned upon its compliance with the terms of</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>this Agreement and the perpetual license applies solely to the pre-existing work that bidder leaves with LIC at the conclusion of performance of the services. <u>The foregoing license does not authorizes LIC to separate Vendor Pre-Existing IP from the Deliverable in which they are incorporated for creating a stand alone product for marketing to others; or reverse compile or in any other way arrive at or attempt to arrive at the source code of the Vendor Pre-Existing IP.</u></p> <p><u>Residuary Rights. Each Party shall be entitled to use in the normal course of its business and in providing same or similar services or development of similar deliverables for its other clients, the general knowledge and experience gained and retained in the unaided human memory of its personnel in the performance of this Agreement and Statement of Work(s) hereunder. For the</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p><u>purposes of clarity the Bidder shall be free to provide any services or design any deliverable(s) that perform functions same or similar to the Deliverables being provided hereunder for the LIC, for any other client or LIC of the Bidder (including without limitation any affiliate, competitor or potential competitor of the LIC). Nothing contained in this Section shall relieve either party of its confidentiality obligations with respect to the proprietary and confidential information or material of the other party.</u></p>	
185	3.5.7.3 Confidentiality, page 55	All documents, drawings, samples, data, associated correspondence or other information furnished by or on behalf of LIC to the Bidder in connection with and arising out of this RFP and the awarded contract, whether such information has been furnished before, during or following completion or termination of the contract, are confidential information and shall remain	To be revised as a mutual clause	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>the property of LIC and shall, without the prior written consent of LIC neither be divulged by the Bidder to any third party, nor be used by him for any purpose other than the design, procurement, or other services and activities required for the performance of this Contract. All copies of all such information in original shall be returned on completion of the Bidder's performance and obligations under this contract. The Selected Bidder shall be required to sign a Non-Disclosure Agreement with LIC as per prescribed format provided in Format T-12.</p>		
186	3.9.5.4 Limit on total Damages, page 89	<p>However, deduction on account of damages for delays under this clause put together shall be subject to a maximum of 10% (or any other percentage if prescribed) of the entire value of the Contract of Services. Penalties/liabilities outside this clause shall be covered by GCC clause 3.12.</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>However, deduction on account of damages for delays under this clause put together shall be subject to a maximum of <u>10 5%</u> (or any other percentage if prescribed) of the entire value of the Contract of delayed</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p><u>Services and shall be applicable to Bidder only in the event the delay is due to reasons solely and entirely attributable to Bidder.</u> Penalties/liabilities outside this clause shall be covered by GCC clause 3.12</p>	
187	<p>3.12 Defaults, Breaches, Termination and closure of Contract 3.12.1.2 Notice for Default: page 97</p>	<p>LIC may, without prejudice to any other remedy for breach of Agreement, by written notice of not less than 30 (thirty) days, terminate the Agreement in whole or in part: 1. If Selected Bidder fails to deliver any or all the obligations within the time period specified in the Agreement, or any extension thereof granted by LIC; 2. If Selected Bidder fails to perform any other obligation(s) under the Agreement; 3. Violations of any terms and conditions stipulated in the RFP; 4. On happening of any termination event mentioned herein above in this Agreement. After such a show-cause notice, all payments to the Bidder would be suspended as per</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>LIC may, without prejudice to any other remedy for breach of Agreement, by written notice of not less than 30 (thirty) days, terminate the Agreement in whole or in part: 1. If Selected Bidder fails to deliver any or all the obligations within the time period specified in the Agreement, or any extension thereof granted by LIC; 2. If Selected Bidder fails to perform any other obligation(s) under the Agreement, <u>and such failure has not been remedied within the notice period above;</u> 3. Violations of any terms and conditions stipulated in the</p>	<p>Please be guided by the RFP.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>GCC clause 3.10.6 above to safeguard needed recoveries due to invoking contractual remedies.</p> <p>In the event LIC terminates the Contract in whole or in part for the breaches attributable to Service Provider, LIC may procure, upon such terms and in such manner as it deems appropriate, software and Services similar to those undelivered, and subject to limitation of liability clause of this RFP Bidder shall be liable to LIC for any increase in cost for such similar Technology Solution and/or Services.</p> <p>However, Bidder shall continue performance of the Contract to the extent not terminated.</p> <p>If the Contract is terminated under any termination clause, Bidder shall handover all documents/ executable/ Bank's data or any other relevant information to LIC in timely manner and in proper format as per scope of this RFP and shall also support the orderly transition to another Selected</p>	<p>Agreement/Contract-RFP;</p> <p>4. On happening of any termination event mentioned herein above in this Agreement. After such a show cause notice, all payments to the Bidder would be suspended as per GCC clause 3.10.6 above to safeguard needed recoveries due to invoking contractual remedies.</p> <p>In the event LIC terminates the Contract in whole or in part for the breaches attributable to Service Provider, LIC may procure, upon such terms and in such manner as it deems appropriate, software and Services similar to those undelivered <u>at its own cost. and subject to limitation of liability clause of this RFP Bidder shall be liable to LIC for any increase in cost for such similar Technology Solution and/or Services.</u> However, Bidder shall continue performance of the Contract to the extent not terminated.</p> <p>If the Contract is terminated</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>bidder or to LIC . During the transition, Bidder shall also support LIC on technical queries/support on process implementation or in case of software provision for future upgrades. LIC 's right to terminate the Contract will be in addition to the penalties / liquidated damages and other actions as specified in this RFP.</p>	<p>under any termination clause, Bidder shall handover all documents/ executable/ Bank's data or any other relevant information to LIC in timely manner and in proper format as per scope of this RFP and shall also <u>reasonably</u> support the orderly transition to another Selected bidder or to LIC . During the transition, Bidder shall also support LIC on technical queries/support on process implementation or in case of software provision for future upgrades. LIC 's right to terminate the Contract will be in addition to the penalties / liquidated damages and other actions as specified in this RFP.</p>	
188	3.12.1.3 Remedies for Breaches/Default page 98	<p>d it shall be lawful on his part, to procure Services similar to those terminated, with such terms and conditions and in such manner as it deems fit at the —Risk and Cost of the Bidder. Such Risk and Cost Procurement must be contracted within nine months from the breach of contract.</p>	Request to delete the clause	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>The Bidder shall be liable for any loss which LIC may sustain on that account provided the procurement, or, if there is an agreement to procure, such agreement is made. The Bidder shall not be entitled to any gain on such procurement, and the manner and method of such procurement shall be at the discretion of LIC. It shall not be necessary for LIC to notify the Bidder of such procurement. It shall, however, be at the discretion of LIC to collect or not the security deposit from the firm/firms on whom the contract is placed at the risk and cost of the defaulted firm.</p>		
189	3.12.1.4 Limitation of Liability page 98 - Modified by LIC of India through a corrigendum	<p>3.12.1.4 Limitation of Liability Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall not exceed the total Project cost, provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>3.12.1.4 (a) Except in cases of criminal negligence or willful misconduct <u>and any obligation of the Bidder to indemnify LIC concerning IPR infringement</u> , the aggregate liability of the Selected Bidder to LIC,</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>obligation of the Bidder to indemnify LIC concerning IPR infringement. i. The maximum aggregate liability of Selected Bidder, in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement/Contract, damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, Regulatory or statutory fines imposed by a Government or Regulatory agency for noncompliance of statutory or regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder shall not exceed the total Project Cost. ii. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims including loss of profit, loss of business or revenue. iii. The limitations set forth herein shall not apply with respect to:</p>	<p>whether under the contract, in tort or otherwise, shall not exceed the total <u>amount paid to Selected Bidder by LIC under the Agreement/Contract, during the preceding twelve months, that gives rise to such liability (as of the date the liability arose)</u>. Project cost, provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any obligation of the Bidder to indemnify LIC concerning IPR infringement. 3.12.1.4 (b) i Subject to . The maximum aggregate liability cap above in 3.12.1.4 (a) of the Selected Bidder <u>shall be liable</u>, in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement/Contract, damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, Regulatory or statutory fines imposed by a Government or Regulatory agency for noncompliance of statutory or regulatory guidelines applicable</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>a. claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right;</p> <p>b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder”</p> <p>For the purpose of clause 3.12.1.4(iii)(b) “Gross Negligence” means any act or failure to act by a party which was in reckless disregard of or gross indifference to the obligation of the party under this Agreement and which causes injury, damage to life, personal safety, real property, harmful consequences to the other party, which such party knew, or would have known if it was acting as a reasonable person, would result from such act or failure to act for which such Party is legally liable. Notwithstanding the forgoing, Gross Negligence shall not include any action taken in good faith. “Willful Misconduct” means any act or</p>	<p>to the LIC, provided such guidelines were brought to the notice of Selected Bidder shall not exceed the total Project Cost.</p> <p>ii. 3.12.1.4 (c) Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims including loss of profit, loss of business or revenue. iii. The limitations set forth herein shall not apply with respect to:</p> <p>a. claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right;</p> <p>b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder”</p> <p>For the purpose of clause 3.12.1.4(iii)(b) “Gross Negligence” means any act or failure to act by a party which was in reckless disregard of or gross indifference to the obligation of the party under this Agreement and which causes injury, damage to life, personal safety, real property,</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>failure to act with an intentional disregard of any provision of this Agreement, which a party knew or should have known if it was acting as a reasonable person, which would result in injury, damage to life, personal safety, real property, harmful consequences to the other party, but shall not include any error of judgment or mistake made in good faith.</p>	<p>harmful consequences to the other party, which such party knew, or would have known if it was acting as a reasonable person, would result from such act or failure to act for which such Party is legally liable. Notwithstanding the forgoing, Gross Negligence shall not include any action taken in good faith. “Willful Misconduct” means any act or failure to act with an intentional disregard of any provision of this Agreement, which a party knew or should have known if it was acting as a reasonable person, which would result in injury, damage to life, personal safety, real property, harmful consequences to the other party, but shall not include any error of judgment or mistake made in good faith.</p> <p><u>3.12.1.4 (d) The Selected Bidder shall be excused and not be liable or responsible for any delay or failure to perform the Services or failure of the Services or a Deliverable under</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p><u>this Agreement to the extent that such delay or failure has arisen as a result of any delay or failure by the LIC or its employees or agents or third party service providers to perform any of its duties and obligations as set out in this Agreement. In the event that the Selected Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the LIC, the Selected Bidder shall be allowed an additional period of time to perform its obligations and unless otherwise agreed the additional period shall be equal to the amount of time for which Selected Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the LIC. Such failures or delays shall be brought to the notice the LIC and subject to mutual agreement with the LIC, the Selected Bidder shall take such actions as may be necessary to correct or remedy</u></p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p><u>the failures or delays. The Selected Bidder shall be entitled to invoice the LIC for additional costs incurred in connection with correction or remedy as above at a mutually agreed rate.</u></p>	
190	3.12.3 Closure of Contract 3.12.3.2 Cessation of Rights and Obligations page 101	<p>Upon termination of this Contract under Clauses GCC 3.12.1 or 3.12.2 hereof or expiration of this Contract under GCC clause 3.12.3.1, all rights and obligations of the Parties hereunder shall cease, except (i) such rights and obligations as may have accrued on the date of termination or expiration, (ii) the obligation of confidentiality outlined in GCC clause 3.5.7. (iii) the Bidder's obligation to permit inspection, copying and auditing of their accounts and records outlined in GCC clause 3.5.11 and to cooperate and assist in any inspection or investigation, and (iv) any right a Party may have under the Applicable Law.</p>	<p>Request to delete the strikethrough matter from the clause: Upon termination of this Contract under Clauses GCC 3.12.1 or 3.12.2 hereof or expiration of this Contract under GCC clause 3.12.3.1, all rights and obligations of the Parties hereunder shall cease, except (i) such rights and obligations as may have accrued on the date of termination or expiration, (ii) the obligation of confidentiality outlined in GCC clause 3.5.7. (iii) the Bidder's obligation to permit inspection, copying and auditing of their accounts and records outlined in GCC clause 3.5.11 and to cooperate and assist in any inspection or investigation, and (iv) any right a Party may have under the</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
191	3.12.3.5 Survival page101	The following clauses survive the termination and expiry of the contract: a. Intellectual Property Rights; b. Indemnity; c. Insurance; d. Confidentiality and privacy; e. Protection of personal information; f. Security; g. Audit and access; and h. Knowledge transfer	<p>Applicable Law:</p> <p>Request to delete the strikethrough matter from the clause: The following clauses survive the termination and expiry of the contract: a. Intellectual Property Rights; b. Indemnity; e. Insurance; d. Confidentiality and privacy; e. Protection of personal information; f. Security; g. Audit and access; and h. Knowledge transfer i. Warranty j. Non-Disclosure Agreement</p>	Please be guided by the RFP.
192	3.12.3.6 Consequences of Termination of the Selected Bidder page 102	In the event of termination of the selected bidder(Bidder) due to any cause whatsoever, [whether consequent to the stipulated terms of the RFP, end of project life or otherwise], LIC shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s)	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:I</p> <p>In the event of termination of the selected bidder(Bidder) due to any cause whatsoever, [whether consequent to the stipulated terms of the RFP, end of project life or otherwise], <u>LIC and Bidder shall mutually agree</u> be entitled to impose any such obligations and conditions</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>which the terminated Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach. The terminated Bidder shall support takeover of the solution by LIC or a new Bidder selected by LIC for continuity of the project during the period of transition. This period of transition shall not exceed six months from the effective date of termination. Nothing herein shall restrict the right of LIC to invoke the Performance Bank Guarantee and take other actions as defined in this RFP and pursue such other rights and/or remedies that may be available under law or otherwise.</p> <p>The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the RFP that are expressly or by implication intended to come into or continue in force on or after such termination.</p>	<p>and issue any <u>on any</u> clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the terminated Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach. The terminated Bidder shall <u>reasonably support the</u> takeover of the solution by LIC or a new Bidder selected by LIC for continuity of the project during the period of transition. This period of transition shall not exceed six months from the effective date of termination <u>and shall be on mutually agreed terms</u>. Nothing herein shall restrict the right of LIC to invoke the Performance Bank Guarantee and take other actions as defined in this RFP and pursue such other rights and/or remedies that may be available under law or otherwise.</p> <p>The termination hereof shall not affect any accrued right or</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			liability of either Party nor affect the operation of the provisions of the RFP that are expressly or by implication intended to come into or continue in force on or after such termination.	
193	3.13.1 Code of Integrity page 102	Without prejudice to the rights of LIC under Clause above and the rights and remedies which LIC may have under the Letter of Notification of Award or the Agreement, if the bidder, as the case may be, is found by LIC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Selection Process, or after the issue of the Letter of Notification of Award or the execution of the Agreement, such Bidder shall not be eligible to participate in any IT/Consultancy related tenders or RFP issued by LIC for a period of 3 years from the date of such finding, as the case may be.	Request to add the underlined matter and delete the strikethrough matter from the clause: Without prejudice to the rights of LIC under Clause above and the rights and remedies which LIC may have under the Letter of Notification of Award or the Agreement, if the bidder, as the case may be, is found by LIC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Selection Process, or after the issue of the Letter of Notification of Award or the execution of the Agreement, such Bidder shall not be eligible to participate in <u>the current bid.</u> any IT/Consultancy	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			related tenders or RFP issued by LIC for a period of 3 years from the date of such finding, as the case may be.	
194	3.13.4.3 Remedies in addition to the above page 105	<p>In addition to the above penalties, LIC shall be entitled, and it shall be lawful on his part, to:</p> <ol style="list-style-type: none"> 1. File information against Bidder or any of its successors with the Competition Commission of India for further processing in case of anti-competitive practices; 2. Initiate proceedings in a court of law against Bidder or any of its successors under the Prevention of Corruption Act, 1988 or the Indian Penal Code or any other law for transgression not addressable by other remedies listed in this sub-clause. 3. Remove the Bidder or any of its successors from the list of registered suppliers for a period not exceeding two years. Suppliers removed from the list of registered suppliers or their related entities may be allowed to apply afresh for registration 	<p>Request to delete the strikethrough matter from the clause:</p> <p>In addition to the above penalties, LIC shall be entitled, and it shall be lawful on his part, to:</p> <p>1. File information against Bidder or any of its successors with the Competition Commission of India for further processing in case of anti-competitive practices;</p> <p>2. Initiate proceedings in a court of law against Bidder or any of its successors under the Prevention of Corruption Act, 1988 or the Indian Penal Code or any other law for transgression not addressable by other remedies listed in this sub-clause.</p> <p>3. Remove the Bidder or any of its successors from the list of registered suppliers for a period not exceeding two years. Suppliers removed from the list</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>after the expiry of the removal period.</p> <p>4. Initiate suitable disciplinary or criminal proceedings against any individual or staff found responsible.</p> <p>5. Debar, a Bidder, from participation in future procurements without prejudice to LIC's legal rights and remedies. Debarment shall automatically extend to all the allied firms of the debarred firm. LIC may debar a Bidder or any of its successors from participating in any Procurement Process undertaken by all its procuring entities for a period not exceeding two years commencing from the date of debarment for misdemeanours listed in GCC sub-clause 3.13.3) above.</p>	<p>of registered suppliers or their related entities may be allowed to apply afresh for registration after the expiry of the removal period.</p> <p>4. Initiate suitable disciplinary or criminal proceedings against any individual or staff found responsible.</p> <p>5. Debar, a Bidder, from participation in future procurements without prejudice to LIC's legal rights and remedies. Debarment shall automatically extend to all the allied firms of the debarred firm.</p> <p>LIC may debar a Bidder or any of its successors from participating in any Procurement Process undertaken by all its procuring entities for a period not exceeding two years commencing from the date of debarment for misdemeanours listed in GCC sub-clause 3.13.3) above.</p>	
195	Form T-10: Integrity Pact, page 174	Section 3 - Disqualification from Procurement Process and exclusion from future contracts If the <u>Bidder</u> , before award or	Request to add the underlined matter and delete the strikethrough matter from the clause:	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>during execution, has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the ‘Bidder’ from the Procurement Process or take action as per the procedure mentioned in the —Guidelines on Banning of business dealings.</p> <p>Section 4 - Compensation for Damages</p> <p>1. If the Principal has disqualified the ‘Bidder’ from the Procurement Process prior to the award according to Section 3, the Principal is entitled to demand and recover from the ‘Bidder’ the damages equivalent to Earnest Money Deposit/Bid Security.</p> <p>2. If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover</p>	<p>Section 3 - Disqualification from Procurement Process and exclusion from future contracts</p> <p>If the ‘Bidder’, before award or during execution, has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the ‘Bidder’ from the Procurement Process or take action as per the procedure mentioned in the —Guidelines on Banning of business dealings.</p> <p>Section 4 - Compensation for Damages</p> <p>1. If the Principal has disqualified the ‘Bidder’ from the Procurement Process prior to the award according to Section 3, the Principal is entitled to demand and recover from the ‘Bidder’ the damages equivalent to Earnest Money Deposit/Bid Security.</p> <p>2. If the Principal has terminated the contract according to Section 3, or if the</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>from the Bidder liquidated damages of the contract value or the amount equivalent to Performance Bank Guarantee</p> <p>Section 9 - Pact Duration</p> <p>1. This Pact begins when both parties have legally signed it. It expires for the Bidder 12 months after the last payment under the contract and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the Bidders and exclusion from future business dealings.</p> <p>2. If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above unless it is discharged/determined by the Head of the Procuring Organisation..</p>	<p>Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Bidder liquidated damages of the contract value or the amount equivalent to Performance Bank Guarantee.</p> <p>Section 9 - Pact Duration</p> <p>1. 1. This Pact begins when both parties have legally signed it. It expires for the Bidder 12 <u>6</u> months after the last payment under the contract and for all other Bidders 6 <u>1</u> months after the contract has been awarded. Any violation of the same would entail disqualification of the Bidders and exclusion from future business dealings.</p>	
196	Form T-12: Non-Disclosure Agreement, page 181	This Non-Disclosure Agreement (hereinafter referred to as —Agreement) is made and entered into this day of in the year Two Thousand and Twenty ____ (202_) at _____.	Request to add the underlined matter and delete the strikethrough matter from the clause: This Non-Disclosure Agreement (hereinafter referred to as —Agreement) is made	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>BY AND BETWEEN Life Insurance Corporation of India (hereinafter referred to as —LIC or “Disclosing Party), a statutory corporation established under section 3 of Life Insurance Corporation Act 1956 (XXXI of 1956) and having its Corporate Office at —Yogakshemal, Jeevan Bima Marg, Mumbai –400021 (which expression, unless repugnant to the context and meaning thereof, shall include its successors in business and permitted assigns) as PARTY OF THE FIRST PART</p> <p>AND</p> <p>Company Name & Address _____ and having its registered office at, _____</p> <p>hereinafter referred to as the _____ or “Recipient” (which expression, unless repugnant to the context and meaning thereof, shall include its successors in business and permitted assigns) as PARTY</p>	<p>and entered into this day of in the year Two Thousand and Twenty ____ (202_) at _____.</p> <p>BY AND BETWEEN Life Insurance Corporation of India (hereinafter referred to as —LIC or “Disclosing Party), a statutory corporation established under section 3 of Life Insurance Corporation Act 1956 (XXXI of 1956) and having its Corporate Office at —Yogakshemal, Jeevan Bima Marg, Mumbai –400021 (which expression, unless repugnant to the context and meaning thereof, shall include its successors in business and permitted assigns) as PARTY OF THE FIRST PART</p> <p>AND</p> <p>Company Name & Address _____ and having its registered office at, _____</p> <p>hereinafter referred to as the “Company” _____ or “Recipient” (which expression,</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>OF THE SECOND PART. < Company Name & Address> shall be referred to herein as a —Respondent”.</p> <p>LIC and the Recipient shall individually be referred to as —PartyI and collectively referred to as —PartiesI.</p> <p>AND WHEREAS</p> <p>1. The Recipient is aware that while responding to LIC’s Request For Proposal (RFP) LIC/CO/DM/DT/2023-2024/RFP/01, RFP for Development Of Data, Reporting and Analytics Solutions For Life Insurance Corporation Of India at LIC Dated: 14.05.2024, the Recipient may be gathering information on LIC’s Business/Operations, certain proprietary information such as technically and commercially detailed information regarding the respective products & service offerings, Organization, decision processes, technical infrastructure, working processes and delegation of responsibilities, project</p>	<p>unless repugnant to the context and meaning thereof, shall include its successors in business and permitted assigns) as PARTY OF THE SECOND PART.</p> <p>< Company Name & Address> shall be referred to herein as a —Respondent”.</p> <p><u>For purposes of this Agreement, the Party that owns and/or discloses the confidential information is hereinafter referred to as the "Disclosing Party" and the Party that receives and or accesses confidential information hereunder is hereinafter referred to as "Recipient."</u></p> <p>AND WHEREAS</p> <p>1. The Recipient <u>Company</u> is aware that while responding to LIC’s Request For Proposal (RFP) LIC/CO/DM/DT/2023-2024/RFP/01, RFP for Development Of Data, Reporting and Analytics Solutions For Life Insurance Corporation Of India at LIC</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>management and planning methods, reports, plans and status including but not limited to technical manuals, specifications, product features, customer list, specializations, documents, financial statements and business/development plans etc., (—Proprietary Information) indicated as confidential by LIC and made available to the Recipient while responding to the RFP, is privileged and strictly confidential to and/or proprietary of LIC.</p> <p>The Recipient agrees to receive the Proprietary Information or other information from LIC and treat all such information as confidential information and to safeguard LIC’s confidential information, property, information systems, network, databases and other data.</p> <p>NOW, THEREFORE, in consideration of the recitals set forth above and the covenants set forth herein, the Respondent covenants and agrees that:</p> <p>Definitions: -</p>	<p>Dated: 14.05.2024, the <u>Recipient Company</u> may be gathering information on LIC’s Business/Operations, certain proprietary information such as technically and commercially detailed information regarding the respective products & service offerings, Organization, decision processes, technical infrastructure, working processes and delegation of responsibilities, project management and planning methods, reports, plans and status including but not limited to technical manuals, specifications, product features, customer list, specializations, documents, financial statements and business/development plans etc., (—Proprietary Information) indicated as confidential by LIC and made available to the <u>Recipient Company</u> while responding to the RFP, is privileged and strictly confidential to and/or proprietary of LIC.</p> <p>The Recipient agrees to receive the Proprietary Information or</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>1. —Confidential Information means information which may be in any form including but not limited to oral, written or printed information or Information in electronic form, data, studies, bidders reports, trade secrets, proformas and other financial and trade/commercial information, computer models and programs, contracts, plant designs and configurations, plant performance data or other material of any kind or nature in whatever form. Wherever, information is given orally, within 7 days, the receiving party should receive the information in writing along with the confidentiality statement from the other party.</p> <p>2. Confidential Information does not include information that Respondent can reasonably prove, falls within any of the following:</p>	<p>other information from LIC <u>the Disclosing Party</u> and treat all such information as confidential information and to safeguard LIC's confidential information, property, information systems, network, databases and other data. NOW, THEREFORE, in consideration of the recitals set forth above and the covenants set forth herein, the Respondent covenants and agrees that:</p> <p>Definitions: -</p> <p>1. —Confidential Information means information which may be in any form including but not limited to oral, written or printed information or Information in electronic form, data, studies, bidders reports, trade secrets, proformas and other financial and trade/commercial information, computer models and programs, contracts, plant designs and configurations, plant performance data or other material of any kind or nature in whatever form. Wherever, information is given orally,</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>within 7 days, the receiving party should receive the information in writing along with the confidentiality statement from the other party.</p> <p>2. Confidential Information does not include information that Respondent can reasonably prove, falls within any of the following:</p>	
197		<p>Non-disclosure: 1. In consideration for the Engagement of the Recipient by the Disclosing Party as its consultant and receipt of Confidential Information, the Recipient hereby agrees not to use, transfer, copy, or otherwise communicate any such Confidential Information disclosed to it by the Disclosing Party for its own use or for any purpose other than to carry out discussions concerning, and the undertaking of, the Engagement. The Recipient shall not disclose nor permit disclosure of any Confidential Information of the Disclosing Party to third parties, except without the prior written</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause: Non-disclosure: 1. In consideration for the Engagement of the Recipient by the Disclosing Party as its consultant and receipt of Confidential Information, the Recipient hereby agrees not to use, transfer, copy, or otherwise communicate any such Confidential Information disclosed to it by the Disclosing Party for its own use or for any purpose other than to carry out discussions concerning, and the undertaking of, the Engagement. The Recipient shall not disclose nor permit</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>consent of the Disclosing Party, during the term of this Agreement. The Recipient agrees that it shall take all reasonable measures to protect the secrecy of and avoid disclosure or use of Confidential Information of the Disclosing Party in order to prevent it from falling into the public domain. Such measures shall include, but not limited to, the highest degree of care that the Recipient utilizes to protect its own Confidential Information of a similar nature, which shall be no less than reasonable care. The Recipient may reveal the Confidential Information to those of its officers, consultants, auditors, directors, contractors, agents, related entities, employees (—Representatives) who are directly involved in providing the Services or who may have a legitimate —need to know the Confidential Information for the purposes of the Agreement and shall ensure that each of them complies with the</p>	<p>disclosure of any Confidential Information of the Disclosing Party to third parties, except without the prior written consent of the Disclosing Party, during the term of this Agreement. The Recipient agrees that it shall take all reasonable measures to protect the secrecy of and avoid disclosure or use of Confidential Information of the Disclosing Party in order to prevent it from falling into the public domain. Such measures shall include, but not limited to, the highest degree of care that the Recipient utilizes to protect its own Confidential Information of a similar nature, which shall be no less than reasonable care. The Recipient may reveal the Confidential Information to those of its officers, consultants, auditors, directors, contractors, agents, related entities, employees (—Representatives) who are directly involved in providing the Services or who may have a legitimate —need to know the</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>obligation to keep the Confidential Information secret, private and confidential and observes confidentiality obligations similar to those contained in this Agreement.</p> <p>2. The Recipient hereby agrees and undertakes that it shall handover to an Authorized Person of the Disclosing Party and/or destroy and delete, as the case may be, any records of whatsoever nature in the possession, custody or control of the Recipient which contain any Confidential Information or which are produced or received by the Recipient in connection with the Confidential Information from the Disclosing Party upon fulfillment of the purpose of this Agreement and its Engagement and not later than 7 (seven) days from the date of written demand from the Disclosing Party. Provided, however, that Recipient may retain the Confidential Information as is necessary to enable it to comply with any</p>	<p>Confidential Information for the purposes of the Agreement and shall ensure that each of them complies with the obligation to keep the Confidential Information secret, private and confidential and observes confidentiality obligations similar to those contained in this Agreement.</p> <p>2. The Recipient hereby agrees and undertakes that it shall handover to an Authorized Person of the Disclosing Party and/or destroy and delete, as the case may be, any records of whatsoever nature in the possession, custody or control of the Recipient which contain any Confidential Information or which are produced or received by the Recipient in connection with the Confidential Information from the Disclosing Party upon fulfillment of the purpose of this Agreement and its Engagement and not later than 7 (seven) days from the date of written demand from the Disclosing Party. Provided,</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>Applicable Law; 3. The Recipient hereby agrees and undertakes that it shall not use the Confidential Information to the competitive disadvantage of the Disclosing Party; and 4. The Recipient hereby agrees and undertakes that it holds the Disclosing Party harmless and indemnified from any direct liability, direct damage, direct loss, reasonable cost or expense (including any reasonable attorney's fees) incurred or suffered by the Disclosing Party on account of the proven breach of any provision of this Agreement by the Recipient; provided, however, that the total liability of the Recipient to both Govt. through Disclosing Party and the Disclosing Party for the Engagement and/or this Agreement shall under no circumstances exceed the fees received by the Recipient in connection with the Proposed Transaction, except in the event of willful misconduct or gross negligence by the Recipient.</p>	<p>however, that Recipient may retain the Confidential Information as is necessary to enable it to comply with any Applicable Law; 3. The Recipient hereby agrees and undertakes that it shall not use the Confidential Information to the competitive disadvantage of the Disclosing Party; and 4. The Recipient hereby agrees and undertakes that it holds the Disclosing Party harmless and indemnified from any direct liability, direct damage, direct loss, reasonable cost or expense (including any reasonable attorney's fees) incurred or suffered by the Disclosing Party on account of the proven breach of any provision of this Agreement by the Recipient; provided, however, that the total liability of the Recipient to both Govt. through Disclosing Party and the Disclosing Party for the Engagement and/or this Agreement shall under no circumstances exceed the fees received by the Recipient in</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			connection with the Proposed Transaction, except in the event of willful misconduct or gross negligence by the Recipient.	
198		<p>Use of Information:</p> <p>1. The Recipient agrees that it will not use the Confidential Information of the Disclosing Party, directly or indirectly, in a manner that is detrimental to or with an intention or foreseeably likely result of adversely affecting the business of the Disclosing Party or its affiliates or for other than the purpose set forth in this Agreement. The Recipient agrees and acknowledges that the Confidential Information disclosed hereunder may contain or reveal sensitive information as to the business plans and competitive position of the Disclosing Party and its affiliates and further agrees not to make any other use of the Confidential Information or to incorporate any Confidential Information into any work or product. Any use contrary to this Agreement, or modification</p>	<p>Request to delete the strike through matter in the clause as under:</p> <p>Use of Information:</p> <p>1. The Recipient agrees that it will not use the Confidential Information of the Disclosing Party, directly or indirectly, in a manner that is detrimental to or with an intention or foreseeably likely result of adversely affecting the business of the Disclosing Party or its affiliates or for other than the purpose set forth in this Agreement. The Recipient agrees and acknowledges that the Confidential Information disclosed hereunder may contain or reveal sensitive information as to the business plans and competitive position of the Disclosing Party and its affiliates and further agrees not to make any other use of the Confidential Information or to</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>of the Confidential Information, without the express written consent of the Disclosing Party is strictly prohibited. The Recipient shall not use any confidential information as may be received from the Central Government through Department of Financial Services or any of its officers during the subsistence of this agreement.</p>	<p>incorporate any Confidential Information into any work or product. Any use contrary to this Agreement, or modification of the Confidential Information, without the express written consent of the Disclosing Party is strictly prohibited. The Recipient shall not use any confidential information as may be received from the Central Government through Department of Financial Services or any of its officers during the subsistence of this agreement.</p>	
199		<p>Legal Obligation to Disclose: 1. In the event that Recipient or any of Recipient's Representatives is requested or required in response to a valid order of a court of competent jurisdiction or other governmental body to disclose any of the Confidential Information, it is agreed that Recipient or such Recipient's Representative, as the case may be, will provide Disclosing Party with atleast three (3) days' prior written notice of</p>	<p>Request to add the underlined matter to the clause:- Legal Obligation to Disclose: 1. In the event that Recipient or any of Recipient's Representatives is requested or required in response to a valid order of a court of competent jurisdiction or other governmental body to disclose any of the Confidential Information, it is agreed that Recipient or such Recipient's Representative, as the case may be, <u>unless prohibited by law,</u></p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		such request(s) so that Disclosing Party may seek an appropriate protective order or other appropriate remedy and/or waive compliance with the confidentiality provisions of this Agreement. If such protective order or other remedy is not obtained, or Disclosing Party grants a waiver hereunder, Recipient or such Recipient's Representative may furnish the details of the Confidential Information which Recipient is legally compelled to disclose and will exercise its commercially reasonable efforts to obtain reliable assurance that confidential treatment will be accorded to any Confidential Information so furnished.	will provide Disclosing Party with at least three (3) days' prior written notice of such request(s) so that Disclosing Party may seek an appropriate protective order or other appropriate remedy and/or waive compliance with the confidentiality provisions of this Agreement. If such protective order or other remedy is not obtained, or Disclosing Party grants a waiver hereunder, Recipient or such Recipient's Representative may furnish the details of the Confidential Information which Recipient is legally compelled to disclose and will exercise its commercially reasonable efforts to obtain reliable assurance that confidential treatment will be accorded to any Confidential Information so furnished.	
200	Format 1: Contract Form (Template), page 197		Request to kindly accept that the Contract will be on mutually agreed between the Parties.	Please be guided by the RFP.
201	Transition and Knowledge Transfer Plan, page 265		Kindly note that this Section 17 shall be subject to the IPR Clause of the	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
202	18. Other Terms and Penalties, page 270		<p>Contract/Agreement.</p> <p>Request to add the following matter to the clause:-</p> <p>Warranty Exceptions: This warranty shall not apply in the event that failure of the Deliverable to conform to its corresponding specifications has resulted from: (a) modification of the Deliverable after delivery by Bidder if such modification was not made by or on behalf of the Bidder, (b) use of the Deliverable in combination/ operation with other products or systems which are not approved by the Bidder and operation of the Deliverables on incompatible hardware and/or software not recommended by Bidder or (c) if the Deliverables has been used otherwise than in accordance with the relevant documentation and/or otherwise than for the purpose for which they have been developed or supplied, or (d) defects in components or materials provided to Bidder by LIC in</p>	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>connection with the preparation of the Deliverable.</p> <p>EXCEPT AS SET FORTH IN THIS SECTION, BIDDER MAKES NO WARRANTIES TO LIC, EXPRESS OR IMPLIED, WITH RESPECT TO ANY SERVICES OR DELIVERABLES PROVIDED HEREUNDER OR UNDER ANY STATEMENT OF WORK, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. ALL SUCH OTHER WARRANTIES ARE HEREBY DISCLAIMED BY THE BIDDER.</p> <p>Warranty by the LIC. The LIC warrants that all software, information, data, materials, and other assistance (“LIC Materials”) provided by it to the Bidder will not infringe the intellectual property rights of any third parties. Further, the</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			LIC has the rights and is otherwise authorized to deliver the LIC Material and to grant the rights and licenses to the Bidder as contemplated in this Agreement or in the relevant Statement of Work.	
203	Penalty for Non-Performance, page 274	The availability of Data, Reporting and Analytics Solutions will form the basis of The Service Level Agreement. Any deviation from the standards as mentioned below will attract penalty.	Request to add the following matter to the clause:- Penalty cap to be added: the maximum aggregate penalty shall not exceed 5% of the value of the delayed Deliverable, and shall be applicable only in the event the reasons for delay is solely and entirely attributable to the Bidder.	Please be guided by the RFP.
204	Request to add to the SLA exclusion		Request to add the following matter to the SLA exclusions:- SLA Exclusions: To be added The time lost due to any of the following causes shall not be included in calculating “Fix/Work Around Available Time” or “Resolution Time”: i) ime lost due to power or	Please be guided by the RFP and corrigendum.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>environmental failures;</p> <p>ii) Time taken to recover the equipment because of power or environmental failures;</p> <p>iii) Time lost due to damage or malfunction of the equipment or any of the units thereof due to causes attributable to LIC/OEM, such as attachment of additional devices, making alteration to the system, participate in maintenance of the system, etc., without Bidder/ Vendor's consent.</p> <p>iv) Time taken for scheduled maintenance/troubleshooting (including back-up and restore times) either for preventive purposes or improvement in function or other purposes;</p> <p>v) Time taken for reconfiguration or other planned downtime situations;</p> <p>vi) Scheduled shutdowns as required by Owner/ Purchaser. Bidder/ Vendor may also request Owner/ Purchaser for a shutdown for maintenance purpose, which request will not be denied unreasonably by Owner/ Purchaser.</p>	

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			<p>vii) Time taken for booting the systems.</p> <p>viii) Time taken to get approval from all stakeholders for the exclusive availability of system for support activities where the prospective solutions can be tested prior to promotion into production.</p> <p>ix) Time taken by LIC to approve the work around or fix.</p> <p>x) Time taken by the third-party vendors and service providers for fixing a product related fault/ defect, replacement of part(s), or responding to clarifications.</p>	
205		Request to add the following to the RFP		Please be guided by the RFP.
206	A	<p>Acceptance of Deliverables</p> <p>LIC will carry out acceptance of deliverables (for the deliverables which are subject to acceptance procedure) as per the schedule presented in the accompanying Technical Proposal.</p> <p>The application software (if any) will be delivered/installed for acceptance to LIC as and</p>		Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>when the same is ready for delivery. The actual Acceptance Testing of the software will be the responsibility of LIC. LIC will prepare the Acceptance Test data along with the expected test results (consistent with the detailed specifications of the system and any change-request agreed in the documents) and keep it ready at least four (4) weeks in advance before the scheduled commencement of the Acceptance Testing of the software. The acceptance testing will be based on the test cases provided by LIC. Bidder will provide support for any clarifications during the Acceptance Testing of the system. Defects if any, observed by LIC, will be notified to Bidder in writing not later than two (2) weeks of delivery. Bidder will correct the defects that are a deviation from the baseline immediately following the acceptance, whichever is later. LIC will confirm acceptance in writing</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>to Bidder. The LIC shall not withhold or delay the issuance of acceptance certificate of any of the deliverables, if the deliverables substantially meet the specifications or on account of any minor defects which have no material effect on the functionality of the deliverables. Notwithstanding the foregoing sentence, a deliverable shall be treated as accepted by LIC if the LIC (a) fails to provide the list of non conformities within two (2) weeks of delivery, (b) fails to notify the acceptance of the deliverables in terms of this clause within the period of two (2) weeks from delivery, or (c) starts using the deliverable in a live production environment (other than as part of agreed review and acceptance testing procedure, such as UAT).</p> <p>Reworking of defects shall be at the cost of Bidder provided the defects are for reasons solely and entirely attributable to the Bidder, in all other cases</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		it shall be to the account of the LIC. Items reported as defects that are not deviations from the immediate previous accepted baseline will be reported again through fresh Change Request documents under the Change Management Procedure described herein. Items reported through the Change Management Procedure will be dealt with separately.		
207	B	<p>Non-employment</p> <p>The LIC will neither offer to employ nor employ, directly or otherwise, any Bidder employee, associated for the purpose of, or with the assignment, during the period between the date of this proposal and two years from the completion of the assignment arising herefrom.</p>		Please be guided by the RFP.
208	C	<p>Nonexclusively</p> <p>Bidder shall be free to do similar business either for itself or for any other party or offer similar services to any third parties but without in any way</p>		Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		affecting the services agreed to be offered by Bidder under this Proposal.		
209	D	<p>Termination in case of default and non payment of fees:</p> <p>Bidder may terminate this Agreement for cause if Client materially breaches this Agreement, provided Bidder gives Client notice of such breach and it remains uncured after 30 days following notice. If any amount due and payable by Client under the Agreement is more than 30 days overdue; and there is no dispute between Client and Bidder in relation to that amount, Bidder may issue to Client a notice that payment is overdue. If Client fails to pay Bidder within 7 days after the date of such notice, Bidder may by a further notice to Client terminate the Agreement or at its election withdraw services or stop performance of its obligations until payment is made.</p>		Please be guided by the RFP.
210	Escrow Clause	Request to add the following to the RFP		Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>ESCROW: At the request of Customer, Supplier shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code of Supplier Proprietary Licensed product licensed by the Supplier to the Customer in order to protect Customer interests in an eventual situation when the copy of the source code can be released to Customer. The Release Conditions are listed below. The Customer and Supplier shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the obligations of the escrow agent. Costs for the Escrow will be borne by Customer. The "Release Condition" shall be deemed to have occurred in the event of any of the following:</p> <ol style="list-style-type: none"> 1. In the event that the Owner/Supplier is wound up, or ordered wound up, or has a winding up petition ordered 		

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		<p>against it, or assigns all or a substantial part of its business or assets for the benefit of creditors, or permits the appointment of a receiver for the whole or substantial part of its business or assets, or otherwise ceases to conduct its business in the normal course, or files a voluntary petition in bankruptcy or an involuntary petition in bankruptcy is filed against the Owner which is not dismissed within 60 days thereafter.</p> <p>2. Owner/Supplier discontinues business because of insolvency or bankruptcy, and no successor assumes Owner's/Supplier's Software maintenance obligations under the License Agreement.</p> <p>3. Owner/Supplier dissolves or ceases to function as a going concern or to conduct its operation in the normal course of business or intends and conveys its intension to do so.</p>		
211	Detailed Technical Requirements,12 Backup, Page 233	There should be provision for Periodic backup with facility of selective restoration of	Please clarify 1) Backup to be taken on Tape library or on Disk based	We would prefer a disk based backup.

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		specific dataset without hampering database access to any schedule/adhoc workloads	Appliance? 2) Bidder to propose either or both (Tape library and Disk based backup appliance) for backup?	
212	Page 240	A multi-temperature data management solution to be proposed by vendor where data that is frequently accessed on fast storage—hot data— compared to less-frequently accessed data stored on slightly slower storage—warm data— and rarely accessed data stored on the slowest storage —cold data. System should also be capable of automated storage tiering and seamless data transfer between hot, warm and cold storage. Data residing in any of these	Do we have a breakup of tier wise allocation ? E.g. Hot , Warm and cold . Also mention the performance criteria for these layers	70% cold; 15% warm; 15% hot Hot data should be available near real time (<2 seconds); Warm data <5s Cold data <30s
213	8. Security Requirements & Page253	Adequate security scans as part of DevSecOps of all artifacts including containers and their orchestration layers	In the query response you have mentioned the containerisation for the code and the orchestration layer required using a kubernetes based platform will need to be implemented by the selected bidder. (Is Containerisation optional or mandatory)	We would prefer containerization in the areas of data processing and Data Analytics only and is optional for the bidder.
214	S/W and H/W procurement	RFP proposal requires re-	S/W and H/W procurement to	Please be guided by the RFP and corrigendum.

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		selling of S/W and H/W for LIC	be done directly by LIC	
215	Payment Milestones-Implementation	As per corrigendum, we will invoice - 38% by T+9m, 58% by T+12m, 78% by T+15m, 100% by T+18m	Design a schedule which has more payment milestones and recovers more cost upfront.	Please be guided by the RFP and corrigendum.
216	Payment Milestones-Hardware	As per RFP, we will invoice 25% by T+4m, 70% by T+5m, 90% by T+6m, 100% by T+18m	100% payment of hardware on delivery	Please be guided by the RFP and corrigendum.
217	Payment Milestones-Software	As per corrigendum, we will invoice- 50% by T+1m, 75% by T+3m, 95% by T+6m, 100% by T+12m	100% payment of software on delivery	Please be guided by the RFP and corrigendum.
218	Payment Milestones-Annual Maintenance-& Support	First wave will Go-Live at-T+9m. Relevant warranty will be up to T0+21 months. Payment for AMS for T-22/23/24 will be made at T+24m.	AMS to be billed monthly in arrears.	Please be guided by the RFP and corrigendum.
219		Thereafter AMS payments will be made Quarterly.		Please be guided by the RFP and corrigendum.
220	Payment Milestones- ATS (Hardware) & AMC (OEM s/w)	100% by T+13m, T+25m, T+37m, T+49m	Back to back as with the vendor	Please be guided by the RFP and corrigendum.
221	Payment terms- 60 days from receipt of invoice	Deviations are not accepted as per RFP guidelines	30 days from the invoice date	Please be guided by the RFP and corrigendum.
222	V Data, reporting and analytics platform Page 224	We expect a total of 3500 reports and 50 dashboards to be developed on the new platform	What is the percentage of MIS reports Vs Analytical reports	200 of these reports will be analytics. Remaining are MIS.
223			Is the expectation to develop all	Yes

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			the 3500 reports using a BI tool	
224	Form -17 Page 195	NUA Enterprise platform	What is the number of interfaces both Upstream and downstream	Upstream API based sources are typically P&GS, Digital platforms, martech platform, etc (internally) and social platforms, ecosystem partners, etc (externally). Downstream APIs will be key data services - such as master data services (customer master, product master, policy master, agent master, etc), other key data services (agent commission details, premium unpaid details, agent performance data, etc), analytics data services (analytical model outputs), etc
225		Point 1 Data volumes - One time load & Incremental Load	Could you please specify out of the total 210 TB of structured data how much percentage of the same should be considered for one time load and how much percentage should be considered as daily incremental loads?	210 TB is expected to be the one time load. Daily peak throughput will be approximately 250 GB.
226		Point 9 Data processing	Can we assume the data loading will happen in the non-prime business hours with a batch load window of 6 to 8 hours?	Batch data load will be done in off peak hours.
227		PreBid Response,Point No.90, Page No.24 Reports and Dashboards	Please confirm if 200 is the number of report developers	200 will include all report developers including ad-hoc report super users.
228		AI / ML developers	Please share No. of AI/ ML developers	Please be guided by the RFP. AI / ML developers, Model Ops and Model governance users is expected to be around 100
229		Model Governance and Model Ops Users	Please share no. of Model Governance and Model Ops	Refer response to question above.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification																
			users																	
230		Data Management Users	Please specify the number of ETL / Data Engineer users	Bidder to propose.																
231		CADW (Point 313 in Pr-Bid) The existing LDM is not expected to be used by this implementation.	Is the new LDM expected to be implemented on an RDBMS DB	Bidder to propose.																
232		11. Tech stack: Data Cabin, Point No.455, Pre-Bid Response "Data Science Workbench"	Please elaborate on the comprehensive capabilities of the Data Science workbench expected by LIC. Will there be a scoring for workbench capabilities	Please be guided by the RFP. This is part of the consumption layer.																
233		Appendix C: Scope of Work viii Detailed Non-Functional Scope of Work and Other Conditions 6. Performance	High-priority and frequently used reports Less than 3 seconds	For simple reports – <table border="1" data-bbox="1435 730 2103 1080"> <thead> <tr> <th></th> <th>Hot data</th> <th>Warm data</th> <th>Cold data</th> </tr> </thead> <tbody> <tr> <td>Report of size <= 5MB</td> <td>3s</td> <td>10s</td> <td>35s</td> </tr> <tr> <td>Report of size > 5MB and <= 20MB</td> <td>10s</td> <td>15s</td> <td>45s</td> </tr> <tr> <td>Report of size > 20 MB</td> <td>20s</td> <td>25s</td> <td>60s</td> </tr> </tbody> </table>		Hot data	Warm data	Cold data	Report of size <= 5MB	3s	10s	35s	Report of size > 5MB and <= 20MB	10s	15s	45s	Report of size > 20 MB	20s	25s	60s
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234			<p>1. Can you please confirm the data ingestion methodology form external sources like</p> <p>Social platforms Banca partners Medical service providers</p>	<p>Social platforms – API-based Banca partners – API based and file based Medical service providers – API based and file based External data providers – API based Ecosystem players – API based Data from subsidiaries – File based</p>																																

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			External data providers Ecosystem players Data from subsidiaries Can we assume they will provide data via APIs or through Batch etc. ?	
235			Please let us know the existing tool stack with versions to help solution and size the requirements better: 1.) Real Time Ingestion 2.) Event based Data Capture & Ingestion 3.) Change Data Capture 4.) Managed File Transfer 5.) API based Data Ingestion (API Gateway) 6.) Model Management 7.) Tokenization (which HSM) 8.) Data Classification & Loss Prevention 9.) DevSecOps (including Container Security) 10.) OCR 11.) SIEM 12.) ITSM 13.) ITOM 14.) ITAM 15.) Anti-malware 16.) HSM Vendor	Details of tools will be provided to the selected bidder. (Model management , real time integration and event based data capture tools will need to proposed by bidder)
236			As per RFP document, there are	As this will be used primarily by the bidder, bidder

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			total 100 analytical users. How many active analytical users will be at a particular time ?	to propose.
237			SAP mode of ingestion.. SAP application owner will provide files from SAP to ingest data, or needs to consider any certified connector to integrate with SAP.. If we need to connect SAP then all required CDS views will be made available by the SAP application team.	This will be a file based data transfer
238			For achieving the Hot/Warm/Cold storage, are you looking for any Storage based solution, which will move data based on usages pattern to different tiers or you are looking for movement of data through some automated Scripts ?	Bidder to propose
239			Will the Data Hub which is envisioned as part of the other RFP, be the data source for the Data Lake or the Data Lake has to ingest data from different systems as mentioned in the RFP ?	Please be guided by the RFP, corrigendum and responses to queries.
240			In case of lack of clarity/ understanding in certain areas,	Please be guided by the RFP, corrigendum and responses to queries.

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			<p>we would need to make assumptions and the proposed solution, efforts, timelines, and pricing would be done accordingly. Request LIC to consider those assumptions, and allow us to revise the proposed solution, efforts, timelines, and pricing post clarification from LIC for the selected bidder.</p> <p>Alternatively, request LIC to clarify on all points, so assumptions may be avoided.</p>	
241			<p>Considering 3500 reports, 50 dashboards, 33 analytical uses cases, and integration with multiple data sources, requesting to consider flexible implementation timelines.</p>	<p>Please be guided by the RFP, corrigendum and responses to queries.</p>
242	<p>3.6.4.2 Payment Terms: Hardware Page 71 & Form T-6 - Commercial bid</p>	<p>Milestone T0 + 4 months, T0 + 5 months, T0 + 5 months, T0 + 6 months & Table 4 - ATS,AMC,AMS - ATS Hardware</p>	<p>1.) Is the hardware warranty for 5 years from Date of Delivery 2.) Hardware ATS (according to commercial) is starting from Year 2. Is it not tied to implementation milestones?</p>	<p>1. Hardware warranty is for 1 year. 2. Please be guided by the RFP and corrigendum.</p>
243	<p>5.2 Stage 1 - Bidder Eligibility Criteria Page 112</p>	<p>Previous Experience with LIC The Bidder(s), who have been associated with LIC for any contract with total contract</p>	<p>We assume no supporting document need be furnished by Bidder who has not been associated with LIC for any</p>	<p>Yes. The assumption is correct.</p>

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		value above 5 Crore within the period of last 3 years (from the date of this RFP), must submit the satisfactory performance and timely delivery completion certificate to be eligible to participate in the bid. Certificate to be issued by the competent authority in LIC .	contract within the period of last 3 years.	
244	5.3 Stage 2 - Technical Bid Evaluation Page 113	Understanding of Life Insurance Business and LIC context Life insurance business understanding and key challenges faced by customers, agents today from a data/ reporting/ analytics perspective	Please advise what supporting documents need to be furnished for this evaluation criterion.	Details of projects executed addressing the requirements.

Note: All other terms and conditions, forms of the RFP document remain unchanged. In case of any ambiguity, the RFP document will stand.

Date: 12th July 2024
Place: Mumbai

Executive Director
(IT & Digital Transformation)