LIC of India, 2FA Section, IT/DT Department , Jeevan Seva Annexe Santacruz West Mumbai 400 054

RFP for Implementation and Maintenance of Two Factor Fingerprint Biometric Authentication
Ref: LIC/CO/IT-DT/2FA/RFP/2024-25 dated 20/09/2024

14/10/2024

Response to Pre-Bid Queries

Sr.No.	RFP Document Reference (s) (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details / Query in reference to the clause	LIC's Response
1	Page 41 c.1 Technical	" The bidder should have implemented and go live/completed the proposed 2FA Finger Print Biometric Solution including authentication engine, de duplication engine, etc. which supports minimum 5,000 biometric (fingerprint) users in any three Indian BFSI or PSU or Government departments/ autonomous bodies in India in last three years prior to the date of this RFP. Deployed solution in any of the projects should have capability to support upto 80000 biometric fingerprint devices and 150 concurrent users from central matching or de-dup engine."	"The bidder should have implemented and go live/completed the proposed 2FA Finger Print Biometric Solution including authentication engine, de-duplication engine, etc. which supports a minimum of 3,000 biometric (fingerprint) users in any three Indian BFSI or PSU or Government departments/autonomous bodies in India in the last two years prior to the date of this RFP.Deployed solution in any of the projects should have capability to support upto 80000 biometric fingerprint devices and 150 concurrent users from central matching or de-dup engine."	Please refer to Corrigendum-1 dated 14/10/2024
2	Section 2.9 Page 24	i) The Bidder should certify that the contents of the USB are the same as that provided by way of hard copy/soft copy submitted. In the event of a discrepancy; the softcopy of bids uploaded online would prevail.	Kindly confirm whether the bidder is required to submit the USB drive along with the bid submission, in addition to the online soft copy?	Please refer to RFP
3	Section 2.9 Page 25	p) The specifications (Technical and Commercial Bids format) shall be submitted in the Excel sheets as per respective Annexures specified in this RFP.	As per point (p) of the RFP, the specifications (Technical and Commercial Bids format) need to be submitted in the Excel sheets as per the annexures. Kindly provide the mentioned Excel sheets, as they will be password-protected by LIC for submission.	Data to be submitted in excel sheets on etenderwizard.
4	Section 3 Page 41	C. Technical Competence The bidder should have implemented with go live/ completed the proposed 2FA Finger Print Biometric Solution including authentication engine, de- duplication engine, etc. in any two Indian BFSI or PSU or Government departments/ autonomous bodies or Private entities in the last three years prior to the date of this RFP. Further, (a) The solution should support minimum of 5000 biometric (finger print) users in BFSI or PSU or Government departments/ autonomous bodies OR (b) The solution must support minimum of 25,000 biometric fingerprint users in Private Entities.	In Annexure II – Minimum Eligibility Criteria and Bidder Details, the requirement for any one project to support 80,000 devices and 150 concurrent users has not been mentioned. Kindly clarify if this a mandatory requirement for eligibility.	Please refer to Annexure II (Revised)
5	Section 4.9 Page 45	Vendor will not be allowed to assign, in whole or in part, its obligations under the Contract, to any entity without written consent of LIC.	Please refer to the suggested revised clause: "Neither party shall assign this agreement or purchase order or any right or obligation or benefits arising thereunder to any third party, except with prior written consent of the other party, provided that such consent is not unreasonably delayed or withheld. However, the Vendor shall have the irrevocable right to transfer, novate or assign this agreement or purchase order or any right or obligation or benefits arising thereunder, either in whole or part, to any of its affiliates, subsidiaries or group companies in India, with prior written intimation to the other party."	Please refer to RFP

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6	Section 4.28.1 Page 59	Occurrence of unforeseen event	Suggestion: Considering the global chip shortage which is beyond reasonable control of the parties and may likely to subsist till 2024, it is suggested to include this as one of the force majeure events.	Please refer to RFP
7	Section 4.28.3 Page 59	Termination	Suggestion: We suggest including the following terms to the clause: "The Vendor may have the right to terminate the Agreement in case of failure of the LIC to make the due payments for a consecutive period of 3 (three) months."	Please refer to RFP
8	Section 9.2 Page 85	The total penalty will be capped at 10% of the value of the purchase order issued to the bidder. If the penalties are beyond 10% of the purchase order value then LIC may rescind the Contract and shall be free to get it done from some other source at the risk and costs of the Bidder. The Bidder may be debarred for applying in future assignments with the Corporation.	Please refer to the suggested revised clause: "The total penalty will be capped at 5% of the value of the purchase order issued to the bidder. If the penalties are beyond 5% of the purchase order value then LIC may rescind the Contract and shall be free to get it done from some other source at the risk and costs of the Bidder. The Bidder may be debarred for applying in future assignments with the Corporation."	Please refer to RFP
9	Annexure X Page 24	2. Whether the proposed solution is compatible with the existing Cogent CSD 200/200i, Precision PB510 and Mantra MFS 100 devices.	Regarding the compatibility with the Cogent CSD 200/200i, Precision PB510, and Mantra MFS 100 devices, we kindly request LIC to provide the latest SDKs, to ensure seamless integration with the bidder's application.	Details will be provided to selected bidder
10	Annexure X Page 24	3. Whether the bidder will be able to migrate the existing database to the proposed solution	To ensure the smooth migration of the existing fingerprint database to the proposed solution, we kindly request LIC to provide the fingerprint image records in ISO 19794-4 format and the templates in ISO 19794-2 format. Additionally, the data should be unencrypted to allow access by the bidder's application for migration purposes.	Unencrypted data will be provided to the selected bidder
11	Annexure X Page 24	5. Whether the proposed solution has provision of automatic archiving of old data (i.e., data past its life time) to save on storage box and to optimize the solution.	Kindly confirm the retention period for old data to be archived? Additionally, will LIC be providing the backup storage for this archived data?	Archival of data to be done on quarterly basis on LIC's existing CADW which is on vertica platform. The vendor has to make provision for suitable mechanism for archival of such data. The query on the archived data shall not be responsibility of the Vendor. However, the vendor shall provide suitable architectural information and required scripts for such archived data.
12	Annexure X Page 24	6. Whether the vendor proposes a clean sweep of the existing solution, including the matcher and de duplication engine. The hardware and software components have to be procured by the vendor ensuring that they are the latest ones available in the year of the RFP	Request LIC to consider that the proposed biometric solution should be MINEX compliant and among the top 5 algorithms in the MINEX. A proof (certificate/listing) should be submitted along with the bid documents.	Please refer to RFP
13	Annexure X Page 25	12. Whether the proposed solution is Customizable application software and its integration can be done with the LIC's core insurance application and any other web application chosen by LIC. This has to be done by the bidder at no additional cost to the LIC.	The bidder will provide the necessary integration components/APIs, which can be utilized by LIC's core insurance application or any other web application selected by LIC and no changes will be required by the Bidder application.	Please refer to RFP
14	Annexure X Page 25	14. Whether each record in the proposed solution will pertain to a single subject and will contain an image record (consisting of single view) for each of one or more fingers; multiple fingers (single image records).	We understand that each finger will have a single fingerprint image record. For cases involving multiple fingerprints, we assume there will be separate records for each finger. please provide further clarification regarding multiple fingerprints in a single image record?	Each finger will have a single fingerprint record.

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15	Annexure X Page 25	16. Whether the proposed solution is compatible with the client machines which could be desktops/AIOs/laptops currently working on all versions of RHEL 7 or above, Windows 10 and above which should be supported by the proposed solution.	Kindly provide more details about the AIO systems currently in use? RHEL 7 is no longer supported, we request that LIC provide support for non-supported OS versions to ensure compatibility with the proposed solution.	AIOs of Make HP & Accer presently used in LIC. Please refer to RFP
16	Annexure X Page 26	26. Proposed solution should be integrated with windows AD for LDAP authentication.	Is the proposed solution's integration with Windows AD for LDAP authentication required for Bider's portal login?	Please refer to RFP
17	Annexure X Page 27	34. Whether the proposed solution supports virtualization at the application infrastructure level.	Kindly confirm whether LIC has a virtualization solution like vcentre available? Furthermore, will this solution be made available to bidders as part of the RFP process?	Please refer to RFP
18	Annexure X Page 27	35. The solution can be deployed on a container based approach.	Regarding the deployment of the proposed solution, could you please confirm if it can be deployed without using a container-based approach?	The solution can be deployed on a container based approach by the Bidder, if he so desires
19	Page No.40, Point No.09 / Annexure-XIV	The bidder (including its OEM, if any) should be Class-I local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.This condition is for bidders/OEM who are bidding under Public Procurement (Preference) to Make in India.	It required from OEM not from Bidder, request you to amend this clause.	Please refer to Annexure XIV (Revised)
20	Bid Extend	Bid End Date	Kindly provide extension of 2 weeks post pre bid queries response to submit the bid.	Please refer to Corrigendum-1 dated 14/10/2024
21	Page no.42, Point C, Technical Competence, Annexure IV	The bidder must provide at least 5 technically qualified personnel in integration or implementation of 2FA Finger Print Biometric Solution (authentication engine, de-duplication engine, etc.) for existing Cogent CSD 200/200i/Precision PB510/Mantra MFS100 as well as proposed fingerprint devices.	As this is not Biometric devices RFP, it is 2FA solution, we would request you to accept the 2FA/MFA/SSO/IDAM Solutions qualified resources.	Please refer to RFP
22	Page 73, point No.11	The solution should be customizable and configurable to support an architecture whereby multiple users share a common finger print device in the branch for authentication, as well as have provision for use of one device per user. This should be configurable at the server level whenever LIC desires so.	The solution should be customizable and configurable to support an architecture whereby multiple users share a common finger print device in the branch for authentication, This should be configurable at the server level whenever LIC desires so.	Please refer to RFP
23	RFP - Page 74, point No.12	The fingerprint scanner in use are in conformity with ISO 19794-2 (Fingerprint template compliance for minutiae data) and ISO 19794-4 (Fingerprint template compliance for image resolution) formats. The proposed solution must support these ISO standards for both enrolment and authentication processes.	The proposed solution must support any one of these ISO standards for both enrolment and authentication processes.	Please refer to RFP
24	RFP- Page 74, point No.14	The 2FA solution must return the success/failure response with NFIQ value to any login attempts within 3-5 seconds. Each record must correspond to a single subject and include an image record for each finger.	The 2FA solution must return the success/failure response to any login attempts within 3-5 seconds. Each record must correspond to a single subject and include an image record for each finger.	Please refer to Corrigendum-1 dated 14/10/2024
25	Page No.14 / 2. Request for Proposal	The solution proposed should migrate seamlessly with the existing Core Insurance Solution and any other web-based applications implemented in LIC in addition to the existing user-id & password authentication.	Kindly share the details of existing Core Insurance Solution and any other web-based applications to be integrated and details of data to be migrated.	Details will be shared with the selected bidder
26	Page No.44 / 4.2. Services Location	Vendor should provide the services to any office of LIC at any location as may be required by LIC and mutually agreed. The middleware, however, shall be installed only in LIC's data centre at Mumbai and at a DR location at LIC's colo data centre at Bangalore.	Whether we have to visit all LIC branches all over India to do the implementation?	Vendor has to implement centralised solution to provide services to all of the Offices of LIC at any location as may be required by LIC but may not be required to visit all the LIC offices across India

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27	Page No.74 / 5. Features of 2FA solution	23. The bidder must guarantee the availability of resources at LIC from the initial phase until the completion of the project. The cost for this should be included in the implementation cost. Additionally, the bidder should ensure the presence of a minimum of two onsite resources in Mumbai and sufficient offsite resources post-implementation, to provide technical support for the 2FA solution during maintenance services (warranty/AMC/ATS). However, LIC reserves the right to increase the number of required resources at the location, and the bidder should be prepared to fulfill such requirements as necessary.	Kindly confirm the qualification / experience / certification details of on-site resources.Also share the details of off-site resources proposed for support.	Please refer RFP
28	Page No.76 / 7. Scope of Work and Deliverables	6. Migration of the existing data viz employee profile, Fingerprint data, maker-checker, geographical locations etc. with the proposed solution along with deduplication.	Kindly share the details of data to be migrated.	Details will be shared with the selected bidder
29	Page No.82 / 8.1	Vendor shall provide comprehensive warranty for complete solution and deliverables, at no extra cost to LIC, from signing of contract till project period of 5 years.	Warranty should be from date of delivery for products,please revise.	Please refer to RFP
30	Page No.85 / 9.2	The total penalty will be capped at 10% of the value of the purchase order issued to the bidder.	10% Penalty cap is on higher side please revise.	Please refer to RFP
31	Page No.87 / 10.2.1	payment terms hardware cost-:50% of the cost of hardware on delivery of Equipment at designated locations and submission of delivery challan duly signed by duly authorized officials	Please revise payment term of hardware cost from 50% to 80% on delivery keeping in view of OEM Involvment.	Please refer to RFP
32	Annexure II – Minimum Eligibility Criteria and Bidder Details. Page No. 8	Point No. 7. The Bidder should have registered an annual standalone revenue of at least Rs.20 crores in each of the three accounting years preceding the date of release of this RFP. Year 2021-22, 2022-23, 2023-24 Point No. 8. The bidder has registered net profit (after tax) in the three accounting years preceding the date of release of this RFP.	We request bank to consider the provisional balance sheet for the FY 2023-24. Once the audit is completed we shall submit the audited balance sheet as required.	Please refer to RFP
33	8.1.1. Warranty for Software:	Successful bidder should deliver source code and its related API/SDK relating to customized final version of the 2FA Software solution along with executable media in 2 sets along with technical and user manuals.	We would like to inform the bank that the Source Code and IP Rights remains with the OEM (Integra) only. If required we can subnmit to the LIC empanelled escrow agency post awarding the mandate.	Please refer to RFP
34	10. Payments: terms, conditions, schedule, taxes etc.	Hardware Cost 50% of the cost of hardware on successful go live of the biometric authentication solution	We request to change the clause to 50% post UAT completion. Consiering the hardware is procure with 100% advance payment, we request you to change the payment terms	Please refer to RFP
35	10. Payments: terms, conditions, schedule, taxes etc.	Application and/or OS License cost 50% of the cost of software cost will be payable on successful go live of the biometric authentication solution	Go live shall be considered even if one biometric authetication is successful.	Please refer to RFP
36	10. Payments: terms, conditions, schedule, taxes etc.	Implementation Cost 40% of the implementation cost will be payable on completion of all India rollout and sign-off	We request you to change the clause to 40% of the implementattion cost shall be payable on one single successful device implementation. All india rollout has dependency on LIC side, this shall not be a blockage to delayed payment.	Please refer to RFP

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37	10. Payments: terms, conditions, schedule, taxes etc.	Implementation Cost 10% at the end of 1 year	One year shall be considered from the date of single device going live / implemented	Please refer to RFP
38	Eligibility Criteria (EC)-Section:3 Page No:40: Point No:4.	The bidder should have valid ISO 9001 certification series certification for information security management	ISO 90001 is mainly for QMS certification ISO 27000 is for ISM. You may amend as ISO 27001 certification	Please refer to Corrigendum 1 dated 14/10/2024
39	Section : 5.Features of 2FA solution Page No : 73 Point : 3	3.The bidder is required to do ETL using the existing database to the new solution. A copy of the existing schema of the database has to be maintained as frozen copy under the new solution as available at the time of switchover to the new solution.	Migration of fingerprints record need the details of existing vendor with Encription Keys for the fingerprint. Hope LIC will make it available to us.	Details will be shared with the selected bider
40	Section: 5. Section : 5.Features of 2FA solution Page No : 73 Point no: 7	Vendor needs to provide server rack with two power distribution units along with optical fibre cables with appropriate SFP.Connectivity for management ports to be procured by vendor.	As per page no:73 point no:7 is not in sync with Annexure ANNEXURE XII- INDICATIVE COMMERCIAL BID DETAILS Page No: 28 Import Notice Point No:1: LIC will provide rack space and power only in its data centres or premises. Please clarify. owned/hired by it.	Server rack will be provided by LIC at DC site. Only rack space and power supply will be provided at DR site .
41	Section : 7.1. Scope of work Page No : 76 Point : 6	6.Migration of the existing data viz employee profile, Fingerprint data, maker-checker, geographical locations etc. with the proposed solution along with deduplication.	Details of Existing Biometric system including the Decription Key for Encrypted data if any to the successful OEM for Migration.	Details will be shared with the selected bider
42	Section : 7.3. Fingerprint Enrolment and Authentication Process Page No : 77 Point : b	b. Provision should be made to register the fingerprints of all the 10 fingers of a user and to store them in the central server tagged with Salary Roll number and NFIQ Value of each fingerprint captured. In addition to salary roll number, email-id, device ID, IP address, branch code, division code, zone code, OS version, etc. should be captured at the time of enrolment	NFIQ values are not currently stored. Is it mandatory to store NFIQ value have this enabled. Please clarify	Please refer to RFP
43	Section : 7.5.2. Solution Implementation Page No : 80 Point : 2	2 Create, install, implement, migrate existing data & maintain centralized repository of 2FA data both for FIR and FM	FIR will have the full image template which can be misused. Please clarify. You still need FIR records	Please refer to RFP

Executive Director (IT/Digital Transformation)