



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

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	8. Security Requirements & Page-253	Security and audit logs corresponding to sessions to be maintained	Should we consider real-time events in a Kubernetes stack running containerized applications for threat detection and defining the response plan or automated remediation? Kindly help outline the technical scope for defining the retention period for this data?	No - integration will be done with LIC's SIEM solution and response plan / remediation will be done with guidance from security team of LIC. Log data will need to be retained for 6 months and archived post that.
2	8. Security Requirements & Page-253	Adequate security scans as part of DevSecOps of all artifacts including containers and their orchestration layers	Should we consider the application (SCA, SAST, DAST) and infrastructure (image scanning in pipeline and runtime, threat detection and prevention, forensics, and real-time logs and events from Kubernetes clusters) landscape to cover the complete DevSecOps? Kindly share technical scope defining containers and their orchestration layers	Yes - SCA, SAST, DAST, image scanning for threat detection will be done by software that will be made available to the data team. The Data team will need to integrate and ensure that the tools work on the data related development pipelines. The containerisation for the code and the orchestration layer required using a kubernetes based platform will need to be implemented by the selected bidder.
3	8. Security Requirements & Page-253 Subsection Server Security	These are anti-malware tools implemented at the server level. The bidder will need to harden the servers as per LIC's requirements.	Should we consider anti-malware tools from a runtime perspective, where they handle Executable and Linkable Format (ELF) files? This approach could reduce the impact of malware scanning on the host where the application is running.	Yes. The selected bidder will need to integrate with the relevant cybersecurity tools provided by LIC.
4	13.7 Additional Considerations Subsection 13.7.6 Security & Page-266	Container Security etc.	Should we consider container security to enhance the security of containerized environments? It offers runtime threat detection, vulnerability management, compliance monitoring, incident response, image scanning, network security, integration with DevOps tools, automation, and specialized Kubernetes security features. Kindly share technical specification for Container	Yes - the tool will be provided to the SI partner for usage. Technical specifications for containers will be shared with the selected bidder.

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			Security	
5	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 will be provided to the selected bidder.
6	Page 162 - Section B		Advanced analytics should be on public cloud as public cloud provides the high performance infrastructure that is optimized for AI/ML and these are more cost effective for an organization due to the elasticity provided by cloud. Hosting all of this on prem will be sub optimal on cost and time to market.	Please be guided by the RFP.
7	Pre-Bid Conference (ITB-clause 2.7)		Kindly provide online bridge details for us to join remotely. We are Bengaluru Based company and wish to participate in this tender. Kindly support.	Please be guided by the RFP.
8	Bidders – Participation in this RFP process	Association among Bidders No consortium/association bidding is allowed. LIC will b.not consider joint or collaborative bids that require a contract with more than one prime Bidder. Bidders need to fulfill all the eligibility criteria and technical evaluation criteria in its individual capacity unless mentioned otherwise.	This is one of the large and complex Tender. Request you to permit Consortium Bidding where Primary bidder will have end to end responsibility of the project. This will help Startup as well as MSME as well to participate and contribute in such large opportunity. Technical Evaluation/Scoring methodology which is mentioned in this RFP doesn't provide any hope for Startup/MSME score minimum score. Criteria can be met only by very large organisations. So if LIC is not allowing consortium, then we are forced to believe, this opportunity is limited to very large business organisation only.	Please be guided by the RFP.
9	Quality and Cost-Based Selection (QCBS):	Under the combined quality-cum-cost based system (QCBS), the Technical Bid a.evaluation, shall be allotted weightage of 70% (T) while the Financial-Bid evaluation shall be allotted the weightage of 30% (P). The Technical-bid scores and Financial-bid scores shall be normalised as	In present form, only large MNC's can score a higher mark and even their cost is higher, LIC is forced to place an order them. Request you to restructure the weightage as 50% for Technology and 50% for the Commercial. This will ensure Indian PSU LIC has better services and product at right	Please be guided by the RFP.

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		per the respective weightages (called as Relative score).	price. No Premium to be paid by the PSU.	
10	Quality and Cost-Based Selection (QCBS):	Under the combined quality-cum-cost based system (QCBS), the Technical Bid a.evaluation, shall be allotted weightage of 70% (T) while the Financial-Bid evaluation shall be allotted the weightage of 30% (P). The Technical-bid scores and Financial-bid scores shall be normalised as per the respective weightages (called as Relative score).	For better Technical evaluation, kindly consider to implement POC from each bidder. Evaluate the bidders on output, Time taken for the implementation, Platform reliability...etc. instead of past experience of the company. Past experience of the Organisation is not relevant as Human resources move organisation to organisation very quickly. Good System can be deployed only by right resources and not by past experience of the Organisation.	Please be guided by the RFP.
11	Stage 2 - Technical Bid Evaluation	Understanding of Life Insurance Business and LIC contextLife insurance business understanding and key challenges faced by customers, agents today from a data / reporting / analytics perspective	Kindly consider Platform OEM/ SI experience and knowledge.	Please be guided by the RFP.
12	Technical Bid Evaluation Criteria	Bidder"s Experience – The bidder should submit two case studies showing in detail the following. At least one of these should be from India in BFSI / public sector (ministries / departments / undertakings). Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.1. Case study scope (refer Appendix C, section iii)– 4 Marks2. Architecture implemented (refer Appendix C, section vi) – 3 marks3. Size and complexity – 3 MarksEach case study will carry a maximum of 10 marks.Each case study should not exceed 10000 words.The bidder should also	Kindly consider Platform OEM (Its a Make in India)/ SI experience and knowledge. Alternatively consider an Undertaking from the OEM to meet the LIC business objectives. Kindly consider experience in the Private sector & Global implementations as well. These installations also very complex and challenging. Successfully implemented recently.	Please be guided by the RFP.

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		present these two case studies during the final presentation. The marks awarded will be based on the submission as well as the performance of the bidder during the case study presentation.		
13	Client reference	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.	Kindly consider OEM/SI experience. Only LIC has the size of LIC in India. Wish such terms only existing vendors are allowed to participate. In case such limited tender, request you to publish it as limited tender than open tender	Please be guided by the RFP.
14	Understanding of LIC's context and key business issues	Have developed reports and dashboards around channel / agent operations including sales, agent commissions and benefits. Experience showcased relevant to LIC business context.	Each Project is new challenges and experience. Moreover LIC is unique institution from global experience point of view. So instead of such clauses, request you to extend an opportunity by providing a Proof Concept. Rate the performance based on the Output, speed, Platform capabilities...etc. Current specification is favouring existing vendors of LIC.	Please be guided by the RFP.
15	General - Technical Evaluation.	Proof Of Concept.	Kindly extend an opportunity for Bidder/OEM to demonstrate the Platform by executing a Proof Concept. In present Technical Evaluation criteria, only existing vendor/ Global MNC's can win the Tender....rest only can participate but don't have any chance. Being a PSU, we request LIC to listen our request and modify the RFP accordingly.	Please be guided by the RFP.
16	Appendix C: Scope of Work, iv.	The relevant data (expected to be metadata around the documents - number and nature of	Does the project scope encompass the digital conversion of documents in preparation for subsequent data	Documents are present in digital format. Relevant data extraction

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	Current State View, Document management: eDMS, page no. 215	documents, medical report extracts) extracted from the digital documents is expected to be ingested into the data platform.	extraction and ingestion processes?	from these digital documents is part of scope.
17	Appendix C: Scope of Work, v. Detailed Functional Requirements, 2. Data, Reporting and Analytics Functional Requirements, Master Data, page no. 217	Third Part Data Sources	Does third-party data sources, also incorporate information from distribution channels such as BANCA and agencies?	Yes. Integration with selected banca channel partners and selected medical service providers is expected as part of the project.
18	Appendix C: Scope of Work, v. Detailed Functional Requirements, 2. Data, Reporting and Analytics Functional Requirements, Master Data, page no. 217	This is not expected to be an operational master data management solution.	Given that this solution is not designed for operational master data management, would the detailed business requirements will be provided defining the attributes from the different source systems for the data ingestion	Yes. Appropriate business requirements will be provided to the selected bidder.
19	Appendix C: Scope of Work, v. Detailed Functional Requirements, 2. Data, Reporting and Analytics Functional Requirements, Agent360, page no. 217	Agent master data (eg: agent ID, age / date of birth, city, branch associated and type of branch, zone of branch, reporting manager type and ID, date of joining, gender, education, past experience, occupation, number of lives, etc)	Is data digitization required, or is the data already in a digital format?	Data is already in digital format
20	Guiding Principles, Page225	Ability to work seamlessly across on-premise and public cloud environments: The current	Appreciate if LIC could confirm if a Hybrid Cloud platform like Amazon Outposts is permissible which can ensure	Please be guided by the RFP.

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		requirement is to have all components on-premise. But the architecture should enable seamless movement of some / all components to public cloud as desired by LIC.	data and components of the solution are retained on premises but billing data can be shared to the public cloud.	
21	Guiding Principles, Page225	Ability to work seamlessly across on-premise and public cloud environments: The current requirement is to have all components on-premise. But the architecture should enable seamless movement of some / all components to public cloud as desired by LIC.	Appreciate if LIC can confirm if a hybrid deployment approach for a data lake, where the data ingestion layer is hosted on-premises, and it performs masking of personally identifiable information (PII) before moving the data to a public cloud for analytics, AI, ML, generative AI, and reporting use cases. This approach aims to leverage the benefits of public cloud services, such as reliability, scalability, and cost-effectiveness, while maintaining data privacy and security by masking sensitive information on-premises before transferring it to the cloud.	Please be guided by the RFP.
22	Page 163, Private Cloud / On-premise:	An interim development environment on Public Cloud / on-premise as considered fit by the bidder until the hardware is commissioned. This development environment will be decommissioned and migrated to the Primary DC once the hardware is installed and ready	Appreciate if LIC (Life Insurance Corporation) can confirm that the Development/Non-production environment can be used on a public cloud, it can benefit from running non-production environments only when needed and leverage the cloud's pay-per-use model. Additionally, it will provide the flexibility to choose various instance sizes based on developemnt/testing cycle.	Please be guided by the RFP.
23	Page 224, Detailed Functional RequirementsData, Reporting and Analytics Platform	General Query	Would Like to confirm if reports will have PII Data.	Some reports may contain PII data.
24	Page 266, Section 17.2. Transfer of Software Licenses	All licenses are to be procured in the name of LIC.	Request if LIC could accomodate subscription-based license options for managed analytics services.	Please be guided by the RFP.
25	Page 163, Section:	The public cloud provisioning, whenever	Request LIC to confirm that the Public Cloud pricing	Please be guided by the RFP.

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	Public Cloud:	required, shall be procured separately by LIC.	discovery should be enabled within the same RFP for hybrid and VPC cloud services.	
26	iii. Scope of Work pg 211	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 in scope specific Master data services (customer master, policy master, etc.)?	Please refer corrigendum.
27	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.	How many internal core systems / platforms are in scope for Product, Policy, claims and customer master data ?	Key Internal data sources are: 1. eFEAP, UCS, IPP - structured data will be ingested both in batch mode and in NRT using a CDC 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
28	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.	Are the critical data source systems finalized for each of these Master data products (product, policy, claim, customer master data) ?	Yes.
29	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	Are the critical data elements identified for each of the source systems (E.g product, policy, claim, customer master data) ?	Yes.

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		platforms and external data sources in real time and in batch mode.		
30	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.	Please provide the list of source systems and their priority based on the data available for each of these products ?	<p>Please be guided by the RFP.</p> <p>Key external data sources (non-exhaustive) include:</p> <ol style="list-style-type: none"> 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data <p>Key Internal data sources are:</p> <ol style="list-style-type: none"> 1. eFEAP, UCS, IPP - structured data will be ingested both in batch mode and in NRT using a CDC

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				<p>2. Other core platforms - P&GS - structured data will be ingested via APIs and batch mode</p> <p>3. Other core platforms - SAP - will be batch ingestion of structured data</p> <p>4. Digital apps (web apps and mobile apps) and SoE: semi-structured and structured data will be streamed using an event management platform</p> <p>5. Digital apps: Martech: semi-structured and structured data will be ingested using APIs</p>
31	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.	How many data models exists within each subject area for each of these products ?	The core platforms (eFEAP, UCS, IPP) have the same underlying data schema. P&GS has a different data schema. The analytical platform (CADW) has a different data model.
32	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.	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 ?	Yes. The data models are to be developed from scratch.
33	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.	Is there an existing centralized MDM process in place that will sync up the data across various systems within the organization ?	Bidder to propose.
34	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	What are the external source systems in Real time for processing the Structured data ?	Please be guided by the RFP. We do not expect any near real time data processing from external data

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		platforms and external data sources in real time and in batch mode.		sources.
35	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.	What are the external source systems data structures ? How is it currently processed and stored ?	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data Processing and storage need to be proposed by bidder.
36	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	What are the intended use cases (real time vs batch) for these files?	Please be guided by the RFP. Use cases are a mix of real time and batch and will be prioritised

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		platforms and external data sources in real time and in batch mode.		depending on the requirement.
37	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.	Where is realtime data currently being hosted ? Please elaborate on path / file formats / metadata of associated source files?	This will be provided to the selected bidder.
38	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.	Is any PII data identified from source systems ? Please provide the list of columns and what is the action required ? (Masking etc.)	Yes. This will be provided to the selected bidder. Action required is as per the RFP.
39	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.	What is the frequency of the files getting updated in Batch data sets ?	Current batch frequency is primarily once per day.
40	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.	Is all the source data at object/column level that we need to bring in into the conformed layer been identified ? -- Is there any data that is not readily available for ingestion ?	This will be provided to the selected bidder. All data elements are ready for ingestion.
41	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.	What is the current data quality ? Do we need to maintain bad data or while ingesting can bad data be ignored?	Data is mostly good in quality. However this needs to be validated and measured. Suitable actions to be proposed by bidder.
42	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	At column level, what are the business or transformation rules ?	This needs to be determined basis transformation needs. Bidder to propose.

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		and in batch mode.		
43	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.	Who are all the stake-holders for the various data domains (like asset data)?	Please be guided by the RFP.
44	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.	What is the business process involved with product, policy, etc for Structured data ?	This will be provided to the selected bidder.
45	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.	Please provide the current enterprise data landscape to understand the coverage of all applications by their business functions Please provide the data models from the current system to verify the objects, processes involved to understand the current state	Please be guided by the RFP. All relevant details including data models and schemas will be provided to the selected bidder.
46	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.	How was the data maintained in sources in the current system? We need AS IS understanding on the current system business processes ?	This will be provided to the selected bidder.
47	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.	Please share any documents that were used for technical designs, model creations, kpis in the current system	This will be provided to the selected bidder.
48	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	What is the list of overall tables/columns that needs to be integrated for the structured data ?	This will be provided to the selected bidder.

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49	iii. Scope of Work pg 211	<p>and in batch mode.</p> <p>1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.</p>	Please provide list all the data products which are in scope w.r.t Semi & Unstructured data	<p>Listing of all sources is as below.</p> <p>Key external data sources (non-exhaustive) include:</p> <ol style="list-style-type: none"> 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data <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 and in NRT using a CDC 2. Other core platforms - P&GS -

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				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
50	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	How many source systems are in scope for semi & unstructured data separately ?	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as

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				<p>payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</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 and in NRT using a CDC 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
51	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	What are the specific use cases for semi and unstructured data ?	Please be guided by the RFP and corrigendum.
52	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) and unstructured data (e.g., policy documents,	What is the source file format for both real time and near real time data ? (xmls, json) ? Any other format other than these ?	Expected data formats for near real time data will be xmls, json, string, clickstream data (web logs, JS tags,

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		customer emails, voice transcripts) from multiple internal core platforms and external data sources in real time and in batch mode.		etc), csv and other standard data formats.
53	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	What is the source file location?	Please be guided by the RFP. Details will be provided at a later stage.
54	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	Please confirm if the source file schema also getting changed or not	No the source files / databases schema are not getting changed.
55	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	What is the frequency of the source data?	Near real time and batch
56	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	What are the data quality checks we need to perform?	Bidder to propose.
57	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) and unstructured data (e.g., policy documents, customer emails, voice transcripts) from	What is the size of the source data?	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
		multiple internal core platforms and external data sources in real time and in batch mode.		
58	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	What is the size of data pushed through EventHub?	Please be guided by the RFP. Peak daily data throughput: 250 GB
59	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	Please confirm if there is any encrypted column present or not	Data will be provided in unencrypted form. Necessary encryption as per RFP will need to be done by selected bidder.
60	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	Please confirm if the old data also getting updated or not	Yes. The understanding is correct
61	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	Is it a pull or push mechanism? Is data based out of azure EventHub or from ADLS location?	Bidder to propose. Typically data will be pulled by the data platform.
62	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) and unstructured data (e.g., policy documents, customer emails, voice transcripts) from multiple internal core platforms and external	What can be the factors for unit testing?	Bidder to propose.

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
63	iii. Scope of Work pg 211	<p>data sources in real time and in batch mode.</p> <p>1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.</p>	What is the format in which the data files are to be stored in the raw, refined and gold layer?	Bidder to propose.
64	iii. Scope of Work pg 211	<p>1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.</p>	What are the different sources of data?	<p>Key external data sources (non-exhaustive) include:</p> <ol style="list-style-type: none"> 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured 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
				<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 and in NRT using a CDC 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
65	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	Is ther any architectural requirements like Kappa or Lambda ?	Bidder to propose.
66	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	Please share the different access credentials for sources.	This will be shared with the selected bidder.
67	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc)	Please confirm if there is any PII data from semi and unstructured data	Yes there is PII 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
		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.		
68	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	What is the current data governance model ?	This will be shared with the selected bidder.
69	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	What is the current mechanism to secure data within Structured, semi and unstructured data ?	Please be guided by the RFP.
70	iii. Scope of Work pg 211	1. b. Mechanisms of ingestion of semi-structured data (clickstream, JSON, XML, etc) 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.	What are the current encryption, masking mechanisms followed ?	Please be guided by the RFP.
71	iii. Scope of Work pg 212	1.c. Data engineering including ETL/ELT, designing and developing various data repositories including raw data store, processed data stores, data warehouse / Lakehouse and marts and suitable data services / APIs	How many Data warehouses, data marts, objects exists currently in each raw, processed and DWH/data lakes?	Please be guided by the RFP.
72	iii. Scope of Work pg 212	1.c. Data engineering including ETL/ELT, designing and developing various data repositories including raw data store, processed data stores, data warehouse / Lakehouse and	What is the scope of data model creations or changes for accommodating all OLTP/OLAP systems ?	The data model for the data platform is to be created new by 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
		marts and suitable data services / APIs		
73	iii. Scope of Work pg 212	1.c. Data engineering including ETL/ELT, designing and developing various data repositories including raw data store, processed data stores, data warehouse / Lakehouse and marts and suitable data services / APIs	What are the different frequencies of data refresh from each source ?	Data refresh is both near real time and in batch mode (currently once per day for most batch processes).
74	iii. Scope of Work pg 212	1.c. Data engineering including ETL/ELT, designing and developing various data repositories including raw data store, processed data stores, data warehouse / Lakehouse and marts and suitable data services / APIs	What are the current ETL tools, technologies used to ingest data ?	Please be guided by the RFP. Details of tools to be reused will be provided to the selected bidder.
75	iii. Scope of Work pg 212	1.c. Data engineering including ETL/ELT, designing and developing various data repositories including raw data store, processed data stores, data warehouse / Lakehouse and marts and suitable data services / APIs	What are the ETL logics (SCD Type1/ SCD Type2/ SCD Type3) currently implemented ?	This will be shared with the selected bidder.
76	iii. Scope of Work pg 212	1.d. Building and implementing comprehensive data governance elements including data quality management, metadata management, data catalog and lineage development	What are the current processes, tools and methodologies followed for implementing data governance ? Is there an existing DQ, Metadata, Data Catalogs and Lineage maintained in the current system to Lift and Shift ?	The expectation is to build these elements from scratch with no Lift and Shift.
77	iii. Scope of Work pg 212	1.e. Creating suitable master data services such as customer master, policy master, etc and making these available as APIs for other applications to consume	How many downstream and upstream systems integrated with MDM systems ?	This will be shared with the selected bidder.
78	iii. Scope of Work pg 212	1.e. Creating suitable master data services such as customer master, policy master, etc and making these available as APIs for other applications to consume	How frequently the sync up happens ? Or expected to happen between the sources and downstream systems to be aligned with MDM ?	Sync up will be both near real time and in batch mode.
79	iii. Scope of Work pg 212	1.e. Creating suitable master data services such as customer master, policy master, etc and	Are there any existing processes and data points required to set-up MDM ?	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
		making these available as APIs for other applications to consume		
80	Section iv - Current State Pg: 214	Data Platform: CADW:- This is a centralized data warehousing platform that LIC implemented in 2004 to address MIS and DSS needs. This is expected to be a one-time data load at the start of the program for historical data.	Is the vendor expected to handle the decommissioning of the existing CADW platform ?	No. That will be planned and managed by LIC.
81	Section iv - Current State Pg: 215	Data Platform: CADW:- At this stage, unique customers are identified using a tool named Posidex	Is it expected to continue using POSIDEX in the new platform?	Bidder to propose and not constrained by current implementation.
82	Section iv - Current State Pg: 215	Data Platform: CADW:- SAP BO (v4.1) is used for BI / reporting. There are approximately 7900 ad hoc reports that exist in the system.	Is it expected to have a new reporting tool replace the current SAP BO reports and migrate (lift and shift) the reports to the new reporting platform	Current SAP BO implementation is not expected to be reused.
83	viii. Detailed Non-Functional Scope of Work and Other Conditions Pg: 250	Data Volumetric: Datalake / Lakehouse to be sized as per above data volume and LIC transactions and user base requirements.	Volume growth is given till year 3. Can we assume the same percentage growth till year 5 (period of the contract)?	Please take volumetrics upto three years as of now. LIC will review need for additional hardware post three years.
84	3.6.4.1 Payment Terms: Implementation; pg 63 / 64	Key Analytics Use Cases - Sr. No 4 Wave 1: Go-Live - Full launch of first set of data and analytics services for the digital program	Model accuracy and F1 score are not applicable for all analytics use cases in Wave1. What will be mechanism to validate these use cases	Please be guided by the RFP.
85	3.6.4.1 Payment Terms: Implementation; pg 63 / 64	Key Analytics Use Cases - Sr. No 4 Wave 1: Go-Live - Full launch of first set of data and analytics services for the digital program	Many use cases are related to sending nudges to customers, agents based on model outcomes. How these nudges need to be implemented	Please be guided by the RFP.
86	3.6.4.1 Payment Terms: Implementation; pg 69	Key Analytics Use Cases - Sr. No 7 Wave 4: Go-Live - Satisfactory Delivery of all features as per the scope of RFP - Use case 4 -Image analytics to identify health characteristics, smoker / non-smoker, etc	Use case 4 - What will be the input for image analytics models (what images, how many etc.)	Please refer 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
87	3.6.4.1 Payment Terms: Implementation; pg 69	Key Analytics Use Cases - Sr. No 7 Wave 4: Go-Live - Satisfactory Delivery of all features as per the scope of RFP - Use case 2 - se AI / ML models to use internal and external third party data to identify potential fraudulent claims	Use case 2 - Will LIC provide external 3rd party data for model development? What's the scope of claims fraud - holistic model for all products, product wise (Endowment, Whole life, money back, Term assurance) claims fraud models	LIC will provide relevant external 3rd party data. Claims fraud will be across all products.
88	7. Data Consumption Pg: 239	There needs to be a solution / tool (s) for Data Federation/Virtualization to ensure seamless integration of data in real time when stored in multiple sources without physical movement of data sets for the purpose of reporting / analytics.	Is the scope of data virtualization only on the new data lake and data warehouse (or) Is the expectation for the tool to connect to other OLTP data sources as well	The scope will be the new data lake / platform.
89	7. Data Consumption Pg: 240	Reports and Dashboards	Is there a requirement for Mobile BI	No. Currently there is no requirement for mobile BI. Reports need to mobile responsive.
90	7. Data Consumption Pg: 240	Reports and Dashboards	Is there a requirement for Self Service BI. How many self service users are expected?	Yes. There is a requirement for self service BI. Total number of active reports / dashboards users: 3000 Total number of power users (creators): 200
91	iii. Scope of Work	Reports and Dashboards	How much data has to be present in hot - cold - archival layer for the analytical data lake?	Please assume as per industry best practice.
92	iii. Scope of Work	Generic	Is there any qualifying background check criteria for bidder team employees to work on this project	Please be guided by the RFP.
93	iii. Scope of Work	Generic	How would architecture level design or deployment get facilitated?	Bidder to propose.
94	iii. Scope of Work	Project Management	What would be the production deployment steps for new and changes to existing pipelines?	Bidder to propose.
95	iii. Scope of Work	Project Management	What is the project tracking mechanism used in LIC	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
			currently. Can project delays be measured using it?	Mechanisms to measure SLAs required for the RFP are to be implemented by the selected bidder.
96	iii. Scope of Work	Project Management	How will LIC handle prioritization of adhoc change requests?	Please be guided by the RFP.
97	iii. Scope of Work	Reports and Dashboards	How would records with KYC mis-match to be handled?	Please be guided by the RFP. Selected bidder is expected to provide a suitable solution for customer identity resolution.
98	Appendix D: Regulatory Reports pg: 288 Pg: 245	Appendix D: Regulatory Reports	Please provide the classification of the 124 reports based on complexity defined in pg: 224	Please be guided by the RFP. The overall breakup is provided. These reports are part of the 3500 to be developed.
99	10. Scope of IT Services Pg: 245	Design & Develop real time, batch, data streaming solutions as required to ingest data from all the data sources in the data lake / Lakehouse	Please provide split between real-time and batch data pipelines	This will be provided to the selected bidder. All relevant customer transactional data will move into the data platform real time using CDC + an event bus.
100	10. Scope of IT Services Pg: 245	Data Masking as per LIC's InfoSec policy and requirements	Please provide the number of sensitive data elements that need to be masked	This will be provided to the selected bidder.
101	6. Performance pg: 252	API latency Time since the API layer receives a request and closes the response	Is the the bidder expected to also bring an API Management tool like Google's APIGEE to manage and secure APIs.	Please be guided by the RFP.
102	16. Change Control Procedure Pg: 262	Change control procedure shall be applicable to changes being requested after the completion of the Go-Live of the new platform as mentioned in the Section 3.6.4 of this RFP	Please provide the average number of change requests expected per month	Please be guided by the RFP.
103	5. Data Quality and	Validation rules should be including but not	Please provide the number of critical data elements that	This will be provided to the selected

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
	Governance pg:236	limited to customers personal id validations, Policy details, customer details, etc. and other relevant use cases.	need to be profiled for data quality	bidder.
104	2. Data Ingestion pg: 229	The ingestion mechanism will need to ingest incremental changes in source transactional system tables (e.g. eFEAP - structured data / DB change logs) that needs to be synchronized with data lake / Lakehouse in near real-time (e.g., new business, FUP, Premium transaction, claim status, policy payment status, loan related data, etc.).	Please provide the number of source tables requiring CDC vs Batch	This will be provided to the selected bidder. All relevant customer transactional data will move into the data platform real time using CDC + an event bus.
105	Appendix C, Section vii pg:214	This is a centralized data warehousing platform that LIC implemented in 2004 to address MIS and DSS needs. This is expected to be a one-time data load at the start of the program for historical data.	We see that CADW is considered as a data source which requires a onetime data load. Does this mean that, CADW would not be replaced and the objective is to setup a parallel data lake or are we taking periodic snapshots and loading them from CADW to proposed data lake?	Please be guided by the RFP. CADW is expected to be replaced.
106	Appendix C, Section vii pg: 228	Detailed Technical Requirements, Sources of Data, Unstructured data	Section for unstructured data mentions that only data from selected documents would be moved to new data lake. What would be the selection criteria and how are those documents saved/separated inside the eDMS system?	Please be guided by the RFP. Selection of documents will be basis analytics use cases. Document metadata will be used to identify relevant documents.
107	Appendix C, Section viii pg:250	Data Volumetrics	Volumetrics represent numbers only for 2-3years, Can we get numbers for 5 year window? > API hits for master data > Total processing jobs to be run in parallel > Data volumetric for structured data.(can we assume a 15% growth)	Please take volumetrics upto three years as of now. LIC will review need for additional hardware post three 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
			> Data volumetric for unstructured data.	
108	Appendix C, Section viii pg:252	Performance	In system performance it is mentioned that the system should be able to run at least 200 batch jobs in parallel. However in Volumetrics, the number of jobs to be run in parallel are 500. Does this list include streaming or other types of jobs as well? Can we get a split of various job types?	The number of jobs is expected to grow to 500 in 2025. This is across both real time and batch flows. This is based on our current understanding of jobs where we have around 300 batch jobs. But this will also be driven by the design done by the bidder and the target model.
109	Appendix C, Section vii pg:228	Detailed Technical Requirements, Sources of Data	For the Source system, do have a bifurcation of what all end points will be provided to Integrate the source system to the new platform. Also will it batch or real time?	Yes. This will be a mix of batch and real time. Relevant details will be provided to the selected bidder.
110	vii. Detailed Technical Requirements pg: 228	Third party Data	Does the bidder need to provide tools to source third party data like social data	No. Social media listening / scraping tools are to be reused.
111	vii. Detailed Technical Requirements pg: 228	Marketing related data	Does the bidder need to provide tools to source marketing related data	The bidder will need to bring in / implement suitable tools for data ingestion into the data platform as per RFP. Specific tools for media listening / scraping is not in the scope of this RFP.
112	19. Responsibility Matrix, Documentation and Training pg: 277	Integration of proposed solutions & tools with LIC's applications	Please provide the list of downstream applications with their type (COTs/Homegrown, SAAS) which will require integration with the new data platform	Please be guided by the RFP. The data platform will need to expose APIs and these can be consumed by any application within LIC. Relevant further details will be provided to the selected bidder.
113	Form T-17 Pg: 193	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	Some components like CDC, Real-time, API Gateway are given as re-use. Please confirm if that the bidder does not have to provide the software cost/license for these	Please be guided by the RFP. These reuse software components will be provided by LIC. Details of these

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
			tools. Please provide the current tool for these re-use components that can be used by the bidder	tools will be provided to the selected bidder.
114	Form T-17 Pg: 196	*Reuse of software tools may involve enhancing the licenses as per the requirement of the Data RFP	Will LIC use their existing OEM contracts to enhance the licenses	Yes. The understanding is correct
115	iv. Current State View pg:213	There are 125 separate instances of eFeap for divisions, ZOs, CO and other specialized areas	Does all the instances of eFEAP have the same data model/data structures	Yes all instances have the same data structure
116	5.2 Stage 1 - Bidder Eligibility Criteria	7. Client Reference - 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.	"Indian projects cited should have a minimum data size of 100TB and global projects should have a minimum data size of 1PB" - Request to please consider Indian / Global for both the criteria	Please be guided by the RFP.
117	5.2 Stage 1 - Bidder Eligibility Criteria	8. 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	Are the Bidders who are previously not associated with LIC Eligible or not Eligible to bid?	Please be guided by the RFP.
118	Tender Information Summary	Bid Submission Closing Date & Time : Friday, 28.06.2024 till 3.30 pm	Considering that Bidders will be provided with all clarification by Mid June, request to extend the Submission Date by at least 2 weeks from the present submission Date of Friday, 28.06.2024 till 3:30 PM	Please refer 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
119	2. Data, Reporting and Analytics Functional Requirements pg:222	Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/customer/policyholder demographics and other profile details (e.g., last purchase, etc.)	Will LIC provide GenAI tools or is the expectation that the bidder will develop the GenAI tools. If bidder needs to develop, please provide the detailed requirements for estimation.	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.
120	2. Data, Reporting and Analytics Functional Requirements pg:222	MIS and Dashboard	Does LIC have an existing portal/web UI for viewing the MIS reports/Dashboards which can be re-used for the new reports.	The existing portal cannot be reused.
121	iv. Current State View pg:213	Core Platform: Investment management	Please provide the underlying database technology for SAP Treasury.	Please be guided by the RFP.
122	MIS and Advanced Analytics pg no - 219 - 222	Generic	How many of the 35 use-cases described in these sections already are in production. For the solutions already in production, would only a lift and shift to the new platform be required (assuming there is no model decay yet)?	These use cases are currently not in production.
123	MIS and Advanced Analytics pg no - 219 - 222	Generic	The specification for next best action use-case is a real-time solution. Are there any other use-case that requires a real-time solution?	Please be guided by the RFP.
124	MLOps and Deployment practices pg no - 255	Generic	Are the existing use-cases monitored using MLOps and is it deployed on-premise, since the data size is only going to increase were there any scalability issues so far?	No.
125	Appendix - C: Scope of Work, Page 248	Data Processing - Unstructured Data Processing	Please elaborate on type of unstructured data sources	Key external data sources (non-exhaustive) include: 1. Social platforms - including Facebook, Google, Instagram, X, LinkedIn, Whatsapp - providing semi-structured and structured data (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>the current implementation, we will not use unstructured data such as images, videos and voice)</p> <ol style="list-style-type: none"> 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data <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 and in NRT using a CDC 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

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
				platform 5. Digital apps: Martech: semi-structured and structured data will be ingested using APIs
126	Appendix - C: Scope of Work, Page 248	Data Analytics - AI/ML Modeling	i) What kind of models will be primarily built using this platform? E.g., underwriting, attrition etc.	Please be guided by the RFP.
127	Appendix - C: Scope of Work, Page 248	Data Consumption - Data & Analytics APIs	Can you please give an example of types of APIs which the platform needs to connect for data ingestion	These will be REST APIs from internal applications (such as marketing platform, HR platform, etc) and external applications
128	Appendix - C: Scope of Work, Page 248	Data Cabin - Data Sandbox	What are the data sources which will be used for executing analytical exercises in Sandbox?	This will be primarily the core platform, eFEAP.
129	Appendix - C: Scope of Work, Page 249	Data Operations - ML and Data Orchestration	Will the orchestration be needed to connect to external data sources/APIs?	Orchestration will be needed primarily with internal sources.
130	Appendix - C: Scope of Work, Page 249	Data Operations - Model Management	Please explain the contours of model management - i) alignment of models with regulatory guidelines ii) managing models for decisioning	It is expected to be both.
131	Appendix - C: Scope of Work, Page 249 - 250	Volumetrics & Data Volumetrics	Kindly provide us below details: 1. Number of customers 2. Number of Agents 3. Number of businesses 4. families	This will be provided to the selected bidder.
132	General Query	Please confirm to our understanding that all the legal clauses mentioned in the RFE are representative in nature and a legal contract, mutually agreed between LIC & partner shall be the sole legally enforceable document.		Please be guided by the RFP.
133	General Query	Is LIC open to subscribe to SaaS models (Software As A Service) model, hosted on a public cloud		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
134	Section 2.5.1.5: Currencies of Bid and Payment	The Bidder's currency of Bid and payment shall be quoted entirely in Indian Rupees. All payments shall be made in Indian Rupees only	As a global companies, having leadership products offered to our customers in India, we request bid currency as USD allowed	Please be guided by the RFP.
135	General Query	For a bid of this size, it would be pertinent to consider an extension of bid submission date, as lots of leg work shall need to be done. We request for an extension till July 15, 2024		Please refer corrigendum.
136	Section 3.6.4.3: Payment Terms - Software	Software license payment terms	Will LIC be open for annual term licenses / usage based licenses	Yes.
137	Section 3.6.4.3: Payment Terms - Software	Software license payment terms	As supplying of the licenses shall be ensured on day 1, license payment should be made in full. Please confirm if you're ok with this	Please refer corrigendum.
138	Section 5.2: Stage 1 - Bidder Eligibility Criteria	Legal Entity: The Bidder must be a Company/ LLP /Partnership firm registered under applicable Act in India	will LIC be open to allow global companies bidding in this RFP? If yes, relevant eligibility criterion should be accommodated	Please be guided by the RFP.
139	Form T-2: Non Disclosure Agreement, Page 181	NDA draft	Please confirm if mutually agreed Non-Disclosure Agreement (NDA) is accepted?	Please be guided by the RFP.
140	viii, Page No 257	1. Volumetrics	Relevant reporting ready data volume for Dashboarding and reporting layer Today?	Please be guided by the RFP and corrigendum.
141	viii, Page No 257	1. Volumetrics	How many users require Self-Service for creating visualizations and different views in dashboards and reports?	Total number of active reports / dashboards users: 3000 Total number of power users (creators): 200
142	viii, Page No 257	1. Volumetrics	What is the concurrency on dashboards as of today?	Approximate concurrency across the platform: 15% of the total number of active users
143	viii, Page No 257	1. Volumetrics	Can you share the role/persona wise peak user concurrency? For Example Agents , Branch Users, Sales	This will be provided to 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
			Mangers, divisions heads, ZOs, CO and other specialized areas	
144	vii, Page No 248	2. Reports and Dashboards	What is the data refresh frequency? (E.g.Once/Twice in day)	Data refresh is both near real time and in batch mode (once per day for most batch processes)
145	vii, Page No 248	2. Reports and Dashboards	Complete browser based access and Single user interface for development and user both, is it required as part of the RFP requirement?	Yes. The understanding is correct
146	vii, Page No 248	9. Visualizations	Is it required to have online and offline accessibility of dashboards on Mobile Application?	Mobile application for reporting is not required. Reports / dashboards need to be mobile responsive.
147	vii, Page No 248	9. Visualizations	What level of self service is required?	Please be guided by the RFP.
148	vii, Page No 248	7. Static reports	How many Reports on the email on daily/hourly/weekly and monthly ?	This will be provided to the selected bidder. Suitable schedulers will however need to be provided.
149	vii, Page No 248	7. Static reports	To how many users will scheduled reports be sent to? And what frequency (Daily/monthly/Weekly)?	Total number of scheduled / publisher reports: 300 Scheduled reports will be sent to 3000 users
150	vii, Page No 248	7. Static reports	How many Business users would create the threshold based Alert on dashboard	Please be guided by the RFP.
151	vii, Page No 248	7. Static reports	How many scheduled reports are required?	Total number of scheduled / publisher reports: 300 Scheduled reports will be sent to 3000 users
152	vii., Page No 228	2. Semistructured Data	What are the underlying databases for other applications customer portal, merchant portal, Onboarding platform.	Key internal sources are: 1. eFEAP, UCS, IPP - structured data will be ingested both in batch mode and in NRT using a CDC 2. Other core platforms - P&GS -

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
				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
153	vii., Page No 228	3. Unstructured Data	What formats are the emails stored in on the server?	Emails can be accessed in SMTP format.
154	vii., Page No 228	3. Unstructured Data	What is the volume of emails that need to be processed daily/monthly?	Actual volumes of emails will be provided to the selected bidder. This will be primarily related to customer complaints and engagement.
155	vii., Page No 228	3. Unstructured Data	Which email client is being used and what is the format of email stored in server	MS Outlook is the email client being used.
156	vii. Page No 229	2. Incremental data (batch mode)	What is the volume of incremental data for each source systems? What would be frequency of running jobs that populate processed layer?	Annual growth rate of data: approximately 15% and daily throughput today is 250GB at peak. Jobs for the processed layer will be both near real time and batch.
157	vii. ,Page 230	15. Latency	What is the latency expected?	Please be guided by the RFP. Near real time processing inside the data platform: Overall processing time less than 2 seconds
158	vii., Page No 236	4. Metadata Management	What is the approximate volume of metadata for each source? Which all sources would be part of catalog?	All the sources will need to be addressed from a data cataloging

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
				perspective. Metadata volumes will be provided to the selected bidder.
159	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of admin users managing the data management platform	Expected number of data admin, stewards: Approximately 50
160	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of data analysts for preparing data quality rules	Please be guided by the RFP and propose.
161	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of ETL and DW developers?	Bidder to propose.
162	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of Data Stewards for data quality and master data management	Expected number of data admin, stewards: Approximately 50
163	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of Data Stewards and Administrators for Data Catalog	Expected number of data admin, stewards: Approximately 50
164	viii., Page No 249	1. Volumetrics,Total Users	How many users would be consumers of data catalog?	Approximately 300.
165	Section V - iv Current State View & Page 213	Core platform eFEAP	Is data expected to be sourced into Datalake from all 125 instances of eFEAP, or is there is a consolidated DB of EFEAP across all these instances	There is no consolidated database across all of these instances.
166	Section V - iv Current State View & Page 213	The application has 11 databases for the 9 zones	Please clarify if there are 9 zones as on page 208 it is mentioned as 8 zones	Please refer corrigendum.
167	Section V - v. Data, Reporting and Analytics Platform & Page 216 & 217	This will also provide master data services across key entities for LIC – including customer, policy and agent. This is not expected to be an operational master data management solution.	We assume we are creating a master Customer ID in DWH/Datalake and used for Customer 360 etc, this Customer ID is not Centralized MDM that is usually generated for a new customer. This customer id is a unique ID taking into account all Customer ID's of transaction systems.	There are no customer IDs in all the source systems. Please be guided by the RFP.
168	Section V - Customer 360 &Page 217	Medical and health details (eg: pre-existing medical conditions, output of medical tests, etc)	What is the source of Medical and health details	Please be guided by the RFP.
169	Section V, Customer 360, Page 218	Customer and Family unique ID	Do you prefer a product or custom built solution to have master data management, given that this is not operational master, we prefer generating unique id in Datalake/DWH using custom logic	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
170	Section V, Other select ML use cases & Page 221	Medical underwriting: Image analytics to identify health characteristics, smoker / non-smoker, etc	Please elaborate of what kind of documents/med records will be available for medical underwriting. Please clarify on sources of such information	Please refer corrigendum.
171	Section V, Other select ML use cases & Page 222	Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/customer/policyholder demographics and other profile details (e.g., last purchase, etc.)	To Meet this requirement, there are two foundational elements 1) Fine Tuned LLM's 2) Customer Demographic Data. Again the LLM's can be hosted on premises or on cloud infrastructure for finetuning with LIC data. How/ where do you see LIC's finetuned LLM being hosted a) On Premises b) On Cloud subscribing to a model and backed GPU's and only finetuned with LIC data	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.
172	Section V, iv. Current State View & Page 213, 214	Core Platform: eFEAP 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. Core Platform: UCS The application has 11 databases for the 9 zones Core Platform: P&GS Core Platform: Investment management Data Platform: CADW Document management: eDMS	Please share the configuration (e.g #cores, memory, etc.) on which Efeap, UCS, P&GS, Investment Management, eDMS databases are running. This information is needed to size the integration tools.	This information will be shared with the selected bidder. The CDC tool is to be reused and not to be procured separately by the data platform bidder.
173	Section V, 1 Volumetrics, Page 249	Total users	What is the volume of concurrent users accessing reports and dashboards?	Total number of active reports / dashboards users: 3000 .

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
				Approximate concurrency across the platform: 15% of the total number of active users
174	Section V, 1 Volumetrics, Page 249	Total users	What is the projected growth in reporting users in the next 5 years?	Please be guided by the RFP.
175	Section V, 1 Volumetrics, Page 249	Total number of reports to be developed	What is the break-up of reports in terms of front-end reports (accessed in reporting platform) and publisher reports (distributed as paginated reports). What is the break up of publisher reports in terms of small, medium, large reports	Total number of scheduled / publisher reports: 300. Please assume breakup as provided in RFP.
176	Section V, 1 Volumetrics, Page 249	Total number of reports to be developed	What is the number of reports generated and distributed in bursting mode? What is the frequency (e.g. daily) and time window (60 minutes) in minutes to generate the publisher reports in bursting mode?	There will be approximately 50 reports in bursting mode. Frequency would be daily and time window 60 minutes.
177	Section V, 3 High Availability, Page 251	Platforms should ensure high horizontal scalability. Planned unavailability should be kept at a minimum.	Is high availability deployment required for all environments including PROD, DR, UAT, and DEV?	HA is required for PROD and DR.
178	Section IV - Data Platform (CADW), Data Warehouse & Page 215	The processing / transformation here is done using SQL scripts. At this stage, unique customers are identified using a tool named Posidex.	Will SQL scripts and Posidex be reused in the proposed system.	No code / model element from the current datawarehouse will be reused. Bidder to propose suitable tools and not constrained by current implementation.
179	Section V - 4 Data Processing & Page 234	Data migration will need to be certified as per LIC due process (by STQC certified or CERT-in empaneled auditor).	Please share more details on STQC certification and CERT-in empaneled auditor	Please be guided by the RFP.
180	Section V - 4 Data Processing & Page 234	Develop a strong logical data model customized to LIC's requirements to drive efficient structuring of the data warehouse / data marts for reporting.	Is this Logical Data Models expected to be on top of current financial model or new build.	This is expected to be a new build.

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
181	Section V - 2. Data Ingestion & Page 229	Snapshot data load from existing Datawarehouse and core transactional systems (as mentioned above) to the data platform.	What Is the size of historical data ?	Please be guided by the RFP.
182	Section V - 2. Data Ingestion & Page 229	Daily incremental data/ incremental micro batches/ updates captured from source transactional systems (tabular data dumps, extracted flat files, etc.)	What is daily incremental data size ? Will this be in regular business hours or also non regular business hours ?	Peak daily data throughput: 250 GB. Annual growth rate of data: approximately 15% Data ingestion can happen across non-regular business hours as well.
183	Section V - 2. Data Ingestion & Page 229	Real-time ingestion of structured, semi-structured and unstructured data	What is the real time definition in LIC framework ?	Near real time processing inside the data platform: Overall processing time less than 2 seconds
184	Section V - 2. Data Ingestion & Page 230	It should be possible to configure certain mandatory elements as per standardized data ingestion and storage policies. These could include things like transformation using common canonical data model, masking personally identifiable information, data sanity checks, validations, and reconciliation.	Is Data masking expected during Data Ingestion or it is expected pre ingestion ?	Data masking of relevant data fields is expected during ingestion. This will be as per LIC data security policy and guidelines.
185	Section V - 2. Data Ingestion & Page 230	The proposed solution must support all data formats from internal or external sources viz. structured, semi-structured and unstructured data. It must support ingestion of data in batches, incremental additions and real-time feeds.	What will be the source of real time feeds in this case ?	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf

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>documents) and structured data</p> <p>4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data</p> <p>5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</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 and in NRT using a CDC 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
186	Section V - 2. Data Ingestion & Page 230	It must support data ingestion via CDC, ETL/ELT, Message Broker, SFTP/MFT, Web API, etc.	How many jobs for ELT and how many for ETL ?	Please be guided by the RFP. Bidder to propose.
187	Section V - 4. Data	The data lake / lakehouse should have robust,	What are the platofrms that will ingest data into Data	Key external data sources (non-

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
	Processing & Page 230	highly efficient, parallel and distributed execution of data transformation jobs.	Lake in architecture ?	<p>exhaustive) include:</p> <ol style="list-style-type: none"> 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data <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 and in NRT using a CDC 2. Other core platforms - P&GS - structured data will be ingested via APIs and batch mode 3. Other core platforms - SAP - will

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
				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
188	Section V - 4. Data Processing & Page 230	The data lake / lakehouse should be capable of running multiple transformation jobs in parallel.	Is LIC Expecting transformation using Data Lake native capabilities or is it expected that transformation can be taken care by Spark or ETL/ELT tools ?	Please be guided by the RFP. Bidder to propose.
189	Section III - 3.14 Adherence to BCP & Cyber Security Systems & Page 106	The Bidder must review and comply with the Insurance Regulatory Development Authority of India (IRDAI) and Cyber Security Guidelines.	Please share relevant documents.	This will be provided to the selected bidder.
190	Section V - 8.Security Requirements - Platform Security & Pg 253	Adequate security scans as part of DevSecOps of all artifacts including containers and their orchestration layers.	Does LIC have existing DevSecOps? Please share details.	Yes.This will be provided to the selected bidder
191	Section V - 8.Security Requirements -Data Security & Pg 253	Data masking in case of specific data extracts pertaining to Agents and customers PII data.	Will LIC share list of PII data to be masked or bidder need to bring standard data?	Yes.This will be provided to the selected bidder
192	Section V - 8.Security Requirements - Security Operations Center (SOC) & Pg 253	The bidder's solution shall integrate with the existing SOC / SIEM at LIC.	Please share details of existing SOC/SIEM.	This will be provided to the selected bidder.
193	Section V - 8.Security Requirements - Privilege Identity Management (PIM) &	LIC currently has a PIM solution to managing and controlling access The bidder shall integrate with the existing PIM solution at LIC.	Please share details of existing PIM used by LIC	This will be provided to 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
	Pg 253			
194	Section V - 8.Security Requirements -Server Security & Pg 253	These are anti-malware tools implemented at the server level. The bidder will need to harden the servers as per LIC's requirements.	Please share details of anti-malware tools.	This will be provided to the selected bidder.
195	Section V - 8.Security Requirements - Network Security & Pg 254	This will include tools such as: o Firewall, WAF, Anti-DDoS, etc o Data Loss Prevention (DLP) o Anti-Advanced Persistent Threat (Anti-APT) o Endpoint Detection and Response (EDR)	Please share details of Firewall, WAF, Anti-DDoS, DLP, Anti-APT and EDR tools.	This will be provided to the selected bidder.
196	Section V - 4. Disaster Recovery & Pg 251	DR implementation as per regulatory compliance requirements.	Please share DR regulatory compliance requirement. What is minimum turn on time for DR?	Please be guided by the RFP.
197	Section V - 8. Monitoring & Pg 242	The system should allow for real time monitoring and alerting.	Does LIC have enterprise monitoring tool? Please share details.	This will be provided to the selected bidder.
198	Section V - 5.2 Stage 1 - Bidder Eligibility Criteria - pg 112	Client Reference 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 inscope and size to LIC's context. At least one of these should be in India and atleast 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 you to please relax this condition to have at least one project in India and to have one project globally to ensure maximum participation. Also global project requirement of 1 PB is very high and should be same as 100TB for references perspective.	Please refer corrigendum.
199	Section V - Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems & pg 194-195	Data tokenization, Data classification and loss prevention, and Devsecops tools including container security	Request you to please share details of OEMs for these existing technologies being used by LIC	This will be provided to 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
200	Section V - iv. Current State View Document management: eDMS pg 215	The relevant data (expected to be metadata around the documents – number and nature of documents, medical report extracts) extracted from the digital documents is expected to be ingested into the data platform.	What is the expected size of metadata for eDMS to be ingested into data platform. Is there connector available for the same or provided by Newgen.	We don't expect this to be very large. Overall data to be ingested from the DMS platform in the current context is not expected to exceed 5TB.
201	Section V - 9.Infrastructure & Page 243	On-prem/Private Cloud – The data, reporting and analytics solution is expected to be implemented on-premises.	Can Bidder bring hardware in OPEX model deployed on-premise which is cloud ready but owned by OEM. This will help to reduce the overall TCO for LIC India	Please be guided by the RFP.
202	Section V - 2. Data, Reporting and Analytics Functional Requirements Customer and Family unique ID &pg 219	The solution should provide multiple data quality transformation specific to INDIAN locale which can be leveraged to identify golden record. The solution should have the ability to identify gender of individuals using the INDIA specific vocabularies. The solution should have the ability to be customizable in terms of the vocabularies, grammars, phonetics, standardization rules, etc. The solution should have intelligent logic for INDIA names, addresses, phone numbers, national ID, PAN No., Passport number and other identification proof documents and demographic details.	As LIC is already using POSEDEX DQ for the same, can the same licenses and trained dictionaries be available for data platform?	Bidder to propose and not constrained by current implementation. The same licenses cannot be made available.
203	Section V - 2. Data, Reporting and Analytics Functional Requirements Other select ML use cases pg 222	Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/customer/policyholder demographics and other profile details (e.g., last purchase, etc.)	Please share details on all languages which need to be supported for multi-lingual sales pitch?	Please refer corrigendum. Multi-lingual use case is only relevant for the GenAI use case and that is currently excluded from scope.
204	Section V - vii.	The unstructured data from selected	Please clarify on the processing requirement, is	Metadata will be ready available and

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
	Detailed Technical Requirements - 1. Sources of Data - Unstructured Data & pg 228	documents is to be processed and only the required output structured data is expected to be ingested into the data lake / lakehouse.	processing done by Newgen and only processed data is fed into new platform or, raw data from newgen platform will be ingested and then processed by data platform.	can be fed directly. Use case based data extraction from documents will need to be done and ingested into the data platform.
205	Section V - 2. Data Ingestion - Data ingestion through APIs & pg 230	Ability to securely ingest data through APIs from suitable internal and external sources (eg: s3, HDFS, NFS, REST APIs, etc)	Please elaborate on what kind of data will be available via APIs for S3, HDFS and NFS?	Currently there is no data available via APIs for S3, HDFS and NFS. The platform however should have the relevant capability.
206	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.	Please be guided by the RFP. The platform provided should have the capability to manage audio, video and images. Current use cases will not have images, voice or video data. Please refer corrigendum.
207	Section V - 3. Data Storage - Storage & pg 232	The data lake / lakehouse storage should be tiered (hot, warm and cold), The hot later should be SSD/NVME based and warm/cold layer should be standard revolving disk-based storage system. Bidder need to size the platform to store the structured data on hot tier.	Request you to please make warm/cold layer also be based on SSD/NVME as disk based storage systems may not be optimal for data platform requirements. With new advancements, cost of SSD/NVME storage has also come down a lot so investing in old technology is not recommended.	Bidders are expected to make their own architectural decisions in the best interest of LIC and aligning with the scope and guidelines provided in the RFP.
208	Section V - 3. Data Storage- Storage pg 232	The system should be able to support compression without degradation in performance	There is always an overhead for compression - so this statement should be modified as "minimal degradation" in performance.	We expect this to be minimal.
209	Section V - 3. Data Storage - Different workloads & pg 233	The data lake / lakehouse platform will have storage intensive, compute intensive and balanced workload scenarios.	Please elaborate on decision criteria for such workloads.	Please be guided by the RFP. Bidder to propose.
210	Section V - 6. Data Security and Access Control - Compliance	Compliance to existing and future Indian regulations and standards: · IRDAI, FIU, DPDP, IT Act, etc	The policies can be defined as required by LIC to comply the regulations. Please confirm details on FIU guidelines	Please be guided by the RFP and industry practices.

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
	to standards & pg 239			
211	Section V - viii. Detailed Non-Functional Scope of Work and Other Conditions- 4. Disaster Recovery & pg 251	The replication between the Primary and Secondary sites should be possible in both directions.	Please elaborate - does this mean both sides will be active-active or, in case of disaster Secondary will take over and starts replication to primary site	The arrangement will be active - passive but in case of disaster Secondary will take over and will start replication to primary site.
212	Section V - 13.7 Additional Considerations & pg 257	13.7.2 DB sharding as needed with auto-provisioned read replicas	This can be optional as dependent during solution design - this feature may be deployed. The objective is to address the performance and scalability requirements of data platform and may not need to create read replicas or sharding	Agreed. The sentence says "as needed".
213	Section V - 8. Data Monitoring Pg 243	SLA monitoring for the entire platform	Need clarification on it	Please be guided by the RFP.
214	Appendix C: Scope of Work -> 6. Data Security and Access Control -> Access Management(Page#238, 239)	Role Based Access Control and providing only need based access to data for the entire solution Multi-factor authentication is desired as an additional layer of security for user sign-in and transactions	1. Do we need FIDO2 as a MFA option ? 2. Should we include certification to run quarterly access review campaigns as RBAC is one of the requirement under access control ?	Please be guided by the RFP and corrigendum.
215	Appendix C: Scope of Work -> viii. Detailed Non-Functional Scope of Work and Other Conditions -> 20. Platform Build Approach -> Security (Page#283)	Network Security (WAF, Firewall, DDoS, IDS/IPS, APT, Threat Intelligence, etc)	1. Do we need unified security posture management ?	Please be guided by the RFP.
216	Appendix C:Section	Total number of logged in sessions for reports –	Are these concurrent + active users?	These are the number of concurrent

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
	viii. Detailed Non-Functional Scope of Work and Other Conditions - 1. Volumetrics Page 249	3000		sessions.
217	Appendix C:Section viii. Detailed Non-Functional Scope of Work and Other Conditions - 1. Volumetrics Page 249	API hits for master data (TPS)	Clarify this point, does it mean APIs hit will be for master data on datawarehouse?	Yes. The understanding is correct
218	Appendix C:Section viii. Detailed Non-Functional Scope of Work and Other Conditions - 1. Volumetrics Page 249	Total number of reports to be developed	Will 3500 report will be generated at one instance or across the period. Will these reports will be accesible by 3000 users mention in the RFP?	3500 reports will be accessed as per the periodicity of each report. 3000 sessions will be active at any point in time.
219	Appendix C:Section viii. Detailed Non-Functional Scope of Work and Other Conditions - 1. Volumetrics Page 250	Total number of batch and real time jobs daily	Will the batch and real time run at same time. Can the batch run in night time when there is no real-time reporting? Any specific duration for which batches will run?	This can be appropriately orchestrated. Yes. The batch can run in off-peak hours.
220	Appendix C:Section viii. Detailed Non-Functional Scope of Work and Other Conditions - 1. Volumetrics Page 250	Number of jobs to be run in parallel	Are these streams for batch execution?	This is for a mix of batch and real time.
221	Appendix C:Section viii. Detailed Non-	Unstructured Data	based on type of unstructure data and what is the access frequency?	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
	Functional Scope of Work and Other Conditions - 2. Data Volumetric Page 250			<p>Key external data sources (non-exhaustive) include:</p> <ol style="list-style-type: none"> 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data <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 and in NRT using a CDC 2. Other core platforms - P&GS - structured data will be ingested via APIs and batch mode

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. Other core platforms - SAP - will be batch ingestion of structured data</p> <p>4. Digital apps (web apps and mobile apps) and SoE: semi-structured and structured data will be streamed using an event management platform</p> <p>5. Digital apps: Martech: semi-structured and structured data will be ingested using APIs</p>
222	Appendix C:Section viii. Detailed Non-Functional Scope of Work and Other Conditions - 2. Data Volumetric Page 250	Datalake / lakehouse to be sized as per above data volume and LIC transactions and user base requirements.	<p>To size the solution need below configuration details of existing setup</p> <p>1. Processor information, current warehouse average utilization, utilization report</p> <p>2. Vertica configuration, which type of core is used? -Intel Xeon Gold 6246 Processor 3.3 GHz: 12 cores -Intel Xeon Platinum 8268 Processor 2.9 GHz: 24 cores</p> <p>3. Average replication , how much data to be ingetsed on daily basis</p> <p>4. Classification of data from batch, stream , queue, messaging please share HP Vertica current sizing, current system utilization, and utilization report</p>	The current configuration is not an indicator for future sizing as the usage and hence data will be different. Please be guided by the RFP.
223	5.2 Stage 1 - Bidder Eligibility Criteria Page 110	Sales Turnover and Company Net worth Bidding entity must have minimum average standalone turnover of Rs. 2500 Crores in the last three financial years (2021-2022, 2022-2023 and 2023-2024)	Exemption on the Sales Turn over	Please be guided by the RFP. MSMEs and startups will have exemption as per OM No. F.20/2/2014-PPD(Pt.) by Ministry of Finance, Department of Expenditure, Procurement Policy Division dated 25th July 2016
224	5.2 Stage 1 - Bidder Eligibility Criteria Page	Previous Experience with LIC	Exemption on prior work experience with LIC	Please be guided by the RFP. MSMEs and startups will have exemption as

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	112			per OM No. F.20/2/2014-PPD(Pt.) by Ministry of Finance, Department of Expenditure, Procurement Policy Division dated 25th July 2016
225	Tender Information Summary (TIS) Page 5	7.0 Documents relating to Bid Security (ITB-clause 2.8.4) and Performance Security (ITBclause 2.13.1.2) Bid Security (EMD) Amount in INR – 50 lacs	Exemption for MSME	Please be guided by the RFP. MSMEs and startups will have exemption as per OM No. F.20/2/2014-PPD(Pt.) by Ministry of Finance, Department of Expenditure, Procurement Policy Division dated 25th July 2016
226	Data Security and Access Control and 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	1. Please Clarify do bidder need to bring IAM solution and integrate with existing LIC LDAP/AD solution. Is that understanding is correct ? 2. Is there any requirement for SSO with IAM solution for this particular DWH set up ? 3. For how many users IAM is required ? Please share user count for LIC users ?	Please refer corrigendum.
227	Security Requirements and page 261	VAPT (Vulnerability Assessment and Penetration Testing)- The bidder must carry out Vulnerability Assessment and Penetration testing of Internet facing components every 6 months by a CERT-in empanelled / STQC certified vendor	Please clarify bidder need to do VA/PT for infra devices setup for DWH environment every 6 month ?	Please be guided by the RFP.
228	Security Requirements and page 261	Server Security- These are anti-malware tools implemented at the server level. The bidder will need to harden the servers as per LIC's requirements.	Understand that LIC already have anti-malware tool, and bidder just need to configure/deploy agent on servers which will be setup for DWH environment. Is that understanding correct ?	Yes. The understanding is correct
229	Security Requirements and page 261	Security Requirements and page 261	Please share make and model for all existing security solution which need to be re-use like SIEM, EDR, PIM, WAF DLP etc..	This will be provided to 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
			Please specify SEIM make and model. We need to check compatibility if all DWH infra	
230	Data Security and Access Control and Page 245	Data tokenization- Capability to suitably generate tokens, manage tokens and detokenize as required.	Please clarify if LIC require both Data masking and tokenization solution to protect PII data ?	Yes. For end user viewing, data masking will be used. For usage on public network and cloud, PII will need to be tokenised. Hence tokenisation will be required when LIC decides to move relevant components to public cloud.
231	Compliance Page-259	Digital Personal Data Protection Act, 2023	Are there any other use cases apart from this list for DPDP Act that you want to focus on implementing? Use case list: Sensitive Data Discovery and Classification, Data Subject Rights Management, Consent Management, Data Protection Impact Assessment, Privacy Audits	Please be guided by the RFP.
232	3.14 Adherence to BCP & Cyber Security Systems	Ensure adequacy, appropriateness, and concurrency of various policies	Is achieving compliance certifications also part of this RFP? If Yes, specify the certifications among the ones mentioned in RFP documents - ISO 27001, ISO 31000, ISO 27017, ISO 27701, ISO 22301, PCIDSS, IRDAI, Cert-In, NCIIPC, IT Act 2000, IT Rule 2018, DPDP Act 2023	Please be guided by the RFP.
233	Compliance Page-259	Standard/Certification	Are you open to deploy third-party tools to achieve ISO certifications (ISO 27001,ISO 22301 ITSM) ?	Tools such as ITSM already exists and will be reused. Please be guided by the RFP.
234	Data Security Page - 237	Sensitive and personal identification for Data at Rest and Data in motion	Are you open to procure additional third party tools for implementing sensitive data discovery, encryption and tokenization for data in motion?	Please be guided by the RFP.
235	Data Security Page - 237	Sensitive and personal identification for Data at Rest and Data in motion	Is sensitive data discovery and classification for unstructured data in scope? If yes, please mention the formats for which you need data discovery to be performed?	Sensitive and PII data elements will be provided to the selected bidder.

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236	Compliance Page-259	Digital Personal Data Protection Act, 2023	Do you currently have a Data Protection Office (DPO) that conducts regular compliance audits and awareness activities? Additionally, are you seeking assistance for your DPO team in conducting routine audits and checks to ensure compliance with the Data Protection and Privacy (DPDP) Act?	No. Please be guided by the RFP.
237	Integration with other components - Page 227	Integration Mechanism	Can you share the current integration mechanism followed ? How is data moved from source systems to OpenText Vertica. What is the ETL tool and API gateways used?	Please be guided by the RFP. Those integration elements are not expected to be reused. Details of the CDC tool and the API Gateway will be shared with the selected bidder.
238	Sources of data - Page 228	Source Data Provisioning for data lake ingestion	Can we assume data provision from the respective source systems applications will be supported by LIC for the data platform feed ? Example for SAP system , will LIC leverage its team for extracting data per data platform requirements for data ingestion or bidder is expected to bring SAP SMEs to do the required data extraction	Yes. The understanding is correct
239	Platform/Digital Services and Tools - Page 195	API based (API Gateway)	RFP document mentions to reuse existing tool for API gateways, Can you share what is the current API technology leveraged?	This will be provided to the selected bidder.
240	Platform/Digital Services and Tools - Page 195	DevsecOps	RFP document mentions to reuse existing tool for DevsecOps, Can you share what is the current CI/CD tool leveraged ?	This will be provided to the selected bidder.
241	Platform/Digital Services and Tools - Page 195	Real time , Event based and CDC	Understand Kafka + Debezium is used for Realtime, Event based and CDC ingestion in current landscape. Can you confirm if the same needs to be re-used for new data platform solution ?	The selected CDC and event bus / real time data movement tools at LIC will need to be reused. Please be guided by the RFP. Further details will be provided to the selected bidder.
242	Data, Reporting and	AI / ML	Are there advanced analytics and AI/ ML solution in	No. Advanced analytics and AI/ML

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
	Analytics Functional Requirements - Page 219 - AI/ML		place today ? If yes can you please share the tech stack used.	solutions are not in place today.
243	Data Virtualization Page-239 ,249& 250	Data Virtualization	What the volume of data consumed per day, what is the volume of data appended each day	Peak daily data throughput: 250 GB. Annual growth rate of data: approximately 15%
244	Data Quality and Governance - Page 235	"The platform should identify potential linking or merging related entries within or across sets of data and make available for user review.".	This capability includes match (fuzzy / exact), merge and stewardship review which is a typical feature of an MDM platform. Are you open to evaluate and deploy a separate cost effective MDM tool to cater to such functionality in addition to the data lake solution?	Please be guided by the RFP.
245	Data Quality and Governance - Page 235	Data Quality	Are the DQ rules already identified or would there be a need to conduct data profiling on the sources and identify the rules?	Yes. Data profiling will need to be done and subsequent rule identification.
246	Data Quality and Governance - Page 235	Data Quality	Are the DQ index calculations based on DQ dimensions - completeness, accuracy and completeness already defined and available to be configured?	No. Bidder to propose.
247	Data Quality and Governance - Page 235	Data Governance	Is the data governance operating model already defined? If not, should this be considered in scope during the Assessment phase?	No. This is not part of scope.
248	Data Quality and Governance - Page 235	Metadata Management - 'The metadata solution will need to easily integrate across all the components of the data platform (ingestion, processing, consumption) to track elements such as lineage, usage, etc'	A data governance platform can track the lineage of a data asset by leveraging scanners. Not very clear on the tracking of usage within the individual sources. Can you please clarify by giving example?	The data lineage tool is not expected to track usage in sources - only across components of the data platform.
249	Data Quality and Governance - Page 237	1. Defining governance policies 2. Policy adherence	How do you expect the policy enforcement to happen? Would the DG workflows be integrated with the enterprise application for monitoring and raising real time alerts for policy violations or would the policy	Policy violations will be tracked using regular reports.

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			violations be tracked through regular reports?	
250	Page 229 - Data Ingestion	Data Integration	What is the expected volume of data to be processed daily/weekly/monthly?	Peak daily data throughput is 250 GB.
251	Page 229 - Data Ingestion	Data Integration	Can you provide an overview of your current data architecture and technology stack?	Please be guided by the RFP. Further details will be shared with the selected bidder.
252	Page 229 - Data Ingestion	Data Integration	What is the volume and format of this historical data?	Please be guided by the RFP. Further details will be shared with the selected bidder.
253	Page 229 - Data Ingestion	Data Integration	<ul style="list-style-type: none"> • What is the expected daily volume of incremental data? • How are the tabular data dumps and extracted flat files currently managed and stored? 	Peak daily data throughput is 250 GB.
254	Page 229 - Data Ingestion	Data Integration	<ul style="list-style-type: none"> • What are the primary sources of real-time data? • What are the latency requirements / acceptance for real-time data processing? • How do you manage and prioritize different types of real-time events (e.g., customer events vs. clickstream data)? 	<p>Key external data sources (non-exhaustive) include:</p> <ol style="list-style-type: none"> 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured 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
				<p>5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</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 and in NRT using a CDC 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 <p>The details of prioritization of real time events for processing will be defined basis business requirements at the time of project delivery. But we expect customer events like payments, critical profile updates to be of higher priority than clickstream.</p>
255	Page 229 - Data	Data Integration	How do you currently process and store unstructured	There is no unstructured data

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	Ingestion		data?	currently.
256	Page 229 - Data Ingestion	Data Integration	What internal and external APIs are you currently using for data ingestion?	For the proposed solution: <ol style="list-style-type: none"> Internal API based ingestion will be from sources such as P&GS, martech platform, etc External sources will include social platforms, ecosystem data providers, etc
257	Page 229 - Data Ingestion	Data Integration	<ul style="list-style-type: none"> Are there any uncommon data formats that need support? Like Geospatial, Blob etc What is the maximum expected data size for a specific column in a database 	There are no uncommon data formats as of now. Further details will be shared with the selected bidder.
258	Page 229 - Data Ingestion	Data Integration	Other than workflow orchestration, what processes do you want to automate in the data ingestion?	The solution should support automation of areas such as data validation, error handling, monitoring and suitable alert generation along with orchestration.
259	Page 229 - Data Ingestion	Data Integration	<ul style="list-style-type: none"> What metadata information needs to be logged and accessible? How do you currently manage and query metadata? 	Metadata such as data types, source details, status of pipelines, data processed, timestamps, etc will need to be logged. This is currently managed using custom SQL scripts.
260	Page 280. Platform Build Approach	Sr No 18 ,DC- DR Bandwidth availability	As per our understanding LIC will provide the required connectivity bandwidth at DC and DR. Providing connectivity at DC and DR or any other LIC locations is not in bidder scope please clarify.	Yes. This understanding is correct. Please be guided by the RFP.
261	18.6. Security and Compliance ,Page 276	SLA Monitoring Tool: Bidder should provide SLA Monitoring tool. The SLA Monitoring tool should be capable of providing all the SLA Reports and monitoring as required in the RFP.	Single SLA monitoring tool cannot monitor all the RFP mentioned SLA . Can bidder use multiple software tools to monitor all defined SLA ?	Please be guided by the RFP. Bidder to propose.

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262	Private Cloud / On-premise, Page 162	The Hardware should include Servers, Storages, SLBs, network components with the bidders' solution include TOR switches, Cables, PDU, etc.	Please share below details, 1)Please share the required number of uplink ports on TOR switches along with speed (10G/25G /100G) and type (Copper or Fiber) to integrate with existing LIC Network . 2)Please share the existing LIC end switch model and port details	This will be provided to the selected bidder.
263	Data, Reporting and Analytics Functional Requirements, Page 217	Master Data - This is not expected to be an operational master data management solution	Master Data: 1. Does LIC have an existing mastering process for customer and agent data in the current warehouse ? 2. Our assumption is - it will be fed into / consumed by the data lake to be implemented . Please confirm	Bidder to propose.
264	Data, Reporting and Analytics Functional Requirements, Page 218	Customer and Family unique ID	Ability to uniquely identify customers and related parties: Is there is an established and documented process of identifying relationships in the current warehouse and how it will be implemented in the data lake.	Bidder to propose.
265	Current State View - Core Platform: eFEAP	"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."	Can you please confirm if the database structure of all these 125 instances of eFEAP system across locations will be same ?	Yes. The understanding is correct
266	Core Platform: UCS	The application has 11 databases for the 9 zones.	Will the database structure be similar for all 9 zones ? What will be the numbers of tables for data ingestion from this system	yes the database structure will be the same. The table for data extraction will be provided at a later stage.
267	Page 234 : Data Processing - Data Migration	History data migration	The section in Page 234 of the RFP states Historical data load to the data platform to be done from source systems. However in page 214 there is an ask to do one time migration from CDW Datawarehouse platform as well. Can you please clarify ?	One time data migration from the current datawarehouse is to capture the historical data in the datawarehouse.
268	General	Data Platform build approach	Can we assume the data platform to be built on the new	The existing data model will not be

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			technology stack proposed by the bidder, will leverage existing data model of CADW platform and need not be built from scratch ?	leveraged.
269	General	Program commencement	What is the expected start date of the engagement ?	Expected start date will be in August 2024.
270	5.2 Stage 1 - Bidder Eligibility Criteria, Page # 112	Client Reference 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.	We request to change this clause as - Client Reference 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/ public sector (ministries / departments / undertakings). Projects (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.	Please refer corrigendum.
271	5.2 Stage 1 - Bidder Eligibility Criteria, Page # 112	Purchase Order/Work Order/Invoice or letter from the Client on his letterhead Client Reference with contact details (Reference of each of the PO should contain the information like Name, address of the Organization, contact person, mail IDs etc.) The bidder should also submit user acceptance report. Details to be submitted in Form T-4 along with the documentary evidence like copy of the purchase order(s), work order or certificate	We request to change this criteria as - Purchase Order/Work Order/Invoice or letter from the Client on his letterhead Client Reference with contact details (Reference of each of the PO should contain the information like Name, address of the Organization, contact person, mail IDs etc.) The bidder should also submit user acceptance report / Completion certificate / Completion certificate from Authorized Signatory. Details to be submitted in Form T-4 along with the documentary evidence like copy of the purchase	Please refer 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
		from the customers etc.	order(s), work order or certificate from the customers etc.	
272	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	Hope this clause is not relevant to non incumbent SI, We request you to please delete this clause.	Please be guided by the RFP.
273	General	Aggregated penalty cap	Please define the aggregated penalty cap for both Implementation and support phase. Ideally aggregated penalty should be capped to 10% of the contract value	Please be guided by the RFP.
274	3.6.4.1 Payment Terms: Implementation	General	We request to please add a milestone for CSP payment in the T0+4 months, and Payment terms as per Commercial Bid (T-6) should be min 15%. Wave 4: Go-Live - Satisfactory Delivery of all features as per the scope of RFP - T0 + 18 months - 30% 20% this will improve the cashflow.	Please refer corrigendum.
275	iv. Current State View	Overall eFeap has around 60 modules for different business functions including new business, marketing, customer service, individual pension plans (which has its independent set of databases), accounting, internal office functions, etc. 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.	Please provide more details on deployment architecture of eFeap. Overall eFeap has around 60 modules for different business functions including new business, marketing, customer service, individual pension plans (which has its independent set of databases), accounting, internal office functions, etc. 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.	Please be guided by the RFP. More details will be provided to 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
		Each instance has about 3000 tables including master tables, transaction tables, control tables and interim tables	Each instance has about 3000 tables including master tables, transaction tables, control tables and interim tables	
276	General	General	We request LIC to provide existing applications Functional and Technical walkthrough for detailed know - how about the application including the deployment architecture etc.	This will be provided to the selected bidder.
277	3.2.6.1 (2) - Pg . No 47	Modifications/Amendments of Contract	Can we agree on the following modifications - If the Bidder does not agree to the suo-moto modifications/amendments made by LIC, he shall convey his views within 15 days from the date of receipt of such amendment/modification to the bidder.	Please be guided by the RFP.
278	3.2.6.2 - Pg no 47	Waivers and Forbearance	Any waiver of LIC's rights, powers, or remedies under this Contract must be in writing, dated, and signed by an authorized representative of LIC granting such a waiver and must specify the terms under which the waiver is being granted. Can we make the above clause mutual and for both the parties?	Please be guided by the RFP.
279	3.5.3 - Pg no 50	Restriction on Potential Conflict of Interests	A) As long as the bidder maintains confidentiality of the contract, the bidder shall not be restricted from working on any project or for any client. B) We cannot agree on maintaining any obligation of conflict of interest after the termination of the Contract.	Please be guided by the RFP.
280	3.5.3 (3) - Pg no 50	Restriction on Potential Conflict of Interests	sub clause 3 of the corresponding clause is very broad and open ended. Please specify what all projects would be related closely to the subject services for which you are restricting us from providing any services.	Please be guided by the RFP.
281	3.5.6.1 (1)- Pg no. 51	For breach of IPR Rights	Can we restrict the indemnity to third party claims. Can we make attorney fees as reasonable attorney fees?	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
282	3.5.6.2 (1) - Pg no 52	For Losses and Damages Caused by Bidder	Can we restrict the indemnity to third party claims.	Please be guided by the RFP.
283	3.5.7.3 - Pg no 55	Confidentiality	Can we agree not to maintain confidentiality of the information shared before this Contract comes into effect?	Please be guided by the RFP.
284	3.5.7.4 - Pg no 55	Secrecy	How are provisions of clause 3.5.7.3 different from 3.5.7.4. Can we agree to cancel the clause as the immediate preceding clause 3.5.7.3 is for the same purpose.	Please be guided by the RFP.
285	3.5.11 - Pg no 58	Accounting, Inspection and Audit	Can we Agree to add these provisions in relation to Auditing: 1. to provide a prior notice of 10 days before conducting an inspection or audit. 2. that any external auditors of the bank shall not be a competitor of the Bidder. 3. Profit Margins and Price sensitive information of the Bidder shall be exempted from any Audit or inspection.	Please be guided by the RFP.
286	3.5.14 - Pg no 59	Cusotdy and return of LIC's assets Loaned to Bidder	Can we change the timeline to inform the receipt of the documents from 48 hours to 72 hours?	Please be guided by the RFP.
287	3.5.14 - Pg no 60	Knowledge Transfer	Can we agree that LIC shall provide a reasonable prior notice to the personnel for any discussions in relation to Knowledge transfer.	Please be guided by the RFP.
288	3.7.1 (2) - Pg no 76	Scope of Services - 2. Incidental Works/Goods/Other Services	We can agree to provide any incidental services to the Scope of Work of the Contract. But in case of any other works and Goods shall be provided at an additional cost to LIC.	Please be guided by the RFP.
289	3.7.2 - Pg no 77	Eligible Services	Can we agree that all the services, whether incidental or not shall be in writing and be agreed by the parties before any formal execution of the Contract. Any further services, which are requested by the Bidder	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
			and which could not have been reasonably anticipated by the Bidder and are not in direct connect to the Scope of the services shall only be provided at an additional cost.	
290	3.9.4.4 - Pg no 87	Extension of Time for Inexcusable Delay Due to Bidder	If there is a provision of Liquidated Damages for delay in providing the services, we cannot agree for priovision of any separate damages other than the provision of Liquidated Damages.	Please be guided by the RFP.
291	3.9.5.1 - Pg no 88	Right of LIC to recover Damages	LIC shall be entitled to, and it shall be lawful to recover Liquidated damages as detailed in this clause from a Credit note equal to the amount which is due from bidder to LIC. all payments due, any Performance Security, or any retention money.	Please be guided by the RFP.
292	3.10.5.4 - Pg no 94	Post Payment Audit	Can we Agree to add these provisions in relation to Post Payment Auditing: 1. to provide a prior notice of 10 days before conducting an inspection or audit. 2. that any external auditors of the bank shall not be a competitor of the Bidder. 3. Profit Margins and Price sensitive information of the Bidder shall be exempted from any Audit or inspection.	Please be guided by the RFP.
293	3.10.7 - Pg no 95	Payment against time - barred claims	in the corresponding clause , what does claim being in correspondence mean?	Please be guided by the RFP.
294	3.12.1 - Pg no 96	Termination due to Breach, Default, and Insolvency	Can termination due to Insolvency, Liquidation and Breach of Performance of obligations be made mutual as in the provisions shall apply to LIC in the same manner as well.	Please be guided by the RFP.
295	3.12.1.4 Pg no 98	Limitation of Liability	Can cost of repairing or replacing defective equipment be inside the Liability Cap. 3 (C) - if there is personal data included as Confidential Information, then we propose to include a Super cap of	Please refer 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
296	2 Pg No 229	Real time data	<p>liability in that case.</p> <p>While there is a indication of Real time capability Please provide the exact number of</p> <ol style="list-style-type: none"> 1. Source systems that provide data in Real time 2. Exact number of source systems which provide data in the form of CDC 3. Exact Number of source systems with the number of APIs for data ingestion that requires to be considered. This will help in effort estimates 	<p>Key external data sources (non-exhaustive) include:</p> <ol style="list-style-type: none"> 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data <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 and in NRT using a CDC 2. Other core platforms - P&GS - structured data will be ingested via

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
				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
297	Pg No 230	ML Use Cases	1. For multi-lingual, is there any customer preference in Open Source or Enterprise Solution? 2. What kind of output need to be generated from GenAI application, only text or Text & Image with documentation reference? 3. For GenAI, does LIC has data for training?	Please refer corrigendum. Multi-lingual use case is only relevant for the GenAI use case and that is currently excluded from scope.
298	2 Pg No 229	Historical Data Migration	Please confirm if the one time history data load is to be done 1. From the source systems directly or 2. Existing DWH - CADW	Both platforms will provide historical data.
299	2 Pg No 229	Historical Data Migration	Please indicate the current approx. number of tables in CADW to be considered for Data Migration purposes	This will be provided to the selected bidder.
300	2 Pg No 229	Unstructured Data	Please confirm 1. The Video and Audio files will be ingested from an agreed upon file server from a specific location into the Data Lake 2. Social Media data will be available in agreed upon location in a consolidated file server from which we can ingest the data in to the data lake (No Web scrapping, Social Media subscription will be considered)	The bidder will need to bring in suitable tools to extract and ingest relevant social data. Please refer corrigendum. Social media listening and scraping will be done by other suitable tools and are not part of the scope of this 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
301	General	Creation of Nudges	There are several possible nudges like emails, SMS, Screen UI nudges, Chatbots etc. For the purpose of solution SI need to consider onlyu the enablement of these nudges and not necessarily the mechanism like Email Server, costing associated with SMS vendors, creation of Chatbots with right technology components, please confirm	Yes. This understanding is correct.
302	General	User Interface	<ul style="list-style-type: none"> • What is the preferred technology stack for Frontend(Angular/React) development? • Is Web UI Analytics(Google Analytics) needed? • Is Multilingual support in Web-UI required? What are the languages that need to be supported? • Are there any specific benchmarks regarding Web UI performance? If yes, please share. 	There is no preferred tech stack. No front end app development is expected as part of this RFP. Web UI analytics is not expected to be a part of this RFP. Multi-lingual support in Web UI is not required. Please be guided by the RFP for performance related SLAs.
303	P 214	CADW	The current Data model based on FSLDM will be shifted to the new MPP Database platform as is and not much re engineering of this data model is expected . Please confirm. If not please indicate a % of changes in re engineering in this layer to be considered for estimate purposes	The existing LDM is not expected to be used by this implementation.
304	P249	Volumetrics	There is a mention to create 3500 Reports. Please confirm if these are new reports to be created or some of these are existing reports in SAP BO in the existing architecture which needs to be ported to newer BI platform. If so how many are net new reports to be created and how many are reports to be ported?	These are new reports to be created.
305	P249	Volumetrics	There is a menton of total 1000 batch and real time jobs to be created. Please give breakup on how many are Real time and how many are batch jobs to be created	This will be provided to the selected bidder. All customer transaction data is expected to come in near real

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
				time. The actual number will be dependent on design done by selected bidder.
306	P249	Volumetrics	There is a menton of total 1000 batch and real time jobs to be created. Please indicate if these cover all of the ingestion , data processing, data quality , data load jobs. Can you please indicate a % break up for these.	Yes. The numbers will be provided to the selected bidder. The actual number will be dependent on design done by selected bidder.
307	P225	Guiding Principles	There is a mention of Audio as well as Video files. The requirements is only to store these media files as the moment as there is no specific use cases are provided for usage of these. It will be condiered only later and no processing of these media files are required for the effort considiation . please confirm	Please be guided by the RFP and corrigendum.
308	P249	Volumetrics	The total size of unstructured data is around 300 TB in Yr 3. Please provide a approx breakup in terms of % of the unstructred data file types like (% of pdf files, % of images, % of Audio files, % of video files,% of streaming data etc.,)	Please refer corrigendum. Approximately 70% will be clickstream and 30% documents.
309	P 211	Data Ingestion	Is there CDC process /tools used for incremental data loads	Yes.
310	P211	Data Ingestion	is there any transactioal data backup need to be loaded into DWH frequently(Historical snapshot needs) and if so what is largest data volume that is expected to be ingested.	Bidder to propose.
311	P 216	MDM	is data profiling in scope or only Master data management	Data profiling is part of scope. Please be guided by the RFP.
312	P216	MDM	List of the functional entities/domains to be mastered during this implementation	Please refer corrigendum.
313	P216	MDM/Integration	if any MDM to Target systems/Downstream feed integration standrad workflows are in scope	No. Suitable master data services to expose master data for consumption

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 for deduplication purposes is in scope.
314	P216	MDM	Is there any self-service BI tool requirement for MDM?	No
315	P230	Data Ingestion Checks	Do LIC have any preferred Data Validation tool or Vendor can provision of automation solution is inscope for this proposal	There is no preferred data validation tool.
316	P230	Data Ingestion Checks	is it correct to assume that Vendor will have access to the source application DB for the purpose of Data reconciliation checks	Yes. Suitable access will be provided to the selected bidder.
317	Page 252	Disaster Recovery- RPO - Recovery Point Objective- Upto 30 mins	As best prictices, DWH data replicate once a day from DC to DR. Please relax RPO to 24 Hours.	Please be guided by the RFP
318	Page 249 and 250	Total number of logged in sessions for reports are mentoined are 3000	Please clarify type of users(Internal Users/End Users) and Roles and User break up	All users will be internal users.
319	Page 249 and 250	Total no. of Analytics users are 100 (including SI resources)	Please clarify what activites are going to perform by the Analytics users	These are activities that are to be performed by the bidder team for development, training, testing, etc of the analytics models.
320	Page 249 and 250	API hits for master data (TPS) 2025 Peak - 900 2027 (projected) 1100	1. Please clarify Total No of APIs are in scope 2. Please clarify is APIs are going to fetch/read the data from upstream/downstream systems 3. What is the expected API response time	APIs will need to expose multiple data services from the data platform. The number of APIs will depend on how the data products internally will get structured. APIs will be primarily used by external applications to read data from the data platform. There will also be some data writes into the data platform via APIs. This will be primarily from the martech platform. For expected API response times, 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
321	Page 249 and 250	Total number of reports to be developed are 3500	1. Please clarify how many reports are frequently used and provide detail break up 2. Apart from reports is there any UI flows are in scope(Example: Search/Renew Policy, Customer update/ Update insurer details/Claim settlements etc..)	Please be guided by the RFP.
322	Page 249 and 250	Total number of AI / ML use cases to be modeled are 35	Please clarify how many AI and MI use cases are frequently used and provide detail break up	Please be guided by the RFP.
323	Page 249 and 250	Total number of batch and real time jobs daily are 1000	1. Please clarify batch jobs running schedules (ex: off business) 2. Which are frequent batch jobs are used by business 3. Is there any inhouse tool in placed to test batch jobs 4. What is the expected time to process/complete the batch job 5. What is the average batch job size	Please be guided by the RFP and corrigendum. Current batch jobs are not to be reused and is not an indicator of required batch jobs.
324	Page 249 and 250	Number of jobs to be run in parallel 2025 500 2027 (projected) 1000	1. Please clarify how many batch jobs and real time jobs running in parallel	Bidder to propose. Please be guided by the RFP.
325	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.
326	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 Payment at the time of SW/HW Delivery and 10% at the time of Installation.	Please be guided by the RFP.
327	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.
328	3.9.2, 3 page 85	Termination of Contract for Failure to Become	Any termination should not be unilateral. The bidder	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
		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	should be given an opportunity of being heard and the final decision should be taken post such discussions.	
329	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 expiry of original contract."	Please be guided by the RFP.
330	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.
331	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.
332	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.
333	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.
334	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.
335	Form T-12: Non-Disclosure Agreemen,	Termination	Any termination should not be unilateral. The bidder should be given an opportunity of being heard and 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
	page 185		final decision should be taken post such discussions.	
336	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.
337	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 60 months including 18 months of implementation.
338	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, the understanding is correct.
339	Table#3: Bill of Material (Software), 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. 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, the understanding is correct.
340	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.
341	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 refer corrigendum.
342	3.6.4.3, page 73	Software licenses (subscription) for 5 years starting from the start of usage of the licenses	Bidder requests that for SW Licences(Subscription) the Payment terms should be Annual in advance from Year2	Please refer 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
		of respective environment. Delivery of Software Licenses and their installation on respective application environments. The required documents to be provided are 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. 12 Months 100% 24 months 100% 36 months 100% 48 months 100% 60 months 100%	onwards. Schedule should be as follows- Y2- 100% beginning of the Year Y3- 100% beginning of the Year Y4- 100% beginning of the Year Y5- 100% beginning of the Year	
343	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.
344	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 selected Bidder	It is requested to modify this clause. Option should be given to the selected bidder to submit 2 separate PBG. 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 period of the contract + 3 months of claim period.	Please be guided by the RFP.
345	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	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	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
		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.	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>	
346	3.5.6 Obligation to Indemnify LIC, page 51	<p>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, 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.</p> <p>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</p>	<p>Request to add the underline and remove the strike through matter from the the clause as under:</p> <p>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, claims, demands, losses, damages, costs, and expenses of any nature, including reasonable 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.</p> <p>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 use of 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
		<p>infringement resulting from the 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>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>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);</p> <p>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</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 (not later than twenty four hours) 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>	
347		<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</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. However LIC shall not make any statement or admission in relation to such claim which</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>such proceedings or claims and shall be reimbursed by the Bidder for all reasonable expenses.</p>	<p>may prejudicially affect the chances of settlement or defense of such claim.</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>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 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.</p>	

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			<p>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 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.</p> <p>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 or misconduct of the other party/it’s personnel.</p>	
348	3.5.6.2 For Losses and Damages Caused by Bidder, page 52	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	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>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> <ol 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 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</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
		which may 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.		
349	3.5.7 Confidentiality, Secrecy and Property and IPR Rights 3.5.7.1 Property Rights, page 52	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 of LIC in an amount equal to their total replacement value. 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	Request to add the underlined matter and delete the strikethrough matter from the clause: 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 of LIC in an amount equal to their total replacement value. 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	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>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 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 is 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 agrees to provide commercially reasonable assistance to LIC in enforcement thereof.</p>	<p>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 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 is 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 agrees to provide commercially reasonable assistance to LIC in enforcement thereof.</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
350		<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 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</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> <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 component thereof), tools, methodology, processes, ideas, know-</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>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 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 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</p>	<p><u>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 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</p>	

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		<p>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, trademark or industrial design rights arising from use of the goods, or any part thereof in India.</p>	<p>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, trademark or industrial design rights arising from use of the goods, or any part thereof in India.</p>	
351		<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 Bidder of any such claim without delay, provide reasonable</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 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</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>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 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</p>	<p>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. To the extent that any Bidder Pre-Existing IP or a portion thereof is incorporated or contained in a Deliverable under the Contract Tthe 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. Subject to 3.5.7.1 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 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>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 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 , lease, exchange, mortgage, pledge, license, sub license, assign or in any other way convXXX, transfer or alienate 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. 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.</p> <p>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</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>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 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.</p>	
352	3.5.7.3 Confidentiality, page 55	<p>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 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</p>	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
		required to sign a Non-Disclosure Agreement with LIC as per prescribed format provided in Format T-12.		
353	3.9.5.4 Limit on total Damages, page 89	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.	Request to add the underlined matter and delete the strikethrough matter from the clause: However, deduction on account of damages for delays under this clause put together shall be subject to a maximum of <u>10.5% (or any other percentage if prescribed)</u> of the <u>entire value of the Contract of delayed 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	Please be guided by the RFP.
354	3.12 Defaults, Breaches, Termination and closure of Contract 3.12.1.2 Notice for Default: page 97	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 GCC clause 3.10.6 above to safeguard needed	Request to add the underlined matter and delete the strikethrough matter from the clause: 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 <u>Agreement/Contract</u> RFP ; 4. On happening of any termination event mentioned herein above in this 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>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. 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 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.</p> <p>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>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.</u> 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. 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 <u>reasonably</u> support the orderly transition to another Selected bidder or to LIC .</p> <p>During the transition, Bidder shall also support LIC on technical queries/support on process implementation or in case of software provision for future upgrades.</p> <p>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>	
355	3.12.1.3 Remedies for Breaches/Default page 98	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	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>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. 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>		
356	3.12.1.4 Limitation of Liability page 98	<p>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.</p> <p>1. 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</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause: 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 <u>amount paid to Bidder by LIC under Contract, during the preceding twelve months, that gives rise to such liability (as of the date the liability arose)</u>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. 1. The maximum aggregate liability of Selected Bidder, in respect of any claims, losses, costs or damages arising out of or in connection with this</p>	Please refer 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>statutory fines imposed by a Government or Regulatory agency for non-compliance 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.</p> <p>2. 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>3. The limitations set forth herein shall not apply with respect to: claims that are the subject of indemnification pursuant to infringement of third party</p> <p>a. Intellectual Property Right; damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected b. Bidder.</p> <p>damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, c. Regulatory or Statutory fines imposed by a Government or Regulatory Agency for d. non compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice 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</p>	<p>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 non-compliance 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.</p> <p>2. 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>3. The limitations set forth herein shall not apply with respect to: a. claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right; b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder. c. damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, d. Regulatory or Statutory fines imposed by a Government or Regulatory Agency for non-compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice 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,</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>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>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>The 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 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 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 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 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 Bidder shall take</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>such actions as may be necessary to correct or remedy the failures or delays. The Bidder shall be entitled to invoice the LIC for additional costs incurred in connection with correction or remedy as above at an agreed t&m rate card.</u></p>	
357	3.12.3 Closure of Contract 3.12.3.2 Cessation of Rights and Obligations page 101	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.	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 Applicable Law.	Please be guided by the RFP.
358	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	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; c. Insurance; d. Confidentiality and privacy; e. Protection of personal information; f. Security; g. Audit and access; and h. Knowledge transfer	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>i. Warranty j. Non-Disclosure Agreement</p>	
359	3.12.3.6 Consequences of Termination of the Selected Bidder page 102	<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], 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) which the terminated Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach.</p> <p>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>Request to add the underlined matter and delete the strikethrough matter from the clause: 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 <u>and Bidder</u> shall <u>mutually agree</u> be entitled to impose any such obligations and conditions 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.</p> <p>The terminated Bidder shall <u>reasonably</u> support <u>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 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>	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
360	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 related tenders or RFP issued by LIC for a period of 3 years from the date of such finding, as the case may be.	Please be guided by the RFP.
361	3.13.4.3 Remedies in addition to the above page 105	In addition to the above penalties, LIC shall be entitled, and it shall be lawful on his part, to: 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	Request to delete the strikethrough matter from the clause: In addition to the above penalties, LIC shall be entitled, and it shall be lawful on his part, to: 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	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>from the list 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. 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>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. 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>	
362	Form T-10: Integrity Pact, page 174	<p>Section 3 - Disqualification from Procurement Process and exclusion from future contracts 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 1. If the Principal has disqualified the 'Bidder'</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause: Section 3 - Disqualification from Procurement Process and exclusion from future contracts 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 1. If the Principal has disqualified the 'Bidder' from 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
		<p>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 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>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 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 6 months after the last payment under the contract and for all other Bidders 6 1 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>	
363	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 and entered into this day of in the year Two Thousand and Twenty ____	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>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 —Yogakshema , 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> <hr/> <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 OF THE SECOND PART.</p> <p>< Company Name & Address> shall be referred to herein as a —Respondent”.</p> <p>LIC and the Recipient shall individually be referred to as —Party and collectively referred to as —Parties .</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</p>	<p>(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 —Yogakshema , 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> <hr/> <p>_____ hereinafter referred to as the “Company” _____ or “Recipient” (which expression, 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</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>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 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>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 <u>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 Recipient <u>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 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.</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>1. —Confidential Information means information which</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>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, 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>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>	
364		<p>Non-disclosure:</p> <p>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</p>	<p>Request to add the underlined matter and delete the strikethrough matter from the clause:</p> <p>Non-disclosure:</p> <p>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</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>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 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</p>	<p>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 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</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>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 Applicable Law;</p> <p>3. The Recipient hereby agrees and undertakes that it shall not use the Confidential Information to the competitive disadvantage of the Disclosing Party; and</p> <p>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>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 Applicable Law;</p> <p>3. The Recipient hereby agrees and undertakes that it shall not use the Confidential Information to the competitive disadvantage of the Disclosing Party; and</p> <p>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>	
365		Use of Information:	Request to delete the strike through matter in 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>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 of the Confidential Information, without the express written consent of the Disclosing Party is strictly prohibited.</p> <p>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>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 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.</p> <p>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>	
366		<p>Legal Obligation to Disclose:</p> <p>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</p>	<p>Request to add the underlined matter to the clause:-</p> <p>Legal Obligation to Disclose:</p> <p>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</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
		Confidential Information, it is agreed that Recipient or such Recipient's Representative, as the case may be, 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.	Information, it is agreed that Recipient or such Recipient's Representative, as the case may be, <u>unless prohibited by law</u> , 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.	
367	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.
368	Transition and Knowledge Transfer Plan, page 265		Kindly note that this Section 17 shall be subject to the IPR Clause of the Contract/Agreement.	Please be guided by the RFP.
369	18. Other Terms and Penalties, page 270		Request to add the following matter to the clause:- 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	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>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 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.</p> <p>Further, the 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.</p>	
370	Penalty for Non-Performance, page	The availability of Data, Reporting and Analytics Solutions will form the basis of The Service	Request to add the following matter to 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
	274	Level Agreement. Any deviation from the standards as mentioned below will attract penalty.	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.	
371	Request to add to the SLA exclusion		<p>Request to add the following matter to the SLA exclusions:-</p> <p>SLA Exclusions: To be added</p> <p>The time lost due to any of the following causes shall not be included in calculating “Fix/Work Around Available Time” or “Resolution Time”:</p> <ul style="list-style-type: none"> i) ime lost due to power or environmental failures; ii) Time taken to recover the equipment because of power or environmental failures; 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. iv) Time taken for scheduled maintenance/troubleshooting (including back-up and restore times) either for preventive purposes or improvement in function or other purposes; v) Time taken for reconfiguration or other planned downtime situations; vi) Scheduled shutdowns as required by Owner/ Purchaser. Bidder/ Vendor may also request Owner/ 	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>Purchaser for a shutdown for maintenance purpose, which request will not be denied unreasonably by Owner/ Purchaser.</p> <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>	
372	A	<p>Request to add the following to the RFP 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 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</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>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 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</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
		solely and entirely attributable to the Bidder, in all other cases 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.		
373	B	Request to add the following to the RFP Non-employment 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.		Please be guided by the RFP.
374	C	Request to add the following to the RFP Nonexclusively 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 affecting the services agreed to be offered by Bidder under this Proposal.		Please be guided by the RFP.
375	D	Request to add the following to the RFP Termination in case of default and non payment of fees:		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 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.</p> <p>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>		
376	9. Infrastructure, Page 243	On-prem/Private Cloud	What is the preference ? IaaS or PaaS deployment ?	PaaS deployment will be preferred when LIC evaluates public cloud movement.
377	Infrastructure, Page 243	On-prem/Private Cloud	Under Private Cloud can we consider AWS/Azure/Google cloud with PaaS services?	Please be guided by the RFP.
378	Infrastructure, Page 243	On-prem/Private Cloud	Can we go for containerized deployment ? Will Kubernetes will be available on On-prem / Private Cloud ?	Yes. Please be guided by the RFP.
379	Infrastructure, Page 243	On-prem/Private Cloud	If Kubernetes is available then what is the Kubernetes stack name and version ? (Openshift, Rancher etc.)	Please be guided by the RFP. Bidder to propose.
380	Infrastructure, Page 243	On-prem/Private Cloud	Is Bigdata Hadoop tech stack available on On-prem / Private Cloud ?	Please be guided by the RFP.
381	Infrastructure, Page 243	On-prem/Private Cloud	If Bigdata Hadoop tech stack is available, then which Hadoop tech stack is available ? (e.g. - Cloudera or any other)	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
382	Bidding Form : Form T6 :Commercial Bid Page No. 162	Private Cloud / On Premise : The bidder is to procure and install the hardware on behalf of LIC; LIC to provide the physical rack space, power units for hosting the hardware. Bidder to be responsible for procurement, delivery to LIC DC / DR location, unpacking, installation, loading of operating system / OEM software / application-specific / custom developed software into the hardware. The Hardware should include Servers, Storages, SLBs, network components with the bidders' solution include TOR switches, Cables, PDU, etc.	Bidder responsibility for the network is to install the network devices and establish connectivity up to the Top of the Rack switches (TOR) beyond which it should be LIC's responsibility. Could you kindly confirm this ?	Yes. This understanding is correct.
383	Scope of IT Services Page No. 246	Integrating with existing ITSM, Data security tools mentioned in the RFP (as required) to meet LIC's requirements	It is understood that bidder will leverage the LIC's ITSM tool for service management , Could you please let us know which ITSM tool is currently being used by LIC ?	This will be provided to the selected bidder.
384	4.1 Terms of reference Page 108	4.1.1 Overview, background and objective of the RFP	What are the different format of data included in unstructured data for e.g. image, videos, speech etc.	Please refer corrigendum. 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers

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>such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data</p> <p>5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</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 and in NRT using a CDC 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
385	Data consumption (Pg 242)	Types of analytics	How many use cases in total across types of analytics	Please be guided by the RFP .
386	Data consumption (Pg 242)	Analytical models	How many business application required the analytics model ?	Please be guided by the RFP. 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
387	Data consumption (Pg 250)	ML Ops	Any analytics / ML ops required to process at real time ?	Please be guided by the RFP.
388	Data consumption (Pg 250)	ML Ops	Is Model management requires a user interface ?	Yes. We would prefer an UI for model management.
389	Data consumption (Pg 242)	Pre-built model	What kind of pre built model are expectedin terms of simple, medium and complex? How many such pre built models are expected ?	Please be guided by the RFP.
390	Data consumption (Pg 248)	Bulk data	What are the expected size of the bulk data and what is the type of bulk data (transactional data, aggregate data) ?	This will be provided to the selected bidder.
391	Data consumption (Pg 248)	Static reports	How many static reports ?	Please be guided by the RFP.
392	Data consumption (Pg 242)	Analytical models	What is the customer transaction level data for last one year (please provide in # of rows and # of columns ...example number of transaction and number of parameters for a year)	This will be provided to the selected bidder.
393	Data consumption (Pg 242)	Analytical models	What is the historical policy / investment data available at customer level (please provide in number of years of data))	This data is available for the approximately 20 years
394	Data consumption (Pg 249)	Analytical models	What is the transaction level data available for agent level for last one year (please provide in rows and columns ...in number of transaction by agents)	This will be provided to the selected bidder.
395	Data consumption (Pg 249)	Analytical models	What is the unique number of agent and parameter for last one year (please provide in rows and columns ...in number of transaction by agents)	This will be provided to the selected bidder.
396	Data consumption (Pg 249)	Analytical models	What is the size of demographic data (in rows and columns) Is demographic data is at the family level ?	This will be provided to the selected bidder.
397	2.2.3 Right to Intellectual Property and confidentiality	The RFP Document and associated correspondence are subject to copyright laws and shall always remain the property of LIC and	1. Can we propose XXX IP Solutions which will be customized as per LIC Needs. Platform code will remain with XXX but the required customization / development	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
	(pg. 18) 3.5.7.2 IPR (Intellectual property rights) Rights (pg. 61)	must not be shared with third parties or reproduced, whether in whole or part, without LIC's prior written consent. 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.	will be done as per the requirements and deployed On Premise as per the RFP Ask. please confirm . Or you are only open for any market ready tools ?	
398	viii. Detailed Non-Functional Scope of Work and Other Conditions, Page 249	1. Volumetrics	As per the RFP document, Total number of logged in sessions for reports is 3000. Is it 3000 concurrent user ? Kindly confirm.	This is 3000 concurrent sessions.
399	viii. Detailed Non-Functional Scope of Work and Other Conditions, Page 250	Data Volumetric	Is there any historical data need to be considered ? What is the volume of Historical data for structured and unstructured data ?	Yes. Please be guided by the RFP for data volumes.
400	13.2 Build Pg 256	Tools for Version Control , Build , Packaging	Kindly let us know if there are any existing tools used for Continuous integration, Deployment and Version control. Is there any preference of choice with respect to Devops platform - On prem / Cloud	Yes. This will be provided to the selected bidder.
401	13.7.3 Testing Pg 257	All test cases to be managed in Test Management tool (part of devsecops toolchain)	Kindly let us know in case any test / ALM - management tool is available with LIC which can be leveraged	Yes. This will be provided to the selected bidder.
402	13.7.4 Testing Pg 258	Monitoring/Alerting:	Are there any performance monitoring tools like AppDynamics / Dynatrace etc.	Yes. This will be provided to the selected bidder.
403	3.6.4.1 Payment Terms: Implementation	Deliverable - Performance testing	Kindly confirm is load and performance testing would also be required in Wave 1 as per the milestone or can it be planned from Wave 2, 3, 4 Also kindly confirm if UAT environment would need to be considered for Performance testing else	Load and performance testing will be required for wave 1 as well. UAT environment can be utilised for performance testing.

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			let us know the performance test environment would be what % capacity of production environment	
404	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, Pg. 193	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, Pg. 193	In the checklist provided for consumption of OEM Tools, many of the solution components have been mentioned to be reused like Real time, event based, CDC, Data Loss Prevention (DLP), DevsecOps tools including container security etc. Request LIC to provide the details of all these tools so that same can be considered while solutioning the Data Lakehouse architecture.	This will be provided to the selected bidder
405	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, Pg. 193	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, Pg. 193	Does the bidder need to provide the sizing of all the solution components that are mentioned as "Reuse". Please confirm.	Yes. The understanding is correct
406	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, Pg. 195	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, Pg. 195	Please provide website and web apps - technology details required, mechanism to interface etc. information that needs to be integrated/ interfaced with.	This will be provided to the selected bidder.
407	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, Pg. 195	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems, Pg. 195	Please provide the details of Enterprise Platforms - DB/OS details for applications and names for tools (EDMS, SIEM, IVR, OCR, Email, Call center etc.) that needs to be integrated.	DB / OS of core platforms are provided in the RFP. DB / OS of digital platforms will be provided later. Names of tools will be provided at a later date.
408	iv. Current State View, Pg. 221	Core Platform: eFEAP - There are 125 separate instances of eFeap for divisions, ZOs, CO and other specialized areas.	Please confirm if the database codebase / schema / table structure of all 125 databases instances are same or not.	Yes. They are the same.
409	iv. Current State View, Pg. 221	Core Platform: eFEAP - Each instance has about 3000 tables including master tables, transaction tables, control tables	Do we need to bring in all the 3000 tables as part of this engagement? Please confirm.	No all 3000 tables will not be required. This count also contains temporary tables and employee

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 interim tables.		related data that is not required.
410	iv. Current State View, Pg. 221	Core Platform: UCS The application has 11 databases for the 9 zones	Please confirm if the database codebase / schema / table structure of all 11 databases instances are same or not.	Yes. They are the same.
411	iv. Current State View, Pg. 221	Core Platform: UCS The application has 11 databases for the 9 zones	Are all databases centrally hosted and managed in Mumbai DC?	No. The databases are across four locations.
412	iv. Current State View, Pg. 221	Core Platform: UCS The application has 11 databases for the 9 zones	Please let us know the number of tables to be considered in UCS to be ingested into the Lakehouse. Also let us know if the data needs be ingested real-time using CDC or in Batch using ETL or through any other mechanism..	No of tables will be based on specific requirements and will be provided to the selected bidder. Ingestion will be both in real time and batch modes.
413	iv. Current State View, Pg. 221	This is the core operational platform for the pension and group business. This contains all the relevant data for that part of LIC's business.	Please let us know the number of tables to be considered in P&GS to be ingested into the Lakehouse. Also let us know if the data needs be ingested real-time using CDC or in Batch using ETL or through any other mechanism..	No of tables will be based on specific requirements and will be provided to the selected bidder. Ingestion will be both in real time and batch modes.
414	iv. Current State View, Pg. 222	Core Platform: Investment management Application: SAP Treasury Database: SAP	Please provide the database and version for the SAP Treasury application. Is it S4HANA or some other DB?	Yes. It is S4Hana
415	iv. Current State View, Pg. 222	Core Platform: Investment management Application: SAP Treasury Database: SAP	Please let us know the number of tables to be considered in SAP Treasury to be ingested into the Lakehouse. Also let us know if the data needs be ingested real-time using CDC, Batch using ETL or through any other mechanism.	No of tables will be based on specific requirements and will be provided to the selected bidder. Ingestion will be in batch mode.
416	iv. Current State View, Pg. 215	2. IPP: Pension plan data 3. Portal: Online business data	IPP listed as one of the sources to CADW? Is this a separate application / database? Please provide technology, size, no of tables ingested etc.	This is a module within eFEAP.
417	iv. Current State View, Pg. 215	2. IPP: Pension plan data 3. Portal: Online business data	Portal is listed as one of the sources to CADW. Please provide technology, size, no of tables ingested etc.	Portal is not expected to be a source for the data lake. Please be guided

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
				by the RFP.
418	iv. Current State View, Pg. 222	Data Platform: CADW This is expected to be a one-time data load at the start of the program for historical data.	Does LIC plan to sunset the CADW after the go live of the Data Lakehouse platform? In current scope, it is understood that one time history data is to be migrated to the Lakehouse. Please elaborate.	Yes. CADW will be planned to be sunset at an appropriate time. One time history data from CADW will need to be ingested into the data lake.
419	iv. Current State View, Pg. 223	There are data quality checks developed using SQL scripts (approx. 350) that run at this stage and identify data issues and errors.	Will the bidder be able to reuse the data quality scripts which are part of the CADW as part of the Data Lakehouse implementation? Please confirm.	No. the data quality scripts are not expected to be reused.
420	iv. Current State View, Pg. 223	SAP BO (v4.1) is used for BI / reporting. There are approximately 7900 ad-hoc reports that exist in the system.	As per the ask of the Data Lakehouse engagement, we need to build 3500 reports and 50 dashboards. We understand that these 7900 ad-hoc reports need not be migrated to the new platform. Pls confirm.	Yes. The understanding is correct
421	iv. Current State View, Pg. 223	Document management: eDMS The relevant data (expected to be metadata around the documents – number and nature of documents, medical report extracts) extracted from the digital documents is expected to be ingested into the data platform.	We understand that the eDMS system extracts the relevant data from the digital documents and as part of this engagement, we need to ingest the extracted data into the data Lakehouse and we do not need to provision a OCR like solution for extracting the data from the scanned documents. Please confirm our understanding.	Yes. The understanding is correct
422	iv. Current State View, Pg. 223	Document management: eDMS Approx 1.8PB	What is the volume of data that needs to be ingested from eDMS application? Please provide the details.	Data from the eDMS is restricted to metadata and select structured data extracts from the documents based on user stories. This is currently expected to be under 5 TB.
423	iv. Current State View, Pg. 228	The data lake / Lakehouse is not expected to ingest all the documents as a whole and create a full replica. The unstructured data from selected documents is to be processed and only the required output structured data is expected to be ingested into the data lake / Lakehouse.	Please let us know how will the data from eDMS be sourced from Postgres DB?	Bidder to propose.
424	1. Data, Reporting and	Branch / divisional / zonal and corporate level	Branch / divisional / zonal / corporate managers to view	This is in the form of BI reports and

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
	Analytics Platform	managers and leadership to view and track business operations and performance	and track business operations and performance. Is this in form of BI reports only or any other requirements?	dashboards.
425	iv. Current State View, Pg. 228	The data lake / Lakehouse is not expected to ingest all the documents as a whole and create a full replica. The unstructured data from selected documents is to be processed and only the required output structured data is expected to be ingested into the data lake / Lakehouse.	What would be the volume of structured data that can be considered from the unstructured data that needs to be processed into structured data before ingesting into the Data Lake?	Data from the eDMS is restricted to metadata and select structured data extracts from the documents based on user stories. This is currently expected to be under 5 TB.
426	iv. Current State View, Pg. 228	The data lake / Lakehouse is not expected to ingest all the documents as a whole and create a full replica. The unstructured data from selected documents is to be processed and only the required output structured data is expected to be ingested into the data lake / Lakehouse.	What would be the selection criteria and how are those documents saved/separated inside the eDMS system?	The selection criteria will be based on analytics use cases. These documents will need to be identified basis the metadata.
427	ii. Key Objectives, Pg. 211	There will also be need for exposing master data services for real time consumption. This will need significant data API / data services.	Please let us know if there is need for developing APIs. If yes, please provide the count of such upstream and downstream APIs	Yes the data platform will need to expose data services. The number of these data services will be driven by the data platform design.
428	vi. Technology Architecture, Pg. 225	All types of data: The platform should be able to efficiently consume and store data of all popular formats – including structured, unstructured, semi-structured – logs, audio, video, clickstream, IoT, etc.	We understand that the platform should have the capability to ingest and store structured, semi-structured and unstructured data (audio/videos). However, processing of unstructured data is not part of the current scope. Please confirm.	Please be guided by the RFP and corrigendum. 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) 2. Select banca partners - providing structured 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
				<p>3. Select medical service providers - providing unstructured data (pdf documents) and structured data</p> <p>4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data</p> <p>5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</p> <p>Internal data sources are:</p> <p>1. eFEAP, UCS, IPP - structured data will be ingested both in batch mode and in NRT using a CDC</p> <p>2. Other core platforms - P&GS - structured data will be ingested via APIs and batch mode</p> <p>3. Other core platforms - SAP - will be batch ingestion of structured data</p> <p>4. Digital apps (web apps and mobile apps) and SoE: semi-structured and structured data will be streamed using an event management platform</p> <p>5. Digital apps: Martech: semi-structured and structured data will be ingested using APIs</p>
429	4.1 Terms of	semi-structured data (such as clickstream data	* What is format of digital records? Is it digital pdfs? Are	There are digital pdfs and call

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
	Reference	from web apps and mobile apps), unstructured data (such as digital documents, call records, images, etc).	there any scanned pdfs? Any other formats? * What is call records formats - text transcripts or audio files (which format)?	transcripts.
430	vii. Detailed Technical Requirements, Pg. 228	Currently there is no third-party data being used. Going forward external sources may be used. Key external sources include (but not limited to): · Customer social data · Channel partner data · Ecosystem partner data	Please let us know data from how many such sites will need to be integrated into the Lakehouse platform.	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data
431	vii. Detailed Technical Requirements, Pg. 228	Currently there is no third-party data being used. Going forward external sources may be used. Key external sources include (but not limited to): · Customer social data · Channel partner data	Social data - which all social media platforms considered in scope? Does LIC have existing interfaces and/or subscription (paid APIs) to these social platforms?	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

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
		· Ecosystem partner data		images, videos and voice). LIC will provide relevant interfaces.
432	vii. Detailed Technical Requirements, Pg. 228	Marketing related data	What is the volume of marketing data that needs to be integrated into the Lakehouse platform?	This will be provided to the selected bidder.
433	vii. Detailed Technical Requirements, Pg. 229	Snapshot data load from existing Datawarehouse and core transactional systems (as mentioned above) to the data platform.	All the history data will be available from CADW or we need to migrate some of the history from core applications like eFeap, UCS etc.? Please provide the details of all the systems with the data volume from where history data needs to be migrated.	Historical data will be available from the current data warehouse - CADW and the core platform eFEAP.
434	vii. Detailed Technical Requirements, Pg. 229	It should be possible to combine Change Data Capture with other complexity such as decompression of data, decryption and encryption. CDC data feeds will be used also be stored in datalike / Lakehouse along with incremental batch on landing to avoid incremental data fetch from those tables.	Please elaborate on this requirement.	Please be guided by the RFP.
435	vii. Detailed Technical Requirements, Pg. 229	· Data from media tech platforms (Google, Meta, LinkedIn...) · Offline media data (e.g. BARC TV GRPs, Print readership, Radio listenership...)	Please let us know what all marketing data we need to ingest in current scope? There is mention of systems / data providers as Lotame, Data from the martech platform, Offline media data (e.g. BARC TV GRPs, Print readership, Radio listenership...) etc. Please elaborate on the scope / ask of this opportunity.	Please be guided by the RFP.
436	vii. Detailed Technical Requirements, Pg. 233	Databases: Key value pair / NoSQL databases for rapid / near real time read access Database should support GenAI use cases (e.g.: vector databases)	Are there any current use case of storing data in memory store / cache? If yes or otherwise, please let us know the data volume that needs to be considered for storing data in Cache.	Bidder to propose.
437	vii. Detailed Technical	Databases:	Please let us know if there is any use case of storing data	Please be guided by the RFP. 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
	Requirements, Pg. 233	Key value pair / NoSQL databases for rapid / near real time read access Database should support GenAI use cases (eg: vector databases)	in NoSQL DB? Or we need to propose it from completeness of overall Data Lake Architecture and the same will be implemented later when the use case arises.	to propose.
438	iii. Scope of Work - Maintenance and Support, Pg. 212	New reports and dashboards and changes to existing ones.	Maintenance of existing BO reports also included in the maintenance and support scope?	No. The older reports are expected to get replaced.
439	2. Data, Reporting and Analytics Functional Requirements, Pg. 223	Real-time MIS and dashboard for different service requests, customer segments, etc.	Real-time data on the BI layer depends on the database refresh. Therefore, what is the expected refresh time to visualize near real-time data once the source system updates the data?	Refresh time is expected to be a mix of real time and batch.
440	Table 3: Data storage requirements, Pg. 232	Direct query of relational and non-relational data for employing BI	Should all reports and dashboards be connected live to the database to perform direct queries?	Please be guided by the RFP. Bidder to propose.
441	2. Data, Reporting and Analytics Functional Requirements, Pg. 224	We expect a total of 3500 reports and 50 dashboards to be developed on the new platform	Please confirm if all these 3500 reports are either paginated or tabular.	These are expected to be a mix of paginated and tabular. The exact numbers will be defined during the project.
442	vii. Detailed Technical Requirements, Pg. 232	Direct queries: The proposed Data Lake/ Lakehouse solution should be able to support direct query of relational and non-relational data for employing BI and iterative AI/ML algorithms.	Is there any expectation to query non-relational / object store of Data Lake to generate BI reports or all the 3500 reports and 50 dashboards are to be generated from relational store?	All the reports are expected to be generated from structured data.
443	vii. Detailed Technical Requirements, Pg. 235	The platform should be capable to run multiple transformation jobs in parallel - at-least 500 jobs in parallel (concurrently), scalable up to 1500 in next 5 years, of varying complexity - simple, medium, complex, in batch or near real time mode every day.	In system performance it is mentioned that the system should be able to run at least 200 batch jobs in parallel. However in Volumetrics, the number of jobs to be run in parallel are 500. Does this list include streaming or other types of jobs as well? Can we get a split of various job types?	The number of jobs is expected to grow to 500 in 2025. This is across both real time and batch flows. This is based on our current understanding of jobs where we have around 300 batch jobs. But this will also be driven by the design done by the bidder and the target model.

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
444	vii. Detailed Technical Requirements, Pg. 236	Data Quality: The platform should identify potential linking or merging related entries within or across sets of data and make available for user review.	We see that LIC has POSIDEX license. Please let us know if this could be considered while proposing the datalake solution.	Bidder to propose and not constrained by current implementation. Existing Posidex licenses cannot be reused.
445	vii. Detailed Technical Requirements, Pg. 236	Data Quality: The platform should identify potential linking or merging related entries within or across sets of data and make available for user review.	Is POSIDEX used to dedup of all masters - customer, agent, prospect, development officer etc.?	No. POSIDEX is currently used to generate unique customer ID.
446	viii. Detailed Non-Functional Scope of Work and Other Conditions, Pg. 249	Total number of logged in sessions for reports: 3000	How many users will be onboarded to the new Business Intelligence Platform, and what is the expected concurrency?	Total number of reporting / dashboarding users: 3000. Concurrency on the platform is expected to be around 15%.
447	viii, Page No 257	1. Volumetrics	How many users require Self-Service for creating visualizations and different views in dashboards and reports?	200 users.
448	viii, Page No 257	1. Volumetrics	Can you share the role/persona wise peak user concurrency? For Example Agents , Branch Users, Sales Mangers, divisions heads, ZOs, CO and other specialized areas	This will be provided to the selected bidder.
449	viii. Detailed Non-Functional Scope of Work and Other Conditions, Pg. 249	Total number of logged in sessions for reports: 3000	What will be LIC user base growth YoY for the next 3-5 years?	Please be guided by the RFP .
450	viii. Detailed Non-Functional Scope of Work and Other Conditions, Pg. 250	2. Data Volumetric	Based on the data volumetrics given in the RFP, we understand that 15% YoY data growth need to be considered for next 5 years for structured data. Please confirm. The data volume for only Year 1, Year 2 and Year 3 has been provided.	Please take volumetrics upto three years as of now. LIC will review need for additional hardware post three years.
451	viii. Detailed Non-Functional Scope of	2. Data Volumetric	Please let us know what will be the YoY data growth for the unstructured data for next 5 years. The data volume	Please take volumetrics upto three years as of now. LIC will review need

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
	Work and Other Conditions, Pg. 250		for only Year 1, Year 2 and Year 3 has been provided.	for additional hardware post three years.
452	10.Scope of IT Services &244	"Understand LIC's requirements and design a detailed data model for the data lake / Lakehouse across the various repositories. Usage of a robust logical data model customized for LIC would be expected in this context."	Understood , please confirm if LIC has existing Enterprise data model which need to be customized as per ongoing needs Or data model from scratch needs to be developed.	Data model needs to be developed from scratch.
453	9.Infrastructure & 246	10. IT continuity approach	Please share your current approach. Do you have separate data centres to support business continuity , please share details	Please be guided by the RFP.
454	11. Tech stack: Data Analytics & 248	"Business Intelligence and Analysis AI / ML modeling Gen AI Advanced Analytics"	are you open for Cloud provided LLMs Or need complete on-premise GenAI solution. Please share any affinity in this regards	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.
455	11. Tech stack: Data Cabin & 248	"Data Science Workbench"	What kind of models do the workbench is expected to support. Is it confined to Supervised and Unsupervised ML algorithms only Or need deep learning , LLM/SLM algo too.	Please refer corrigendum. Bidder to propose suitable ML models. The platform should be extendable to GenAI use cases in the future.
456	11.Viii.Detailed Non-Functional Scope of Work and Other Conditions & 249	"Total number of reports to be developed"	can we assume these are static reports with simple filters on dimension Or need drill up/drill down across dimensions	Drill up / down will also be required.
457	11.Viii.Detailed Non-Functional Scope of Work and Other Conditions & 250	"Total number of batch and real time jobs daily"	what is the distribution approximately in real time and batch jobs requirement. What is the minimum throughput needed from real time pipelines Can we assume we have all sources in close proximity	Batch jobs is expected to be approximately 400. But this will be dependent on design done by selected bidder. Data centers are across 4 locations.
458	7. Data Consumption.1. Data virtualization: & 239	"There needs to be a solution / tool (s) for Data Federation/Virtualization to ensure seamless integration of data in real time when stored in multiple sources without	is the requirement is to create a view from single source of truth without moving data to data mart, Another requirement of data mart creation has been asked for as well. Both are meant for reporting 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
		physical movement of data sets for the purpose of reporting / analytics."	analytics. What is difference in your vision for both area.	
459	7. Data Consumption4.APIs: & 240	"The layer should also make suitable APIs available for consumption. Published for consumption via an API gateway. These data APIs will be in areas such as customer, policy, product, claim, agent, branch, medical, interaction, leads, commission, etc. APIs can also be analytics output related in the form of personalized offers, triggers /nudges, etc"	What is the total number of APIs to be developed in next 5 years. Please share maximum data volume and number of concurrent users for data extraction	Number of APIs will be dependent on the data products and design of the platform. Please be guided by the RFP.
460	7. Data Consumption15. Pre-built models: & 241	"Availability of pre-built models which can be directly used with LIC's data to get insights"	Please share relevant use cases to find right availability and fitment.	Please be guided by the RFP.
461	3.6.4.1 Payment Terms: Implementation & 70	"7. Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/customer/policyholder demographics and other profile details (e.g., last purchase, etc.) "	Are you looking for Gen AI based Chatbot. Please share the GenAI based use case details	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.
462	Appendix C, Section iii - Scope of Work, Analytics and BI (page 212)	Install and implement suitable software and hardware components to establish state of the art analytics and BI platform.	What are the current data platforms being used in Analytics (AI/ML & BI)? Can we get inputs on the existing tools & technology available to stakeholders for decision making?	Please be guided by the RFP.
463	Appendix C, Section iii - Scope of Work, Analytics and BI (page 212)	Install and implement suitable software and hardware components to establish state of the art analytics and BI platform.	What are the current data platforms being used in Analytics (AI/ML & BI)? Can we get inputs on the existing tools & technology available to stakeholders for decision making?	Please be guided by the RFP.
464	Data Processing, Pg.	"Logical Data	what is the availability of data definition of all source	Data profiling will need to be done.

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
	235	Model: Bidder to develop a suitable data model which will suit insurance domain and provide accelerators to drive efficient reporting and analytics."	system which needs ingestion. Do we need data profiling to arrive at relations Or it is already defined and can be leveraged from source owners. Are you using any data modelling tool currently?	Bidder to propose data modeling tool.
465			Will Requirement Gathering and UAT be required at zonal offices also (in addition to Corporate Office)? If yes, which all offices?	No. Requirement gathering and UAT is currently not expected at the zonal offices.
466	17.10. Use of LIC Premises	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.	Please let us know if the contract duration would be for 5 years or 5 years 9 months, as the first go live happens in the 9 month.	The total contract duration will be 5 years.
467	8. Security Requirements , Page 253	Application security	Please share us the number of applications that Two factor authentication need to be Integrated .	All end use applications such as reporting, analytics and BI applications will need to be integrated with two factor authentication.
468	8. Security Requirements , Page 254	Application security	Please share us the number of users going to access the two factor authentication .	Please be guided by the RFP and corrigendum.
469	8. Security Requirements , Page 255	Application security	Kindly confirm whether customer or internal users will be accessing the Two factor authentication . Please share us the separate count details .	It will be internal users.
470	8. Security Requirements , Page 256	Application security	Please share us the expectation of "Role based authorization for access to specific modules".	Please be guided by the RFP. Specific requirements around roles and levels of access to be provided will be provided to the selected bidder.
471	8. Security	Platform Security	Please confirm the number of servers where the	This will be provided to the selected

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
	Requirements , Page 253		sensitive information reside .	bidder.
472	8. Security Requirements , Page 254	Platform Security	Please confirm the number of PII Fields.	This will be provided to the selected bidder.
473	8. Security Requirements , Page 255	Platform Security	Whether the data reside inside the database need to be encrypted. Also the data which is present in all server file and folder need to be encrypted . Please confirm .	Please be guided by the RFP.
474	8. Security Requirements , Page 256	Platform Security	Adequate security scans as part of DevSecOps of all artifacts including containers and their orchestration layers . Please confirm whether XXX Need to procure any scanning tool to scan Containers and their orchestration layers.	No.
475	8. Security Requirements , Page 257	Platform Security	Security and audit logs corresponding to sessions to be maintained . Do we need to implement any separate server to collect the security and audit logs .	Bidder to propose.
476	8. Security Requirements , Page 258	Platform Security	Please confirm is there any vault maintained by LIC to preserve Customer sensitive data .	No.
477	8. Security Requirements , Page 253	VAPT (Vulnerability Assessment and Penetration Testing)	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 . XXX is a Cert in Empaneled Vendor . Can we leverage the existing LIC Scanning tool to perform a periodic scan .	No. Please be guided by the RFP.
478	8. Security Requirements , Page 254	VAPT (Vulnerability Assessment and Penetration Testing)	Please provide the below details to understand the application landscape better. Please also include the number of business-critical applications: a) No. of Web Applications = ? b) No. of e-Commerce Portals/URLs = ? c) No. of Web APIs = ?	This will be provided to 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
			d) No. of Mobile Apps (if any) = ? e) No. of Thick client Apps (if any) = ? f) No. of Others (if any, please specify the type of applications) = ?"	
479	8. Security Requirements , Page 253	Security Operations centre (SOC)	The SI need to propose and implement a new on Premise SIEM Solution please confirm	No. SIEM solution already exists at LIC.
480	8. Security Requirements , Page 254	Security Operations centre (SOC)	Please confirm Number of servers , list of network device, No of IP's in the LIC Infra to be integrated with SIEM .	Bidder proposed components will need to be integrated.
481	8. Security Requirements , Page 255	Security Operations centre (SOC)	Please confirm the current EPS count .Whether In existing setup there is DC / DR or NDR ? .	Relevant details will be provided to the selected bidder.
482	8. Security Requirements , Page 256	Security Operations centre (SOC)	Whether current siem architecture is active active or active passive deployment . Please share us the existing SIEM components .	This will be provided to the selected bidder.
483	8. Security Requirements , Page 257	Security Operations centre (SOC)	Please share the Incidents/changes on SIEM in last 6 months with categorization on Critical, High and Medium	Relevant details will be provided to the selected bidder.
484	8. Security Requirements , Page 258	Security Operations centre (SOC)	Please share us the existing SOC solution name . Whether it is an On premise or Cloud .	This will be provided to the selected bidder.
485	8. Security Requirements , Page 253	Privilege Identity Management (PIM)	Please share us the number of privileged users.	This will be provided to the selected bidder.
486	8. Security Requirements , Page 254	Privilege Identity Management (PIM)	Please share us the total number of users and servers integrated with PIM Solution	Relevant details will be provided to the selected bidder.
487	8. Security Requirements , Page	Privilege Identity Management (PIM)	Kindly confirm on the concurrent user session details .	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
	255			
488	8. Security Requirements , Page 256	Privilege Identity Management (PIM)	Please share the existing PIM Solution details . Whether it is an On premise or Cloud .	This will be provided to the selected bidder.
489	8. Security Requirements , Page 253	Server Security	Please share us the number Desktops and Laptops count, Tab count .	Relevant details will be provided to the selected bidder.
490	8. Security Requirements , Page 254	Server Security	Please share us the Existing Physical server count . How many number of physical servers used for Vm creation and Containers	Relevant details will be provided to the selected bidder.
491	8. Security Requirements , Page 255	Server Security	Please share us the number of Windows , Linux , other server flavours in LIC Infra . Also let us know any Customised OS is used in the existing Infra .	Please be guided by the RFP on cybersecurity details and tools. The bidder is expected to ensure security as per the RFP of new IT components brought as part of this RFP.
492	8. Security Requirements , Page 256	Server Security	Please share us the existing AV OEM details and version .	This will be provided to the selected bidder.
493	8. Security Requirements , Page 257	Server Security	Please share us the number no of servers were AV is installed .	Relevant details will be provided to the selected bidder.
494	8. Security Requirements , Page 253,254	Network security	kindly share us the existing firewall count and OEM details , Hardware details ,	This will be provided to the selected bidder.
495	8. Security Requirements , Page 253,255	Network security	Please confirm existing DLP OEM (On premise or cloud)also whether dlp is implemented in Network , Email and endpoint .	This will be provided to the selected bidder.
496	8. Security Requirements , Page 253,256	Network security	Please confirm the Existing Anti-Advanced Persistent Threat (Anti-APT) OEM .	This will be provided to 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
497	8. Security Requirements , Page 253,257	Network security	Please confirm the Existing Endpoint Detection and Response (EDR) OEM .	This will be provided to the selected bidder.
498	8. Security Requirements , Page 253,258	Network security	kindly confirm Anti-Ddos implemented in firewall level or ISP level.	This will be provided to the selected bidder.
499	8. Security Requirements , Page 253,259	Network security	Please confirm the WAF OEM Name, Model number and no of applications using WAF .	This will be provided to the selected bidder.
500	8. Security Requirements , Page 253	Data Security	How many database instances would be there for all environments (DC, DR, UAT etc) on which(Encryption at rest) would be applied.	Encryption and data masking as per RFP will need to be applied only on PROD instances (DC and DR)
501	8. Security Requirements , Page 254	Data Security	Please confirm encrypted data will be moved over the public network .	If any LIC data needs to move over the Internet, that will need to be encrypted in motion as per guidelines provided in the RFP.
502	8. Security Requirements , Page 255	Data Security	Please confirm the TPS . Transaction per second in the existing LIC Infra .	Please be guided by the RFP
503	8. Security Requirements , Page 256	Data Security	Regarding Tokenisation . Please share us the expectation How the tokenisation need to be implemented in LIC Infra . Also share the details of the existing infra .	Tokenisation will be required for moving PII data over public network and onto public cloud. Hence tokenisation will be required when LIC decides to move relevant components to public cloud.
504	8. Security Requirements , Page 257	Data Security	Is there any existing data clasification and dlp Tools . Also confirm the user count .	This will be provided to the selected bidder.
505	8. Security Requirements , Page	Data Security	servers need to be encripted in file and folder level or complete server need to be encrypted .	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
	258			
506	8. Security Requirements , Page 253 ,254	Certificates and Data Security	Please confirm no of certificates to be managed by XXX .	This will be provided to the selected bidder.
507	8. Security Requirements , Page 253 ,255	Certificates and Data Security	Whether the data reside inside the database need to be encrypted. Also the data which is present in all server (file and folder need to be encrypted . Please confirm .	Please be guided by the RFP.
508	8. Security Requirements , Page 253 ,256	Certificates and Data Security	Please vault is required for tokensation or not . Also confirm Vault based tokensation or vault less tokenization .	Tokenisation will be required for moving PII data over public network and onto public cloud. In such a situation a vault based tokenisation approach will be preferred. But this will be required when LIC decides to move relevant components to public cloud.
509	8. Security Requirements , Page 253 ,257	Certificates and Data Security	Please confirm Customer sensitive data need to be stored inside the vault . Or any other data need to be stored in the vault .	Please be guided by the RFP.
510	8. Security Requirements , Page 253 ,258	Certificates and Data Security	Regarding Data masking whether partial masking or full data masking need to be implemented .	Only PII data needs to be masked.
511	8. Security Requirements , Page 253 ,259	Certificates and Data Security	which application need to be integrated with data masking , encryption , tokenization	The reporting / BI application needs to be enabled with front end data masking and suitable encryption. Tokenisation will be required when LIC decides to move relevant components to public cloud.
512		General Queries	Please confirm about the tool license owernship . Whether XXX have to own the license for all the Security tools .	No. All licences will need to be procured in LIC's name.

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
513		General Queries	Please let us know 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 .	This will be as per the data platform requirements. These security solutions are to be reused / integrated with. Details as required will be provided at a later stage.
514		General Queries	Please share your expectation on zero trust framework and zero incident policy.	Bidder to propose.
515		General Queries	We hope all the solutions which are in the existing infra is in on prem , also the same need to be followed by XXX . Please confirm .	Yes. All infrastructure is expected to be on-premise.
516		General Queries	Kindly share the security incident dump for the past 6 months .	This is not relevant to the current RFP.
517		General Queries	Please share us the count of developer and existing clients .	This is not relevant to the current RFP.
518	77	3.8 Deployment of Resources The bidders operations can be carried out in a hybrid mode, with key personnel's at LIC premises, while the remaining personnel's at bidder managed facilities, as below:	While subclauses outline some aspects of the locations, we presume as bidders we can decide the accountabilities of the Onsite and Offshore associates.	Please be guided by the RFP.
519	211	iii. Scope of Work	Will the bidder's recommendation of file / ingestion source extract formats be acceptable to LIC ?	LIC will provide as per industry standard formats. Bidder will transform accordingly.
520	211	iii. Scope of Work - Analytics and BI:	While the RFP universally mentions the aspects of Adv Analytics and BI, can you outline the expectations around the configurability needs for the BI aspect	BI tool will need to be highly configurable with specific focus around visualisations, ability to create custom views / reports / dashboards, ability to configure workflows and alerts.

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
521	211	iii. Scope of Work	Will LIC provide us the Data Model definitions of the as-is Data Sources as mentioned in "iv. Current State View"	This will be provided to the selected bidder.
522	211	iii. Scope of Work	This is a more an informative clarification. Will the existing DWH and/or any other platforms be in-continual state after the Data Lake is implemented.	No. This platform is expected to be the single source of reports and analytics.
523	215	iii. Scope of Work Document management: eDMS	Is the ask to ingest documents as documents or metadata with extractions. We recommend onDemand pull from the eDMS archive and extraction of information basis need.	The expectation is to extract and ingest data from the eDMS platform as required.
524	216	v. Detailed Functional Requirements Data, Reporting and Analytics Platform	"The platform will also be used to develop analytical models (AI / ML / GenAI) and provide the output as APIs for consumption." Is the expectation that the models (Embedded and Generative) be hosted onPrem ? Can we recommend Public LLMs with localized vector stores for embeddings with image and word specific to use-cases ? Also, can outline some use-cases pertaining to AI that will be leveraging the models from the platform.	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.
525	161	Table#3: Bill of Material (Software)	Can we propose a Usecase based Billing for the Embedded and Generative AI Usecases ?	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.
526	243	9.Infrastructure Bidder will be expected to deliver the entire solution in a Managed Services model. The hosting infrastructure will be part of the bid.	While your good selves have mentioned the deployment to be On-prem/Private Cloud, is there flexibility to host on a cloud with the ability to ingest data and consume reporting / analytics via a dedicated pipeline. If no, would you consider partial deployment on cloud for specific use-cases that we will be upfront and with the data-privacy and data-security certified 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
			uncompromised.	
527	288	Appendix D: Regulatory Reports	Is the expectation to have all the reports generated of the reporting engine from the platform. Will it be acceptable if we provide a report designer that your users can leverage to generate reports adhoc and/or a schedule.	Please be guided by the RFP.
528	112	Bidder Eligibility criteria point no 7 Client Reference 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.	Would request the criteria to be reconsidered - from number of projects completed and size of the database (instead of 100 TB and 1 PB, would request it to be lowered to 50 TB and 100TB). This would enable some of the niche technology solution / companies to participate in the process	Please be guided by the RFP.
529	110	Sales Turnover and Company Net worth Bidding entity must have minimum average standalone turnover of Rs. 2500 Crores in the last three financial years (2021-2022, 2022-2023 and 2023- 2024) and should also have made profit (before tax) in at least two of the three previous financial years (2021-2022, 2022-2023 and 2023-2024) The bidding entity should have positive net worth in each of the last three financial years (2021-2022, 2022-2023 and 2023-2024). The net worth of the bidding entity should not have eroded by	Would request the sales turnover to be re-looked at by reducing it to be an average of Rs. 1500 Cr over the last 3 financial years. This would enable some niche Technology focussed companies to be able to participate in the process. The Networth needs no, change, as it should be positive, without any erosion over the last 3 years.	Please be guided by the RFP.

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530	213, Current State View	<p>more than 30% in the last 3 years.</p> <p>Following systems have been mentioned as data sources for structured data: eFEAP UCS Investment management SAP Treasury IPP:Pension Plan Data Portal - Online Business Data P&GS: Pension and Group business data</p>	<p>Are there any other data sources which needs to be considered for providing the data to the new Lakehouse environment?</p> <p>For the Portal - online business data, do we need to go to specific database to get the needed data. If yes, how many DBs we need to consider?</p> <p>Please clarify this for both Master Data and Lakehouse perspective?</p>	<p>Key external data sources (non-exhaustive) include:</p> <ol style="list-style-type: none"> 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data <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 and in NRT using a CDC 2. Other core platforms - P&GS - structured data will be ingested via

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				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
531		General query	What help will be provided by LIC for understanding of these source systems which will allow the bidder to map the requirements to these sources and create the data model?	This will be provided to the selected bidder.
532	213, Current State View	General query	How many changes have been reported in the near past in the source system feeding the data warehouse and the approximate impact of such changes on the EDW?	This will be provided to the selected bidder.
533		General query	Will introduction of new source systems as data sources for the Lakehouse be considered as Change request for which additional provisions will be provided to the bidder or This will be taken up as part of general operational support and has to be included within 5 years ATS?	Please be guided by the RFP.
534	215, Document management: eDMS	The relevant data (expected to be metadata around the documents – number and nature of documents, medical report extracts) extracted from the digital documents is expected to be ingested into the data platform.	Is the bidder need to bring OCR tool and other methods to read the document and extract the data? Only the extracted data needs to be put inside datalake house and no need to bring the actual document?	The bidder does not need to bring an OCR tool. This understanding is correct.
535	216, Data, Reporting	Master data repository and source for all key	Any need for the actual Master data application like from	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
	and Analytics Functional Requirements	data entities including customer, prospect, policy, agent, Development Officers, etc	Informatica or other MDM providers or we need to create a data model which will ensure a single unique record for each entity e.g. Customer, agent, product etc and use ETL for achieve this purpose?	
536	219, Prospect and Lead ID	Ability to identify visitors on digital assets (mobile / web app). Visitors who have come onto the digital assets and where minimal data is available (cookie data, limited behavioral data, some identifier such as email ID, name, etc) will be understood as prospects	Which database/source will provide this information. Do we need to write up functions to extract the specific information from the data or it will be already extracted and provided by LIC?	The data will be made available from the martech platform.
537	228, Sources of Data	Semi-structured, Unstructured, 3rd party, Marketing related data	The RFP does not provide clarification on the number of sources for these and seems to be open ended Request you to please clarify on the type and number of sources to be considered for the same	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces,

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>etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</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 and in NRT using a CDC 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
538	233, Databases	Broadly it's envisaged to use a suitable MPP DB for storing big data requiring high-performance processing, queries and machine learning.	<p>The expectation is to have a Data Lakehouse which would mean a open table layer and a compute layer to read the data from open table. Why do we need an MPP DB in such scenario?</p> <p>Is LIC expecting to have a DW in Lakehouse and Data Marts in MPP DB?</p>	Please be guided by the RFP. Bidder to propose.
539	235, Data Quality and Governance		For Data Governance, only expectation is to have a tool setup which would provide business definition, technical metadata, lineage and a portal which users will access to	This understanding is correct.

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			get these data item details. There is no expectation to set up Data Governance organization, policy and principals etc for the DG?	
540	237, 6. Auditability:	The solution should record any access to the data to satisfy compliance audits.	Is there a Database Activity monitoring tool already in place in LIC which can be reused or bidder needs to make provision for the same?	Please be guided by the RFP.
541	249, Total Users	Total number of logged in sessions for reports 3000	Although total number of logged in sessions of 3000 for reports have been provided, Could you please let us know total number of concurrent users we need to consider for reporting as provisioning requires information on concurrent users	Approximate concurrency across the platform: 15% of the total number of active users
542	250, Data Volumetric	Unstructured data volume of 300 TB in year 3	This volume is as per the data extracted from unstructured data and pushed inside the lakehouse?	No. This is the volume of unstructured data in the raw zone.
543	112, pt#7, Client Reference	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.	Please change the clause to: The bidder must have completed at least 3 (Three) projects across data lake / warehouse / lakehouse, advanced analytics (one of the projects must have) and reporting. 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). One of the Indian projects cited should have a minimum data size of 100TB and global projects should have a minimum data size of 1PB.	Please refer corrigendum.
544	112, pt#7, Client Reference	Purchase Order/Work Order/Invoice or letter from the Client on his letterhead Client Reference with contact details (Reference of each of the PO should contain the information like Name, address of the Organization, contact person, mail IDs etc.)	Please change the clause to: Purchase Order/Work Order/Invoice or letter from the Client on his letterhead or self declaration from the authorized signatory of the bidder. Details to be submitted in Form T-4 along with 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
		The bidder should also submit user acceptance report. Details to be submitted in Form T-4 along with the documentary evidence like copy of the purchase order(s), work order or certificate from the customers etc.	documentary evidence like copy of the purchase order(s), work order or certificate from the customers or self declaration from the authorized signatory of the bidder etc.	
545	112, pt#8, Previous Experience with LIC	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	Please change the clause to: 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. If there are multiple projects of a particular bidder, certificate for any one of the projects need to be submitted.	Please be guided by the RFP.
546	112, pt#9, Record of past performance	Record of past performance Bidder is also not eligible if it has exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in	Bidder request to remove this clause as same is sought in pt# 8, Previous Experience with LIC	Please be guided by the RFP.
547	112, pt#3, Sales Turnover and Company Net worth	Sales Turnover and Company Net worth Bidding entity must have minimum average standalone turnover of Rs. 2500 Crores in the last three financial years (2021-2022, 2022-2023 and 2023-2024) and should also have made profit (before tax) in at least two of the	Please change the clause to: Bidding entity must have minimum average standalone turnover of Rs. 2500 Crores in the last three financial years (2021-2022, 2022-2023 and 2023-2024) and should also have made profit (before tax) in at least two	Please be guided by the RFP.

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		three previous financial years (2021-2022, 2022-2023 and 2023-2024) The bidding entity should have positive net worth in each of the last three financial years (2021-2022, 2022-2023 and 2023-2024). The net worth of the bidding entity should not have eroded by more than 30% in the last 3 years.	of the three previous financial years (2021-2022, 2022-2023 and 2023-2024)	
548	viii, Page No 257	1. Volumetrics	Relevant reporting ready data volume for Dashboarding and reporting layer Today?	Please be guided by the RFP.
549	viii, Page No 257	1. Volumetrics	How many users require Self-Service for creating visualizations and different views in dashboards and reports?	200 users.
550	viii, Page No 257	1. Volumetrics	What is the concurrency on dashboards as of today?	Please assume approximate concurrency across the platform: 15% of the total number of active users
551	viii, Page No 257	1. Volumetrics	Can you share the role/persona wise peak user concurrency? For Example Agents , Branch Users, Sales Mangers, divisions heads, ZOs, CO and other specialized areas	This will be provided to the selected bidder.
552	vii, Page No 248	2. Reports and Dashboards	What is the data refresh frequency? (E.g.Once/Twice in day)	This is expected to be both real time and in batch mode (most batch processes are once a day)
553	vii, Page No 248	2. Reports and Dashboards	Complete browser based access and Single user interface for development and user both, is it required as part of the RFP requirement?	Yes. This understanding is correct.
554	vii, Page No 248	9. Visualizations	Is it required to have online and offline accessibility of dashboards on Mobile Application?	No offline capability is required. Mobile app is also not required.
555	vii, Page No 248	9. Visualizations	What level of self service is required?	Self service users should be able to easily generate their own views /

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
				reports / dashboards without writing any code.
556	vii, Page No 248	7. Static reports	How many Reports on the email on daily/hourly/weekly and monthly ?	This will be provided to the selected bidder. Appropriate schedulers will need to be developed / configured.
557	vii, Page No 248	7. Static reports	To how many users will scheduled reports be sent to? And what frequency (Daily/monthly/Weekly)?	Scheduled reports will be sent to 3000 users
558	vii, Page No 248	7. Static reports	How many Business users would create the threshold based Alert on dashboard	Please be guided by the RFP.
559	vii, Page No 248	7. Static reports	How many scheduled reports are required?	Total number of scheduled / publisher reports: 300
560	vii., Page No 228	2. Semistructured Data	What are the underlying databases for other applications customer portal, merchant portal, Onboarding platform.	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces,

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				<p>etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</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 and in NRT using a CDC 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
561	vii., Page No 228	3. Unstructured Data	What formats are the emails stored in on the server?	Emails can be accessed in SMTP format.
562	vii., Page No 228	3. Unstructured Data	What is the volume of emails that need to be processed daily/monthly?	Actual volumes of emails will be made available later. This will be primarily related to customer complaints and engagement.
563	vii., Page No 228	3. Unstructured Data	Which email client is being used and what is the format of email stored in server	MS Outlook is the email client being used.
564	vii. Page No 229	2. Incremental data (batch mode)	What is the volume of incremental data for each source systems? What would be frequency of running jobs that	Peak daily data throughput: 250 GB. Frequency will be real time based on

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
			populate processed layer?	relevant customer transactions and in batch mode basis relevant batch jobs in the core platform.
565	vii. ,Page 230	15. Latency	What is the latency expected?	Please be guided by the RFP. Near real time processing inside the data platform: Overall processing time less than 2 seconds
566	vii., Page No 236	4. Metadata Management	What is the approximate volume of metadata for each source? Which all sources would be part of catalog?	All sources will be part of the catalog. Details will be provided to the selected bidder.
567	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of admin users managing the data management platform	Data admin, stewards: Approximately 50
568	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of data analysts for preparing data quality rules	Please be guided by the RFP.
569	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of ETL and DW developers?	Bidder to propose.
570	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of Data Stewards for data quality and master data management	Data admin, stewards: Approximately 50
571	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of Data Stewards and Administrators for Data Catalog	Data admin, stewards: Approximately 50.
572	viii., Page No 249	1. Volumetrics,Total Users	How many users would be consumers of data catalog?	Approximately 300.
573	Page: 65, Clause: 3.5.8	<u>Performance Bond/Security</u> The amount of Performance security shall be @5% of the contract Price.	<ul style="list-style-type: none"> • The value of the PBG will be 5% of annual contract value and shall be renewed yearly at 5% of relevant subsequent year's contract value. • PBG should be invoked only for material breach after giving 30 days cure period. 	Please be guided by the RFP.
574	Page: 70 - 78, Clause: 3.6.4.1	<u>Payment Terms: Implementation</u> <ul style="list-style-type: none"> • Current State View, Architecture, High level Design (HLD) signed off for data lake / lakehouse : T0+2 months : 1% • Initial setup and installation of key data 	<ul style="list-style-type: none"> • Current State View, Architecture, High level Design (HLD) signed off for data lake / lakehouse : T0+2 months : 20% • Initial setup and installation of key data platform solution components in the interim dev environment : 	Please refer corrigendum.

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		<p>platform solution components in the interim dev environment : T0+2 months : 2%</p> <ul style="list-style-type: none"> • Setup and installation of key data platform solution components in the actual dev environment: T0+4 months : 2% • Wave 1: Go-Live - Full launch of first set of data and analytics services for the digital program : T0+ 9 months : 30% • Wave 2: Go-Live - Full launch of second set of data and analytics services for the digital program : T0+12 months : 20% • Wave 3: Go-Live - Full launch of third set of data and analytics services for the digital program : T0+15 months : 15% • Wave 4: Go-Live - Satisfactory Delivery of all features as per the scope of RFP : T0+18 months : 30% 	<p>T0+2 months : 20%</p> <ul style="list-style-type: none"> • Setup and installation of key data platform solution components in the actual dev environment: T0+4 months : 20% • Wave 1: Go-Live - Full launch of first set of data and analytics services for the digital program : T0+9 months : 10% • Wave 2: Go-Live - Full launch of second set of data and analytics services for the digital program : T0+12 months : 10% • Wave 3: Go-Live - Full launch of third set of data and analytics services for the digital program : T0+15 months : 10% • Wave 4: Go-Live - Satisfactory Delivery of all features as per the scope of RFP : T0+18 months : 10% 	
575	Page: 79 - 80, Clause: 3.6.4.2	<p>Payment Terms: Hardware</p> <ul style="list-style-type: none"> • Hardware delivery and installation for Non-Prod (Dev,UAT) at LIC DC (Vile Parle) or LIC approved : T0+4 months :25% • Env set-up on new Hardware for Non-prod (Dev, UAT) LIC data centre : T0+5 months : 20% • Hardware delivery and installation for Prod at LIC DC (Vile Parle), DR (Bangalore) or LIC approved : T0+5 months : 25% • Production environment set up and signed off by LIC at LIC DC (Vile Parle), DR (Bangalore) or LIC approved : T0+6 months : 20% • Final Payment subject to successful implementation of all scope and completion of 	<p>Hardware :</p> <p>50% at the time of delivery at Non Prod stage : T0+4 months</p> <p>50% at the time of delivery at Prod stage : M5 : T0+5 months</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>all deliverables under the RFP. : T0+18 months : 10%</p> <p>Additional hardware (if required) for subsequent years : Delivery & installation of the Hardware / Appliances and their satisfactory deployment and Go-live on all applicable environments : 100% as applicable</p>		
576	Page: 81, Clause: 3.6.4.3	<p><u>Payment Terms: Software</u> <u>Software licenses (perpetual) for first year</u></p> <ul style="list-style-type: none"> • Delivery of Software licenses with LIC ownership under the respective environment. The required documents to be provided are original invoice along with Original Delivery Challans dully stamped and signed by the LIC Official & Selected Bidder representative. (Delivery of software licenses shall be after Hardware implementation of the respective environment): T0 + 1 months: 50% • Interim payment (subject to successful completion of respective implementation stage): T0 + 3 months: 25% • Interim payment (subject to successful completion of respective implementation stage): T0 + 6 months: 20% • Final payment (Subject to Go-live of the project for all relevant waves and all environments.: T0 + 12 months: 5% • <u>Software licenses (subscription) for 5 years</u> starting from the start of usage of the licenses of respective environment: 100% at the end of each year i.e., 12, 24, 36, 48, 60 months. 	<p><u>Payment Terms: Software</u> <u>Software licenses (perpetual) for first year</u></p> <ul style="list-style-type: none"> •100% at the time of delivery <p><u>Software licenses (subscription) for 5 years</u></p> <ul style="list-style-type: none"> •100% at the beginning of the year i.e., 13,25,37,49 months 	Please refer corrigendum.

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577	Page: 82, Clause: 3.6.4.4	<p><u>Payment Terms: Annual Maintenance and Support</u></p> <ul style="list-style-type: none"> • Payment to be made from year 3 onwards on a quarterly basis in arrears subject to satisfactory performance duly signed off by LIC. • Bidder must create a mechanism to generate Invoices on quarterly basis, based on which payments will be done, after due verification • Penalties, if any, will be deducted before release of the payment from the amount payable against the invoice submitted 	<p><u>Application Maintenance Support</u> - Payment to be made from year 3 onwards on a quarterly basis in Advance subject to satisfactory performance duly signed off by LIC.</p>	Please refer corrigendum.
578	Page: 82, Clause: 3.6.4.4	<p><u>Payment Term : ATS (OEM software with perpetual licenses) and AMC (Hardware)</u></p> <p>Year 2 : T0 + 13 months : 100%</p> <p>Year 3 : T0 + 25 months : 100%</p> <p>Year 4 : T0 + 37 months : 100%</p> <p>Year 5 : T0 + 49 months : 100%</p>	<p><u>Annual Technical Support (ATS) and AMC</u> – Annually in advance</p>	Please be guided by the RFP.
579	Page: 83, Clause: 3.6.4.4	<p><u>Payment Terms: Annual Maintenance and Support</u></p> <p>Point 3 : If any of the items / activities as mentioned in the price bid is not taken up by LIC during the assignment, LIC will not pay the professional fees quoted by the Bidder in the price bid against such activity / item</p>	<p>This is a fixed price deal and the price and quantity specified in the bid submission will be fixed and will remain unchanged during the contracting stage.</p>	Yes. The understanding is correct.
580	Page: 101, 102, Clause: 3.10.5.1	<p><u>Payment to Bidder</u></p> <ul style="list-style-type: none"> • Point e : LIC shall pay the Bidder's invoices within sixty (60) days after the receipt by LIC of such itemized invoices with supporting documents. Only a portion of an invoice not satisfactorily supported may be withheld from 	<p>Payment to Bidder</p> <ul style="list-style-type: none"> • Client should pay within 30 days from the date of invoice. • Interest @ 1% pm would be levied in case of delay in payment of undisputed invoice • Bidder requests right to terminate/suspend services in 	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 payment. Should any discrepancy exist between actual payment and costs authorized to be incurred by the Bidder, LIC may add or subtract the difference from subsequent payments.</p> <ul style="list-style-type: none"> Point f : The final report and final invoice shall be deemed approved by LIC as satisfactory ninety (90) calendar days after receipt of the final report and final invoice by LIC unless LIC, within such ninety (90) calendar day period, gives written notice to the Bidder specifying in detail deficiencies in the Services, the final report or final invoice. The Bidder shall promptly make any necessary corrections, and the preceding process shall be repeated 	<p>the event of non-payment of undisputed invoice beyond 30 days of due date of payment.</p> <ul style="list-style-type: none"> The final report and final invoice shall be deemed approved by LIC as satisfactory thirty (30) calendar days after receipt of the final report and final invoice by LIC unless LIC, within such thirty (30) calendar day period, gives written notice to the Bidder specifying in detail deficiencies in the Services, the final report or final invoice. The Bidder shall promptly make any necessary corrections, and the preceding process shall be repeated. 	
581	Page: 90, Clause: 3.8.5	<p><u>Delivery & Installation Schedule:</u> In case of cancellation of orders due to delay in deliveries/installations or deficiency in services etc., besides the penalty being charged, the Selected Bidder may also be blacklisted by Life Insurance Corporation of India & may not be allowed to participate in any tenders for a period to be decided by LIC. Also, a lump sum amount as deemed fit by LIC (within the limits of PBG) will be imposed as penalty on the Selected Bidder to make good of losses suffered by LIC in terms of business loss and for making alternate arrangements.</p>	Bidder requests for deletion of this clause	Please be guided by the RFP.
582	Page: 9697100, Clause: 3.9.5.3, 3.10.2	<p><u>Denial Clause:</u> • no increases in price on account of any statutory increase in or fresh Imposition of GST,</p>	The prices in the proposal considers the taxes computed on the basis of the present taxes applicable with present tax rates and tax structure. Any changes in Goods 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>or on account of any other taxes/duty/cess/levy) leviable in respect of the Services and incidental goods/works stipulated in the said Contract which takes place after the original delivery date shall be admissible on such of the said Services</p> <ul style="list-style-type: none"> • Nevertheless, LIC shall be entitled to the benefit of any decrease in price on account of reduction in or remission of GST or on account of any other tax or duty or any other ground as stipulated in the price variation clause, which takes place after the expiry of the original delivery date <p><u>Taxes and Duties :</u></p> <ul style="list-style-type: none"> • i: Any increase in the rates of GST beyond the original completion date during the extended delivery period (excepting extension under GCC clause 3.9.4.3) shall be borne by the Bidder. The benefit of any reduction in the GST rate must be passed on to LIC during the original and extended delivery period 	Services Tax (GST) will be to Customer's Account.	
583	Page: 60, Clause: 3.5.6.2	<p><u>For Losses and Damages Caused by Bidder:</u></p> <ul style="list-style-type: none"> • Point 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 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 	Bidder requests for deletion of this 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>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> <ul style="list-style-type: none"> Point 3. Bidder, as aforesaid, any sum or sums of money which may 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. 		
584	Page: 105, Clause: 3.12.1.2	<p>Notice for Default:</p> <ul style="list-style-type: none"> 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 After such a show-cause notice, all payments to the Bidder would be suspended to safeguard needed recoveries due to invoking contractual remedies. 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. However, Bidder shall continue performance of the 	<ul style="list-style-type: none"> Customer should provide 30 days cure period before invocation of this clause. Bidder's liability will be limited to incremental cost capped at 10% of the cost of the undelivered products/services. Customer shall pay to Bidder for the services rendered up to the point of termination, hardware and software delivered up to date of termination. 	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
585	Page: 107, Clause: 3.12.2.1	<p>Contract to the extent not terminated.</p> <p>Notice for Determination of Contract</p> <ul style="list-style-type: none"> LIC reserves the right to terminate the contract, in whole or in part, for its (LIC's) convenience or frustration of Contract as per the sub-clause below, by serving written 'Notice for Determination of Contract' of 30 days on the Bidder at any time during the currency of the contract. The notice shall specify that the termination is for LIC's convenience or the contract's frustration. The notice shall also indicate inter-alia, the extent to which the Bidder's performance under the contract is terminated, and the date from which such termination shall become effective If the contract is terminated, LIC is liable only for payments in respect of services rendered before the effective date of termination 	<ul style="list-style-type: none"> Prior written notice of 90 days to terminate the contractor and /or reduce the scope of the Services. Bidder also proposes mutual right of termination for convenience. Customer shall pay to Bidder for the services rendered up to the point of termination, hardware and software delivered up to date of termination. 	Please be guided by the RFP.
586	Page: 110, Clause: 3.12.3.6	<p>Consequences of Termination of the Selected Bidder</p> <p>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>	<ul style="list-style-type: none"> Bidder would be paid reverse transition fees which would be mutually discussed at that time PBG should be invoked only for material breach after giving 30 days cure period. 	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
587	Page: 279, 282, 283, 284, Clause: 18, 18.5, 18.6, 18.4, 18.3	<ul style="list-style-type: none"> Penalties for SLA uptime, Penalties: Customer Support, Penalties: Availability, Penalties: Environment Setup, Penalties: Security and Compliance. 	Bidder request to cap all penalties together at 5% of the quarterly invoice value	Please be guided by the RFP.
588	Page: 282, Clause: 18.1	<p>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 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.</p>	Bidder request for deletion of this clause and the penalty is covered in Liquidated damage clause.	Please be guided by the RFP.
589	Page: 282, Clause: 18.2	<p>Penalty : Product delivery: 100% of milestones should be delivered by stated bidder deadline proposal : Delay of > 1 week – 0.5% of the milestone cost for each week till 4 weeks, beyond 4 weeks of delay – 1% of the milestone cost subject to overall penalty ceiling of 10% of the respective milestone.</p>	Bidder request for deletion of this clause and the penalty is covered in Liquidated damage clause.	Please be guided by the RFP.
590	Page: 96, Clause: 3.9.5.2	<p>Liquidated Damages :</p> <ul style="list-style-type: none"> LIC shall, without prejudice to other rights and remedies available to LIC under the contract, deduct from the contract price as liquidated damages for each week of delay or part thereof until actual delivery or performance, but not as a penalty, a sum equivalent to the 1% percent (or any other 	<ul style="list-style-type: none"> LIC shall, without prejudice to other rights and remedies available to LIC under the contract, deduct from the contract price as liquidated damages for each week of delay or part thereof until actual delivery or performance, but not as a penalty, a sum equivalent to the 1% percent (or any other percentage if prescribed) of the related monthly bill of the Services. maximum of 10% 	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>percentage if prescribed) of the related monthly bill of the Services. maximum of 10%</p> <ul style="list-style-type: none"> In the event of delay in meeting the deliverables for causes attributable to Bidder(s), LIC shall be entitled at its option to recover from Bidder(s), as liquidated damages, a sum of 0.5% of the contract value of the deliverable which suffered delay, for each completed week or part thereof by which the deliverable has been delayed, for the first 4 weeks of delay. Thereafter, the rate of penalty will be 1% of the contract value of the deliverable which suffered delay, for each completed week or part thereof by which the deliverable has been delayed, subject to a limit of 10% of the contract value. 	<ul style="list-style-type: none"> <u>In the event of delay in meeting the deliverables</u> : Bidder request that the maximum penalty for delay in Go live of solution shall not exceed 0.5% of the value of the delayed deliverables per each week of delay, subject to the maximum of 5% of the value of the delayed deliverable. 	
591	Page: 95 and 278, Clause: 17.1 and 3.9.4.6	<p><u>Extension of Contract</u></p> <ul style="list-style-type: none"> The contract period may be extended for a period of 12 months as per same terms and conditions agreed in the contract. Payment during the extension period shall be made on pro rata basis and based on the number of resources, positions and duration and the priced breakup provided on Form T-6. <p><u>Other conditions</u></p> <ul style="list-style-type: none"> 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 	Rates would be mutually discussed and agreed during extension,, MAKE ONE POINT ON LEFT	Please refer 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
		implementation, LIC may further extend the contract, for another two terms of 1 year each, at the same rates (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		
592	Page: 106, Clause: 3.12.1.3	<p><u>Risk and Cost Procurement:</u></p> <ul style="list-style-type: none"> • In addition to termination for default, LIC shall be entitled, and 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. 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. 	Bidder responsibility would be limited to 10% of the incremental cost	Please be guided by the RFP.
593	Page: 169, Clause: Form T-6: Commercial	<p><u>Total Cost of Ownership :</u></p> <p>Point 5 of the table : Blended Rate as per Rate</p>	Aggregate TCO will be excluding change request cost as it will be provided on the need basis.	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
	Bid	card utilized in Section B in Table#5 below (To be utilized on a need basis)		
594	Page: 145, Clause: 5.4.1	<p>Commercial Bid Evaluation Process</p> <ul style="list-style-type: none"> • 1. The Commercial Bids (indicative) is to be uploaded on the online platform along with the eligibility and technical bid. 	Is the submission for BFO (Best and Final Offer) or will there be reverse auction?	Please be guided by the RFP.
595	Page: 98, Clause: 3.12.1.4 Limitation of Liability	<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 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.</p> <p>1. 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 non-compliance 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.</p> <p>2. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims including</p>	<p>Bidder requests below changes to this clause.</p> <p>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 <u>3rd party claim for IPR infringement</u>.</p> <p>1. 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 non-compliance of statutory or regulatory guidelines applicable to the <u>Selected Bidder LIC, provided such guidelines were brought to the notice of Selected Bidder</u> shall not exceed the total Project Cost.</p> <p>2. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims, <u>loss of anticipated savings, loss of goodwill, business interruption, exemplary, punitive,</u></p>	Please refer 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
		loss of profit, loss of business or revenue.	<u><i>special losses</i></u> , including loss of profit, loss of business or revenue <u><i>even if such party has been advised of the possibility thereof.</i></u>	
596	Page: 99, Clause: 3.12.1.4 Limitation of Liability	3. The limitations set forth herein shall not apply with respect to: (a) claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right; (b) damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected b. Bidder. (c) damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, (d) Regulatory or Statutory fines imposed by a Government or Regulatory Agency for d.non compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder.	Bidder requests below changes to this clause as below points are covered under the limitation of liability cap@Total Project cost 3. The limitations set forth herein shall not apply with respect to: (a) claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right; (b) damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected b. Bidder. (c) damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, (d) Regulatory or Statutory fines imposed by a Government or Regulatory Agency for d.non compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder.	Please refer corrigendum.
597	Page: 4, Clause: 3.0 Terms of Reference (Section IV)-Period of Contract	Unless terminated in accordance with the terms and conditions of this RFP, the duration of the Contract Period will be for 5 years from the date of signing of contract between LIC and the selected Bidder plus a claim period of 6 months, indemnifying any loss to LIC. The contract period may be extended for a period mutually agreed between LIC and the selected Bidder.	Bidder requests below changes to this clause. Unless terminated in accordance with the terms and conditions of this RFP, the duration of the Contract Period will be for 5 years from the date of signing of contract between LIC and the selected Bidder plus a claim period of 6 months, indemnifying any loss to LIC. The contract period may be extended for a period <u>based on</u> mutually agreed <u>terms</u> between LIC and the selected Bidder.	Please be guided by the RFP.
598	Page: 18, Clause:	4. Exemption from Registration: If a Bidder is	Bidder requests below changes to this 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
	2.5.2.1 GST Registration Status:	not liable to take GST registration, i.e., having turnover below threshold, he shall submit undertaking/indemnification against tax liability. Bidder claiming exemption in this respect shall submit a valid certificate from practicing Chartered Accountant (CA)/Cost Accountant with Unique Document Identification Number (UDIN) to the effect that Bidder fulfils all conditions prescribed in notification exempting him from registration.....	4. Exemption from Registration: If a Bidder is not liable to take GST registration, i.e., having turnover below threshold, he shall submit undertaking <u>indemnification</u> against tax liability. Bidder claiming exemption in this respect shall submit a valid certificate from practicing Chartered Accountant (CA)/Cost Accountant with Unique Document Identification Number (UDIN) to the effect that Bidder fulfils all conditions prescribed in notification exempting him from registration.....	
599	Page: 51, Clause: 3.5.6.1 For breach of IPR Rights	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, 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: (a) Any design, data, drawing, specification, or other documents or Services provided or a. designed by the Bidder for or on behalf of LIC. (b) The delivery of the Services by the Bidder or the use of the Services at LIC's Site	Bidder requests below changes to this clause. 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, 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 third party claim for 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: (a) Any design, data, drawing, specification, or other documents or Services provided or designed by the Bidder for or on behalf of LIC. (b) The delivery of the Services by the Bidder or the use of the Services at LIC's Site	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
600	Page: 52, Clause: 3.5.6.2 For Losses and Damages Caused by Bidder	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: a. the Services themselves or b. any other property of LIC or c. the lives, persons, or property of others	Bidder requests below changes to this clause. 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: a. the Services themselves or b. any other property of LIC or c. the lives, persons, or property of others <u>Each Party has a duty to mitigate the damages and any amounts payable under an indemnity that would otherwise be recoverable from the other Party pursuant to this Agreement by taking appropriate and commercially reasonable actions to reduce or limit the amount of such damages or amounts.</u>	Please be guided by the RFP.
601	Page: 52, Clause: 3.5.6.2 For Losses and Damages Caused by Bidder	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 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	Bidder requests for the deletion of this section in its entirety 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 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	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
		compensation to be applied to the actual loss or damage sustained and whether or not any damage shall have been sustained.	compensation to be applied to the actual loss or damage sustained and whether or not any damage shall have been sustained.	
602	Page: 54, Clause: 3.5.7.2 IPR (Intellectual property rights) Rights	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, trademark or industrial design rights arising from use of the goods, or any part thereof in India.	Bidder requests below changes to this clause. 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, trademark or industrial design rights arising from use of the goods, or any part thereof in India.	Please be guided by the RFP.
603	Page: 61, Clause: 3.6.2 Facilities to be provided by LIC	1. LIC shall make available to the Bidder and the Experts, for the performance of the contract, free of any charge (unless otherwise stated therein), the services, facilities, and property described in the ‘Terms of Reference’ (Form T-3: Description of Approach and Methodology in Responding to the Terms of Reference) as per terms and conditions and against appropriate safeguards (including Insurances, Bank Guarantee, Indemnity Bonds, Retention Money etc.) specified therein. The Bidder shall use such property for the execution of the contract and no other purpose whatsoever.	Bidder requests below changes to this clause. 1. LIC shall make available to the Bidder and the Experts, for the performance of the contract, free of any charge (unless otherwise stated therein), the services, facilities, and property described in the Terms of Reference’ (Form T-3: Description of Approach and Methodology in Responding to the Terms of Reference) as per terms and conditions and against appropriate safeguards (including Insurances, Bank Guarantee, Indemnity Bonds, Retention Money etc.) specified therein. The Bidder shall use such property for the execution of the contract and no other purpose whatsoever.	Please be guided by the RFP.
604	Page: 183, Clause: Form T-12: Non-Disclosure Agreement	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	Bidder requests below changes to this clause. 4. The Recipient hereby agrees and undertakes that it holds the Disclosing Party harmless and indemnified from any direct liability, direct damage, direct loss,	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 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.	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.	
605	Page: 53, Clause: 3.5.7.2 IPR (Intellectual property rights) Rights	LIC will own the Intellectual Property Rights (IPRs) of the proposed Data, Reporting and Analytics Platform solution. 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.	Bidder requests below changes to this clause. LIC will own the Intellectual Property Rights (IPRs) of the proposed Data, Reporting and Analytics Platform solution (<u>excluding any Third Party/Bidder's pre-existing work/IPR</u>). The Intellectual Property Rights (IPR) for the bespoke development done, analytical models developed and any customization/s during the implementation of the project (<u>excluding any Third Party/Bidder's pre-existing work/IPR</u>).will lie with LIC.	Please be guided by the RFP.
606	Page: 53, Clause: 3.5.7.2 IPR (Intellectual property rights) Rights	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 Bidder shall, not later than upon termination or expiration of this Contract,	Bidder requests below changes to this clause. <u>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 Bidder shall, not later than upon termination or expiration of this Contract, deliver all</u>	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
		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.	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.	
607	Page: 23, Clause: 2.8.4 Bid Security - Related Documents	3. Forfeiture of EMD: EMD shall be forfeited if the Bidder breaches any of the following obligation(s) under the RFP: withdraws or amends his Bid or impairs or derogates from the Bid in any respect a.within the period of validity of its Bid; or after having been notified within the period of Bid validity of the acceptance of his b.Bid by LIC: i. refuses to or fails to submit the original documents for scrutiny or the required Performance Security within the stipulated time as per the RFP document's conditions. ii. fails or refuses to sign the contract.	Bidder requests for the inclusion of below provision to this RFP; 3. Forfeiture of EMD: EMD shall be forfeited if the Bidder breaches any of the following obligation(s) under the RFP: a. withdraws or amends his Bid or impairs or derogates from the Bid in any respect. within the period of validity of its Bid; or b. after having been notified within the period of Bid validity of the acceptance of his Bid by LIC: i. refuses to or fails to submit the original documents for scrutiny or the required Performance Security within the stipulated time as per the RFP document's conditions. ii. fails or refuses to sign the mutually agreed contract.	Please be guided by the RFP.
608	Page: 11, Clause: 2.2.4 Right to Reject any or all Bids	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. LIC, at all times, reserve the right to modify, include or exclude procurement of products under consideration, or source the systems from multiple service providers if it is to LIC's advantage to do so.	The Bidder requests that any changes in the quantity of services and goods be subject to change control. Variations in quantities cannot be reasonably agreed upon, as the price quotes are based on the original estimated quantities and the entire scope of services. Third-party hardware or software is procured at rates based on the current requirements and quantity estimates. Therefore, the same rates cannot be guaranteed for additional or reduced items.	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
609	Page: 88, Clause: 3.9.5.3 Denial Clause:	<p>1. For delays covered under clause 3.9.4.4 (Extension of Time for Inexcusable Delay Due to Bidder) above:</p> <p>a. no increases in price on account of any statutory increase in or fresh Imposition of a.GST, or on account of any other taxes/duty/cess/levy) leviable in respect of the Services and incidental goods/works stipulated in the said Contract which takes place after the original delivery date shall be admissible on such of the said Services, as are delivered after the said date; and</p> <p>Notwithstanding any stipulation in the contract for an increase in price on any other b.ground, including the price variation clause, no such increase after the original delivery date shall be admissible on such Services delivered after the said date.</p> <p>Nevertheless, LIC shall be entitled to the benefit of any decrease in price on account c.of reduction in or remission of GST or on account of any other tax or duty or any other ground as stipulated in the price variation clause, which takes place after the expiry of the original delivery date.</p>	<p>Bidder requests for the deletion of this section in its entirety</p> <p>1. For delays covered under clause 3.9.4.4 (Extension of Time for Inexcusable Delay Due to Bidder) above:</p> <p>a. no increases in price on account of any statutory increase in or fresh Imposition of a.GST, or on account of any other taxes/duty/cess/levy) leviable in respect of the Services and incidental goods/works stipulated in the said Contract which takes place after the original delivery date shall be admissible on such of the said Services, as are delivered after the said date; and</p> <p>Notwithstanding any stipulation in the contract for an increase in price on any other b.ground, including the price variation clause, no such increase after the original delivery date shall be admissible on such Services delivered after the said date.</p> <p>Nevertheless, LIC shall be entitled to the benefit of any decrease in price on account c.of reduction in or remission of GST or on account of any other tax or duty or any other ground as stipulated in the price variation clause, which takes place after the expiry of the original delivery date.</p>	Please be guided by the RFP.
610	Page: 86, Clause: 3.9.4.2 Time of Delivery of Services is of Essence of the Contract:	<p>1. The time for delivery of Services shall be deemed to be the essence of the contract.</p> <p>Subject to any requirement in the contract as to the completion of any portions or portions of the Services before completion of the whole, the Bidder shall fully and finally complete the</p>	<p>Bidder requests below changes to this clause.</p> <p>1. The time for delivery of Services shall be deemed to be the essence of the contract. Subject to any requirement in the contract as to the completion of any portions or portions of the Services before completion of the whole, the Bidder shall fully and finally complete 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
		whole of the services comprised in the contract as per the Delivery and Completion Schedule stipulated in Form T-3.	whole of the services comprised in the contract as per the Delivery and Completion Schedule stipulated in Form T-3.	
611	Page: 87, Clause: 3.9.4.4 Extension of Time for Inexcusable Delay Due to Bidder	4. Inordinate Delays: Delays due to the Bidder of more than one-fourth (25%) of the total completion period shall be treated as inordinate delays. Such inordinate delays shall be noted as poor performance and be held against the Bidder in future procurements. A show-cause notice shall be issued to the Bidder before declaring it a poor performance. Such delays may be considered a breach of the contract at the option of LIC.	Bidder requests for the deletion of this section in its entirety 4. Inordinate Delays: Delays due to the Bidder of more than one fourth (25%) of the total completion period shall be treated as inordinate delays. Such inordinate delays shall be noted as poor performance and be held against the Bidder in future procurements. A show-cause notice shall be issued to the Bidder before declaring it a poor performance. Such delays may be considered a breach of the contract at the option of LIC.	Please be guided by the RFP.
612	Page: 88, Clause: 3.9.5.1 Right of LIC to recover Damages	LIC shall be entitled to, and it shall be lawful to recover Liquidated damages as detailed in this clause from all payments due, any Performance Security, or any retention money.	Bidder requests below changes to this clause. LIC shall be entitled to, and it shall be lawful to recover Liquidated damages as detailed in this clause from all payments due, any Performance Security, or any retention money.	Please be guided by the RFP.
613	Page: 96, Clause: 3.12.1.1 Defaults and Breach of Contract 3.12.1.2 Notice for Default: 3.12.1.3 Remedies for Breaches/Default	Please refer RFP	<u>Bidder requests that any termination right under these clauses be available only in case of material breach by the Bidder. Customer may terminate the Contract, provided the Customer has given a cure period of 30 days, and the Bidder has not rectified the material breach within the cure period of 30 days.</u> <u>Bidder seeks a right to terminate the contract for material breach (including for non-payment) by the Customer, in the event the Customer does not cure the material breach within 30 days of receipt of notice of</u>	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
			<u>breach from the bidder. Kindly include this provision in the Contract</u>	
614	Page: 97, Clause: 3.12.1.3 Remedies for Breaches/Default	3. Risk and Cost Procurement: In addition to termination for default, LIC shall be entitled, and 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. 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.	Bidder requests below changes to this clause. 3. Risk and Cost Procurement: In addition to termination for default, LIC shall be entitled, and 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. 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.	Please be guided by the RFP.
615	Page: 99, Clause: 3.12.2.1 Notice for Determination of Contractt	7. All Defect Liability obligations, if any, shall survive despite the termination. 8. The Services and incidental goods/works that can be delivered or performed within thirty days after the Bidder’s receipt of the notice of termination shall be accepted by LIC as per the contract terms. For the remaining Services and incidental goods/works, LIC may decide:	Bidder requests below changes to this clause. 7. All Defect Liability obligations, if any, shall survive despite the termination. 8. The Services and incidental goods/works that can be delivered or performed within thirty days after the Bidder’s receipt of the notice of termination shall be accepted by LIC as per the contract terms. For the remaining Services and incidental goods/works, LIC	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>To get any portion of the balance completed and delivered at the contract terms, a.conditions, and prices; and/or</p> <p>To cancel the remaining portion of the Services and incidental goods/works and b.compensate the Bidder by paying an agreed amount for the cost incurred by the Bidder, if any, towards the remaining portion of the Services and incidental goods/works.</p>	<p><u>may decide:</u> <u>To get any portion of the balance completed and delivered at the contract terms, a.conditions, and prices; and/or</u> <u>To cancel the remaining portion of the Services and incidental goods/works and b.compensate the Bidder by paying an agreed amount for the cost incurred by the Bidder, if any, towards the remaining portion of the Services and incidental goods/works.</u></p>	
616	Page: 57, Clause: 3.5.8 Performance Bond/Security	<p>LIC shall be entitled, and it shall be lawful on his part,</p> <p>To deduct from the performance securities or to forfeit the said security in whole or in a.part in the event of:</p> <p>i. Any default, failure, or neglect on the part of the Bidder in the fulfilment or performance in all respect of this contractor any other contract with the Procuring Organisation or any part thereof</p> <p>ii. for any loss or damage recoverable from the Bidder which LIC may suffer or be put to for reasons of or due to the above defaults/failures/neglect</p> <p>b. and in either of the events aforesaid to call upon the Bidder to maintain the said b.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</p>	<p>Bidder requests for below additions/modifications to this clause-</p> <p><u>In any event, before the invocation of the Performance Bank Guarantee, the Bank will provide the Bidder with a 30-day cure period to rectify the material breach for which the PBG is sought to be invoked.</u></p> <p><u>LIC shall be entitled, and it shall be lawful on his part, To deduct from the performance securities or to forfeit the said security in whole or in a part in the event of:</u></p> <p><u>i. Any default, failure, or neglect on the part of the Bidder in the fulfilment or performance in all respect of this contractor any other contract with the Procuring Organisation or any part thereof</u></p> <p><u>ii. for any loss or damage recoverable from the Bidder which LIC may suffer or be put to for reasons of or due to the above defaults/failures/neglect</u></p> <p><u>b. and in either of the events aforesaid to call upon the Bidder to maintain the said b.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</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
		become due to the Bidder for similar reasons.	then due or which at any time after that may become due to the Bidder for similar reasons.	
617	Page: 50, Clause: 3.5.4 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 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.	Bidder requests for below additions/modifications to this clause- 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 30 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 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.	Please be guided by the RFP.
618	Page: 76, Clause: 3.7.1 Scope of Services	2. Incidental Works/Goods/Other Services: If so stipulated, the Bidder shall be required to perform/deliver specified incidental Works/Goods/other Services as an integral part of the Services in the contract.	Bidder requests for the deletion of this clause; 2. Incidental Works/Goods/Other Services: If so stipulated, the Bidder shall be required to perform/deliver specified incidental Works/Goods/other Services as an integral part of the Services in the contract.	Please be guided by the RFP.
619	Page: 93, Clause: 3.10.5.2 Final Payment	f. The final report and final invoice shall be deemed approved by LIC as satisfactory ninety (90) calendar days after receipt of the final report and final invoice by LIC unless LIC, within such ninety (90) calendar day period, gives written notice to the Bidder specifying in detail	Bidder requests for the deletion of this clause; f. The final report and final invoice shall be deemed approved by LIC as satisfactory ninety (90) 15 (fifteen) calendar days after receipt of the final report and final invoice by LIC unless LIC, within such ninety (90) calendar day period, gives written notice to the Bidder	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
		deficiencies in the Services, the final report or final invoice. The Bidder shall promptly make any necessary corrections, and the preceding process shall be repeated.	specifying in detail deficiencies in the Services, the final report or final invoice. The Bidder shall promptly make any necessary corrections, and the preceding process shall be repeated.	
620	Page: 97, Clause: 3.12.1.2 Notice for Default:	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. However, Bidder shall continue performance of the Contract to the extent not terminated.	Bidder requests for the deletion of this clause; 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. However, Bidder shall continue performance of the Contract to the extent not terminated.	Please be guided by the RFP.
621	Page: 106, Clause: 3.14 Adherence to BCP & Cyber Security Systems	Please refer RFP	Bidder will comply to those laws and regulations which is applicable to IT Business relating to performance of services. Any change in legal and regulatory requirements, including data protection laws or security controls will be subject to change control.	Please be guided by the RFP.
622	11. VIII. 1 - Page# 249	Total number of logged in sessions for reports	Out of the 3000 concurrent logged in users, how many users will be actively interacting with the reports/dashboards concurrently.	Approximately 200 users.
623			Estimated size of data used per report?	This will vary across reports and will be provided to the selected bidder.
624			Total number of users of Reports/Dashboards?	Approximately 3000.
625		1.4.1 Relaxation in Prior Turnover and Experience to Startup	We are an MSME, so how much will be the relaxation in terms of Turnover and Experience?	Please be guided by the RFP. MSMEs and startups will have exemption as per OM No. F.20/2/2014-PPD(Pt.) by Ministry of Finance, Department of

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				Expenditure, Procurement Policy Division dated 25th July 2016
626		Form T-1A "Company – Notarized and certified copy of its Registration"	What will be the value in INR for the Stamp paper for this purpose.	Please be guided by the RFP.
627		Form T-1C: point 2 Data Privacy "The bidder shall submit undertaking regarding non-usage of LIC data in any form without permission from LIC"	What will be the value in INR for the Stamp paper for this purpose?	Please be guided by the RFP.
628			Do the signatory has to sign WET on all the documents including the Tender Document also?	Please be guided by the RFP.
629	5.2 Stage 1 - Bidder Eligibility Criteria	Client Reference 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.	In order to have participation from maximum number of bidders, can LIC reduce the restriction on minimum data size requirement from 100 TB to 20 TB for Indian Quals?	Please be guided by the RFP.
630	vii. Detailed Technical Requirements,2.Data Ingestion,Page 229	General	We understand there is another RFP for implementing CDC and ETL tool for eFEAP system data requirements. Also the scope of this RFP also mentions about Data Ingestion through batch and real time mode. eFEAP will also be part of this RFP as a source system. How will the Data Ingestion tools in both the RFP will be linked? Is LIC ok to have disparte systems for Data Ingestion Tools?	Please be guided by the RFP.
631	3.6.4.1 Payment Terms: Implementation; Pg 62	3.6.4.1 Payment Terms: Implementation	The Payment terms of just 1% upon architecture and solution design is highly unjustified and doesn't co-relate to the efforts we will put to meet this deliverable. We	Please refer 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
			propose the modify the payment milestone and link it to interim deliverables such as Architecture finalization, Solution Design Finalization, Testing and then Go-Live for each Phase / Wave	
632	3.6.4.2 Payment Terms: Hardware Pg 71	Env set-up on new Hardware for Non-prod (Dev, UAT) LIC data center per BOQ in Table 2 1. Network configurations done (Network segmentation) 2. VM's configured 3. End-to-end security clearance from IT & CSD	Network configurations can be delayed for reasons beyond the SI's control (e.g. Port opening by LIC, etc.) Requesting LIC to delete Network configuration from Bidder responsibility please.	Please be guided by the RFP.
633	3.6.4.3 Payment Terms: Software; Pg 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 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.	Even if the implementation is done in Waves, all the software licenses will be deployed in the production environment in 1st wave itself as it will be required by all users. Requesting LIC to modify the payments to 100% on deployment in respective environment.	Please refer corrigendum.
634	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems; Pg 193	Platform/Digital Services and Tools: Table	Please provide details of the tools such as system name, licensing arrangement etc. that have been mentioned to be 'Reused' in this section. Please clarify if we include only the implementation cost for these tools, once we have the details available?	This will be provided to the selected bidder. Yes. Please include relevant implementation / integration cost.
635	ii. Key Objectives; Pg 210	Big data platform: Creation of a big data platform across real time and batch data flows, structured, semi-structured and unstructured	Does LIC have a 'Document Management System'. If yes, should this data from Document Management System be migrated to Datalake/ lakehouse?	No. the documents from this DMS is not expected to be migrated to the data platform.

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		data, availability of data in a suitable, analytics ready format. LIC currently has around 200 TB of structured data (from its core policy administration platform) and 1.8 PB of unstructured data (primarily as the documents store).		
636	iv. Current State View; Pg 213	Core Platform: UCS This is a centralized application that stores policy information for ULIP products, computations around those plans, premium collections, customer service elements, etc The application has 11 databases for the 9 zones. The total data volume is around 1 TB. The table structure is very similar to eFEAP table structure with some additional fields related to ULIP.	Is the number of tables = 3000, please?	No this number includes temporary tables and non-related tables for areas such as employee payments, etc.
637	Core Platform: P&GS; Pg 214	This is the core operational platform for the pension and group business. This contains all the relevant data for that part of LIC's business.	Please provide number of tables.	This will be provided to the selected bidder.
638	Data Platform: CADW; Pg 215	The datawarehouse software is from Opentext Vertica (v9.1). This is a columnar database. There are two data stores within Vertica: 1. Raw data store: Here data comes in as per the structure in the source systems. There are data quality checks developed using SQL scripts (approx. 350) that run at this stage and identify data issues and errors. 2. Processed data store: The data in the raw store post cleansing and identification of unique customers are then processed to form	Please provide number of tables for both Raw Data Store and Processed Data Store	This will be provided to 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
		the data store required for the reporting. This uses Teradata's logical data model for financial institutions. The processing / transformation here is done using SQL scripts. At this stage, unique customers are identified using a tool named Posidex. Customer IDs are generated and associated with the customers.		
639	Document management: eDMS; pg 215	Application: Newgen Omnidocs and OmniXtract Web services: Java (REST) Database: Postgres	Please provide number of tables.	This will be provided to the selected bidder.
640	2. Data, Reporting and Analytics Functional Requirements: Personalization; Pg 220	<ul style="list-style-type: none"> · Identify best campaign / nudge for a customer basis customer360 data and specific events – either life stage related or pre-defined trigger event on digital asset (eg: customer expresses interest on a specific plan, etc) · Develop optimized, customer-specific pricing based on analytical models · Develop optimized offers specific to customers using suitable AI / ML models · Hyper-Personalized recommendation engine of product/plan offers (including ability to recommend cross-sell/upsell offers) · Use AI/ML models to identify right channels to use to engage with a specific customer / customer segment · Use AI / ML models to identify right time slot for communication with a specific customer / customer segment 	Does the Hyper-Personalized recommendation engine have to be custom developed or should it be COTS Product, please?	Bidder to propose.
641	vi. Technology Architecture; Pg 225	6. Ability to work seamlessly across on-premise and public cloud environments: The current requirement is to have all components on-	During migration from On-Prem environment to Cloud environment, certain additional components/ adapters may be required.	This understanding is correct.

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		premise. But the architecture should enable seamless movement of some / all components to public cloud as desired by LIC.	All such components/ adapters will be additionally procured by LIC. Please confirm.	
642	vi. Technology Architecture; Pg 225	8. Fast and real time: The data platform will need to be able to consume and process real time data streams and be able to respond in real time with analytics-based output. The platform should be able to generate reports and dashboards rapidly with minimal / no wait time.	Processing of 'Real Time' data must be on use case basis as it requires considerably more compute requirements. Please share the data sources required for real-time data processing.	<p>Key external data sources (non-exhaustive) include:</p> <ol style="list-style-type: none"> 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data <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 and in NRT using a CDC

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>2. Other core platforms - P&GS - structured data will be ingested via APIs and batch mode</p> <p>3. Other core platforms - SAP - will be batch ingestion of structured data</p> <p>4. Digital apps (web apps and mobile apps) and SoE: semi-structured and structured data will be streamed using an event management platform</p> <p>5. Digital apps: Martech: semi-structured and structured data will be ingested using APIs</p>
643	vi. Technology Architecture; Pg 226	A conceptual view of the overall data platform architecture is depicted below.	Does the 'Nudge' engine have to be custom developed or should it be COTS Product, please?	Bidder to propose.
644	vii. Detailed Technical Requirements; pg 228	Table 1: LIC Sources of Data	Please provide number of tables for structured data.	This will be provided at a later date.
645	vii. Detailed Technical Requirements; pg 228	<p>Table 1: LIC Sources of Data</p> <p>Unstructured Data: This will include (but not limited to) the following key data sources:</p> <ul style="list-style-type: none"> Scanned and Digital Documents: This will come from the centralised Document management system that LIC has (eDMS). This is a Newgen product and has over 1.8PB of documents in a Postgres database. The data lake / lakehouse is not expected to ingest all the documents as a whole and create a full replica. The unstructured data from selected 	The requirement doesn't mention indicative volume of data to be ingested. Kindly provide the same	Data from eDMS will be limited to metadata and structured data extracts. This is not expected to exceed 5 TB.

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
		documents is to be processed and only the required output structured data is expected to be ingested into the data lake / lakehouse		
646	vii. Detailed Technical Requirements; pg 228	<p>Third party Data</p> <p>Currently there is no third-party data being used. Going forward external sources may be used. Key external sources include (but not limited to):</p> <ul style="list-style-type: none"> · Customer social data · Channel partner data · Ecosystem partner data 	Please provide the number of sources and how much volume of data we should assume from such sources	<p>Key external data sources (non-exhaustive) include:</p> <ol style="list-style-type: none"> 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data <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 and in NRT using a CDC

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				<p>2. Other core platforms - P&GS - structured data will be ingested via APIs and batch mode</p> <p>3. Other core platforms - SAP - will be batch ingestion of structured data</p> <p>4. Digital apps (web apps and mobile apps) and SoE: semi-structured and structured data will be streamed using an event management platform</p> <p>5. Digital apps: Martech: semi-structured and structured data will be ingested using APIs</p>
647	vii. Detailed Technical Requirements; pg 228	Marketing related data	Please provide the number of sources and how much volume of data we should assume from such sources	Marketing data sources will be primarily Google and Meta in terms of campaigns and Google Analytics for behavioural data on digital assets. The volume is not expected to be very high.
648	2. Data Ingestion; Pg 229	Table 2: Data Ingestion Requirements Historical structured data:	Please provide the data volume & number of tables	This will be provided to the selected bidder.
649	2. Data Ingestion; Pg 229	Table 2: Data Ingestion Requirements Incremental data (batch mode):	Please provide the data volume & number of tables	This will be provided to the selected bidder.
650	2. Data Ingestion; Pg 229	Table 2: Data Ingestion Requirements Real time data (Stream and Event based):	Please provide data volume	Please be guided by the RFP. Peak daily data throughput: 250 GB
651	2. Data Ingestion; Pg 229	Table 2: Data Ingestion Requirements Unstructured data:	Please provide the data volume & number of tables	This will be provided to the selected bidder.
652	2. Data Ingestion; Pg 229	Table 2: Data Ingestion Requirements Semi-structured data:	Please provide the data volume & number of tables	This will be provided to the selected bidder.
653	2. Data Ingestion; Pg 229	Table 2: Data Ingestion Requirements Change data capture:	Please provide the following: Number of sources	The sources for CDC will be primarily the core platform (eFEAP).

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			Number of tables to be ingested Number of cores in each source	Other relevant details will be provided to the selected bidder.
654	7. Data Consumption 239	Data virtualization:	Is 'Data virtualization' solution mandatorily required or can the SI provide the same functionality as capability of the solution via customization/ native solution feature?	Bidder to propose.
655	9. Infrastructure; Pg 243		LIC will provide all the Network components like F/W, Load balancers, etc. Please confirm the same.	Yes. This understanding is correct.
656	viii. Detailed Non-Functional Scope of Work and Other Conditions' pg 249	Total number of logged in sessions for reports	We assume that 3000 is the total number of 'Concurrent' Users. Is it correct? Please also provide the total number of users that will be accessing the reports	Total number of active reports / dashboards users: 3000
657	9. Coding standards; pg 254	All software code and scripts produced by the bidder must follow LIC coding standards . The bidder is expected to show case coding best practices and periodically review with LIC appointed committee. LIC team will do the code review as part of the sprints, wherein the bidder is expected to support throughout the review process.	Please share LIC's coding standards	This will be provided to the selected bidder.
658	3.14 Adherence to BCP & Cyber Security Systems		Selected Bidders are responsible for meeting the security standards or desired security aspects of all the ICT resources as per LICs IT/Information Security / Cyber Security Policy/BCP Policy : Kindly provide a high level summary of requirements covered as part of the aforementioned policies, which is expected to be incorporate in the proposed solution.	This will be provided to the selected bidder.
659	3.14 Adherence to BCP & Cyber Security Systems		The Bidder must review and comply with the Insurance Regulatory Development Authority of India (IRDAI) and Cyber Security Guidelines : Kindly confirm if the scope of regulatory guidelines is limited to the two	Please be guided by the RFP.

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			aforementioned guidelines. If no, please provide the list of guidelines which expected to be adhered to.	
660	6.1. Data Encryption		Encryption of Data at rest & data in-transit as per LIC's InfoSec policy : Kindly confirm if there is any specific data at rest & data in-transit requirement as per LIC's InfoSec policy OR standard industry practices to be followed.	Please be guided by the RFP and industry practices.
661	6.2. Data Masking		Data Masking as per LIC's InfoSec policy and requirements : Kindly confirm if there is any specific data masking requirement as per LIC's InfoSec policy OR standard industry practices to be followed.	Please be guided by the RFP and industry practices.
662	6.2. Data Masking		Tool should enable selective masking of columns in user specified tables : Kindly confirm if there is any existing tool at LIC that XXX can leverage for the to-be-proposed solution.	Please be guided by the RFP.
663	6.4. Access Management		A comprehensive identity and access management system should be available for centralized management of users and groups : Kindly confirm if LIC has an existing LDAP/AD. Furthermore, please confirm if the same can be leveraged into the proposed solution for centralized user authorization and authentication.	Please refer corrigendum.
664	6.4. Access Management		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 : Are there any specific guidelines/timelines for user deactivation such as 90 days or 45 days of user inactivity? If yes, please mention it or, else XXX will adhere to standard industry best practices.	These details will be provided to the selected bidder.
665	6.5. Access Administration		The access management platform should support multi-factor authentication : Kindly elaborate on the expectation on provisioning of MFA on the platform, i.e. Are there any other requirements apart from multi-	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
			factor authentication that the access management platform should support?	
666	6.7. Audit Logs		Maintaining audit logs : Kindly confirm if any exact timelines or retention periods should be considered while storing or maintaining the audit logs? Are there any regulatory guidelines that should be followed?	Audit logs are to be retained for 6 months and then archived.
667	6.7. Audit Logs		Maintaining audit logs : Kindly confirm if the audit logs should be encrypted.	No. Audit logs do not need to be encrypted.
668	6.8. Security Monitoring		Integration of suitable security related logs with LIC's SIEM to enable security monitoring : Kindly provide the solution detail (name) of LICs existing SIEM solution/tool.	This will be provided to the selected bidder.
669	9. Infrastructure		Configuration Audit and VAPT will be conducted by the bidder for all Internet-facing components through a CERT-in empaneled / STQC certified vendor : kindly confirm if application and infra components need to be tested by another CERT-In empaneled vendor or if XXX can produce the report?	Please be guided by the RFP.
670	9. Infrastructure		Configuration Audit and VAPT will be conducted by the bidder for all Internet-facing components through a CERT-in empaneled / STQC certified vendor : Kindly confirm on the frequency of the VAPT.	Please be guided by the RFP.
671	9. Infrastructure		Other security elements as per LIC security guidelines : Kindly elaborate on the expectation i.e. 'other security elements'. Please specify the same.	Please be guided by the RFP.
672	10.8. Data Security and Privacy		Integrating with LIC's security architecture to manage elements such as data loss prevention, threat intelligence and management, security monitoring, etc. : Kindly elaborate and provide information (name of solution) on the components that are used in LICs existing security architecture. E.g. name of firewall, DLP	This will be provided to the selected bidder.

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			integrated etc.	
673	10.8. Data Security and Privacy		Integrating with existing ITSM, Data security tools : Kindly mention the name of existing ITSM and Data security tools to check for integration, compatibility and other necessary requirements.	This will be provided to the selected bidder.
674	11.8. Security Requirements		The bidder shall integrate with the existing PIM solution at LIC : Kindly provide details of the PIM solution LIC is currently utilizing.	This will be provided to the selected bidder.
675	11.8. Security Requirements		These are anti-malware tools implemented at the server level : Kindly provide details (name) of the anti-malware tool LIC is using.	This will be provided to the selected bidder.
676	11.8. Security Requirements		The bidder must ensure that zero trust framework and zero incident policy is adhered to for all the security services provided : Kindly elaborate on the zero incident policy? Does LIC have any existing zero trust framework defined?	Bidder to propose.
677	15. Compliance		Audit of Data Security in Storage/Audit of Data Security in Communication : Kindly confirm if the audit can be performed internally (XXX)? Or it should be done by any other CERT-in empaneled / STQC certified vendor? Kindly confirm of the frequency of audits.	Please be guided by the RFP.
678	vii. Detailed Technical Requirements ,1.Data Sources ,Page 228	This will consist of both master and transaction data across key entities such as product, policy, claims, customers, agents, employees, DOs, banks, etc. This data will need to be sourced primarily (90%) from the core business application (eFEAP) from 125 instances. There would be other smaller applications providing remaining data (eg: P&GS, UCS, SAP Treasury, etc). This data is approximately 210 TB currently and growing at the rate of 10-15% annually.	1.Need Details on number of Tables across each instances 2.How many of those tables are Master & Transactional acrosss entities such as product ,policy ,customers,agents,employee,DOs ,banks etc.	This will be provided to the selected bidder.

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679	vii. Detailed Technical Requirements ,1.Data Sources ,Page 228	This will include clickstream data from the websites. The corporate website is hosted on Google Cloud and uses Pgsql as the database. Other data sources here will include (but not limited to) the customer portal, merchant portal, Onboarding platform, mobile app clickstream data from the customer and agent apps.	<p>1.List of Semi-structured Data files and their type such as json,csv,parquet,etc. Also pls share the volume of such data</p> <p>2.Will this portal remain same as semi structured data sources, even after the new data lake implementation</p> <p>3.What is the tech stack for other apps such as customer portal, merchant portal. mobile app etc.</p>	<p>1. Expected data formats for near real time data will be xmls, json, string, clickstream data (web logs, JS tags, etc), csv and other standard data formats. This is expected to be approximately 70% of unstructured data.</p> <p>2. Portal will provide clickstream data - included above.</p> <p>3. This is not relevant to the current RFP.</p>
680	vii. Detailed Technical Requirements ,1.Data Sources ,Page 228	<p>This will include (but not limited to) the following key data sources:</p> <ul style="list-style-type: none"> · Scanned and Digital Documents: This will come from the centralised Document management system that LIC has (eDMS). This is a Newgen product and has over 1.8PB of documents in a Postgres database. The data lake / lakehouse is not expected to ingest all the documents as a whole and create a full replica. The unstructured data from selected documents is to be processed and only the required output structured data is expected to be ingested into the data lake / lakehouse. · Emails: Required data from relevant emails from the mail server. · Voice records / Call transcripts · Medical assessment images 	<p>1.Is this is single database that contains all the 1.8 PB of data,if no could you please mention how many instances and table level objects.</p> <p>2.Could you please mentioned in numbers on "The unstructured data from selected documents is to be processed and only the required output structured data is expected to be ingested into the data lake / lakehouse."</p> <p>3.Only Emails, voice record/call transcripts and medical assessment images are to be processed?</p>	<p>1. No. This is not a single database. Further relevant details will be provided to the selected bidder.</p> <p>2. Only metadata and structured data extract from select documents are to be moved. We expect this to be less than 5 TB</p> <p>3. Please refer RFP and corrigendum.</p>
681	vii. Detailed Technical Requirements ,1.Data Sources ,Page 228	Currently there is no third-party data being used. Going forward external sources may be used. Key external sources include (but not	1.Have we identified these external source in what format are we going to consume is it structured or semi structured or unstructured	<p>Key external data sources (non-exhaustive) include:</p> <p>1. Social platforms - including</p>

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		limited to): · Customer social data · Channel partner data · Ecosystem partner data	2.Please provide estimation on the data volumetric of these third party data that is expected to flow in future	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data Internal data sources are: 1. eFEAP, UCS, IPP - structured data will be ingested both in batch mode and in NRT using a CDC 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

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				<p>apps) and SoE: semi-structured and structured data will be streamed using an event management platform</p> <p>5. Digital apps: Martech: semi-structured and structured data will be ingested using APIs</p> <p>Approximtely 30% of the overall data can be assumed to come from external sources.</p>
682	vii. Detailed Technical Requirements ,1.Data Sources ,Page 228	<p>Data from media tech platforms (Google, Meta, LinkedIn...)</p> <ul style="list-style-type: none"> · Offline media data (e.g. BARC TV GRPs, Print readership, Radio listenership...) · Marketing data enrichment & providers - Data market place offline buying data, Lotame (data enrichment), ... · 3rd party partners data (operational, resources, payment...) · Data from the martech platform (CDP, campaign execution data, etc) 	1. Is this data from these platform being stored currently in LIC warehouse? If yes, please share the details of those in number of table objects and the data is in the form of structured ,semi structured or unstructured data?	Table object details will be shared with the selected bidder.
683	vii. Detailed Technical Requirements ,1.Data Sources ,Page 228	Snapshot data load from existing Datawarehouse and core transactional systems (as mentioned above) to the data platform.	<p>1.Could you please provide the details on numbers of objects that need to be snapshot i.e instances details across all the areas and how many years of historical structured data that needs to be moved as part of one time activties</p> <p>2.What tools or technologies are currently used for ETL processes, and do you plan to continue using them or adopt new ones?</p>	<p>1. All historical data (from 2004) will need to be moved.</p> <p>2. Current tools / technologies are not expected to be reused.</p> <p>3. Please be guided by the RFP.</p> <p>4. No.</p>

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			<p>3.Are there any specific security or compliance requirements for data transfer between systems?</p> <p>4.Are there plans to incorporate additional data sources or systems into the snapshot load process in the future?</p>	
684	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 229	Real-time ingestion of structured, semi-structured and unstructured data (E.g., claims, renewals, new business, customer events, clickstream data sources, etc.) This could be streaming data (eg: CDC feeds from core and other sources, message queue, clickstream data from digital assets) or specific event-based data (eg: customer dropping off while filling up an online	Please share if currently any event based tools are used in LIC such as Apache Kafka, AWS Kinesis, and Google Pub/Sub ?	This will be shared with the selected bidder.
685	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 229	Ingestion of unstructured data such as images, call records, emails, social data, videos, etc.	<p>1.How frequently is unstructured data generated and what is the expected volume of data to be ingested?</p> <p>2.What current tools and technologies are you using for data ingestion, and what challenges are you facing with them?</p> <p>3.Do you have any specific requirements for data processing and transformation before storing unstructured data?</p> <p>4.Are there any specific integration requirements with other systems or platforms?</p>	<p>1. Please be guided by the RFP for volume of unstructured data. This is expected to be generated both real time and in batch.</p> <p>2. Bidder to propose tools for ingestion. CDC and event mgmt tools are to be reused.</p> <p>3. No</p> <p>4. No.</p>
686	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 229	Ingestion of semi-structured data like user activity log, geographic information, XML, JSON, etc.	<p>1.What types of Semi Structured data are you currently dealing with, and what are the primary sources of this data?</p> <p>2.How frequently is Semi Structured data generated and what is the expected volume of data to be ingested?</p> <p>3.What current tools and technologies are you using for data ingestion, and what challenges are you facing with</p>	<p>1.Expected data formats for near real time data will be xmls, json, string, clickstream data (web logs, JS tags, etc), csv and other standard data formats. Primary sources will include social, digital assets, etc</p> <p>2. This is expected to be generated</p>

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			<p>them?</p> <p>4.Do you have any specific requirements for data processing and transformation before storing Semi Structured data?</p> <p>5.What types of data analytics or machine learning applications do you plan to implement using this Semi Structured data?</p> <p>6.Are there any specific integration requirements with other systems or platforms?</p>	<p>as per activity on the digital assets. Approximate volume of semi-structured data is 70% of the totalnon-structured data size.</p> <p>3. Bidder to propose tools for ingestion. CDC and event mgmt tools are to be reused.</p> <p>4. No</p> <p>5. Please be guided by the RFP and corrigendum.</p> <p>6. No</p>
687	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 229	<p>The ingestion mechanism will need to ingest incremental changes in source transactional system tables (e.g. eFEAP - structured data / DB change logs) that needs to be synchronized with data lake / lakehouse in near real-time (e.g., new business, FUP, Premium transaction, claim status, policy payment status, loan related data, etc.).</p> <p>It should be possible to combine Change Data Capture with other complexity such as decompression of data, decryption and encryption. CDC data feeds will be used also be stored in datalake / lakehouse along with incremental batch on landing to avoid incremental data fetch from those tables.</p>	<p>1.Can you describe the source transactional systems and the type of changes (inserts, updates, deletes) that need to be captured?</p> <p>2.What are your near real-time requirements for data synchronization? How often do changes occur and need to be reflected in the data lake/lakehouse?</p> <p>3.What tools or technologies are currently in place for data ingestion, and are there any preferences or constraints for new tools?</p> <p>4.What specific decompression, decryption, and encryption methods are used or required for your data?</p> <p>5.Are there any specific performance requirements or constraints for these preprocessing tasks?</p> <p>6.How should the ingestion mechanism handle failures in preprocessing tasks?</p> <p>7.What is the expected volume of CDC data and incremental batch data to be stored in the data lake/lakehouse?</p> <p>8.How long do you need to retain CDC data in the data lake/lakehouse, and what are your archival and retrieval</p>	<p>1. Source transactional systems are provided in the RFP. Inserts and updates in target fields need to be captured.</p> <p>2. Changes in target fields as and when they occur in digital platforms and core platforms described, need to be captured and processed in the data platform.</p> <p>3. The details of the tools will be provided later.</p> <p>4. Please be guided by the RFP and industry practices.</p> <p>5. Please be guided by the RFP .</p> <p>6. Bidder to propose.</p> <p>7. Please be guided by the RFP.</p> <p>8. Five years data needs to be maintained in active mode.</p> <p>9. No.</p> <p>10. Data integrity and consistency</p>

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			<p>requirements?</p> <p>9.Do you have any specific data partitioning and organization requirements in the data lake/lakehouse?</p> <p>10.What are your requirements for data consistency and integrity when combining CDC data with incremental batches?</p> <p>11.How do you plan to manage metadata and data lineage for the ingested CDC data and incremental batches?</p> <p>12.What security measures are required to protect data both in transit and at rest in the data lake/lakehouse?</p>	<p>needs to be maintained.</p> <p>11. Bidder to propose.</p> <p>12. Please be guided by the RFP.</p>
688	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 230	<p>The data ingestion should be a low-latency, high throughput, highly automated and continual process.</p> <p>It should be possible to run the data processing as and when new data is ingested into the platform. It should also be possible to schedule processing jobs.</p> <p>It should be possible to configure certain mandatory elements as per standardized data ingestion and storage policies. These could include things like transformation using common canonical data model, masking personally identifiable information, data sanity checks, validations, and reconciliation.</p>	<p>1.What are your performance benchmarks for data ingestion in terms of latency and throughput?</p> <p>2.What are the expected data volumes and ingestion frequencies?</p> <p>3.Which parts of the data ingestion process are you looking to automate, and what manual interventions, if any, are currently involved?</p> <p>4.Are there specific tools or frameworks you prefer for real-time data processing and job scheduling?</p> <p>5.What are the standardized data ingestion and storage policies that need to be adhered to?</p> <p>6.What is the common canonical data model you use for data transformation, and what are its key features?</p> <p>7.What specific personally identifiable information (PII) needs to be masked, and what are the masking requirements?</p> <p>8.What data sanity checks, validations, and reconciliation processes are mandatory for the ingested data?</p> <p>9.Are there any specific data transformation, validation, or reconciliation tools you are currently using or prefer</p>	<p>1. Please be guided by the RFP.</p> <p>2. Please be guided by the RFP.</p> <p>3. Please be guided by the RFP.</p> <p>4. No</p> <p>5. Please be guided by the RFP.</p> <p>Further details will be provided to the selected bidder.</p> <p>6. Bidder to propose.</p> <p>7. The PII data elements will be provided at a later stage</p> <p>8. These will be finalised at a later stage.</p> <p>9. Please be guided by the RFP.</p>

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689	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 230	<p>The proposed solution must support all data formats from internal or external sources viz. structured, semi-structured and unstructured data. It must support ingestion of data in batches, incremental additions and real-time feeds.</p> <p>It must support data ingestion via CDC, ETL/ELT, Message Broker, SFTP/MFT, Web API, etc. There should be no limitation on the type, format and size of data ingested.</p> <p>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.</p>	<p>to use?</p> <ol style="list-style-type: none"> 1.Can you provide a comprehensive list of data formats you currently use or plan to use? 2.What ETL/ELT processes are currently in place, and what improvements or changes do you anticipate? 3.Which CDC (Change Data Capture) tools or technologies do you currently use or prefer to use? 4.What role do message brokers(e.g., Kafka, RabbitMQ) play in your data architecture, and which ones do you use or prefer? 5.How do you currently use SFTP/MFT for data transfers, and what are the key requirements for these methods? 6.What Web APIs do you currently use for data ingestion, and what are their key characteristics (e.g., REST, SOAP)? 7.What are the largest data files or datasets you need to ingest, and how frequently do you handle such large data volumes? 8.Are there any specific data formats or types that present challenges in your current ingestion process? 9.What are your latency and throughput requirements for different data ingestion scenarios (batch, real-time, incremental)? 10.What are your peak data ingestion times, and how do you manage performance during these periods? 11.How do you anticipate your data ingestion needs evolving over the next few years? 12.Are there any specific compliance or security requirements for data ingestion and storage? 	<ol style="list-style-type: none"> 1. Please refer to RFP. Expected data formats for near real time data will be xmls, json, string, clickstream data (web logs, JS tags, etc), csv and other standard data formats. 2. We expect the bidder to replace current processes and mechanisms. 3. This will be provided to the selected bidder. 4. Message brokers are used to move data real time across databases and applications. There are no preferred tools. 5. SFTP / MFT is used for some source systems today. MFT is to be reused. Please refer corrigendum. 6. We use REST. 7. Current sizes at this level will not be a benchmark as we are changing the frequency and mode of ingestion. 8. No 9. Please be guided by the RFP. Peak daily data throughput: 250 GB 10. All ingestion happen in the night today. This will change for the data platform as there will ne significant near real time updates. 11. Please be guided by the RFP. 12. 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
690	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 230	The data acquisition tools should allow to configure data ingestion processes from single or multiple source systems, single or multiple operational input files (e.g. excel, flat-files, pdf, images, files with delimiters, data stream,	<ol style="list-style-type: none"> 1.What level of configurability do you require for setting up data ingestion processes? (custom configurations) 2.Do you need the ability to configure ingestion processes through a user interface, programmatically, or both? 3.Are there any specific challenges or requirements when ingesting data from multiple source systems? 4.What kind of data integration is required between multiple source systems? 5.What types of input files are you currently dealing with, and what are their characteristics (e.g., size, frequency of updates)? 6.Do you have any specific requirements for processing different types of files (e.g., extracting data from PDFs, handling images)? 7.How do you handle files with different delimiters or formats within the same ingestion process? 8.What is the expected volume and frequency of data streams, and how do you manage them currently? 9.How do you foresee your data ingestion needs evolving over the next few years? 10.What are your performance requirements for data ingestion in terms of latency and throughput? 11.Are there any specific compliance or security requirements for handling different types of input files? 	<ol style="list-style-type: none"> 1. Configurations in the data ingestion system could include setting up sources, data entities within sources and specific tables, etc. Also setting up some basic validations, data transformations, etc 2. Prefereably through an user interface 3. No 4. Primarily batch, CDC based and API based 5. Data is expected to be ingested as and when generated. Some data will be in batch mode. 6. Please refer RFP and corrigendum. 7. Bidder to propose. 8. Please be guided by the RFP and corrigendum. Management process and mechanism to be proposed by bidder. 9. Please be guided by the RFP. 10. Please be guided by the RFP. Peak daily data throughput: 250 GB 11. Please be guided by the RFP.
691	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 230	Tools should have function to configure sanity checks, validations and reconciliation of data.	<ol style="list-style-type: none"> 1.What specific sanity checks do you need to perform on your data? 2.Are there any industry-specific or regulatory sanity checks that must be applied to your data 3.How do you currently perform sanity checks, and what challenges are you facing with them? 	<ol style="list-style-type: none"> 1. Please be guided by the RFP. 2. Please be guided by the RFP. 3. Please be guided by the RFP. 4. Bidder to propose. 5. Bidder to propose. 6. Bidder to propose.

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			<p>4.What are the key validation rules and criteria that your data must meet?</p> <p>5.Do you need to apply different validation rules to different types of data or data sources?</p> <p>6.How do you handle validation errors, and what actions should be taken when data fails validation?</p> <p>7.Are there specific tools or frameworks you currently use for data validation?</p> <p>8.What reconciliation processes do you need to ensure data consistency between source and target systems?</p> <p>9.How frequently do you perform data reconciliation, and what are the typical data volumes involved?</p> <p>10.What are the key metrics or reports you use to monitor the reconciliation process?</p> <p>11.How do you currently handle discrepancies found during reconciliation, and what is the resolution process?</p> <p>12.How do you foresee your data validation and reconciliation needs evolving over the next few years?</p> <p>13.Are there any specific compliance or security requirements for performing sanity checks, validations, and reconciliation?</p> <p>14.What are your current methods for monitoring and managing sanity checks, validations, and reconciliation processes?</p>	<p>7. Please be guided by the RFP.</p> <p>8. Bidder to propose.</p> <p>9. Bidder to propose.</p> <p>10. Bidder to propose.</p> <p>11. Bidder to propose.</p> <p>12. Please be guided by the RFP.</p> <p>13. Please be guided by the RFP.</p> <p>14. Please be guided by the RFP.</p>
692	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 230	All the Data acquisition methods/systems should generate audit and diagnostic logs for each load. An alerting report and monitoring utility should be proposed as a part of the solution. In case of any failure, email alert and mobile SMS must be sent to all concerned stakeholders. Complete report of all jobs	<p>1.What specific data points or events should be included in the audit and diagnostic logs?</p> <p>2.How long do you need to retain audit and diagnostic logs, and what are the storage requirements?</p> <p>3.What are your specific requirements for the alerting report and monitoring utility?</p> <p>4.Do you have any preferences for the tools or platforms</p>	<p>1. Please be guided by the RFP and follow industry practices.</p> <p>2. Audit logs is to be retained for 6 monhs and then archived.</p> <p>3. Please be guided by the RFP.</p> <p>4. No</p> <p>5. This will be provided to 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
		executed during the day must be sent as an email to concerned stakeholders highlighting jobs that were not successful/ delayed.	<p>used for alerting and monitoring?</p> <p>5.Who are the concerned stakeholders who should receive email alerts and mobile SMS in case of failures?</p> <p>6.What escalation processes should be followed in case of failure alerts?</p> <p>7.What level of detail should be included in the daily execution report?</p> <p>8.How do you currently handle delayed or unsuccessful jobs, and what actions are taken to address them?</p> <p>9.What are your security and compliance requirements for managing audit logs and sending alerts?</p> <p>10.How do you currently monitor and manage data acquisition processes, and what are the pain points?</p> <p>11.What are your expectations for the frequency and timing of email alerts and SMS notifications?</p> <p>12.Are there any specific performance metrics or thresholds that should trigger alerts?</p>	<p>selected bidder.</p> <p>6. This will be provided to the selected bidder.</p> <p>7. This will be provided to the selected bidder.</p> <p>8. Bidder to propose.</p> <p>9. Please be guided by the RFP.</p> <p>10. Please be guided by the RFP.</p> <p>11. This will be provided to the selected bidder.</p> <p>12. Please be guided by the RFP.</p>
693	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 230	Re-runability checkpoints should be present in data pipelines (needs to be able to run at scheduled times, re-run when failed). The New developed data pipelines should be able to execute parallel read and write data into the Data Lake / Lakehouse platform. The system must have the inbuilt/customized capability to notify the business any transmission loss of data due to failure in connectivity, network, system, hardware or any other reasons. It should automatically resume the load from the last successful checkpoints with minimal to no manual intervention.	<p>1.What are your requirements for parallel processing in data pipelines, particularly for read and write operations?</p> <p>2.Are there any specific performance metrics or benchmarks for parallel read and write operations?</p> <p>3.Who are the stakeholders who should be notified in case of data transmission loss, and what communication channels should be used?</p> <p>4.What level of detail should be included in the notification regarding the cause and impact of data transmission loss?</p> <p>5.How do you currently handle data pipeline failures and resumption of data loads?</p> <p>6.What level of manual intervention is acceptable during</p>	<p>1. Bidder to propose.</p> <p>2. No. Please be guided by the RFP.</p> <p>3. This will be provided to the selected bidder.</p> <p>4. This will be provided to the selected bidder.</p> <p>5. Bidder to propose approach.</p> <p>6. Please be guided by the RFP.</p> <p>7. 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
			the resumption of data loads from checkpoints? 7.What are your expectations for the reliability and availability of the data pipelines and associated systems?	
694	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 231	The SI must consider during design of solution that when a Data ingestion job runs the designated user must be able to log information like job duration, start time/end time, user information, the job status if success or failure, error message, etc. The meta data repository should be query-able by designated user to extract this information.	1.What specific information do you envision logging during data ingestion jobs, besides job duration, start time/end time, user information, job status, and error message? 2.What types of metadata do you anticipate storing in the repository, and what metadata attributes should be query-able by designated users? 3.How do you envision users querying the metadata repository, and what tools or interfaces do they prefer to use? 4.Who are the designated users who should have access to log information and query the metadata repository? 5.What level of access control and permissions do you require for designated users accessing log information and metadata? 6.How do you currently integrate logging mechanisms into data ingestion processes, and what improvements or changes do you anticipate? 7.Are there any specific automation requirements for logging information and querying the metadata repository?	1. Bidder to propose basis RFP and industry practices. 2. Please be guided by the RFP. 3. Please be guided by the RFP and industry practices. 4. Please be guided by the RFP. Data administrators will have relevant access. 5. Bidder to propose basis RFP and industry practices. 6. Bidder to propose approach. 7. Please be guided by the RFP.
695	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 231	The proposed change data capture solution must be able to load data in datalake / lakehouse in near real time.	1.What is the maximum acceptable latency for loading data into the data lake/lakehouse? 2.What are the expected data volumes and frequency of changes that the CDC solution needs to handle? 3.What is your current infrastructure for data ingestion, and how does it handle real-time or near real-time data loads?	1. Please be guided by the RFP. Near real time processing inside the data platform: Overall processing time less than 2 seconds 2. This will be used to move primarily relevant customer transaction data as and when it happens. Expected

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			<p>4.Are there any limitations or challenges with your current data ingestion processes that the CDC solution needs to address?</p> <p>5.How do you plan to handle and resolve issues if the CDC solution fails to meet the near real-time latency requirements?</p>	<p>data volumes will be as per incremental data guidelines provided in the RFP and corrigendum.</p> <p>3. Current implementation is for a different scope and not relevant for the current data platform discussion.</p> <p>4. No. The requirement is different.</p> <p>5. Bidder to propose.</p>
696	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 231	The Data Lake / Lakehouse solution should be capable of ingesting encrypted data from source systems. It should support the encryption/decryption mechanism implemented at source systems.	<p>1.What encryption methods and standards are currently implemented at your source systems?</p> <p>2.Do you foresee any changes or updates to your encryption mechanisms in the near future?</p> <p>3.How critical is it to maintain end-to-end encryption during the data ingestion process?</p> <p>4.What are your requirements for securing data at rest and in transit within the data lake/lakehouse?</p> <p>5.What is the expected impact of encryption/decryption on data ingestion performance, and how do you plan to address it?</p> <p>6.Are there any specific compliance or regulatory requirements related to encrypted data that the solution must adhere to?</p> <p>7.How do you currently manage encryption keys, and what are your expectations for key management within the data lake/lakehouse?</p> <p>8.What processes do you have in place for encryption and decryption of data during ingestion, and how do you manage exceptions or errors?</p> <p>9.What tools or systems are currently used for encryption and decryption, and do you have any preferences for the new solution?</p>	<p>1. This will be provided to the selected bidder.</p> <p>2. No</p> <p>3. Please be guided by the RFP.</p> <p>4. Please be guided by the RFP</p> <p>5. Bidder to provide suitable solution</p> <p>6. Please be guided by the RFP and industry norms.</p> <p>7. Please be guided by the RFP</p> <p>8. This will be provided to the selected bidder.</p> <p>9. This will be provided to the selected bidder.</p> <p>10. This needs to be provided by the 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
			10.How do you plan to monitor and manage the encryption/decryption process within the data lake/lakehouse?	
697	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 231	The solution should allow for automatic ingestion of structured, semi-structured and unstructured data from vendor / third party platforms without manual intervention. It should be possible to schedule these jobs based multiple parameters.	<p>1.What specific vendor/third-party platforms will be the sources for data ingestion?</p> <p>2.Are there any specific protocols or APIs used by these vendor/third-party platforms for data exchange?</p> <p>3.What volume and frequency of data do you expect to ingest from these sources?</p> <p>4.What parameters should be used to schedule ingestion jobs (e.g., time-based, event-based, data availability)?</p> <p>5.How frequently do you need to run these ingestion jobs, and are there any peak times or specific intervals to consider?</p> <p>6.What challenges have you faced with integrating data from vendor/third-party platforms in the past?</p> <p>7.What are the critical success factors for you in implementing an automated data ingestion solution?</p>	<p>1. Please be guided by the RFP. Key external data sources (non-exhaustive) include:</p> <p>a. 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)</p> <p>b. Select banca partners - providing structured data</p> <p>c. Select medical service providers - providing unstructured data (pdf documents) and structured data</p> <p>d. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data</p> <p>e. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>f. Data from subsidiaries - providing structured data</p> <p>2. No.</p> <p>3. Please be guided by the RFP and corrigendum.</p>

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				<p>4. Bidder to provide optimised solution</p> <p>5. Ingestion jobs will need to run as and when relevant customer transactions happen and some in batch mode.</p> <p>6. No specific challenges.</p> <p>7. Please be guided by the RFP.</p>
698	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 231	The system should allow for a graphical user interface to configure data sources.	<p>1.Are there any existing interfaces or systems that you would like this GUI to resemble or integrate with?</p> <p>2.What specific functionalities do you expect the GUI to provide for configuring data sources?</p> <p>3.Are there any advanced features or capabilities you need in the GUI, such as drag-and-drop, real-time previews, or validation checks?</p> <p>4.Who will be the primary users of this GUI, and what roles or permissions should they have?'</p> <p>5.How do you envision this GUI integrating with your existing data management systems and workflows?</p> <p>6.Are there any specific tools or platforms that the GUI must be compatible with?</p> <p>7.Do you have any specific documentation or user guides requirements for the GUI?</p> <p>8.How do you currently configure data sources, and what are the pain points or challenges you face?</p>	<p>1. No</p> <p>2. Identifying data sources, connecting with data sources, data bases and tables within the data sources, basic validations and transformations, etc</p> <p>3. Yes</p> <p>4. Primary users (part of the data engineering / analytics team) and their roles will be provided to the selected bidder.</p> <p>5. The current platform is expected to replace existing data management platforms.</p> <p>6. Please be guided by the RFP.</p> <p>7. No</p> <p>8. Bidder to propose future approach.</p>
699	vii. Detailed Technical Requirements ,2.Data Ingestion ,Page 231	Data sanity checks, automated reject processing, validations and reconciliation of data should be available as part of data ingestion solution to ensure the integrity of data.	<p>1.What specific sanity checks do you require during the data ingestion process?</p> <p>2.Are there any data attributes or fields that require special attention during sanity checks?</p> <p>3.How do you currently handle rejected data, and what</p>	<p>1. Bidder to propose</p> <p>2. Nothing specific</p> <p>3. Bidder to propose approach.</p> <p>4. Bidder to propose</p> <p>5. Bidder to propose</p>

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			<p>improvements would you like to see in this process?</p> <p>4.What should happen to data that fails the initial checks or validations (e.g., quarantine, reprocessing, notification)?</p> <p>5.What specific validation rules and standards should be applied to the ingested data?</p> <p>6.Are there any industry-specific or regulatory validation requirements that need to be considered?</p> <p>7.What are your requirements for data reconciliation to ensure data completeness and accuracy?</p> <p>8.How frequently do you need to perform data reconciliation, and what criteria should be used?</p> <p>9.Who are the stakeholders that need to be notified in case of data quality issues, and what information should be included in these notifications?</p> <p>10.How do you currently manage data quality, and how should the new solution integrate with these processes?</p> <p>11.Are there any specific tools or platforms you use for data quality that the new solution needs to be compatible with?</p> <p>12.How do you prioritize and address different types of data quality issues (e.g., critical errors, warnings, informational)?</p>	<p>6. Bidder to propose. Also please be guided by the RFP.</p> <p>7. Please be guided by the RFP and industry practices.</p> <p>8. Please be guided by the RFP</p> <p>9. This will be provided to the selected bidder.</p> <p>10. Bidder to propose approach</p> <p>11. No</p> <p>12. Bidder to propose approach</p>
700	vii. Detailed Technical Requirements ,3.Data Storage ,Page 233	The proposed solution should have audit and error logs for auditing and troubleshooting	<p>1.What specific activities or events do you need to be captured in the audit logs?</p> <p>2.How long do you need to retain audit logs, and what are your requirements for log storage and retrieval?</p> <p>3.What logging and monitoring tools do you currently use, and how do you plan to integrate audit and error logs with these tools?</p>	<p>1. Please be guided by the RFP and industry practices.</p> <p>2. Audit logs need to be in active storage for 6 months and can be archived post that.</p> <p>3. This will be provided to the selected bidder.</p>
701	vii. Detailed Technical	Ensuring real time health checks, monitoring	1.What specific health check metrics do you need to	1. Please be guided by the RFP and

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
	Requirements ,3.Data Storage ,Page 233	and alerting about data storage / utilization of storage / failure handling of storage components. Actionable dashboard must be available to designated users to monitor health checks and tool should automatically issues alerts to users.	monitor in real-time for your storage components? 2.What are your requirements for monitoring data storage usage and utilization?	industry practices 2. Please be guided by the RFP.
702	vii. Detailed Technical Requirements ,3.Data Storage ,Page 233	There should be provision for periodic backup with facility of selective restoration of specific data set without hampering database access to any schedule / adhoc workloads.	1.What is your preferred frequency for periodic backups (e.g., daily, weekly, monthly)? 2.Do you have any specific requirements for backup retention periods? 3.What are your requirements for the selective restoration of specific data sets? 4.What backup and restoration tools or systems are you currently using	1. Please be guided by the RFP 2. Backup data should be retained for 5 years and then archived. 3. Please be guided by the RFP and industry practices. 4. This will be provided to the selected bidder.
703	vii. Detailed Technical Requirements ,4.Data Processing ,Page 235	It should be possible to run data processing in parallel / distributed mode. The data platform should be able to run ~ 1000 jobs in batch or near real time mode every day. The platform should be capable to run multiple transformation jobs in parallel - at-least 500 jobs in parallel (concurrently), scalable up to 1500 in next 5 years, of varying complexity - simple, medium, complex, in batch or near real time mode every day.	1.Could you classify the expected jobs based on their complexity levels (simple, medium, complex), and do you have any specific requirements for handling each complexity level? 2.How many jobs, on average, do you expect the platform to handle per day in both batch and near real-time modes?	1. Bidder to propose. 2. Please be guided by the RFP. The numbers of batch jobs will be provided to the selected bidder. All customer transactions are expected to move near real time into the data lake. The actual number of jobs will also be driven by the design done by the selected bidder.
704	vii. Detailed Technical Requirements ,6.Data Security and Access Control ,Page 237	Data encryption applies to the following data on data lake / lakehouse: · Data at rest · Data in motion · Data available over an API to external sources / applications · Data at end users	1.Can you provide more details about the types of data that require encryption within your data lake/lakehouse, and the specific reasons or regulations driving these encryption requirements? 2.How do you currently manage encryption and decryption of data within your organization, and what challenges or limitations have you encountered with	1. Please be guided by the RFP. 2. Bidder to propose approach. 3. Bidder to propose basis RFP and industry practices 4. Bidder to propose approach basis RFP and industry practices. 5. No

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"> · Data from source system during ingestion · Data in use Standard encryption/decryption techniques / policies should be implemented for this activity. Encryption should be possible at both overall database level and at finer-grained column / parameter level. This should be easily defined and implemented. Decryption should be allowed only to selective users/roles by complying the global standards like AES256, DES, SKC, PKC, 3DES, MD5 cryptographic hash, etc	your existing approach? 3.What encryption techniques or standards do you prioritize for securing your data, and are there any specific requirements or preferences you have in this regard? 4.How do you plan to control access to decrypted data within your organization, and what mechanisms are in place to ensure compliance with global encryption standards and regulations? 5.Are there any specific integration requirements or considerations we should be aware of when implementing encryption and decryption mechanisms within your existing data infrastructure? 6.How do you measure the effectiveness of your encryption policies in protecting sensitive data and mitigating security risks, and what measures are in place to monitor and enforce compliance with these policies?	6. This is done enterprise wide by LIC's cybersecurity team. Relevant details will be provided to the selected bidder.
705	vii. Detailed Technical Requirements ,7.Data Consumption ,Page 240	Solution will need to support significant bulk reporting requirements along with suitable ad-hoc reporting / querying. Report generation will need to be fast for all pre-planned custom / static reports developed by the selected bidder (<3 second response) Reports will also need to be consistent (eg: Reports as on a particular date should have the same values irrespective of when the report is generated)	1.Can you provide examples of the types of bulk reports and ad-hoc queries 2.what are the critical use cases for each	This will be provided to the selected bidder.
706	vii. Detailed Technical Requirements ,7.Data Consumption ,Page 240	Data federation to support intelligent real-time query optimization, caching, in-memory and hybrid strategies that are automatically (or manually) chosen based on source constraints,	1.Can you provide examples of the types of queries and workloads that the data federation solution will need to optimize in real-time? 2.Are there specific scenarios or use cases where manual	1. Examples of such optimisations would include managing ad-hoc queries with near real time updates due to changes in relevant masters

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
		application need and network awareness.	intervention may be required to select optimization strategies, and what criteria would prompt users to make manual selections?	with other scheduled jobs such as analytics events, etc 2. Specific business situations may need the set rules to be over-riden and that may need manual intervention eg: cache invalidation in certain cases, etc
707	vii. Detailed Technical Requirements ,7.Data Consumption ,Page 240	The layer should also make suitable APIs available for consumption. Published for consumption via an API gateway. These data APIs will be in areas such as customer, policy, product, claim, agent, branch, medical, interaction, leads, commission, etc APIs can also be analytics output related in the form of personalized offers, triggers / nudges, etc	Can you provide more details about the specific types of data that will be accessible through the APIs, and what are the primary use cases for each data endpoint?	Please be guided by the RFP. The data lake is expected to expose APIs / data services fo all key elements such as master data, analytics output and select reporting output.
708	vii. Detailed Technical Requirements ,7.Data Consumption ,Page 240	Capability to easily connect with any downstream/upstream application at LIC	1.Can you provide details about the various upstream and downstream applications that need to be connected 2.What are the critical data exchange requirements between these applications?	This will be provided to the selected bidder
709	vii. Detailed Technical Requirements ,7.Data Consumption ,Page 240	The system should support bulk data and targeted data extracts via statistical tools and APIs.	1.Can you provide examples of the types of bulk data extraction tasks that the system will need to support? What are the typical data volumes and frequency of such extraction tasks?	This will be provided to the selected bidder.
710	vii. Detailed Technical Requirements ,7.Data Consumption ,Page 241	Templates for common data processing / end to end applications, tag data sets and re-use operators across machine learning pipelines	1.Can you provide examples of the templates and end-to-end applications available in the platform?	Relevant details will be provided to the selected bidder.
711	vii. Detailed Technical Requirements ,9.Infrastructure ,Page	On-prem/Private Cloud – The data, reporting and analytics solution is expected to be implemented on-premises.	Are there any concerns or challenges associated with managing and maintaining an on-premises deployment, such as IT resource constraints or operational overhead?	No. There are no specific concerns foreseen.

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712	vii. Detailed Technical Requirements ,9.Infrastructure ,Page 243	The Vendor shall be responsible for the following duly verified by LIC's team: 1. On-premises IT infrastructure sizing, procurement and provisioning 2. Rack Layout along with cable layout 3. IP Schema details and VLAN layout 4. Ensuring proper connectivity and access to data lake / lakehouse 5. Network and Security Hardening 6. Server Setup and configuration 7. Storage and backup configuration 8. Hardware Failover, 9. Functional DR and 10. IT continuity approach	1. Could you provide details about any existing network infrastructure or architecture that the vendor needs to integrate with or consider during setup?	This will be provided to the selected bidder
713	Penalty for non Performance - Customer Support		1. Where is the customer support center to be set up, client or bidders location 2. What do we mean by Prime Shift? Please specify	Customer support center is expected to be at LIC site. Prime shift means general shift. This is typically 9am to 5:30pm
714	Generated tickets – action, resolution	Action: Severity P1: 0.5h Severity P2: 1h Severity P3: 8h	Please change P2 threshold to 2 H. Also request you to relook into the Penalty amount of 5 Lakhs which is too stringent	Please be guided by the RFP
715	Generated tickets – action, resolution	Resolution: Severity P1: 4h Severity P2: 8h Severity P3: 24h Severity P4: 40h	The SLA's should stop if in case the user is provided with the workaround of the incident raised, incase a permanent resolution takes time to resolve	Please be guided by the RFP
716	Availability	Uptime, RTO and RPO	Penalty or shortfall are too stringent. Requesting LIC to relook into the penalties amount in case of shortfall	Please be guided by the RFP
717	3.5.6.1 For breach of	As a result	Before as a result, request LIC to include words, which is	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
	IPR Rights,Page 51		directly and solely attributable to the bidder,	
718	3.5.6.1 For breach of IPR Rights,Page 51	referred above,	By this does the LIC mean 3.5.6.1 sub point 1 and 2 or does it relate to the scope of the work for the bidder?	Yes, the understanding is correct.
719	3.5.7.2 IPR (Intellectual property rights) Rights,54	Bidder or his subcontractors or in respect of any other services rendered under this RFP.	Req. to insert the word post rfp, that which is directly related to this scope of work	Please be guided by the RFP.
720	3.5.7.2 IPR (Intellectual property rights) Rights,54	Point 3 : in India.	Request LIC to insert the words after India, which is solely and directly attributable to the bidder	Please be guided by the RFP.
721	3.5.7.2 IPR (Intellectual property rights) Rights,54	Point 4 :abroad.	Req. LIC to add the words post abroad, which is directly related to the scope of work or this RfP and that which is solely attributable to the bidder.	Please be guided by the RFP.
722	3.5.8 Performance Bond/Security,Page 57	Point 2 :contract Price	Will it be on the service provider fee or on the TCO which includes OEM cost also?	Yes, the understanding is correct. It will be applicable to the TCO.
723	3.5.8 Performance Bond/Security,Page 57	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.	1. How much will this be? 2. Is this a separate security in addition to PBG? 3. What will be the period of it?	Please be guided by the RFP.
724	3.5.13 Legal Compliance,Page 59	Applicable Law.	Which laws are you referring to here?	Please be guided by the RFP.
725	3.6.1 Assistance by LIC,Page 60	project site	It means LIC premise or else?	Yes, the understanding is correct. It means LIC premises.
726	3.6.1 Assistance by LIC,Page 60	whole content in this section	1. Where would the team be working from, LIC location (which place) or bidders office (which place)? 2. Is its a hybrid working or full time deployment at LIC location?	Please be guided by the RFP.
727	3.6.4.3 Payment Terms: Software,Page 73	Final payment (Subject to Go-live of the project for all relevant waves and all environments.	While the final go-live and wave 3 is 18 months, the software payment needs to be made upon installation. We request you to reconsider the payment milestones	Please refer 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
			and link it back to project milestones for each wave.	
728	3.6.4.4 Payment Terms: Annual Maintenance and Support,Page 74	Penalties, if any, will be deducted before release of the payment from the amount payable against the invoice submitted.	We suggest to cap the penalty amount depending upon the project implementation stage instead of total contract value which includes Operate cost, Hardware cost etc. which should not be applicable here. These kind of penalty terms will be discouraging bidders to participate	Please be guided by the RFP.
729	3.9.5.2 Liquidated damages,Page 88	a sum equivalent to the 1% percent (or any other percentage if prescribed) of the related monthly bill of the Services.	<p>1. While the payment in implementation is fixed fee and in operate/AMC its quarterly so how is the LIC going to charge on the monthly billing, who will this work, can you please clarify it?</p> <p>2. 1% of shall be levied for that deliverable delay or on what value will it be levied. Request to levy on that deliverable fee. Also if possible request for 0.5% as the starting instead of 1%?</p>	Please be guided by the RFP.
730	3.9.5.2 Liquidated damages,Page 88	Bidder(s) will make all-out effort that all systems perform without defect or c.interruption. The completion of deliverables within the given timeframe is binding on Bidder(s). In the event of delay in meeting the deliverables for causes attributable to Bidder(s), LIC shall be entitled at its option to recover from Bidder(s), as liquidated damages, a sum of 0.5% of the contract value of the deliverable which suffered delay, for each completed week or part thereof by which the deliverable has been delayed, for the first 4 weeks of delay. Thereafter, the rate of penalty will be 1% of the contract value of the deliverable which suffered delay, for each completed week or part thereof	<p>Our understanding is that liquidated damages during implementation period should be applicable as 10% of total contract value of end to end implementation phase only rather than total contract value.</p> <p>Similarly during maintainance period it should be 10% of total contract value during maintainance phase which has been serviced (i.e total invoices raised during maintainance phase)</p> <p>We request you to consider above revised clause.</p> <p>How is this different from point a and when will each of them be applicable? Can you please clarify it?</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
		by which the deliverable has been delayed, subject to a limit of 10% of the contract value.		
731	3.9.5.4 Limit on total Damages,Page 89	subject to a maximum of 10% (or any other percentage if prescribed) of the entire value of the Contract of Services.	Req. for capping separately for implementation and for operate. Also if possible have it separately for deliverable based. Also how is contract value defined if its TCO then we also taking more risk for the value of work that we are not doing directly, ie OEM cost of the product.	Please be guided by the RFP.
732	3.12.1.4 Limitation of Liability,Page 98	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.	This clause needs to be revisited during the contracting stage if we are selected as the selected bidder	Please refer corrigendum.
733	Section B - Rate Card,Page 166	whole content in this section	Incase if there is a variation in the quantity later on or any addition to the items to be procured, will LIC allow for such deviations and to what extend will these be considered? Will they form a part of the change request ?	Please be guided by the RFP.
734	Format 1: Contract Form (Template),Page 197	whole content in this section	Request LIC to include addendum or corrigendum also as part of a	Please be guided by the RFP.
735	viii. Detailed Non-Functional Scope of Work and Other Conditions,13.6 Operate,Page 256	An exhaustive list of key metrics to be monitored needs to be created by the bidder and LIC.	When will this be discussed and agreed upon ?	This will be decided along with the selected bidder.
736	viii. Detailed Non-Functional Scope of Work and Other	P95 measurements (monitoring the 95 percentile latency) etc.	what else would be part of this?	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
	Conditions,13.7.4 Monitoring/Alerting,Page 258			
737	viii. Detailed Non-Functional Scope of Work and Other Conditions,18.3. Customer Support:,Page 274	whole content in this section		Please be guided by the RFP
738	3.12.2.2 Frustration of Contract,Page 100		Our understanding is that if this clause is made effective then other Penalty including PBG would not be applied. Please confirm the understanding and accept this revised clause if otherwise.	Please be guided by the RFP.
739	3.5.6 Obligation to Indemnify LIC,Page 51		Aggregate liability is capped at total contract value. Can you confirm if indemnity is under the capping of limitation of liability clause ?	Please be guided by the RFP.
740	3.12.3.5 Survival,Page 101		Can you please put a timeline capping to these clauses mutually accepted by LIC & bidder?	Please be guided by the RFP.
741	2.9.3.1 Submission/Uploading to the Portal, Page 24	NDA	Could you please confirm if this NDA is required to be submitted by bidder during the bid submission stage or during the contracting stage	Please be guided by the RFP.
742	3.12.1.4 Limitation of Liability:, Page 97		We request to make the liability capped to specific phase's total contract price only i.e implementation & maintenance phase	Please refer corrigendum.
743	Bidder eligibility criteria 3 - Sales turnover & company net worth & Pg #118	If audited financial statement/ profit and loss statement is not available for Financial Year 2023-2024, then, provisional financial statement may be submitted duly certified by the Chartered Accountant/Minimum three partners	Financials for FY23-24 are not available as books are not yet finalized & audited. As per organization policy, provisional financials are not shared for RFPs. Requesting amendment of criteria to share the financials until FY22-23	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
		or Directors.		
744	Form T-1B: Bidder"s Profile Format - Financial parameters & Total revenue from insurance clients; Pg #154	Insurance practice size by bidder, as on 31.03.2024 (Total revenue from Insurance clients in the last financial year FY2023-24)	Auditor does not provide provisional turnover certificate for FY23-24 for a specific industry & the financials for FY23-24 are not available as books are not yet finalized & audited. Kindly allow us to share overall revenue for the last 3 years until FY22-23	Please be guided by the RFP.
745	viii, Page No 257	1. Volumetrics	Relevant reporting ready data volume for Dashboarding and reporting layer Today?	Please be guided by the RFP.
746	viii, Page No 257	1. Volumetrics	How many users require Self-Service for creating visualizations and different views in dashboards and reports?	200 users.
747	viii, Page No 257	1. Volumetrics	What is the concurrency on dashboards as of today?	Approximate concurrency across the platform: 15% of the total number of active users
748	viii, Page No 257	1. Volumetrics	Can you share the role/persona wise peak user concurrency? For Example Agents , Branch Users, Sales Mangers, divisions heads, ZOs, CO and other specialized areas	This will be provided to the selected bidder.
749	vii, Page No 248	2. Reports and Dashboards	What is the data refresh frequency? (E.g.Once/ Twice in day)	Data refresh is both near real time and in batch mode (typically once per day)
750	vii, Page No 248	2. Reports and Dashboards	Complete browser based access and Single user interface for development and user both, is it required as part of the RFP requirement?	Yes. This understanding is correct.
751	vii, Page No 248	9. Visualizations	Is it required to have online and offline accessibility of dashboards on Mobile Application?	No offline capability is required. Mobile app is also not required.
752	vii, Page No 248	9. Visualizations	What level of self service is required?	Please be guided by the RFP.
753	vii, Page No 248	7. Static reports	How many Reports on the email on daily/hourly/weekly and monthly ?	Total number of scheduled / publisher reports: 300

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
754	vii, Page No 248	7. Static reports	To how many users will scheduled reports be sent to? And what frequency (Daily/monthly/Weekly)?	Scheduled reports will be sent to 3000 users
755	vii, Page No 248	7. Static reports	How many Business users would create the threshold based Alert on dashboard	Please be guided by the RFP.
756	vii, Page No 248	7. Static reports	How many scheduled reports are required?	Total number of scheduled / publisher reports: 300
757	vii., Page No 228	2. Semistructured Data	What are the underlying databases for other applications customer portal, merchant portal, Onboarding platform.	These databases are not expected to be sources for the data platform.
758	vii., Page No 228	3. Unstructured Data	What formats are the emails stored in on the server?	Emails can be accessed in SMTP format.
759	vii., Page No 228	3. Unstructured Data	What is the volume of emails that need to be processed daily/monthly?	Actual volumes of emails will be provided to the selected bidder. This will be primarily related to customer complaints and engagement.
760	vii., Page No 228	3. Unstructured Data	Which email client is being used and what is the format of email stored in server	MS Outlook is the email client being used.
761	vii. Page No 229	2. Incremental data (batch mode)	What is the volume of incremental data for each source systems? What would be frequency of running jobs that populate processed layer?	Annual growth rate of data: approximately 15% and daily throughput today is 250GB at peak. Jobs for the processed layer will be both near real time and batch.
762	vii., Page 230	15. Latency	What is the latency expected?	Please be guided by the RFP.
763	vii., Page No 236	4. Metadata Management	What is the approximate volume of metadata for each source? Which all sources would be part of catalog?	All sources will be part of the catalog. Details will be provided to the selected bidder.
764	viii., Page No 249	1. Volumetrics, Total Users	What would be the number of admin users managing the data management platform	Data admin, stewards: Approximately 50
765	viii., Page No 249	1. Volumetrics, Total Users	What would be the number of data analysts for preparing data quality rules	Bidder to propose
766	viii., Page No 249	1. Volumetrics, Total Users	What would be the number of ETL and DW developers?	Bidder to propose

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
767	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of Data Stewards for data quality and master data management	Data admin, stewards: Approximately 50
768	viii., Page No 249	1. Volumetrics,Total Users	What would be the number of Data Stewards and Administrators for Data Catalog	Data admin, stewards: Approximately 50
769	viii., Page No 249	1. Volumetrics,Total Users	How many users would be consumers of data catalog?	Approximately 300.
770	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	Please be guided by the RFP.
771	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 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	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.
772	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.
773	Definitions 3.1.2 (22) Pg 50	"Goods" (including the terms '_Stores', and '_Material(s)' in specific contexts) includes all articles, materials, commodities, livestock, medicines, furniture, fixtures, raw material, consumables, spare parts, instruments,	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>machinery, equipment, 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>		
774	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 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</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>Please be guided by the RFP.</p>
775	Generic		<p>Any known challenges or pain points that you want to address as part of the future state data modernization implementation?</p>	<p>No known challenges</p>
776	Generic		<p>Will the existing business rules and transformation holds in future state as well? If yes, do we have these requirements/logics documented and have the access?</p>	<p>No. The business rules and transformations will need to be done afresh.</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
777	Generic		Will Posidex need to be leveraged in future state as well?	Bidder to propose and not constrained by current implementation.
778	Generic		We understand that there is one-time migration needed both DWH and Transactional DB into Data Lake, can you please provide a split of the same by DB and size?	DWH is one time. Transactional database is ongoing. For sizes, please be guided by the RFP.
779	Data Platform: CADW (Page 214)		<p>Can you please specify</p> <p>We understand that 4 source systems are ingesting data into CADW and what are approximate count of the entities (Tables/Files)?</p> <p>We assume all these sources are structured data, please confirm.</p> <p>How many tables in "Raw Data Store"</p> <p>How Many tables in "Process Data Store"</p> <p>Can you provide how many SQL scripts are leveraged from moving data from Raw to Processed data store?</p> <p>We assume that there is approximately 100 TB of data in the present data CADW, which needs to be migrated (one-time/historical) to future state data lake , please confirm.</p>	<p>1. Approximately 600 tables currently for CADW.</p> <p>2. Yes. This understanding is correct</p> <p>3. These are dependent on the CADW structure and purpose - and this is different from current data platform and hence not relevant</p> <p>4. Approximately 300</p> <p>5. Yes. This understanding is correct.</p>
780	(section VII/Source of Data) (Page 228)		<p>Semi-structured data : what is the size(volume) of this type of data?</p> <p>Unstructured data : We understand that only subset of the 1.8 PB of data needs to be migrated to new data platform, will you be able to provide the approximate percentage of the data that needs to be considered for migration?</p> <p>we assume that voice recordings and images needs to be migrated AS-IS to "Raw Data Store", please confirm. Also what is the size(volume) of this type of data?</p>	<p>1. Semi-structured data is approximately 70% of all non-structured data.</p> <p>2. Only metadata and structured data extract from select documents are to be moved. We expect this to be less than 5 TB</p> <p>3. Please refer corrigendum.</p>
781	(section		Total number of batch and real time jobs daily - Is this list	Yes. This understanding is correct.

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
	VIII/Volumetric) (Page 249)		includes all jobs from all source systems and as well includes jobs related to Raw area, processed area, data marts area and any adhoc jobs ?	
782	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.
783	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 provided to the selected bidder.
784	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
785	Exhibit 7: Quality of Team - Evaluation Criteria; Page 135	Note: 1. Attrition or replacement of any of the above-named Expert on or after the date of Technical Presentation should be honored within two weeks. Resources must be replaced with a resource of equal or higher competence. The replacement of the resource shall be interviewed by LIC prior to the final hiring. Such substitution shall not exceed the 30% of total key personnel annually.	2 weeks TAT for replacement is challenging. Can there be relaxation? 6 weeks is a safe TAT.	Please refer corrigendum.
786	Exhibit 8: References - Evaluation Criteria for each reference; Page 136	Note: 1. All Bidders will be required to give a Presentation which should include a Demo as well of their offered solution clearly demonstrating the solution architecture, technical functionalities, infrastructure and	Demo to be given before winning the contract? Is this a demo of the applications / solutions mentioned in Client References or concept presentation?	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
		deployment architecture, engineering capabilities and delivery approach.		
787	Reporting/dashboarding		For dashboarding/reporting, do you have any tool preferences?	No. Please be guided by the RFP.
788	Data		It is recommended that a data virtualization/view layer be added between the BI tool and several reporting sources. Do you have any tool preferences?	No. Please be guided by the RFP.
789	Reporting/dashboarding		It is stated that bidder is responsible for the license procurements. There is also a mention of 100 Analytical users. Can you please confirm if this is the total number of dashboard/report users. Would you kindly let us know how many BI users are "Viewers" and how many are "Creators"?	Total number of active reports / dashboards users: 3000 Total number of power users (creators): 200
790	Reporting/dashboarding		It is understood that the Bidder must set up and install the dashboarding tool on the server in addition to developing reports & dashboards. What is the team size and composition expected for BI support once the dashboards go live (for any future enhancements, issues, server maintenance, patch upgrade, disaster recovery, etc.) and for how long?	Bidder to propose
791	Reporting/dashboarding		What is the duration of the development project?	Please be guided by the RFP.
792	Reporting/dashboarding		Are all the reports/dashboards intended to have a live connection (real time), or should we also plan to schedule data extraction (batch) from the reporting sources on a periodic basis? Can you provide a breakdown of dashboards and reports with live and batch data?	Bidder to propose
793	Reporting/dashboarding		How many datasources (curated BI models along with reporting objects that the end users could drag and drop	This will be provided to 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
			to create their own reports/dashboards) are expected to be published for self-service reporting?	
794			How many user roles are to be created based on which row level security is implemented.	This will be provided to the selected bidder
795	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 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/	Please be guided by the RFP.
796	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 roles. (iii) Each Party will comply with its IT Security policy in its own environment.	Please be guided by the RFP.
797	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	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
			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	
798	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.
799	Knowledge Transfer and Exit Management Pg 60		Any knowledge transfer and exit management shall be agreed at a mutual cost between the Parties	Please be guided by the RFP.
800	3.6.4 Pg 62	Payment terms	Bidder expects payment to be 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.	Please be guided by the RFP.
801	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. 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 delivered by Bidder specifically for LIC and used by LIC subject to the restrictions in the applicable Statement of</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
			Work shall not infringe any third party IPR	
802	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.
803	3.9.4.1 pg. 86 Delivery of Service		If the Client does not furnish a written notice to XXX specifying that a Deliverable has failed to satisfy its Acceptance Criteria in all material respects prior to the end of the applicable Acceptance Period, then the Client will be deemed to have accepted such a Deliverable	Please be guided by the RFP.
804	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.
805	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	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
			subcontractor's, as applicable), reasonable control. Without 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.	
806	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.
807	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 authorities on account of GST Reverse Charge Mechanism; Tax Deducted at Source (TDS), and Tax Collected at Source (TCS) relating to Income Tax, labour cess, royalty etc	LIC shall deduct income-taxes in accordance in applicable laws in force and shall issue the necessary withholding tax/ TDS 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."	Please be guided by the RFP.
808	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	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
			contract and Bidder will charge GST on gross base price agreed reducing any discount which is established upfront in the Contract.	
809	3.12.1.2 Notice for Default Pg 97	Termination Clause	The Bidder proposes to modify the termination clause to include the following: 1. Each Party should have the right to terminate for material breach of the party. 2. There should be a cure period of minimum 60 days giving the breaching party a chance to rectify such breach. 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. 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.	Please be guided by the RFP.
810	3.12.1.4 Limitation of Liability pg. 98	Limitation of Liability	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 (including all SOWs), equal to the amount paid to the Bidder under all SOWs in the 12 months prior to the first claim.	Please refer corrigendum.
811	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.
812	3.14 pg. 106	Adherence to BCP & Cyber Security Systems	The Bidder submits the following clauses:	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 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"</p> <p>"Bidder's scope of Services 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."</p>	
813	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.
814	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 (whichever applicable) and terms & conditions, provided services of the	Bidder Seeks clarification on the Warranty period	Please refer 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
		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.		
815	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.
816	Page 235, Ser.No 6 - Data Protection	Tool should be flexible enough to implement LIC's data privacy and security policies while transforming and storing the data.	Does the tool have to be deployable on-prem or in cloud?	Please be guided by the RFP.
817	Page 235, Ser.No 6 - Data Protection	Tool should be flexible enough to implement LIC's data privacy and security policies while transforming and storing the data.	Is the tool expected to be capable of creating Synthetic data?	Please be guided by the RFP.
818	Scope of IT services, page 246, S No 8 - Data Security and Privacy	1. Implementation of Encryption of Data at rest & data in-transit as per LIC's InfoSec Policy. 3. Data Masking as per LIC's InfoSec Policy and requirements	Should the tool be capable of providing both pseudonymization, anonymization and similar types of obfuscation for data at rest and in-transit ?	Please be guided by the RFP.
819	Scope of IT services, page 246, S No 8 - Data Security and Privacy	1. Implementation of Encryption of Data at rest & data in-transit as per LIC's InfoSec Policy. 3. Data Masking as per LIC's InfoSec Policy and requirements	Should the tool also be capable of providing data obfuscation for data "in use"?	Please be guided by the RFP.
820	Privacy in general	Privacy Management	Does LIC already use any Privacy management tool to manage Privacy processes and data mapping, catalogue & classification (e.g., Customer Rights/Consent – e.g.,	No. LIC does not currently does not use any Privacy management tool.

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
			OneTrust, Data Mapping e.g., BigID/Informatica etc.).	
821	Appendix C: Scope of work, page 210, Key Objectives (ii)	Creation of a big data platform across real time and batch data flows	From diagram above the specified section, it seems that the real time data is coming from Marketing platform only. Please confirm if there are any other sources providing real time data	Real time data will come from the digital assets, core platform and the marketing platform
822	Page 235, S No 5. Data Quality and Governance	"data management tools is envisaged to be the key for LIC"	1) Is there any tool currently being used for Data Governance(DG)/Data Quality(DQ)? Or any form of DQG is happening in the organization? 2) Do we have a Data Governance Structure/Council already in place? 3) Is the Data Governance framework , roles & responsibility metrics, Operating model defined?	Yes. But these tools will not be reused. Details of the process, operating model, etc will be provided to the selected bidder.
823	Page 236, Table 5: Data quality and governance requirements, Function 1. Data quality	1) - "end-to-end solution catering to data quality needs" 2) - "data quality during data acquisition, data transformation or data consumption as advised by LIC on case-by-case basis." 3) - "customers personal id validations, Policy details, customer details, etc." 4) - "identify potential linking or merging related entries" 5) - "data quality dashboard"	1) - How many of the existing Sources Systems are to be considered for Data Quality processing ? 2) - Have you already identified the DQ use cases? If yes then approximately How many are they? 3) - Have you already identified Critical Data Elements for DQ? If yes then approximately how many are they? 4) - Do you need match & marge capabilities in DQ? Have you already identified the deduplication rules? 5) - We assume separate BI dashboard to be created for DQ. Please confirm if this understanding is correct?	1. All source systems 2. This is to be done by the selected bidder 3. No. 4. Yes. Match and merge will be required. The rules for the current platform have to be identified by the selected bidder. 5. Yes. This understanding is correct.
824	Page 236, Table 5: Data quality and governance requirements, Function 2. Data validation	"Data validation rules, filters/checks in data quality"	Please provide rough volumetric information for - How many Table/file and Column/attribute to be validated from source?	This will be provided to the selected bidder.
825	Page 236, Table 5: Data quality and	"should incorporate tools that would enable data definitions and nomenclature and	Have you identified the data owners? How are you maintaining Data Definitions currently?	This will be provided to 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
	governance requirements, Function 3. Data definition	standardizing"		
826	Page 236, Table 5: Data quality and governance requirements, Function 4. Metadata management	"Business metadata, Technical metadata and Operational metadata"	<ol style="list-style-type: none"> 1) Are you documenting Business terms/glossaries? 2) Do you need separate Business Glossaries to address the needs of different Business Areas? 3) Have you established semantic relationships between related business terms (synonyms, homonyms, hierarchies, ontologies)? 4) Are you documenting relationships and links between technical metadata objects and business terms? 	<ol style="list-style-type: none"> 1. This will need to be done by the selected bidder 2. Yes 3. No 4. This will need to be done by the selected bidder for the new data platform.
827	Page 236, Table 5: Data quality and governance requirements, Function 5. Data lineage		How many systems we need to consider for lineage building approximately?	All the systems that are part of the data platform.
828	Page 237, Table 5: Data quality and governance requirements, Function 7. Defining governance policies	"Ability to easily define and maintain data governance policies across key areas"	<ol style="list-style-type: none"> 1) How many policies and standards we need to define? 2) What are the key areas we should consider for this? 	<ol style="list-style-type: none"> 1. Bidder to propose basis RFP and industry practices. 2. Please be guided by the RFP.
829	Page 220 Application use cases->Churn prediction use case: Appendix C, (v) Detailed Functional Requirement, 2) Data, Reporting and	Build suitable AI / ML models to identify customers that are likely to churn	What are the different communication channels available to customers that are also tracking their responses, grievances and queries?	This will be provided to 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
	Analytics Functional Requirement			
830	Page 221 Application use cases->Other select ML use cases : Appendix C, (v) Detailed Functional Requirement, 2) Data, Reporting and Analytics Functional Requirement	Activity and engagement related nudges: Send specific activity related nudges to agents basis number of customer visits done, digital activity, trainings done, etc.	At what time based frequency level you need this data (daily, weekly etc.) and for what time length you need activity data (last 1 month, last 3 months etc.) ?	This will be provided to the selected bidder.
831	Page 217 Application use cases->Master data: Appendix C, (v) Detailed Functional Requirement, 2) Data, Reporting and Analytics Functional Requirement	Third party data sources: § Social § Third party databases	What type of 3rd party social data are you capturing in your Datawarehouse? This could help us understand what type of additional customer or their interaction data are you capturing to support Analytics use cases	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces,

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
				etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data
832	Page 285 22.2. Support	Data Lake / Lakehouse, data engineering (including data pipeline and governance), advanced analytics and reporting a) 1 x L1 – resource 24x7 for each the components (Datalake / Lakehouse, Integration tool) b) 1x L1 Resource for BI tool only on prime shift c) L2 – 1 resource for each of these components Data lake / Lakehouse, Integration tool and BI tools) only on prime shift	1. Are we expected to onboard these minimum FTEs at LIC onsite location as part of support & Maintenance and remaining should be at bidder location. Please clarify a. 1 FTE at each shift for L1 - Total 3 FTE b. 1 FTE for BI c. 1 FTE for each of these components Datalake / Lakehouse, Integration tool and BI tools)- Total 3 FTE 2. What is the prime shift time?	Customer support center is expected to be at LIC site. Prime shift means general shift. This is typically 9am to 5:30pm
833	Page 211 Data Source- >Semistructured Data: Appendix C, (vii) Detailed Technical Requirements, 1) Sources of Data	Semi-structured Data: This will include clickstream data from the websites. The corporate website is hosted on Google Cloud and uses PgsqL as the database. Other data sources here will include (but not limited to) the customer portal, merchant portal, Onboarding platform, mobile app clickstream data from the customer and agent apps.	What is the average daily ingestion size of such clickstreams data?	Clickstream data is expected to be around 70% of all non-structured data ingestion.
834	Generic		What are the languages in consideration apart from English (Hindi and Gujarathi) ? What other regional language are in scope ?	Please refer to corrigendum. Multi-lingual use case is only relevant for the GenAI use case and that is currently excluded from scope.
835	Generic		Apart from AI/ML solution, should we recommend development of rules engine, recommendation engine, analytical frameworks and accelerators as applicable ?	Please be guided by the RFP.
836	Generic		Is Client is willing to adopt COTs (Commercial) products	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
			available in the market for AI related use cases ? Are there any restrictions / reservations ?	
837	Generic		MLOps is in scope. LLMOps will also have to be recommended ? Is the understanding correct ?	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.
838	Generic		For API development and maintenance, can we recommend microservice architecture?	Please be guided by the RFP.
839	Generic		Any other digital marketing portals other than corporate portal for lead generation?	Yes. There are a set of digital assets.
840	Generic		For GenAI/ AIML use cases, there is no indication of voice inputs. Is that a future requirement we have to be factor in ?	Please refer to corrigendum. The platform should be extendable to GenAI use cases in the future.
841	Generic		AI Governance team of client is not indicated. For GenAI /LLM development this is critical. We shall assume that client will have a AI Governance team in place before development. Is the understanding correct	Please refer to corrigendum. The platform should be extendable to GenAI use cases in the future.
842	Generic		For GenAI related use cases, there is investment of Vector databases apart from investments in Hardware / GPUs. Should we recommend vector databases aligning with the future ?	Please refer to corrigendum. The platform should be extendable to GenAI use cases in the future.
843	Generic		Are the AI/ML models susceptible to rules and regulations of IRDA ? Will the rules of the governing body will have impact on the existing AI/ML models ?	Please be guided by the RFP.
844	Page 241 Data Consumption -> Analytics Workbench Appendix C, (v) Detailed Technical Requirement, 7) Data Consumption	Strong data discovery, wrangling, ad-hoc querying facility for business and data users	What is the approximate volume of end users for Visualization tools? Are they present in India or have global presence?	Total number of active reports / dashboards users: 3000. They are all in India.

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
845	3.6.4.1 Payment Terms: Implementation	<p>T0 + 2 months - Initial setup and installation of key data platform solution components in the interim dev environment:</p> <ol style="list-style-type: none"> 1. Data ingestion including batch, streaming, incremental, file-based, etc 2. Data repository with all relevant zones (landing, refinery, curated, etc) 3. Data quality and governance including metadata management, etc 4. Data consumption layer including relevant components 	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 support for the early implementation phase	No. Please be guided by the RFP.
846	Form T-6: Commercial Bid	<p>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.</p>	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.	This understanding is correct.
847	3.8 Deployment of Resources	<p>3.8 Deployment of Resources d. The Bidder shall pay for a secured network (e.g. MPLS) connection between LIC's premises in Mumbai & the bidders managed facilities. The bidder must also ensure that all network security guidelines laid down by LIC are met.</p> <p>18.4. Availability: Recommended Bandwidth will be procured by LIC</p>	Request you to please confirm that do bidders need to considered intercity network and bandwidth connect cost or that will be taken care by LIC.	Please be guided by the RFP.
848	General	New tools procurement	Do bidder need to procure new tool for ITSM , ITOM and	These tools can be leveraged from

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
			ITAM or need to leveraged from LIC	LIC
849	General	New tools procurement	Please let us know which tools are currently in use in LIC environment for ITAM, ITOM and software tool monitoring	This will be provided to the selected bidder.
850	3.8 Deployment of Resources	The bidder shall deploy key personnel's onsite at LIC premises, in line with a requirement defined in Section 3.8.3 of this RFP. These resources must include the Key Resources defined in Section 3.8.3. Remaining onsite resources can be mutually agreed between LIC and bidder.	We assume that for onsite resources bidder will provide suitable workplace, Laptop and Network environment . Please Confirm.	Onsite resources will be provided with suitable workplace. Laptop and network environment will need to be provided by the bidder.
851	viii. Detailed Non-Functional Scope of Work and Other Conditions	Total Users Total no. of Analytics users -100	Please confirm that these new environment will be used by around 100 internal users	Confirmed
852	3.8 Deployment of Resources	The bidder shall deploy key personnel's onsite at LIC premises, in line with a requirement defined in Section 3.8.3 of this RFP. These resources must include the Key Resources defined in Section 3.8.3. Remaining onsite resources can be mutually agreed between LIC and bidder.	Please confirm that LIC will provide VPN access for remote users which are located at bidder premises	No, LIC will not provide VPN access.
853	3.8 Deployment of Resources	The bidder shall deploy key personnel's onsite at LIC premises, in line with a requirement defined in Section 3.8.3 of this RFP. These resources must include the Key Resources defined in Section 3.8.3. Remaining onsite resources can be mutually agreed between LIC and bidder.	Except predefine define onsite resources can bidders get addtinal seat for 24 X 7 Infra support.	Please be guided by the RFP. This can be mutually decided at a later stage.
854	8. Security Requirements	Privilege Identity Management (PIM)	Please let us know current PIM solution tool details and its features which are currently enabled	This will be provided to 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
855	8. Security Requirements	Network Security- The bidder shall re-use LIC existing network security components to meet security and compliance requirements as and when required. This will include tools such as: o Firewall, WAF, Anti-DDoS, etc. o Data Loss Prevention (DLP) o Anti-Advanced Persistent Threat (Anti-APT) o Endpoint Detection and Response (EDR)	Please share the details of the make, Model, features enabled On-premise/SAAS	This will be provided to the selected bidder.
856	General	Security	Please let us know any specific compliance that vendor needs to adhere to?	Please be guided by the RFP.
857	8. Security Requirements	VAPT (Vulnerability Assessment and Penetration Testing)	when was the last VA/PT conducted, please share the vulnerability count?	As per schedule of respective application. This will be a new platform. Please be guided by the RFP.
858	Exhibit 1: Bidder Eligibility Criteria; Page 112	Client Reference 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.	Deviation sought: 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 one should be in the BFSI industry. One global project should have a minimum data size of 1PB.	Please be guided by the RFP.
859	General Technical Query		We assume LIC have MDM(Master Data Management)system in the current landscape if yes, what is the name of the tool? & is it Onpremise or SaaS System?	No. There is no MDM solution.
860		The bidder must have completed at least 3	we request you to include "Self-Declared in our Letter	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
		(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.	Head, stamped & signed by our Authorized Signatory" option, please.	
861	General Technical Query		Please let us know what are the current pain areas in terms of Master Data Management?	Please be guided by the RFP.
862	General Technical Query		How many data domains are in scope eg: Customer, Agent?	Please refer corrigendum.
863	General Technical Query		Is there any estimate on the number of attributes to be captured within MDM for each of the data domains?	Please be guided by the RFP.
864	General Technical Query		Is there any estimate on the data volumes for the data domains?	This will be provided to the selected bidder.
865	General Technical Query		Is there any 3rd party data enrichment source in scope eg:D&B?	Yes. Third party data sources are in scope.
866	General Technical Query		Can you pls provide the list of Inbound data sources for MDM system ?and out of these systems how many are Batch & realtime?	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) 2. Select banca partners - providing structured data 3. Select medical service providers -

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>providing unstructured data (pdf documents) and structured data</p> <p>4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data</p> <p>5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</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 and in NRT using a CDC 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
867	General Technical Query		What is the current data quality tool, Integration, Data governance and ETL tool being used in current	Bidder to propose appropriate tools.

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?	
868	General Technical Query		How current MDM system send data to downstream systems via central publish please confirm.	Please be guided by the RFP.
869	General Technical Query		Do you maintain any document for the DQ process that is being followed & executed currently?	This will be provided to the selected bidder.
870	General Technical Query		What is the number of user groups/roles that are required to be configured withing MDM? (example Data steward, lead data steward, read only etc.)	Bidder to propose.
871	General Technical Query		Please provide the volumetrics: c)Number of workflows (ex. Create/delete/update/merge-unmerge), How many levels of approval workflow d) Number of match merge rules e) Number of trust/ survivorship rules f) Number of data quality rules g) Number of data quality reports/ dashboards h) Number of relationship configurations i) Number of users; and type of users j) How many API endpoints approximately expected to be developed	This will be provided to the selected bidder.
872	General Technical Query		We assume current Clickstream tool used is Google analytics if yes, then what Google analytics License do you hold paid or free?	This will be provided to the selected bidder.
873	General Technical Query		We assume clickstream tags are currently implemented via Tag manager pls confirm	This will be provided to the selected bidder.
874	General Technical Query		What Tag manager is being used in the current landscape?	This will be provided to the selected bidder
875	General Technical Query		How data is being captured today via Data layer? or Dom scraping?	Relevant details will be provided to 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
876	General Technical Query		Can you please share some high level Google Analytics metrics that is being captured from the existing implementation?	This will be provided to the selected bidder
877	General Technical Query		Do you have technical specification document and Solution design document for the currentclick stream analytics implementation?	No.
878	General Technical Query		In the current landscape, clickstream data being captured on Mobile APP as well ? if yes then which tool is being used to capture the clickstream data from mobile app?	This will be provided to the selected bidder
879	General Technical Query		We assume only website is part of scope and mobile app is out of scope please confirm?	No. This understanding is not correct.
880	Appendix C, Section vi Pg No. - 226	Technology Architecture -> Envisioned Technology Architecture -> Deployment	We see that CADW is considered as a data source which requires a onetime data load. Does this mean that, CADW would not be replaced and the objective is to setup a parallel datalake or will there be a requirement to take periodic snapshots from CADW and load them to proposed datalake?	CADW is expected to be replaced.
881	Appendix C, Section vii Pg No. - 228	Detailed Technical Requirements, Sources of Data, Unstructured data	Section for unstructured data mentions that only data from selected documents would be moved to new datalake. What would be the selection criteria and how are those documents saved/separated inside the postgres DB of eDMS system?	Selection criteria will depend on analytics use cases. These will be separated basis metadata.
882	Appendix C, Section viii Pg No. - 249-250	Volumetrics	Volumetrics represent numbers only for 2-3years, Can we get numbers for 5 year window? > API hits for master data > Total processing jobs to be run in parallel > Data volumetric for structured data.(can we assume a 15% growth) > Data volumetric for unstructured data.	Please take volumetrics upto three years as of now. LIC will review need for additional hardware post three years.
883	Appendix C, Section	Performance	In system performance it is mentioned that the system	The number of jobs is expected to

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
	viii Pg No. - 252		should be able to run atleast 200 batch jobs in parallel. However in Volumetrics, the number of jobs to be run in parallel are 500. Does this list include streaming or other types of jobs as well? Can we get a split of various job types?	grow to 500 in 2025. This is across both real time and batch flows. This is based on our current understanding of jobs where we have around 300 batch jobs. But this will also be driven by the design done by the bidder and the target model.
884	Appendix C, Section vii Pg No. - 228	Detailed Technical Requirements, Sources of Data	For the Source system, do we have a bifurcation of what all end points will be provided to Integrate the source system to the new platform. Also will it batch or real time?	No. It will be both real time and batch.
885	3.6.4.1 Payment Terms : Implementation Pg. No. - 62		We understand LIC has designed an outcome based payment terms. However, a major outcome will be setting up of the data lake/lakehouse which will involve a substantial effort of the overall effort. Can LIC add 20%-30% of overall cost to this milestone which may fall around month 6. OR Alternatively can LIC consider a request to increase the payment percentage of the first 3 milestone as releasing 5% of the payment for the first 9 months is too less as compared to the effort spent	Please refer corrigendum.
886	Appendix C, Section iv Current State View; Core Platform:eFEAP Pg No. - 213	There are 125 separate instances of eFeap. Each instance has about 3000 tables including master tables, transaction tables, control tables and interim tables.	1. Does the table structure of all the 125 instances are same or there are some differences in the tables, columns or datatypes of the columns. 2. Each instance has 3000 tables. Does that mean 125 * 3000 = 375000 tables are present? 3. Also, Has LIC identified the list of important tables to be ingested in the Data Lake, if yes then please share approx count of tables per instance. or is it expected to ingest all the 3000+ tables per instance in the data lake.	1. Table structures are the same 2. Yes 3. All tables are not expected to be ingested. These tables also contain temporary tables and non related tables such as employee tables, etc.

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
887	Appendix C, Section iv Current State View; Data Platform : CADW Pg No. - 215	There are approximately 7900 ad-hoc reports that exist in the system.	Is there an expectation from this project to study, rationalize and migrate these reports to the new data lake platform? Is migration of reports required from the existing reporting solution to proposed reporting solution?	Yes. This understanding is correct.
888	"Appendix C, Section iv Current State View; Data Platform : CADW Pg No. - 215"	The scripts used by the CADW either for ingestion or for internal processing will not be available to the selected partner.	Would you share the logics with the selected bidder written in each of these existing queries/pipelines ?	This will be provided to the selected bidder.
889	Appendix C, Section v Detailed Functional Requirements; 1. Data, Reporting and Analytics Platform Pg No. - 216	The data lake / lakehouse is also expected to serve as the single source of data for the digital apps with near real time integration.	Please share the details of the Digital apps and the kind of data that needs to be integrated	This will be provided to the selected bidder.
890	"Appendix C, Section vi Technology Architecture; 2. Envisioned Technology Architecture Pg No. - 225	eFEAP - 113 databases in 4 colo centers	In section "iv. Current State View" it is mentioned 125 different instances. Please provide the actual number of databases/instances.	Database instances for the core platform is 125
891	Appendix C, Section vi Technology Architecture; 2. Envisioned Technology Architecture Pg No. - 225	Data Ingestion: It is expected to ingest structured, semi-structured and unstructured data from various internal and external sources using various mechanisms such as batch, CDC, data streaming	1. Is proposing, procuring and installing a CDC tool also part of the scope of this RFP or will the bidder use the existing CDC tool available with LIC. 2. What are the streaming data sources currently available with LIC which is need to be integrated with the Data Lake Platform	1. Bidder will use existing CDC 2. The key internal platform that will be a source of real time data through CDC is eFEAP. Other platforms will be martech, digital apps, System of Engagement, etc.
892	Appendix C, Section vii Detailed Technical Requirements; 7. Data Consumption	4. APIs	1. Is there an existing API Gateway available with LIC and same should be used used for this project or is the Bidder expected to setup the API gateway as a part of scope of this RFP	1. Yes. API Gateway is to be reused 2. All data products and services are to be exposed. The number will depend on the structuring of the

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
	Pg No. - 239		2. Approximately how many APIs are to be developed as a part of the scope of the RFP.	data products by the selected bidder.
893	Appendix C, Section vii Detailed Technical Requireents; 15. Compliance Pg No. - 259	Table 15: STQC Audit requirements Security Processes - Bidder to perform VAPT by CERT-in empaneled / STQC certified vendor. Remediation to be performed by bidder	Is it expected from the bidder to onboard a vendor to perform the VAPT or only take remediation actions as per the VAPT report submitted by LIC or any vendor chosen by LIC.	Please be guided by the RFP.
894	Form T-6, TCO Pg. No. - 161	Total Cost of Ownership	We have assumed total cost of Change requests as 02% of the total Implementation costs. Please advise as per LIC policy on the same for us to define an optimized TCO	Please be guided by the RFP.
895	Form T-1C, Eligibiity Criteria Pg. No. - 151	"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'	As the requirement suggests atleast 100TB data size of the warehouse/lakehouse/data lake in the domestic market and 1PB in the global scenario, we would like to request easing the criteria to minimum of 2 projects of this size and additional project citations of this nature without data size limitaions.	Please be guided by the RFP.
896	NA	NA	How many years of historical data to be maintained in the dashboards/reports?	5 years
897	Appendix C ---> VIII --->6 Pg. No. - 260	High-priority and frequently used reports	How many high priority and frequently used reports will be there and what will be the complexity such as simple / medium / complex ?	Please be guided by the RFP.
898	Appendix C ---> VIII --->6 Pg No. - 260	High-priority and frequently used reports	What should be the report loading time for those dashboards/reports other than high priority and frequently used reports (as per RFP, <3 sec) and what will be the complexity?	Please be guided by the RFP.
899	NA	NA	What would be the approximate data volume for reporting solution?	This will be provided to 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
900	Appendix C ---> VIII --->1 Pg. No - 257	Total number of logged in sessions for reports: 3000	If 3000 is the concurrent user then what would be the total user count?	Total number of active reports / dashboards users: 3000
901	NA	NA	Is there any existing reporting platform available other than SAP BO?	Please be guided by the RFP.
902	Section - Appendix C/vii./4, Page No. 235 Data Processing - Data Protection	Data Protection - Tool should be flexible enough to implement LIC's data privacy and security policies while transforming and storing the data.	Does LIC have any approved data privacy and security policy in place? If so, please specify if it already includes any framework or a mechanism to encrypt and mask data at rest, data at motion and data in use	Please be guided by the RFP.
903	Appendix C/viii./18 - Other Terms and Penalties - 18.6 Page No. 276	SLA Monitoring Tool: Bidder should provide SLA Monitoring tool. The SLA Monitoring tool should be capable of providing all the SLA Reports and monitoring, as required in the RFP. It should be capable of providing SLA measurement for all the components being delivered by the bidder.	Typically, EPM tools like JIRA will have this capability. In this case, request modification of the clause to read 'SLA monitoring will be done using the existing EPM tool of LIC'.	Please be guided by the RFP.
904	Appendix C/viii./13 - MLOps and Deployment practices - 13.1.1 Page No. 255	LIC currently uses Jira to manage demand and requirement documents. The bidder is expected to leverage the existing EPM tool which is Jira (additional licenses to be procured by the bidder based on project requirements) for managing the requirements.	Request modification of this clause to read 'LIC to procure the JIRA licenses based on project requirements.'	Please be guided by the RFP.
905	Section - 3.8.3.2, Page No. 79 Key Personnel	Substitution of Key Experts 1. No substitutions of the key experts identified & deployed for LIC shall be permitted a.before expiry of one year from the date of signing of the contract. 2. Substitution of the first 10% of key personnel at the request of the Bidder shall be subject to a reduction of remuneration by 5%	1. Can the substitution clauses & penalties for key experts be relaxed? 2. What are the applicable substitution clauses for non-key experts?	Please be guided by the RFP.
906	Generic	NA	What is the preferred mode of proposal response? Word	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
907	3.12.1.4, Pg No 98 Limitation of Liability	While the aggregate liability is capped to 1 x TCV there are many exceptions	or Powerpoint presentation? Client is requested to limit consultant's liability to 1X of the total contract value so that Bidders total liability for all claims connected with the services or this agreement (including but not limited to negligence), whether in contract, tort, statute, indemnities or otherwise, is limited to one time the professional fees paid / payable for the services. It is further agreed that Bidder will not be liable for (i) loss or corruption of data from your systems, (ii) loss of profit, goodwill, business opportunity, anticipated savings or benefits or (iii) indirect or consequential loss."	Please refer corrigendum.
908	3.12.1.4, Pg No 98 Limitation of Liability	There are following exceptions to the limitation of liability - *Exceptions to Direct Liability: -liability arising out of use of the software/services solution provided by the bidder -misconduct or gross negligence, wilful misconduct -cost of repairing or replacing defective equipment. -infringement of rights, patents, trademarks, copyrights, Intellectual Property Rights -breach of confidentiality obligations Regulatory or Statutory fines imposed by a Government or Regulatory Agency for d.non compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder	Client is requested to kindly cap overall liability to 10% of TCV without any exceptions	Please refer 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
909	3.5.7.5, Pg No 64 Confidentiality Obligations	No definite survival period.	We trust this will be as per the Validity and Termination of the NDA	Please be guided by the RFP.
910	Pg No 64 Confidentiality Obligations	Obligation to return all confidential information / destroy all confidential and no right to retain a copy	We request client to allow us to retain our working papers and a copy of confidential information for our records and any future reference or audit requirements, subject to confidentiality obligations under this Agreement.	Please be guided by the RFP.
911	3.5.6. 1, Pg No 59-60 Indemnity	Indemnities for IPR infringement claims with exceptions and procedure	we request you to at least make them subject to overall cumulative liability cap of total contract value and subject to final determination of court/arbitrator.	Please be guided by the RFP.
912	3.5.6. 2, Pg No 60 Indemnity	Indemnity 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	There are several remedies available under law and contract to you for such breach of obligations. . We request you to kindly delete this section. If you still insist on retaining this section, then we request you to at least make them subject to overall cumulative liability cap of total contract value and subject to final determination of court/arbitrator.	Please be guided by the RFP.
913	Not applicable	Indemnities not subject to final determination by court/arbitrator	We agree to indemnify to the extent the damages/losses are finally determined by a competent court or arbitration. Please make indemnities subject to final determination by court/arbitrator. This is also the industry standard and prescribed by MeitY in its guidelines.	Please be guided by the RFP.
914	Pg No 96	We do not have any right to terminate	To uphold the principles of natural justice and to bring parity in the contract, we request client to give us the right to terminate the contract in case client breaches any of its material obligations under the contract, provided a notice for such breach is given to client along with a rectification period of 30 days.	Please be guided by the RFP.
915	Not applicable	Cancellation of Contract	Cancellation means voiding the contract and making 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
			contract ineffective from its inception, thereby restoring the parties to the positions they would have occupied if no contract had ever been formed. In this scenario, bidder may be deprived of any payment and refund of all payments made already may be sought. Request deletion of the term cancellation	
916	3.12.1.6, Pg No. 98	Risk purchase	Request client to limit our liability under this clause to 10% of the value of corresponding goods/services not delivered by us. Please also confirm that client will use government procurement norms (including price discovery) for procurement of such services from third parties.	Please be guided by the RFP.
917	Clause 2.3.2, Pg No. 21-23 + 3.5.3, Pg No. 58 Conflict of interest	Several conflict of interest related obligations on us and there are certain declaration requirements	We wish to highlight that we are a large organization providing various services to various state and central government departments, PSUs, international organizations and private clients. We wish you to note that while we have a mechanism in place to identify patent and direct conflict of interests, it may not always be possible to identify any or all indirect or remote conflict of interests. Kindly appreciate that our no conflict confirmations will be subject to the foregoing.	Please be guided by the RFP.
918	3.9.5.2 Liquidated damages	Uncapped LDs / LDs capped at more than 5% There shall be a penalty for non-adherence to the time schedule of Project Timelines. The total penalty will be capped at 10% of the total contract value. If the penalties are beyond 10% of the total contract 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.	We request client to cap the liquidated damages/penalties cumulatively to 5% of the total contract value.	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>Maximum Penalty due to Solution breakdown/business interruption/malfunctioning of software/system failure – 10% of the Total Contract Value</p> <p>Penalties linked to absence, non suitable resources, training. Onsite Engineer Penalty Cap is 10%.</p> <p>For Breach of KT obligations, penalty of 50 lakhs</p> <p>For SNR, installation is not done within the stipulated time-frame of 14 days, penalty of 0.3% of the total cost of the item(s) per day will be applicable from the 15th day onwards, subject to a maximum of 10% of the cost of that item</p>		
919	Not applicable	Not sole and exclusive remedy	We understand that as per Contract Act, where LDs are stipulated, generally any other damages cannot be claimed. Therefore we request you to kindly make imposition of liquidated damages as sole and exclusive remedy for corresponding breaches.	Please be guided by the RFP.
920	Replacement of Personnel	Penalties linked to replacement of Onsite Engineers no exceptions provided (death, illness, resignation, etc.)	There may be circumstances beyond the reasonable control of the Consultant, where a replacement of personnel may be necessary, such as illness, death, resignation or disciplinary action against the concerned personnel, etc. In such cases, Client is requested to allow exceptions to this clause and make penalties inapplicable. The Consultant shall exercise reasonable efforts to provide a suitable replacement to the Client.	Please be guided by the RFP.
921	3.9.4.2, Pg No. 94	Time is of essence and LDs for delay	By making time of essence of the contract, you retain the right to void the contract ab initio in case timelines are not met. There are various dependencies on the client	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>and other third parties for completing the project. There may be delays on part of client and other parties also. Thus, contract can be voided by you even if the fault is not entirely ours. We understand that it is not the intention to make the agreement void ab initio in case of any delay in achieving the timelines. Further, since there are LDs for delay in achieving the timelines, it does not look legally feasible to have time as essence of the contract. Thus, request you to kindly delete this clause.</p>	
922	<p>Clause 3.5.10, 3.5.11, Pg No. 66 Audit and Insurance</p>	<p>Widely worded audit rights</p> <p>3.5.10 Insurances The Bidder (a) shall take out and maintain at its own cost but on terms and conditions approved by LIC, insurance against the risks, and for the coverage, as stipulated in the contract or any applicable law including Labour Codes; and at LIC's request, shall provide evidence to LIC showing that such insurance has been taken out and maintained and that the current premiums have been paid. The Bidder shall ensure that such insurances are in place before commencing the Services as stated in GCC clause 3.9.2. Alterations to the terms of insurance shall not be made without the approval of LIC.</p>	<p>We wish to clarify that we will retain our records as per our records retention policies. Upon reasonable notice, we will allow Client to inspect our invoicing records under this engagement; such inspection shall be done in a pre-agreed manner and during normal business hours. For avoidance of doubt, such inspection should not cause us to be in breach of our organizational confidentiality requirements. Please acknowledge that our audit related obligations will be subject to foregoing statement.</p> <p>We wish to clarify that we maintain insurances, at the firm level, which are required to be maintained by us as per the provision of laws. Separate insurances for this project may not be required in light of such firm level insurance. We can provide you with a confirmation about our firm level insurance and that to the extent required by law, this project will also be covered under that insurance. We hope that should suffice. Please confirm.</p>	Please be guided by the RFP.
923	Pg No. 111, 158	Blacklisting disclosures need to be provided	There is no correlation between the content of the	Please refer 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
			eligibility criteria and the contents of Annex-I. We request that at both these places the requirement be made consistent and the Bidder be allowed to declare that it is not blacklisted as on date of submission of the bid.	
924	Not applicable	Declaration regarding pending investigation by regulatory authority/criminal investigation against the Company/ directors/ partners	We request that the bidder should be allowed to declare that there are no pending criminal investigations/proceedings by a regulatory authority against bidder or its current Board of Directors, as on the date of submission of this bid in their profession capacity in any Court of Law regarding execution of any professional project/work executed/being executed by bidder .	Please be guided by the RFP.
925	Pg No. 112, Pg No. 205 Poor-performance	Record of past performance Bidder is also not eligible if it has exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding 3 years.	We request the client to modify the undertaking to the effect that any such termination should have been approved/upheld by any court decree or arbitral award against the bidder to such effect. Further for performance, we confirm there is no instance of any contract having been terminated on account of any determined non-performance of contract. Our undertaking shall be subject to the aforesaid clarifications. Please confirm.	Please be guided by the RFP.
926	No third party disclaimer	There is no restriction on the usage of deliverable. No third party disclaimers.	We will be providing services and deliverables to you under the contract. We accept no liability to anyone, other than you, in connection with our services, unless otherwise agreed by us in writing. You agree to reimburse us for any liability (including legal costs) that we incur in connection with any claim by anyone else in relation to the services. Please confirm our understanding is correct.	Please be guided by the RFP.
927	Not applicable	No acceptance criteria	If the project is to be completed on time, it would	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>require binding both parties with timelines to fulfil their respective part of obligations. We request you that you incorporate a deliverable acceptance procedure, perhaps the one provided by MeitY in their guidelines, or the one suggested below, to ensure that acceptance of deliverables is not denied or delayed and comments, if any, are received by us well in time. You may consider including the below simple clause:</p> <p>"Within 10 days (or any other agreed period) from Client's receipt of a draft deliverable, Client will notify Consultant if it is accepted. If it is not accepted, Client will let Consultant know the reasonable grounds for such non acceptance, and Consultant will take reasonable remedial measures so that the draft deliverable materially meets the agreed specifications. If Client does not notify Consultant within the agreed time period or if Client uses the draft deliverable, it will be deemed to be accepted."</p>	
928	3.5.4, Pg No. 50	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 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.	We request any such decision by LIC shall be based on principles of fairness and equity and natural justice and not arbitrarily taken without giving the bidder an opportunity to be heard and present its case.	Please be guided by the RFP.
929	Page No. 237, Section - Appendix C/vii./5 - Data Quality and Governance	Defining Data Governance Policies: Ability to easily define and maintain data governance policies across key areas such as data quality, data definitions, data catalog, data lineage, data security and access, etc.	<ol style="list-style-type: none"> 1. Apart from Data Privacy and Data Security policies What are the various DG policies existing within LIC? Please name the policies. 2. Does LIC as part of scope want the bidder to review existing policies/ define new policies (if not present) for the DG areas in scope? 	<ol style="list-style-type: none"> 1. This will be provided to the selected bidder. 2. No. 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
930	Page No. 237, Section - Appendix C/vii./5 - Data Quality and Governance	Capability to review the conformance to governance policies and processes periodically (monthly/quarterly) and make necessary changes.	1. What are the various DG processes existing within LIC? Please name the processes. 2. Does LIC as part of scope want the bidder to review existing processes/ define new processes (if not present) for the DG areas in scope?	1. This will be provided to the selected bidder 2. No. Please be guided by the RFP.
931	Page No. 254, Section - Appendix C/viii./11 - Expected Impact for LIC	The selected bidder is expected to adhere to the target state KPIs defined by LIC, and ensure tracking and monitoring against these, and jointly debottleneck any roadblocks.	XXX assumes that the target state KPIs are the project success KPIs and will be defined once the project is awarded to the successful bidder. IS this assumption correct? If not, please elaborate on the target state KPIs.	Yes. The understanding is correct
932	Page No. 235, Section - Appendix C/vii./5 - Data Quality and Governance	Data Quality & Governance	1. Does LIC have a Data Governance Office with data owners & stewards identified? 2. Is there an existing framework for Data Governance, Metadata, Data Quality and Master Data Management that is already adopted by LIC? 3. If no, is the bidder expected to create this as part of project scope?	1&2. This will be provided to the selected bidder 3. No. Please be guided by the RFP.
933	Page No. 235, Section - Appendix C/vii./5 - Data Quality and Governance	Data Quality & Governance	Were there any Data Governance, Data Quality & Master Data Management maturity assessments undertaken by LIC in the past 2 years? If yes, can the key findings be shared with bidders?	No. There are no such maturity assessments done.
934	Page No. 235, Section - Appendix C/vii./5 - Data Quality and Governance	Data Quality & Governance	Were there any OEM tools for Data Governance, Metadata (Catalog/ Business Glossary & Lineage), Data Quality and MDM that LIC had used in the past or is currently using or has evaluated in the last 2 years?	Yes. These are not relevant to the current data platform as bidder is to propose as per RFP.
935	Page No. 237, Section - Appendix C/vii./5 - Data Quality and Governance - Data Lineage	The tool should be able to understand, record, and visualize data as it flows from data sources to consumption. This includes all transformations the data underwent along the way—how the data was transformed, what changed, and why.	Please clarify on the following: 1. Source systems in scope for data cataloging. 2. Number of tables/CDEs are in scope for Catalog & Lineage? 3. Number of KPIs in scope for creating the business glossary.	1. All source systems as per the RFP 2. This will be provided to the selected bidder. 3. This will be provided to the selected bidder.
936	Page No. 237, Section	Tool should cater to three broad categories of	Is there any expectation around unstructured data in	Metadata related to all types of 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
	- Appendix C/vii./5 - Data Quality and Governance - Metadata Management	metadata; Business metadata, Technical metadata and Operational metadata. There should be mechanisms to manage metadata such as data lineage and data usage. There should be ability to query metadata and use these to drive better analytics.	metadata management ?	needs to be captured and managed.
937	Page No. 235, Section - Appendix C/vii./5 - Data Quality and Governance	Data Quality & Governance	Lineage from source systems to lakehouse and finally to consumption point for only the Critical Data Elements (CDE's) will be considered. Is this a fair assumption to make?	Please be guided by the RFP.
938	Page No. 235, Section - Appendix C/vii./5 - Data Quality and Governance	Data Quality & Governance	Is there an existing Business Glossary comprising of Domains, Sub-domains, business terms and their associated Data owners & stewards that will be made available at project commencement? Or does the bidder need to create it from inception?	Bidder needs to create.
939	Page No. 236, Section - Appendix C/vii./5 - Data Quality and Governance - Data Quality	Data validation rules, filters/checks in data quality for each source systems defined and approved by LIC should be implemented	1. How many data validation rules relating to data quality need to be considered for development? 2. Is address data validation part of the data quality check too?	1. To be proposed by the bidder. 2. Yes. Please be guided by the RFP.
940	Page No. 236, Section - Appendix C/vii./5 - Data Quality and Governance - Data Quality	The data quality dashboard will report on various data quality parameters including the —Data Quality Index which will be an agreed upon combination of data accuracy, completeness and timeliness.	Is there a requirement for building Data Quality exception dashboards?	Yes. The understanding is correct
941	Page No. 224, Section - Appendix C/v./2 - Data, Reporting and Analytics Functional Requirements	We expect a total of 3500 reports and 50 dashboards to be developed on the new platform	Is there a requirement of any custom Data Quality report?	Please be guided by the RFP.

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942	Page No. 241, Section - Appendix C/vii./7 - Data Consumption - Point 18	Ability to quickly prepare the data for analytics – in terms of profiling, transformation using zero to low code.	Do we need to document data quality profiling reports separately and share with business?	Yes. The understanding is correct
943	Page No. 219, Section - Appendix C/v./2 - Data, Reporting and Analytics Functional Requirements	The solution should have intelligent logic for INDIA names, addresses, phone numbers, national ID, PAN No., Passport number and other identification proof documents and demographic details.	1. Are the DQ rules identified for Critical Data Elements? 2. Is there any 3rd party data standardization tool e.g. Address Doctor, Trilium etc.	1. These are to be done by the selected bidder. 2. No. There are no data standardization tools.
944	Page No. 235, Section - Appendix C/vii./5 - Data Quality and Governance	Data Quality & Governance	Will the Data Quality Business Rules be provided by LIC stakeholders which will then be implemented in DQ solution by bidder? Or will the bidder have to recommend Business rules as well as implement those on the DQ solution?	Bidder to propose
945	Page No. 238, Section - Appendix C/vii./6 - Data Security & Access Control - Data Masking	Capability to disable unmasking of masked data according to users' requirements.Tool should enable selective masking of columns in user specified tables.	Has LIC identified PII data elements and implemented any sort of masking?	Yes.
946	Page No. 246, Appendix C/vii./10 - Scope of IT Services- Data Security and Privacy	Integrating with existing ITSM, Data security tools mentioned in the RFP (as required) to meet LIC's requirements	What are the existing data security/DLP tools being used in LIC?	This will be provided to the selected bidder.
947	Page No. 249, Section - Appendix C/vii./11- Tech Stack- Data Security	Data Classification and Loss Prevention	Does LIC have any approved data classification policy in place? If so, please mention the categories of data classification.	This will be provided to the selected bidder.
948	Page No. 238, Section - Appendix C/vii./6 - Data Security & Access	Data tokenization as per LIC's InfoSec policy and requirements	Are we looking to tokenize only as per the guidelines mentioned in LIC's infosec policy?	Yes. Please be guided by the RFP. Tokenisation will be required when LIC decides to move relevant

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
	Control - Data Tokenization			components to public cloud.
949	Page No. 238, Section - Appendix C/vii./6 - Data Security & Access Control - Access Management	Role Based Access Control and providing only need based access to data for the entire solution. Access rights to a user should be allocated and modified on the principle of least privilege and —Need to know or —Need to do/have basis	What is the current practice of managing data access? Do you have any identity and access management tool? is access management related to enterprise data warehouse.	Please be guided by the RFP and corrigendum.
950	Page No. 238, Section - Appendix C/vii./6 - Data Security & Access Control -Compliance to standards	Compliance to existing and future Indian regulations and standards: · IRDAI, FIU, DPDP, IT Act, etc	We are assuming Data Subject Rights Management and Consent Management as out of scope for this RFP. Please correct us otherwise.	Compliance to DPDP act is part of scope. Please refer to RFP.
951	Page No. 238, Section - Appendix C/vii./6 - Data Security & Access Control -Compliance to standards	Compliance to LIC_s policies	Which are the LIC policies that we are looking to comply with and how many existing policies do you have?	Please be guided by the RFP.
952	Page No. 216, Section - Appendix C/v./2 - Data, Reporting and Analytics Functional Requirements	Master data repository and source for all key data entities including customer, prospect, policy, agent, Development Officers, etc	Can we consider Customer, Prospect, Policy, Agent and Development Officers as the final list of master data domain?	Plesae refer corrigendum.
953	Page No. 217, Section - Appendix C/v./2 - Data, Reporting and Analytics Functional Requirements	Sources for preparing the master data will include: o Current core apploications: o Core eFEAP platform, IPP o UCS for unit linked products o P&GS for pension and group schemes o Digital and channel applications: o Digital Applications	1. How will the master data enter into the system? Batch job or real time or near real time. 2. What will be the different types of sources from where data will be coming such as text file, database etc. 3. How will the golden record will be fed to the downstream system? 4. What will be the number of sources contributing to prepare the golden copy for each of the master data	1. Both in batch and in real time 2. Different sources of data and types of data are as below: Key external data sources (non-exhaustive) include: a. Social platforms - including Facebook, Google, Instagram, X, LinkedIn, Whatsapp - providing semi-

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"> o Mobile app and web app – clickstream data, cookie data, etc o Call center records, emails, etc o Third party data sources: o Social o Third party databases 	<p>domain?</p> <p>5. What is the anticipated data volume per master domain under scope?</p> <p>6. Number of feed files/tables which contains the domain data and approx. number of attributes for each feed file/table</p> <p>7. For batch processing what will be the frequency for loading data from different sources?</p> <p>8. How are the hierarchies retrieved from the incoming source records and how will it be stored in the MDM system?</p> <p>9. What will be the database system for MDM implementation?</p> <p>10. What is the logic to identify delta data during incremental data loading?</p>	<p>structured and structured data (in the current implementation, we will not use unstructured data such as images, videos and voice)</p> <p>b. Select banca partners - providing structured data</p> <p>c. Select medical service providers - providing unstructured data (pdf documents) and structured data</p> <p>d. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data</p> <p>e. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>f. Data from subsidiaries - providing structured data</p> <p>Internal data sources are:</p> <p>a. eFEAP, UCS, IPP - structured data will be ingested both in batch mode and in NRT using a CDC</p> <p>b. Other core platforms - P&GS - structured data will be ingested via APIs and batch mode</p> <p>c. Other core platforms - SAP - will be batch ingestion of structured data</p> <p>d. Digital apps (web apps and mobile apps) and SoE: semi-structured and structured data will be streamed</p>

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				<p>using an event management platform</p> <p>e. Digital apps: Martech: semi-structured and structured data will be ingested using APIs</p> <p>3. Please be guided by the RFP. Master data services will need to be exposed by the data platform and these will be consumed by other applications as required.</p> <p>4. Please be guided by the RFP and the response for 2.</p> <p>5. This will be provided to the selected bidder.</p> <p>6. This will be provided to the selected bidder.</p> <p>7. Most batch processes run once per day.</p> <p>8. Bidder to propose</p> <p>9. Bidder to propose</p> <p>10. Bidder to propose</p>
954	Page No. 218, Section - Appendix C/v./2 - Data, Reporting and Analytics Functional Requirements	Ability to uniquely identify customers and related parties.	XXX assumes that this ability is limited to customer domain only and not required for other domains like agent, lead etc. Please confirm if this is a fair assumption.	Please be guided by the RFP and corrigendum.
955	Page No. 218, Section - Appendix C/v./2 - Data, Reporting and Analytics Functional Requirements	The solution should have the capability to cluster similar records, identify duplicates and create golden record.	Is there any Match & Merge mechanism already implemented?	Yes.

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956	Page No. 245, Appendix C/vii./10 - Scope of IT Services- Data Processing	Implementing Data Quality & Data Governance (including metadata management, data dictionary, data catalog management, data lineage, data quality, identity resolution) solutions as per LIC's requirements	What are the different data management tools which are being currently used in the organization?	Please be guided by the RFP.
957	Page No. 255, Appendix C/viii./13 - MLOps and Deployment practices - 13.1.3	Solution architecture design tools are needed to create architecture diagrams, process flows and designing the solution for guiding the development approach. The bidder shall deploy and leverage modern solution architecture design tools to develop solution architecture artefacts that will need to be shared with the development team.	Is LIC looking for any particular tool for solution architecture design?	Please be guided by the RFP.
958	Page No. 254, Appendix C/viii./9 - Coding Standards	All code to have standardized logging practices automated using common libraries	Is LIC looking to have version control software (e.g. GitHub) for deployment of code?	Please be guided by the RFP. LIC will provide relevant devsecops tools.
959	Page No. 256, Appendix C/viii./13 - MLOps and Deployment practices - 13.2	Tools for Model development and version control.	Is LIC looking for any particular tool for model development?	Please be guided by the RFP
960	Page No. 214, Section - Appendix C/iv. - Data Platform: CADW- Data Warehouse	At this stage, unique customers are identified using a tool named Posidex.	Is posidex implemented only for deduplication of customer records? If yes, do you want to expand the usage of Posidex for implementing customer 360?	Bidder to propose and not constrained by current implementation.
961	Page No. 270, Appendix C/viii./17 - Transition & Knowledge Transfer Plan - Other Conditions	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.	What is the implementation timeline that LIC is looking for?	Please be guided by the RFP.

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962	Page No. 164, Section - Bidding Forms (Form T-6: Commercial Bid)	Bill of material - Software	What will be the no. of read & write licenses for Prod, UAT & Dev to be considered for LIC internal stakeholders? - Metadata (Data Catalog, Business Glossary, Lineage) - Data Quality - MDM	Bidder to propose.
963	Page No. 162-163, Section - Bidding Forms (Form T-6: Commercial Bid)	Bill of Material - Hardware	1. Will LIC consider public/ private cloud based tools instead of on-prem tools for the overall project delivery? 2. If bidder has to start with on-prem tool installation, when is the migration to public/ private cloud anticipated?	Please be guided by the RFP.
964	Page No. 136, Section - 5.3.5 - References	LIC may ask the bidders qualified for technical evaluation, to conduct a successful POC on the selected proposed solution components as part of the selection process. Bidder is also expected to demonstrate the solution and product's capability, compatibility, applicability, and acceptability to LIC as per the RFP requirements on Use cases for the solution.	Will there be any specific use case given by LIC to all bidders to implement for the POC?	Please be guided by the RFP.
965	Generic		As per the payment milestone, Data Quality and Governance solution will go- live before start of wave 3. Considering this, can you please clarify if the support and maintaince activities for Data Quality and Governance can start immediately after their go-live or does support and maintenance needs to start at the same time for all the workstreams?	Please be guided by the RFP. AMS will need to start after relevant go-live.
966	Page No. 227	Integration with other components	Please share the details of the other systems/ portals with which the integration needs to be done (both internal and External).	This will be provided to the selected bidder.
967	3.0 & Pg. 4	Period of Contract : Unless terminated in accordance with the terms and conditions of	We understand that the contract period is 5 years . Please confirm	Yes, the understanding is correct.

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		this RFP, the duration of the Contract Period will be for 5 years from the date of signing of contract between LIC and the selected Bidder plus a claim period of 6 months, indemnifying any loss to LIC		
968	3.0 Terms of Reference (Section IV); Pg. 4	Unless terminated in accordance with the terms and conditions of this RFP, the duration of the Contract Period will be for 5 years from the date of signing of contract between LIC and the selected Bidder plus a claim period of 6 months, indemnifying any loss to LIC.	We understand the reference to indemnification here refers to and is limited to the indemnification provisions as mentioned in ther RFP (as commented upon below), and does not create an additional indemnification obligation.	Please be guided by the RFP.
969	2.2 Procuring Entity - Rights and Disclaimers 2.2.2 Moral Rights 2.2.2.1 Obtaining Consents ; Pg. 9	To the extent permitted by applicable Laws and for the benefit of LIC, the Bidder will use its best endeavors to ensure that each of the Personnel used by the Bidder in the production or creation of the Contract Material gives, genuine consent in writing, in a form acceptable to LIC, to the use of the Contract Material for the Specified Acts, even if such use would otherwise be an infringement of their Moral Rights.	We believe that the consent is taken care of by way of the agreements which we have executed with our personnel and there is no additional need to sign another consent, especiall not between LIC and employee.	Please be guided by the RFP.
970	2.2.3 Right to Intellectual Property and confidentiality; Pg. 10	The provisions of this clause shall survive completion or termination for whatever reason of the Procurement Process or the contract.	XXX understands that this clause of the RFP will be read along with the Non-Disclosure Agreement that is executed by XXX and the IP clause mentioned in the GCC.	Please be guided by the RFP.
971	2.2.4 Right to Reject any or all Bids; Pg. 11	Bids may be accepted or rejected in total or in any part or items thereof.	We understand that if the Bid is accepted in part, it should be treated as a counter offer allowing the bidder to agree whether it wants to continue with the portion of the bid on the same terms. This is becaues the bid is provided in its entirety. Removal of a portion may impact	Please be guided by the RFP.

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			the other proposed terms. In such event, it should not be treated as withdrawal of bid post acceptance by LIC leading to forfeiture and other such provisions being invoked by LIC.	
972	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. LIC, at all times, reserve the right to modify, include or exclude procurement of products under consideration, or source the systems from multiple service providers if it is to LIC's advantage to do so	Any change to the terms should be handled as per change request during the contract term. Prior to awarding the contract, we understand Bidder should be given an opportunity to revisit its bid in the event the RFP terms are modified.	Please be guided by the RFP.
973	2.3 Bidders – Participation in this RFP process 2.3.1 Eligibility to Participate 1. Change in Structure or Associations a. Changes in Structure; Pg. 12	a. Changes in Structure: Any change in the structure, formation, eligibility, or qualifications of a Bidder after being selected shall be subject to the written approval of LIC.	We understand this requirement should be limited to notifying LIC, so that LIC may assess if we fulfil the eligibilty criteria or not post the change in structure. It is difficult to take consent from LIC for any organization level changes.	Please be guided by the RFP.
974	2.3 Bidders – Participation in this RFP process 2.3.1 Eligibility to Participate	ii. If selected, the selected Bidder will be the prime Bidder for services provided to LIC by approved subcontractors. The Bidder and all the subcontractors shall be jointly and severally responsible for	This clause may not apply since we are bidding in this project individually and in any case will be held responsible for the non-performance of its subcontractors. Request to modify as shown: ii. If selected, the selected Bidder will be the prime	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
	e. Sub-contracting;; Pg. 13	performance of the solution.	Bidder for services provided to LIC by approved subcontractors. The Bidder and all the subcontractors shall be jointly and severally responsible for performance of the solution.	
975	2.5.1.8 & 18	2.5.1.8 Price Variation Clause: No variation on rate card shall be allowed under this RFP including any extensions	There is always an inflation so we request you to ASK for Rate Card for Year 1 and apply an annual YoY inflation of 8% for any extension	Please be guided by the RFP.
976	2.8.4 Bid Security - Related Documents; Pg. 23	3. Forfeiture of EMD: EMD shall be forfeited if the Bidder breaches any of the following obligation(s) under the RFP: a.withdraws or amends his Bid or impairs or derogates from the Bid in any respect within the period of validity of its Bid; or b.after having been notified within the period of Bid validity of the acceptance of his Bid by LIC: i. refuses to or fails to submit the original documents for scrutiny or the required Performance Security within the stipulated time as per the RFP document's conditions. ii. fails or refuses to sign the contract.	Forfeiture of EMD for point (ii) should be limited to those instances where Bidder has refused to sign the contract on mutually agreed terms and conditions, and such refusal is attributable to the Bidder. Further 3(a) should not prejudice bidders right to modify/resubmit/withdraw as specified in 2.9.4 without EMD being forfeited.	Please be guided by the RFP.
977	2.9.3.2 Implied acceptance of procedures by Bidders; Pg. 25	Submission of Bid in response to the RFP Document is deemed to be acceptance of the procedures and conditions of e-Procurement and the RFP Document.	We understand that this applies only to the acceptance of bid procedures and not to the terms and conditions of the RFP, which shall be subject to any deviations/comments submitted by bidders.	Please be guided by the RFP.
978	2.12 Contract Negotiation 2.12.1 Invitation to Negotiate; Pg. 34	The negotiations shall be held at the date and address announced after the selection of the successful Bidder with their representative(s), who must have written power of attorney to	We understand that it should be sufficient to have a representative of the company, if it is not possible to have the authorized signatory. The signature process can take place separately. Please confirm.	Please be guided by the RFP.

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		negotiate and sign a contract on behalf of the Bidder. During the negotiations, it shall be ensured that no undue advantage accrues to the Bidder and that nothing shall vitiate the basis on which he has been declared successful. The minutes of negotiations shall be signed by LIC and the Bidder's authorized representative.		
979	3.1 General 3.1.1 Tenets of Interpretation; Pt 5; Pg. 39	5. Terms and expressions not herein defined shall have the meanings assigned to them in the contract Act, 1872 (as amended) or the Sale of Goods Act, 1930 (as amended) or the General Clauses Act, 1897 (as amended) or of INCOTERMS, (current edition published by the International Chamber of Commerce, Paris) or General Financial Rules, 2017 as the case may be.	We request that any defined terms be provided the meaning in the RFP/Contract itself. Deriving meaning from such acts may lead to unintended consequences.	Please be guided by the RFP.
980	3.2.2 Entire Agreement Pg. 45	This Contract and its documents (referred to in GCC clause 3.2.5 below) constitute the entire agreement between LIC and the selected bidder and supersede all other communications, negotiations, and agreements (whether written or oral) of the Parties made before the date of this Contract. No agent or representative of either Party has the authority to make, and the Parties shall not be bound by or be liable for, any statement, representation, promise or agreement not outlined in this Contract.	We understand that Agreement terms will be negotiated with the successful bidder and the bidder is required to submit its deviations on key clauses at this stage. Please confirm.	Please be guided by the RFP.

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981	3.2.5 Contract Documents and their Precedence; Pg. 46	<p>The following conditions and documents in indicated order of precedence (higher to lower) shall be considered an integral part of the contract, irrespective of whether these are not appended/referred to in it. Any generic reference to ‘_Contract’ shall imply reference to all these documents as well:</p> <ol style="list-style-type: none"> 1. Valid and authorized Amendments issued to the contract. 2. The Agreement consisting of the initial paragraphs, recitals, and other clauses, including the appendices annexed to it and signatures of LIC, set forth immediately before the GCC; 3. Form T-3: Description of Approach and Methodology in Responding to the Terms of Reference; 4. Form T-5: Key Expert Curriculum Vitae (CV); 5. Form T-6: Commercial Bid; 6. the Letter of Award (LoA), if issued 7. the GCC 8. this RFP including any corrigenda and Bidder’s Bid in response thereof; 9. any other document listed in the contract as forming part of this Contract. 10. Form T-10: Pre-contract Integrity Pact 11. Form T-12: Non-Disclosure Agreement 	We request that the Bidder’s Bid in response thereof should be prevail document over the RFP and the GCC.	Please be guided by the RFP.
982	3.2.6.1	1. After the contract documents have been	Any change suggested by either party should 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
	Modifications/Amendments of Contract; Pg. 47	<p>signed, no modified provisions shall be applicable unless LIC suo-moto or, on request from the Bidder, by written order, 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.</p> <p>2. If the Bidder does not agree to the suo-moto modifications/amendments made by LIC, he shall convey his views within 15 days from the date of amendment/modification. Otherwise, it shall be assumed that the Bidder has consented to the amendment.</p> <p>3. 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 unless and until the same is incorporated in a formal instrument and signed by LIC, and till then LIC shall have the right to repudiate such arrangements.</p>	<p>mutually agreed between the parties. A suo moto change and deemed acceptance is tough to accept for such a large project. Request to modify as shown:</p> <p>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 mutually executed written change order, the Parties 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.</p> <p>2. If the Bidder does not agree to the suo-moto modifications/amendments made by LIC, The other partyhe shall convey his views within a reasonable period of time15 days from the date of a request for change by the other party for amendment/modification. Otherwise, it shall be assumed that the Bidder has consented to the amendment.</p> <p>3. 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 the Parties LIC unless and until the same is incorporated in a formal instrument and signed by both Parties LIC, and till then LIC shall have the right to repudiate such arrangements.</p>	
983	3.5.4 Consequences of breach by Constituents of a	3.5.4 Consequences of breach by Constituents of a Bidder Should the Bidder or any of its partners or their	LIC's decision should be based on the natural justice principles, and the dispute/ breaches in clauses clause 3.5.1 to 3.5.7 shall be resolved as per the dispute	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; Pg. 50	<p>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 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.</p>	<p>resolution method. Request to delete the following: 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 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.</p>	
984	3.5.5 Assignment and Sub-contracting; Pg. 51	<p>3.5.5 Assignment and Sub-contracting</p> <ol style="list-style-type: none"> 1. the Bidder shall not, save with the previous consent in writing of LIC, sublet, transfer, or assign the contractor any part thereof or interest therein or benefit or advantage thereof in any manner whatsoever to any Sub-bidders. 2. If the Bidder sublets or assigns this Contract or any part thereof without such permission, 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 	<p>Request that assignment of Bidder's rights to receive payments and by Bidder in conjunction with the sale of the portion of Bidder's business that includes the product or service should not be subject to consent</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
985	3.5.6 Obligation to Indemnify LIC; 3.5.6.1 For breach of IPR Rights; Pg. 51	As per the RFP	<p>3.5.6.1.Request to limit this to Bidder defending LIC against third party claims for Patent and copyright infringement only to the extent arising from any deliverables created by Bidder specifically for LIC. Accordingly, we request addition of the following: If, any claim or action is made by a third party that the Bidder Products or any product/component, supplied by the Bidder under this Agreement, infringes a patent or copyright ("IP Claim"), the Bidder shall defend the LIC against the IP Claim at the Bidder's expense and pay all costs, damages and legal fees that a court finally awards provided that the LIC promptly notifies the Bidder in writing of the IP Claim.</p> <p>The Bidder has no obligation to the LIC regarding any "IP Claim" based on:</p> <ol style="list-style-type: none"> 1 The LIC's modification of the Bidder Products unilaterally. 2 Use of the Programs/Software in other than its specified operating environment; 3 The combination, operation or use of a product/component under the Products with any other product, program, data or apparatus, not approved by the Bidder, provided that the use of such product, program, data or apparatus has not been envisaged in this Agreement and such product, program, data or apparatus is solely responsible for such infringement. 4 Infringement of a non-Bidder product or a program that is licensed under a separate license agreement alone and which has not been supplied by the Bidder under this 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>5 Anything the LIC provides which is incorporated into the Products or Bidder's compliance with any designs, specifications, or instructions provided by the LIC or by a third party on the LIC's behalf, provided the Bidder being aware of the consequences has advised the Bidder about the same.</p> <p>The Bidder shall be liable to indemnify the LIC only if: i) the LIC has promptly provided the Vendor the intimation of such claim; (ii) the LIC has not admitted to or accepted any of the claim; (iii) the LIC has authorized the Bidder to defend or settle the claim; (iv) the LIC has provided such assistance and information to Bidder as is reasonably required of by the LIC.</p>	
986	3.5.6.2. For Losses and Damages Caused by Bidder; Pg. 52	As per the RFP	We request deletion of this clause as LIC is seeking indemnity for performance linked obligations, which are not limited to third party claims. The bidder will not be able to agree to these broad indemnities. Such indemnities will make the liability cap redundant.	Please be guided by the RFP.
987	3.5.7 Confidentiality, Secrecy and Property and IPR Rights 3.5.7.1 Property Rights; Pt 2 ; Pg. 53	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.	Any usage rights and licenses and associated liabilities and warranties associated with any OEM product shall be governed by the terms and conditions of such product and shall be directly between the OEM provider and LIC. It is not clear from this section, how Bidder will be able to ensure this on behalf of the OEM Provider.	Please be guided by the RFP.
988	3.5.7.2 IPR (Intellectual property rights) Rights at; Pg. 53	As per the RFP	<p>1.We believe that there should be one indemnity clause that deals with all types of indemnities. In this case, the indemnity with respect to IPR infringement is already mentioned in Clause 3.5.6.1.</p> <p>2. The bidder is comfortable is creating a solution and provide IPR with relevant to that solution. Having said</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>this, the bidder will not be in position to give extraordinary rights that are sought in the clause for 'pre-existing work'. The pre-existing work will be available to as per the standard terms and conditions of that pre-existing work.</p> <p>Further point 3 to 5 are dealing with indemnity with respect to IPR infringement of products and software, please note that Clause 3.5.7.1. clearly mentioned that the third party seller's indemnities will be provided on an 'as is' basis.</p> <p>On Point 7, the Bidder intends to clarify that the bidder can only provide the rights for the customisations/ solution created for LIC. We cannot provide the rights for the software unless it is a part of the Solution, which will sitll be as per the terms of the software.</p>	
989	3.5.7.3 Confidentiality; and 3.5.7.5 Restrictions on the Use of Information; Pg. 55	3.5.7.3 Confidentiality 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 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	XXX understands that Clause 3.5.7.3; 3.5.7.5 of the RFP will be read along with the Non-Disclosure Agreement that will be executed by Bidder	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>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> <p>3.5.7.5 Restrictions on the Use of Information</p> <p>1. Without LIC's prior written consent, the Bidder shall not use the information mentioned in the sub-clauses above except for performing this contract.</p> <p>2. The Bidder shall treat and mark all information as confidential (or Secret – as the case may) and shall not, without the written consent of LIC, divulge to any person other than the person(s) employed by the Bidder in the performance of the contract. Further, any such disclosure to any such employed person shall be made in confidence and only so far as necessary for such performance for this contract.</p> <p>3. Notwithstanding the above, the Bidder may furnish to its holding company or its Sub-bidder(s) such documents, data, 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>information it receives from LIC to the extent required for performing the contract. In this event, the Bidder shall obtain from such holding company an undertaking of confidentiality (or secrecy – as the case may be) similar to that imposed on the Bidder under the above clauses.</p> <p>The obligation of the Bidder under sub-clauses above, however, shall not apply to information that:</p> <p>a.the Bidder needs to share with the institution(s) participating in the financing of the contract;</p> <p>b.now or hereafter is or enters the public domain through no fault of Bidder;</p> <p>c.can be proven to have been possessed by the Bidder at the time of disclosure and which was not previously obtained, directly or indirectly, from LIC; or</p> <p>d.otherwise lawfully becomes available to the Bidder from a third party with no obligation of confidentiality.</p> <p>The above provisions shall not in any way modify any undertaking of confidentiality (or Secrecy – as the case may be) given by the Bidder before the contract date in respect of the contract, the RFP Document, or any part thereof.</p> <p>The provisions of this clause shall survive</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
		completion or termination for whatever reason of the contract		
990	3.5.7.4 Secrecy; Pg. 55	If the contract declares the subject matter of this Contract as coming under the Official Secrets Act, 1923 or if the contract is marked as —Secret , the Bidder shall take all reasonable steps necessary to ensure that all persons employed in any connection with the contract, have acknowledged their responsibilities and penalties for violations under the Official Secrets Act and any regulations framed thereunder.	Please confirm if this Contract is considered as ‘Secret’ under Official Secrets Act, 1923.	Please be guided by the RFP.
991	3.5.8 & 57	Performance Bond/Security 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 selected Bidder. b. 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	Bidder seeks for deletion of PBG top-up 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
		then due or which at any time after that may become due to the Bidder for similar reasons.		
992	3.5.8 Performance Bond/Security; Pg. 57	<p>b.without terminating the Contract, recover from the Bidder the amount of such security deposit by deducting the amount from the pending bills of the Bidder under the contractor any other contract with LIC or the Government or any person contracting through the Procuring Organisation or otherwise, howsoever as per GCC clause 3.10.4.</p> <p>LIC shall be entitled, and it shall be lawful on his part,</p> <p>a.To deduct from the performance securities or to forfeit the said security in whole or in part in the event of:</p> <p>i. Any default, failure, or neglect on the part of the Bidder in the fulfilment or performance in all respect of this contractor any other contract with the Procuring Organisation or any part thereof</p> <p>ii. for any loss or damage recoverable from the Bidder which LIC may suffer or be put to for reasons of or due to the above defaults/failures/neglect</p> <p>b. and in either of the events aforesaid to call upon the Bidder to maintain the said performance security at its original limit by</p>	The invocation of the performance security should be the last resort for the performance related issues under the contract.	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>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.</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>		
993	3.5.10 Insurances; Pg. 58	<p>The Bidder (a) shall take out and maintain at its own cost but on terms and conditions approved by LIC, insurance against the risks, and for the coverage, as stipulated in the contract or any applicable law including Labour Codes; and at LIC's request, shall provide evidence to LIC showing that such insurance has been taken out and maintained and that the current premiums have been paid. The Bidder shall ensure that such insurances are in place before commencing the Services as stated in GCC clause 3.9.2. Alterations to the terms of insurance shall not be made without the approval of LIC.</p>	<p>Please note that the bidder will provide insurances based on the policies that are agreed globally by the bidder. The bidder will not be in a position to make changes to such policy. Suggest following changes. 19. XXX (a) shall take out and maintain at its own cost, but on terms and conditions approved by LIC, insurance against the risks, and for the coverage, as stipulated in the contract or any applicable law including Labor Codes; and at LIC's request, shall provide evidence to LIC showing that such insurance has been taken out and maintained and that the current premiums have been paid. XXX shall ensure that such insurances are in place before commencing the Services as stated in GCC clause 3.9.2. The Bidder shall not seek approvals from LIC before altering the terms of the insurance. Alterations to the terms of insurance shall not be made without the approval of 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
994	3.5.12 & 59	Book Examination Clause	Bidder is not obligated to share any information relating to Bidder's costs, Bidder proprietary data, confidential information of Bidder's other customers and internal audit reports of the Bidder. Please modify the clause as LIC will get most competitive bid both technically and commercially	Please be guided by the RFP.
995	3.5.7 Confidentiality, Secrecy and Property and IPR Rights 3.5.7.1 Property Rights; Pt 1; Pg. 53 3.5.14 Custody and Return of LIC's Assets loaned to Bidder; Pts 3 and 4; Pg. 59	While in 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. 3. Where the Bidder insures such assets against loss or fire at the request of LIC, such insurance shall be deemed to be by way of additional precaution and shall not prejudice the Bidder's liability as aforesaid. 4. The Bidder shall return all such assets in good order and repair, reasonable wear and tear expected, before the completion/closure/termination of the contract and shall be responsible for any failure to account for the same or any damage done to that as assessed by LIC whose decision shall be final and binding.	XXX understands that Clause 3.5.7.1 of the RFP will be read along with the Non-Disclosure Agreement that will be executed by Bidder Further note that XXX holds insurance policies as per its global policies and will not be able to provide insurance for customer property any liability for damage to the assets should arise only if attributable to Bidder, and any dispute with respect to the same should be addressed as per the dispute resolution process.	Please be guided by the RFP.
996	3.5.14 Custody and Return of LIC's Assets	Knowledge Transfer: Subject to any qualification or provision to the contrary in the Scope of	Note that as part of knowledge transfer, we will not be able to provide any confidential information to LIC which	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
	loaned to Bidde; Pg. 60	<p>Work, the Bidder must provide the following assistance to LIC on termination or expiration of the contract:</p> <p>a. Transferring to or providing LIC access to all information stored by whatever means held by the Bidder or under the control of the Bidder in connection with the contract; and</p> <p>b. Making Personnel available for discussions with LIC as may be required. The time, length and subject of these discussions will be at the sole discretion of LIC, provided that any matter discussed is not considered to reveal any 'Commercial-in- Confidence' information of the Bidder.</p> <p>c. The Parties agree that duration of Knowledge transfer shall in no event exceed 90 days.</p>	is not related to the project. Also, it should specifically exclude XXX's proprietary information, internal controls, internal or external audit information, internal cost records or XXX's affiliates, subcontractors' proprietary information, or any information subject to attorney-client privilege or prepared at the direction of counsel. Further, we understand that the knowledge transfer will be a paid for activity and will be done upon mutually agreed terms. Please confirm.	
997	3.6.4.1 & 62	Payment Terms: Implementation - T0: From the date of issuance of Letter of Intent (LOI)	Please change T0 as From the date of issuance of Letter of Contract as any SI can release the orders to OEM basis LOI	Please be guided by the RFP.
998	3.6.4.1 & 62	Payment Terms: Payment terms as per Commercial Bid (T-6)	For implementation services LIC is Paying only 5% of money till Month 9 whereas likely burn of the services will be more than 50% . Please redefine the Implementation Payment terms and ensure 10% of money is paid every 2 months . This is a major deterrent for participation.	Please refer corrigendum.
999	3.6.4.1 Payment Terms: Implementation Pg. : 63	Wave 1: Go Live - Full launch of first set of data and analytics services for the digital program in T0+9	<p>As per "3.6.4.1 Payment Terms: Implementation" in page 63, first Go-Live is at T0+9.</p> <p>So warranty period will be from T0+10 to T0+21 (12 months).</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
			As per "3.6.4.4 Payment Terms: Annual Maintenance and Support" table in page 74, we understand AMS starts from T0+25 and continues for T0+60. Where the duration (T0+22 to T0+24) will fall under?	
1000	3.6.4.1 & 71	Payment Terms: Hardware , Final Payment subject to successful implementation of all scope and completion of all deliverables under the RFP - T0+18 - 10%	No OEM agrees to withhold the payment after delivery , so we request to release the 10% of Payment against serial number 6 after succesful installation . Please distribute above stated 10% equally in Non Production and Production Installation (5% each)	Please be guided by the RFP.
1001	3.6.4.3 & 73	Payment Terms: Software - Staggered Payments over 12 months	OEM expects the SW payment to be made within 60 days of delivery so we request to align the SW Payment terms accordingly. There is no way a System Integrator has an ability to finance such kind of Payment terms	Please refer corrigendum.
1002	3.6.4.3 & 73	Payment Terms: Software - Delivery of software licenses shall be after Hardware implementation of the respective environment	HW is getting implemented in M5 and M6 respectively , so with 180 days bid validity and 180 days of SW delivery adds to 360 days . So none of OEM vendors agrees to such long duration Payment terms . Please delink SW supply from Hardware Installation . Also we will not be able to start doing any development in absence of SW availability which will delay entire program.	Please be guided by the RFP.
1003	3.6.4.3 & 73	Payment Terms: Software - Interim payment (subject to successful completion of respective implementation stage) - T0+3/T0+6	Please clarify "subject to successful completion of respective implementation stage" is referring to Hardware Implementation . Please note as per RFP , Hardware is installed as per T0+5 and T0+6 whereas whereas SW is linked to post HW delivery. There is lots of ambiguity . Please clarify.	Please be guided by the RFP.
1004	3.6.4.3 & 73	Payment Terms: Software - Final payment (Subject to Go-live of the project for all relevant waves and all environments - T0+12 , 5%	SW supply can not be linked to Implemntation as it is related to supply. Please de-link it from implementation of waves	Please be guided by the RFP.
1005	3.6.4.3 & 73	Payment Terms: Software - Final payment	All waves are getting implemnted in 18 months , so how	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
		(Subject to Go-live of the project for all relevant waves and all environments - T0+12 , 5%	the money will be delivered in T0+12	
1006	3.6.4.3 & 73	Software licenses (subscription) for 5 years starting from the start of usage of the licenses of respective environment	Any AMC starts from supply not related to usage so please modify the clause	Please refer corrigendum.
1007	3.6.4.3 & 73	Delivery of Software Licenses and their installation on respective application environments. The required documents to be provided are 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. 12 Months - 100% 24 months - 100% 36 months - 100% 48 months - 100% 60 months - 100%	Since the contract duration is 5 years so whu LIC is asking for renewal at 60 months , please clarify	Please be guided by the RFP.
1008	3.6.4.4 & 74	Payment Terms: Annual Maintenance and Support - Year 3 - T0+27 months	The first wave is getting delivered in M9 and LIC is starting payment of AMS after 18 months i.e. M27 onwards . Please clarify the rational for same and start paying the AMS from M12 onwards	Please refer corrigendum.
1009	3.6.4.4 Payment Terms: Annual Maintenance and Support Pg. : 74		As per "3.6.4.1 Payment Terms: Implementation" in page 63, first Go-Live is at T0+9. So warranty period will be from T0+10 to T0+21 (12 months). As per "3.6.4.4 Payment Terms: Annual Maintenance and Support" table in page 74, we understand AMS starts	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
			from T0+25 and continues for T0+60. Where the duration (T0+22 to T0+24) will fall under?	
1010	3.6.4.4 & 75	6. 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	Bidder seeks for deletion of this clause	Please be guided by the RFP.
1011	3 & 75	<u>Payment Obligation</u> 3.The Bidder must accept the payment terms proposed by LIC. The commercial bid submitted by the Bidders must be in conformity with the payment terms proposed by LIC. Any deviation from the proposed payment terms would not be accepted. LIC shall have the right to withhold any payment due to the Bidder, in case of delays or defaults on the part of the Bidder. Such withholding of payment shall not amount to a default on the part of LIC. If any of the items / activities as mentioned in the price bid is not taken up by LIC during the assignment, LIC will not pay the professional fees quoted by the Bidder in the price bid against such activity / item	Bidder would like to propose: "All amounts withheld must be addressed by Dispute Resolution process, and not to exceed in aggregate 2 month portion of average monthly billing, where Service Provider has the right to either suspend performance or terminate for non-payment of a disputed amount	Please be guided by the RFP.
1012	3.6.4.4 Payment Terms: Annual Maintenance and Support; Pt 3, 6, Pg. 75	3. The Bidder must accept the payment terms proposed by LIC. The commercial bid submitted by the Bidders must be in conformity with the payment terms proposed by LIC. Any deviation from the proposed payment terms would not be accepted. LIC shall have the right to withhold any payment due to the Bidder, in case of delays or defaults on	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.

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 part of the Bidder. Such withholding of payment shall not amount to a default on the part of LIC. If any of the items / activities as mentioned in the price bid is not taken up by LIC during the assignment, LIC will not pay the professional fees quoted by the Bidder in the price bid against such activity / item.</p> <p>6. 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</p>		
1013	<p>2.8.1.2 Acquaintance with Local Conditions and Factors; Pg. 21</p> <p>3.5.9 Permits, Approvals and Licenses; Pg. 58</p> <p>3.5.13 Legal Compliance; Pg. 59</p> <p>3.6.4.4 Payment Terms: Annual Maintenance and Support; Pt 15, Pg. 76</p>	<p>Bidders shall be responsible for compliance with Rules, Regulations, Laws and Acts in force from time to time at relevant places.</p> <p>3.5.9 Permits, Approvals and Licenses Whenever the Services and incidental Goods/Works delivery requires the Bidder to obtain permits, approvals, and licenses from local public authorities or any third party, it shall be the Bidder's sole responsibility to obtain these and keep them current and valid. Such requirements may include but not be restricted to licences or environmental clearance if required. If requested by the Bidder, LIC shall make its best effort to assist the Bidder in complying with such requirements in a timely and expeditious</p>	<p>We request you to limit the compliance of this clause to Bidder's compliance with laws generally applicable to the Bidder as an information technology service provider.</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>manner without diluting the Bidder's responsibility in this regard.</p> <p>3.5.13 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</p> <p>15. It will be the responsibility of the Selected Bidder to take care of all the formalities connected with this project (wherever and whatever applicable) as per rules / tax laws / regulations / orders of any government/non-government/ regulatory authority in force etc.</p>		
1014	3.7.1 Scope of Services; Pg. 76	<p>5. Standard of Performance: a.The Bidder shall perform and carry out the Services with all due diligence, efficiency, and economy, in accordance with generally accepted professional standards and practices, observe sound management practices, and employ appropriate technology and safe and effective equipment, machinery, materials and methods. b.Unless otherwise specified, the performance standards and quality of the Services shall</p>	We understand that the performance parameters will be clearly stipulated and agreed. Any performance should be assessed only basis the agreed parameters of performance.	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
		conform to the Terms of Reference as stipulated in the contract or as per best standards in the market, where not so specified.		
1015	3.7.1 Scope of Services; Pg. 77	<p>d.Rectification of non-compliant Services: If LIC notifies the Bidder that all or part of the Services does not meet the Performance Criteria, the Bidder will:</p> <p>i. Take all necessary steps to ensure that the Services are promptly corrected;</p> <p>ii. Give notice to LIC when the Services have been corrected; and</p> <p>iii. Allow LIC to repeat the assessment of all or part of the Services against the specifications, within five Business Days after the date of the notice or such other time as agreed mutually in writing.</p> <p>e.Defects in Services: LIC shall promptly notify the Bidder of any identified defects, requesting the correction of the notified defect within a reasonable time. If the Bidder has not corrected notified defect within the time stipulated in LIC's notice, LIC may suspend payments as per GCC clause 3.10.6.</p>	Bidder requests that any deliverable subject to acceptance should have a specified acceptance criteria against which the delivery is measured. Accordingly, services should have a services performance parameter against which it is measured. Parties to also agree on a specified acceptance period within which the client should revert failing which it should be deemed accepted. Also, please confirm how does this correction work for services for which penalties are already specified?	Please be guided by the RFP.
1016	3.8.3.2 & 80	Substitution of the first 10% of key personnel at the request of the Bidder shall be subject to a reduction of remuneration by 5% of the remuneration (as per Form T-6) which would have been paid to the original personnel from the date of the replacement till completion of the contract. Such reduction in remuneration shall progressively increase further for	The penalties are onerous for resource replacement . We request LIC to do Resource evaluation and agree for replacement if the offered resource is more competent than proposed resource. Request to modify 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
		subsequent substitutions as specified in the Contract. If not specified, the reduction in remuneration shall be 10% and 15%, respectively, for the subsequent two slabs of 10% substitutions of key personnel (i.e., till 30% substitution).		
1017	3.8.6 / 3.9.5.2 & 82/88	<p><u>3.8.6 Site Not Ready Cases</u> In case of SNR, payments to the Selected Bidder will not be withheld for want of installation certificate. However, the Selected Bidder has to submit an undertaking that as and when the site is ready, the said equipment will be installed by the Selected Bidder within 14 days of being intimated that the site is ready. If installation is not done within the stipulated timeframe of 14 days, penalty of 0.3% of the total cost of the item(s) per day will be applicable from the 15th day onwards, subject to a maximum of 10% of the cost of that item(s).</p> <p><u>3.9.5.2 Liquidated damages</u> c. Bidder(s) will make all-out effort that all systems perform without defect or interruption. The completion of deliverables within the given timeframe is binding on Bidder(s). In the event of delay in meeting the deliverables for causes attributable to Bidder(s), LIC shall be entitled at its option to recover from Bidder(s), as liquidated damages, a sum of 0.5% of the contract value of the deliverable which suffered delay, for each completed week</p>	<p><u>Bidder would like to propose:</u> The implementation phases penalty shall be capped to 10% of the delayed/affected implementation charges and will exclude price of application software, hardware, OS, Database, tools and peripheral applications</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>or part thereof by which the deliverable has been delayed, for the first 4 weeks of delay. Thereafter, the rate of penalty will be 1% of the contract value of the deliverable which suffered delay, for each completed week or part thereof by which the deliverable has been delayed, subject to a limit of 10% of the contract value.</p>		
1018	3.8.5 Delivery & Installation Schedule; Pts 4 and 5; Pg. 81, 82	<p>4. However, equipment/components not delivered/installed beyond mentioned timelines, from the date of the Purchase order, will be dealt with as follows: -</p> <ul style="list-style-type: none"> i. LIC may cancel the purchase order placed which will be conveyed to the Selected Bidder in writing. ii. The penalty clause as mentioned in Appendix C, Section 17 – Other Terms and Penalties will be applicable. iii. Deductions of penalty will be made from any amount payable to the Selected Bidder by LIC. iv. Any other amounts that may become recoverable from the Selected Bidder will be recovered from any available Bank Guarantee(s)/Performance Bank Guarantees under this bid. v. Recovery of further amounts over and above the available Bank Guarantee(s) etc. will be subject to adjudication at Mumbai. vi. Termination of contract and blacklisting. <p>5. In case of cancellation of orders due to delay in deliveries/installations or deficiency in</p>	Request to delete 4 and 5. Any delays already have associated LDs associated with it. LDs should then be the sole and exclusive remedy for the same.	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 etc., besides the penalty being charged, the Selected Bidder may also be blacklisted by Life Insurance Corporation of India & may not be allowed to participate in any tenders for a period to be decided by LIC. Also, a lump sum amount as deemed fit by LIC (within the limits of PBG) will be imposed as penalty on the Selected Bidder to make good of losses suffered by LIC in terms of business loss and for making alternate arrangements.</p>		
1019	3.9.4.3 Extension for Excusable Delay Not Due to Bidder; Pt 2, Pg. 86	<p>2. 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.</p>	<p>In case of any delay/ idle time not attributable to Bidder, 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 below.</p> <p>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.</p> <p><u>Any Delay / Idle time attributed to LIC including but not</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
			<u>limited to dependencies, pre-requisites, acceptance, as per the project plan; at any stage of project execution will be processed through Project Change Request.</u>	
1020	3.9.4.4 Extension of Time for Inexcusable Delay Due to Bidder; Pg. 87	3. Provided further that if LIC is not satisfied that the service can be completed by the Bidder or in the event of failure on the part of the Bidder to complete the service within the extension of time allowed further as aforesaid, LIC shall be entitled without prejudice to any other right or remedy available in that behalf, treat the delay as a breach of contract and avail any or all the remedies thereunder, whether or not actual damage is caused by such default.	Bidder requests that any damages should only be payable if proven and awarded, unless there is LD agreed between the parties in the contract. WE suggest following modifications: 3. Provided further that if LIC is not satisfied that the service can be completed by the Bidder or in the event of failure on the part of the Bidder to complete the service within the extension of time allowed further as aforesaid, LIC shall be entitled without prejudice to any other right or remedy available in that behalf, treat the delay as a breach of contract and avail any or all the remedies thereunder, whether or not actual damage is caused by such default.	Please be guided by the RFP.
1021	3.9.5.4 & Pg. 89	<u>3.9.5.4 Limit on total Damages</u> 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.	<u>Bidder would like to propose:</u> Run Phase: During the Run phase period (steady state), the SLA/Penalties applicable shall be capped at 10% of the monthly invoice value.	Please be guided by the RFP.
1022	3.9.6 & Pg. 89	3.9.6 Force Majeure 1. On the occurrence of any unforeseen event beyond the control of either Party, directly interfering with the delivery of Services arising during the currency of the contract, such as war, hostilities, acts of the public enemy, civil	Bidder would like to propose: customer would pay XXX for (1) all Services XXX provides, and any Products and Materials XXX delivers through termination, (2) all expenses XXX incurs through termination, and (3) any charges XXX incurs in terminating the 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
		commotion, sabotage, fires, floods, explosions, epidemics, quarantine restrictions, strikes, lockouts, or acts of God, the affected Party shall, within a week from the commencement thereof,....	(4) deferred costs or unamortized investments (for example, net book value of assets procured from or for customer, initial transition or setup costs not yet fully amortized, other unamortized investments) and applicable wind-down expenses	
1023	3.9.5.2 Liquidated damages; Pg. 88 3.9.5.4 Limit on total Damages; Pg. 89	c.Bidder(s) will make all-out effort that all systems perform without defect or interruption. The completion of deliverables within the given timeframe is binding on Bidder(s). In the event of delay in meeting the deliverables for causes attributable to Bidder(s), LIC shall be entitled at its option to recover from Bidder(s), as liquidated damages, a sum of 0.5% of the contract value of the deliverable which suffered delay, for each completed week or part thereof by which the deliverable has been delayed, for the first 4 weeks of delay. Thereafter, the rate of penalty will be 1% of the contract value of the deliverable which suffered delay, for each completed week or part thereof by which the deliverable has been delayed, subject to a limit of 10% of the contract value. 3.9.5.4 Limit on total Damages 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	Bidder cannot assure uninterrupted services. Further completion on time should not be a stand alone obligation but is subject to LIC meeting/completing its obligations and dependencies as well. Having said that it doesnt prejudice our obligation to pay LD should the delay be attributable to us which is covered in the subsequent sentences. Hence, request to delete the following: Bidder(s) will make all-out effort that all systems perform without defect or interruption. The completion of deliverables within the given timeframe is binding on Bidder(s). We understand that the max cap is of 10% of the entire Contract value. Please confirm. Further, we request deletion of - 'or any other percentage if prescribed' 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
		this clause shall be covered by GCC clause 3.12.		
1024	3.9.6 Force Majeure ; Pg. 89	Unless otherwise directed by LIC in writing, the Bidder shall continue to perform its obligations under the contract as reasonably practicable and seek all reasonable alternative means for performance not prevented by the Force Majeure event. If the force majeure condition(s) mentioned above be in force for 90 days or more at any time, either party shall have the option to terminate the contract on expiry of 90 days of commencement of such force majeure by giving 14 days' notice to the other party in writing. In case of such termination, no damages shall be claimed by either party against the other except those which had occurred under any other clause of this Contract before such termination.	We understand that force majeure will apply only to non-monetary performance obligations being excused for reasons of force majeure as per the section. And bidder shall be paid for all the work done until such date of termination and any unamortised costs, should the contract be terminated.	Please be guided by the RFP.
1025	3.10.1.3 Variations; Pg. 90	No variation in price or modification of the conditions of the contract shall be allowed.	We understand that this doesn't apply to instances where price and terms are changing as per economic change adjustments/COLA; or if done because of change in assumptions/dependencies, delays by client, etc. which will necessitate a change request for revising the aspects which are impacted.	Please be guided by the RFP.
1026	3.10.1.3 Variations; Pg. 90	Any changes in law, taxes and policies shall be governed through the provision of this RFP.	We understand that this will be governed by the change control process. Please confirm.	Please be guided by the RFP.
1027	3.10.4 & Pg. 92	<u>3.10.4 Withholding and lien in respect of sums claimed:</u> 1. Whenever any claim or claims for payment of a sum of money arises against the Bidder, out of	<u>Bidder would like to propose:</u> "All amounts withheld must be addressed by Dispute Resolution process, and not to exceed in aggregate 2 month portion of average monthly billing, where Service	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>or under the contract, LIC shall be entitled, and it shall be lawful on his part, to withhold and also have a lien to r...</p> <p>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.</p>	<p>Provider has the right to either suspend performance or terminate for non-payment of a disputed amount Bidder seeks to remove point no.4 Lien in respect to other contracts.</p>	
1028	3.10.4 Withholding and lien in respect of sums claimed; Pg. 92	<p>3.10.4 Withholding and lien in respect of sums claimed:</p> <p>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 -</p> <p>a. any security or retention money, if any, deposited by the Bidder.</p> <p>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.</p> <p>2. Where the Bidder is a partnership firm or a limited company, LIC shall be entitled, and it shall be lawful on his part, to withhold and also have a lien to retain towards such claimed</p>	<p>The bidder believes that any withholding of payments should be limited to the milestone based payments where Bidder has not delivered the milestone as per the agreed acceptance/completion criteria. As per this clause, we feel that LIC intends to withhold payments not just the service in dispute but for any service or any dispute or any claim that it believes it has under this contract and any other contracts that the bidder may have with LIC. We request deletion of this clause. any dispute regarding LIC having a claim against Bidder should be dealt with in accordance with the dispute resolution process.</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>amount or amounts in whole or in part from any sum found payable to any partner/limited company, as the case may be, whether in his capacity or otherwise.</p> <p>3. It is an agreed term of the contract that the sum(s) of 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.</p> <p>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.</p>		
1029	3.10.5.1 & Pg. 93	<p><u>Payments to Bidder</u> e. LIC shall pay the Bidder’s invoices within sixty (60) days after the receipt by LIC of such itemized invoices with supporting documents. Only a portion of an invoice not satisfactorily supported may be withheld from the payment. Should any discrepancy exist between actual payment and costs authorized to be incurred by</p>	<p><u>Bidder would like to propose:</u> "Payments are due from date of receipt of invoice and payable within thirty (30) days of date of invoice. In the event of late payments, Service Provider reserves the right to charge a late payment fee @ 2% per month on the overdue amounts, in addition to the right of suspension of services, till the overdue amounts are paid."</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
		the Bidder, LIC may add or subtract the difference from subsequent payments	All amounts withheld must be addressed by Dispute Resolution process, and not to exceed in aggregate 2 month portion of average monthly billing.	
1030	<p>Form T-10: Integrity Pact; Section 8 Independent External Monitor; Pts 4 and 6; Pg. 177</p> <p>3.10.5.4 Post Payment Audit; Pg. 94</p>	<p>4. The Bidder(s)/Bidder(s) accepts that the Monitor has the right to access, without restriction, all Project documentation of the Principal, including that provided by the Bidder. The Bidder shall also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub- contractors.</p> <p>6. The Principal shall provide to the Monitor sufficient information about all meetings among the parties related to the Project, provided such meetings could have an impact on the contractual relations between the Principal and the Bidder. The parties offer the Monitor the option to participate in such meetings.</p> <p>3.10.5.4 Post Payment Audit Notwithstanding the issue of the Completion Certificate and release of final Payment, LIC reserves the right to carry out within 180 days (unless otherwise stipulated in the contract) of</p>	<p>Bidder requests certain exceptions and carve outs in the case of an audit that are critical for the bidder to submit the bid:</p> <p>XXX clarifies that other than the audit by a regulatory authorities as mentioned in Clause 3.5.12, shall be conducted (a) upon thirty days prior written notice to XXX; (b) no more than once each calendar year; (c) only in relation to the previous twelve months' activities; (d) during normal business hours; and (e) to the extent it does not interfere with XXX's ability to perform the Services in accordance with the contract. Additionally, notwithstanding anything contained elsewhere in the RFP and any of the forms thereunder, XXX will share information only with respect to project, and shall not be obligated to share any information or records relating to the XXX's proprietary information, internal controls, internal or external audit information, internal cost records or XXX's affiliates, subcontractors' proprietary information, or any information subject to attorney-client privilege or prepared at the direction of counsel.</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 completion/final payment, a post-payment audit and/or technical examination of the Services and the final bill including all supporting vouchers, abstracts etc. If any over-payment to the Bidder is discovered due to such examination, LIC shall claim such amount from the Bidder.		
1031	3.10.6 &Pg. 95	3.10.6 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 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.	Bidder seeks deletion of this clause	Please be guided by the RFP.
1032	3.10.6 Suspension of Payments ; Pg. 95	3.10.6 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 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	The bidder believes that any suspension of payments should be limited to the milestone based payments where Bidder has not delivered the milestone as per the agreed acceptance/completion criteria. We request deletion of this clause. any dispute regarding LIC having a claim against Bidder should be dealt with in accordance with the dispute resolution process.	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
		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.		
1033	3.12 &Pg. 96	<u>3.12.1 Termination due to Breach, Default, and Insolvency</u> <u>3.12.1.1 Defaults and Breach of Contract</u> <u>1. Default in Performance and Obligations:</u> <u>2. Insolvency:</u> <u>3. Liquidation:</u> 3.12.1.2 Notice for Default: 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: ...	<u>Bidder would like to propose</u> "Termination for Breach/cause 1. Upon material breach including non payment by customer, either party may terminate this Statement of Work by giving the other party not less than <30> days written notice. Upon termination, customer would pay Service Provider for (1) all Services Service Provider provides, and any Products and Materials Service Provider delivers through termination, (2) all expenses Service Provider incurs through termination, and (3) any charges Service Provider incurs in terminating the Services. (4) deferred costs or unamortized investments (for example, net book value of assets procured from or for customer, initial transition or setup costs not yet fully amortized, other unamortized investments) and applicable wind-down expenses"	Please be guided by the RFP.
1034	3.12.1 Termination due to Breach, Default, and Insolvency; Pg. 96	As per the RFP	This clause needs to be rationalized. Each sub-clause of this clause has a lot of repetitions and conflicts. Please confirm if the Bidder can negotiate this clause to make it harmonious in case it becomes a subsuccessful bidder. Initial comments are as follows.	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
1035	3.12.1.1 (Defaults and Breach of Contract) at Pg. 94	In case the Bidder undergoes insolvency or receivership, neglects or defaults or expresses inability or disinclination to honor his obligations relating to the performance of the contract or ethical standards or any other obligation that substantively affects LIC's rights and benefits under the contract, it shall be treated as a breach of contract. Such defaults could include inter-alia:	Bidder believes that the termination should be linked with material breach in the contract with each party having a right to terminate for material breach by giving a reasonable cure period to the non-defaulting party to remedy the breach. Currently, termination is linked to a general breaches in the contract. It would be great if we can make the list of defaults exhasutive in nature, make it mutual and specify remedy period. Please confirm.	Please be guided by the RFP.
1036	3.12.1.2. Notice for Default; Pg. 97	<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:</p> <p>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 Selected Bidder, 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. However, Bidder shall continue performance of the Contract to the extent not terminated.</p>	<ol style="list-style-type: none"> 1. Bidder requests a cure period before issuing a notice for termination so that the bidder can mitigate any specific concerns. 2. Bidder requests LIC to not to withhold the payments for the work already delivered. 3. Bidder requests to remove the clause regarding Bidder being liable for cost of procurement from third parties. Bidder already has liability under the contract which can be claimed under the applicable law as damages. 	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
1037	3.12.1.3. Remedies for Breaches/ Defaults; Pg. 97	<p>1 (g) Initiate proceedings in a court of law for the transgression of a law, tort, and loss not addressable by the other remedies above.</p> <p>3. Risk and Cost Procurement</p>	<p>1 (g) Bidder understands that this provision will get triggered only in situations where it is applicable. Please confirm. For any dispute, as per Bidder's understanding, arbitration will be a prevailing position.</p> <p>3. Bidder requests to remove the clause regarding Bidder being liable for cost of procurement from third parties. Bidder already has liability under the contract which can be claimed under the applicable law as damages..</p>	Please be guided by the RFP.
1038	3.12.1.4 Limitation of Liability; Pg. 98	<p>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.</p> <p>1. 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 non-compliance 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.</p> <p>2. Under no circumstances shall either Party be liable for any indirect, consequential, or</p>	<p>1. We request for deletion of the below as the carve outs are mentioned already in 3.</p> <p>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.</p> <p>2. In 3, Bidder seeks revisions.</p> <p>The Liability should equal to the amounts paid by LIC annually. An uncapped liability should apply only to third party payments as awarded by a court for the deliverables created by Bidder infringing copyright or patent of such third party.</p> <p>Also, the following is already capped under point 1, and hence should be removed from the carve outs in point 3(c).</p> <p>e.damage(s) occasioned by Selected Bidder for breach of</p>	Please refer 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>incidental losses, damages or claims including loss of profit, loss of business or revenue.</p> <p>3. 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>c.damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, Regulatory or Statutory fines imposed by a Government or Regulatory Agency for non compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice 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</p>	<p>Confidentiality Obligations, Regulatory or Statutory fines imposed by a Government or Regulatory Agency for non compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder.</p> <p>We suggest the following revised definitions for Gross Negligence and Willful Misconduct: “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 <u>life of</u> 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 <u>life</u> the other party, but shall not include any error of judgment or mistake made in good faith.</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
		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.		
1039	3.12.2 & Pg. 99	<u>3.12.2 Termination for Default/Convenience of LIC or Frustration of Contract</u> <u>3.12.2.1 Notice for Determination of Contract</u> 1. LIC reserves the right to ...	<u>Bidder would like to propose:</u> 2. Termination for Convenience: 90 days notice period & LIC is liable for below charges (1) Termination Fees -5% of Remaining contract value (2) all Services Service Provider provides, and any Products and Materials Service Provider delivers through termination, (3) all expenses Service Provider incurs through termination, and (4) any charges Service Provider incurs in terminating the Services. (5) deferred costs or unamortized investments (for example, net book value of assets procured from or for customer, initial transition or setup costs not yet fully amortized, other unamortized investments) and applicable wind-down expenses	Please be guided by the RFP.
1040	3.12.2 Termination for Default/Convenience of LIC or Frustration of Contract; Pg. 99	As per the RFP	We request for deletion of this clause as the we believe that this clause may not be required for the purpose of this RFP. There will be a lot of investment from either side and therefore, putting a termination for convenience/ frustration of contract makes bidder's investment sensitive.	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
			Frustration of contract will anyways be governed by the law and hence need not be added as a specific right.	
1041	3.12.3 Closure of Contract 3.12.3.1; Pg. 100	Unless terminated earlier under GCC clauses 3.12.1 and 3.12.2 above, this Contract shall expire: 1. At the end of such a period after the Effective Date as specified in the Contract. 2. Upon successful performance of all obligations by both parties, including completion of Defect Liability obligations and final payment 3. Termination and settlements after that, if any, as per GCC clause 3.12.1 or 3.12.2 above.	Please confirm if there is an specific date prescribed under the Contract when the Contract will expire. Will the contract expire within 5 years from the Effective Date irrespective of the amount of services rendered by the bidder? Please confirm.	Please be guided by the RFP.
1042	3.12.3.7 Payments upon Termination; Pg. 102	Upon termination of this Contract, LIC shall make the following payments to the Bidder: 1. Payment for Services satisfactorily performed before the effective date of termination; and 2. In the case of termination under GCC clause 3.12.2, reimbursement of any reasonable cost incidental to the prompt and orderly termination of this Contract, including the cost of the return travel of the Experts.	Bidder requests payment protection in case of termination, which includes services rendered till the effective date of the contract, unamortised investments, work in progress, and any other cost that is reasonably incurred. This should be provided in the case of termination for default and/ or for convenience.	Please be guided by the RFP.
1043	3.13.3 Misdemeanors; Pg. 104	(b) Any other misdemeanor, e.g., supply of sub-standard quality of material/services/work, non-performance or abandonment of contract, or violations of Bid/performance Security conditions.	The bidder requests deletion of this clause since this clause and deals with the performance obligations, and performance obligations already have relevant remedies under the Agreement. Considering this as misdemeanor will link this to penalty, which are very harsh in nature.	Please be guided by the RFP.
1044	3.13.4.3 Remedies in addition to the above: Point (5); Pg. 105	Debar, a Bidder, from participation in future procurements without prejudice to LIC's legal rights and remedies. Debarment shall	The bidder requests deletion of this clause as we believe that debarment, if any, should be for that individual company and shouldn't impact any other affiliates 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
		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.	bidder; and should apply to bidding firm only if proven as per the dispute resolution process. Request following changes:	
1045	Exhibit 6: Implementation Approach - Evaluation Criteria Pg. : 133	A detailed plan covering type, content, training frequency based on key milestones covering all user groups within LIC has been provided. Approach to re-use existing training resources to the extent possible has been laid out clearly. Trainings are contextualized to suit LIC's specific team requirements	Please elaborate type of training required and target audience.	Training should address all key components of the data platform including but not limited to: End user training: Training on reporting and dashboarding tools Specialised user training: Training on data governance tools - such as data quality, data catalogs and glossaries, metadata management, etc, data management tools - such as ingestion, identity resolution, etc; analytics tools - such as MLOps, Data science workbench, model management, etc
1046	Bidding Forms Form T-1: Bid Form (Covering Letter); Pg. 139	We also explicitly confirm acceptance of the Arbitration Agreement as given in the RFP Document	Please confirm which arbitration agreement is being referred here? Does this refer to the arbitration clause sec 3.11.1 in the GCC?	Yes, the understanding is correct.
1047	2.13 Award of Contract 2.13.1 Letter of Award (Acceptance - LoA) and Signing of	The Letter of Award (LoA) shall constitute the legal formation of the contract, subject only to the furnishing of performance security as per the provisions of the sub-	We understand that there will be contract signatures and any binding contract, legal formation and commencement of services shall be done post signatures of the contract.	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>Contract 2.13.1.1 Letter of Award (LoA); Pg. 35</p> <p>3.9.2 Commencement of Services; Pg. 84, 85</p> <p>Bidding Forms Form T-1: Bid Form (Covering Letter); Pg. 142</p>	<p>clause below.</p> <p>3.9.2 Commencement of Services</p> <p>1. Effective Date of Contract: Bidder shall commence the Services and shall proceed with due expedition and without delay from the effective date of Contract (all dates of delivery shall be counted from such a date), which shall be the date mentioned as the effective date in the contract, or if not so mentioned:</p> <p>a.15 days from LIC’s notice (unless specified otherwise) to the Bidder instructing him to begin carrying out the Services. This notice shall confirm that the effectiveness prerequisites listed in the contract have been met.</p> <p>b.If no such order is issued,15 days from the date of the Issue of the LOA or the signing of the Contract agreement, whichever is earlier.</p> <p>3. 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,</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>neither Party shall have any claim against the other Party with respect hereto.</p> <p>A Binding Contract: We do hereby undertake that until a formal contract is signed or issued, this Bid/RFP and your written Letter of Award shall constitute a binding contract between us.</p>		
1048	Bidding Forms > Form T-6: Commercial Bid Pg. : 161	Table#1: Bill of Material (One Time Implementation)	There will have a common team in this project, like Project Manager, Architect, DBA, Test Manager etc. who contributes to all three streams - "Data Lake / Lakehouse", "Advanced Analytics", and "Reporting & Dashboards". How should we allocate the cost of this team across these three areas?	Bidder to manage.
1049	Table#4: Bill of Material (AMC/ATS/AMS) Pg. : 165	<p>During the AMC period, the bidder is liable to provide onsite support resources to LIC as follows.</p> <ol style="list-style-type: none"> 1. 1 x L1 – resource 24x7 for each the components (Datalake / Lake house, Integration tool). This will be for three shifts of 8 hours each. 2. 1x L1 Resource for BI tool only on prime shift 3. L2 – 1 resource for each of these components (Datalake / Lake house, Integration tool and BI tools) only on prime shift 	Can bidder propose additional personel on top of the team mentioned here?	Yes. Bidder can propose additional personnel.
1050	Table#4: Bill of Material (AMC/ATS/AMS) Pg. : 165	<p>During the AMC period, the bidder is liable to provide onsite support resources to LIC as follows.</p> <ol style="list-style-type: none"> 1. 1 x L1 – resource 24x7 for each the components (Datalake / Lake house, Integration 	Could you please explain how the user's issue will be communicated to the L1 support team?	LIC ITSM process to be adopted

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>tool). This will be for three shifts of 8 hours each.</p> <p>2. 1x L1 Resource for BI tool only on prime shift</p> <p>3. L2 – 1 resource for each of these components Datalake / Lake house, Integration tool and BI tools) only on prime shift</p>		
1051	<p>Table#4: Bill of Material (AMC/ATS/AMS) Pg. : 165</p>	<p>During the AMC period, the bidder is liable to provide onsite support resources to LIC as follows.</p> <p>1. 1 x L1 – resource 24x7 for each the components (Datalake / Lake house, Integration tool). This will be for three shifts of 8 hours each.</p> <p>2. 1x L1 Resource for BI tool only on prime shift</p> <p>3. L2 – 1 resource for each of these components Datalake / Lake house, Integration tool and BI tools) only on prime shift</p>	<p>Is there any ITSM tool available with LIC which can be used for incident/ticket management of this application?</p>	<p>Yes. There is a pre-existing ITSM tool.</p>
1052	<p>Form T-12: NDA Clause 4; Pg. 183</p>	<p>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,</p>	<p>The bidder understands that the liability cap here will be read along with the liability cap specified in the limitation of liability cap above and shall not create a separate cap. Please confirm. Further, Bidder requests to link the gross negligence and wilful misconduct to definitions proposed by Bidder in the limitation of liability clause.</p>	<p>Please be guided by the RFP.</p>

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		except in the event of willful misconduct or gross negligence by the Recipient.		
1053	Format 1: Contract Form (Template); Pg. 198	In the event of any inconsistency between the documents, the following order of precedence shall prevail: this Contract Form; the Special Conditions of Contract; the General Conditions of Contract; Form T-3: Description of Approach and Methodology in Responding to the Terms of Reference; Form T-5: Key Expert Curriculum Vitae (CV); Form T-6: Commercial Bid, Appendix A and Appendix C. Any reference to this Contract shall include, where the context permits, a reference to its Appendices.	Since this is merely a Contract Template, we assume that the Clause 3.2.5 will prevail over this form. Therefore, we have suggested the clarificatory redline below.: In the event of any inconsistency between the documents, the following order of precedence shall prevail: this Contract Form; Form T-3: Description of Approach and Methodology in Responding to the Terms of Reference; the Special Conditions of Contract; the General Conditions of Contract; Form T-3: Description of Approach and Methodology in Responding to the Terms of Reference; Form T-5: key Expert Curriculum Vitae (CV); Form T-6: Commercial Bid, Annexure A and Appendix C. Any reference to this Contract shall include, where the context permits, a reference to its Appendices.	Please be guided by the RFP.
1054	3.5.3 Restriction on Potential Conflict of Interests; Pts 1 and 3 Pg. 50 Format 4: Self Declaration; Pt 5, Pg. 205	1. 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. b. After this Contract's termination, such other activities as may be stipulated in the contract. 3. During the term of this Contract and after its termination, the Bidder and its affiliates, as well as any Sub-bidder and any of its affiliates, shall be disqualified from providing	Request to delete 1(B) and 3 of sec 3.5.3 and 5 of the Format 4, as this puts a restriction on the business of bidder and its subsidiaries.	Please refer corrigendum.

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		<p>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.</p> <p>5 We, the bidding firm or subsidiaries if selected will not be eligible to participate in any tender in connection with the implementation or system integration or hardware or software solution, implementation services or providing facility management services as an outcome of scope of this RFP.</p>		
1055	Scope of Work > Data lake / lakehouse platform Pg. 212	d. Building and implementing comprehensive data governance elements including data quality management, metadata management, data catalog and lineage development	How is the metadata maintained currently?	This will be provided to selected bidder.
1056	Scope of Work > Data lake / lakehouse platform Pg. 212	d. Building and implementing comprehensive data governance elements including data quality management, metadata management, data catalog and lineage development	Is there a business glossary / catalog of data that can be reused?	No. There is no existing business glossary.
1057	Scope of Work > Data lake / lakehouse platform Pg. 212	d. Building and implementing comprehensive data governance elements including data quality management, metadata management, data catalog and lineage development	Is there any DQ issue that needs to be addressed on the historical data? If yes, please specify them.	No identified DQ issue
1058	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?	Approximate concurrency across the platform: 15% of the total number of active users
1059	Scope of Work	The sections below provide further details of	How do we contain the scope for now? Quantification of	Please be guided by the RFP and

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
	Pg. 212	the key source systems and key requirements in terms of data repositories, analytical models and MIS / dashboards. The requirements are broad and indicative in nature. LIC reserves its right to change the scope of work considering the size and variety of the requirements and the changing business conditions.	use cases is absolutely critical to estimate against that scope.	corrigendum.
1060	Appendix : Data Platform: CADW.Pg: 214	The scripts used by the CADW either for ingestion or for internal processing will not be available to the selected partner.	Can we have an indicative number on the existing number of jobs ?	Please be guided by the RFP.
1061	Current State View > Data Platform: CADW > Data sources Pg. 214	Full content in this section	Will UCS not be a source to Data, Reporting and Analytics platform for ULIP product related data?	Yes. UCS will be a source.
1062	Current State View > Data Platform: CADW > Data sources Pg. 214	eFEAP: 600+ of the 3000+ tables within eFEAP are the sources from within eFEAP. This constitutes more than 90% of the data within CADW	Can we consider ~670 (=600*100/90) tables are there in CADW raw zone and out of which ~600 tables are sourced from eFEAP?	Please be guided by the RFP.
1063	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements > Master data Pg. 217	Data Source from digital and channel applications: - Digital Applications - Mobile app and web app – clickstream data, cookie data, etc - Call center records, emails, etc	Please provide details on how the Digital and channel applications Data will be ingested in the platform.	Relevant customer transaction data will come in via the core platform using a CDC Other relevant data elements from the digital and channel applications will come in via an event bus or via APIs.
1064	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements >	Sources for preparing the master data will include: - Current core applications - Digital and channel applications: (Digital Applications, Mobile app and web app –	Can we assume that LIC will take care of ingesting the data from the digital / channel application and third party sources. If not, please provide the complete list of applications to be integrated with and also the ingestion mechanism supported for them.	Key external data sources (non-exhaustive) include: 1. Social platforms - including Facebook, Google, Instagram, X, LinkedIn, Whatsapp - providing semi-

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
	Master data Pg. 217	clickstream data, cookie data, etc, Call center records, emails, etc.) - Third party data sources: (Social, Third party databases)		structured and structured data (in the current implementation, we will not use unstructured data such as images, videos and voice) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data Internal data sources are: 1. eFEAP, UCS, IPP - structured data will be ingested both in batch mode and in NRT using a CDC 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

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
				using an event management platform 5. Digital apps: Martech: semi-structured and structured data will be ingested using APIs
1065	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements > Customer 360 and Agent 360 Pg. 217-218	Full content in this section	What are the number of attributes expected in the Customer and Agent 360 view of the data?	Please be guided by the RFP
1066	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements > Customer 360 and Agent 360 Pg. 217-218	Full content in this section	How many years of data will have to be used in the Customer and Agent 360 data?	Data is available in the CADW from 2004. All of this can be used.
1067	Appendix. Pg: 219	MIS and Advanced Analytics	Can we have an indicative number on the existing number of analytical models ?	There are no existing analytical models.
1068	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements > Customer and Family unique ID Pg. 218-219	Full content in this section	Are the mentioned DQ rules / checks currently implemented through custom SQL scripts and through Posidex? If not full, what % of them are covered now which can be migrated?	Some checks are implemented using scripts. These cannot be migrated.

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
1069	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements > Prospect and Lead ID Pg. 219	Full content in this section	Will the logic of identifying the prospects and leads be available to migrate from the current data warehouse?	The relevant logic will be provided to the selected bidder. This will need to be coded / setup fresh and cannot be migrated.
1070	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Customer segmentation and analytics Pg. 219	Use customer master data, transaction data and interaction data across multiple sources to run segmentation models and create suitable micro segments to be used across journeys.	Do you need a single segmentation model across entire customer base or individual segmentation model across the broad product categories? If yes, what are the broad product categories to consider?	Bidder to propose.
1071	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Customer segmentation and analytics Pg. 219	Use customer master data, transaction data and interaction data across multiple sources to run segmentation models and create suitable micro segments to be used across journeys.	Please confirm if a single Segmentation model would suffice or we need separate segmentation model for mass and affluent customers.	Bidder to propose.
1072	Detailed Functional Requirements > Data, Reporting and Analytics Functional	Next best action to predict what would be the best action to be taken / best product to position for a specific customer basis real time events and the customer micro-segment	Please confirm if the customers micro-segments are existing currently. If yes, please specify them.	Details of current customer segments will be provided to 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
	Requirements (MIS and Advanced Analytics) > Customer segmentation and analytics Pg. 219			
1073	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Personalization Pg. 220	Identify best campaign / nudge for a customer basis customer360 data and specific events – either life stage related or pre-defined trigger event on digital asset (eg: customer expresses interest on a specific plan, etc)	What features and attributes are present in Customer 360 data and do we have a Data Dictionary? Please provide detailed information on variables /attributes.	No Customer 360 is not present today.
1074	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Personalization Pg. 220	Develop optimized, customer-specific pricing based on analytical models	In the current scenario, based on Customer attributes isn't the Product pricing automatically get determined.	No. There is no customer specific pricing today.
1075	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) >	Develop optimized offers specific to customers using suitable AI / ML models	What is the difference between this and next best action (NBA) model in the earlier section?	NBA can be with reference to what action can be taken - in terms of what campaign is to be run. Offers are around what specific product offer is to be made.

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
	Personalization Pg. 220			
1076	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Personalization Pg. 220	Hyper-Personalized recommendation engine of product/plan offers (including ability to recommend cross-sell/upsell offers)	Do you need upsell models for every product category?	Yes. Please be guided by the RFP.
1077	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Personalization Pg. 220	Hyper-Personalized recommendation engine of product/plan offers (including ability to recommend cross-sell/upsell offers)	Please confirm if the Cross Sell models are synonymous to NBA model and if they can be interchangeably used.	No These are not synonymous. Cross sell models are around linked product offers. NBA is around what is the next campaign which can include up-sell offers, loyalty offers, etc
1078	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Personalization Pg. 220	Use AI / ML models to identify right time slot for communication with a specific customer / customer segment	Do you have any retail contact strategy to follow which would determine the number of times any customer should be contacted and what should be the gap between two successive contacts?	Yes. That is part of the marketing strategy.
1079	Detailed Functional Requirements > Data,	Medical underwriting: Image analytics to identify health characteristics,	Does this mean the use case will examine medical image such as X-Ray to understand health characteristics? Or, it	Please refer 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
	Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Other select ML use cases Pg. 221	smoker / non-smoker, etc.	is the reading of the X-ray report through OCR and then analyse the content to find out if there is any undesired health characteristics mentioned.	
1080	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Other select ML use cases Pg. 220-221	Agent segmentation: Use agent master data, transaction data and interaction data across multiple sources to run segmentation models and create suitable agent micro segments to be used across journeys.	Do you need a single segmentation model across entire agent base or individual segmentation model by certain category is needed? If the latter, what are the categories to consider?	Bidder to propose
1081	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Other select ML use cases Pg. 220-221	Upsell opportunities: Identify up-sell opportunities based on customer360 data and specific policy being sold or for existing customers based on policies owned	How are these up-sell models different from the ones listed in Personalization section?	Upsell model is one of the cases under the personalisation use cases listed.
1082	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced	Cross sell and upsell opportunities: Identify cross sell / up-sell opportunities based on lead data for new customers	How are these cross-sell models different from the ones listed in Personalization section?	This is for new customers basis lead 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
	Analytics) > Other select ML use cases Pg. 220-221			
1083	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Other select ML use cases Pg. 220-221	Fraud detection: Use AI / ML models to use internal and external third party data to identify potential fraudulent claims	Please specify the nature of fraud detection as there would be a need to build different fraudulent models for capturing different areas of fraud.	Please be guided by the RFP and corrigendum. This needs to cover all product types and channels.
1084	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Other select ML use cases Pg. 220-221	Customer drop-offs: Use suitable advanced analytics models to assess drop offs and trigger suitable action basis customer profile / segment and behavioral parameters	How is this different from Churn model listed in the section - "Churn prediction use cases"?	Drop-offs are from the digital platform - part way through the origination process. Churn is an existing customer not renewing.
1085	Detailed Functional Requirements > Data, Reporting and Analytics Functional Requirements (MIS and Advanced Analytics) > Other select ML use cases Pg. 222	Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/customer/policyholder demographics and other profile details (e.g., last purchase, etc.)	Which languages are to be supported? Please give us the full list.	Multi-lingual capability is not required by current set of use cases. Please refer corrigendum.
1086	vi. Technology	The data platform will need to be able to	Alteration requested to - "The data platform will need to	Bidder to propose

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
	Architecture, 8. Fast and Real Time, Pg. 225	consume and process real time data streams and be able to respond in real time with analytics-based output. The platform should be able to generate reports and dashboards rapidly with minimal / no wait time.	be able to consume and process real time data streams and be able to respond with real time inferencing of the data and provide analytics-based output with on-chip AI accelerators. The platform should be able to generate reports and predictive / forecast dashboards rapidly under stringent SLAs and high throughputs." The reason being, Real-time inferencing of data and running it past AI models will enable LIC extract meaningful information and capture business opportunities with customer scoring. The on-chip accelerator avoids any network latencies. Achievable with time-series based analytics to forecast next set of values to be more proactive.	
1087	Appendix :vii) Detailed Technical Requirements > Sources of Data > Unstructured Data. Pg: 228	The data lake / lakehouse is not expected to ingest all the documents as a whole and create a full replica. The unstructured data from selected documents is to be processed and only the required output structured data is expected to be ingested into the data lake / lakehouse	This means that the existing Newgen product sof LIC should be able to extract the unstructured information from the document. The vendors responsibility wrt the current RFP should only be limited to ingestion of the unstrucuted information.	OCR engine is provided by LIC as mentioned in the RFP.
1088	Appendix :vii) Detailed Technical Requirements > Sources of Data > Third party Data. Pg: 228	Going forward external sources may be used.	Our assumption is that LIC will separately subscribe to these sources and API packages at its own cost and bidder does not have to liase with data syndicates for pricing .	Yes. The understanding is correct
1089	Appendix :vii) Detailed Technical Requirements >	Key external sources include (but not limited to):	LIC should provide the exhaustive list that it wants the vendor to integrate. This is because every integration effort for additional source has to be costed sepately.	Key external data sources (non-exhaustive) include: 1. Social platforms - including

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
	Sources of Data > Third party Data. Pg: 228			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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data Bidder is expected to integrate and extract relevant data
1090	Appendix :vii) Detailed Technical Requirements > Sources of Data > Marketing related data. Pg: 228	Data from media tech platforms (Google, Meta, LinkedIn...) Offline media data (e.g. BARC TV GRPs, Print readership, Radio listenership...) Marketing data enrichment & providers - Data market place	Our assumption is that LIC will separately subscribe to these sources and API packages at its own cost and bidder does not have to liase with data syndicates for pricing .	Yes. The understanding is correct
1091	Appendix :vii)	Data from media tech platforms (Google, Meta,	LIC should provide the exhaustive list that it wants the	Key external data sources (non-

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
	Detailed Technical Requirements > Sources of Data > Marketing related data. Pg: 228	LinkedIn...) Offline media data (e.g. BARC TV GRPs, Print readership, Radio listenership...) Marketing data enrichment & providers - Data market place	vendor to integrate. This is because every integration effort for additional source has to be costed sepately.	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data Bidder is expected to integrate and extract relevant data
1092	Table 3 Data Storage Requirements, 7. Failure Management, Pg. 232	Proposed solution should have framework in place to monitor/handle hardware failures or corruption in underlying file system level. It should also have capability to enable exact point-in-time recovery of files or directories in the cluster from accidental deletions or	Alteration requested to - "Proposed solution should have framework in place to monitor/handle hardware failures or corruption in underlying file system level. It should also have capability to enable exact point-in-time recovery of files or directories in the cluster from accidental deletions or corruption due to user or	Please be guided by the RFP. LIC has an existing cybersecurity architecture that addresses the ransomware risk. The bidder is expected to integrate with that architecture.

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
		corruption due to user or application error	application error and ransomware attacks". The reason being Protection against ransomware is a must-have capability for the storage's backup-recovery subsystem.	
1093	Table 3 Data Storage Requirements, 12. Backup, Pg. 233	There should be provision for periodic backup with facility of selective restoration of specific data set without hampering database access to any schedule / adhoc workloads.	Alteration requested to - "There should be provision for periodic backup with tape including a facility of selective restoration of specific data set without hampering database access to any schedule / adhoc workloads." The reason being Storing backup on Tape with 4-6 hours of batch windows will ensure an off-site copy exists for long-term retention and disaster recovery scenario.	Please be guided by the RFP.
1094	Detailed Technical Requirements > Data Processing Pg. 234	Data migration: Load all historical data from source systems to data platform and synchronize daily incremental data. The migrated data (historical) will need to be reconciled and migration errors rectified by bidder using various reports.	What is the incremental data volume to be migrated on daily basis.	Peak daily data throughput: 250 GB. Annual growth rate of data: approximately 15%
1095	Detailed Technical Requirements > Data Processing Pg. 234	Data migration: Load all historical data from source systems to data platform and synchronize daily incremental data. The migrated data (historical) will need to be reconciled and migration errors rectified by bidder using various reports.	What is the time window available for daily Incremental data migration?	This is both real time and in batch. Please be guided by the RFP for related SLAs.
1096	Detailed Technical Requirements > Data Processing Pg. 234	Logical Data Models: Develop a strong logical data model customized to LIC's requirements to drive efficient structuring of the data warehouse / data marts for reporting.	Do you see any issue in reusing the logical data model being used today? If yes, please elaborate the reason.	The current LDM is for a different purpose and is very old and not been completely updated.
1097	Detailed Technical Requirements > Data Consumption > 20.	Vendor to provide solution / tool (s) for below scope of activities on LIC data sets;	Please confirm that LIC will be responsible for identifying all sources of data and getting necessary rights / licenses to get the data from those sources. The bidder will not	Yes. The understanding is correct

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
	Type of analytics Pg. 234	<ul style="list-style-type: none"> - Benchmarking - Predictive & Prescriptive Analytics - Social Media Analytics - Web Analytics - Geolocation Analysis - Ad-Hoc Analysis - Trend Indicators - Profit Analysis - In-Memory Analysis - Statistic Analytics - Data Mining - Machine Learning 	be responsible for providing any data source such as benchmark data and others.	
1098	Table 4 Data Processing Requirements, 6. Data Protection, Pg. 235		<p>Should this include protection from supply chain attacks? What is provision to protection of container logs? What is plan for protection of Meta-Data and secrets?</p>	Please be guided by the RFP.
1099	Table 6 Data security requirements, 1. Data Encryption, Pg. 237		<p>Where is the use of Hardware Security Module? Does it have to be part of the solution or re-used from existing? Is the infrastructure ready for Quantum Safe Protection?</p>	HSM will be reused for relevant cases.
1100	Detailed Non-Functional Scope of Work and Other Conditions > Tech Stack Pg. 248	Processed Data Stores > Search mechanism	<p>Please confirm the intended use of this technical stack. The analytical use cases listed does not talk about semantic search.</p>	This enables users to search and browse the packages available within the data lake and select data of interest.
1101	Detailed Non-Functional Scope of Work and Other	Total number of AI / ML use cases to be modeled = 35	<p>Please confirm that the use cases mentioned here are the same as the ones briefly listed in the MIS and Advance Analytics section under Detailed Functional</p>	Yes. The understanding is correct

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
	Conditions > Volumetric Pg. 249		Requirements > Data, Reporting and Analytics Functional Requirements section.	
1102	Detailed Non-Functional Scope of Work and Other Conditions > Volumetric Pg. 249	Total number of AI / ML use cases to be modeled = 35	Please provide details on each of the use cases: - the data attributes to be used - the volume of labelled data to be supplied by LIC - the no. of training cycles - completion criteria of the use cases	This will be provided to the selected bidder.
1103	Detailed Non-Functional Scope of Work and Other Conditions > Data Volumetric Pg. 250	The current data volume and forecast	Is this current data volume of 200 TB (and forecast of 605 TB, structured and unstructured) is for the raw data only? Please confirm.	Yes. The understanding is correct
1104	Appendix : Disaster Recovery. Pg: 251		Do the analytics components also need to be deployed in Active-Passive mode	Yes. The understanding is correct
1105	8. Security Requirements, Data Security, Pg. 254	Strong Data model allowing for isolation of sensitive Agent, customer personal and financial data. Data at rest – enterprise level secure access for Admins, encryption/tokenization of data depending on sensitivity and business needs. Data on the move – transport and payload encryption Data masking in case of specific data extracts pertaining to Agents and customers PII data. Suitable data classification and data loss prevention tools	Alteration requested to - "Strong Data model allowing for isolation of sensitive Agent, customer personal and financial data. Data at rest – enterprise level secure access for Admins, encryption/tokenization of data depending on sensitivity and business needs. Data on the move – transport and payload encryption Data in use - encrypting the memory and protecting containers with technical assurance Data masking in case of specific data extracts pertaining to Agents and customers PII data. Suitable data classification and data loss prevention tools."	Please be guided by the RFP. LIC has an existing cybersecurity architecture that addresses key cybersecurity risks. The bidder is expected to integrate with that architecture.

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 reason being, Data in use should also be encrypted and protected with technologies like trusted execution environments. In case of containerized workloads a technical assurance should be in place to protect worker nodes from any root user access from the master nodes with technologies like confidential computing.	
1106	8. Security Requirements, Data Security, Pg. 254	Strong Data model allowing for isolation of sensitive Agent, customer personal and financial data. Data at rest – enterprise level secure access for Admins, encryption/tokenization of data depending on sensitivity and business needs. Data on the move – transport and payload encryption Data masking in case of specific data extracts pertaining to Agents and customers PII data. Suitable data classification and data loss prevention tools	Do you want to protect infrastructure against unauthorised access by the Kube admin?	Please be guided by the RFP.
1107	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.	As per "3.6.4.1 Payment Terms: Implementation" in page 63, first Go-Live is at T0+9. So warranty period will be from T0+10 to T0+21 (12 months). As per "3.6.4.4 Payment Terms: Annual Maintenance and Support" table in page 74, we understand AMS starts from T0+25 and continues for T0+60. Where the duration (T0+22 to T0+24) will fall under?	Please refer corrigendum.
1108	Point 3, Page No.236	The unstructured data from selected documents is to	We understand that for Datalake would be required to ingest, process and analyse structured, semi	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
		be processed and only the required output structured data is expected to be ingested into the data lake / lakehouse.	structured,unstructured, vector data for new use cases and the aboility to store all forms of data in a single database. Please provide your views on the same	
1109	Point 1,2,3,4,5/Page No.236	Data volumes - One time load	Could you please provide more details on volume of data to be ingested as one - time load for real-time data, structured, unstructured, semi structured data & marketing data. Could you also provide the no. of years of data that is in scope for one time load.	One time initial data load is only for structured data. Volumes are provided in the RFP.
1110	Point 1,2,3,4,5/Page No.236	Data volumes - Incremental Load	Could you provide more details on volume of data to be ingested as incremental load for real - time data, structured, unstructured, semi structured data & marketing data	Please be guided by the RFP. Peak daily data throughput: 250 GB Real time data: all customer transaction data is expected to flow near real time Unstructured / semistructured raw data types: a. pdf files 30% b. clickstream data 70%
1111	Point 1/Page No.241	Databases	We understand that your consideration for a Datalake house is a seperate object storage based data lake and separate real-time low-latency dat warehouse that can support real-time data analysis requirements. Pls confirm whether our understanding fits your vision and requirements.	Please be guided by the RFP.
1112	Point 5/Page No.240	Consumption layer	Please elaborate the number of downstream systems required to interface with the Data lakehouse for consumption of data? Our assumption is that you will need a unified data and analytics platform to support the complete data to decisions journey. Pls provide your views on this.	All other applications within LIC should be able to consume data as per requirement from the data platform.
1113	Point 3/Page No.243	Logical Data Model	We understand that the Data layer will require an industry prebuilt data model with KPI's for insurance that	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
			will help accelerate the implementation and go-to-market for consumption of insights. Please provide you clarification on the same.	
1114	Point 9/Page No.243	Parallel and Distributed processing	Please share the details of average data size of the jobs expected to be executed concurrently?	Bidder to propose
1115	Point 9/Page No.243	Data processing	Could you please specify the performance requirements or SLAs for data loading? Also, Are there any constraints on the load windows or schedules? This will help us to envision the data management architecture and infrastructure needs.	For performance requirements, please be guided by the RFP . For batch cycles, off-peak hours (night) will be preferred.
1116	Point no 8/Page No.237	Multiple sources	As there multiple source systems in LIC, could you please specify the list of native data connectors required to connect to data sources?	Please be guided by the RFP.
1117	Point no 1/Page No.237	Data quality	We understand you need INDIA specific rule set for demographic attributes data quality, In addition to the requirement of India specfic logic base , please confirm the level of customization required on matching rules for names, address and other demographics and so on	Bidder to propose
1118	Point no 1/Page No.244	Data quality	We understand that there is a requirement for PII Data. Please confirm data masking capabilities is required at Dastabase level or only at the concumption level or both	Both. Please be guided by the RFP.
1119	Point no 4/Page No.244	Metadata management	We understand that the following features are required from the Metadata Management perspective. 1. Summary of the dataset in simple English 2. Data outliers 3. PII data identification 4. Pattern frequency distribution 5. Frequency distirbution 6. Dataset flagging for review (aproved, in review, pending) 7. Free text & faceted text search capabilities 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
			metadata 8. Statistical & data quality measures of the dataset Please provided your views on the same.	
1120	Point no 1/Page No.257	Volumetrics	Out of the 3000 logged in session for reports, please specify the number of power users / developers of the reports / dashboards?	200 power users
1121	Point no 1/Page No.257	Volumetrics	What would be the maximum number of concurrent sessions for viewing of reports / dashboards at any point in time?	Please be guided by the RFP.
1122	Point no 1/Page No.257	Volumetrics	Please confirm the scope of reports to be considered for mobile devices delviery. Please specify the list of reports and the number of mobile users who would have access to these reports	Reports are expected to be mobile responsive.
1123	Point no 1/Page No.257	Volumetrics	Please specify the underlying data size that would be used for report building/ analytical use cases?	This will be provided to the selected bidder.
1124	Point no 9/Page No.240	Data Consumption	We believe for the new product development there will be a requirement to model the data using interactive decision tree. We believe that GUI based capabilities for building interactive trees will improve the model implementation process. Please provide your views on the same.	Please be guided by the RFP.
1125	Point no 14/Page No.241	Data Consumption	We recommend a low-code-no-code platform will accelerate the models ops life cycle. Besides this, features such as Auto ML fore.g. autotuning of model hyperparameters , auto feature engineering, ability to generate model documentation with single click will further streamline the model implementation process. Please provide your views on the same.	Please be guided by the RFP.
1126	Point 1/Page No.236	Storage	Please specify the composition of structured, semi-structured data & unstructured data in percentage terms if available.	Unstructured / semistructured raw data types: a. pdf files 30%

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
				b. clickstream data 70%
1127	Point 1/Page No.236	Storage	Please confirm the expected data growth on yearly basis	Annual growth rate of data: approximately 15%
1128	Point 1/Page No.236	Storage	Please specify the size of data to be used for Hot/Cold/Warm data footprints	Please adopt industry best practice
1129	Point 1/Page No.236	Storage	What the size of the data to be used for Analytics at a given time	Bidder to propose
1130	3.6.2 Facilities to be provided by LIC - Page 61	Facility for DC/DR readiness and prerequisites	Would LIC team be responsible for Datacenter readiness and prerequisites to host Infrastructure.(E.g. providing datacenter space, power,cooling & related facility etc.)	Yes. Please be guided by the RFP.
1131	3.14 Adherence to BCP & Cyber Security Systems- Page 106	Inclusion of additional BCP and security tools	Does bidder need to include own BCP and security tools or LIC would advise and extend exiting LIC tools and related services. Please clarify scope on same.	Please be guided by the RFP.
1132	3. Data Storage - 12. Backup: - Page-233	Provison for periodic backup	Any specific data rentetion policy of LIC to follow or the platfom enabled standard practices are sufficent.Please specify.	Data is to be retained for 5 years in the platform. Post this data can be moved to lower cost storage / archival.
1133	10. Scope of IT Services- Table 9 point 10 -Page 246	Installtions	would LIC provide Hardening guide and Network layout and network/bandwidth/connectivity for replication between site. Please clarify	Please be guided by the RFP.
1134	Tech stack 2. Data Volumetric page - 250	Data Seggregation	Project is of 5 years, and volume details given for 3years. So 2.5 times x data growth is for 5 years/or more with context from year1 or year 3. please advise.	Please take volumetrics upto three years as of now. LIC will review need for additional hardware post three years.
1135	11. Tech stack - 4. Disaster Recovery Page- 251	Disaster Recovery	Replication link/bandwidth and related network configs/connectiity will be provided by LIC. Please confirm	Yes, the understanding is correct.
1136	3. Data Storage - 12. Backup: - Page-241	Backup	SLA for backup and recovery not defined.	Please be guided by the RFP.
1137	3. Data Storage - 12.	Backup Storage	RTO and RPO not defined.	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
	Backup: - Page-241			
1138	3. Data Storage - 12. Backup: - Page-241	Backup Storage	Require information on total data to be covered under backup	Please be guided by the RFP.
1139	3. Data Storage - 12. Backup: - Page-241	Backup Storage	Cyber recovery strategy for zero day attack needs to be defined	Please be guided by the RFP for cybersecurity requirements.
1140	3. Data Storage - 12. Backup: - Page-241	Backup Storage	Purpose built backup appliance to cater to Cyber resiliency and robust cyber recovery strategy	Please be guided by the RFP.
1141	2.2.2 17/300	Moral Rights	Bidder submits that this clause is NA in the context of Bidder's scope.	Please be guided by the RFP.
1142	2.2.4 18/300	<p>Right to Reject any or all Bids</p> <p>LIC reserves the rights to select one or multiple bidders for the Scope of deliverables. Bids may be accepted or rejected in total or in any part or items thereof. Any Bid not containing sufficient information, in the view of LIC, to permit a thorough analysis may be rejected. LIC reserves the right to accept a combination of parts of more than one bid and to negotiate with any or all Bidders and to engage multiple Technology Service Providers for the desired Scope of Work.</p> <p>LIC reserves the right to procure systems and software directly from the OEMs or through their authorized partners if LIC determines that such action is in the best interest of the LIC.</p> <p>LIC reserves the right during technical and commercial evaluation or at the time of award</p>	INTERNAL COMMENT: Business/Delivery to review highlighted portions	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
		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.		
1143	2.11.1.2 2.12 35/300 42/300	Deviations/Reservations/Omissions - Substantive or Minor Contract Negotiation	Bidder understands that the all the deviations and the final proposal submitted by the Bidder shall form part of the contract and the commencement of services shall begin only after the contract with mutually acceptable terms are signed by the parties. Please confirm.	Please be guided by the RFP.
1144	3.5.6 59/300	Obligation to Indemnify LIC	<p>Bidder seeks to modify as below:</p> <p>If a third party asserts a claim against Client that Services acquired under the Agreement infringes a patent or copyright, Bidder will defend Client against that claim and pay amounts finally awarded by a court against Client or included in a settlement approved by Bidder. To obtain Bidder's defense against and payment of infringement claims, Client must promptly: i) notify Bidder in writing of the claim; ii) supply information requested by Bidder; and iii) allow Bidder to control, and reasonably cooperates in, the defense and settlement, including mitigation efforts. Pls confirm</p> <p>Bidder submits that the indemnity shall not apply to 3rd party products or software supplied by Bidder. All OEM/third party products are provided on a pass through basis. That any indemnity claim shall not exceed the actual charges paid by Client for the individual product or service that is the subject of claim (if recurring, twelve months charges apply)</p>	Please be guided by the RFP.
1145	3.5.7.1 60/300	Property Rights	INTERNAL: Business/Delivery to review whether this clause is NA in the context of XXX scope OR if 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
			whether the T&Cs are acceptable	
1146	3.5.7.3 3.5.7.5 (2) 63/300	Confidentiality Restrictions on the Use of Information The Bidder shall treat and mark all information as confidential (or Secret – as the case may) and shall not, without the written consent of LIC, divulge to any person other than the person(s) employed by the Bidder in the performance of the contract.	Bidder submits that all information (oral/written) must be identified as Confidential Information. There shall be no deemed treatment as Confidential Information. Please confirm	Please be guided by the RFP.
1147	3.5.7.6 64/300	Protection and Security of Personal Data	To review whether applicable: if yes, we must propose our DPA model/T&Cs. Further, we must seek deletion of the highlighted portion: The provision of this clause shall apply during the contract period and indefinitely after its expiry.	Please be guided by the RFP.
1148	3.5.12 67/300	Book Examination Clause	Bidder seeks to clarify that subject matter of audit shall not include cost, financial information and confidential information of Bidder. Audit shall be limited to once every year and any third party auditor shall not be a direct competition of the Bidder. Pls confirm.	Please be guided by the RFP.
1149	3.5.13 67/300	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 proposes that it shall comply with such laws, act and/ or rules/ regulations thereunder, any amendment thereof that are applicable to it as an IT Service Provider. Pls confirm.	Please be guided by the RFP.
1150	3.12.1.1 104/300	Defaults and Breach of Contract	Bidder seeks to clarify that Client shall have the right to invoke this clause only in case a material breach under this RFP/ LOA that has not been cured within a cure period of ----- days. Pls confirm. INTERNAL COMMENT: Business and finance to review	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
			and add any further clarifications, if any.	
1151	3.12.1.3 (3) 106/300	<p>Remedies for Breaches/Default</p> <p>Risk and Cost Procurement: In addition to termination for default, LIC shall be entitled, and 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. 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>	Bidder seeks deletion of the clause. Please confirm	Please be guided by the RFP.
1152	3.12.1.4 106/300	Limitation of Liability	<p>Bidder seeks replacement of the RFP clause with the below:</p> <p>a. Bidder's entire liability for all claims related to the Agreement will not exceed the amount of any actual direct damages incurred by Client up to the amounts paid (if recurring charges, up to 12 months' charges apply) for the Services that is the subject of the claim,</p>	Please refer 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>regardless of the basis of the claim. Bidder will not be liable for special, incidental, exemplary, indirect, or economic consequential damages, or lost profits, business, value, revenue, goodwill, or anticipated savings. These limitations apply collectively to Bidder, its affiliates, contractors, and suppliers.</p> <p>b. The following amounts are not subject to the above cap: i) third party payments related to infringement claims and ii) damages that cannot be limited under applicable law.</p> <p>Please confirm</p>	
1153	3.12.3 (2), (3) and (5) 109/300	Cessation of Rights and Obligations Survival	Bidder submits that the clauses for survival will be mutually discussed and agreed upon. Please confirm	Please be guided by the RFP.
1154	Form T-10 184/300	<p>Integrity Pact</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 from the Bidder liquidated damages of the contract value or the amount equivalent to Performance Bank Guarantee.</p>	Bidder seeks to clarify that subject matter of shall not include cost, financial information and confidential information of Bidder. Section 4: Business to review and adhere	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
		Section 8 - Independent External Monitor		
1155	Form T-12 189/300	<p>Non-Disclosure Agreement</p> <p>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>Validity: 1. This Agreement is intended to cover Confidential Information disclosed by the Disclosing Party prior and subsequent to the date hereof. The term of the Agreement shall commence from the Bid submission date and shall continue till the date of completion of Assignment, unless terminated earlier. The Parties agree that this Agreement shall be valid for three (3) years from the date of completion</p>	<p>Bidder submits that all information (oral/written) must be identified as Confidential Information. There shall be no deemed treatment as Confidential Information. Please confirm</p> <p>Bidder seeks deletion of highlighted portions. Please confirm</p> <p>Business/Delivery to confirm Validity clause.</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
		of Assignment/ date of termination..		
1156	5.2 Stage 1 - Bidder Eligibility Criteria	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.	Proposed Parameter: The bidder must have completed at least 3 (Three) projects across data lake / warehouse / lakehouse, advanced analytics and reporting in the last 7 years in India or Globally	Please be guided by the RFP.
1157	1.1 Stage 2 - Technical Bid Evaluation	Bidder's Experience – The bidder should submit two case studies showing in detail the following. At least one of these should be from India in BFSI / public sector (ministries / departments / undertakings). Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.	Proposed Parameter: Bidder's Experience – The bidder should submit two case studies showing in detail the following. Marks will be awarded basis the relevance of the scope of work to this RFP and the specificity of the case study on the topics mentioned below.	Please be guided by the RFP.
1158	2.5.2	The Bidder is responsible for meeting all tax liabilities arising from the Contract.	Bidders responsibilities would be to the extent of the same under the tax laws. Compliances for tax liabilities such as TDS would be the responsibility of LIC. Hence, this line is to be deleted. Specific aspects are anyways covered in the subsequent paragraphs.	Please be guided by the RFP.
1159	3.6.4.4	12. Selected Bidder will be entirely responsible for upfront payment of all applicable taxes (wherever applicable) like Central / State levies, sales tax, excise duty, cesses, license fees, road permits, service tax, etc. in connection with delivery of products at site.	Is there sale of goods to LIC under the contract?	Please be guided by the RFP.
1160	3.6.4.4	on production of the original receipt in proof of	To be deleted. In case of sale to goods to LIC, the GST	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
		having paid the said taxes on behalf of LIC. In case concrete evidence of having paid the appropriate taxes is not submitted along with the invoices to LIC, the Selected Bidder will not be eligible for any reimbursement on this count from LIC.	would be mentioned on our invoice to them - as per the law. There is no specific back-up for GST.	
1161	3.9.5.3	a. no increases in price on account of any statutory increase in or fresh Imposition of GST, or on account of any other taxes/duty/cess/levy) leviable in respect of the Services and incidental goods/works stipulated in the said Contract which takes place after the original delivery date shall be admissible on such of the said Services, as are delivered after the said date; and	GST and any applicable indirect taxes would apply as on the date of supply / invoice. This language with imply non-compliance with law of the land	Please be guided by the RFP.
1162	3.9.5.3	c. Nevertheless, LIC shall be entitled to the benefit of any decrease in price on account of reduction in or remission of GST or on account of any other indirect tax or duty or any other ground as stipulated in the price variation clause, which takes place after the expiry of the original delivery date till the date of invoice by the Bidder.	Edits provided to clarify intent	Please be guided by the RFP.
1163	3.10.2	1. The Bidder shall be entirely responsible for all indirect taxes, duties, fees, levies etc., incurred relating to the delivery of the Services. Further instruction, if any, shall be as provided in the Contract.	Edit provided to clarify intent	Please be guided by the RFP.
1164	3.10.2	The delivery of Services shall be shown as being made in the name, location/state, and GSTIN of the beneficiary of the Services only; the	GSTIN of all recipient LIC locations to be shared by LIC. What would be the mechanism to determine the location of recipient for remote 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
		location of the procurement office of LIC has no bearing on the invoicing..		
1165	3.10.2	Wherever the Bidder invoices the Goods at GST rate or HSN number, which is different from that incorporated in the contract, payment shall be made as per GST rate, which is lower of the GST rates incorporated in the contract or billed.	Internal note to XXX pricing team. Kindly ensure that in case of sale of goods (if any), appropriate GST rate is considered while submitting the bid.	Please be guided by the RFP.
1166	3.10.2	g. The Bidder should issue Receipt vouchers immediately on receipt of all types of payments along with tax invoices after adjusting advance payments, if any, as per Contractual terms and GST Provisions.	Q2C / AR team to confirm if they would issue such vouchers. The invoices issued by XXX are in compliance with GST provisions	Please be guided by the RFP.
1167	3.10.2	Unless otherwise stated in the contract, statutory increase in applicable GST rate only during the original delivery period shall be to LIC's account. Any increase in the rates of GST beyond the original completion date during the extended delivery period (excepting extension under GCC clause 3.9.4.3) shall be borne by the Bidder.	GST would apply as per the rate applicable on the date of supply / invoice. Business to consider the impact of delays. Here, in case of delays, if the GST rate increases from 18% to 28%, this additional 10% would also need to be borne by business. Usually, the higher GST is creditable for the buyer, hence such clause is not generally part of agreements	Please be guided by the RFP.
1168	15	e. Sub-contracting . Prior to any communication or distribution of LIC's confidential information to the potential subcontractor, the Bidder must provide LIC with the name of the potential subcontractor in advance and in writing. The Bidder will also provide contact information for the potential subcontractor. Bidder must obtain prior written approval of LIC before providing any confidential information of LIC to a potential	Bidder requests to clarify ,how will the approvals be obtained on potential subcontractor while bidding	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
		subcontractor or another entity.		
1169	2.5.1 17	2.5.1.4 Provisions of GST:1. Break up of different price elements, i.e., as per GST Act, shall be indicated separately, along with its associated HSN code and GST rate. 2. While quoting the basic rate, the Bidder should offset the input credit available as per the GST Act.	Bidder clarifies that the Prices quoted will be exclusive of GST	Please be guided by the RFP.
1170	2.5.2 18	2.5.2.1 GST Registration Status:		Please be guided by the RFP.
1171	2.8.9 22	2.8.3 Bid Validity Bids shall remain valid for a period not less than 180 days from the deadline for the Bid submission stipulated in TIS. A Bid valid for a shorter period shall be rejected as nonresponsive.		Please be guided by the RFP.
1172	3.5.8 65	3.5.8 Performance Bond/Security LIC shall be entitled, and it shall be lawful on his part, a. To deduct from the performance securities or to forfeit the said security in whole or in part in the event of: i. Any default, failure, or neglect on the part of the Bidder in the fulfilment or performance in all respect of this contractor any other contract with the Procuring Organisation or any part thereof ii. for any loss or damage recoverable from the Bidder which LIC may suffer or be put to for reasons of or due to the above defaults/failures/neglect	Bidder requests to clarify to deduct from performance Security in the event of i. Any Material default, failure, or neglect on the part of the Bidder in the fulfilment or performance in all respect of this contractor any other contract with the Procuring Organisation or any part thereof ii. for any Material loss or damage recoverable from the Bidder which LIC may suffer or be put to for reasons of or due to the above defaults/failures/neglect	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
1173	3.5.12 59	<p>3.5.12 Book Examination Clause If explicitly invoked in the contract, LIC reserves the right for 'Book Examination' as follows:</p> <p>1. In terms of provisions of Section 33(3) of The Insurance Laws (Amendment) Act, 2015, the IRDAI is authorized to verify such books of account, register, other documents and the data base in the custody of the selected Bidder in respect of service outsourced by LIC. It shall be the duty of the selected Bidder to provide such documents/statements/information as may be required by the IRDAI within such time as may be specified by IRDAI.</p> <p>2. In terms of provisions of Section 33(4) of The Insurance Laws (Amendment) Act, 2015, the IRDAI, if it considers expedient to do so, may direct any person hereinafter referred to as —Investigating Officer , to make an investigation as specified under Section 33(1) or carry out an inspection as specified under Section 33(2) of the Insurance Laws (Amendment) Act, 2015, who may examine on oath any manager, managing director or other officer of the selected Bidder in respect of the services are outsourced by LIC. LIC reserves the right to call for missing/additional requirements from the Bidder at any time in response to any query from the appropriate authorities. </p>	Bidder requests to clarify that the book examination would not involve any internal costs of the bidder	Please be guided by the RFP.
1174	3.5.14 59	3.5.14 Custody and Return of LIC"s Assets loaned to Bidder	Bidder requests to clarify that for the Assets which are owned by LIC ,the insurance will be done by LIC only 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
		2. These assets shall remain the property of LIC, and the Bidder shall take all reasonable care of all such assets. The Bidder shall be responsible for all damage or loss from whatever cause while assets are possessed or controlled by the Bidder, staff, workmen, or agents. 3. Where the Bidder insures such assets against loss or fire at the request of LIC, such insurance shall be deemed to be by way of additional precaution and shall not prejudice the Bidder's liability as aforesaid.	not the bidder	
1175	60	Exit Management		Please be guided by the RFP.
1176	3.6.4 71	3.6.4 Payment Obligation		Please be guided by the RFP.
1177	3.6.1.1 71	3.6.4.1 Payment Terms: Implementation		Please refer corrigendum.
1178	3.6.4.2 72	3.6.4.2 Payment Terms: Hardware		Please be guided by the RFP.
1179	3.6.4.3 73	3.6.4.3 Payment Terms: Software		Please be guided by the RFP.
1180	74	Software licenses (subscription) for 5 years starting from the start of usage of the licenses of respective environment		Please be guided by the RFP.
1181	3.6.4.4 74	3.6.4.4 Payment Terms: Annual Maintenance and Support	Bidder requests for Payment for AMCs as quarterly in advance	Please be guided by the RFP.
1182	74	ATS (OEM software with perpetual licenses) and AMC (Hardware)		Please be guided by the RFP.
1183	74	Bidder must create a mechanism to generate Invoices on quarterly basis, based on which payments will be done, after due verification	Bidder requests to clarify that the Billing for Hardware ,Software and Subscriptions will be done upon delivery .Billing for Implementation will be done upon sign off	Please be guided by the RFP.
1184	75	3. The Bidder must accept the payment terms proposed by LIC. The commercial bid submitted by the Bidders must be in conformity with the	Bidder requests deletion of this 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>payment terms proposed by LIC. Any deviation from the proposed payment terms would not be accepted. LIC shall have the right to withhold any payment due to the Bidder, in case of delays or defaults on the part of the Bidder. Such withholding of payment shall not amount to a default on the part of LIC. If any of the items / activities as mentioned in the price bid is not taken up by LIC during the assignment, LIC will not pay the professional fees quoted by the Bidder in the price bid against such activity / item.</p>		
1185	75	<p>5. If there is any discrepancy in Invoice or Bidders" MIS, LIC reserves the right to settle the bill on the basis of actual usage or invoice figure or MIS figure whichever is least and favourable for LIC.</p> <p>6. 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</p>	Bidder requests deletion of this clause	Please be guided by the RFP.
1186	83	<p>Transportation and Insurance of goods shall be arranged and paid for by the selected bidder at no extra cost to LIC. The goods supplied shall be fully insured by the selected bidder for and from transit period till 10 days from the date of delivery at LIC's offices, at their cost against any loss or damage. Should any loss or damage occur, the selected bidder shall:</p> <p>a. Intimate and pursue claim with the Insurance Company till settlement 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>b. Promptly make arrangements for replacement of any damaged item/s (within fifteen days of detection of damages), irrespective of the settlement of claim by the Insurance Company.</p> <p>In case if required, the selected bidder must provide necessary support at no additional cost to LIC for one time transportation/shipping during the entire contract period from current place of installation to another data center of LIC. Such requirement and applicable details will be communicated by LIC to the selected bidder. Selected bidder shall provide a detailed plan of action for the same.</p>		
1187	87	The contract period may be extended for a period of 12 months as per same terms and conditions agreed in the contract.	Modified 'The contract period may be extended mutually by both parties for a period of 12 months as per same terms and conditions agreed in the contract.	Please be guided by the RFP.
1188	3.9.5.4 88	3.9.5.4 Liquidated damages	Bidder clarifies that the liquidated damages will be capped to 5% of the critical deliverable charge	Please be guided by the RFP.
1189	3.9.5.3 88	<p>3.9.5.3 Denial Clause:</p> <p>c. Nevertheless, LIC shall be entitled to the benefit of any decrease in price on account of reduction in or remission of GST or on account of any other tax or duty or any other ground as stipulated in the price variation clause, which takes place after the expiry of the original delivery date.</p>	This clause is not acceptable ,the prices quotes are exclusive of GST	Please be guided by the RFP.
1190	3.9.5.4 89	3.9.5.4 Limit on total Damages		Please be guided by the RFP.
1191	3.10.2 90	3.10.2 Taxes and Duties		Please be guided by the RFP.
1192	3.10.4 92	3.10.4 Withholding and lien in respect of sums claimed	Bidder requests deletion of this 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
1193	3.10.5 93	3.10.5.1 General e. LIC shall pay the Bidder's invoices within sixty (60) days after the receipt by LIC of such itemized invoices with supporting documents. Only a portion of an invoice not satisfactorily supported may be withheld from the payment. Should any discrepancy exist between actual payment and costs authorized to be incurred by the Bidder, LIC may add or subtract the difference from subsequent payments.	Bidder clarifies that LIC shall pay the Bidder's invoices within sixty (30) days from the date of Invoice of such itemized invoices with supporting documents. Only a portion of an invoice not satisfactorily supported may be withheld from the payment to maximum of one months charges . Should any discrepancy exist between actual payment and costs authorized to be incurred by the Bidder, LIC may add or subtract the difference from subsequent payments. Bidder requests Late payment fee of 2% pm for overdue payments and right of suspension of services, till the overdue amounts are paid.	Please be guided by the RFP.
1194	93	f. Except for the final payment under GCC clause 3.10.5.2 below, payments do not constitute acceptance of the Services nor relieve the Bidder of any obligations.	Bidder requests deletion of this clause	Please be guided by the RFP.
1195	3.10.5.2 94	3.10.5.2 Final Payment f. The final report and final invoice shall be deemed approved by LIC as satisfactory ninety (90) calendar days after receipt of the final report and final invoice by LIC unless LIC, within such ninety (90) calendar day period, gives written notice to the Bidder specifying in detail deficiencies in the Services, the final report or final invoice. The Bidder shall promptly make any necessary corrections, and the preceding process shall be repeated	f. The final report and final invoice shall be deemed approved by LIC as satisfactory ninety (90) 30 calendar days after receipt of the final report and final invoice by LIC unless LIC, within such 30 ninety (90) calendar day period, gives written notice to the Bidder specifying in detail deficiencies in the Services, the final report or final invoice. The Bidder shall promptly make any necessary corrections, and the preceding process shall be repeated.	Please be guided by the RFP.
1196	3.10.5.3 94	3.10.5.3 No Claim Certificate and Release of Contract Securities	Bidder requests deletion of this clause	Please be guided by the RFP.
1197	3.10.5.4 94	3.10.5.4 Post Payment Audit	Bidder requests deletion of this clause	Please be guided by the RFP.
1198	3.10.6 95	3.10.6 Suspension of Payments	Bidder requests deletion of this clause	Please be guided by the RFP.
1199	3.10.7 95	3.10.7 Payment Against Time-Barred Claims	Bidder requests deletion of this 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
1200	3.12 105	3.12 Defaults, Breaches, Termination and closure of Contract 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	Bidder requests modification of this clause'Upon termination on account of material breach ,the client to pay for servcies and goods delivered until date of termination and any prepaid charges and minimum commitments towards cloud service provider	Please be guided by the RFP.
1201	107	3. Risk and Cost Procurement:	Bidder requests deletion of this clause	Please be guided by the RFP.
1202	3.12.2 108	3.12.2.1 Notice for Determination of Contract 1. LIC reserves the right to terminate the contract, in whole or in part, for its (LIC's) convenience or frustration of Contract as per the sub-clause below, by serving written _Notice for Determination of Contract' of 30 days on the Bidder at any time during the currency of the contract. The notice shall specify that the termination is for LIC's convenience or the contract's frustration. The notice shall also indicate inter-alia, the extent to which the Bidder's performance under the contract is terminated, and the date from which such termination shall become effective.	3.12.2.1 Notice for Determination of Contract 1. LIC reserves the right to terminate the contract, in whole or in part, for its (LIC's) convenience or frustration of Contract as per the sub-clause below, by serving written _Notice for Determination of Contract' of 90days on the Bidder at any time during the currency of the contract. The notice shall specify that the termination is for LIC's convenience or the contract's frustration. The notice shall also indicate inter-alia, the extent to which the Bidder's performance under the contract is terminated, and the date from which such termination shall become effective.	Please be guided by the RFP.
1203	108	If the contract is terminated, LIC is liable only for payments in respect of services rendered before the effective date of termination	Modfied clauseIf the contract is terminated, LIC is liable for payments in respect of services rendered until effective date of termination	Please be guided by the RFP.
1204	109	1. LIC is not liable to pay compensation under clause 3.12.2.1, if the amount, in addition to any amounts paid or due, or becoming due, to the Bidder under the contract, exceeds the total Service Charges payable under the Contract. The Bidder is not entitled to compensation for loss of prospective profits.	Bidder requests deletion of this 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
1205	109	7. The Services and incidental goods/works that can be delivered or performed within thirty days after the Bidder's receipt of the notice of termination shall be accepted by LIC as per the contract terms. For the remaining Services and incidental goods/works, LIC may decide: a. To get any portion of the balance completed and delivered at the contract terms, conditions, and prices; and/or b. To cancel the remaining portion of the Services and incidental goods/works and compensate the Bidder by paying an agreed amount for the cost incurred by the Bidder, if any, towards the remaining portion of the Services and incidental goods/works.	Lic shall also pay for any prepaid expenses and Minimum commitment charges towards the cloud service providers	Please be guided by the RFP.
1206	3.12.3.7 111	3.12.3.7 Payments upon Termination	Modified clause Upon termination of this Contract, LIC shall make the following payments to the Bidder: 1. Payment for Services satisfactorily performed until the effective date of termination; and 2. In the case of termination under GCC clause 3.12.2, reimbursement of any reasonable cost incidental to the prompt and orderly termination of this Contract, including the cost of the return travel of the Experts. 3 Payment of any prepaid expenses ,unamortized investment and Minimum commitment charges towards the cloud service providers	Please be guided by the RFP.
1207			Bidder also requests right to termination in case of Non payment by LIC	Please be guided by the RFP.
1208	173	Form T 6	Bidder requests to clarify that there is no place holder for SW Subscriptions	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
1209	282	18. Other Terms and Penalties	Biider requests to cap the penalties for 5% of the quarter Invoice value	Please be guided by the RFP.
1210	214	The scripts used by the CADW either for ingestion or for internal processing will not be available to the selected partner.	If the existing scripts are not available, will the transformation logic be shared with the partner?	Yes. The understanding is correct
1211	212	Data engineering including ETL/ELT, designing and developing various data repositories including raw data store, processed data stores, data warehouse / lakehouse and marts and suitable data services / APIs	Is there any preference to the ETL/ELT tool to be used or can 'built in' custom scripts be used?	Please be guided by the RFP.
1212	Pg-210	The overall conceptual view diagram	Can you give details of the marketing platform tools which will interact with the proposed data platform for external/customer facing transactions? (CMS, Lead mgmt, campaign mgmt, CCM etc.)	This will be provided to the selected bidder.
1213	Pg-222	Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/ customer/ policyholder demographics and other profile details (e.g., last purchase, etc.)	GenAI - can you please clarify whether this is needed as part of any of the Waves of delivery, as mentioned, or is a future requirement.	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.
1214	Pg-228	Sources of Data: Third Party Data	Can you clarify on third party external data sources - logs, Social data, channel partner, and what is expected from the bidder on the this aspect?	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) 2. Select banca partners - providing structured 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
				<p>3. Select medical service providers - providing unstructured data (pdf documents) and structured data</p> <p>4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data</p> <p>5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</p> <p>Bidder is expected to integrate and extract relevant data</p>
1215	Pg-228	Sources of Data: Unstructured Data	<p>Are you currently extracting metadata from the data stored in eDMS? If not, is it expected from that the bidder to read the data - generate metadata and then store that in the DL?</p> <p>What are the sources of the other unstructured data mentioned - email, voice records/ call transcripts, medical assessment images?</p>	<p>No. Bidder is expected to ingest the metadata.</p> <p>Please refer corrigendum for unstructured data details.</p>
1216	Pg-222	MIS and Dashboards	<p>There is an ask for revamping existing 9200+ reports to 3500 reports. Will the bidder get access to the existing reports, reporting schema, logical data model and related documentations?</p>	<p>This will be provided to the selected bidder.</p>
1217	Pg-250	Total number of AI / ML use cases to be modeled - 35	<p>Can you please share the list of the 35 AI/ML use cases to help get a better understanding of effort needed</p>	<p>Please be guided by the RFP.</p>
1218	234	Data migration: Load all historical data from source systems to data platform and synchronize daily incremental data. The	<p>What are the sources for History data? Are there any other sources than Vertica - for history data ?</p>	<p>Existing CADW and the core platform, eFEAP</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
		migrated data (historical) will need to be reconciled and migration errors rectified by bidder using various reports. Data migration will need to be certified as per LIC due process (by STQC certified or CERT-inempaneled auditor).		
1219	239	Pre-built models	Do the pre-built models referenced here refer to analytical models mapped to specific use cases or data models ?	Yes. The understanding is correct
1220	216	Appendix C: Scope of Work > v. Detailed Functional Requirements > 2. Data, Reporting and Analytics Functional Requirements	Which of the use cases and data are expected to be real-time or near-real-time? There are some use cases where there is specific reference to this (e.g. sales performance dashboard); are there any others?	Please be guided by the RFP.
1221	228	Appendix C: Scope of Work > vii. Detailed Technical Requirements > 1. Sources of Data	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.)	Interfaces are REST based.
1222	222	Use Case > MIS and Dashboard	How they are currently creating BO Universe, do they have any existing Semantic Model	There is no existing semantic model
1223	222	Use Case > MIS and Dashboard	What are the challenges and pain points with the current reporting structure?	It has accuracy / completeness and timeliness issues.
1224	2. Data, Reporting and Analytics Functional Requirements Page Number 219	MIS and Advanced Analytics	Are there any existing Analytics Models which needs to be ported into new system. Please specify	No.
1225	216	Application Use Case > Master Data	What are current customer de-duplication rules configured within Posidex? What attributes are included in doing de-duplication. Is matching Criteria Deterministic or Fuzzy or Both?	Bidder to propose and not constrained by current implementation.

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
1226	217	Application Use Case > Customer 360	How are we planning to show Customer 360 Information? Rest APIs or batch extract or Connected Identity Web Portal or all three? Will consuming systems be doing search on Customer 360 or they will retrieve Customer 360 by ID? Please list all search patterns involve in consuming Customer 360.	REST APIs. Consumption will be driven by use case from the digital platform and the marketing platform.
1227	215	SAP BO (v4.1) is used for BI / reporting. There are approximately 7900 ad-hoc reports that exist in the system.	Do we need to replot these reports against new Lake Data Source or recreate in a new BI tool?	Reports will need to be recreated.
1228	212	Analytics and BI: Install and implement suitable software and hardware components to establish state of the art analytics and BI platform.	Can we use existing SAP BO tool or we need to suggest / procure / install a new BI tool? Who owns the hardware components? Is there any plan to upgrade from current SAP BO 4.1 to a newer version?	Current SAP BO implementation is not expected to be reused.
1229	225	Appendix C: Scope of Work > vi. Technology Architecture > 2. Envisioned Technology Architecture	Is there any preference in terms of CDC tool to be used (e.g. from source RDBMS perspective)?	Pre-existing CDC tool is to be reused.
1230	222	Use Case > MIS and Dashboard	How much historical data is required to be seen in the reports and Dashboards?	This will be provided to the selected bidder.
1231	232	Data Storage > Raw Layer	What are the frequency of those raw files received from multiple source systems. How many files would be received and what is the standard size of the file.	Some files will be received near real time and some in batch mode. Other details will be provided to the selected bidder.
1232	232	Data Storage > Processed Layer	How many tables we have with rows more than .5 million	This will be provided to the selected bidder.
1233	232	Data Storage > Processed Layer	Are we planning dimensional modeling (Semantic / Reporting Layer) built on top of Normalized modeling (Integration Layer)	Bidder to propose
1234	232	Data Storage > Storage	Approx what volume of unstructure data (docs, pdf, Image, video) are we expecting	Please be guided by the RFP.
1235	232	Data Storage > Storage	How many years of data LIC uses quite frequently for	5 years of data is used actively for

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
			their regular reporting / analysis	reporting purposes.
1236	232	Data Storage > Scalability	How much data is expected to increase on yearly basis, so that scalability can be planned accordingly.	Annual growth rate of data: approximately 15%
1237	2. Data, Reporting and Analytics Functional Requirements Page Number 212	Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/customer/policyholder demographics and other profile details (e.g., last purchase, etc.)	Please elaborate this use case in details. Do LIC already have any LLM Model or GenAI application currently. Or Bidder needs to built this from scratch? LIC have enough training data or will rely on open foundation LLM models ?	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.
1238	234	History Data Migration (from Vertica EDW)	Are there any semi-structured data in the source RDBMS (Vertica)?	No. There is no semi structured data in Vertica.
1239	229	Appendix C: Scope of Work > vi. Technology Architecture > vii. Detailed Technical Requirements > 2. Data Ingestion	Approximately how many sources/datasets/topics each of streaming, event-based and API-based nature? Roughly how many or what fraction of them would be push from source and how many pull from our side?	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as

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>payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</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 and in NRT using a CDC 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 <p>Most data ingestion is expected to be pull.</p>
1240	222	Use Case > MIS and Dashboard	<p>Need information about the following:</p> <ol style="list-style-type: none"> 1. Number of Users for reporting environment 2. Number of Aggregates in current reporting environment 3. Data Redundency 	<ol style="list-style-type: none"> 1.Total number of active reports / dashboards users: 3000 2. This is not relevant as the data model will be different and purpose / requirements will be different 3. To be proposed by 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
1241	232	Data Storage > Raw Layer	What different formats in which raw source files would be received in raw layer and what should be the retention period	Expected data formats for will be xmls, json, string, clickstream data (web logs, JS tags, etc), csv and other standard data formats. Data beyond 5 years can be archived.
1242	232	Data Storage > Raw Layer	Is there are source data connectivity to be made in order to pull raw data. Example: Oracle, SQL Server etc	Yes. Please be guided by the RFP.
1243	232	Data Storage > Raw Layer	Do we have any reporting directly on raw data loaded into staging table (Landing Tables)	Bidder to propose
1244	232	Data Storage > Processed Layer	How many tables are we talking about in integration layer?	Bidder to propose
1245	232	Data Storage > Databases	How frequently data would be refreshed in order to be available NRT.	Data will be refreshed NRT as well as in batch
1246	232	Data Storage > Audit Trail	Since proposed solution is to have audit trail, may be GCFR implementation can be planned?	Please be guided by the RFP.
1247	232	Data Storage > Failure Management	In order to handle failure, are we planning any hot standby node or fallback implementation	Please be guided by the RFP. Bidder to propose.
1248	232	Data Storage > Different Work Loads	Can we get list of SLA based tables. How many types are work loads do we have in present system	This will be provided to the selected bidder.
1249	232	Data Storage > Scalability	Are we planning department wise resource utilization and cost management	No. Department wise allocation is currently not being thought of.
1250	234	Data Processing > Logical Modeling	In order to build logical model, how many subjects areas do we have.	This will be provided to the selected bidder
1251	234	Data Storage > Databases	How many user groups do we have. May be access rights and customized views (if any) can be planned accordingly.	This will be provided to the selected bidder.
1252	232	Data Storage > Databases	Are we suppose to make separate provision for downstream data storage. Storage requirement can be planned accordingly.	Please be guided by the RFP. Bidder to propose.
1253	234	History Data Migration (from Vertica EDW)	Can we identify the hot and cold data? Are there	Bidder to propose

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
			columns in tables which can help identify the hot and cold data?	
1254	234	History Data Migration (from Vertica EDW)	What is the maximum allowable downtime for EDW?	Please be guided by the RFP.
1255	234	History Data Migration (from Vertica EDW)	What is the history data volume which needs to be migrated? Specify if the data volume mentioned on page 250 is compressed or not?	Please be guided by the RFP. No this is not compressed data.
1256	234	History Data Migration (from Vertica EDW)	What is the typical compression ratio e.g. 2x/3x ?	Bidder to propose.
1257	234	History Data Migration (from Vertica EDW)	What is the volume of the daily batch/incremental load?	Peak daily data throughput: 250 GB
1258	234	History Data Migration (from Vertica EDW)	What is the time window in which the source data can be pulled?	Real time data will be pushed whenever a relevant data set is created / updated. Batch windows will be in off-peak hours.
1259	234	History Data Migration (from Vertica EDW)	Are there any columns with UDT (User Defined Type)	This will be provided to the selected bidder
1260	234	History Data Migration (from Vertica EDW)	What is the total number of tables in existing EDW environment that needs history migration?	This will be provided to the selected bidder
1261	226	<ul style="list-style-type: none"> Master data management and source for all key data entities including customer, prospect, policy, agent, DO, etc Sources for preparing the master data will include: <ul style="list-style-type: none"> Current core applications: § Core eFEAP platform, § UCS for unit linked products Digital and channel applications: § Mobile app and web app – clickstream data, cookie data, etc Call center records, emails, etc Third party data sources: § Social § Third party databases Master tables will need to make available suitable master services (APIs) for consumption by other applications including the System of Engagement layer 	Please provide the list of social media platforms and third party databases. LIC needs to specify who will provide these data sets or Bidder needs to include this in their costing. Some of these platforms are restrictive.	Key external data sources (non-exhaustive) include: <ol style="list-style-type: none"> 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) Select banca partners - providing structured data Select medical service providers - providing unstructured data (pdf documents) and structured 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
				<p>4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data</p> <p>5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</p> <p>Bidder is expected to integrate and extract relevant data</p>
1262	233	6. Hybrid infrastructure leveraging on premise capabilities, and private/public cloud	The language in different section talks about different requirements , here it is mentioned on prem and private or public cloud .	Please be guided by the RFP
1263	Bidder have option to purpose either private or public cloud ? How will LIC will evalute based on this.		Please be guided by the RFP	
1264	233	7. All types of data: The platform should be able to efficiently consume and store data of all popular formats – including structured, unstructured, semi-structured – logs, audio, video, clickstream, IoT, etc	What are the use cases associated with Audio and Video files? Where these files are currently being stored? LIC wants to duplicate this as a part of Data Lake?	Please be guided by the RFP and corrigendum. The system will need to have the capability to process audio / video.
1265	234	Deployment	The set of Analytics use cases mentioned in the RFP requires Operational Data (processed layer - structured) which is mentioned to be stored only On prem (Please refer Page Number . 265 "Customer PII data will be located on-premise. Hence the structured data portion of the data lake will be on premise."). Please revisit this ask of running these analytics use cases near to the data to avoid duplication and security concerns .	Please be guided by the RFP. The data platform is expected to be completely on-premise but cloud ready.

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
1266	236	This will include clickstream data from the website. The website is hosted on Google Cloud and uses MySQL as the database. Other data sources here will include (but not limited to) the mobile app clickstream data from the customer and agent apps.	Currently Clickstream data is stored in Google cloud ? Are there any challenges ? Please refer to Page 240 "A suitable No-SQL / key value pair database to store schema-less and schema-on-read type data objects (e.g., events or streams). " LIC wants to replicate it on prem?	Please be guided by the RFP.
1267	237	Ingestion of semi-structured data like user activity log, geographic information, XML, JSON, etc.	What sort of Geographic Information is expected , should system support Geospatial/temporal Analytics	Please be guided by the RFP
1268	237	The ingestion mechanism will need to ingest incremental changes in source transactional system tables (e.g. eFEAP - structured data / DB change logs) that needs to be synchronized with data lake in (near) real-time (e.g., claim status, policy payment status). It should be possible to combine Change Data Capture with other complexity such as decompression of data, decryption and encryption, etc.	CDC implementation on the source system will be allowed?	Yes. The understanding is correct
1269	239	The proposed change data capture solution must be able to load data in target DB near real time.	Please share the performance Criteria for loading the data	Please be guided by the RFP.
1270	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 20%, Warm 30% and cold 50%. Also mention the performance criteria for these layers	Please adopt industry best practice

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
		storage areas must be seamlessly mixed / merged according to requirements without impacting performance.		
1271	240	Cache will be leveraged for in-memory store to serve frequent data queries faster	Are we expecting high concurrency and high frequency data access. Super app is currently not functional?	Yes. The understanding is correct
1272	260	Performance	These are very general. LIC needs to refine these to criteria e.g. data load XX TB in XX secs, response time for complex joins (5-6 table joins with XX TB of data). This is very critical for success of this program	Please be guided by the RFP .
1273	222	15% year on year (approx.)	System wise growth is mentioned as 15% and overall is 20%. Please verify	Annual growth rate of data: approximately 15%
1274	225	Data Platform Architecture	What is advocated stack to handle Data Cabin requirements ?	Bidder to propose
1275	212	Data Sources	Are all the current sources (eFEAP , UCS, P&GS, Investment management) integrated into the Data model in the processed data layer ?	Bidder will need to do so as part of the project.
1276	213	Data Platform: CADW	Are there any challenges to curate / integrate data into the data model in the Processed data store ?	None identified so far.
1277	254	9. Coding Standards	Can LIC share the coding standards?	This will be shared with the selected bidder.
1278	254	Integration with the LIC SIEM/SOC/NOC/Firewall.	Can LIC share the names and version of the products in use	This will be shared with the selected bidder.
1279	231	Encrypted data:	Do the source systems have custom encryption logic, that can be reproduced?	No. There is no custom encryption.
1280	The Data Lake / Lakehouse solution should be capable of ingesting encrypted data from source systems. It should support the encryption/decryption mechanism implemented at source systems.	No.		
1281	232	Detailed Technical Requirements: 3.2: The curated layer should be build using the latest	Any specific "latest" data model concepts to be considered ? Is Data Mesh a possible design pattern that	Please be guided by the RFP. Bidder to propose.

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
		data model concepts to achieve best performance on the historical / future data set.	will be used ?	
1282	233	System should also be capable of automated storage tiering and seamless data transfer between hot, warm and cold storage.	Is it expected that the database system automatically move data between HOT, WARM, COLD, based on data temperature ?	Yes. Please be guided by the RFP.
1283	236	5.1: Data Quality: There needs to be an end-to-end solution catering to data quality needs starting from data origin till the data consumption.	Is a combination of in-database functionality and a third party DQ solution OK here ?	Bidder to propose
1284	236	5.3: Data definition	Need more details on this please.	Please be guided by the RFP
1285	239	6.6: Compliance to existing and future Indian regulations and standards: IRDAI, FIU, DPDP, IT Act, etc	This will need to be custom implementation for ensuring compliance ? Will the compliance rules be provided which can then be programmed in the database or outside ?	This will be provided to the selected bidder
1286	248	11: Data Stores--> Cache	What is size of cache expected ? Is this NVME/SSD/Flash ? What data is expected in Cache ?	Bidder to propose.
1287	252	All components of the solution must be built to scale horizontally to handle changing workloads by adding additional compute without any noticeable degradation of performance or SLA breaches. Dynamic adaption to workload changes should be done through elastic provisioning and de-provisioning of resources	Is the expectation that the on-prem hardware system is capable of dynamically scaling horizontally and vertically as resource needs change ? This is possible in cloud, not sure on-prem. We can scale by adding nodes or changing node types on-prem	Please be guided by the RFP.
1288	216	Appendix C: Scope of Work > v. Detailed Functional Requirements > 1. Data, Reporting and Analytics Platform	Is the platform expected to support any marketing activity like lead generation?	Yes. Please be guided by the RFP.
1289	226	Appendix C: Scope of Work > vi. Technology Architecture > 2. Envisioned Technology Architecture	With reference to the conceptual view: What is the expectation/requirement from the 'Identity Management' function from Data Security perspective?	Please be guided by the RFP.
1290	235	Appendix C: Scope of Work > vii. Detailed	Can you provide further details of 'LIC's data privacy and	This will be provided to the selected

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
		Technical Requirements > 4. Data Processing > Data protection	security policies'?	bidder
1291	239	Appendix C: Scope of Work > vii. Detailed Technical Requirements > 6. Data Security and Access Control	Need more information about LIC's SIEM.	This will be provided to the selected bidder
1292	248	Appendix C: Scope of Work > vii. Detailed Technical Requirements > 11. Tech stack	Can you please provide details of the requirement 'Data Stewardship Workbench'?	Please be guided by the RFP and industry practices around data steward role. Please propose accordingly.
1293	215	SAP BO (v4.1) is used for BI / reporting. There are approximately 7900 ad-hoc reports that exist in the system.	Do we need to repoint these reports against new Lake Data Source or recreate in a new BI tool?	Reports will need to be recreated.
1294	212	Analytics and BI: Install and implement suitable software and hardware components to establish state of the art analytics and BI platform.	Can we use existing SAP BO tool or we need to suggest / procure / install a new BI tool? Who owns the hardware components? Is there any plan to upgrade from current SAP BO 4.1 to a newer version?	Current SAP BO implementation is not expected to be reused.
1295	229	Appendix C: Scope of Work > vii. Detailed Technical Requirements > 2. Data Ingestion	Does LIC use any enterprise-level scheduling tool that can be leveraged for this solution?	Bidder to propose suitable solution.
1296	Appendix C: Scope of Work i. Introduction Page Number 210	The overall conceptual view with the role played by the data platform is provided in the diagram below.	What does golden color indicate for II?	There is no indication for that colour. Colour coding is only for the components of the architecture.
1297	Appendix C: Scope of Work ii. Key Objectives Page Number 211	Solution should be readily deployable on private and public cloud.	How LIC will assess this?	Basis proposed architecture.
1298	Appendix C: Scope of Work iii. Scope of Work Page Number 212	Maintenance and support of the platform up to a period of 5 years including build and support.	Other places it is mention 5 year (1 year warranty + 4 year support). Please clarify.	The overall duration of the contract is 5 years including implementation.
1299	iv. Current State View Page Number 214	The scripts used by the CADW either for ingestion or for internal processing will not be	Sharing of these scripts will help the selected Partner. Please consider this request.	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
		available to the selected partner.		
1300	iv. Current State View Page 215	The relevant data (expected to be metadata around the documents – number and nature of documents, medical report extracts) extracted from the digital documents is expected to be ingested into the data platform	1) Current System already capture these details? LIC will provide these details or Bidder is expected to extract these? Please clarify 2) Only extracted Metadata information will move to the new system or Bidder needs to store the entire documents? If yes the storage ask is only 300 TB	This will need to be extracted and ingested by the data platform.
1301	2. Data, Reporting and Analytics Functional Requirements Page Number 217	This is not expected to be an operational master data management solution	Why ? This will be single point for All digital applications? Is it because this will not be used by CRM and other ERP applications?	The solution is expected to identify unique elements around domains mentioned in the RFP and corrigendum using a dedupe mechanism and form relevant master data repositories by ingesting and transforming data appropriately from the source platforms. The data from these repositories is then expected to be available as APIs for consumption.
1302	2. Data, Reporting and Analytics Functional Requirements Page Number 217	Complete customer profile data captured from o Customer master data, eDMS – including profile data, KYC data, endorsements, etc o Customer transaction data (including policies bought, riders, premiums paid, payment mode, etc) from core platforms such as eFEAP, UCS, Portal and other digital platforms such as martech systems Data elements in the Customer360 will include data of the following nature: o Demographic (eg: unique customer ID, age, gender, address, life stage, education, profession, family details, number of policies, customer since, etc) o Medical and health	Please clarify what all will extracted from eDMS system and there format. Medical and Health details , Financial Data will be structure or unstructured ?	Data from the eDMS is restricted to metadata and select structured data extracts from the documents based on user stories. This is currently expected to be under 5 TB.

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>details (eg: pre-existing medical conditions, output of medical tests, etc) o Holdings details (eg: channel of purchase, policies owned, policy type, date of commencement, policy term, premium payment term, premium amount, premium payment frequency, premium due date, last premium paid, total premium paid so far, riders, sum assured, maturity dates, mode of payment, premium payment missed, etc) o Financial data (eg: income details, PAN, Aadhaar, CIBIL, etc) o Contactability details (eg: outbound contact details, inbound contact details, complaints, emails sent, opened, SMS sent, opened, SRs raised, queries raised, language preferences, interaction history on web, mobile, social, branches, etc) o Digital data (eg: behavioral data on digital assets, cookie data, social data, etc)</p>		
1303	vii. Detailed Technical Requirements Page Number 228	<p>Unstructured Data: This will include (but not limited to) the following key data sources: · Scanned and Digital Documents: This will come from the centralised Document management system that LIC has (eDMS). This is a Newgen product and has over 1.8PB of documents in a Postgres database. The data lake / lakehouse is not expected to ingest all the documents as a whole and create a full replica. The unstructured data from selected documents is to be processed and only the required output structured data is expected to be ingested into the data lake / lakehouse. · Emails: Required</p>	<p>Meta Data of these Voice records/ Call Transcripts and Medical Assessments images will be provided by LIC? Selected Partner should be allowed to consume these details</p>	<p>Yes. The understanding is correct</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
		data from relevant emails from the mail server. · Voice records / Call transcripts · Medical assessment images		
1304	vii. Detailed Technical Requirements Page Number 228	Currently there is no third-party data being used. Going forward external sources may be used. Key external sources include (but not limited to): · Customer social data · Channel partner data · Ecosystem partner data	LIC will provide the data from these sources? All subscription to these external sources will be arranged by LIC and provided to the bidder?	Yes. Subscription will be provided by LIC.
1305	vii. Detailed Technical Requirements Page Number 228	Marketing related data · Data from media tech platforms (Google, Meta, LinkedIn...) · Offline media data (e.g. BARC TV GRPs, Print readership, Radio listenership...) · Marketing data enrichment & providers - Data market place offline buying data, Lotame (data enrichment), ... · 3rd party partners data (operational, resources, payment...) · Data from the martech platform (CDP, campaign execution data, etc)	LIC will provide the data from these sources? All subscription to these external sources will be arranged by LIC and provided to the bidder?	Yes. Subscription will be provided by LIC.
1306	2. Data Ingestion Page Number 230	There should be no limitation on the type, format and size of data ingested.	Please clarify what do you mean by this. System will be designed with some throughput assumption. Do you mean scalable ?	Yes. The understanding is correct
1307	2. Data Ingestion Page Number 230	Tools should have function to configure sanity checks, validations and reconciliation of data.	LIC will provide these Business Rules for data Validation?	Business details will be provided to the selected bidder.
1308	2. Data Ingestion Page Number 231	The Data Lake / Lakehouse solution should be capable of ingesting encrypted data from source systems. It should support the encryption/decryption mechanism implemented at source systems.	Please provide the details of encryption/decryption mechanism implemented at source systems which needs to be part of this RFP	This will be provided to the selected bidder.
1309	3. Data Storage Page Number 232	The data lake / lakehouse storage should be tiered (hot, warm and cold), The hot later should be SSD/NVME based and warm/cold	What is expected % of Hot, Warm and Cold - bidder should consider?	Please adopt industry best practice

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
		layer should be standard revolving disk-based storage system. Bidder need to size the platform to store the structured data on hot tier.		
1310	4. Data Processing Page Number 235	It should be possible to run data processing in parallel / distributed mode. The data platform should be able to run ~ 1000 jobs in batch or near real time mode every day. The platform should be capable to run multiple transformation jobs in parallel - at-least 500 jobs in parallel (concurrently), scalable up to 1500 in next 5 years, of varying complexity - simple, medium, complex, in batch or near real time mode every day.	What is the data size expected for each job?	This will be provided to the selected bidder. Bidder to propose.
1311	2. Data Volumetric Page Number 250	2. Data Volumetric	The Data Volumetrics are projected for 3 years only. Do we need to consider for 5 years?	Please take volumetrics upto three years as of now. LIC will review need for additional hardware post three years.
1312	2. Data Volumetric Page Number 250	The non-production environments – development and UAT, should be sized as per bidder recommendations with minimum consideration as below:	Sharing of these scripts will help the selected Partner. Please consider this request.	Please be guided by the RFP.
1313	2. Data Volumetric Page Number 250	We anticipate the overall data lake / lakehouse size to be in the range of around 2.5 times the size of the raw data (structured and unstructured). This size will be across the three layers of the data lake / lakehouse – raw, curated and consumption.	2.5 times is mandatory condition or Bidder can plan as per the solution requirement?	This is not mandatory.
1314	6. Performance Page Number 252	Batch processing	What is the data size expected for each job?	Bidder to propose
1315	6. Performance	API latency	What is the data size expected for each API?	Bidder to propose

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
	Page Number 252			
1316	242	MLOps	Does LIC have an existing Git repo in place in their ecosystem?	Yes. Appropriate devscops tools will be provided for use.
1317	General	General	Are any of the existing licenses of Third Party Tools/Softwares available with LIC are reusable? i.e: Vertica, Posidex	Bidder is expected to propose suitable solution not constrained by existing stack.
1318	Page 239- Section 7 Data Consumption - Sr No 1 - Data Virtualization	There needs to be a solution / tool (s) for Data Federation/Virtualization to ensure seamless integration of data in real time when stored in multiple sources without physical movement of data sets for the purpose of reporting / analytics	Is there any specific need for this clause as all the data is expected in the Data Lake / Lakehouse?	Please be guided by the RFP.
1319	Page 240 - 7 Data Consumption - Sr No 2 - Reports and Dashboards	Report generation will need to be fast for all pre-planned custom / static reports developed by the selected bidder (<3 second response)	Can this clause be redefined? - as the report size / data in report may cause the performance issues, i.e: some operational reports with large data may take longer than 3 seconds as report fetching is dependedent on volume of background data as of the parameter.	Please be guided by the RFP.
1320	Page 241 - 7 Data Consumption - Sr No 15 - Pre-built models	Availability of pre-built models which can be directly used with LIC's data to get insights	Can you pls. elaborate on what context is this clause mentioned? Is it related to AI / ML Models?	Yes. The understanding is correct
1321	Page 238 - 6. Data Security and Access Control - Sr No - 2	Data Masking as per LIC's InfoSec policy and requirements.	Can you pls. share the LIC's InfoSec policy with the bidders?	This will be provided to the selected bidder.
1322	Page 229 - 2. Data Ingestion - Sr No - 6 - Change Data Capture	It should be possible to combine Change Data Capture with other complexity such as decompression of data, decryption and encryption. CDC data feeds will be used also be stored in datalake / lakehouse	Is CDC enabled in the source DB's currently? Or does this need to be enabled by the bidder as part of the project?	CDC is enabled in relevant source systems.
1323	Page 228 - 1. Sources of Data - Sr.No 4 -	Going forward external sources may be used.	Should bidder include the cost of sourcing and extracting 3rd Party Data be part of proposal? Or should the bidder	Extraction and ingestion is part of this exercise.

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
	Third Party Data		make sure the solution is capable of loading 3rd Party data?	
1324	Page 252 - 6. Performance -	Batch job timelines within 120 minutes	The nightly batch job timing will depend on the size and amount of data so this will vary.	Please be guided by the RFP.
1325	Page 243 - 9. Infrastructure	General	What are the different environments to be set up? DC/DR/UAT/Dev is mentioned in the document, is any other environment expected (SIT / PT /Pre-Prod etc)?	Please be guided by the RFP.
1326	Page 216 - 2. Data, Reporting and Analytics Functional Requirements	Master data	Is the solution expected to push data to other applications? Or is it only a pull by other applications thru API?	It is expected to be a pull in most cases.
1327	Page 62 - 3.6.4.1 Payment Terms: Implementation - Sr.No 2	Initial setup and installation of key data platform solution components in the interim dev environment	Is there an expectations to have 2 different dev environments? Who will set up this interim dev environment?Can this be elaborated further?	Please be guided by the RFP.
1328	Page 62 - 3.6.4.1 Payment Terms: Implementation - Sr.No 3	Demo of Key Features and functionality	Is the key Feature and functionality identified ? Or is it expected to be defined as part of the requirements phase?	This will be defined later.
1329	Page 12 - 3.0 Terms of Reference (Section IV)	The software licenses/subscription and comprehensive onsite hardware warranty from the OEM will be for a duration of 5 years.	The software licenses/subscription and comprehensive onsite hardware warranty from the OEM will be for a duration of 5 years 30 days.	Please be guided by the RFP.
1330	Page 105 - 3.12 Defaults, Breaches, Termination and closure of Contract - 3.12.1.2 Notice for Default	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. However,	Remarks -We cannot accept step-in clause post termination of the contract, as LIC has already exercised it's right to termination for the breach by the Bidder and invoking step-in right for the same breach would result into double course of action for the same breach. 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	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 shall continue performance of the Contract to the extent not terminated.	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. However, Bidder shall continue performance of the Contract to the extent not terminated.	
1331	Page 106 - 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. 3. The limitations set forth herein shall not apply with respect to: (c) damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations,	Except in cases of criminal gross negligence or willful misconduct, the total and aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall not exceed the total Contract Price fees paid under the relevant SOW in the 12 months preceding the first event giving rise to liability 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 third party IPR infringement. 3. The limitations set forth herein shall not apply with respect to: (c) damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations,	Please refer corrigendum.
1332	Page 252 - 9. Infrastructure	The Bidder is required to supply, install, test, commission, monitor, manage and maintain the IT System along with operating system and other peripherals with one-year warranty and AMC for 4 years from the date of delivery at data centers advised by LIC.	The Bidder is required to supply, install, test, commission, monitor, manage and maintain the IT System along with operating system and other peripherals with one-year 30 days warranty and AMC for 4 years from the date of delivery at data centers advised by LIC.	Please be guided by the RFP.
1333	Page 278 - 18. Other Terms and Penalties	Warranty for Hardware Components: Onsite comprehensive warranty for all the 2.hardware components including free replacement of spares, parts, kits as and when necessary will be 12 months from date of installation or 15	Warranty for Hardware Components: Onsite comprehensive warranty for all the 2.hardware components including free replacement of spares, parts, kits as and when necessary will be 30 days12 months from date of installation or 15 months from date 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
		months from date of delivery, whichever is later.	delivery, whichever is later.	
1334	Page 278 - 17.10. Use of LIC Premises	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.	The Bidder will provide services for implementation/rolling out/support/maintenance of proposed Solutions for a minimum period of 5 years (1 Year 30 days warranty + 4 Years AMC/ATS) from the date of the first go-live of the solution.	Please be guided by the RFP.
1335	Page 292 - 21. List of Deliverables	11. 12 Months of warranty support	11. 12 Months 30 days of warranty support	Please be guided by the RFP.
1336	Missing Clause	This clause needs to be added	If LIC fails pay any invoice in accordance with the terms of this Agreement and remains in default not less than 7 days after being notified in writing to make such payment, then Bidder shall be entitled to: (i) suspend performance or reduce its rate of performance under any Statement of Work until such payment is made and LIC shall be liable for any costs of such suspension or reduction in rate of performance and Bidder shall be entitled to an extension of time; or (ii) terminate this Agreement with immediate effect.	Please be guided by the RFP.
1337	Page 112 - 7. Client Reference	Supporting Documents to be attached - Purchase Order/Work Order/Invoice or letter from the Client on his letterhead	Request you to allow CS (Company Secretary) letter from Bidder as proof of customer letter as many customers are bit hesistant to share reference letter on their letterhead	Please refer corrigendum.
1338	Page 112 - 7. Client Reference	at least two should be in the BFSI industry (India or global).	Datalake/lake house/Analytics activities does not depends on domain and so pls. consider non BFSI exp. Also Request you to modify the clause as below at least two should be in the BFSI/Non BFSI industry (India or global).	Please refer corrigendum.
1339	Page 130 - Proposed	The proposed solution is backed by relevant	Request you to consider credentials/case studies from	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
	Partnerships and OEMs	examples of reference projects at similar scale.	OEM's/TPs which are being considered by bidder.	
1340	Page 135 - Exhibit 7: Quality of Team - Evaluation Criteria	Table of Profile/Position	Request to share the role/responsibilities of each profile/position considered so that accordingly these key profiles can be considered.	Please be guided by the RFP.
1341	Page 62 - 3.6.4.1 Payment Terms: Implementation	Milestone T0 + 4 months : Payment Terms is considered as 2%	Request to consider Payment Terms as 25% for this Milestone T0 + 4 months and accordingly adjust the remaining Implementation Milestones	Please refer corrigendum.
1342	Page 5 - Tender Information Summary	Place, time, and date before which Written queries for the Pre-Bid conference must be received - 29.05.2024 (Wednesday) by 06.00 PM Through email in prescribed Format 3 only	While we are sharing the 1st set of pre-bid queries on 29th May, we request to give some additional time till 4th June to share additional set of pre-bid queries	Please be guided by the RFP.
1343	Form T-6: Commercial Bid - page 162	a. Total Cost of Ownership - Table#2: Bill of Material (Hardware)	We kindly request LIC to enter into direct contract with private cloud OEM. However, the SI / prime bidder is contractually bound for the overall TCO commitments including sizing & SLA.	Please be guided by the RFP.
1344	17.3 - page 266	LIC shall be the owner of all OEM software and licenses shall be procured under the ownership of LIC. Any developed components by the bidder shall also be the IPR of LIC	We kindly request LIC to enter into direct contract with private cloud OEM. However, the SI / prime bidder is contractually bound for the overall TCO commitments including sizing & SLA.	Please be guided by the RFP.
1345	Form T-1C: Bidder's eligibility as per RFP criteria- page 151	Client Reference 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.	We kindly request LIC to amend this criteria as: 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 50TB and global projects should have a minimum data size of 1PB.	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
1346	Vii - Detailed technical requirements - 11 Tech stack - page 228	Below is a detailed listing of architecture capabilities and requirements that LIC is looking through the bidder's proposed architecture solution.	What is LIC's view on using open source software for various modules of the data lake house platform as per the conceptual architecture	Please be guided by the RFP. Supported versions of open source software can be used.
1347	3.8.8 - Transportation & Insurance	In case if required, the selected bidder must provide necessary support at no additional cost to LIC for one time transportation/shipping during the entire contract period from current place of installation to another data center of LIC.	Can LIC provide exact co-ordinates of the data center locations for both Production, Dev and DR sites	Please be guided by the RFP.
1348	v. Detailed Functional Requirements - Table 1: Data, Reporting and Analytics functional requirements - MIS & Dashboards - page 224	Total Reports and Dashboards We expect a total of 3500 reports and 50 dashboards to be developed on the new platform	Is the expected number of reports given - 3500 after suitable harmonization / rationalization across various business entities / depts? Or do you expect the SI to perform this activity as part of the project	Yes. The understanding is correct
1349	Vii - Detailed technical requirements - 11 Tech stack - Table 10: Tech stack and component - Page 248	Data Analytics - GEN AI	Does LIC have any foundational LLM model already in place. Is there any preference around using a specific LLM model that can provide for GEN AI capabilities	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.
1350	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	Can you please provide the list of current tools as per the form T-17 which have been given with an option to re-use. The exact tool and the version will be beneficial to calculate the TCO. Is the re-use based on new tools that LIC is going to procure or existing tools	This will be provided to the selected bidder to the selected bidder.
1351	Vii - Detailed technical requirements - Table 6: Data security requirements - Sr. No	Access administration Vendor should propose automated solution / tool (s) of User Access Management (UAM) for administration of giving access to individual users within a system	Can you provide the current Centralized Identify & access management system used across the organization. Is the requirement to integrate with the Centralized IAM system. Also refer to Sr No. 10 of table T-17 which is on	This will be provided to the selected bidder. 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
	5 - Access Administration - page 239	access to the tools they need at the right time. The access management platform should support multi-factor authentication.	Data Security (Identity and Access management, Data masking, Data encryption, Data tokenization, Data classification and loss prevention) which has been kept as blank for procure / integrate / Implement column	
1352	V - Detailed functional requirements - Page 217	Table 1: Data, Reporting and Analytics functional requirements	Can you provide current state details around various functional capabilities built that can be leveraged for future data models, analytics and reporting e.g. customer 360, Agent 360 etc . Do you see any re-use of existing analytical models or it is expected that they are developed from scratch	These are to be developed from scratch
1353	Viii - Detailed Non-Functional Scope of Work and Other Conditions - 6. Performance Page 252	Defined below is a non-exhaustive list of metrics that bidder must adhere to	Could you provide more clarity on the latency requirements and data sources for real-time analytics use cases. Should we consider the API latency requirements for the same	Please be guided by the RFP and corrigendum.
1354	Vii - Detailed technical requirements - Table 2 Sr No: 16 Tech stack - page 231	16. Encrypted data: The Data Lake / Lakehouse solution should be capable of ingesting encrypted data from source systems. It should support the encryption/decryption mechanism implemented at source systems.	Please mention the current encryption/decryption mechanisms and tools implemented in source systems like eFEAP, eDMS, UCS, P&GS etc?	This will be provided to the selected bidder.
1355	19.3 - Training - Page 279	All trainings must be conducted at LIC's offices, unless with prior approval given by LIC. All training sessions must be conducted before production launch.	Can you please provide details of training requirements in for business users in terms of number of users, Location spread etc	Please be guided by the RFP and corrigendum.
1356	Vii - Detailed technical requirements - Table 6 - Data security requirements Sr No: 2 - Data Masking - page 238	Data masking Data Masking as per LIC's InfoSec policy and requirements. Capability to disable unmasking of masked data according to users' requirements.Tool should enable selective masking of columns in user specified tables.	Please can you provide the list of current data masking techniques been implemented and the tech stack on what they are built (Example is it via some third party API or any inhouse LIC product.)	This will be provided to the selected bidder.
1357	v - Detailed Functional	Master Data Sources for preparing the master	What is the expected number of third party data sources	Key external data sources (non-

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
	Requirements - Table 1 Data, Reporting and Analytics functional requirements - Sr. No: 1: Master Data - page 217	data will include: 1. Digital Applications - Mobile app and web app – clickstream data, cookie data, etc - Call center records, emails, etc 2. Third party data sources: - Social - Third party databases	(approx.) that need to be integrated with the new data platform?	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data
1358	viii. Detailed Non-Functional Scope of Work and Other Conditions - 6 Performance Volumetrics - page 252	Performance Category : System performance	Could you please provide the expected latency requirements for third- party data sources?	This will be driven by the respective third parties
1359	v. Detailed Functional	Total Reports and Dashboards	Could you give a wave-wise % breakup of reports and	Please be guided by the RFP and

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
	Requirements - Table 1: Data, Reporting and Analytics functional requirements - MIS & Dashboard - page 224	We expect a total of 3500 reports and 50 dashboards to be developed on the new platform	dashboards that need to be delivered for the 3500 reports and 50 dashboards?	corrigendum.
1360	Vii - Detailed technical requirements - Table 2 Data Ingestion Requirements - Change data capture: page 229	The ingestion mechanism will need to ingest incremental changes in source transactional system tables (e.g. eFEAP - structured data / DB change logs) that needs to be synchronized with data lake / lakehouse in near real-time (e.g., new business, FUP, Premium transaction, claim status, policy payment status, loan related data, etc.). It should be possible to combine Change Data Capture with other complexity such as decompression of data, decryption and encryption. CDC data feeds will be used also be stored in datalake / lakehouse along with incremental batch on landing to avoid incremental data fetch from those tables	What is the current state of CDC implemented across source systems. Which tools are used (e.g. GoldenGate, QlikReplicate etc) for the same. What is the expectation to re-use the CDC for unified data platform?	CDC is to be reused. Details will be provided to the selected bidder.
1361	Vii - Detailed technical requirements - Table 7 Data Consumption Requirements - Sr. No 1 - Data virtualization - page 239	There needs to be a solution / tool (s) for Data Federation/Virtualization to ensure seamless integration of data in real time when stored in multiple sources without physical movement of data sets for the purpose of reporting / analytics	Are the KPI definitions for various reports & dashboards agreed & aligned upon across various departments such as Underwriting, sales, renewals, servicings etc or is there an expectation to get a KPI & glossary defined as part of this Scope of Work?	KPI and glossary needs to be defined as part of the project.
1362	Vii - Detailed technical requirements - Table 5 DQ & Governance Sr. No 7- Defining governance policies:- page 237	Data Governance Ability to easily define and maintain data governance policies across key areas such as data quality, data definitions, data catalog, data lineage, data security and access, etc	Are there any current Data governance/Data ownership policies in place that canbe leveraged or refined for the future state of data governance. Is setting up Data Governance Org structure part of the Scope of this project?	This will be provided to the selected bidder. Setting up data governance org is not part of scope of this 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
1363	v. Detailed Functional Requirements - Table 1: Data, Reporting and Analytics functional requirements - MIS & Dashboards - page 224	Total Reports and Dashboards We expect a total of 3500 reports and 50 dashboards to be developed on the new platform	Could you please provide a break-up of the static & dynamic reports that need to be delivered per wave and per complexity mentioned	Please be guided by the RFP and corrigendum.
1364	v. Detailed Functional Requirements - Table 1: Data, Reporting and Analytics functional requirements - MIS & Dashboards - page 222	Near Real-time Sales performance dashboards on multiple parameters including distribution channel, product type and customer type and by branch, Division, Zone and CO – with drill down features	For all the real-time & near-real time reporting & analytics consumption can you provide the latency definitions especially for near-real time?	Near real time processing inside the data platform: Overall processing time less than 2 seconds
1365	v. Detailed Functional Requirements - pg 216	3. Advanced analytics team to develop use cases as per business requirements	Who will be responsible for building the analytical use cases, SI partner or LIC's advance analytics team? Our understanding is, there are total 35 use cases to be modeled by SI partner. Pls confirm.	Yes. The understanding is correct
1366	vii. Detailed Technical Requirements - Table 1: LIC Sources of Data - Sr. No 5 - Marketing related data - pg 229	Data from the martech platform (CDP, campaign execution data, etc)	Can you pls provide details about existing MarTech components?	This will be provided to the selected bidder
1367	vi. Technology Architecture - 2. Envisioned Technology Architectur - pg 226	A conceptual view of the overall data platform architecture is depicted below (PI refer the diagram in the page)	Can you pls provide details about data sources in the diagram boxed as "ODS" and "Others"? If you can mention about core functions of these mentioned sources as well as database type, software and approximate data volume of the respective sources.	Please be guided by the RFP and corrigendum for data sources. Other details will be provided to the selected bidder.
1368	Vii - Detailed technical requirements - Table 2: Data Ingestion Requirements - Sr No: 2 Incremental data -	Daily incremental data/ incremental micro batches/ updates captured from source transactional systems (tabular data dumps, extracted flat files, etc.)	What is the expectation around data load in terms of volume and updates to historical data? (Upsert for historical data)	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
	page 229			
1369	iV - Current State View - Table 5 Data Warehouse - page 215	The datawarehouse software is from Opentext Vertica (v9.1). This is a columnar database	What is the current ETL tool and workflow orchestration tool used?	Bidder to propose tool for future state.
1370	iV - Current State View - Table 5 Reporting - page 215	Reporting :SAP BO (v4.1) is used for BI / reporting. There are approximately 7900 adhoc reports that exist in the system.	SAP BO 4.1 is already Out of Support. Is there any plan to upgrade / replace in near future / immediately?	No. There is no such plans.
1371	Vii - Detailed technical requirements - Table 3 - Data Storage - page 232	The data lake / lakehouse storage should be tiered (hot, warm and cold), The hot later should be SSD/NVME based and warm/cold layer should be standard revolving disk-based storage system. Bidder need to size the platform to store the structured data on hot tier.	What is the definition of Hot/Warm/Cold data? Is it based on time period?	Bidder to propose
1372	Vii - Detailed technical requirements - Table 6 - Data Security requirements - page 238	Data Masking Data Masking as per LIC's InfoSec policy and requirements. Capability to disable unmasking of masked data according to users' requirements.Tool should enable selective masking of columns in user specified tables.	Is there any data masking done today? If yes, is it application layer or at disk level?	Please be guided by the RFP for data masking requirements.
1373	Vii - Detailed technical requirements - Table 6 - Data Security requirements - page 238	Role Based Access Control and providing only need based access to data for the entire solution. Access rights to a user should be allocated and modified on the principle of least privilege and —Need to know or —Need to do/have basis.	Can existing governance framework be extended to DPDP?	Yes.
1374	vii. Detailed Technical Requirements - 9 - Infrastructure - page 243	The bidder shall provide desired infrastructure capacity, sizing and specs (including hardware and software) for prod, non-prod and DR environment	Please share current DWH cluster details including node count, node specs (CPU, Storage, RAM, Cache, port, switch details etc)	This is not relevant to the current RFP as the scope of the current RFP is different.
1375	vii. Detailed Technical	The bidder shall provide desired infrastructure	Please share current DWH cluster utilization and	This is not relevant to the current

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
	Requirements - 9 - Infrastructure - page 243	capacity, sizing and specs (including hardware and software) for prod, non-prod and DR environment	performance details including h/w utilization (CPU/Storage), peak utilization, performance bottlenecks etc	RFP as the scope of the current RFP is different.
1376	vii. Detailed Technical Requirements - 9 - Infrastructure - page 243	The bidder shall provide desired infrastructure capacity, sizing and specs (including hardware and software) for prod, non-prod and DR environment	Please share data center specifications like Rack (2U, 4U etc), power and cooling tech. and support ability	This will be provided to the selected bidder.
1377	vii. Detailed Technical Requirements - 11:Tech Stack - Table 10 :Tech Stack & Components - page 248	Data Cabin - Data Sandbox	Is there any existing Sandbox? If yes, what is the sizing and specs?	This will be provided to the selected bidder.
1378	Viii - Detailed Non-functional scope of work and other conditions - Page 249	Volumetrics -Total number of processing jobs	What is the current batch performance? Data Size & stage (raw/dim & facts / aggregates) processed in the largest batch?	Please be guided by the RFP for the requirements.
1379	Viii - Detailed Non-functional scope of work and other conditions - Page 252	Performance Volumetrics - System performance - Report Load	What is the general time period and type of data processed for the largest and most time consuming reports? What is the report load time?	From CADW most of the reports get generated very fast. From the custom developed reporting solution (CO-MIS), some reports take time. There is no formal time measures maintained currently.
1380	Viii - Detailed Non-functional scope of work and other conditions - Page 252	Performance Volumetrics - System performance - Report Load	Is there any report categorization done as Must Have vs Good to Have?	No. There is no categorisation as of now.
1381	Viii - Detailed Non-functional scope of work and other conditions - Page 251	Disaster Recovery	How is DR sync up managed today?	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
1382	Viii - Detailed Non-functional scope of work and other conditions - Page 251	Disaster Recovery	Is there separate data archive created on each site (Primary & DR)?	Yes. Separate archival will need to be done on both primary and secondary.
1383	Viii - Detailed Non-functional scope of work and other conditions - Page 252	Performance Volumetrics - System performance	Has there been any recent performance benchmarking done by LIC? Can that be shared?	No performance benchmarking has been done recently.
1384	General Query	Scope	Are there any business disruptions/challenges that LIC can foresee or list that be could be influenced or impacted by the Data Lake implementation or vice-versa (eg. in-flight projects)?	There are no such events foreseen / envisaged.
1385	Section: 5.2 Stage 1 - Bidder Eligibility Criteria Exhibit 1: Bidder Eligibility Criteria table, point no 1. Page Number: 110	Legal Entity The Bidder must be a Company/ LLP /Partnership firm registered under applicable Act in India.	XXX is a Scientific Research Society under the Ministry of Electronics & Information Technology, Government of India and is registered under the Societies Registration Act & Rules, 1860. Copy of Certificate of Registration is enclosed. Query 1: Is XXX eligible to bid on the RFP?	Please be guided by the RFP.
1386	Section: 5.2 Stage 1 - Bidder Eligibility Criteria Page Number: 110 Exhibit 1: Bidder Eligibility Criteria table, point no 3.	Sales Turnover and Company Net worth Bidding entity must have minimum average standalone turnover of Rs. 2500 Crores in the last three financial years (2021-2022, 2022-2023 and 20232024) and should also have made profit (before tax) in at least two of the three previous financial years (2021-2022, 2022-2023 and 2023-2024) The bidding entity should have positive net worth in each of the last three financial years (2021-2022, 2022-2023 and 2023-2024). The net worth of the bidding entity should not have eroded by more	The average turnover (including Grant-in-Aid & Funded Project) of the organization during the three preceeding financial year ending on 31.03.2023 (i.e. FY 2020-21, FY 2021-22 & FY 2022-23) is Rs. 1332.62 Crores. Extract of the Audited Consolidated Profit & Loss Account for the above mentioned financial years and a Certificate from a Chartered Accountant with respect to the above is enclosed. The organization has made profit / surplus in all the three financial year as mentioned above. Extract of the Audited Profit & Loss Account for the above mentioned	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
		than 30% in the last 3 years.	financial years is enclosed. The organization has positive incremental Network in all the financial years as mentioned above. Extract of the Audited Consolidated Balance Sheet is enclosed for reference. The Consolidated Annual Accounts of the organization for the financial year 2023-2024 is under audit and hence the Turnover, Profit & Networth will be provided upon completion of the audit. Query 2: Can XXX participate for bidding on the RFP?	
1387	Section: 7.0 Bid Security(EMD) Amount in INR Page Number: 5	Bid Security (EMD) Amount in INR is 50 Lacs	XXX is the premier R&D organization of the Ministry of Electronics and Information Technology (MeitY) for carrying out R&D in IT, Electronics and associated areas. Query 3: Being an esteemed organization under MeitY, is XXX eligible for bank guarantee waive-off?	Please be guided by the RFP.
1388	Section: 5.2 Stage 1 - Bidder Eligibility Criteria Page Number: 110 Exhibit 1: Bidder Eligibility Criteria table, point no 2.	Data Privacy The bidder shall submit undertaking regarding non-usage of LIC data in any form without permission from LIC.	Query 4: Whether the bidder can use the LIC data outside the premise of during the development and testing? As an example, can XXX do the development and testing with the LIC data at xxx premises or the entire development and testing will be done at LIC premises? Query 5: Can project personnel of bidder's organisation use any storage devices like pen drive, hard drive, flash drive etc.?	Please be guided by the RFP.
1389	vii. Detailed Technical Requirements 7. Data Consumption Sr. No. 20 Types of analytics	Vendor to provide solution / tool (s) for below scope of activities on LIC data sets; • Benchmarking • Predictive & Prescriptive Analytics • Social Media Analytics	Query 6: what are social medias that need to be included other than the mentioned in RFP? What types of social media data need to be incorporated?	Social platforms - including Facebook, Google, Instagram, X, LinkedIn, Whatsapp - providing semi-structured and structured data (in the current implementation, we will

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
	Page Number: 242	<ul style="list-style-type: none"> • Web Analytics • Geolocation Analysis • Ad-Hoc Analysis • Trend Indicators • Profit Analysis • In-Memory Analysis • Statistic Analytics • Data Mining • Machine Learning 		not use unstructured data such as images, videos and voice)
1390	Form T-6: Commercial Bid Private Cloud / On premise Page Number: 163	An interim development environment on Public Cloud / on-premise as considered fit by the bidder until the hardware is commissioned. This development environment will be decommissioned and migrated to the Primary DC once the hardware is installed and ready	Query 7: Which public/private cloud need to be used during development and testing phase until the purchasing of public cloud of LIC or the bidders has to arrange the cloud at it's own until the purchasing of public cloud of LIC	Please be guided by the RFP
1391	Form T-6: Commercial Bid Page Number: 161	Data Lake / Lakehouse including 1 Data ingestion pipelines including ETL/ELT. 2 Data repositories including raw data stores (across structured, semi-structured and unstructured data) and the curated data stores and the consumption layer , 3 Data governance elements including metadata management, data lineage, data dictionary / glossary 4 Data masters for the key entities and the related 360 tables including customer360, agent360, lead360, etc 5 Lakehouse, marts and virtualized data stores for reporting, 6 AI / ML database for advanced analytics related data	Query 8: Will the API be provided by LIC?	Data APIs or services will need to be created by the bidder as per 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
1392	Appendix C: Scope of Work Page Number: 210 ii. Key Objectives	Big data platform: Creation of a big data platform across real time and batch data flows, structured, semi-structured and unstructured data, availability of data in a suitable, analytics ready format. LIC currently has around 200 TB of structured data (from its core policy administration platform) and 1.8 PB of unstructured data (primarily as the documents store). Also there will be a higher focus on developing advanced analytics / AI / ML models using both structured and unstructured data and also real time data streams / event data. LIC will need a robust and highly scalable big data platform to address this requirement.	Query 9: Will the scanned documents be processed for OCR?	Yes. The understanding is correct
1393	Appendix C: Scope of Work v. Detailed Functional Requirements 2. Data, Reporting and Analytics Functional Requirements Page Number: 216,217	Table 1 Master data repository and source for all key data entities including customer, prospect, policy, agent, Development Officers, etc.	Query 10: How frequently will master data need to be updated? Query 11: How will the output of these models be consumed by other systems or applications? Are there any specific requirements for API integration?	1. On a near real time basis as transactions occur that changes the master data 2. The output will be consumed via APIs
1394	Appendix C: Scope of Work v. Detailed Functional Requirements 2. Data, Reporting and Analytics Functional Requirements Page Number: 220	Table 1 Churn prediction use cases	Query 12: Is there any previous data available to identify the Customers who are likely to be Churn?	Bidder to develop analytical models to predict

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
1395	Appendix C: Scope of Work v. Detailed Functional Requirements 2. Data, Reporting and Analytics Functional Requirements Page Number: 221	Table 1 Other select ML use cases	Query 13: Can you explain the criteria and methodology that will be used to determine which customers fall into the same cohort for the "People like you" analytics? Specifically, what demographic, behavioural, or transactional data points will be used to group customers together and identify relevant purchase patterns for driving campaigns and nudges?	Bidder to propose
1396	Appendix C: Scope of Work v. Detailed Functional Requirements 2. Data, Reporting and Analytics Functional Requirements Page Number: 222	Table 1 Other select ML use cases	Query 14: How many languages should be incorporated and what languages will be supported initially other than the described tool?	Multi-lingual capability is not required by current set of use cases. Please refer corrigendum.
1397	Appendix C: Scope of Work v. Detailed Functional Requirements 2. Data, Reporting and Analytics Functional Requirements Page Number: 217	Customer360	Query 15: What specific data points from the Customer360 are expected to be most influential in determining high and low propensity cases?	Bidder to propose
1398	3.14 Adherence to BCP & Cyber Security Systems Page Number: 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. Selected Bidders	Query 16: What are the different security policy followed by LIC?	This will be shared at a later stage

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
		should ensure Data Security and protection of facilities/application managed by them.		
1399	19. Responsibility Matrix, Documentation and Training 19.3. Training Page Number: 279	<p>1 The bidder needs to provide free training and educational material for all items supplied to LIC staff on system/application administration, configuration, and entire operations of proposed solution.</p> <p>2 Training must be provided in all functional areas and should be of sufficient duration-to the User's satisfaction.</p> <p>3 Bidder will be responsible to develop training reference material for all the functionality of the software. Training material should comprehensively cover all graphs, process flow, screen shots of actual system functionality etc.</p> <p>4 All trainings must be conducted at LIC's offices, unless with prior approval given by LIC. All training sessions must be conducted before production launch.</p>	Query 17: For the development of training manuals and reference materials, is there a preferred standard or any specific content guidelines that should be followed?	Bidder to propose
1400	Page 228: Source of Data	The data lake / lakehouse will need to incorporate structured, semi-structured and unstructured data	Do we have the Data Structure or Data Dictionary ready of source System?	This will be provided to the selected bidder.
1401	Page 250: Data Volumetric	Structured and Unstructured data details given	How old data need to be stored in the system? How old data to be available? What is the rational for the Projection given?	Please be guided by the RFP
1402		MSME Exemption	Is there any exemption on EMD for MSME /Startup companies	Please be guided by the RFP. MSMEs and startups will have exemption as per OM No. F.20/2/2014-PPD(Pt.) by Ministry of Finance, Department of Expenditure, Procurement Policy Division dated 25th July 2016

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
1403	Clause No 2.2.4 Page 19	LIC reserves the right to shift/divert the equipment to other locations from where they are. In such cases, the warranty / AMC shall continue to be in force at the new location and the supplier has to continue to extend his support for the same at the new location.	Request LIC to confirm on how many such shifting/diversion of Equipments is anticipated during the 5 year contract term. Who will own the scope and costs of such migration ? Kindly confirm	Please be guided by the RFP.
1404	Form T-4: Client Reference Format, Page 165	The documentary evidence submitted should reflect projects that are completed or ongoing during the last 5 financial years (2019-2020, 2020-2021, 2021-2022, 2022-2023 and 2023-2024). LIC reserves the right to verify with such clients while evaluating the Technical Bid.	The Eligibility Criteria Clause no 7 mentions "The bidder must have completed at least 3 (Three) projects across data lake / warehouse / lakehouse, advanced analytics and reporting in the last 7 years." ; however Form T-4 mentions documentary evidence in last 5 financial years ; request LIC to clarify and update Form T-4 accordingly.	Please refer corrigendum.
1405	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems Pg 203	13 Virtualization platform Procure & Implement	Since LIC has RHEL enterprise license, does it include openshift virtualization platform? Can bidder use the same?	LIC does not have Openshift Virtualization platform
1406	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems Pg 203	12 Operating system Procure & Install Please note that LIC has RHEL enterprise license and that can be used if RHEL is proposed as the OS.	Please confirm in case bidder proposes RHEL whether the value of OS will be loaded to the TCO of the bid?	No the value of the platforms that are already available in LIC will not be loaded (from a software cost perspective)
1407	Pg 239 2. Data Ingestion	15. Latency: The proposed change data capture solution must be able to load data in datalake / lakehouse in near real time.	We understand that CDC tool is not part of bidder scope, please check and confirm.	Yes. The understanding is correct
1408	Pg 250 7. Data Consumption	20. Types of analytics: Vendor to provide solution / tool (s) for below scope of activities on LIC data sets;	Bidder requests LIC to confirm whether social media related subscriptions will be provided by LIC.	Yes. The understanding is correct

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"> · Benchmarking · Predictive & Prescriptive Analytics · Social Media Analytics · Web Analytics · Geolocation Analysis · Ad-Hoc Analysis · Trend Indicators · Profit Analysis · In-Memory Analysis · Statistic Analytics · Data Mining · Machine Learning 		
1409	Pg 251 9. Infrastructure	Before bid submission, bidder must present and submit comprehensive approach to develop and host the overall solution.	We request LIC to clarify the condition "before bid submission".	The timing of the presentation will be communcated in due course.
1410	Pg 252 9. Infrastructure	Devsecops pipelines (data pipeline – streaming and batch) <ul style="list-style-type: none"> o Devsecops tools to be leveraged for code repository, CI/CD pipeline, testing and deployments. 	Please confirm the dev sec ops tool available with LIC to be re-used.	Yes. The understanding is correct
1411	Pg 255 11. Tech stack	The bidder should propose a best-in-class technology stack that can meet LIC’s current and future requirements in line with the conceptual architecture mentioned in this section. <ul style="list-style-type: none"> Batch ingestion Real time ingestion Event based data capture and ingestion Change Data Capture Managed File Transfer API based data ingestion 	We understand that real time ingestion, event based data capture and ingestion, CDC is not part of bidder scope, please check and confirm.	The tool procurement is not part of scope. But implementation to ingest relevant data is part of scope

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
1412	Pg 257 11. Tech stack	Data Security Identity and access management and administration Data anonymization Data encryption Tokenization Data classification and loss prevention	We understand that Data Classification and loss prevention tool are available with LIC which can be reused. Please confirm.	Yes. The understanding is correct
1413	Pg 261 8. Security Requirements	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	Since this is intranet platform, bidder requests LIC to conduct VAPT once before go-live. Please confirm.	Please be guided by RFP.
1414	Pg 287 19.3. Training	4. All trainings must be conducted at LIC's offices, unless with prior approval given by LIC. All training sessions must be conducted before production launch.	Please confirm number of batches along with location where training needs to be provided.	Bidder to propose.
1415	Pg 223 Data Platform: CADW	Reporting SAP BO (v4.1) is used for BI / reporting. There are approximately 7900 adhoc reports that exist in the system.	We understand that 7900 reports would not be needed to be recreated/migrated. Please confirm.	Please be guided by RFP
1416	Pg 223 Data Platform: CADW	Reporting SAP BO (v4.1) is used for BI / reporting. There are approximately 7900 adhoc reports that exist in the system.	These reports are part of the 3500 reports which need to be developed. Please confirm.	Yes. The understanding is correct
1417	Pg 231 2. Data, Reporting and Analytics Functional Requirements	Regulatory: · Regulatory reports as required by IRDAI (Further details in Appendix D) including (but not limited to):	The assumption is that the structure and data required regulatory reports are standardized by regulators. Would these be BI tool based reports or would they be flat files/spreadsheets that need to be uploaded to the regulatory systems?	Yes.These are standardised reports. The expectation is that these reports are made available through the BI tool.
1418	Pg 257 1. Volumetrics	Total users, Total number of logged in sessions for reports- 3000	Bidder requests LIC to confirm the concurrency for the platform, should bidder consider industry standard as 10%	Approximate concurrency across the platform: 15% of the total number of active users
1419	Pg 257 1. Volumetrics	Total users	Bidder requests LIC to confirm the total number of business users.	Total number of active reports / dashboards users: 3000

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
1420	Pg 257 1. Volumetrics	Total users	Bidder requests LIC to confirm the concurrency on dashboards as of today and their growth year on year.	Approximate concurrency across the platform: 15% of the total number of active users
1421	Pg 257 1. Volumetrics	Total Technical users (Data stewards/ ETL Developers/Data Quality Developers)	Bidder requests LIC to confirm the list of LIC technical users for ETL/Data quality/data stewards role.	Data admin, stewards: Approximately 50
1422	3.6.4.1 Payment Terms: Implementation	Initial setup and installation of key data platform solution components in the interim dev environment:	Bidder wants to know about interim dev env , is LIC going to provide infrastructure from the existing private cloud for interim dev environment?	Please be guided by the RFP.
1423	3.6.4.4 Payment Terms: Annual Maintenance and Support	Payment to be made from year 3 onwards on a quarterly basis in arrears subject to satisfactory performance duly signed off by LIC.	Bidder wants to know is this only limited to perpetual license components and HW or applicable to subscription components	Please be guided by the RFP.
1424	3.8.7 Installation of Equipment	It is advised that, the selected bidder should carry out the pre-installation survey of all sites and satisfy themselves that the sites are meeting all requirements i.e., adequate Space, UPS/Power,	Bidder requests LIC to provide the following details : a. What is the per rack power availability? b. How many max RACK U can be utilised per Rack? c. Will LIC provide TOR Switches in Colo racks? d. Will Rack space cost and TOR cost be loaded to the bid as part of the evaluation ?	These details will be provided at a later stage.
1425	Form T-6: Commercial Bid Table#3: Bill of Material (Software)	An interim development environment on Cloud / selected bidder's preferred location until the hardware is commissioned.	Bidder wants to know if Bidder can use few virtual machines (infra only) from LIC's existing colo private cloud for the interim development requirement?	Please be guided by the RFP
1426	Form T-6: Commercial Bid Table#3: Bill of Material (Software)	An interim development environment on Cloud / selected bidder's preferred location until the hardware is commissioned.	Bidder wants to know if not colo VMs, can LIC provide rack space with power where rented hardware can be hosted for the interim development requirement?	Please be guided by the RFP
1427	Form T-6: Commercial Bid Table#4: Bill of Material (AMC/ATS/AMS)	During the AMC period, the bidder is liable to provide onsite support resources to LIC as follows. 1. 1 x L1 – resource 24x7 for each the components (Datalake / Lake house, Integration	Bidder requests to clarify if any of these resources can be remote ?	Please be guided by the RFP. The support resources need to be onsite at 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
		<p>tool). This will be for three shifts of 8 hours each.</p> <p>2. 1x L1 Resource for BI tool only on prime shift</p> <p>3. L2 – 1 resource for each of these components Datalake / Lake house, Integration tool and BI tools) only on prime shift</p>		
1428	<p>Form T-6: Commercial Bid</p> <p>Table#4: Bill of Material (AMC/ATS/AMS)</p>	<p>During the AMC period, the bidder is liable to provide onsite support resources to LIC as follows.</p> <p>1. 1 x L1 – resource 24x7 for each the components (Datalake / Lake house, Integration tool). This will be for three shifts of 8 hours each.</p> <p>2. 1x L1 Resource for BI tool only on prime shift</p> <p>3. L2 – 1 resource for each of these components Datalake / Lake house, Integration tool and BI tools) only on prime shift</p>	<p>The commercial table does not have line item for the said resources cost, Request to add or let us know in which line item it would be merged?</p>	<p>Please be guided by the RFP</p>
1429	<p>Form T-6: Commercial Bid</p> <p>Table#4: Bill of Material (AMC/ATS/AMS)</p> <p>a. Total Cost of Ownership</p>	<p>Change Request costs - Blended Rate as per Rate card utilized in Section B in Table#5 below (To be utilized on a need basis)</p>	<p>Request to add separate line for :</p> <p>a. Change Request costs : Data Engineering /Dashboards /Reports</p> <p>b. Change Request costs: Use Cases</p>	<p>Please be guided by the RFP</p>
1430	<p>5.3.3 Quality of proposed solution</p> <p>Pg 126-136</p>	<p>Exhibit 5: Quality of Proposed Solution - Evaluation Criteria Scoring Guidelines</p>	<p>As per guidelines from Meity- in case of a software solution evaluation it is recommended to include the "coverage of or degree of " match to functional and technical elements with marking by the solution. Currently the elements are not defined request to define those to have objective assessment for all solution components.</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>Example:</p> <p>The Solution should have data quality functions such as data standardization as part of the ETL process flow (Complaint/Partially Compliant/ Compliant with customisation/ non Compliant)</p> <p>We request LIC to define the functional and technical complainece elements along with marks.</p>	
1431	Pg 273	The resources working on approved change requests shall be separate from the resources that were deployed under the original Scope of Work as per this RFP	Bidder requests the resources for change requests may or may not be same. Hence request to modify the clause.	Please be guided by the RFP.
1432	Form T-6: Commercial Bid Table#4: Bill of Material (AMC/ATS/AMS)	<p>During the AMC period, the bidder is liable to provide onsite support resources to LIC as follows.</p> <p>1. 1 x L1 – resource 24x7 for each the components (Datalake / Lake house, Integration tool). This will be for three shifts of 8 hours each.</p> <p>2. 1x L1 Resource for BI tool only on prime shift</p> <p>3. L2 – 1 resource for each of these components (Datalake / Lake house, Integration tool and BI tools) only on prime shift</p>	<p>Since the data lake and lake house is separate component it need dedicated resources. Bidder recommend to have separate the L1 and L2 resources for the platform support. Request to change as follows:</p> <p>1. 1 x L1 – resource 24x7 for Datalake</p> <p>2. 1 x L1 – resource 24x7 for Datalake house</p> <p>3. 1 x L1 – resource 24x7 for Integration tool</p> <p>4. 1x L1 Resource for BI tool only on prime shift</p> <p>5. L2 – 1 resource for Datalake only on prime shift</p> <p>6. L2 – 1 resource for Lake house only on prime shift</p> <p>7. L2 – 1 resource for Integration tool only on prime shift</p> <p>8. L2 – 1 resource for BI tools) only on prime shift</p>	Plesae be guided by the RFP
1433	Pre-Integrity Pact	Independent External Monitors (IEM)	Request to insert the following: We submit that:	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>Auditors shall NOT be given access to:</p> <ol style="list-style-type: none"> 1.any information not related to the Services; 2.Bidder locations/premises (or portions thereof) that are not related to the Services; or 3.Bidder records or documents relating to the make up of Bidder’s internal overhead calculations or direct costs, their relationship to the service charges, any financial cost model, calculation of service charges or Bidder’s profitability; or 4. internal Bidder audit reports, or any summaries thereof. <p>We require Independent Monitors to:</p> <ol style="list-style-type: none"> 1. provide Bidder with at least thirty (30) days notice of its requirement for an audit allowed once in a year, with such notice describing the issue(s) that will be the subject of the audit; 2. be subject to Bidder site/premises security obligations and have their access controlled/monitored by Bidder; 3.pay all Bidder costs associated with the audit at current time and material rates and submit any requests for Bidder assistance with an audit as a change request. <p>A third party auditor/inspector shall:</p> <ol style="list-style-type: none"> 1. not be a competitor of Bidder or a third party in dispute / conflict with Bidder; 2. execute a confidentiality agreement acceptable to Bidder; 3. be independent. 	
1434	Clause 3.9.6 Page 89	Force Majeure	We would kindly request that this clause be edited to include - such an event will not preclude LIC from its payment obligations to the vendor.	Please be guided by the RFP.
1435	Clause 3.8.5 Page 82	In case of cancellation of orders due to delay in	We request that blacklisting be restricted to only matters	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
		deliveries/installations or deficiency in services etc., besides the penalty being charged, the vendor may also be blacklisted by Life Insurance Corporation of India & may not be allowed to participate in any tenders for a period to be decided by LIC.	relating to fraud and corrupt practices.	
1436	Clause 3.5.6.1 Page 52	For breach of IPR Rights	We would request that this clause be amended to amended to include that the Vendor will indemnify LIC against all direct third-party claims of infringement of patent, Intellectual Property Rights, trademark, copy right or industrial design rights arising from the permitted and agreed upon use of the Vendor's Solution or any part thereof throughout the Offices of LIC, including but not limited to the legal actions by any third party against LIC.	Please be guided by the RFP.
1437	Clause 3.12.3.5 Page 101	<p>The following clauses survive the termination and expiry of the contract:</p> <ul style="list-style-type: none"> a. Intellectual Property Rights. b. Indemnity. c. Insurance. d. Confidentiality and privacy. e. Protection of personal information. f. Security. g. Audit and access h. Knowledge transfer i. Warranty and j. NDA 	We would request that other than confidentiality, protection of personal information, knowledge transfer and warranty (the last two subject to the agreed upon period, that the rest be deleted as these are not survival clauses.	Please be guided by the RFP.
1438	Clause 3.12.3.2 Page 101	Cessation of Rights and Obligations - 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	Request to remove (iii)	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
		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.		
1439		Non-solicit clause	Request inclusion of such a clause	Please be guided by the RFP.
1440	Form T-1C: Bidder's eligibility as per RFP criteria Page 148	The service provider should ensure that there are no legal proceedings/inquiries/investigations have been commenced/pending/threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected	Request deletion of this requirement.	Please be guided by the RFP.
1441	Clause 3.5.6.2 Page 51	For Losses and Damages Caused by Bidder	We submit replacing the current language with the following: "The Indemnifying Party ("Bidder") shall defend (settle and/or pay damages awarded by the court) the Indemnified Party against any third party claims arising from the following: a. Claims for loss or damage to third party tangible property;	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>b. claim by any person in respect of bodily injury or death;</p> <p>c. claims by any third party in respect of any IP infringement;</p> <p>brought against or recovered from Indemnified Party by reasons of any act or omission of the Indemnifying Party , his agents or employees in the performance of the contractual obligation."</p>	
1442	Clause 3.5.7.2 Page 54	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	It shall be the sole property post full payments of fees to the Bidder	Please be guided by the RFP.
1443	Clause 3.5.7.6 Page 57	The provision of this clause shall apply during the contract period and indefinitely after its expiry.	To restrict this till termination of contract between the Parties and not indefinitely.	Please be guided by the RFP.
1444	Clause 3.6.4 and 3.10.5.1 Page 62	Payment Obligation and Payment Schedule - payments to be made within 60 days of submission of invoice	Request to make all payments within 30 days from submission of invoice	Please be guided by the RFP.
1445	Clause 3.9.5.2 Page 88	Liquidated damages	To limit this to 5% of the undelayed or delayed deliverables	Please be guided by the RFP.
1446	Clause 3.9.5.4 Page 89	Limit on total Damages	To limit this to 5% of the undelayed or delayed deliverables	Please be guided by the RFP.
1447	Clause 3.10.4 Page 92	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	To be restricted to all sums under this contract only	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
		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.		
1448	Clause 3.1 2 Page 97	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	Request to restrict this risk purchase to 10% of undelivered deliverables.	Please be guided by the RFP.
1449	Clause 3.1 2 Page 97	Defaults, Breaches, Termination and closure of Contract	Right to terminate by Bidder upon non-payment of undisputed invoices for 2 consecutive invoices.	Please be guided by the RFP.
1450	Clause 3.12.1.3 Page 98	Risk and Cost Procurement: In addition to termination for default, LIC shall be entitled, and 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. 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	Request to restrict this risk purchase to 10% of undelivered deliverables.	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. 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		
1451	Clause 3.12.1.4 Page 99	Limitation of Liability - he limitations set forth herein shall not apply with respect to: a. claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right; b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder. c. damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, d. Regulatory or Statutory fines imposed by a Government or Regulatory Agency for non compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder.	Request to delete c) and d)	Please refer corrigendum.
1452	Clause 3.12.2.2 Page 101	Frustration of Contract	We would kindly request that this clause be edited to include - such an event will not preclude LIC from its payment obligations to the vendor.F3	Please be guided by the RFP.
1453	Clause 3.12.3.6 Page	Consequences of Termination of the Selected	Request to ensure payments for all deliverables during	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
	101	Bidder	termination assistance	
1454	1.8 Appendix to RFP: Pg 3	Bid validity: 180 days	Bidder requests 90 days of bid validity	Please be guided by the RFP.
1455	1.8 Appendix to RFP: Pg 4	Claim period: 6 months post 5 years	Bidder requests 90 days of claim period	Please be guided by the RFP.
1456	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.	Please be guided by the RFP.
1457	2.5.1.8 Price Variation Clause: Pg 18	No variation on rate card shall be allowed under this RFP including any extensions	Bidder requests that a mutually discussed price is agreed upon for extensions.	Please be guided by the RFP.
1458	Exit Management: Pg 60	Bidder shall continue to provide the Services or an agreed part of the Services for a period not exceeding 6 (Six) months beyond the date of termination or expiry of the Agreement. a. Services for which rates already specified in the Agreement shall be provided on such rates;	Bidder requests that a mutually discussed price is agreed upon for extensions.	Please be guided by the RFP.
1459	3.6.4.4 Payment Terms (Point 14) : Pg 75 & 76	The Selected Bidder should not, under any circumstances, request for an increase in the prices once such prices are approved by LIC. No price variation relating to increases in Government levies/taxes/cess/ customs duty & excise duty including any newly introduced taxes shall be permitted, except changes in GST.	Bidder requests LIC to consider increases/decrease on account of changes in Law.	Please be guided by the RFP.
1460	3.6.4.1 Payment Terms: Implementation: Pg 62- 70	Deliverables - Payment 1. High level design & sign up 1% 2. Initial set up & installation in interim dev	Bidder requests the following payment structure: Deliverables Payment 1. High level design & sign up 5%	Please refer 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
		environment 2% 3. Set up & installation in actual dev environment 2% 4. Wave 1- Go live 30% 5. Wave 2- Go live 20% 6. Wave 3- Go live 15% 7. Wave 4- Go live 30%	2. Initial set up & installation in interim dev environment 10% 3. Set up & installation in actual dev environment 10% 4. Wave 1- Go live 30% 5. Wave 2- Go live 25% 6. Wave 3- Go live 10% 7. Wave 4- Go live 10%	
1461	3.6.4.2 Payment Terms: Hardware: Pg 71 & 72	Deliverables Payment 1. Hardware delivery & installation for Non-Prod 25% 2. Env set up for above 20% 3. Hardware delivery & installation for Prod 25% 4. Prod env set up for above & sign off 20% 5. On completion of scope in RFP 10%	Bidder requests the following payment structure: Deliverables Payment 1. Hardware delivery & installation for Non- Prod 40% 2. Env set up for above 10% 3. Hardware delivery & installation for Prod 40% 4. Prod env set up for above & sign off 10%	Please be guided by the RFP
1462	3.6.4.3 Payment Terms: Software Perpetual: Pg 73	Deliverables Payment 1. Delivery of Software licenses (Delivery of software licenses shall be after Hardware implementation of the respective environment) 50% 2. Interim payment (subject to successful	Bidder requests 100% payment on delivery & application of the licenses on the respective env	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
		completion of respective implementation stage) 25% 3. Interim payment (subject to successful completion of respective implementation stage) 20% 4.Final payment (Subject to Go-live of the project for all relevant waves and all environments. 5%		
1463	3.6.4.3 Payment Terms: Software licenses(Subscription) : Pg 73	100% payment at the end of every year	Bidder requests 100% payment on delivery & application of the licenses on the respective env	Please refer corrigendum.
1464	3.6.4.4 Payment Terms: Annual Maintenance and Support: Pg 74	AMS : 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 payment to be made from year 3 onwards on a monthly basis in arrears.	Please be guided by the RFP.
1465	3.8.8 Transportation & Insurance: Pg 83	The successful Bidder is required to deliver the products and services at the destination as informed in the Purchase Order for execution. Transportation and Insurance of goods shall be arranged and paid for by the selected bidder at no extra cost to LIC. The goods supplied shall be fully insured by the selected bidder for and from transit period till 10 days from the date of delivery at LIC's offices, at their cost against any loss or damage	Clause 3.6.4.2 Sr No 1 & 3 have mentioned insurance cost of 5 years. Kindly update the same to be in line with this clause	Please be guided by the RFP.
1466	3.10.5 Payments to Bidder: Pg 93	LIC shall pay the Bidder's invoices within sixty (60) days after the receipt by LIC of such	Bidder requests payment to be made in 30 days from the date of invoice	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
		itemized invoices with supporting documents.		
1467	3.12.1.2 Notice for Default: Pg 97	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.	Bidder requests to limit the additional liability upto 10% of the original price quoted by XXX for the services/ software being procured from another service provider.	Please be guided by the RFP.
1468	Risk and Cost Procurement: Pg 98	In addition to termination for default, LIC shall be entitled, and 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. 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.	Bidder requests to limit the additional liability upto 10% of the original price quoted by XXX for the services/ software being procured from another service provider.	Please be guided by the RFP.
1469	18. Other Terms and	Penalties for SLA uptime	Bidder requests overall SLA penalty to be capped at 10%	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
	Penalties: Pg 271 & 272 18.3. Customer Support: Pg 274 & 275 18.4. Availability: Pg 275 18.6. Security and Compliance: Pg 276		of the quarterly value	
1470		1. The bidder must provide a 5% performance security (Section 1.8, Tender Information Summary (TIS), Point No. 7.0) 2. The bidding entity must have positive Net worth for the last 3 financial years (Section 5.2, Point No. 3, Page no. 110) 3. Client Reference: 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. (Section 5.2 Point No. 7, Page No. 112) 4. We have an ISO-27001 certification but do not have the ISO 9001 certification yet, is it mandatory to have both ISO 27001 and ISO 9001? Is any one certification of these two fine? (Section 5.2 Point No. 10, Page No. 112)	Do MSME bidders such as us, receive relaxation in all the following clauses?	Please be guided by the RFP. MSMEs and startups will have exemption as per OM No. F.20/2/2014-PPD(Pt.) by Ministry of Finance, Department of Expenditure, Procurement Policy Division dated 25th July 2016

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
1471	Overall Payment Milestones	<ul style="list-style-type: none"> - Most of the work for the entire datalake setup including ingestion set up, 14 use cases and dashboard. We would request you to kindly change the payment milestones as per the below suggestions. - Hardware payment terms, request to kindly change the milestones as all the hardware OEMs take payments upfront. - Subscription licenses needs to be paid upfront as all the subscription OEMs take payment upfront 		Please refer corrigendum.
1472	Section 3.6.4.1 Page 62	1st Payment Milestone (T+2, 1%)	Milestone to be revised to T + 4 Months and payment to be revised to 10%	Please refer corrigendum
1473	Section 3.6.4.1 Page 62	2nd Payment Milestone (T+2, 2%)	Milestone to be revised to T + 5 Months and payment to be revised to 5%	Please refer corrigendum
1474	Section 3.6.4.1 Page 62	3rd Payment Milestone (T+4, 2%)	Milestone to be revised to T + 6 Months and payment to be revised to 5%	Please refer corrigendum
1475	Section 3.6.4.1 Page 63	4th Payment Milestone	Milestone to be retained at T + 9 Months and payment to be revised to 30%	Please refer corrigendum
1476	Section 3.6.4.1 Page 66	5th Payment Milestone	Milestone to be retained at T + 12 Months and payment to be retained at 20%	Please refer corrigendum
1477	Section 3.6.4.1 Page 68	6th Payment Milestone	Milestone to be retained at T + 15 Months and payment to be retained at 15%	Please refer corrigendum
1478	Section 3.6.4.1 Page 69	7th Payment Milestone	Milestone to be retained at T + 18 Months and payment to be revised to 15%	Please refer corrigendum
1479	Section 3.6.4.1 Page 63	4th Payment Milestone	Remove condition of Model Accuracy greater than 75% as final conversion are a combination of analytical output, on-ground efforts and fulfilment efficacy. Results cannot be solely attributed to analytical output.	Please be guided by the RFP.
1480	Section 3.6.4.2	Hardware Payment Terms	Revise 2nd payment milestone from 25% to 30%	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
	Page 71			
1481	Section 3.6.4.2 Page 71	Hardware Payment Terms	Revise 3rd payment milestone from 20% to 25%	Please be guided by the RFP.
1482	Section 3.6.4.2 Page 71	Hardware Payment Terms	Remove 10% payment milestone at M18 linked to final delivery and suggest making it 10% payment without linking to the final deliveru of the engagement but M12 only	Please be guided by the RFP.
1483	Section 3.6.4.3 Page 73	Perpetual Software Payment Terms	Revise 1st payment terms from 50% to 65%	Please be guided by the RFP.
1484	Section 3.6.4.3 Page 73	Perpetual Software Payment Terms	Revise 2nd payment terms from 25% to 20%	Please be guided by the RFP.
1485	Section 3.6.4.3 Page 73	Perpetual Software Payment Terms	Revise 3rd payment terms from 20% to 10%	Please be guided by the RFP.
1486	Section 3.6.4.3 Page 73	Perpetual Software Payment Terms	Revise 4th payment terms from 5% excluding final go-live	Please be guided by the RFP.
1487	Section 3.6.4.3 Page 73	Subscription Software Payment Terms	Revise 1st year payment to the follwing: 50% on software delivery 25% on infrastructure readiness for all environment 25% on software installation for all environment	Please refer corrigendum.
1488	Section 3.6.4.3 Page 73	Subscription Software Payment Terms	Review Year 2 to Year 5 to the following: 100% yearly in advance on confirmation of renewal of subscription	Please refer corrigendum.
1489	Section 3.6.4.4 Page 74	AMS (Custom Developed Applications)	AMS to start from Month 10 instead of Month 27 as wave 1 is going live at M9. AMS payment to be made quarterly in advance on the submission of AMS report of the last quarter. For the 1st quarter i.e. M10-M12, no report would be required for the advanced payment.	Please be guided by the RFP.
1490	Section 11 Page 248	Gen AI Tech Stack	As LIC is looking forward to on prem LLM model, for the training and inferencing, high compute GPUs would be	Please refer corrigendum. The platform should be extendable to

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
			required	GenAI use cases in the future.
1491	Appendix C.VII.1/2 Page 228	Sources Of Data/Data Ingestion	Is their any special requirement/use case for unstructured data.	Please be guided by the RFP and the corrigendum.
1492	Appendix C.V.2 Page 227	Data, Reporting and Analytics Functional Requirements	As multiple data quality transformation specific to INDIAN localels are required which can be leveraged to identify golden record so is there any requirement of MDM tool.	Please be guided by the RFP
1493	Appendix C.V.2 Page 230	MIS & Dashboard	Is service & reward related data stored in existing source systems	Yes. Service and Reward data is present in existing source.
1494	Appendix C Page 252	Data Security and Access Control	Currently,Which methodology and mechanism is used for Tokenisation?	This will be provided to the selected bidder. Tokenisation will be utilised when LIC decides to move relevant components to a public cloud environment.
1495	Appendix C Page 213	Current State View	What is the existing DB Version : 1. Postgres 2. MySql 3. Oracle And Existing OS Version	Please be guided by the RFP
1496	Appendix C Page 242	Data Migration	What is the acceptance criterion for the reports to be migrated from legacy to modern data platform? As the data is being migrated from source with a new business logic defined in the new platform as part of current scope.	Please be guided by the RFP. Reports will need to be recreated.
1497	Indicative list of Features and their description Page 224	Total Reports and Dashboards	Please confirm that 3500 reports expected to build include the regulatory reports as well	Yes. The understanding is correct
1498	Section 19.2 Page 286-288	Documentation	The Section on Documentation mentions the bidder is responsible for User Stories;	LIC appointed Project Consultant is responsible for Business User

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
			However in the RACI below - it's the LIC appointed Project Consultant who is responsible for the same. Please clarify	Stories.
1499	Unstructured Data Page 228	The unstructured data from selected documents is to be processed and only the required output structured data is expected to be ingested into the data lake / lakehouse	Does the bidder need to estimate efforts for OCR extraction models? If yes, how many types of documents are in perview. What is the OCR engine used by LIC?	The OCR engine with its extraction model will be provided by LIC. The details of the OCR engine will be provided later.
1500	User Training Page 279	Training must be provided in all functional areas and should be of sufficient duration-to the User's satisfaction.	This is open-ended, we would like to propose train the trainer approach. We recommend two "train the trainer" trainings per functional areas.	Bidder to propose.
1501	Point 3, 236 Pg.236	The unstructured data from selected documents is to be processed and only the required output structured data is expected to be ingested into the data lake / lakehouse.	We understand that for Datalake would be required to ingest, process and analyse structured, semi structured,unstructured, vector data for new use cases and the aboility to store all forms of data in a single database. Please provide your views on the same	Please be guided by the RFP and corrigendum.
1502	Point 1,2,3,4,5 Pg.236	Data volumes - One time load	Could you please provide more details on volume of data to be ingested as one - time load for real-time data, structured, unstructured, semi structured data & marketing data. Could you also provide the no. of years of data that is in scope for one time load.	One time initial data load is only for structured data. Volumes are provided in the RFP.
1503	Point 1,2,3,4,5 Pg.236	Data volumes - Incremental Load	Could you provide more details on volume of data to be ingested as incremental load for real - time data, structured, unstructured, semi structured data & marketing data	Peak daily data throughput: 250 GB
1504	Point 1 Pg.241	Databases	We understand that your consideration for a Datalake house is a seperate object storage based data lake and separate real-time low-latency dat warehouse that can support real-time data analysis requirements. Pls confirm whether our understanding fits your vision 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
			requirements.	
1505	Point 5 Pg.240	Consumption layer	Please elaborate the number of downstream systems required to interface with the Data lakehouse for consumption of data? Our assumption is that you will need a unified data and analytics platform to support the complete data to decisions journey. Pls provide your views on this.	All other applications within LIC should be able to consume data as per requirement from the data platform.
1506	Point 3 Pg.243	Logical Data Model	We understand that the Data layer will require an industry prebuilt data model with KPI's for insurance that will help accelerate the implementation and go-to-market for consumption of insights. Please provide you clarification on the same.	Please be guided by the RFP.
1507	Point 9 Pg.243	Parallel and Distributed processing	Please share the details of average data size of the jobs expected to be executed concurrently?	Bidder to design as part of the project.
1508	Point 9 Pg.243	Data processing	Could you please specify the performance requirements or SLAs for data loading? Also, Are there any constraints on the load windows or schedules? This will help us to envision the data management architecture and infrastructure needs.	Please be guided by the RFP.
1509	Point no 8 Pg.237	Multiple sources	As there multiple source systems in LIC, could you please specify the list of native data connectors required to connect to data sources?	Key Internal data sources are: 1. eFEAP, UCS, IPP - structured data will be ingested both in batch mode and in NRT using a CDC 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

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
				using an event management platform 5. Digital apps: Martech: semi-structured and structured data will be ingested using APIs
1510	Point no 1 Pg.244	Data quality	We understand you need INDIA specific rule set for demographic attributes data quality, In addition to the requirement of India specific logic base , please confirm the level of customization required on matching rules for names, address and other demographics and so on	Please be guided by the RFP. Bidder to propose.
1511	Point no 1 Pg.244	Data quality	We understand that there is a requirement for PII Data. Please confirm data masking capabilities is required at Dastabase level or only at the concumption level or both	Yes. This is required at both layers.
1512	Point no 4 Pg.244	Metadata management	We understand that the following features are required from the Metadata Management perspective. 1. Summary of the dataset in simple English 2. Data outliers 3. PII data identification 4. Pattern frequency distribution 5. Frequency distirbution 6. Dataset flagging for review (aproved, in review, pending) 7. Free text & faceted text search capabilities of the metadata 8. Statistical & data quality measures of the dataset Please provided your views on the same.	Please be guided by the RFP.
1513	Point no 1 Pg.257	Volumetrics	Out of the 3000 logged in session for reports, please specify the number of power users / developers of the reports / dashboards?	200 power users
1514	Point no 1 Pg.257	Volumetrics	What would be the maximum number of concurrent sessions for viewing of reports / dashboards at any point	Please refer to 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
			in time?	
1515	Point no 1 Pg.257	Volumetrics	Please confirm the scope of reports to be considered for mobile devices delivery. Please specify the list of reports and the number of mobile users who would have access to these reports	We do not expect any mobile report delivery. The reports will need to be responsive for viewing across standard mobile devices.
1516	Point no 1 Pg.257	Volumetrics	Please specify the underlying data size that would be used for report building/ analytical use cases?	This will be provided to the selected bidder.
1517	Point no 9 Pg.240	Data Consumption	We believe for the new product development there will be a requirement to model the data using interactive decision tree. We believe that GUI based capabilities for building interactive trees will improve the model implementation process. Please provide your views on the same.	Please be guided by the RFP
1518	Point no 14 Pg.241	Data Consumption	We recommend a low-code-no-code platform will accelerate the models ops life cycle. Besides this, features such as Auto ML fore.g. autotuning of model hyperparameters , auto feature engineering, ability to generate model documentation with single click will further streamline the model implementation process. Please provide your views on the same.	Please be guided by the RFP
1519	Point 1 Pg.236	Storage	Please specify the composition of structured, semi-structured data & unstructured data in percentage terms if available.	Approximately 30% of the total data is non-structured data. Unstructured / semistructured raw data types: a. pdf files 30% b. clickstream data 70%
1520	Point 1 Pg.236	Storage	Please confirm the expected data growth on yearly basis	Annual growth rate of data: approximately 15%
1521	Point 1 Pg.236	Storage	Please specify the size of data to be used for Hot/Cold/Warm data footprints	Please adopt industry best practice

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
1522	Point 1 Pg.236	Storage	What the size of the data to be used for Analytics at a given time	This will be provided to the selected bidder.
1523	Point 7 Pg.237	Data Quality & Governance / Defining governance policies	The RFP mentions "The solution should record any access to the data to satisfy compliance audits. For example, it should be able to check on who touched the data, when did they touch it, is there a chain of custody issue, is there transparency in terms of data privacy and protection etc." As the data will be accessed from the data lake or data warehouse, our understanding is auditability concerning data access must be the core capability of the data platform itself. Is there an expectation to provide "data access auditability" capability beyond the data platform? Please share your thoughts.	No. Within the data platform.
1524	Section 3.5.1 – Page 49	3.5.1 Changes in Constitution/financial stakes/responsibilities of a Contracts Business The Bidder must proactively keep LIC informed of any changes in its constitution/financial stakes/responsibilities during the execution of the contract.	Information regarding changes in Constitution/financial stakes/responsibilities of a Contractor's Business is confidential to the Contractor and therefore we would not be able to share such information. Hence, request deletion of this requirement.	Please be guided by the RFP.
1525	Section 3.5.6.1 – 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, 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	Bidder requests that this indemnity be restricted to third party claims only.	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
		Intellectual Proprietary Rights (IPR) or trademarks, registered or otherwise existing on the date of the contract arising out of or in connection with:		
1526	Section 3.5.6.2 – Page 52	3.5.6.2 For Losses and Damages Caused by Bidder 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: a. the Services themselves or b. any other property of LIC or c. the lives, persons, or property of others	If Bidder has taken all reasonable and proper precautions and if still damages occur then Bidder shall not be liable. Bidder requests the below modifications: “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: a) the Services themselves or b) any other real or tangible property of LIC or c) the lives, persons, or property of others”	Please be guided by the RFP.
1527	Section 3.5.6.2 – Page 52	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 be paid and any expenses whether	Only in the event Bidder fails to notify LIC as per Section 3.5.6.1(4), only then this clause shall take effect. Bidder proposes below modifications: “3. In the event Bidder fails to notify LIC as per Section 3.5.6.1(4), 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	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
		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.	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 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.”	
1528	Section 3.5.7.1 – Page 53	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.	The Bidder submits that, it shall supply all third party products (hardware/software) on the resale model as set forth in Section 3.5.7.1(3). As such, ownership of by LIC of such third party intangible assets shall be governed by the EULA entered into between LIC and respective OEM. Please confirm our understanding.	Yes, the understanding is correct.
1529	Section 3.5.7.2 – Page 54	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.	Similar to sub-clause (3) of this Section 3.5.7.2, the Bidder requests that its indemnity be restricted to use of the products in India only.	Please be guided by the RFP.
1530	Section 3.5.7.6 – Page 56	3.5.7.6 Protection and Security of Personal Data	While Bidder understands that Section 3.5.7.6 contains a generic set of obligations relating to protection of personal data, it is important that the obligations and roles of the parties including the protocols necessary for	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>protection of personal data be specifically agreed upon. As such, we have attached Data Protection Schedule template for review, which we can mutually discuss and agree at the contracting stage.</p> <p>LIC to confirm that it agrees to enter into the attached Data Protection Schedule at the time of contracting.</p>	
1531	Section 3.5.7.6 – Page 56	3.5.7.6 Protection and Security of Personal Data	Bidder requests LIC to clarify if Bidder will have access to personal data of any other nationality other than Indian citizens. If yes, please specify the nationalities of persons whose personal data will be shared.	Please be guided by the RFP.
1532	Section 3.5.7.6 – Page 56	d. Implement appropriate technical and organisational measures to protect Personal Data against unauthorized or unlawful Processing and accidental loss, destruction, damage, alteration, or disclosure. These measures shall be appropriate to the harm which might result from any unauthorized or unlawful Processing, accidental loss, destruction, or damage to the Personal Data and having regard to the nature of the Personal Data which is to be protected;	<p>Since the services are provided from LIC’s environment and considering that all data including personal data will continue to reside only in LIC’s environment, Bidder shall comply with LIC’s security policy that has the appropriate technical and organisational measures to protect LIC’s Personal Data.</p> <p>Further, in processing of personal data, Bidder agrees to comply with applicable laws in its capacity as Data Processor.</p> <p>Please confirm this understanding.</p>	Bidder to ensure the implementation of appropriate technical and organizational measures to protect Personal Data.
1533	Section 3.5.7.6 – Page 56	f. Obtain prior written consent from LIC to transfer the Personal Data to any Subbidder for the provision of the Services;	As per the Section 3.5.5(1), the Bidder can engage subcontractors only upon LIC’s prior consent. Since the Bidder and LIC will enter into a Data Protection Schedule to govern the personal data access, the terms of such schedule will contain obligations of sub-processors (sub-bidders) who have access to LIC’s personal data. As such,	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 requests deletion of this consent requirement.	
1534	Section 3.5.7.6 – Page 57	3. The provision of this clause shall apply during the contract period and indefinitely after its expiry.	<p>Bidder wishes to clarify that its processing of personal data will only be in LIC’s environment and will be processed only during the duration of the Contract. Further, in the NDA, we have agreed to certify the return or deletion of any confidential information including personal data in Bidder’s possession. Considering this, Bidder requests deletion of the indefinite survival of obligations. Bidder proposes the below modifications.</p> <p>“3. The provision of this clause shall apply during the contract period and indefinitely after its expiry.”</p>	Please be guided by the RFP.
1535	Section 3.6.4.4 – Page 75	6. 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.	<p>When various remedies are available to LIC, Bidder should not be further penalized by LIC withholding payments for services rendered. As such we request the below modifications:</p> <p>“7. 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.”</p>	Please be guided by the RFP.
1536	Section 3.7.1 – Page 76	2. Incidental Works/Goods/Other Services: If so stipulated, the Bidder shall be required to perform/deliver specified incidental Works/Goods/other Services as an integral part of the Services in the contract.	Any items that are not specifically mentioned in the Scope of Work but are required which leads to an increase in cost or effort shall be mutually discussed and provided by Bidder as per the change control process.	Yes, the understanding is correct.
1537	Section 3.8.3.2 – Page 79	c. Notwithstanding the above, the substitution of Key Experts during Contract execution may be considered only based on the Bidder’s written request and due to compelling or unavoidable situations outside the reasonable	The Bidder is committed to providing the services in accordance with the terms of the RFP on a fixed cost model. As such, no limit/cap shall apply on Bidder’s right to substitute key personnel.	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
		control of the Bidder, including but not limited to death or medical incapacity. The substitute shall be of equivalent or higher credentials. Advance notice of minimum one-month shall be given by Bidder to LIC before any such substitution envisaged. Such substitution shall not exceed the 30% of total key personnel annually.		
1538	Section 3.8.3.2 – Page 80	d. Substitution of the first 10% of key personnel at the request of the Bidder shall be subject to a reduction of remuneration by 5% of the remuneration (as per Form T-6) which would have been paid to the original personnel from the date of the replacement till completion of the contract. Such reduction in remuneration shall progressively increase further for subsequent substitutions as specified in the Contract. If not specified, the reduction in remuneration shall be 10% and 15%, respectively, for the subsequent two slabs of 10% substitutions of key personnel (i.e., till 30% substitution). Such reduction shall not apply to the substitution of experts in pursuance of orders by LIC as per sub-clause 3.8.3.4 below.	Bidder is committed to provide services as per the RFP/Agreement and when Bidder is able to meet the SLAs mentioned under the RFP/Agreement, there shall be no requirement to penalize Bidder for substituting its key personnel and this causes undue burden to Bidder. As such, we request deletion of this clause.	Please be guided by the RFP.
1539	Section 3.8.5 – Page 81	4. However, equipment/components not delivered/installed beyond mentioned timelines, from the date of the Purchase order, will be dealt with as follows: - iii. Deductions of penalty will be made from any amount payable to the selected bidder by LIC.	Bidder is of the view that, penalties are to be imposed for any breach of milestones arising from non-delivery or delay in installation but no penalty shall be imposed for the very reason that there was non-delivery or delay. As such, Bidder requests deletion of this clause.	Please be guided by the RFP.
1540	Section 3.8.5 – Page	5. In case of cancellation of orders due to delay	While LIC has various remedies available to it under 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
	82	in deliveries/installations or deficiency in services etc., besides the penalty being charged, the Selected Bidder may also be blacklisted by Life Insurance Corporation of India & may not be allowed to participate in any tenders for a period to be decided by LIC. Also, a lump sum amount as deemed fit by LIC (within the limits of PBG) will be imposed as penalty on the Selected Bidder to make good of losses suffered by LIC in terms of business loss and for making alternate arrangements.	Contract, blacklisting is an extreme step and business loss is an indirect damage and shall not be claimed by LIC. As such, Bidder requests deletion of these two clauses.	
1541	Section 3.8.8 – Page 83	3.8.8 Transportation & Insurance	Since Bidder will be reselling all third party products/services as per sub-clause (3) of Section 3.5.7.1, this clause shall not be applicable to Bidder and hence requests deletion of the same.	Please be guided by the RFP.
1542	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.	Please be guided by the RFP.
1543	Section 3.10.6 – Page 95	3.10.6 Suspension of Payments	Since LIC has various remedies under the RFP/Agreement for failure to deliver the services, LIC shall not be entitled to suspend any payments. As such, Bidder requests deletion of this clause.	Please be guided by the RFP.
1544	Section 3.12.1.2 – Page 97	3.12.1.2 Notice for Default: 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: iii. Violations of any terms and conditions stipulated in the RFP;	Bidder requests that any termination be in whole and not in part. Any termination shall be only for ‘material’ breach. As such Bidder requests the below modifications: “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 .”	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
			iii. Violations of any material terms and conditions stipulated in the RFP;”	
1545	Section 3.12.1.2 – Page 97	LIC ‘s right to terminate the Contract will be in addition to the penalties / liquidated damages and other actions as specified in this RFP.	The remedies for each cause of action as stated in the RFP/Agreement shall be the sole and exclusive remedy. As such, Bidder requests deletion of this clause.	Please be guided by the RFP.
1546	Section 3.12.1.3 – Page 98	3. Risk and Cost Procurement: In addition to termination for default, LIC shall be entitled, and 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. 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.	The Bidder requests that the ‘Risk and Cost’ of Bidder be limited to the differential excess amount that LIC would incur in procuring the services from a third party.	Please be guided by the RFP.
1547	Section 3.12.1.4 – Page 98	3.12.1.4 Limitation of Liability Except in cases of criminal negligence or willful misconduct, the aggregate liability of the	Excluding ‘the cost of repairing or replacing defective equipment’ from the cap on liability defeats the purpose of the liability cap. More so for the reason that the equipment will be supplied on the resale model and the	Please refer 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>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.</p> <p>1. 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 non-compliance 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.</p> <p>2. 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>3. The limitations set forth herein shall not apply with respect to: a. claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right; b. damage(s) occasioned by the Gross</p>	<p>cost in relation to such repair and replacement of the equipment will be governed by EULA terms between LIC and OEM. Further, we request LIC to define the term 'equipment'.</p> <p>Sub-clause(1) of this Section clearly states that liability for breach of confidentiality obligations and breach of laws are limited to the total Project Cost. However, clause (3) makes these items as an exception to the cap on liability. In order to rectify this, we request deletion of subclauses (c) and (d) as shown below. Based on the rationale above Bidder requests the below modifications:</p> <p>3.12.1.4 Limitation of Liability</p> <p>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.</p> <p>1. 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 non-compliance of statutory 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
		Negligence or Willful Misconduct of Selected Bidder. c. damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, d. Regulatory or Statutory fines imposed by a Government or Regulatory Agency for non compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder.	<p>regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder shall not exceed the total Project Cost.</p> <p>2. 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>3. The limitations set forth herein shall not apply with respect to: a. claims that are the subject of indemnification pursuant to infringement of third party Intellectual Property Right; b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder. c. damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, d. Regulatory or Statutory fines imposed by a Government or Regulatory Agency for non compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder.</p>	
1548	Section 3.12.2.1 – Page 99	1. LIC reserves the right to terminate the contract, in whole or in part, for its (LIC's) convenience or frustration of Contract as per the sub-clause below, by serving written <u>Notice for Determination of Contract</u> on the Bidder at any time during the currency of the contract. The notice shall specify that the termination is for LIC's convenience or the contract's frustration. The notice shall also indicate inter-alia, the extent to which the Bidder's performance under the contract is	<p>Bidder requests that any termination be in whole and not in part. Any termination for convenience shall be preceded by 180 days prior written notice. LIC agrees to pay early termination charges as set forth in the Bidder's proposal. Based on the foregoing, Bidder requests the below modifications:</p> <p>"1. LIC reserves the right to terminate the contract, in whole or in part, for its (LIC's) convenience by providing 180 days' prior written notice or frustration of Contract as per the sub-clause below, by serving written <u>Notice</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
		terminated, and the date from which such termination shall become effective.	for Determination of Contract' on the Bidder at any time during the currency of the contract. The notice shall specify that the termination is for LIC's convenience or the contract's frustration. The notice shall also indicate inter-alia, the extent to which the Bidder's performance under the contract is terminated, and the date from which such termination shall become effective. In the event LIC chooses to terminate the Agreement for its convenience, LIC agrees to pay early termination charges as set forth in Bidder's proposal."	
1549	Section 6 – Page 237	6. Data Security and Access Control	<p>In view of the security obligations that Bidder is expected to undertake, the Bidder requests the inclusion of the below clauses:</p> <ol style="list-style-type: none"> 1. "XXX's scope of Services 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. 2. XXX is not responsible for and disclaims liability for any security vulnerability that exists in Client's IT environment or is introduced due to or caused at any time by any Client or Client vendor delay or failure to maintain the hardware, software and/or other technology in accordance with applicable vendor guidelines and updates. 3. Each party will comply with the other party's security policies when accessing or operating within the other party's physical and/or IT environments. Client 	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>acknowledges that although XXX agrees to comply with Client's security requirements as shall be shared by the Client in performance of the Services, Client retains full responsibility for (i) ensuring that Client's security policies comply with all applicable laws and standards and comply with Client's applicable internal guidelines; and (ii) reviewing and updating Client's security policies to reflect technological developments.</p> <p>4. XXX does not represent, warrant, or covenant that the Services will: (a) detect or identify all vulnerabilities in the Client's IT environments; (b) prevent intrusions into or any damage to the Client's IT environments, or (c) return control of the Client's IT environments where unauthorized access or control has occurred.</p> <p>5. Client acknowledges that that use of scanning or monitoring tools, even when done correctly, can cause disruptions and/damage to systems and the information and data therein and XXX is not responsible for such.</p> <p>6. XXX's scope expressly excludes any attestation that the Client's IT environments are in compliance with the applicable security standards. Client is responsible for determining its scanning policies, runbooks, tools, processes, etc., to be used as part of the Services are sufficient and appropriate to meet Client's security and other requirements.</p> <p>7. XXX is working under the Client direction and/or pursuant to the Client's security policies and Client retains responsibility for determining the activities, schedule and frequency to help identify vulnerabilities and for providing prior approval for any such activities to be performed by XXX in the Client's IT environments.</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>8. XXX is not responsible for and disclaims liability for any security vulnerability that existed in Client’s IT environment prior to the date of the execution of a definitive agreement or is introduced due to or caused at any time by any Client or Client vendor delay or failure to maintain the hardware, software and/or other technology in accordance with applicable vendor guidelines and updates.</p> <p>9. Client is responsible for monitoring, scanning, patching and otherwise securing Client’s servers, hardware or other IT infrastructure and/or applications which are not in-scope for XXX as defined in this RFP.</p> <p>10. Client shall be responsible for ensuring appropriate disaster recovery and back-up policies and procedures for the Client’s environments unless XXX has expressly assumed this scope in the RFP.</p> <p>11. XXX is not responsible for monitoring or scanning when the applicable application(s) and/or device(s) is unavailable or is unable to be scanned due to reasons outside of XXX’s control.</p> <p>12. Notwithstanding XXX’s responsibilities set forth in RFP for general AO and/or IO and/or BPS (as applicable)], the following shall apply:</p> <p>(i) When a vulnerability is identified by XXX, XXX shall document the impacted [In- Scope Application(s)/ In-Scope Device(s)/In-Scope Environment], XXX’s guidance and/or recommendation (“Vulnerability Assessment”). Client shall make a timely decision on whether to proceed as set forth in the Vulnerability Assessment.</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>Client is responsible for the final decision on if and how to mitigate and/or remediate any vulnerability and/or the order of priority for mitigating and/or remediating any vulnerabilities.</p> <p>(ii) XXX is not responsible for any losses or security breach which may occur in connection with any vulnerability if: (i) there is a delay or failure of Client to make a decision on whether to proceed as set forth in the Vulnerability Assessment or respond to vulnerability, (ii) Client elects to put an application or device in production for which a vulnerability has been identified, (iii) Client elects to leave an application or device in production for which a vulnerability has been identified, or (iii) Client proceeds to implement a mitigation or remediation that is different than the guidance and/or recommendation provided by the Vulnerability Assessment.</p> <p>13. For vulnerabilities that Client agrees to mitigate and/or remediate, XXX shall apply any Patch(es) and/or make Configuration Changes, in each case as provided by the applicable vendor, to the applicable [In- Scope Application(s)/ In-Scope Device(s)/In-Scope Environment] pursuant to an agreed prioritization schedule set forth in the RFP for general AO and/or IO and/or BPS (as applicable)]. XXX shall not have any other obligations to mitigate and/or remediate vulnerabilities.</p> <p>14. XXX is not responsible for applying Patch(es) and/or Configuration Changes when the [In- Scope Application(s)/In-Scope Device(s)/In-Scope Environment]</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
			is unavailable due to reasons outside of XXX’s control or when the applicable vendor delays or fails to provide the appropriate Patches and/or Configuration Changes to mitigate the applicable vulnerability.”	
1550	Section 3.14 – Page 106 & Section 6 – Page 238 & Section 15 – Page 260	The Bidder must review and comply with the Insurance Regulatory Development Authority of India (IRDAI) and Cyber Security Guidelines. & Compliance to standards: Compliance to existing and future Indian regulations and standards: • IRDAI, FIU, DPDP, IT Act, etc & Apart from the above, the Bidder need to ensure compliance of the project with Government of India IT security guidelines and other guidelines/ notifications applicable to intermediaries/ e-commerce platforms including provisions of:	Since Bidder is not a law firm that provides legal advisory services, the Bidder submits that, to the extent LIC requires Bidder to comply with laws such as IRDAI and other laws (except for those applicable laws applicable to Bidder as a provider of services), the Bidder requests LIC to specifically identify Bidder’s compliance requirements under such laws as part of the scope of work so that Bidder can comply with the same. Please confirm that LIC will specifically identify as part of the scope of work Bidder’s responsibility under various laws that LIC expects Bidder to comply with.	Please be guided by the RFP.
1551	Section 3.14 – Page 106	Ensure adequacy, appropriateness, and concurrency of various policies as per the requirement of standards such as International Organization for Standardization (ISO) 27001, ISO 31000, ISO 27017, ISO 27701, ISO 22301, PCIDSS, regulatory & statutory authorities such as IRDAI, CertIn, NCIIPC, IT Act 2000, Information Technology Rule 2018 and subsequent amendments, DPDP act 2023 and	Since services are provided from LIC’s premises and environment, it shall be LIC’s responsibility to ensure adequacy, appropriateness, and concurrency of various policies. Bidder requests the below modifications: “While Bidder agrees to comply with LIC’s policies, LIC shall be responsible to ensure adequacy, appropriateness, and concurrency of various policies as per the requirement of standards such as International	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
		various guidelines in place.	Organization for Standardization (ISO) 27001, ISO 31000, ISO 27017, ISO 27701, ISO 22301, PCIDSS, regulatory & statutory authorities such as IRDAI, Cert-In, NCIIPC, IT Act 2000, Information Technology Rule 2018 and subsequent amendments, DPDP act 2023 and various guidelines in place.”	
1552	Section 5.3.4 – Page 135	1. Attrition or replacement of any of the above-named Expert on or after the date of Technical Presentation should be honored within two weeks. Resources must be replaced with a resource of equal or higher competence. The replacement of the resource shall be interviewed by LIC prior to the final hiring. Such substitution shall not exceed the 30% of total key personnel annually.	The Bidder requests a replacement period of four weeks. Since Bidder is assuming responsibility for the services that are provided on a fixed cost model, Bidder requests LIC to waive the interview requirement. Further, for the same reason in the preceding sentence above, the Bidder requests deletion of the limit on substitution.	Please refer corrigendum.
1553	Form T-16 – Page 192	Form T-16: Undertaking of Information Security We hereby undertake that the proposed solution / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done)	The Bidder requests the undertaking to be as per the terms of the RFP and as such proposes the below modifications: “To the best of our knowledge, Wwe hereby undertake that the proposed solution / software to be supplied will, at the time of delivery be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done)”	Please be guided by the RFP.
1554	Section 9 – Page 243	• Bidder will ensure that LIC’s cybersecurity guidelines are adhered to. Configuration Audit and VAPT will be conducted by the bidder for all Internet facing components through a CERT-in empaneled / STQC certified vendor and suitable remediation should be done to ensure clean	Since Bidder is expected to conduct VAPT, the Bidder would like to include the below to disclaim its liability for existing vulnerabilities: “Our assumption is that except with respect to vulnerabilities caused by Bidder’s breach of 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
		report with no pending —High and —Medium severity observations.	obligations under the Agreement, LIC is responsible to remediate any vulnerabilities in LIC Data or LIC systems at LIC’s cost. LIC may engage XXX to perform such remediation on LIC’s behalf pursuant to a separate contract. For clarity, such remediation activities pursuant to a contract are not considered as “Services”. In the event LIC fails to remediate a security vulnerability in LIC Data or LIC systems, Bidder will not be liable for the consequences resulting from such security vulnerability, including a data security breach, except to the extent such security vulnerability resulted from Bidder’s breach of its obligations under the Agreement.”	
1555	Section 17 – Page 266	2. On notice of termination of this Agreement, the Bidder shall, within 2 (two) weeks of such notice, deliver to LIC details of all licenses for BIDDER Software and BIDDER Third Party Software used in the provision of the Services, including the terms of the software license agreements. For the avoidance of doubt, LIC shall be responsible for any costs incurred in the transfer of licenses from Bidder to LIC provided such costs shall be agreed in advance. Where transfer is not possible or not economically viable the Parties will discuss alternative licensing arrangements.	All third party items (products & services) are resold to LIC as per sub-clause (3) of Section 3.5.7.1 and LIC will sign the EULA with OEM. Such licenses will be procured by Bidder in the name of LIC so there is no necessity for transfer. As such, we request deletion of this clause.	Please be guided by the RFP.
1556	General	General	As Bidder’s performance is dependent on LIC’s fulfillment of its obligations, Bidder requests the inclusion of the below clauses on client dependencies: “Client shall perform those tasks and fulfill those responsibilities specified in Bidder’s proposal (“Client	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>Responsibilities”). Client acknowledges that XXX’s performance is dependent on Client’s timely and effective performance of the Client Responsibilities and other timely decisions and approvals. Unless the RFP contains specific acceptance provisions, all Services and deliverables submitted to Client for approval shall be deemed accepted if, within seven (7) working days after delivery, Client has not provided to Service Provider written notice identifying specifically any basis for not approving the services or deliverables. XXX will be excused from failures to perform its obligations under this Agreement, including meeting any applicable performance requirements set forth in the RFP/Agreement, to the extent that Client, its third party contractors or other agents fail to timely and/or adequately perform the Client Responsibilities or there is another act or omission of Client, or its third Party contractors or other agents (not undertaken at XXX’s direction or with XXX’s consent) (each a “Client Event”), and such Client Event causes or contributes to XXX’s failure to perform; provided, that XXX: (a) gives Client prompt notice of the Client Event resulting in such performance failure by XXX; (b) uses its reasonable efforts to continue to perform despite the Client Event; and (c) uses its reasonable efforts to mitigate the adverse consequences of the Client Event.</p> <p>Notwithstanding that XXX may be impeded from the provision of a Service or Services as result of a Client Event, XXX will be entitled: (a) to continue to invoice the Charges in accordance with the RFP/Agreement; (b) to</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
			receive an equitable adjustment in the performance schedule and increased compensation to reflect any additional costs and expenses incurred; and (c) to charge for additional resources used subject to Client’s prior written approval, as a result of any Client Event. Unless otherwise agreed, Client shall pay XXX at a mutually agreed rate for any additional resources or level of effort expended by XXX until the Parties agree to such increased compensation in accordance with the Change Control process. In the event the Parties are unable to agree on the said change request within 30 days from the receipt of the change request by the Client, then XXX shall have a right to terminate the Agreement and this termination will not be considered a breach of the Agreement. Client shall pay for the services rendered till the date of termination in accordance with the Agreement.”	
1557	Table 3: Data Storage requirements. Pg: 233	There is a mention in the RFP on Vector Database: RFP does not details any RAG use case .	Kindly suggest what is requirement for Vector DB.	Please be guided by the RFP and corrigendum.
1558	1. Volumentrics Page : 250	Number of jobs to be run in parallel	Please give us the through put.	Peak daily data throughput: 250 GB
1559	1. Volumentrics Page : 250		Approximately how many Data APIs to be developed?	APIs will need to expose multiple data services from the data platform. The number of APIs will depend on how the data products internally will get structured.
1560	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise	2.6 Multi-temperature stores	What is the strategy for moving data to warm and cold storage?	Bidder to propose

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
	Systems Page : 193-196			
1561	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems Page : 193-196	"Enterprise Platforms", "Internal System integrations", "3rd Party integrations"	<p>Could you please explicitly mention which applications under these three sections will consume data from the Data Lake and which will contribute to it?</p> <p>For each contributing application, please provide details such as the number of tables/files to be ingested into the Data Lake, unless this information is already mentioned in another section of the RFP, such as the "iv. Current State View" section.</p>	Please be guided by the RFP. Further details will be shared with the selected bidder.
1562	Form T-6: Commercial Bid - page 162	a. Total Cost of Ownership - Table#2: Bill of Material (Hardware)	We kindly request LIC to enter into direct contract with private cloud OEM. However, the SI / prime bidder is contractually bound for the overall TCO commitments including sizing & SLA.	Please be guided by the RFP.
1563	17.3 - page 266	LIC shall be the owner of all OEM software and licenses shall be procured under the ownership of LIC. Any developed components by the bidder shall also be the IPR of LIC	We kindly request LIC to enter into direct contract with private cloud OEM. However, the SI / prime bidder is contractually bound for the overall TCO commitments including sizing & SLA.	Please be guided by the RFP
1564	Form T-1C: Bidder's eligibility as per RFP criteria- page 151	Client Reference 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.	We kindly request LIC to amend this criteria as: 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/ public sector (ministries / departments / undertakings) (India or global). Indian projects cited should have a minimum data size of 50TB and global projects should have a minimum data size of 1PB	Please refer corrigendum.
1565	Form T-1C: Bidder's	Client Reference	As a group of partner firms under same umbrella brand	Please refer 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
	eligibility as per RFP criteria- page 151	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.	name across the world, we work cohesively for various large scale data platform engagement leveraging our delivery centres in India. Please allow to submit our global credential for the work done out of our delivery centres based out in India	
1566	Vii - Detailed technical requirements - 11 Tech stack - page 228	Below is a detailed listing of architecture capabilities and requirements that LIC is looking through the bidder's proposed architecture solution.	What is LIC's view on using open source software for various modules of the data lake house platform as per the conceptual architecture	Please be guided by the RFP. Supported versions of open source software can be used.
1567	3.8.8 - Transportation & Insurance	In case if required, the selected bidder must provide necessary support at no additional cost to LIC for one time transportation/shipping during the entire contract period from current place of installation to another data center of LIC.	Can LIC provide exact co-ordinates of the data center locations for both Production, Dev and DR sites	Yes. This will be provided to the selected bidder.
1568	v. Detailed Functional Requirements - Table 1: Data, Reporting and Analytics functional requirements - MIS & Dashboards - page 224	Total Reports and Dashboards We expect a total of 3500 reports and 50 dashboards to be developed on the new platform	Is the expected number of reports given - 3500 after suitable harmonization / rationalization across various business entities / depts? Or do you expect the SI to perform this activity as part of the project	Yes. The SI needs to perform this activity
1569	Vii - Detailed technical requirements - 11 Tech stack - Table 10: Tech stack and component - Page 248	Data Analytics - GEN AI	Does LIC have any foundational LLM model already in place. Is there any preference around using a specific LLM model that can provide for GEN AI capabilities	Please refer corrigendum. The platform should be extendable to GenAI use cases in the future.

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
1570	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	Can you please provide the list of current tools as per the form T-17 which have been given with an option to re-use. The exact tool and the version will be beneficial to calculate the TCO. Is the re-use based on new tools that LIC is going to procure or existing tools	This will be provided to the selected bidder.
1571	Vii - Detailed technical requirements - Table 6: Data security requirements - Sr. No 5 - Access Administration - page 239	Access administration Vendor should propose automated solution / tool (s) of User Access Management (UAM) for administration of giving access to individual users within a system access to the tools they need at the right time. The access management platform should support multi-factor authentication.	Can you provide the current Centralized Identify & access management system used across the organization. Is the requirement to integrate with the Centralized IAM system. Also refer to Sr No. 10 of table T-17 which is on Data Security (Identity and Access management, Data masking, Data encryption, Data tokenization, Data classification and loss prevention) which has been kept as blank for procure / integrate / Implement column	This will be provided to the selected bidder
1572	V - Detailed functional requirements - Page 217	Table 1: Data, Reporting and Analytics functional requirements	Can you provide current state details around various functional capabilities built that can be leveraged for future data models, analytics and reporting e.g. customer 360, Agent 360 etc . Do you see any re-use of existing analytical models or it is expected that they are developed from scratch	These are expected to be built from scratch
1573	Viii - Detailed Non-Functional Scope of Work and Other Conditions - 6. Performance Page 252	Defined below is a non-exhaustive list of metrics that bidder must adhere to	Could you provide more clarity on the latency requirements and data sources for real-time analytics use cases. Should we consider the API latency requirements for the same	Please be guided by the RFP.
1574	Vii - Detailed technical requirements - Table 2 Sr No: 16 Tech stack -	16. Encrypted data: The Data Lake / Lakehouse solution should be capable of ingesting encrypted data from source systems. It should	Please mention the current encryption/decryption mechanisms and tools implemented in source systems like eFEAP, eDMS, UCS, P&GS etc?	This will be provided to the selected bidder. Please be guided by the RFP for cybersecurity requirements.

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
	page 231	support the encryption/decryption mechanism implemented at source systems.		
1575	19.3 - Training - Page 279	All trainings must be conducted at LIC's offices, unless with prior approval given by LIC. All training sessions must be conducted before production launch.	Can you please provide details of training requirements in for business users in terms of number of users, Location spread etc	Please be guided by the RFP
1576	Vii - Detailed technical requirements - Table 6 - Data security requirements Sr No: 2 - Data Masking - page 238	Data masking Data Masking as per LIC's InfoSec policy and requirements. Capability to disable unmasking of masked data according to users' requirements.Tool should enable selective masking of columns in user specified tables.	Please can you provide the list of current data masking techniques been implemented and the tech stack on what they are built (Example is it via some third party API or any inhouse LIC product.)	This will be provided to the selected bidder
1577	v - Detailed Functional Requirements - Table 1 Data, Reporting and Analytics functional requirements - Sr. No: 1: Master Data - page 217	Master Data Sources for preparing the master data will include: 1. Digital Applications - Mobile app and web app – clickstream data, cookie data, etc - Call center records, emails, etc 2. Third party data sources: - Social - Third party databases	What is the expected number of third party data sources (approx.) that need to be integrated with the new data platform?	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured

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 semi-structured data 5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data 6. Data from subsidiaries - providing structured data
1578	viii. Detailed Non-Functional Scope of Work and Other Conditions - 6 Performance Volumetrics - page 252	Performance Category : System performance	Could you please provide the expected latency requirements for third- party data sources?	This will be dependent on the third party.
1579	v. Detailed Functional Requirements - Table 1: Data, Reporting and Analytics functional requirements - MIS & Dashboard - page 224	Total Reports and Dashboards We expect a total of 3500 reports and 50 dashboards to be developed on the new platform	Could you give a wave-wise % breakup of reports and dashboards that need to be delivered for the 3500 reports and 50 dashboards?	Please be guided by the RFP and corrigendum.
1580	Vii - Detailed technical requirements - Table 2 Data Ingestion Requirements - Change data capture: page 229	The ingestion mechanism will need to ingest incremental changes in source transactional system tables (e.g. eFEAP - structured data / DB change logs) that needs to be synchronized with data lake / lakehouse in near real-time (e.g., new business, FUP, Premium transaction, claim status, policy payment status, loan related data, etc.). It should be possible to combine Change Data Capture with other complexity such as decompression of data, decryption and	What is the current state of CDC implemented across source systems. Which tools are used (e.g. GoldenGate, QlikReplicate etc) for the same. What is the expectation to re-use the CDC for unified data platform?	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
		encryption. CDC data feeds will be used also be stored in datalake / lakehouse along with incremental batch on landing to avoid incremental data fetch from those tables		
1581	Vii - Detailed technical requirements - Table 7 Data Consumption Requirements - Sr. No 1 - Data virtualization - page 239	There needs to be a solution / tool (s) for Data Federation/Virtualization to ensure seamless integration of data in real time when stored in multiple sources without physical movement of data sets for the purpose of reporting / analytics	Are the KPI definitions for various reports & dashboards agreed & aligned upon across various departments such as Underwriting, sales, renewals, servicings etc or is there an expectation to get a KPI & glossary defined as part of this Scope of Work?	KPI and glossary needs to be defined as part of this exercise.
1582	Vii - Detailed technical requirements - Table 5 DQ & Governance Sr. No 7- Defining governance policies:- page 237	Data Governance Ability to easily define and maintain data governance policies across key areas such as data quality, data definitions, data catalog, data lineage, data security and access, etc	Are there any current Data governance/Data ownership policies in place that canbe leveraged or refined for the future state of data governance. Is setting up Data Governance Org structure part of the Scope of this project?	This will be provided to the selected bidder.
1583	v. Detailed Functional Requirements - Table 1: Data, Reporting and Analytics functional requirements - MIS & Dashboards - page 224	Total Reports and Dashboards We expect a total of 3500 reports and 50 dashboards to be developed on the new platform	Could you please provide a break-up of the static & dynamic reports that need to be delivered per wave and per complexity mentioned	Please be guided by the RFP and corrigendum.
1584	v. Detailed Functional Requirements - Table 1: Data, Reporting and Analytics functional requirements - MIS & Dashboards - page 222	Near Real-time Sales performance dashboards on multiple parameters including distribution channel, product type and customer type and by branch, Division, Zone and CO – with drill down features	For all the real-time & near-real time reporting & analytics consumption can you provide the latency deifnitions especially for near-real time?	Near real time processing inside the data platform: Overall processing time less than 2 seconds
1585	v. Detailed Functional Requirements - pg 216	3. Advanced analytics team to develop use cases as per business requirements	Who will be responsible for building the analytical use cases, SI partner or LIC's advance analytics team? Our understanding is, there are total 35 use cases to be	The understanding is correct

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
			modeled by SI partner. Pls confirm.	
1586	vii. Detailed Technical Requirements - Table 1: LIC Sources of Data - Sr. No 5 - Marketing related data - pg 229	Data from the martech platform (CDP, campaign execution data, etc)	Can you pls provide details about existing MarTech components?	This will be provided to the selected bidder
1587	vi. Technology Architecture - 2. Envisioned Technology Architectur - pg 226	A conceptual view of the overall data platform architecture is depicted below (PI refer the diagram in the page)	Can you pls provide details about data sources in the diagram boxed as "ODS" and "Others"? If you can mention about core functions of these mentioned sources as well as database type, software and approximate data volume of the respective sources.	Internal data sources are: 1. eFEAP, UCS, IPP - structured data will be ingested both in batch mode and in NRT using a CDC 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 Further details will be provided to the selected bidder.
1588	Vii - Detailed technical requirements - Table 2: Data Ingestion Requirements - Sr No: 2 Incremental data -	Daily incremental data/ incremental micro batches/ updates captured from source transactional systems (tabular data dumps, extracted flat files, etc.)	What is the expectation around data load in terms of volume and updates to historical data? (Upsert for historical data)	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
	page 229			
1589	iV - Current State View - Table 5 Data Warehouse - page 215	The datawarehouse software is from Opentext Vertica (v9.1). This is a columnar database	What is the current ETL tool and workflow orchestration tool used?	This will be provided to the selected bidder.
1590	iV - Current State View - Table 5 Reporting - page 215	Reporting :SAP BO (v4.1) is used for BI / reporting. There are approximately 7900 adhoc reports that exist in the system.	SAP BO 4.1 is already Out of Support. Is there any plan to upgrade / replace in near future / immediately?	No.
1591	Vii - Detailed technical requirements - Table 3 - Data Storage - page 232	The data lake / lakehouse storage should be tiered (hot, warm and cold), The hot later should be SSD/NVME based and warm/cold layer should be standard revolving disk-based storage system. Bidder need to size the platform to store the structured data on hot tier.	What is the definition of Hot/Warm/Cold data? Is it based on time period?	Bidder to propose
1592	Vii - Detailed technical requirements - Table 6 - Data Security requirements - page 238	Data Masking Data Masking as per LIC's InfoSec policy and requirements. Capability to disable unmasking of masked data according to users' requirements.Tool should enable selective masking of columns in user specified tables.	Is there any data masking done today? If yes, is it application layer or at disk level?	This will be provided to the selected bidder.
1593	Vii - Detailed technical requirements - Table 6 - Data Security requirements - page 238	Role Based Access Control and providing only need based access to data for the entire solution. Access rights to a user should be allocated and modified on the principle of least privilege and —Need to know or —Need to do/have basis.	Can existing governance framework be extended to DPDP?	Yes.
1594	vii. Detailed Technical	The bidder shall provide desired infrastructure	Please share current DWH cluster details including node	This is not relevant to the current

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
	Requirements - 9 - Infrastructure - page 243	capacity, sizing and specs (including hardware and software) for prod, non-prod and DR environment	count, node specs (CPU, Storage, RAM, Cache, port, switch details etc)	RFP as the scope of the current RFP is different.
1595	vii. Detailed Technical Requirements - 9 - Infrastructure - page 243	The bidder shall provide desired infrastructure capacity, sizing and specs (including hardware and software) for prod, non-prod and DR environment	Please share current DWH cluster utilization and performance details including h/w utilization (CPU/Storage), peak utilization, performance bottlenecks etc	This is not relevant to the current RFP as the scope of the current RFP is different.
1596	vii. Detailed Technical Requirements - 9 - Infrastructure - page 243	The bidder shall provide desired infrastructure capacity, sizing and specs (including hardware and software) for prod, non-prod and DR environment	Please share data center specifications like Rack (2U, 4U etc), power and cooling tech. and support ability	This will be provided to the selected bidder.
1597	vii. Detailed Technical Requirements - 11:Tech Stack - Table 10 :Tech Stack & Components - page 248	Data Cabin - Data Sandbox	Is there any existing Sandbox? If yes, what is the sizing and specs?	This will be provided to the selected bidder.
1598	Viii - Detailed Non-functional scope of work and other conditions - Page 249	Volumetrics -Total number of processing jobs	What is the current batch performance? Data Size & stage (raw/dim & facts / aggregates) processed in the largest batch?	This is not relevant to the current RFP as the scope of the current RFP is different.
1599	Viii - Detailed Non-functional scope of work and other conditions - Page 252	Performance Volumetrics - System performance - Report Load	What is the general time period and type of data processed for the largest and most time consuming reports? What is the report load time?	From CADW most of the reports get generated very fast. From the custom developed reporting solution (CO-MIS), some reports take time. There is no formal time measures maintained currently.
1600	Viii - Detailed Non-functional scope of work and other conditions - Page 252	Performance Volumetrics - System performance - Report Load	Is there any report categorization done as Must Have vs Good to Have?	There is no such report categorisation.

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
1601	Viii - Detailed Non-functional scope of work and other conditions - Page 251	Disaster Recovery	How is DR sync up managed today?	Bidder to propose future approach.
1602	Viii - Detailed Non-functional scope of work and other conditions - Page 251	Disaster Recovery	Is there separate data archive created on each site (Primary & DR)?	Yes. Separate archival will need to be done on both primary and secondary.
1603	Viii - Detailed Non-functional scope of work and other conditions - Page 252	Performance Volumetrics - System performance	Has there been any recent performance benchmarking done by LIC? Can that be shared?	LIC has not done any performance benchmarking recently.
1604	General Query	Scope	Are there any business disruptions/challenges that LIC can foresee or list that be could be influenced or impacted by the Data Lake implementation or vice-versa (eg. in-flight projects)?	There are no such events foreseen / envisaged.
1605	viii. Detailed Non-Functional Scope of Work and Other Conditions 2. Data Volumetric- Page 250	Data Volumetric	Kindly clarify if the data volumes mentioned herewith in Volumetrics are uncompressed or compressed volumes	These are uncompressed values.
1606	Page 283 - RACI matrix	Network Security (WAF, Firewall, DDoS, IDS/IPS, APT, Threat Intelligence, etc) are C, I against Bidder	Request LIC to confirm if all the security components WAF, FW, DDoS, IDS/IPS, APT, Threat Intelligence are provided by LIC	This will be provided at a later date
1607	Page 201 - Checklist for consumption of OEM Tools/Core & Other Enterprise Systems		What is the current Project management and ITSM tool used and can we reuse this?	Yes. The understanding is correct. Details will be provided to the selected bidder.
1608	Page 239 - 7. Data	7. Static reports: Availability of suitable static	What are the different requirements of self-Service	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
	Consumption	reports on a self-service portal.	portal?	
1609	Page 286 - 22.2.3.Anti-Malware/Anti-Virus Management	f) Mobile platform upgrades in tune with OS upgrades & framework upgrades	As part of this RFP, there is no requirement for Mobile App , This can be removed as it is the RFP of reporting , Data, Analytics.	Please be guided by the RFP
1610	Page 62 - 3.6.4.1 Payment Terms: Implementation	Milestone T0 + 4 months : Payment Terms is considered as 2%	Request to consider Payment Terms as 25% for this Milestone T0 + 4 months and accordingly adjust the remaining Implementation Milestones based on each milestone completion such as requirement & Design, build, SIT,UAT,etc.,	Please refer corrigendum.
1611	Page 225 - Data, Reporting and Analytics Functional Requirements	Application Use cases – Customer 360	Does LIC have a CRM currently in place? Is there a current customer 360 view, Lead / Prospect 360?	No.
1612	Page 225 - Data, Reporting and Analytics Functional Requirements	Application Use cases – Master Data	LIC Refers to Social and Third Party Data. Please provide details of actual data sources in scope.	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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf documents) and structured data 4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured

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>and semi-structured data</p> <p>5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</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 and in NRT using a CDC 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
1613	Page 225- Data, Reporting and Analytics Functional Requirements	Application Use cases – Master Data	LIC refers to “Master tables will need to make available suitable master services (APIs) for consumption by other applications including the front end digital platforms”. Please provide the number of APIs	Number of APIs will be dependent on the data products and design of the platform. Please be guided by the RFP.
1614	Page 225 - Data, Reporting and Analytics Functional	Application Use cases – Customer 360	Please elaborate on “Relevant third party data sources including social, marketing sources, etc”; Please provide the number of data sources.	Please refer to the RFP and response to row 1612 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
	Requirements			
1615	Page 225 - Data, Reporting and Analytics Functional Requirements.	Application Use cases – Customer 360	“Make the output available to other systems and platforms using suitable APIs.” Please provide the number of APIs needed.	Number of APIs will be dependent on the data products and design of the platform. Please be guided by the RFP.
1616	Page 226 - Data, Reporting and Analytics Functional Requirements	Application Use cases- Customer and Family unique ID	“ Digital data (cookie data, digital behavior data, etc), third party data (social, etc) to identify customers” Does LIC currently capture and store these data in usable format?	No.
1617	Page 226 - Data, Reporting and Analytics Functional Requirements	Application Use cases- Customer and Family unique ID	“The solution should have the ability to identify gender of individuals using the INDIA specific vocabularies. The solution should have the ability to be customizable in terms of the vocabularies, grammars, phonetics, standardization rules, etc.” Please provide the details of languages that have to be supported.	Hindi and English
1618	Page 226 - Data, Reporting and Analytics Functional Requirements	Application Use cases -Prospect and Lead ID	“Ability to identify visitors on digital assets (mobile / web app). Visitors who have come onto the digital assets and where minimal data is available (cookie data, limited behavioral data, some identifier such as email ID, name, etc) will be understood as prospects.” Does LIC collect and store Lead and prospect data today?	No.
1619	Page 229 - Data, Reporting and Analytics Functional Requirements	Application Use cases – Other select ML use cases	Please elaborate on “Medical underwriting: Image analytics to identify health characteristics, smoker / non-smoker, etc” What are the various types of images to be considered in scope?	Please refer to corrigendum.
1620	Page 229 - Data, Reporting and Analytics Functional Requirements	Application Use cases – Other select ML use cases	“Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/customer/policyholder demographics and other profile details (e.g., last purchase, etc.)	Please refer to corrigendum. The platform should be extendable to GenAI use cases in the future.

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
			Please provide the languages to be considered in scope.	
1621	8. Security Requirements page 253	General queries	Please share us the existing Network Security Tools complete OEM List, license count and validity.	This will be provided to the selected bidder
1622	8. Security Requirements page 253	General queries	Are you comfortable with the existing Security Solutions or Bidder can Propose a new Security solutions .	Please be guided by the RFP
1623	8. Security Requirements, page 254	Certificates Storage	Please let us know is there a dedicated OEM for Certificate management. Kindly share us the volumetric.	Please be guided by the RFP. Further details will be shared with the selected bidder.
1624	8. Security Requirements, page 253	General queries	Please let us know if there is any year on year growth need to be considered in volumetric. if yes please share us the growth percentage .	Annual growth rate of data: approximately 15%
1625	iv. Current State View, page 213	General queries	From the other RFP (Procurement and Implementation of Change Data Capture (CDC) and Extract Transform Load (ETL) Solution) from LIC, we understand that CADW is to be subsumed into the Data Lake. There is another system MIS also in place. Please let us know if MIS is also planned to be merged into the Data Lake. If yes, please let us know if all the tables are to be moved into the Data Lake. We see the total number of tables in MIS is ~30750 across all the databases.	No. COMIS is not expected to be merged.
1626	iv. Current State View, page 213	General queries	Please let us know if all the history data from MIS system needs to be loaded in the Lakehouse. Provide the history data volume and the system from which data needs to be ingested (Core or MIS DB or both?)	For data volumes, please refer RFP. Historical data is expected to be ingested from CADW and eFEAP.
1627	v. Detailed Functional Requirements, page 217	Third party data sources: § Social § Third party databases	We understand that we need to integrate data from many third party data sources as part of this engagement. We assume that LIC will be procuring the subscriptions for all the third party data sources which needs to be integrated. Please confirm.	Yes. The understanding is correct

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
1628	Page-56 (3.5.7.6 Protection and Security of Personal Data)	g. Not cause or permit the Personal Data to be transferred, stored, accessed, viewed, or processed outside of India without the prior written consent of LIC.	The personal data provided for processing should be retained within India geography. Customer data processing outside India geography(cloud) should have written approval form LIC of India, request confirmation	The data will be within India. Please be guided by the RFP.
1629	Page-78(3.8.1 Guidelines for provisioning of manpower)	d. The Bidder shall pay for a secured network (e.g. MPLS) connection between LIC's premises in Mumbai & the bidders managed facilities. The bidder must also ensure that all network security guidelines laid down by LIC are met	Request for more clarity on LIC of India's network security guidelines.	This will be provided to the selected bidder
1630	Page-79(3.8.2.2 Clearance of Site on Completion)	1. On completion of the services, the Bidder shall handover the whole project site to LIC on as it was basis.	Request clarity on " handover the whole project site to LIC" what all would it cover beyond the deliverables given in the RFP and the pricing bid	The understanding is correct
1631	Page-106(3.14 Adherence to BCP & Cyber Security Systems)	3.14 Adherence to BCP & Cyber Security Systems	Request more clarity on Customer Cyber Security Standards	This will be provided to the selected bidder
1632	Page-237(6. Data Security and Access Control)	Data protection and access control is an essential requirement for the data platform. Partner is expected to implement necessary infrastructure security, data level encryption, masking, and access control policies to ensure data in the data platform is protected and unauthorized access is restricted.	Request to share LIC's InfoSec policy details	This will be provided to the selected bidder
1633	Page-259(15. Compliance)	15. Compliance	Request to clarify the scope of the bidder	Please be guided by the RFP
1634	Appendix C Scope of Work (Page 210)	Key Objectives	Is it mandatory to propose a solution based on big data platform or there is flexibility to propose a solution that can handle large volume and processing requirements.	Bidder to propose

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
1635	iv. Current State View, page 213	General queries	What is the daily transaction volume?	Peak daily data throughput: 250 GB
1636	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	General queries	Can we propose IP based solution or LIC is looking for custom solution only on the standard OEM products from the market to be proposed for this RFP?	Bidder to propose
1637	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 One 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 refer corrigendum.
1638	9.Parallel and Distributed processing:, Page 235	The platform should be capable to run multiple transformation jobs in parallel - at-least 500 jobs in parallel (concurrently), scalable up to 1500 in next 5 years, of varying complexity - simple, medium, complex, in batch or near real time mode every day.	Request to defined % of each categories	Please be guided by the RFP. Bidder to propose.
1639	Data tokenization, Page 238	Data tokenization as per LIC's InfoSec policy and requirements. Capability to suitably generate tokens, manage tokens and detokenize as required.	We will be using the token from existing system so request to remove this feature requirement	Please be guided by the RFP. Tokenisation will be required when LIC decides to move relevant components to cloud.
1640	Access management: Page	Multi-factor authentication is desired as an additional layer of	We understand the devices for biometric, suscription service/API for MPIN/OTP verification platform would be	Yes. The understanding is correct

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
	239	security for user sign-in and transactions: Proposed data, reporting and analytics solution should support multiple authentication mechanisms such as MPIN, OTP,Biometric, Face ID	provided by LIC, request to confirm.	
1641	7. Data Consumption The architecture needs to support easy consumption of data products and services. Key elements of the data consumption requirements are as below. Data virtualization: Page 239	Data Virtualization Tool	Missing in the required tool list (Form T-17) request to add with procure and use flag	Please be guided by the RFP. We are not expecting a separate data virtualisation tool as part of this RFP.
1642	9. Infrastructure Page 243	Bidder needs to setup required authentication and security services	We understand the authentications would through existing AD of LIC, request to confirm.	Yes. Please refer corrigendum.
1643	9. Infrastructure Page 243	Proposed data, reporting and analytics solution should support multiple authentication mechanisms such as OTP, AD integration	We understand the authentications would through existing AD of LIC, request to confirm	Yes. Please refer corrigendum.
1644	. Infrastructure Page 244	Page 244: The Bidder is required to supply, install, test, commission, monitor, manage and maintain the IT System along with operating system and other peripherals with one-year warranty and AMC for 4 years from the date of delivery at data centers advised by LIC. Page 270 The Bidder will provide services for	Request LIC to confirm on the contract term as there are different statements made in RFP (5 Years from "Date of Signing of Contract", "Date of delivery at DC", "Date of first Go Live")	The contract term is 5 years including 18 months of implementation

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
		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 (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		
1645	3.0 Terms of Reference (Section IV). Page 12	Unless terminated in accordance with the terms and conditions of this RFP, the duration of the Contract Period will be for 5 years from the date of signing of contract between LIC and the selected Bidder	Request LIC to confirm on the contract term as there are different statements made in RFP (5 Years from "Date of Signing of Contract", "Date of delivery at DC", "Date of first Go Live")	The contract term is 5 years including 18 months of implementation
1646	5.3.3 Quality of proposed solution Page 128-129	In-depth details of the components make, description,licensing cost and other requirements. Please share specifications as per template Bill of Material (format as per Table#3 of Form T6, Price not to be included in technical bid) Details of the components make, description, licensing cost, rationale for licensing model chosen based on proposed solution, enterprise support model and costs are clearly described and detailed out.	While the scoring criteria mentions masked price bid, for obtaining full marks cost is one of the criteria, request to review and confirm.	Masked BOM is for assessment of solution. Commercials have to be submitted seperately as per the conditions stated in 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
1647	18.3. Customer Support Page 274	2 Generated tickets – action, resolution Non-resolution of tickets within threshold > 10% of total tickets in a month: Rs 5 Lakh per month	We request LIC to consider only the customized solution related tickets for this criteria.	Please be guided by the RFP
1648	6. Performance Page 252	High-priority and frequently used reports- Less than 3 seconds	Request to clarify the number of reports basis the type of query (simple, moderately complex, complex). Please define performance criteria accordingly.	Please be guided by the RFP .
1649	vi. Technology Architecture 1. Guiding Principles Page 225	7. All types of data: The platform should be able to efficiently consume and store data of all popular formats – including structured, unstructured, semi-structured – logs, audio, video,clickstream, IoT, etc	Bidder requests LIC to link the defined use cases for audio, video, lot, clickstream formats.	The platform should have the capability across mentioned data types. For use cases, please refer to the RFP and corrigendum.
1650	vi. Technology Architecture 1. Guiding Principles Page 225	7. All types of data: The platform should be able to efficiently consume and store data of all popular formats – including structured, unstructured, semi-structured – logs, audio, video,clickstream, IoT, etc	Please confirm how and where is the data being stored currently for logs, audio, video,clickstream, IoT . (mention data format and location)	This will be provided to the selected bidder.
1651	Table 1: Data, Reporting and Analytics functional requirements Page 66	Analytics use cases: 1. Next best action to predict what would be the best action to be taken / best product to position for a specific customer basis real time events and the customer micro-segment	Bidder requests LIC to provide the sources for real time events. We understand that CDC will provide data in landing zone which makes it batch process. Please confirm.	Data sources are: 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) 2. Select banca partners - providing structured data 3. Select medical service providers - providing unstructured data (pdf

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>documents) and structured data</p> <p>4. Select external data providers such as Cibil, aggregators such as Policybazaar - providing structured and semi-structured data</p> <p>5. Ecosystem players such as payment gateways, marketplaces, etc - providing structured and semi-structured data</p> <p>6. Data from subsidiaries - providing structured data</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 and in NRT using a CDC 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 <p>CDC will push data onto an event management platform and the data</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
				lake will pull the data from the same event platform. The process is expected to be near real time.
1652	Table 5: Data quality and governance requirements, Point No 6. Page 245	The solution should record any access to the data to satisfy compliance audits. For example, it should be able to check on who touched the data, when did they touch it, is there a chain of custody issue, is there transparency in terms of data privacy and protection etc.	Request to consider this functionality data store/data lake layer rather than data governance layer	Please be guided by the RFP. Bidder to propose.
1653	Page 77 3.6.4.1 Payment Terms: Implementation	Wave 4 Model Accuracy greater than 75%. F1 Score greater than 0.7	This metric is ok provided the quality of data created is high and considers 100% availability of all the dependent variables required for the modeling. This can only be applied to classification models directly. Other model types will use a derived form of accuracy/ F1 scores. Hence request LIC to reconsider payment terms.	Please be guided by the RFP.
1654	Page 77 3.6.4.1 Payment Terms: Implementation	Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual	Request LIC to revalidate this use case in terms of the timeline proposed for Wave4 Go Live.	Please refer to corrigendum. The platform should be extendable to GenAI use cases in the future.
1655	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 1 Page 63	Use customer master data, transaction data and interaction data across multiple sources to run segmentation models and create suitable micro segments to be used across journeys. These analytical models will be based on the data from the customer360.	Can you provide us with an understanding of the current segmentation approach? Do you have any microsegments for customers? What are the key parameters used in these segmentation?	Currently basic demographic segmentation is in place. Selected bidder is expected to recommend and implement suitable advanced segmentation techniques.
1656	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 1 Page 63	Use agent master data, transaction data and interaction data across multiple sources to run segmentation models and create suitable agent micro segments to be used across journeys. These analytical models will be based on the	Can you provide us with an understanding of the current segmentation approach? Do you have any microsegments for agents? What are the key parameters used in these segmentation?	Currently basic demographic segmentation is in place. Selected bidder is expected to recommend and implement suitable advanced segmentation techniques.

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
		data from the agent360.		
1657	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 1 Page 64	Provide personalized input to the agent on the likelihood of a specific customer to renew / revive a policy term	What kind of personalized input is the LIC team looking forward to? Is it a likelihood scorecard at the Wave 1 stage? Do you anticipate a single integrated model or multiple specialized models? How do you foresee these models adapting to new data over time?	Bidder to propose
1658	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 1 Page 64	Identify best campaign / nudge for a customer basis customer360 data and specific events – either life stage related or pre-defined trigger event on digital asset (e.g.: customer expresses interest on a specific plan, etc)	The RFP does not mention that campaign data will be part of Customer360. Please clarify how you are storing the campaign output and data in the system. Does your interaction data contain the campaign data as well.	Yes. Interaction data includes campaign data
1659	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 1 Page 64	Identify best campaign / nudge for a customer basis customer360 data and specific events – either life stage related or pre-defined trigger event on digital asset (e.g.: customer expresses interest on a specific plan, etc)	Could you share any insights on the effectiveness of current nudges and campaigns? Are there specific metrics or KPIs you use to measure their success, and how do you plan to improve these metrics using AI?	Bidder to propose.
1660	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 1 Page 64	Identify suitable nudges to drive high sales performance for agents based on performance details and other details as per Agent360 data and Customer360 data (across new business and renewal business)	What are the suitable nudges LIC uses to drive high sales performance for agents currently? What are the current strategies LIC uses to tailor nudges based on individual performance details and customer interactions to ensure high sales?	No such nudges being used today. Bidder to propose.
1661	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 1 Page 64	Agents like you" analytics to compare agents on elements such as sales performance, ticket size, NOP, sales conversion, etc	How do you currently analyse agent performance, and what specific insights are you looking to gain from the 'Agents like you' analytics? Are there any particular areas of performance you find difficult to measure?	Please be guided by the RFP.
1662	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 1 Page 64	7. Identify up-sell opportunities based on customer360 data and specific policy being sold or for existing customers based on policies owned. 8. Identify cross sell / up-sell opportunities	Regarding the identification of up-sell and cross-sell opportunities, how do you prioritize different customer segments? Do you require different models for each segment, or are you looking for a unified approach?	Bidder to propose

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
		based on lead data for new customers 9. Identify cross-sell opportunities based on customer360 data (including elements such as life stage of customer) and specific policy being sold or for existing customers based on policies owned.		
1663	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 2 Page 66	Next best action to predict what would be the best action to be taken / best product to position for a specific customer basis real time events and the customer micro-segment	Can you provide examples of successful reinvestment strategies and next best offers that you have implemented? What role do you see AI playing in enhancing these strategies?	Please be guided by the RFP.
1664	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 2 Page 66	Predict the probability of a specific customer to buy a specific policy based on propensity to buy models that would use customer segmentation and suitable ML models	What are the different segments currently used by LIC to offer a specific policy?	Currently basic demographic segmentation is in place. Selected bidder is expected to recommend and implement suitable advanced segmentation techniques.
1665	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 2 Page 66	Use AI/ML models to identify right channels to use to engage with a specific customer / customer segment	How are you currently identifying preferred communication channels? Do you collect data on customer preferences for communication times?	Bidder to propose.
1666	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 3 Page 66	Use AI/ML models to identify right channels to use to engage with a specific customer / customer segment	Do you collect data on customer preferences for communication times?	Bidder to propose.
1667	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 2 Page 66	Use AI/ML models to identify right channels to use to engage with a specific customer / customer segment	Do you have separate performance data for each communication channel?	Bidder to propose.

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
1668	3.6.4.1 Payment Terms: Implementation - Deliverables - Wave 2 Page 66	Use AI/ML models to identify right channels to use to engage with a specific customer / customer segment	Could you elaborate on your current strategies for optimizing communication channels and timing? What data points are most critical for these optimizations, and how do you see AI enhancing this process?	Bidder to propose.
1669	3.6.4.1 Payment Terms: Implementation - Deliverables -Wave 4 Page 69	Use techniques such as NLP and suitable AI / ML models to understand the sentiment of the customer as the customer communicates using contact mechanisms such as WhatsApp, call centre, etc and either frame suitable responses or guide the live agent	Is the sentiment analysis positive, negative, and neutral, or is it suggesting a suitable response to the live agent in real-time?	Please refer corrigendum and RFP. Sentiment analysis will be limited to positive, negative and neutral response.
1670	3.6.4.1 Payment Terms: Implementation - Deliverables -Wave 4 Page 69	Use AI / ML models to use internal and external third party data to identify potential fraudulent claims	What are the main types of fraud you encounter in your current system? Are these fraudulent transactions being identified and flagged effectively? What methods do you use to determine that a transaction is fraudulent?	This will be provided to the selected bidder to the selected bidder.
1671	3.6.4.1 Payment Terms: Implementation - Deliverables -Wave 4 Page 70	Use NLP and suitable AI / ML modelling to categorise customer comments/ incidents into grievances/ service requests/ queries. Categorise incidents into topics (e.g., renewals related, claims related etc.).	For customer comments/incidents into grievances/service requests/queries, will we be getting metadata which is extracted and is in your current DMS system?	Yes. The understanding is correct
1672	3.6.4.1 Payment Terms: Implementation - Deliverables -Wave 4: Page 70	Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/customer/policyholder demographics and other profile details (e.g., last purchase, etc.)	Please specify all must-have key language support on this.	Multi-lingual capability is not required by current set of use cases. Please refer to corrigendum.
1673	3.6.4.1 Payment Terms: Implementation -	Use NLP and suitable AI / ML modelling to categorise customer comments/ incidents into grievances/ service requests/ queries.	Will all the customer comments/ incidents into grievances/ service requests/ queries be in short text form. Or they will be like long textual documents?	These will be a mix of different types.

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
	Deliverables -Wave 4: Page 70	Categorise incidents into topics (e.g., renewals related, claims related etc.).		
1674	Key Objectives, Page 210	Unstructured data processing	Can you provide more details on the requirements for processing unstructured data? What are the expectations for developing advanced analytics, AI, and ML models using this unstructured data? Additionally, are there any specific tools or technologies preferred for managing and analysing unstructured data?	Bidder to propose.
1675	Appendix C: Scope of Work, Other select ML use cases Page 220	Cross sell and upsell opportunities: Identify cross sell / up-sell opportunities based on lead data for new customers	How many products/product lines are for cross-sell / up-sell opportunities to be considered?	This will be applicable to all live products at any given point in time.
1676	Appendix C: Scope of Work, Other select ML use cases Page 220	Cross sell and upsell opportunities: Identify cross sell / up-sell opportunities based on lead data for new customers	Is LIC considering all the products available? As for each product we may have a different model.	Yes. The understanding is correct
1677	Appendix C: Scope of Work, Customer segmentation and analytics use cases Page 219	Next best action to predict what would be the best action to be taken / best product to position for a specific customer basis real time events and the customer micro-segment	How is Customer Segmentation currently done by LIC? What are the parameters considered for Customer Segmentation and suggesting the next best product?	Currently basic demographic segmentation is in place. Selected bidder is expected to recommend and implement suitable advanced segmentation techniques.
1678	Appendix C: Scope of Work, Personalization use cases Page 220	Develop optimized, customer-specific pricing based on analytical models	How do you currently determine customer-specific pricing, and what improvements do you anticipate from implementing AI/ML models? Are there specific customer segments where personalized pricing has been particularly effective?	Bidder to propose.
1679	Appendix C: Scope of Work, Churn prediction use cases Page 220	Build suitable AI / ML models to identify customers that are likely to churn	What are the primary indicators of customer and agent churn as of now as per LIC? Premium not paid after how many months of the policy repayment due date?	This will be shared with the selected bidder.
1680	Appendix C: Scope of	Use NLP and suitable AI / ML modelling to	What will be the input here? Will it be the complete	Yes. The understanding is correct

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
	Work, Churn prediction use cases Page 220	categorise customer comments/ incidents into grievances/ service requests/ queries. Categorise incidents into topics (e.g., renewals related, claims related etc.).	conversation history?	
1681	Appendix C: Scope of Work, Churn prediction use cases Page 220	Identify suitable actions / campaigns / nudges and their timing and channel for such customers depending on likelihood of response	What actions does LIC take or campaigns run to prevent churn? Do you capture the campaign data and its output in such cases?	This will be shared with the selected bidder.
1682	Appendix C: Scope of Work, Page 220	Use AI / ML based models to score and prioritize leads for follow up by channel	Have you conducted any A/B testing or experimentation with different send times?	Bidder to propose.
1683	Appendix C : Scope of Work v. Detailed Functional Requirement 2. Data, Reporting and Analytics Functional Requirements Page 221	Medical underwriting: Image analytics to identify health characteristics, smoker / non-smoker, etc	As per our understanding and pre-bid meeting clarification, the metadata captured in the existing DMS solution will be used as input for building AI models. Kindly confirm.	Yes. The understanding is correct
1684	Appendix C : Scope of Work v. Detailed Functional Requirement 2. Data, Reporting and Analytics Functional Requirements Page 222	7. Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect /customer /policyholder demographics and other profile details (e.g., last purchase, etc.)	Will this be used by you for partners or customers?	Please refer to corrigendum.
1685	Appendix C : Scope of Work	7. Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual	As per our understanding, LIC will procure the subscription license for Open AI. Newgen will leverage	Please refer to 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
	v. Detailed Functional Requirement 2. Data, Reporting and Analytics Functional Requirements Page 222	(e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/customer/policyholder demographics and other profile details (e.g., last purchase, etc.)	the same via integration. Kindly confirm.	
1686	Appendix C : Scope of Work v. Detailed Technical Requirement 15. Pre-built Models Page 241	Availability of pre-built models which can be directly used with LIC's data to get insights	Request LIC to provide more details on the specific data types that you can provide and integration requirements for models to ensure seamless integration into LIC's existing data infrastructure? Is it just the API that we need to deliver as a part of implementation	Please be guided by the RFP.
1687	General	Request for a week' extension	To allow us to submit a competitive bid with System Integrator	Please refer corrigendum.
1688	Page 171, 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. In the Bill of Material Table below the vendor should provide details of the above in a granular manner	Currently no public cloud vendor is providing locked in prices for 5 years, so calculating the NPV for the same might not be feasible. Request you to please remove this requirement	Public cloud is not expected to be part of this solution. The platform needs to be cloud ready.
1689	Page 201, Form T-17	Data ingestion tools - ETL and CDC	There is an another RFP floated by LIC for procurement of ETL and CDC Tool and the requirement is to use the same CDC-ETL tool for current data and analytics RFP. It becomes very difficult to arrive at the costing and type of people to be proposed for these tools as we are not	The CDC and event management solution procured under the mentioned RFP will be reused for the data platform.

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>aware which tools will be finally procured and each tool has different requirement of people skills and cost of usage due to complexity of that tool.</p> <p>Request to please provide visibility on this.</p>	
1690	Table#4: Bill of Material (AMC) Page 165	the annual maintenance of hardware and OEM software licenses required to enable the same.	AMC (OEM software) - Is this cost in this section for the S/W license cost and also for the maintenance and support of the S/W platform administration operations like access requests, patches, upgrades etc.? Please confirm	Yes. That is assumed to be part of the software ATS.
1691	Generic		Can you list all the possible entities existing in CADW platform ? (eg costomer, policy etc)	Please be guided by the RFP. CADW structure and model is not very relevant as the purpose and age is different.
1692	Exhibit 6: Implementation Approach - Evaluation Criteria Page 133	Advanced expertise in platform run operations e.g. Observability, usage of Devsecops and MLOps tools, data privacy and data security approach, preventive maintenance, security operations etc.	For Data Observability are you open to pre-packaged tools available in market today (Eg Monte Carlo, Acceldata, Databand, Observe-AI etc) or the solution should purely come from Vendor?	Bidder to propose
1693	Generic		Roughly, how many policies are added to the system per day for different plans?	This will be provided to the selected bidder.
1694	Generic		How many claim request are received in the system per day, approximately?	This will be provided to the selected bidder.
1695	Generic		We understand that being BFSI domain implies that the system data is sensitive, however, it would be of great help to understand which data is OK to reside on public cloud if we are looking at hybrid architecture and future scalability	Please be guided by the RFP.
1696	General TEchnical Query		What are the performance benchmarks for your infrastructure when handling large datasets as per the shared conceptual view of data platform	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
1697	General TEchnical Query		Describe the security measures in place to protect data at rest and in transit	Please be guided by the RFP.
1698	General TEchnical Query		What are public sector regulations and standards applicable for LIC (e.g., GDPR, HIPAA, FedRAMP)?	Please be guided by the RFP.
1699	General TEchnical Query		Are you looking for a solution support advanced analytics, such as machine learning and predictive modeling?	Please be guided by the RFP.
1700	General TEchnical Query		What are the main business objectives you intend to achieve through data virtualization?	Please be guided by the RFP. Virtualisation could be one of the features under consideration at the consumption layer primarily for reporting and visualisation.
1701	General TEchnical Query		What are the various data sources (databases, APIs, files, etc.) that need to be virtualized?	Bidder to propose.
1702	General TEchnical Query		To create Virtualization layer, do we have any preferred tool (Denodo/Starbust/Dremio/etc)?	We do not expect any data virtualization specific tools. Please be guided by the RFP.
1703	General TEchnical Query		What security requirements and access controls need to be enforced on the virtualized data?	Please be guided by the RFP.
1704	General TEchnical Query		What are the expected data volumes and frequency of queries ftpm Data Virtualization perspective?	This will be driven by reporting volumes as stated by the RFP.
1705	General TEchnical Query		Do you have any performance expectations or latency requirements on Virtualization?	Performance requirements will be driven by reporting performance requirements as stated in the RFP.
1706	General TEchnical Query		what is virtualization load frequency (real time or batch)?	This is expected to be part of the reporting / BI / visualisation layer.
1707	General TEchnical Query		Who are the primary consumers of the virtualized data?	We expect virtualisation to be one of the potential features of the reporting / visualisation layer. 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
1708	General TEchnical Query		Do we need to create any data catalog on top up Virtualization layer? Please share details	Please be guided by the RFP.
1709	3.6.4.1 Payment Terms: Implementation Page : 62	Setup and installation of key data platform solution components in the actual dev environment	As per "Payment Terms: Implementation", solution components in actual dev environment needs to be setup by T0+4	Please refer corrigendum.
1710	3.6.4.2 Payment Terms: Hardware Page : 71	Env set-up on new Hardware for Non-prod (Dev, UAT) LIC data center per BOQ in Table 2.	As per " Payment Terms: Hardware", non-prod hardware in LIC data center will be implemented by T0+5 Solution components can be installed after hardware setup is complete. Please align solution component setup along with hardware	Please be guided by the RFP.
1711	3.6.4.1 Payment Terms: Implementation Page : 62		Can bidder propose different implementation timeline?	Please refer corrigendum.
1712	6. Performance	Projections are based on current estimations. These may need to be fulfilled earlier in case of faster-than-expected growth. In such a case, bidder must ensure they can scale the app / infra appropriately and in a timely manner.	What is the expected % of growth every year? (No. of users, sessions, data)	Please refer RFP and corrigendum.
1713	22.2.4. Ticket Management	1. Bidder shall provide L1/L2/L3 support	Shall bidder provide ITSM tool?	LIC will provide ITSM tool for use.
1714	22.2.4. Ticket Management	1. Bidder shall provide L1/L2/L3 support	For L1 helpdesk, all the communication support (phone, etc) enabled by LIC?	Yes.
1715	Table#4 BOM, Page 165	The bidder shall provide l1/L2/L3 support. 1xL1(All shifts), 1x L1 and L2 resource (Prime shift)ask provided	- Support services include L3 as well. The onsite support resources ask as requested by LIC includes only L1 and L2. SI as part of solution construct shall provide for any additional resources onsite or at offsite to support the L1, L2 and L3 scope as need be.?	The understanding is correct

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
			- AMS oniste support resources ask is not restricted only to the numbers as put forth regarding the L1 and L2 onsite support ?	
1716	Page 276 SLA monitoring	Page 276, SI to provide SLA monitoring tool	SLA metrics can be configured using ITSM tool. In case LIC is provisioning ITSM tool and not the SI, will this scope still be within the SI purview? - Is LIC providing the ITSM tool?	Please be guided by the RFP. Yes. LIC will be providing the ITSM tool for reuse.
1717	Page 285, Support	Support -> Monday to Sunday 24x7 IST	- SI proposes 24x5 shift support - Monday to Friday - SI proposes on call support for weekends. Pls confirm if this is OK	Please be guided by the RFP.
1718	3.8.3, Page 79	Key Personnel and non Key Personnel	From AMS standpoint, key and non key personnel can be deployed at bidder managed facility. Onsite deployment of AMS support resoruces is restricted only to the specific (L1, L2) ask mentioned in Table #4 , page 165	Please be guided by the RFP.

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

Date: 20th June 2024
Place: Mumbai

Executive Director
(IT & Digital Transformation)