



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 - 3

S. 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	Page 252- System Performance	Internal API latency less than 100ms for 99.5%; -100ms to 200ms for 0.5%	Since API Gateway will be provided by LIC, this performance SLA is to be considered as part of API Gateway. Please confirm if the understanding is correct.	This refers to the DB response.
2	Page 252- System Performance	Internal API latency less than 100ms for 99.5%; -100ms to 200ms for 0.5%	Please provide the latency requirements in different layers contributing to the SLA of 100 ms (% at network level, % at DB level, % at API Gate way level). Also provide the indicative volume size to be handled at the API level for these performance levels	This refers to the DB response.
3	Page 252- System Performance	Internal API latency less than 100ms for 99.5%; -100ms to 200ms for 0.5%	Does the existing API gateway solution include built-in caching features? If yes, can you please provide details on the caching capabilities, such as the maximum cache size, cache duration (TTL), and any specific configurations or limitations?	API Gateway details will be provided to the selected bidder.
4	Page 31 - Corrigendum 2 Exhibit 2: Technical Bid Evaluation Criteria (Revised)	Bidder's Experience in AI / ML The bidder should submit three case studies from BFSI industry (at least two from India)	Please change it to BFSI / public sector (ministries / departments / undertakings)	Please be guided by the corrigenda.
5	Data Encryption	Standard encryption/decryption techniques / policies should be implemented for this	As per best practice DB level encryption is best suited where DB files get encrypted. Column level encryption always have	Please refer corrigenda. Bidder will need to implement tokenisation for select PII attributes.

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		activity. Encryption should be possible at both overall database level and at finer-grained column / parameter level. This should be easily defined and implemented.	performance issue and not recommended. Please confirm what encryption at rest LIC is looking for overall DB level or at Column level ?	
6	Data Encryption	Latest Corregendum- S.No./Query No. 29 As per the query response LIC is having HSM Tool and it can be reused . Can we achieve the DATA Security requirements with the existing HSM Vendor . Or we need to propose any other Security Vendor . Please Share the OEM Details and Volumetric .	As per response from LIC we can reuse HSM but make/model will be provided to selected bidder. It's necessary to store encrypted key in HSM ? Can't we store keys in KMS(Key Management Server) ?? If it's mandate to store keys in HSM then Bidder need to know make/model in advance because encryption solution should be from same OEM only, because there would be compatibility issue in case encryption solution and HSM will be from two different OEM's.	Please refer corrigenda.
7	3.5.3 Pg no 50	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.	the language of the RFP restricting the bidder from engaging into activities which are assigned to the bidders. This language is very broad and open ended as the bidder is not just restricted from providing the specific services but any activities which shall be assigned to the bidder.	Please be guided by the RFP. The terms under this clause refers to activities to be performed by the bidder under the scope of this RFP.

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		b. After this Contract's termination, such other activities as may be stipulated in the contract.		
8	3.10.04 Pg no 92	Clause relating to lien of any sums to be paid to Bidder for any claims raised against the bidder.	Any claims against the bidder shall only be utilised from the bidder under this agreement. We cannot assign any rights to LIC in any other Agreements to realise the claims which are arising from this agreement.	Please be guided by the RFP.
9	3.12.1.4 Pg no 98	Liability for regulatory or statutory fines for non-compliance of guidelines applicable to LIC	LIC as an insurer must have to comply with various statutory and regulatory guidelines of which any bidder cannot be held liable. This in turn cannot be capped as statutory fines if imposed are to be paid in full. Therefore, requesting deletion of the obligation.	Please be guided by the RFP.
10	Corrigendum 2	Bid Submission Closing Date & Time: Wednesday, 31.07.2024 till 3:30 PM Bid Opening (techno-commercial Proposal) Date & Time: Wednesday, 31.07.2024 at 4:00 PM	We request LIC to kindly extend the bid submission timeline to minimum 2 weeks i.e. till 14th August 2024 for us to work on the detailed proposal embedding all the changes from the recently published corrigendum	Please refer corrigenda.
11	Exhibit 1: Bidder Eligibility Criteria/ Form T-1C: Bidder's eligibility as per RFP criteria Sr. no. 3- Sales Turnover	Bidding entity must have minimum average standalone turnover of Rs. 2500 Crores in the last three financial years (2021-2022,	Our financial year starts from 1st July & ends on 30th June. Hence we will not be able to submit audited financial statement/ profit and loss statement for Financial Year 2023-2024 or even the	Please refer corrigenda.

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	and Company Net worth	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 more than 30% in the last 3 years.	provisional financial statement. Hence we request to amend the criteria to (2020-2021, 2021-2022 and 2022-2023)	
12	Form T-1C: Bidder's eligibility as per RFP criteria Sr. 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 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,	Our financial year starts from 1st July & ends on 30th June. Hence we will not be able to submit audited financial statement/ profit and loss statement for Financial Year 2023-2024 or even the provisional financial statement. Hence we request to amend the criteria to (2020-2021, 2021-2022 and 2022-2023)	Please refer corrigenda.

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		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.		
13	Form T-1B: Bidder's Profile Format Sr.no. 7 Financial parameters	Business Results (last three years)	Our financial year starts from 1st July & ends on 30th June. Hence we will not be able to submit audited financial statement/ profit and loss statement for Financial Year 2023-2024 or even the provisional financial statement. Hence we request to amend the criteria to (2020-2021, 2021-2022 and 2022-2023)	Please refer corrigenda.
14	viii: Detailed Non-functional scope of work and other conditions, Pg 249.	Total number of logged in session for Reports: 3000	While in the earlier Pre-bid response document, it is mentioned that there will be 3000 active user sessions consuming reports, this statement has been contradicted in response to Q 446/541/1418, where the response is 15% concurrency and 3000 is total number of users i.e. concurrent active sessions will not be more than 450.The response to similar question 622 is further changed to 200 concurrent users. Please clarify	Please take the total number of active reports users as 3000 and concurrent report users as 15% of 3000.
15		This clause needs to be added	Unless otherwise provided for in a Statement of Work, Client may not disclose a Report (or any portion or summary of a Report), or refer to xxxx or to any other xxxx Firm or xxxx Person in connection with the Services, except:	Please be guided by the RFP.

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			<p>(a) to Client Affiliates with xxxx’s prior written consent, who may use it only as specified in such consent;</p> <p>(b) to Client’s lawyers (subject to these disclosure restrictions), who may review it only in connection with the Services;</p> <p>(c) to Client’s statutory auditors (subject to these disclosure restrictions) who may review it only in connection with their audit;</p> <p>(d) to the extent, and for the purposes, required by applicable law (and Client will promptly notify xxxx of such legal requirement to the extent Client is permitted to do so)</p> <p>(e) to other persons (with xxxx’s prior written consent), who may use it only as specified in such consent;</p> <p>or</p> <p>(f) to the extent it contains Tax Advice. If Client discloses a Report (or a portion thereof), Client shall not alter, edit or modify it from the form provided by xxxx. Client shall inform those to whom it discloses a Report (other than disclosure of Tax Advice to tax authorities) that they may not rely on it for any purpose without xxxx’s prior written consent. Subject to the foregoing, Client is not prohibited by this Section 12</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
			from using Deliverables that do not qualify as Reports in communication with third parties provided that: (i) there is no reference to, or communication of, xxxx's or any other xxxx Firm's involvement in the development of such Deliverables, and (ii) Client assumes sole responsibility for such use and communication.	
16		Limitations Clause needs to be added	<p>Limitations</p> <p>13. As part of the parties' commercial arrangements, the parties have mutually agreed the following limitations of liability (which also apply to others for whom Services are provided under this Agreement):</p> <p>(a) Neither party will be responsible for any amount with respect to loss of profit, data or goodwill, or any other consequential, incidental, indirect, exemplary, punitive or special damages in connection with claims arising out of this Agreement or otherwise relating to the Services, whether or not the likelihood of such loss or damage was contemplated.</p> <p>(b) Client (and any others for whom Services are provided) may not recover from xxxx, in contract or tort, under statute or otherwise, aggregate damages</p>	Please be guided by the RFP.

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			<p>in excess of the fees actually paid for the Services that directly caused the loss in connection with claims arising out of this Agreement or otherwise relating to the Services.</p> <p>(c) If xxxx is liable to Client (or to any others for whom Services are provided) under this Agreement or otherwise in connection with the Services, for loss or damage to which any other persons have also contributed, xxxx's liability to Client shall be several, and not joint, with such others, and shall be limited to xxxx's proportionate share of that total loss or damage, based on xxxx's contribution to the loss and damage relative to the others' contributions. No exclusion or limitation on the liability of other responsible persons imposed or agreed at any time shall affect any assessment of xxxx's proportionate liability hereunder, nor shall settlement of or difficulty enforcing any claim, or the death, dissolution or insolvency of any such other responsible persons or their ceasing to be liable for the loss or damage or any portion thereof, affect any such assessment.</p> <p>(d) Client shall make any claim relating to the Services or otherwise under this</p>	

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			<p>Agreement no later than three years after discovery of the cause of action in relation to such claim.</p> <p>No Responsibility to Third Parties</p> <p>16. Unless specifically otherwise agreed with Client in writing, xxxx's responsibility for performance of the Services is to Client and Client alone. Should any Deliverable be disclosed, or otherwise made available, by or through Client (or at Client's request) to a third party (including but not limited to permitted disclosures to third parties under Section 12), Client agrees to indemnify and hold xxxx, as well as the other xxxx Firms and the xxxx Persons, harmless against all claims by third parties, and resulting liabilities, losses, damages, costs and expenses (including reasonable external and internal legal costs) arising out of such disclosure. The limitations set out in Sections 13(b) and (d) above will not apply to losses or damages caused by xxxx's fraud or willful misconduct or to the extent prohibited by applicable law or professional regulations</p>	
17		Term & Termination Clause to be added	Term and Termination This Agreement applies to all Services whenever performed (including before	Please be guided by the RFP.

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			<p>the date of this Agreement or the applicable Statement of Work). This Agreement shall terminate on the completion of the Services. Either party may terminate this Agreement, or any particular Services, upon 15 days' prior written notice to the other. In addition, xxxx may terminate this Agreement, or any particular Services, immediately upon written notice to Client if xxxx reasonably determines that it can no longer provide the Services in accordance with applicable law or professional obligations. Client shall pay xxxx for all work-in-progress, Services already performed, and expenses incurred by xxxx up to and including the effective date of the termination or expiration of this Agreement, as well as any applicable termination fees set forth in the applicable Statement of Work Client acknowledges that the U.S. Securities and Exchange Commission regulations indicate that, where auditor independence is required, certain confidentiality restrictions related to tax structure may render the auditor to be deemed to be non-independent or may require specific tax disclosures. Accordingly, if and only to the extent</p>	

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			<p>that U.S. Securities and Exchange Commission auditor independence regulations apply to the relationship between Client or any of Client's associated entities and any xxxx Firm, with respect to the tax treatment or tax structure of any transaction to which the Services relate, Client represents, to the best of its knowledge, as of the date of this Agreement, that neither Client nor any of its affiliates has agreed, either orally or in writing, with any other advisor to restrict Client's ability to disclose to anyone such tax treatment or tax structure. Client agrees that the impact of any such agreement is its responsibility.</p>	
18	Page 235-236, Data Quality and Governance Table 5: Data quality and governance requirements	<p>Technical implementation and management of data management tools is envisaged to be the key for LIC data and analytics effort. Data that resides on the data platform should have required data catalogue, metadata management, data lineage, data quality, etc. Partners are expected to recommend and demonstrate excellent</p>	<p>Has there been any maturity assessment done to understand the current state of Data Governance and Data Quality within the organization as per any industry standard such as DCAM? If yes, what is the current maturity of the process and share its high-level details.</p>	<p>Further current state details will be provided to the selected bidder.</p>

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		expertise in market leading data governance tools and processes.		
19	Page 213-215	<p>1. eFEAP: Yes; 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 instance has about 3000 tables including master tables, transaction tables, control tables and interim tables.</p> <p>2. IPP: Pension plan data: NA</p> <p>3. Portal: Online business data: NA</p> <p>4. P&GS: Pension and Group business data: Yes; tables and domain details NA</p> <p>5. UCS: The application has 11 databases for the 9 zones. The table structure is</p>	<p>Are below the only sources?</p> <ol style="list-style-type: none"> 1. eFEAP 2. UCS 3. P&GS 4. Investment management 5. eDMS 6. CADW <p>Please confirm on below volumetrics and share the approx. number of tables per source systems and domains in total, number of data quality rules (if already identified) for each tables.</p> <ol style="list-style-type: none"> 1. eFEAP: Centralized datawarehousing platform: 600+ of the 3000+ tables within eFEAP are the sources from within eFEAP. This constitutes more than 90% of the data within CADW. (Database: MySQL, Approx 200 TB, 350+ DQ rules implemented using SQL scripts) 2. P&GS: Pension and Group business data (Database: Oracle, Approx. 1.8 TB) 3. UCS: (Database: MySQL, Approx. 1 TB) 4. Investment management(Off the 	Please refer RFP and corrigenda for the sources.

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		<p>very similar to eFEAP table structure with some additional fields related to ULIP.</p> <p>6. Investment management (Off the shelf): Yes; tables and domain details NA</p> <p>7. eDMS: Yes; tables and domain details NA</p>	<p>shelf): (Database: SAP, Approx. 1 TB)</p> <p>5. eDMS: (Database: Postgres, Approx 1.8PB)</p> <p>6. CADW: (OpenText Vertica, Approx. 100 TB)</p>	
20	Page 217 and 218	Data elements available in: Customer 360 Agent 360	Have 'critical data elements' (CDEs) or 'mandatory attributes' been identified? Or should we consider around 50% CDEs from total number of objects?	Yes. Details will be provided to the selected bidder.
21	Page no. 241, 7. Data Consumption	Easily identify data quality issues and support data cleansing Ability to quickly prepare the data for analytics – in terms of profiling, transformation using zero to low code. Ability to automate processes such as cleansing and transformation.	Has the data profiling done on your key sources/data sets for identifying the quality issues or it needs to be considered as part of the scope?	This will be provided to the selected bidder.
22	Page 241 - Data Ingestion	Data sanity checks, automated reject processing, validations and	Are the data quality KPIs defined?	This will be provided to the selected bidder.

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		reconciliation of data should be available as part of data ingestion solution to ensure the integrity of data.		
23	Page 213-215	1. P&GS: Pension and Group business data 2. Investment management (Off the shelf) 3. eDMS: Document management system	Can we get the volumetric details of these applications in terms of number of tables and the databases like we have it for eFEAP and ULIP	Data volumes are provided in the RFP and Corrigenda. Further details will be provided to the selected bidder.
24	Page 213-215		Are there any other applications/sources apart from below which needs to be considered for Data Lake creation. If yes, can we please specify them - eFEAP UCS P&GS Investment management eDMS	Data sources are provided in the RFP and corrigenda.
25	Corriendum -2 , Page No. 11, Sr. No 30	Key technology components will need to be well established and present in current Gartner / Forrester listing. Key technology components will include: 1. Business Intelligence and Analytics Bidders will need to provide details of the	Is "Business Intelligence and Analytics" is the only component need to be considered in Key Technology which need to be well established and present in current Gartner? Request LIC to pls. confirm.	Yes.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Gartner / Forrester reference as per Form T-18 Please refer to revised annexure “DataReportingAndAnalyticsRFP14052024 - Form T-18”		
26	Page -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	<ol style="list-style-type: none"> 1. How many years of data needs to be available in the Data Lake 2. Do we need Historical data to be available in Data Lake from all the sources or they needs to be pulled only from CADW 3. In which lower environment Historical data will be available for testing, how much % of PROD data will be available in lower environment for testing(Historical) 	<ol style="list-style-type: none"> 1. All data will need to move into the data lake. Data of immediately preceding 5 years will be maintained in the hot and warm zone and the remaining in the cold zone. 2. Primary source of historical data will be the CADW. 3. We can use the dev and UAT environments for testing. Roughly 10% of the production data can be made available for testing purposes.
27	General		<p>We understand that the implementation approach should follow Agile methodology, can we get some additional details around it -</p> <ol style="list-style-type: none"> 1. Is Bidder responsible to decide on a Sprint duration e.g. 2 or 3 weeks or LIC has any standard which Bidder needs to follow 2. Will there be any availability of functional SME from LIC side who will be actively participating in the PODS/Agile Squads, if not what will be 	<p>2 weeks is preferred as the sprint duration. Yes. Appropriate LIC representatives will be part of the squads.</p>

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			the process of reaching out to any SME in case of any query/clarification	
28	General		Are there any standard process of bringing data from PROD to Non-PROD environment for testing purpose. Does this data needs to be masked before bringing.	Yes. PII data will need to be masked.
29	Appendix C: Scope of Work (iv) Current State View Page 213-215	Data volumes in different platforms is mentioned in TB.	We request if LIC can provide- (a) an estimate on the volume of data (in terms of no. of tables) for checking for PII discovery? (b) Any rough estimate on % of these tables/columns having PII which would be required to be masked?	These details will be shared with the selected bidder.
30	Corrigendum -2 , Page 31	Bidder's Experience: A. Bidder's Experience in AI / ML – (3x5 marks = 15 marks) The bidder should submit three case studies from BFSI industry (at least two from India). Marks will be awarded basis the relevance of the scope of work to this RFP and the following parameters	We request LIC to update the Bidder's Experience criteria in AI/ML as follows. The bidder should submit three case studies from BFSI industry/Non BFSI/public sector (ministries / departments / undertakings); (at least One from India). Marks will be awarded basis the relevance of the scope of work to this RFP and the following parameters	Please refer corrigenda.
31	Corrigendum -2 , Page 31	B. Bidder's experience in data engineering, governance, identity	We request LIC to update the Bidder's Experience criteria as follows.	Please be guided by the RFP and corrigenda.

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		<p>resolution, reporting – (2x7.5 marks = 15 marks) 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</p>	<p>Bidder's experience in any of 3 components in data engineering, governance, identity resolution, reporting – (2x7.5 marks = 15 marks) 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</p>	
32	2. Data, Reporting and Analytics Functional Requirements. Page 216	Application Use Cases Master Data , Customer 360, Agent 360, Customer and Family unique ID, Prospect and Lead ID	<p>LIC wants customer development or a suitable COTS products to meet these requirements? Customer development will take much longer time and can't be covered in the desired timelines. In case LIC is looking for COTS this functionalities is beyond identity resolution. Please the details why LIC feels these are covered as identity resolution features and functionalities</p>	Bidder is free to propose a suitable entity resolution solution that meets the requirements as stated in the RFP.
33	2. Data Volumetric Page Number 250	Current Volume in TB Year 1 in TB Year 2 in TB Year 3 in TB Structured 200	Sizing to be considered for 3 year or 5 year. LIC needs to be specific here and we are expecting a clear response.	Please refer earlier responses for these volumetrics.

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		230 265 305		
34	Form T-17: Page number 193	1.6 API based (API Gateway) Reuse	If API gateway has to be reused how bidder can take ownership of API SLAs?	SLAs for API will be at the Database response level.
35	2. Data Volumetric Page 250	The non-production environments – development and UAT, should be sized as per bidder recommendations with minimum consideration as below: · Development environment should be sized minimum 10% of production environment · UAT environment should be sized minimum 20% of production environment	Can bidder consider same physical environment for Non-Production environments development and UAT ? With compliance for logical separate with 20% UAT and 10% Dev	Yes
36	Pre Bid query Response 2 Page number 133 Point number 212	70% cold; 15% warm; 15% hot Hot data should be available near real time (<2 seconds); Warm data <5s Cold data <30s	Please specify the through put, data size, number of tables joins, etc. Until we understand these it will be difficult to size the system properly	Overall throughput details had been provided in earlier responses. Please consider peak time slot to be 11am to 4pm during working days.

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37	Detailed Technical Requirements,12 Backup, Page 233	There should be provision for Periodic backup with facility of selective restoration of specific dataset without hampering database access to any schedule/ad hoc workloads	Please specify the backup policy for sizing, number of backups, frequency etc.	<p>Backup policy:</p> <ol style="list-style-type: none"> 1. Daily incremental backup 2. Weekly full backup - replacing the daily incremental backups 3. Monthly full backup - replacing the weekly backups during the month 4. Quarterly full backup - replacing the monthly backups during the quarter 5. Annual full backup - replacing the quarterly backups for the year. <p>(Backups to be maintained at primary site only and not to include landing and staging area)</p>
38	Corrigendum 2 - Item 32 page 14	"Capability to automatically generate understandable explanations of data and model outcomes in plain language"	Please specify/define what "understandable explanations of data and model outcomes" constitute in this scenario. Is the explanation based on model and data metrics? Would explainers like LIME, Mimic or SHAP be sufficient to satisfy the requirement	Yes. Understanding is correct.
39	Corrigendum 2 - Item 32 page 15	"Support Visualization/ interactive modeling to aid better understanding of model paths."	Could you elaborate on the requirement for interactive modeling ?	This is one of the indicative approaches for model traceability. The requirement is to have traceability for all models.
40	Detailed Technical Requirements > Data Ingestion Requirements; page 229	Snapshot data load from existing Datawarehouse and core transactional systems (as mentioned above) to the data platform.	What is the total number of tables in existing EDW environment (CADW) that needs history migration? Please provide break-up by layer: raw, core, access.	Approx. 600 tables in the normalised layer.

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41	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 - upto TOR switches as mentioned in the RFP.
42	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 refer to RFP and corrigenda. Bidder is expected to provide DR automation solution. The security elements will be extended from LIC environment. However, Bidder shall be responsible for integration of any security tool as per the requirements of LIC.
43	3. Data Storage - 12. Backup: - Page-233	Provision for periodic backup	Any specific data retention policy of LIC to follow or the platform enabled standard practices are sufficient. Please specify.	All data is to be retained.
44	10. Scope of IT Services- Table 9 point 10 -Page 246	Installations	would LIC provide Hardening guide and Network layout and network/bandwidth/connectivity for replication between site. Please clarify	Yes.
45	Tech stack 2. Data Volumetric page - 250	Data Segregation	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 refer to responses to previous set of queries.
46	11. Tech stack - 4. Disaster Recovery Page- 251	Disaster Recovery	Replication link/bandwidth and related network configs/connectivity will be provided by LIC. Please confirm	Yes.
47	3. Data Storage - 12. Backup: - Page-241	Backup	SLA for backup and recovery not defined.	Overall RPO and RTO is provided in RFP.
48	3. Data Storage - 12.	Backup Storage	RTO and RPO not defined.	Overall RPO and RTO is provided in RFP.

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	Backup: - Page-241			
49	3. Data Storage - 12. Backup: - Page-241	Backup Storage	Require information on total data to be covered under backup	Backup policy: 1. Daily incremental backup 2. Weekly full backup - replacing the daily incremental backups 3. Monthly full backup - replacing the weekly backups during the month 4. Quarterly full backup - replacing the monthly backups during the quarter 5. Annual full backup - replacing the quarterly backups for the year. (Backups to be maintained at primary site only and not to include landing and staging area)
50	3. Data Storage - 12. Backup: - Page-241	Backup Storage	Cyber recovery strategy for zero day attack needs to be defined	This will be as per overall LIC cybersecurity policy and will be provided to the selected bidder.
51	3. Data Storage - 12. Backup: - Page-241	Backup Storage	Purpose built backup appliance to cater to Cyber resiliency and robust cyber recovery strategy	Bidder to propose.
52	RFP - Detailed Non-Functional Scope of Work and Other Conditions > Volumetrics	Total number of reports to be developed = 3500	How many reports out of 3500 are ad-hoc?	approx. 15% reports may be ad-hoc.
53	Prebid response - 1 > Question # 683	All historical data (from 2004) will need to be moved.	Typically on an average how many years' history data is needed for reports?	Typically upto 5 years
54	RFP - page 248	Tech stack > Data Store >	Since we have MPP DB in Tech stack,	Bidder to propose as per architecture. MPP

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		RDBMS	what (more) is the intended use of the RDBMS?	database should fulfil all the requirements for an RDBMS as well.
55	Generic	Generic	Kindly confirm if LIC can allow bidder to provision temporary servers (which will be removed while permanent servers are installed) in LIC data center for interim DEV environment, where LIC will provide production equivalent data for model build and tuning?	Any server installed on LIC premises under this project cannot be reclaimed and removed by the bidder. However, LIC reserves the right to relocate any or all infrastructure as per future requirements.
56	Generic	Generic	For Test and Defect Management and Performance management tools: Can we propose cloud version of tools and / or Open Source.	Cloud based tools cannot be used. Open source tools with enterprise support can be used. (Please note that devsecops tools are to be reused)
57	Generic	Generic	During the contract, for productivity benefits, can bidder bring some tools(Gen AI enabled) to support ?	GenAI is not currently part of the project.
58			Those productivity tools, if require licenses, who can own that license? LIC or the Bidder?	Licenses of all tools for the project will need to be in LIC's name.
59			If allowed, those productivity tool needs to be hosted only in On-Prem or this can be hosted in cloud environment with access to non-sensitive data like ticket details?	All tools are to be hosted on-prem.
60	DataReportingAndAnalyticsRFP14052024Corrigendum2 SN 29 & Pg 10	Fraud related reports and rule based fraud identification including: · Claim Fraud Assessment and Scoring Continuous Policy	1. Is understanding correct that (1.) Claim Fraud Assessment and Scoring Continuous Policy Monitoring is monitoring of (3.) "the Claim Fraud Assessment & scoring" for adherence to Policy?	Yes.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Monitoring · Alerting and Network Analysis · Claim Fraud Assessment and Scoring		
61	DataReportingAndAnalyticsRFP14052024Corrigendum2 Appendix 3.6.4.1 Payment Terms: Implementation (Revised) SR.NO. 6 & Pg 22	12. Phase 2 of fraud analytics use case: Use AI / ML models to use internal and external third-party data to identify potential fraudulent claims, potential fraud at the time of customer onboarding, premium payments and customer servicing based on Hybrid Fraud Analysis model (Combination of ; Business Scenario, Predictive Model, Outlier Model) including Fraud Network Viewer/Node Link Diagram. This should be done for all customer and intermediary journeys. The second subset will be executed as part of phase 2.	"Fraud Network Viewer/ Node Link Diagram." Can the visualization be static or dynamic visualization is required?	Please refer corrigenda.
62	Payment Terms : T0- From the date of issuance		Please read T0 from the date of sign of contract	Please be guided by the RFP and corrigenda.

S. 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 Letter of Intent (LOI)			
63	Payment Terms : Software (Revised)		Bidder requests payment of software licenses be released on delivery and not be linked to implementation milestones.	Please be guided by the RFP and corrigenda.
64	Payment Terms : Hardware (Revised)		Bidder requests payment of hardware be released on delivery and installation and not be linked to implementation milestones.	Please be guided by the RFP and corrigenda.
65	Corrigendum 2- Payment Terms	Payment Terms for Hardware and Perpetual Software Licenses	Request you to kindly change the payment terms of both hardware and software. There are two major issues with the payment terms - 1. All the SW and HW providers take payment upfront and the payment terms being backloaded is a big challenge which no OEM agrees for. 2. Linking of the third party payment to implementation. While we understand the reason as on time delivery of the project via linking the payment of third party to implementation but this also puts the entire payment of third party extremely dependent on implementation signoffs (Which normally gets delayed not just because of SI but also because of unknown reasons at client end). There are other remedies for penalizing the SI such as penalties, PBG etc if the delivery is not on time. We would humbly suggest to remove the linking on milestone to	Please be guided by the RFP and corrigenda.

S. 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 else it becomes extremely unviable for SIs. Please refer next tab in this excel sheet for our suggestions on revised payment terms	
66	Corrigendum 2, Point No.28	Fraud detection: Use AI / ML models to use internal and external third-party data to identify potential fraudulent claims, potential fraud at the time of customer onboarding, premium payments and customer servicing based on Hybrid Fraud Analysis model (Combination of ; Business Scenario, Predictive Model, Outlier Model) including Fraud Network Viewer/Node Link Diagram. This should be done for all customer and intermediary journeys	Our understanding is that the enhanced Fraud scope covers customer and intermediary induced fraud and excludes internal (employee) fraud. Please confirm if this is the correct.	No. Employee related fraud is also in scope.
67	Corrigendum 2- Wave 1 deliverables: Key analytics use cases #6: Page 18	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	Our understanding is that the micro segments from customer segmentation models will service other use cases including next best action basis real time events & the customer micro-segment, propensity to buy models that use customer segmentation & suitable ML	For unsupervised models, we can use metrics such as silhouette score. But in our context, we see limited requirement for unsupervised models.

S. 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>journeys. These analytical models will be based on the data from the customer360</p>	<p>models, likelihood of a customer to pay nudges or renew & revive a policy term. Is our understanding correct that the accuracy & F1 criteria won't be applicable to segmentation models as the segmentation models are unsupervised learning models.</p> <p><i><u>Thus, we request you to change the parameter for measuring model effectiveness from "accuracy and F1 criteria" to "Clustering quality metrics (such as silhouette score)" for such unsupervised learning models.</u></i></p>	
68	<p>Corrigendum 2- Wave 1 deliverables: Key analytics use cases #7: Page 18</p>	<p>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 data from the agent360.</p>	<p>Similar to the above explanation, this is also an unsupervised learning model.</p> <p><i><u>Thus, we request you to change the parameter for measuring model effectiveness from "accuracy and F1 criteria" to "Clustering quality metrics (such as silhouette score)" for such unsupervised learning models.</u></i></p>	<p>For unsupervised models, we can use metrics such as silhouette score. But in our context, we see limited requirement for unsupervised models.</p>
69	<p>Corrigendum 2- Wave 3 deliverables: Key analytics use cases #19: Page 20</p>	<p>"Agents like you" analytics to compare agents on elements such as sales performance, ticket size, NOP, sales conversion, etc.</p>	<p>Our understanding is that "Agents like you" model is expected to produce clusters which will be used as features or inputs into other use cases such as agent churn prediction model, agent activity/behavioural nudges etc...</p>	<p>For unsupervised models, we can use metrics such as silhouette score. But in our context, we see limited requirement for unsupervised models.</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>Therefore, "Agents like you" model is also an unsupervised model and hence F1 & Accuracy won't be applicable.</p> <p><u>Thus, we request you to change the parameter for measuring model effectiveness from "accuracy and F1 criteria" to "Clustering quality metrics (such as silhouette score)" for such unsupervised learning models.</u></p>	
70	Corrigendum 2- Wave 3 deliverables: Key analytics use cases #8 & 9: Page 25	<p>8. "People like you" analytics to compare people with others in the same segment / cohort</p> <p>9. Use "People like you" analytics to identify what other people in the same cohort is buying and use that to drive campaigns / nudges</p>	<p>Our understanding is that "People like you" model is expected to produce clusters which will be used as features or inputs into other use cases such as customer churn prediction model, Customer renewals etc... Therefore, "People like you" model is also an unsupervised model and hence F1 & Accuracy won't be applicable.</p> <p><u>Thus, we request you to change the parameter for measuring model effectiveness from "accuracy and F1 criteria" to "Clustering quality metrics (such as silhouette score)" for such unsupervised learning models.</u></p>	For unsupervised models, we can use metrics such as silhouette score. But in our context, we see limited requirement for unsupervised models.
71	3.6.4.1 Payment Terms: Implementation (Revised)	T0 - From the date of issuance of Letter of Intent (LOI)	Needs to be changed to " T0 - From the Letter of agreement"	Please be guided by the RFP and corrigenda.
72	Form T-5: Key Expert	Requirement of "Total	Request relaxation of criteria from "Total	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
	Curriculum Vitae (CV), Page: 167	Years of Insurance experience" for key expert profiles	<p>years of insurance experience" to "Total years of BFSI experience" for all non-analytics key and non-key profiles. We believe that analytical profiles are such where sector domain experience is required in creation of the entire solution from ideation to delivery. However, other profiles need deeper tech skills tech-driven and are sector agnostic.</p> <p>Thus, request you to kindly keep the criteria of "total years of insurance experience" for below profiles only</p> <ol style="list-style-type: none"> 1. Insurance Data Expert 2. Principal Data Scientist <p>For all other key and non-key profiles, please relax the criteria from "Total years of insurance experience" to "Total years of BFSI experience".</p>	
73	Project timeline	Project start date	We have assumed that the project start date to be on 1st October 2024. Pls confirm	Yes, the understanding is correct.
74	Scope of IT Services	<p>Infrastructure Installation: The Vendor shall ensure all Installations & Implementation to be done by OEM badged resources only which will include</p> <ol style="list-style-type: none"> 1. Preparation of racks 	We will leverage OEM badged resources for Core Appliance hardware, however for other supporting infra request if it can be done via Sub-Contractors instead of OEM badged resources	Yes

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		2. Installation and implementation of all servers 3. BIOS-configuration configure C30management port		
75	Corrigendum 2;Pg 244	Data Quality Validation rules should be including but not limited to customers personal id ,validations, Policy details, customer details, etc. and other	We understand that "DQ validations will take place during the transformation process," but records failing DQ validation will not be cleansed within the data lake	Yes. The understanding is correct.
76	22.2 Support (Page 293)	b) 1x L1 Resource for BI tool only on prime shift c) L2 – 1 resource for each of these components Datalake / Lakehouse, Integration tool and BI tools) only on prime shift	Kindly clarify the prime Shift timings in IST	Prime shift will be 9am to 6pm.
77	22.2 Support (Page 285)	1. Monday - Sunday 24 X 7 IST 2. Bidder should ensure mutually agreed TAT/SLA for tickets as prescribed. 3. Data Lake / Lakehouse, data engineering (including data pipeline and governance), advanced analytics and	Need clarification as point #1 mentions 24*7 shift, however, point 3(b) and 3(c) mention prime shift. Additionally, schedule for L3 has not been provided. Thus, request you to clarify the shift timings for below for Application support: - - L1 support (assumed 24X7) - - L2 support -	L3 will be on need basis. Platform administration support will be as per above schedule.

S. 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 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 Datalake / Lakehouse, Integration tool and BI tools) only on prime shift d) 3 rosters – 8 hrs each	- L3 support - Also, request you to clarify the timeline for "Platform administration support" as schedule is not given for the same	
78	Section 2.1.1 – Page 6 & Section 3.1.1 – Page 39 & Section 3.7.2 – Page 77	2.1.1 Basic Tender Details This ‘RFP Document’ (hereinafter referred to as ‘the RFP Document’) details the terms and conditions for entering a contract for development of data, reporting and analytics solutions for LIC India (hereinafter called ‘the Services’) described in Section IV: Terms of Reference (TOR). The ‘Services’ may include	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.	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>incidental Goods, Works, and other Services if so indicated. In this RFP Document, any generic reference to ‘_Services’ shall be deemed to include such incidental Goods, Works, and other Services.</p> <p>&</p> <p>6. Any reference to ‘_Services’ shall also be deemed to include the incidental Works/Goods.</p> <p>&</p> <p>Considering the scope of the solution, any service which forms a part of the scope though not explicitly mentioned in the scope of work, would form part of this RFP and the Bidder is expected to provide the same at no additional cost to LIC. The Bidder needs to take into account and explore all the possibilities</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
		of all services that would be required in the Scope and ensure the same is delivered to LIC. LIC will not accept any plea of the Bidder at a later date for omission of services on the pretext that the same was not explicitly mentioned in the RFP.		
79	Section 2.2.2.1 – Page 9	<p>2.2.2.1 Obtaining consents</p> <p>To the extent permitted by applicable Laws and for the benefit of LIC, the Bidder will use its best endeavours 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.</p>	Since the term ‘Contract Material’ is not defined, Bidder requests LIC to provide us with the definition.	Please be guided by the RFP
80	Section 2.2.4 – Page 10	2.2.4 Right to Reject any or all Bids	If Bidder’s proposal is accepted in part or if the quantities are varied then Bidder shall have the opportunity to submit a	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
		<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 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</p>	<p>revised proposal.</p> <p>Please confirm our understanding.</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
		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.		
81	Section 2.2.4 – Page 11	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.	At the time of bidding, the Bidder is unable to assess the cost impact of shifting to a new location, any request by LIC for change in location will be mutually agreed through the change control process.	Please be guided by the RFP
82	Section 2.2.6.2 – Page 11	2.2.6.2 Regarding RFP Document: 1. The RFP Document does not purport to contain all the information Bidder(s) may require. It may not address the needs of all Bidders. They should conduct due diligence, investigation, and analysis, check the information's accuracy,	We wish to clarify that our bid will be basis the information provided in the RFP, and if at a later stage, it is found that the information was not correct and the same impacts the commercials, then the Bidder should have the right to make the necessary changes and submit the revised price. It is further clarified that the Bidder has relied on the information shared under the RFP and data shared by LIC thereafter for providing 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
		reliability, and completeness, and obtain independent advice from appropriate sources. Information provided in the RFP Document to the Bidder(s) is on various matters, some of which may depend upon interpreting the law. The information given is not an exhaustive account of statutory requirements and should not be regarded as a complete or authoritative statement of law. LIC, its employees and other associated agencies accept no responsibility for the accuracy or otherwise for any interpretation or opinion on law expressed herein.	or performing of services by Bidder. Bidder shall not independently validate any information provided to it by LIC, its agents or third parties and shall be entitled to rely upon such information.	
83	Section 2.8.1.2 – Page 21	Bidders shall be responsible for compliance with Rules, Regulations, Laws and Acts in force from time to time at relevant places.	Bidder agrees to comply with Rules, Regulations, Laws and Acts that are applicable to Bidder as a provider of services. Please confirm our understanding.	Please be guided by the RFP
84	Section 3.5.4 – Page 50	3.5.4 Consequences of breach by Constituents of a	Bidder submits that, if the breach is cured within 21 days, then LIC shall not	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</p> <p>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</p>	<p>consider it to be a breach and shall not exercise any remedies 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
		and binding on the Bidder.		
85	Section 3.2.6.1 – Page 46	3.2.6.1 Modifications/Amendments of Contract	Bidder requests that any amendment/modifications to the Contract shall be effective and binding only when mutually agreed in writing and signed by the parties.	Please be guided by the RFP
86	Section 3.5.7.1(3) – Page 53	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.	Bidder requests confirmation from LIC that all licenses and agreements relating to third party products/services will be procured in the name of LIC and LIC will sign the EULA / EUMA with the respective OEM which will govern the rights and obligations of LIC and OEM. Please confirm our understanding.	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
		<p>Title and risk of loss in the Products will each pass to LIC from the Bidder immediately upon delivery to LIC. All Products and Services will be resold by Bidder on an —as isll basis without any additional warranty, indemnity, liability of any kind whatsoever. LIC hereby agrees that the Bidder will not be liable for any claims arising out of any act or omission, including negligence, by such Third-Party Supplier, including delays in shipping or delivery of non-functional or incorrect Products or defective performance of the Products or Services, however, the Bidder agrees to provide commercially reasonable assistance to LIC in enforcement thereof.</p>		
87	Section 3.5.7.2 – Page 54	<p>3. Bidder shall indemnify and keep fully and effectively indemnified LIC from all legal actions,</p>	<p>The Bidder submits that it will be reselling all third party products/services as per sub-clause (3) of Section 3.5.7.1. As such, the indemnities relating to such</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
		<p>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>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>third party products/services shall be as per such EULA between LIC and OEM.</p> <p>Please confirm our understanding.</p>	
88	Section 3.5.7.2 – Page 54	8. All deliverables, outputs, plans, drawings,	Bidder requests LIC confirmation that the ownership of third-party products and	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
		<p>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>services that are resold to LIC will be governed by the terms of the EULA between LIC and respective OEM.</p> <p>Please confirm our understanding.</p>	
89	Section 3.5.9 – Page 58	<p>3.5.9 Permits, Approvals and Licenses Whenever the Services and incidental Goods/Works delivery requires the Bidder to obtain permits, approvals,</p>	<p>The Bidder agrees to obtain permits, approvals and licenses that are Bidder's responsibility as a provider of services. Any other permits, approvals and licenses shall not be the responsibility of Bidder.</p>	<p>Yes. The bidder shall be responsible for all permits, approvals and licenses as per the scope and terms and conditions of this 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>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 manner without diluting the Bidder's responsibility in this regard.</p>	<p>Please confirm our understanding.</p>	
90	Section 3.5.10 – Page 58	<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</p>	<p>The Bidder requests the below modifications: "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</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
		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.	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 when made without the approval of shall be notified to LIC.”	
91	Section 3.5.12 – Page 59	3.5.12 Book Examination Clause	Bidder agrees to this clause in-principle. It is our assumption that, LIC will comply with the confidentiality and security guidelines of Bidder in exercise of its rights under this clause, please confirm our understanding.	Please be guided by the RFP.
92	Section 3.5.13 – Page 59	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.	The requests that its responsibility to comply with applicable laws be restricted to those laws that are applicable to it as a provider of services. As such, we request the below modifications: “The Bidder shall perform the Services in accordance with the Contract and the Applicable Law that are applicable to it as a provider of services and shall take all practicable steps to ensure that any of its Experts comply with the Applicable	Please be guided by the RFP.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
93	Section 3.7.1 – Page 77	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.	Law.” When various remedies are available to LIC, Bidder should not be further penalized by LIC withholding payments for services rendered. As such we request deletion of this clause.	Please be guided by the RFP.
94	Section 3.8.3.3 – Page 80	The Bidder must ensure the deployment of key/non-key Personnel as per Form T-5: Key Expert Curriculum Vitae (CV), the Terms of Reference, and the approved Works plan as updated. Daily attendance records of such non-key personnel shall be maintained by the Bidder and shared with LIC. If LIC believes that the Bidder is not employing sufficient Non-key personnel as is specified or otherwise for the proper execution of the Services,	The Bidder submits that the services are being provided on a fixed cost model and Bidder shall only be liable if there is any delay in meeting the milestones. As such, LIC shall not suspend any payments nor exercise any remedies for the mere deficiency in deploying sufficient personnel. Bidder requests deletion of the below portion of this clause. “The Bidder must ensure the deployment of key/non-key Personnel as per Form T-5: Key Expert Curriculum Vitae (CV), the Terms of Reference, and the approved Works plan as updated. Daily attendance records of such non-key personnel shall be maintained by 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
		<p>LIC shall issue a notice to the Bidder for remedial measures. The Bidder shall forthwith, on receiving intimation to this effect, deploy the additional number of non- key personnel as specified by LIC immediately, and failure on the part of the Bidder to comply with such instructions shall entitle LIC to suspend payments as per GCC clause 3.10.6 for the shortfall in performance or terminate the contract and/or avail all the remedies thereunder. Such action shall be in addition to the deduction from the Bidder's payment cost of shortfall personnel as per Form T-5: Key Expert Curriculum Vitae (CV).</p>	<p>Bidder and shared with LIC. If LIC believes that the Bidder is not employing sufficient Non-key personnel as is specified or otherwise for the proper execution of the Services, LIC shall issue a notice to the Bidder for remedial measures. The Bidder shall forthwith, on receiving intimation to this effect, deploy the additional number of non- key personnel as specified by LIC immediately, and failure on the part of the Bidder to comply with such instructions shall entitle LIC to suspend payments as per GCC clause 3.10.6 for the shortfall in performance or terminate the contract and/or avail all the remedies thereunder. Such action shall be in addition to the deduction from the Bidder's payment cost of shortfall personnel as per Form T-5: Key Expert Curriculum Vitae (CV)."</p>	
95	Section 3.8.4 – Page 81	<p>3.8.4 Equipment and Tools of Trade</p> <p>The Bidder must ensure the deployment of Equipment and Tools of Trade</p>	<p>The Bidder submits that the services are being provided on a fixed cost model and Bidder shall only be liable if there is any delay in meeting the milestones. As such, LIC shall not suspend any payments nor exercise any remedies for the mere</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>necessary to deliver services as per the Terms of Reference and approved Works plan as updated. If LIC believes that the Bidder is not employing on the Services sufficient Equipment/Tools of Trade as is specified or otherwise for the proper execution of the Services within the prescribed time, the Bidder shall forthwith on receiving intimation to this effect deploy the additional equipment/tools of the trade as specified by LIC immediately and failure on the part of the Bidder to comply with such instructions shall entitle LIC to suspend payments as per GCC clause 3.10.6 for the shortfall in performance or terminate the contract and/or avail any or all the remedies thereunder for breach of contract.</p>	<p>deficiency in deploying sufficient Equipment/Tools of Trade as is specified or otherwise for the proper execution of the Services. Bidder requests deletion of the below portion of this clause.</p> <p>“The Bidder must ensure the deployment of Equipment and Tools of Trade necessary to deliver services as per the Terms of Reference and approved Works plan as updated. If LIC believes that the Bidder is not employing on the Services sufficient Equipment/Tools of Trade as is specified or otherwise for the proper execution of the Services within the prescribed time, the Bidder shall forthwith on receiving intimation to this effect deploy the additional equipment/tools of the trade as specified by LIC immediately and failure on the part of the Bidder to comply with such instructions shall entitle LIC to suspend payments as per GCC clause 3.10.6 for the shortfall in performance or terminate the contract and/or avail any or all the remedies thereunder for breach of contract.”</p>	
96	Section 3.8.9 – Page 83	3.8.9 Road Permit	Since Bidder will be reselling all third party products/services as per sub-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
			(3) of Section 3.5.7.1, this clause shall not be applicable to Bidder and hence requests deletion of the same.	
97	Section 3.9.4.2 – Page 86	3.9.4.2 Time of Delivery of Services is of Essence of the Contract	Considering the nature of services is IT services, time shall NOT be an essence of the contract and Bidder requests deletion of the clause. Having said that, Bidder agrees to comply with the timelines as mutually agreed between the parties.	Please be guided by the RFP.
98	Section 3.9.4.3 – Page 87	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.	When there is delay because of Bidder, LIC has the right to impose liquidated damages and exercise other remedies. Similarly, if any delay is occasioned that is not attributable to Bidder, then Bidder shall have the right to seek additional costs that Bidder has incurred due to such delay. Please confirm our understanding.	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
99	Section 3.9.4.4 – Page 87	<p>3.9.4.4 Extension of Time for Inexcusable Delay Due to Bidder</p> <p>2. On such extension, LIC shall be entitled without prejudice to any other right and remedy available on that behalf to recover from the Bidder as agreed damages and not by way of penalty Liquidated Damages as per GCC clause 3.9.5 below.</p> <p>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,</p>	<p>The Bidder submits that in the event of delay, imposition of Liquidated Damages as per GCC clause 3.9.5 shall be LIC's sole and exclusive remedy. As such, we request deletion of clause 3 of this Section 3.9.4.4.</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
		whether or not actual damage is caused by such default.		
100	Section 3.9.5 – Page 88	3.9.5 Damages and Deductions Thereof	<p>The Bidder requests the inclusion of the below:</p> <p>The Bidder requests the below modifications:</p> <p>a) The Liquidated Damages proposed herein shall be LIC’s sole and exclusive remedy for all delays and non-compliances mentioned herein.</p> <p>b) The contract price for calculation of the LD limit should be restricted to the ‘affected services’ and not the entire value of the contract.</p>	Please be guided by the RFP.
101	Section 3.9.5.3 – Page 88	3.9.5.3 Denial Clause	Under Section 3.9.5.3(3) LIC seeks 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. However, subclauses (a) and (b) of Section 3.9.5.3 restricts Bidder from obtaining any increase in price. We request that Bidder also be provided with the right to seek an increase in price.	Please be guided by the RFP.
102	Section 3.10.4 – Page 92	3.10.4 Withholding and lien in respect of sums claimed	The Bidder submits that the Bidder is submitting a Performance Bank Guarantee and further LIC has the right	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
			under law to claim from Bidder any amount that the Bidder owns to LIC. As such, LIC shall not withhold any sums payable to Bidder and Bidder requests deletion of Section 3.10.4.	
103	Section 3.10.5.3 – Page 94	3.10.5.3 No Claim Certificate and Release of Contract Securities	<p>While Bidder agrees to this clause in-principle, it submits that the provision of ‘no-claim certificate’ by Bidder shall not affect the rights accrued to Bidder prior to submitting this certificate and further shall not affect any rights that are intended to survive the termination/expiration of the Contract.</p> <p>Please confirm our understanding.</p>	Please be guided by the RFP.
104	Section 3.12.1.2 – Page 97	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.	Since Bidder is submitting a PBG and since LIC has rights under law for a claim of damages, LIC shall not withhold any payments that are owed to Bidder by LIC. As such, Bidder requests deletion of this clause.	Please be guided by the RFP.
105	Section 3.12.1.4 - Page 98	3.12.1.4 Limitation of Liability Except in cases of criminal negligence or wilful misconduct, the aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall	Bidder request LIC to confirm whether ‘equipment’ as stated in this clause refers to the hardware that Bidder is expected to supply?	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
		not exceed the total Project cost, provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any obligation of the Bidder to indemnify LIC concerning IPR infringement.		
106	Section B – Page 167	9. During project execution, the bidder, the partner and the LIC will jointly review the infrastructure sizing requirements on a quarterly basis. Any additional infrastructure/licensing requirements and derived cost will be borne by the bidder and the delays would incur additional penalties to the bidder.	Bidder is providing the sizing based on the information provided by LIC and therefore shall not be liable for and additional costs. As such, we request the below modifications: “9. During project execution, the bidder, the partner and the LIC will jointly review the infrastructure sizing requirements on a quarterly basis. Any additional infrastructure/licensing requirements and derived cost will be borne by the bidder and the delays would incur additional penalties to the bidder. ”	Please be guided by the RFP.
107	Form T-12 – Page 183	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	Since LIC has remedies under law to claim damages for breach of this NDA, the Bidder requests deletion of this indemnity obligation.	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;		
108	Format 1 – Page 197	1. The following documents attached hereto shall be deemed to form an integral part of this Contract: The General Conditions of the Contract; The Special Conditions of the Contract; Appendices: i. Form T-3: Description of Approach and Methodology in Responding to the Terms of Reference (Section I through V, GCC, Scope of work, Payment terms, and others) ii. Form T-5: Key Expert Curriculum Vitae (CV) iii. Form T-6: Commercial Bid iv. Appendix A: Bank Guarantee Format for Performance Security v. Appendix C: Scope of work In the event of any	Since the RFP allows for submission of deviations via Form T-7, Bidder requests that “Form T-7: Terms and Conditions – Compliance” form part of the contractual documents. Further, Bidder requests the below modification: “In the event of any inconsistency between the documents, the following order of precedence shall prevail: this Contract Form; Form T-7: Terms and Conditions – Compliance , 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.”	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
		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.		
109	Appendix C – Page 212	LIC reserves its right to change the scope of work considering the size and variety of the requirements and the changing business conditions.	If the scope is changed, then Bidder shall have the right to amend its proposal including pricing.	Please be guided by the RFP.
110	Appendix C – Page 239	Compliance to standards: Compliance to LIC_s policies Compliance to existing and future Indian regulations and standards: •	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	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>IRDAI, FIU, DPDP, IT Act, etc</p> <p>&</p> <p>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: a. Guidelines and advisories for information security by MeitY (Government of India) issued till the date of publishing of tender notice. Periodic changes in these guidelines during project duration need to be complied with. b. Guidelines published by UIDAI issued till the date of publishing of tender notice. Periodic changes in these guidelines during project duration need to be</p>	<p>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.</p> <p>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.</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>complied with. c. E-SAFE Guidelines for Information Security by MeitY (Government of India) issued till date of publishing of tender notice. till the date of publishing of tender notice. Periodic changes in these guidelines during project duration need to be complied with. d. E-Governance Standards for Preservation Information Documentation of eRecords by MeitY (Government of India) till the date of publishing of tender notice. Periodic changes in these guidelines during project duration need to be complied with. Framework and Guidelines for Use of Social Media for Government Organizations by MeitY (Government of India) till the date of publishing of tender notice. Periodic changes in these guidelines during project duration need to be</p>		

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>complied with. Guidelines for Indian Government Websites by MeitY (Government of India) till the date of publishing of tender notice. Periodic changes in these guidelines during project duration need to be complied with. Electronic governance and cybercrime prevention guidelines as documented by the Information Technology Act, 2000 (Government of India) Framework and guidelines for processing and protection of digital personal data as published by the Digital Personal Data Protection Act, 2023 (Government of India)</p>		
111	Section 16 – Page 261	16. Change Control Procedure	<p>Bidder requests LIC to confirm the below:</p> <ol style="list-style-type: none"> 1. Bidder shall also have the right to initiate a change request; and 2. Any Change Request will have to be signed by both parties in order for it to be implemented. 	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
112	Section 16.1.3 – Page 264	2. The bidder may also submit any queries/clarifications that it may have with respect to the implementation of the Change requested. If the bidder fails to implement any approved CR within the prescribed time duration, appropriate SLA and Liquidated Damages will be levied on the bidder. The bidder must not deny the implementation of any Change requested by CRMC under any circumstances unless technical feasibility is in question. In all such matters, LIC’s decision will be final and binding on all parties.	<p>The Bidder requests that any question of technical feasibility be decided by both Parties. As such Bidder requests the below modifications:</p> <p>“2. The bidder may also submit any queries/clarifications that it may have with respect to the implementation of the Change requested. If the bidder fails to implement any approved CR within the prescribed time duration, appropriate SLA and Liquidated Damages will be levied on the bidder. The bidder must not deny the implementation of any Change requested by CRMC under any circumstances unless technical feasibility is in question. In all such matters, LIC’s decision will be final and binding on all <u>will be mutually made by both parties.</u>”</p>	Please be guided by the RFP.
113	Section 18 – Page 270	1. The Bidder warrants that the Products supplied under the Contract are new, unused, of the most recent or current model and they incorporate all recent improvements in design and / or features. The Bidder	<p>As per Section 3.5.7.1(3), all third-party products will be provided to LIC on a resale basis wherein LIC will sign the EULA with OEM. As such, all warranty obligations in relation to the Products will be governed by such EULA.</p> <p>Please confirm our understanding.</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
		further warrants that all the Products supplied under this Contract shall have no defect, arising from design or from any act of omission of the Bidder that may develop under normal use of the supplied Products in the conditions prevailing in India.		
114	Appendix C – Page 271 – 276	SLA and penalties	<p>Bidder requests LIC to limit overall SLA penalties in all cases cumulatively at maximum 5% of the total contract value and hence request to include language around the same. As SLA Section prescribes various type of SLA penalties. Suggested language is as below:</p> <p><i>“Bidder’s maximum aggregate SLA penalties prescribed under various sub-section of Section 18 of Appendix C of the RFP is limited to 5% of the total contract value.”</i></p> <p>In addition, Bidder should be incentivized for the meeting or exceeding the expectations of LIC.</p>	Please be guided by the RFP.
115	Corrigendum 2 Page 4 Client Reference	The bidder must have completed (go-live of all components as per original	The bidder must have completed (go-live of all components as per original scope) at 2 (Two) projects across data	Please be guided by the RFP and corrigenda.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		scope) at 2 (Two) 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. Atleast one of these should be in India and atleast one should be in the <u>BFSI industry(India or global)</u> . Indian projects cited should have a minimum data size of 100 TB and global projects should have a minimum data size of 1 PB	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. Atleast one of these should be in India and atleast one should be in the <u>BFSI industry(India or global)/Ministry of finance</u> . Indian projects cited should have a minimum data size of 100 TB and global projects should have a minimum data size of 1 PB	
116			Kindly consider to revise the eligibility criteria for sharing the client reference for the projects with the minimum data size from 100 TB to 20 TB as there are very limited players within India market that has this much volume of data and has implemented Data Lake / Data Warehouse.	Please be guided by the RFP and corrigenda.
117			On the documentary evidence for the global quals, the typical construct we have whilst working with global clients is we sign a contract with our network firms across the globe for e.g. xxxx US	Please be guided by the RFP and corrigenda.

S. 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 xxxx UK if the client is in US or UK respectively instead of signing a contract directly with such clients. We request the LIC to kindly accept such contracts with our network firms as documentary evidence for such global quals along with self-certification letter on the volume size	
118			We also request LIC to allow us to submit work done by our network firms across the globe for their respective clients to showcase our capabilities of xxxx as a firm in delivering engagements of this scale and size. We can provide self-certification as supporting documentary evidence for the same	Please be guided by the RFP and corrigenda.
119	Q 24 Corrigendum 2	1.3 Event Based: Procure and Implement (Event streaming platforms with enterprise support)	The standard connectors available in the ingestion tool will be able to ingest data directly connect to CDC as well as APIs for stream based data sources (via Rest APIs). The solution does not need a separate Event HUB component. Is LIC ok with this approach or the SI should mandatorily factor a separate event hub .	Yes. We will follow the CDC + event management platform pattern. This is to help manage (near) real time data streams / events better - in terms of prioritizing, processing, handling, etc
120			As per the discussion during the meeting LIC team mentioned that they are expecting the Data Platform to be an Enterprise Grade RDBMS with Enterprise Level Capabilities/Features. We request you to add this as part of the	We mentioned that the solution should have all RDBMS features including ACID compliance, ability to develop and implement a strong logical data model, referential integrity, 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
			Corrigendum. We encourage that the proposed RDBMS be part of the Gartner's Magic Quadrant.	
121	Appendix C: Scope of Work v Detailed Functional Requirements 2. Data,Reporting and Analytics Functional Requirements. Other select ML use cases Page 221	Fraud detection: Use AI / ML models to use internal and external third-party data to identify potential fraudulent claims, potential fraud at the time of customer onboarding, premium payments and customer servicing based on Hybrid Fraud Analysis model (Combination of ; Business Scenario, Predictive Model, Outlier Model) including Fraud Network Viewer/Node Link Diagram. This should be done for all customer and intermediary journeys	What are the internal and external third party data to be integrated? Will third party API's be provided by LIC?	Please refer corrigenda. Yes. All third party APIs will be provided.
122	5. Data Quality and Governance, Page No.236	NA	It has been observed that Entity Resolution and Identity Resolution have been used different places in the RFP. Could you please clarify if it is Entity Resolution where we need to connect all related identities of an Entity together and also connect relationships of identity tokens across entities. Like Address or	Yes. The understanding is correct. Bidder needs to propose a suitable entity resolution solution.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			Telephone number being common across a set of separate entities and 1 entity having multiple addresses and phone number across policies ?	
123	viii., Page No 249/Corrigendum 2 , Point No.148, Page 61		Please elaborate & categorize the definition of analytics users. Model Developers Report/ Dashboard Developers or Power Users Report/ Dashboard Consumers Fraud Investigators	Bidder to propose.
124	viii., Page No 249/Corrigendum 2 , Point No.148, Page 61		We understand power users are the one who will complete access to the solution. How many users would only consume the report?	3000 users for the reports. Please refer the responses to previous queries and RFP / corrigenda.
125	5. Data Quality and Governance, Page No.236	NA	We understand that there is a requirement for PII Data. Please confirm data masking capabilities is required at Database level or only at the consumption level or both	At the consumption layer.
126	Exhibit 2: Technical Bid Evaluation Criteria (Revised), Corrigendum 2,Page No.32, Point No.3		Given the fact the Analytics and Fraud has been given a due weightage in the capabilities and deliverables, to ensure that these capabilities are delivered as per expectations of LIC , LIC should give due scoring for AI and Analytics Platform and Fraud Detection and Investigation Analytics	Please refer corrigenda.
127	General Query		Is it expected to have interactive fraud network reports with multi-level drill	Both.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			downs or static reports only	
128	General Query		Is expected to have special capabilities for Network Modelling to understand soft and hard relationships between entities	Currently network modeling is not part of scope. Please refer corrigenda.
129	General Query		Is it expected to have business user friendly network scenario builder for testing suspicious collusive network scenario built and inspected	Currently network modeling is not part of scope. Please refer corrigenda.
130	Addition, Page No.10,Point No.29,Corrigendum 2	Appendix C: Scope of Work v Detailed Functional Requirements 2. Data, Reporting and Analytics Functional Requirements. MIS and Dashboard	Please advise on No. of Users for Fraud related network analysis. As these will be detailed reports with transaction level data large user base will affect sizing, thus a specific view on # users will help	Currently network modeling is not part of scope. Please refer corrigenda.
131	3.6.4.3 Payment Terms: Software (Revised), Page No.30,	Delivery of Software Licenses and their installation on all applicable 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	Kindly confirm if LIC shall release payment for Subscription software on installation on interim infrastructure	Please include these costs under the "One time implementation costs".

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		satisfactorily installed.		
132	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.	As per terms in all other RFP's floated by LIC ,the bidder requests LIC to follow the practice of releasing payments within 30 days after receipt of valid invoices.	Please be guided by the RFP.
133	Page: 282, Clause: 18.1, Page 96 Clause 3.9.5.2	<u>Penalties for delay in GO-Live of solution:</u> 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.	The bidder understands that the RFP has called out Liquidated damages as covered in section 3.9.5.2 .The RFP also covers implementation related penalties for individual services covered in section 18.1. Further to this understanding the LD's will be applicable for the payment terms mentioned in 3.6.4.2 and 3.6.4.3 . The implementation penalties will be applicable for payment terms mentioned in 3.6.4.1	Please be guided by the RFP.
134	Page 97 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	We understand that in this clause that maximum 10% penalty on the entire value of the Contract of Services refers to the relevant 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
		prescribed) of the entire value of the Contract of Services. Penalties/liabilities outside this clause shall be covered by GCC clause 3.12.		
135	Page: 279, 282, 283, 284, Clause: 18, 18.6, 18.4, 18.3	<ul style="list-style-type: none"> • Penalties for SLA uptime, • Penalties: Customer Support, • Penalties: Availability, • Penalties: Security and Compliance. 	Since there is capping of 10% of relevant deliverable is provided during the implementation phase the bidder understands that same 10% capping will be applicable on the quarterly invoice value for penalties mentioned in section 18g, 18.3, 18.4, 18.6.	Please be guided by the RFP.
136	Corrigendum Page 34	<p>For each case study submitted, the following evaluation criteria will be applied: Exhibit 4B: Bidder's Experience in data engineering, governance, identity resolution, reporting - Evaluation Criteria The case study should cover all the scope elements as addressed in Appendix C, section iii (Scope of Work)</p>	While the section header mentions "Experience in data engineering, governance, identity resolution, reporting", the scoring table has reference to all the elements of Appendix C. Please confirm the scoring is based on all the elements?	Yes. The understanding is correct.
137	Corrigendum	3.12.1.4 Limitation of Liability Except in cases of criminal	Request to also consider Limitation of Liability cap to contract value for Repair & replacement of defective equipment.	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
		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.		
138	Payment Terms for ATS & AMC. Page 19 Corrigendum 1	T1 : Hardware delivered and installed T2 : Software licenses delivered Year 2 ATS Payment : T1 + 13 months Year 2 AMC Payment : T2 + 13 months	Since the overall contract term is updated to 60 months inclusive of the Go Live Period we request you to align the ATS & AMC payments accordingly. This will help in ensuring the Co-Termination of ATS/ AMC after end of contract period. Eg: Year 2 ATS Payment : T1 + 6 months Year 2 AMC Payment : T2 + 6 months Year 3 ATS Payment : T1 + 18 months Year 3 AMC Payment : T2 + 18 months	Please be guided by the RFP and corrigenda.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
139	Page 28 Corrigendum 2	<p>Hardware delivery and installation for Non-Prod (Dev, UAT) at LIC DC (Vile Parle) or LIC approved co-lo, per BOQ in Table 2. Hardware delivery and installation for Prod at</p> <p>Insurance certificate for 5 years</p>	<p>We understand Bidder will only provide Insurance upto the Hardware delivery at LIC Data Centre. Insurance for Hardware post-delivery at LIC DC and for 5 year term will be LIC responsibility.</p>	<p>Please be guided by the RFP.</p>
140	Page 31 Corrigendum 2	<p>Bidder's Experience: A. Bidder's Experience in AI / ML – (3x5 marks = 15 marks) The bidder should submit three case studies from BFSI industry (at least two from India). Marks will be awarded basis the relevance of the scope of work to this RFP and the following parameters</p>	<p>Request LIC to also consider the following clause : A. Bidder's Experience in AI / ML – (3x5 marks = 15 marks) The bidder should submit three case studies from BFSI/Regulatory Bodies/Public Sector/Government industry (at least two from India). Marks will be awarded</p>	<p>Please refer corrigenda.</p>
141	Page 110, RFP Eligibility Criteria #2	<p>Data Privacy The bidder shall submit undertaking regarding non-usage of LIC data in any form without permission from LIC.</p>	<p>Request LIC to confirm if there is any specific format to be followed for this undertaking.</p>	<p>This will be provided to the selected bidder.</p>

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		Duly notarized undertaking in this regard to be submitted		
142	Page 110, RFP Eligibility Criteria #2	Copies/extract of Audited Financial statements to be enclosed. Note: Please enclose a certificate confirming above figures from statutory auditors of company if, separate final accounts are not available. CA certificate	The due date for filing audited accounts for Private Limited companies are 30th Sept every year and for the year ended 31st March 2024, we would be filing audited accounts with ROC by 30th September and there upon will be filing XBRL returns by 31st October as per the companies act timelines. Currently audit is in progress and hence we can shared the CA certificate mentioning unaudited revenue numbers for FY 2023-24. Request LIC to confirm on the same.	Please refer RFP and corrigenda.
143	Page 275 RFP Data Storage Requirements	There should be provision for periodic backup with facility of selective restoration of specific data set without hampering database access to any schedule / ad hoc workloads.	Request LIC to confirm on the backup policy, its definitions and frequency to be followed.	Backup policy: 1. Daily incremental backup 2. Weekly full backup - replacing the daily incremental backups 3. Monthly full backup - replacing the weekly backups during the month 4. Quarterly full backup - replacing the monthly backups during the quarter 5. Annual full backup - replacing the quarterly backups for the year. (Backups to be maintained at primary site only and not to include landing and staging area)
144	General	General	How many user groups need to be	This will be discussed with 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
			considered/taken into account?	bidder.
145	General	General	We understand that LIC already have Vertica and Posidex Licenses. Can we re-use them as part of this program execution?	No. The licenses cannot be reused.
146	2. Data, Reporting and Analytics Functional Requirements. Page 216	Application Use Cases Master Data , Customer 360, Agent 360, Customer and Family unique ID, Prospect and Lead ID	MDM solution will be required but the output will not go back to operation systems	Bidder to propose appropriate solution to meet requirements as specified.
147	2. Data Volumetric Page Number 250	Current Volume in TB Year 1 in TB Year 2 in TB Year 3 in TB Structured 200 230 265 305	For Structured, semi structured and unstructured data the growth for 4 and 5th year will be 10%	Yes. The understanding is correct.
148	2. Data Volumetric Page 250	The non-production environments – development and UAT, should be sized as per bidder recommendations with minimum consideration as below: · Development environment should be sized minimum 10% of production environment	Can bidder consider same physical environment for Non-Production environments development and UAT ? With compliance for logical separate with 20% UAT and 10% Dev	Yes.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
		<p>· UAT environment should be sized minimum 20% of production environment</p>		
149	<p>Pre Bid query Response 2 Page number 133 Point number 212</p>	<p>70% cold; 15% warm; 15% hot Hot data should be available near real time (<2 seconds); Warm data <5s Cold data <30s</p>	<p>Please specify the through put, data size, number of tables joins, etc. Until we understand these it will be difficult to size the system properly. Is there any matrix or baseline for these response time? How frequently the cold data will be used ?</p> <p>What will be frequency of change update or delete. We assume that there will be not update or delete but insert as this will be a lake house.</p>	<p>Please be guided by the data provided in RFP, corrigenda and responses to queries for information on throughput, data size, tables, etc. Cold data usage is not expected to be very frequent. Agreed. There will be only insert.</p>
150	<p>Detailed Technical Requirements,12 Backup, Page 233</p>	<p>There should be provision for Periodic backup with facility of selective restoration of specific dataset without hampering database access to any schedule/ad hoc workloads</p>	<p>Please specify the backup policy for sizing, number of backups, frequency etc.</p>	<p>Backup policy: 1. Daily incremental backup 2. Weekly full backup - replacing the daily incremental backups 3. Monthly full backup - replacing the weekly backups during the month 4. Quarterly full backup - replacing the monthly backups during the quarter 5. Annual full backup - replacing the quarterly backups for the year.</p> <p>(Backups to be maintained at primary site only and not to include landing and staging</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
				area)
151	Corrigendum 2 - Item 32 page 14	"Capability to automatically generate understandable explanations of data and model outcomes in plain language"	Please specify/define what "understandable explanations of data and model outcomes" constitute in this scenario. Is the explanation based on model and data metrics? Would explainers like LIME, Mimic or SHAP be sufficient to satisfy the requirement	Yes. The understanding is correct.
152	Corrigendum 2 - Item 32 page 15	"Support Visualization/ interactive modeling to aid better understanding of model paths."	Could you elaborate on the requirement for interactive modeling ?	This could be one of the approaches for explainability around models. These are indicative approaches.
153	Detailed Technical Requirements > Data Ingestion Requirements; page 229	Snapshot data load from existing Datawarehouse and core transactional systems (as mentioned above) to the data platform.	What is the total number of tables in existing EDW environment (CADW) that needs history migration? Please provide break-up by layer: raw, core, access.	There are approx. 600 tables in the normalised layer.
154	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.
155	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 refer to RFP and corrigenda. Bidder is expected to provide DR automation solution and certain security components. Other security elements will be extended from LIC environment.
156	3. Data Storage - 12. Backup: - Page-233	Provision for periodic backup	Any specific data retention policy of LIC to follow or the platform enabled standard practices are sufficient. Please	All data is to be retained.

S. No.	RFP Document Reference (Section & Page Number)	Clause(in brief) of RFP requiring clarification(s)	Query in reference to the clause	LIC Response / Clarification
			specify.	
157	10. Scope of IT Services- Table 9 point 10 -Page 246	Installations	would LIC provide Hardening guide and Network layout and network/bandwidth/connectivity for replication between site. Please clarify	Yes.
158	Tech stack 2. Data Volumetric page - 250	Data Segregation	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.	Volumetrics have been provided.
159	11. Tech stack - 4. Disaster Recovery Page- 251	Disaster Recovery	Replication link/bandwidth and related network configs/connectivity will be provided by LIC. Please confirm	Yes.
160	3. Data Storage - 12. Backup: - Page-241	Backup	SLA for backup and recovery not defined.	RTO and RPO are defined
161	3. Data Storage - 12. Backup: - Page-241	Backup Storage	RTO and RPO not defined.	RTO and RPO are defined
162	3. Data Storage - 12. Backup: - Page-241	Backup Storage	Require information on total data to be covered under backup	As per backup policy defined in previous query.
163	3. Data Storage - 12. Backup: - Page-241	Backup Storage	Cyber recovery strategy for zero day attack needs to be defined	Will be provided to the selected bidder. This will be as per cybersecurity policy of LIC.
164	3. Data Storage - 12. Backup: - Page-241	Backup Storage	Purpose built backup appliance to cater to Cyber resiliency and robust cyber recovery strategy	Bidder to propose.
165		Tools		For all core data platform elements (across ingestion, data processing, data governance, data stores / repositories, reporting, advanced analytics including data science workbench and MLOps), bidder to propose commercially and publicly available off the

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				shelf software or industry standard open source software with enterprise support. Accelerators can be used for rapid development but LIC should be able to operate / manage / change the solution without the accelerator.
166		Batch Jobs SLA		All batch jobs are to be completed within a 120 min time duration. This time will be within the non-business hours.
167	Form T-17, Page 201	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	Please elaborate on the requirement of OCR. We understand extraction of content from the document is out of scope. Please confirm.	Confirmed
168	Form T-17, Page 201	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	Please share details of all re-use product details with version.	This will be shared with the selected bidder.
169	Form T-17, Page 201	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	We understand that as part of this RFP, we need to only integrate with the all the mentioned Reuse product / software. Functionality of the Reuse product / software needs to be taken care by existing team.	Yes. The understanding is correct.
170	Form T-17, Page 201	Form T-17: Checklist for consumption of OEM Tools/Core & Other Enterprise Systems	Please let us know HSM tool that is currently used in LIC Landscape as we understand that this needs to be reused as part of Data Lake RFP.	Please refer corrigenda.
171	CDC	CDC	We understand the CDC will write into target data hub as part of other RFP and in this Data Lake RFP, we will ingest the	CDC can also write into a data streaming component. Bidder to propose optimal architecture given near real time processing

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			data through event hub in to the Data Platform. This will be done by the other team who is implementing the CDC as part of other RFP. Please confirm.	requirement.
172	General		Request you to consider 4 weeks of extension.	Please refer corrigenda.
173	Restriction on potential Conflict of interest . Clause no 3.5.3 page no 50	<p>Neither the Bidder nor their Personnel shall engage, either directly or indirectly, in any of the following activities:</p> <ul style="list-style-type: none"> 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. <p>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</p>	This clause is a non-compete clause in which xxxx if awarded the contract will not be able to do any business with any other entity. This is really a problem and we urge LIC to modify this clause or remove this clause	Please be guided by the RFP.

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		disqualified from providing goods, works, or Services (other than the subject Service of this Contract and any continuation thereof) for any project resulting from or closely related to the subject Services of this Contract.		
174	3.9.4.4 - Extension of Time for Inexcusable Delay Due to Bidder	LIC shall be entitled without prejudice to any other right and remedy available on that behalf to recover from the Bidder as agreed damages and not by way of penalty Liquidated Damages as per GCC clause 3.9.5 below.	LIC shall claim penalties or damages other than Liquidated damages in case of delay which is solely attributable to xxxx. This clause is very open without any cap.	Please be guided by the RFP.
175	3.9.6 – Force Majeure	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	Our recommendation is in the case of Force Majeure condition is invoked , LIC should pay for the services which has been provided till the effective 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
		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		

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

Date: 24th July 2024
Place: Mumbai

Executive Director
(IT & Digital Transformation)