

Request for Pre-Qualification for development of next gen digital platform and solutions for Life Insurance Corporation of India

Ref No. LIC/CO/DM/DT/2023/Rfq/01 Dated 14.12.2023

Response to Pre-Bid Queries

S. No.	RFQ Document Reference (Section & Page Number)	Clause(in brief) of RFQ requiring clarification (S)	Query in reference to the clause	LIC Response / Clarification
1	Form T-3: Bidder's eligibility as per RFQ criteria, Sr. No. 4 Pg. 75	Sales Turnover and Company Net worth Bidder must have minimum average turnover of Rs. 5000 Crores in the last three financial years (2020-2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023)	We request LIC to consider sales turnover only from indian operations from servicing indian clients	Please be guided by the RFQ document.
2	Form T-3: Bidder's eligibility as per RFQ criteria, Sr. No. 8 Pg. 77	Relevant Experience Bidder should have a minimum of 5 years' experience as on date of publication of this RFQ on projects with scope similar to the scope of work detailed in this RFQ.	We wish to highlight that majority of the digital implementation assignments have been awarded only in the last 2 years and are still under progress. We request LIC to amend the clause as below: "Bidder should have a minimum of 5 years' experience as on date of publication of this RFQ on software implementation/development projects and at least 3 years of experience on projects with scope similar to the scope of work detailed in this RFQ."	Please be guided by the RFQ document.
3	Form T-3: Bidder's eligibility as per RFQ criteria, Sr. No. 8 Pg. 77	Copy of the purchase order (or) invoices of continued projects dated on or before Nov '18 on scope similar to the scope of work detailed in this RFQ.  (AND) Certificate of completion of the work for projects with scope similar to the scope of work detailed in this RFQ	We wish to highlight that majority of the digital implementation assignments have been awarded only in the last 2 years and are still under progress. We request LIC to consider ongoing projects with progress of more than 6 months.	Please be guided by the RFQ document.
4	Form T-3: Bidder's eligibility as per RFQ criteria, Sr. No. 8 Pg. 77	Copy of the purchase order (or) invoices of continued projects dated on or before Nov '18 on scope similar to the scope of work detailed in this RFQ.  (AND) Certificate of completion of the work for projects with scope similar to the scope of work detailed in this RFQ	We wish to highlight that most of our clients do not provide a completion certificate due to certain legal and contractual obligations. We request LIC to please accept email from client OR self-declaration from bidder regarding completion with client contact details. We can arrange for the reference calls with our clients	Please be guided by the RFQ document.
5	Form T-3: Bidder's eligibility as per RFQ criteria, Sr. No. 9 Pg. 77	Client Reference The bidder must have completed or been awarded at least 2 (Two) Insurance Companies OR Public sector Banks OR BFSI projects. The projects should be similar to the scope of work detailed in this RFQ	We request LIC to please consider at least 2 credentials across the entire BFSI industry	The bidder must have completed or been awarded at least 2 projects with any regulated entities across the BFSI industry (including both Private & Public sector undertakings)
6	Form T-3: Bidder's eligibility as per RFQ criteria, Sr. No. 9 Pg. 77	Client Reference The bidder must have completed or been awarded at least 2 (Two) Insurance Companies OR Public sector Banks OR BFSI projects. The projects should be similar to the scope of work detailed in this RFQ	We request LIC to please include private sector banks	The bidder must have completed or been awarded at least 2 projects with any regulated entities across the BFSI industry (including both Private & Public sector undertakings)
7	Form T-3: Bidder's eligibility as per RFQ criteria, Sr. No. 9 Pg. 77	Client Reference The bidder must have completed or been awarded at least 2 (Two) Insurance Companies OR Public sector Banks OR BFSI projects. The projects should be similar to the scope of work detailed in this RFQ	We request LIC to please consider NBFCs under BFSI as most of the cutting-edge digital assignments have been in this space.	The bidder must have completed or been awarded at least 2 projects with any regulated entities across the BFSI industry (including both Private & Public sector undertakings)



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8	Section 2.3, Stage 2 – Shortlisting Criteria, # 1 Pg. 28	<p>Three completed / awarded assignments experience for the "similar relevant works" during the last 5 years ending as on date of RFQ for Indian BFSI / Indian Public Sector Organizations including (Govt. Ministries, Departments, Govt. Entities, Govt. Undertakings) in India.</p> <p>Each assignment (20 marks each) will be evaluated as per following criteria.</p> <p>a) Total Contract Value (Value in INR) – 10 marks            &gt;=50 Crore - 5 Marks            &gt;=75 Crore - 6 Marks            &gt;=100 Crore - 8 Marks            &gt;=125 Crore - 10 Marks            (Enclose copy of POs/Work order/documentary evidence for reference)</p> <p>b) Assignment scope is relevant to the scope of RFQ - 10 Marks            (Please limit the case study to 10-15 pages)</p>	We request LIC to please amend the 3 assignments to 5 assignments of 12 marks each	Please be guided by the RFQ document.
9	Section 2.3, Stage 2 – Shortlisting Criteria, # 1 Pg. 28	<p>Three completed / awarded assignments experience for the "similar relevant works" during the last 5 years ending as on date of RFQ for Indian BFSI / Indian Public Sector Organizations including (Govt. Ministries, Departments, Govt. Entities, Govt. Undertakings) in India.</p> <p>Each assignment (20 marks each) will be evaluated as per following criteria.</p> <p>a) Total Contract Value (Value in INR) – 10 marks            &gt;=50 Crore - 5 Marks            &gt;=75 Crore - 6 Marks            &gt;=100 Crore - 8 Marks            &gt;=125 Crore - 10 Marks            (Enclose copy of POs/Work order/documentary evidence for reference)</p> <p>b) Assignment scope is relevant to the scope of RFQ - 10 Marks            (Please limit the case study to 10-15 pages)</p>	We request LIC to please consider the amounts mentioned in point a) (TCV) collectively for the 5 assignments	Please be guided by the RFQ document.

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10	Section 2.3, Stage 2 – Shortlisting Criteria, # 1 Pg. 28	Three completed / awarded assignments experience for the "similar relevant works" during the last 5 years ending as on date of RFQ for Indian BFSI / Indian Public Sector Organizations including (Govt. Ministries, Departments, Govt. Entities, Govt. Undertakings) in India.  Each assignment (20 marks each) will be evaluated as per following criteria.  a) Total Contract Value (Value in INR) – 10 marks >=50 Crore - 5 Marks >=75 Crore - 6 Marks >=100 Crore - 8 Marks >=125 Crore - 10 Marks (Enclose copy of POs/Work order/documentary evidence for reference)  b) Assignment scope is relevant to the scope of RFQ - 10 Marks <i>(Please limit the case study to 10-15 pages)</i>	We wish to highlight that a lot of the Govt. & PSU projects included reselling of hardware and software licenses, which inflates the total value of the assignments. We request LIC to exclude hardware reselling, software license reselling and maintenance services from the provided matrix and only include the fees for services. Based on the same, we request LIC to amend the matrix as below: a) Total Contract Value (Value in INR) – 10 marks >=5 Crore - 5 Marks >=10 Crore - 6 Marks >=20 Crore - 8 Marks >=30 Crore - 10 Marks (Enclose copy of POs/Work order/documentary evidence for reference)	Please be guided by the RFQ document.
11	Section 1.5, Pg. 9	Bidders whose pre-qualification bids are responsive and considered qualified may also be empaneled as "Empaneled Technology Service Providers Enterprise IT Systems and related service for LIC" at the discretion of LIC.	LIC has already empaneled Technology Service Providers on 21.03.2023 with Reference LIC/CO/ITSD/PORTAL/2022-23/EOI-TSP/FEO. Request to please clarify if these bidders will be eligible and shortlisted under this RFQ automatically.	Please be guided by the RFQ document.
12	Section 2.3, Stage 2 – Shortlisting Criteria, # 2 Pg. 29	Client Reference Letter/Satisfactory Outcome/Program Progress Letter from Clients in the clause above as per: 3 clients – 10 marks 2 clients – 7 marks 1 client – 5 marks	We request LIC to please amend the 3 assignments to 5 assignments	Please be guided by the RFQ document.  Please ensure that client references shared for the case studies are for the assignments shared under Table 2: Shortlisting Criteria, S.No. 1
13	Section 2.3, Stage 2 – Shortlisting Criteria, #3 Pg. 28	Turnover of Bidder Entity, as on 31.03.2023 Top Bidder based on turnover among received responses - 10 Marks Next Bidder in rank - 8 Marks Next Bidders in rank - 7 Marks Remaining Bidders in rank (meeting eligibility criteria) - 5 Marks	We request LIC to consider sales turnover only from indian operations from servicing indian clients	Please be guided by the RFQ document.
14	Section 2.3, Stage 2 – Shortlisting Criteria, #3 Pg. 28	Turnover of Bidder Entity, as on 31.03.2023 Top Bidder based on turnover among received responses - 10 Marks Next Bidder in rank - 8 Marks Next Bidders in rank - 7 Marks Remaining Bidders in rank (meeting eligibility criteria) - 5 Marks	We request LIC to consider turnover only from providing services and not from hardware reselling and software license reselling	Please be guided by the RFQ document.
15	Section 2.3, Stage 2 – Shortlisting Criteria, #4 Pg. 28	Team Size/ Employees employed by bidder (full time employees on their payroll), as on 31.03.2023 Top Bidder based on number of employees among received responses - 10 Marks Next Bidder in rank - 8 Marks Next Bidders in rank - 7 Marks Remaining Bidders in rank - 5 Marks Bidders will be ranked based on number of employees in descending order and scores will be assigned as per above	We request LIC to clarify if this includes only employees on payroll working for indian clients or also includes our global employee strength or includes employees on payroll based in India working for global clients	As guided in the RFQ document, Bidder entity's full time employees on their payroll will be considered.

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16	Section 2.3, Stage 2 – Shortlisting Criteria, #5 Pg. 28	Insurance practice size by bidder, as on 31.03.2023 (Total revenue from Insurance clients in the last financial year FY2022-23) Top Bidder among received responses - 10 Marks Next Bidder in rank - 8 Marks Next Bidders in rank - 7 Marks Remaining Bidders in rank - 5 Marks Bidders will be ranked based on total revenue from Insurance clients in descending order and scores will be assigned as per	We request LIC to consider turnover only from India headquartered Insurance clients registered under IRDAI, for operations in india.	Please be guided by the RFQ document.
17	3. Performance & Scalability Metrics Page #59	Performance & Scalability Metrics	We assume there will be LIC data lake/ware house ie another source of truth for data in addition to the solution platform we are considering.	Details to be provided in RFP scope
18	4. System of Engagement Functional Requirements Pg #49	Table 3: Business domain services	We assume that the servers used for storing/ retrieving KYC documents of LIC customers have compatible APIs that can be integrated with our solution platform. Or will the existing documents be migrated to new storage servers.	Details to be provided in RFP scope
19	2. Tech Architecture PG #51	b. Backend	Current OEM platform has the limitation for API call outs, email services and data processing upto an extent. To overcome this we will use best practises so that these limitations are no show stoppers. Please confirm if this is acceptable by LIC	Details to be provided in RFP scope
20	Eligibility criteria	Relevant Experience Bidder should have a minimum of 5 years' experience as on date of publication of this RFQ on projects with scope similar to the scope of work detailed in this RFQ	Would the experience of enterprise application development in BFSI sector to be considered rather the similar scope work	Details to be provided in RFP scope
21	Client Reference	The Bidder must have completed or been awarded at least 2 (Two) Insurance Companies or Public sector Banks or Banking, Financial Services and Insurance (hereinafter referred to as "BFSI") projects. The projects should be similar to the scope of work detailed in this RFQ	Can we provide the client reference in BFSI with the Entrprise application development project completed	Please be guided by the RFQ document.
22	Scope of work Page # 31	A modular, flexible, and platform-driven architecture that is capable of quickly adopting innovative technologies, new products and features will allow LIC to strategically differentiate. This architecture would digitize customer & sales journeys across multiple LIC products such as Insurance Plans, Term Assurance Plans, Annuity Plans, Unit Linked Plans, Pension Plans, Micro Insurance Plans, Health Plans	Is LIC OK with COTS product or expecting this to be entirely custom developed solution / application?	Details to be provided in RFP scope
23			Can we execute the project from India delivery location along with key personals being present in Mumbai location at client office. Please confirm	Details to be provided in RFP scope
24			In which environment, the QA testing will be carried out? We need a separate environment for QA testing?	Details to be provided in RFP scope
25			Does the LIC have a defect tracking tool (JIRA) and Browser stack ? If yes, can we use it? If not, Do LIC / UAT users also need access to these tools if we provides them?	Details to be provided in RFP scope
26			Security Layer, what are the tools expected(Firewall, WAF, IDS/IPS, Nextgen Firewall etc.) Does LIC have these tools for usage ?	Details to be provided in RFP scope
27	3.i.3.3	Branch employees: Branch employees access this for servicing the customer on multiple requirements such as policy renewal, policy download, claims and settlements, new policy onboarding, service requests and other services.	Is the Service Request intake in scope or fulfilment as well? As per RFP, CRM integration is in scope. Therefore, need clarity on How the Financial Service Request types such as Reinstatement will be managed/fulfilled?	Details to be provided in RFP scope
28	3.ii.1.1.Table 1.Existing Policyholder Dashboard	Personalized Cross-sell offers (recommended product with key features and social nudges (e.g., xx+ people like you bought this in the last 6 months))	How it is expected by the Super App to generate these personalised Cross-Sell offers since the Data of Policy Issuance would be stored in Data Mart or Lake at centralised location?	Details to be provided in RFP scope
29	3.ii.1.1.Table 1.Existing Policyholder Dashboard	Link with health app - track against health goals, calories burnt, steps count, BMI etc.	Is there a separate app with which the linking is to be done with Super App?	Details to be provided in RFP scope
30	3.ii.1.1.Table 1.Policy Renewals	Frequency and content of message to be based on customer profile/segment and propensity to pay.	What all channels of communications are there? Is there going to be an integration with Marketing Automation solution?	Details to be provided in RFP scope

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31	3.ii.1.1.Table 1.Policy Revivals	Revival quote calculator i.e., quote of how much will have to be paid to revive policy.	For Quote Calculator, is integration with premium calculator required?	Details to be provided in RFP scope
32	3.ii.1.1.Table 1.Policy Revivals	Link to get reminders/complete journey on WhatsApp	Is integration with Marketing Automation required for reminders journey? Is bidder expected to provide the Marketing Platform?	Details to be provided in RFP scope
33	3.ii.1.1.Table 1.Policy Surrender, Partial Withdrawal	Clear messaging on personalized benefits that policyholder is receiving from the policy.	Integration with Marketing Automation required to send Emails?	Details to be provided in RFP scope
34	3.ii.1.1.Table 1.Loan against Insurance Policy	Social nudges to indicate # customers who have opted for this	Pls. explain Social nudges to indicate # customers who have opted for this under Loan Against Policy	Details to be provided in RFP scope
35	3.ii.1.1.Table 1.Loan against Insurance Policy	Check Loan eligibility basis active insurance products and loan parameters (tenure, amount, interest rate)	On what basis the Eligibility Calculator works? Is there an integration with Loan Management System required?	Details to be provided in RFP scope
36	3.ii.1.1.Table 1.Loan against Insurance Policy	Push notification, alerts and reminders to customers to pay interest to prevent foreclosure/ surrendering the policy	Integration with Marketing Automation required? Is bidder expected to provide the Marketing Platform?	Details to be provided in RFP scope
37	3.ii.1.1.Table 1.Download policy documents and statements	Download policy unit statement and other relevant documents for ULIP, Savings policies etc.	Is there an integration with DMS required to fetch the document on a runtime and make them available for download or the ask is to have capability to generate the documents within the Super App	Details to be provided in RFP scope
38	3.ii.1.1.Table 1.Policy Maturity	Nudge customer on upcoming policy maturity	Integration with Marketing Automation required? Is bidder expected to provide the Marketing Platform?	Details to be provided in RFP scope
39	3.ii.1.1.Table 1.Policy Maturity	Calculator to show estimated maturity amount (before maturity date)	How does the calculator work?	Details to be provided in RFP scope
40	3.ii.1.1.Table 1.Policy Maturity	Personalized cross sell notifications (For reinvestment of Claim Amount)	Is the Personalisation engine provided by LIC or the bidder is expected to provide this?	Details to be provided in RFP scope
41	3.ii.1.1.Table 1.Policy Maturity	Short, personalized video summarizing key policy details,	Will LIC provide the required content to be sent to the customer over WhatsApp?	Details to be provided in RFP scope
42	3.ii.1.1.Table 1.Health Ecosystem	Health app - track against health goals, calories burnt, steps count, BMI, Schedule test appointment and select mode (at home/center)	Is there a TP application with which the integration would be required with the Super App?	Details to be provided in RFP scope
43	3.ii.1.1.Table 1.Customer Assistance	Integrate with GenAI Chat bot to get help, raise query.	Who is the Chat bot provider with which integration would be required?	Details to be provided in RFP scope
44	2. Technical Architecture	Core System Integrations	Is there any "Integration Platform" or "Middleware Platform" that LIC has (like IBM IIB or Tibco) that needs to be reused? OR LIC is seeking a new "Middleware Platform" (both API Management & Integration/ESB) for Integration?	Details to be provided in RFP scope
45	2. Technical Architecture	Interna & External APIs	Does LIC have any existing "API Gateway" to manage the Internal & External APIs?	Details to be provided in RFP scope
46	2. Technical Architecture	Orchestration Layer	Is LIC looking for any "API Orchestration Platform" supporting drag-drop based orchestration OR expecting it to be build using spring-boot or Nodejs based microservices (custom build)?	Details to be provided in RFP scope
47	3. Internal System and data integrations	Integrations with internal systems and 3rd party solutions will be done using REST and JSON via an API gateway. API Gateway to manage SOAP REST and XML JSON transformations as needed.	Are these internal & external integrations already available on LIC's "API Gateway" and needs to be consumed As-Is OR LIC expects these integrations to be build? Please confirm if LIC's As-Is/Current "API Gateway" covers all the integrations needed in the scope and exposed either as Rest or SOAP/XML APIs?	Details to be provided in RFP scope
48	3. Internal System and data integrations	b. External 3rd Party Solution Integrations	Are the 3rd party integrations already available on "API Gateway"?	Details to be provided in RFP scope
49	c. Core System Integrations	iii. All the integrations will be routed via an API gateway.	Is there requirement of provisioning an API Gateway under scope of this RFP or we will leverage an existing API gateway?	Details to be provided in RFP scope
50	iii. Detailed Non-Functional Scope of Work and Other conditions 4. Availability Page Number 55	Application is expected to be available 99.99%.	Considering the criticality of application usage, we are factoring below environments - Production (Active Active), DR (Active Active), Development (Standalone), Test (Standalone). Kindly confirm.	Details to be provided in RFP scope
51	3 Scope of Work 2. Tech Architecture Page Number - 47	a. Front-end i. Mobile app and web portal (for Customer, Agent/Sales Intermediaries/Supervisor personas) 1. Latest front-end technologies such as React, Flutter, Xamarin etc. to build a Hybrid web portal and mobile app for Customer and Sales Intermediaries.	We understand hybrid mobile application needs to be provided to the department. Is PWA allowed?	Details to be provided in RFP scope

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52	3 Scope of Work 2. Tech Architecture Page Number - 47	a. Front-end i. Mobile app and web portal (for Customer, Agent/Sales Intermediaries/Supervisor personas) 1. Latest front-end technologies such as React, Flutter, Xamarin etc. to build a Hybrid web portal and mobile app for Customer and Sales Intermediaries.	We understand that mobile application would be utilised by 20 lakh agents connected to internet in online mode. Please confirm	Details to be provided in RFP scope
53	3 Scope of Work 2. Tech Architecture b. Backend vi. Data Migration Page Number 48	1. One-time ETL data load from source systems (e.g. eFEAP-Next) to databases of the microservices on the System of Engagement layer. Any subsequent updates will leverage modern data integration patterns for near real time data propagation.	Kindly specify the total volume of migration	Details to be provided in RFP scope
54	Table 11: Performance and Scalability Metrics	Concurrent sessions (peak) (tentative) 200,000	Kindly confirm if the concurrency of transactions is for mobile application or web portal which would thereby assist us in hardware configurations	Details to be provided in RFP scope
55	1.22 Intellectual Property Rights	LIC will own the Intellectual Property Rights (IPRs) of the proposed Digital Platform solution. The Intellectual Property Rights (IPR) for the bespoke development done, including customization/s during the implementation of the project will lie with LIC.	With this statement our understanding is that LIC requires the source code and IPR of customisation done as part of the project however source code of product and framework can be considered under ESCROW agreement. Please confirm if the understanding is correct.	Please be guided by the RFQ document.
56	b. Backend vii. Analytics/AI Layer Page Number 48	5. AI/ML embedded into use-cases.	Kindly elaborate on the use case wherein AI/ML is required. Also kindly share the associated workflow if any.	Details to be provided in RFP scope
57	b. Backend Page Number 48	System of Engagement/ Application microservices 1. All the use cases, features, and services (UI Services, Business domain services) should be implemented in microservices architecture to ease of customization, ensure scalability, tech resilience and ease of deployment.	Kindly specify if there is requirement for configuration of back office process flows as well. If yes, kindly share the total number of workflows with workflow diagrams	Details to be provided in RFP scope
58	Table 11: Performance and Scalability Metrics	Concurrent sessions (peak) (tentative) 200,000	Kindly specify the total transactions being uploaded from web portal to workflow system	Details to be provided in RFP scope
59	3 Scope of Work 2. Tech Architecture Page Number - 47	a. Front-end i. Mobile app and web portal (for Customer, Agent/Sales Intermediaries/Supervisor personas) 1. Latest front-end technologies such as React, Flutter, Xamarin etc. to build a Hybrid web portal and mobile app for Customer and Sales Intermediaries.	The solution envisaged for Customer, Sales, Branch User includes- App and Portal, Please confirm.	Details to be provided in RFP scope
60	General	General	The product which will be listed includes- Insurance Plans, Term Assurance Plans, Annuity Plans, Unit Linked Plans, Pension Plans, Micro Insurance Plans, Health Plans and Group Policies.	Details to be provided in RFP scope
61	3. Internal System and data integrations Page 50	Integrations with internal systems and 3rd party solutions will be done using REST and JSON via an API gateway.	Assumptions wrt to integration with Internal System, 3rd party systems is that API's will be provided by LIC, please confirm.	Details to be provided in RFP scope
62	General	General	STP cases will be issued at front ending solution itself and policy document generation will also happen here. Please confirm.	Details to be provided in RFP scope
63	General	General	Underwriting process (for NSTP scenarios) would be out of scope i.e. in-case of NSTP application, the underwriting related activities shall be managed by LIC's backend solution	Details to be provided in RFP scope
64	General	General	Logics related to premium calculation, surrender value calculation, claim computation, STP/NSTP ,maturity amount etc will come under scope of XXX or we need to integrate with existing Rule engine for the same.	Details to be provided in RFP scope
65	Sourcing Management Page 37	Outbound calling for prospects.	Do you have some sort of calling system with which we can integrate for allowing sales staff to make calls to customers , peers, subordinates etc or this functionality should be pre-built in the solution.	Details to be provided in RFP scope
66	3. Internal System and data integrations Page 50	Integrations with internal systems and 3rd party solutions will be done using REST and JSON via an API gateway.	Do you want XXX to integrate with AI/ML models or these should be pre-built in the solution. Please confirm.	Details to be provided in RFP scope
67	3. Internal System and data integrations Page 50	Integrations with internal systems and 3rd party solutions will be done using REST and JSON via an API gateway.	XXX needs to integrate with LIC's CCM module for sending communications and generating different templates, please confirm.	Details to be provided in RFP scope



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68	General	General	Payment processes (incoming as well as outgoing payments) e.g. premium remittance to insurer, refund payout to customer, etc. shall be managed through an external payment system and would not be in scope of this system?	Details to be provided in RFP scope
69	General	General	The data base wrt Product, benefits, branch location etc will be managed by XXX or we need to integrate with LIC's data base. Please confirm.	Details to be provided in RFP scope
70	Hierarchy based payouts and incentive supervisor view Page 40	Pay-outs and Incentive dashboard customized basis supervisory role to view segments by channel (e.g. Agency, Bancassurance, etc.), geography, agent cohorts, etc.	Incentive/commission calculation for sales employee shall be in scope of the system? Please confirm?	Details to be provided in RFP scope
71	Quote Generation and Policy Issuance Page 39	Integrated Chat and Ticketing System to address quote-related queries of customers.	Ticketing system will come under scope of XXX?	Details to be provided in RFP scope
72	General	General	Is there any data migration in scope?	Details to be provided in RFP scope
73	1. Customer Super App Functional Requirements Policy/Product Servicing Page 30	Common functionalities for policy servicing	The scope of claims & policy servicing would be limited to request capture (details along with documents) and pass on the details to LIC's backend solution	Details to be provided in RFP scope
74	General	General	Identification of reinsurance driven cases (NB, Claims etc )will be identified at front end apps/portals and separate notifications will be triggered to RI?	Details to be provided in RFP scope
75	General	General	Do we need to integrate with Campaign Mgt system to generate the tracker.	Details to be provided in RFP scope
76	2.2 Stage 1 – Eligibility Criteria Point 4	Sales Turnover and Company Net worth Bidder must have minimum average turnover of Rs. 5000 Crores in the last three financial years (2020-2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023) The bidder should have positive net worth in each of the last three financial years (2020-2021, 2021-2022 and 2022-2023). The net worth of the bidder should not have eroded by more than 30%	Can you please change the criteria to: Bidder must have minimum average turnover of Rs. 1500 Crores in the last three financial years?	Please be guided by the RFQ document.
77	2.2 Stage 1 – Eligibility Criteria	Note: No consortium bidding is allowed. LIC will not consider joint or collaborative bids that require a Contract with more than one Bidder. Bidders need to fulfill all the eligibility criteria and technical evaluation criteria in their individual capacity unless mentioned otherwise.	Request to allow consortium in the project. There will be single contract of XXX with LIC. XXX will be a bidder.	Please be guided by the RFQ document.
78	1.1 Tender Information Summary (hereinafter referred to as "TIS")	Bid Details: Submission Closing Date & Time: 03-01-2024 Till 3:30PM	Can we get the extension of 2 weeks for Bid submission as we (bidder companies) will be on mandatory year end leave.?	Please refer corrigendum.
79	Section 1.1 - Tender Information Summary (Page No. 2)	Submission Date	Considering this to be a marquee transformation RFP and pre-bid being held on 21st December, request if the timelines can be extended to 20th January 2024.	Please refer corrigendum.
80	Section 2.2 - Pre Qualification Criteria (Page No. 22)	Sales Turnover and Company Net Worth	Considering the effect of Covid, we would request to relax the turnover criteria to an average of INR 3000 Crores over the last 3 years or to consider the criteria of INR 5000 crores only for the financial year FY 22-23.	Please be guided by the RFQ document.
81	Section 2.3 - Shortlisting Criteria (Page No. 24)	Total Contract Value (Value in INR) – 10 marks >=50 Crore - 5 Marks >=75 Crore - 6 Marks >=100 Crore - 8 Marks >=125 Crore - 10 Marks	Request to relax the scoring criteria to: >= 10 Crore - 5 Marks >=20 Crore - 6 Marks >=40 Crore - 8 Marks >=50 Crore - 10 Marks	Please be guided by the RFQ document.
82	Section 2.3 - Shortlisting Criteria (Page No. 25) Turnover of Bidder Entity/ Insurance Practice size	Top Bidder- 10 Marks Next Bidder in rank- 8 Marks Next Bidders in rank- 7 Marks Remaining Bidders in rank- 5 Marks	This being a transformation project, it should be looked at from a qualitative lens, rather than solely on overall revenue numbers	Please be guided by the RFQ document.

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83	Section 2.3 - Shortlisting Criteria (Page No. 25) Team Size/ Employees employed by the bidder	Top Bidder- 10 Marks Next Bidder in rank- 8 Marks Next Bidders in rank- 7 Marks Remaining Bidders in rank- 5 Marks  Bidders will be ranked based on the number of employees in descending order and scores will be assigned as per above	The number of employees may not be a qualitative metric to rank the bidder, instead we request the scoring to be basis the CV's of the proposed resources that shall be deployed on the project	Please be guided by the RFQ document.
84	Section 2.3 - Shortlisting Criteria (Page No. 25). Point # 2	Client Reference Letter/Satisfactory Outcome/Program Progress Letter from Clients in the clause above as per	Can these be self certified or will the purchase orders suffice?	Please be guided by the RFQ document.  Please ensure that client references shared for the case studies are for the assignments shared under Table 2: Shortlisting Criteria, S.No. 1
85	Section 3 - Scope of Work, # 1, Sub -point 3	Sales Super App:	Would this also be accesible outside "India" like customer super app	Details to be provided in RFP scope
86	Section 3,- Detailed Functional Scope of Work - Customer Super App functional requirements (Page No 28)	Table 1: Sub-heading "Customer login and authentication"	Would the app not support a "Guest" profile. "When all the policies of the customer are exited from the books of the Corporation (by way of Surrender, Maturity or Death) then his/her account (login) should get closed (i.e. no more access to his account)"	Details to be provided in RFP scope
87	Section 3,- Detailed Functional Scope of Work - Customer Super App functional requirements (Page No 30)	Table 1: Sub-heading "NRI Customers"	Is this an existing service present with LIC or a check tool to be developed "Integrate with world check to identify high risk/ politically exposed people etc. "	Details to be provided in RFP scope
88	Section 3,- Detailed Functional Scope of Work - Customer Super App functional requirements (Page No 29)	Table 1: Sub-heading "Existing policyholder dashboard".	"Link to connect with financial advisors." - Does it mean opening a form to submit query to respective Financial Advisor or real time chat ?	Details to be provided in RFP scope
89	Section 3,- Detailed Functional Scope of Work - Customer Super App functional requirements (Page No 29)	Table 1: Sub-heading "Existing policyholder dashboard".	"Tool to check if policyholder is adequately covered." Would it not be a link on the dashboard showing current coverage status on the dashboard ?	Details to be provided in RFP scope
90	Section 3,- Detailed Functional Scope of Work - Customer Super App functional requirements (Page No 28)	Customer Super App	Would any other customer be able to raise Service Requests or policies held by other customer through its login or application would be tied to one unique customer	Details to be provided in RFP scope
91	Section 3,- Detailed Functional Scope of Work - Customer Super App functional requirements (Page No 29)	Table 1: Sub-heading "Existing policyholder dashboard".	Should app be able to track these real time or have an integration with existing service  "Link with Health app - track against health goals, calories burnt, steps count, BMI"	Details to be provided in RFP scope
92	Section 3,- Detailed Functional Scope of Work - Customer Super App functional requirements (Page No 34)	Table 1: Sub-heading "Health Ecosystem".	"Image analytics to assess health status, smoker status etc."  Is this related to medical report analytics ?	Details to be provided in RFP scope
93	Section 3,- Detailed Functional Scope of Work - Customer Super App functional requirements (Page No 34)	Table 1: Sub-heading "Health Ecosystem".	Demographics data to be sourced from LIC or a 3rd party set  "Option to compare health status with „people like you" cohort (e.g., similar age group, health conditions, etc )"	Details to be provided in RFP scope
94	Section 3,- Detailed Functional Scope of Work - Customer Super App functional requirements (Page No 28)	Customer Super App	Would the app also need a gamification section - for Surveys, Quizzes etc	Details to be provided in RFP scope
95	Section 3,- Detailed Functional Scope of Work - Sales Super App functional requirements (Page No 39)	Table 1: Sub-heading "Health Ecosystem".	Is this similar to a "Message Board". Would it be for all Sales or be accesible only organization wise	Details to be provided in RFP scope
96	Section 3,- Detailed Functional Scope of Work - Sales Super App functional requirements (Page No 40)	"Discussions and "Review meetings"	Would system have its own Collaboration Platform or would have an integration with 3rd party services like Office 365 etc	Details to be provided in RFP scope





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97	2. Tech Architecture (Page No. 53)	Table 8: Tech Stack and components: Hybrid mobile app and web portal	In case of a PWA - many services may not be fully utilized and not provide a seamless experience. Are we stating a "cross platform mobile app " and a separate web portal experience	Details to be provided in RFP scope
98	Detailed Non-Functional Scope of Work : Other conditions: (Page No. 59)	Services for implementation/rollingout/support/maintenance of proposed Solutions for a minimum period of 7 years (1 Year warranty + 6 Years AMC/ATS)	1 year "warranty" implies Hypercare period i.e. issue fixes or changes as well	Details to be provided in RFP scope
99	Detailed Non-Functional Scope of Work : Other conditions: (Page No. 59)	Table 13: Responsibility Matrix: Provisioning of Cloud infrastructure	Public Cloud providers would be preferred or LIC Owned	Details to be provided in RFP scope
100	Detailed Non-Functional Scope of Work : Other conditions: (Page No. 59)	Table 13: Responsibility Matrix: Recommendation Engine	Would the data analytics be built specifically or utilize an existing engine.	Details to be provided in RFP scope
101	Section 2 - . Tech Architecture (Page No.48)	Backend - vii. Analytics/AI Layer	Would it be an implementation of existing models or a customized in-house model to be built.	Details to be provided in RFP scope
102	Section 1.19 Infringement of Intellectual property rights - page 18	Infringement for IPR and indemnification	Bidder seeks to incorporate industry standard IP exclusions - Bidder shall have no obligation under clause 1.19 or other liability for any infringement or misappropriation claim resulting or alleged to result from: (i) modifications made other than by Bidder, (ii) use of the deliverables in combination with any equipment, software or material not approved or provided by Bidder, (iii) LIC's use or incorporation of materials not provided by Bidder, (iv) the instructions, designs or specifications provided by LIC; (v) any software or other materials furnished by any third party; or (vi) LIC's continuing the allegedly infringing activity after being notified thereof or after being informed and provided with modifications that would have avoided the alleged infringement. Further the Bidder, would like to Propose a clause for Liabilities to be capped under any prospective Agreement signed by the Parties, post the RFP finalisation - "Limitation Of Liability"	Please be guided by the RFQ document.
103	Section 1.11.16 VI - page13	The Bidder shall represent and acknowledge to LIC that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, involved in the performance of the provisions of this RFQ. The Bidder represents that the solution/services to be provided in response to this RFQ shall meet the proposed Bidder's requirement. If any services, functions or responsibilities not specifically described in this RFQ are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFQ, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFQ and shall be provided by the Bidder at no additional cost to LIC. The Bidder also acknowledges that LIC relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the Bidder of responsibility for the performance of all provisions and terms and conditions of this RFQ, LIC expects the Bidder to fulfill all the terms and conditions of this RFQ. The modifications, which are accepted by LIC, shall form a part of the final Contract.	Bidder, requests that any Service not added in the scope, shall be added later on at an SOW stage after mutual discussion between Parties and Bidder shall charge a fee for the same	Please be guided by the RFQ document.
104	Section 1.11.16 V - page13	Service Levels mentioned in this clause	Bidder would like to clarify that all SLAs shall be executed upon mutually agreed terms and conditions. Also, all SLAs shall be capped as mutually agreed between the parties.	Please be guided by the RFQ document.

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105	Section 1.1.12 Termination - page14	Termination Clause	<p>The current clause, only allows LIC to terminate the RFP/Agreement. Bidder insists, if Parties can agree to market standard rights for either party to terminate in event of (i) material breach; or (ii) insolvency. All termination rights should be preceded by an adequate notice period, expect ion case of material breach where we can agree to mutual right to immediate termination if the material breach (where capable of remedy) has not been remedied within an agreed period following written notice from the non-defaulting party. Bidder can agree to market standard rights for either party to terminate in event of (i) material breach; or (ii) insolvency. All termination rights should be preceded by an adequate notice period, expect ion case of material breach where we can agree to mutual right to immediate termination if the material breach (where capable of remedy) has not been remedied within an agreed period following written notice from the non-defaulting party.</p> <p>During any termination notice period, Bidder would expect to be paid for all Services rendered through the effective date of termination (including for work in progress) and regardless of the reason for termination. In addition, we would anticipate discussing the impact of termination of the main agreement on SOWs under the agreement. In the case of termination for convenience, we would expect to be paid relevant termination compensation (e.g. for upfront expenses and breakage costs). Bidder can provide exit assistance for a specified period (to be agreed), provided we are paid for such assistance.</p>	Please be guided by the RFQ document.
106	Section1.1.13 Confidentiality - page15	Confidentiality clause	Bidder requests, that the Confidentiality Obligations of both the Parties, to be mutual under the Agreement/RFP	Please be guided by the RFQ document.
107	Section 1.22 IPR - page 19		<p>We propose that the IPR terms reflect the following principles:</p> <ul style="list-style-type: none"> <li>• IP ownership: Upon payment, LIC will own the IP in any deliverables created for LIC as identified in a statement of work/scope document. We would like to insert a provision that acknowledges each party's rights to its proprietary materials, including all rights to background intellectual property, improvements, enhancements and other additions to any of its proprietary methodologies or tools, whether developed before or during the agreement.</li> <li>• IP licensing: To the extent that Bidder embeds any of its IP into a deliverable (with LIC's permission), Bidder will grant to LIC a nontransferable perpetual license to use such IP for the purpose of using that deliverable only, provided that Bidder IP is not used as standalone. Notwithstanding such a license, Bidder will be the sole and exclusive owner of any modifications, enhancements and improvements to, or derivatives of, any Bidder proprietary IP. Any Third Party Items are provided or recommended by Bidder AS-IS and may be made available to LIC under a separate agreement between LIC and the licensor of the Third Party Item and without any warranty or indemnity of any kind from Bidder. In addition, Bidder would anticipate a license for LIC Proprietary IP during the term to the extent necessary for us to provide the Services or develop Deliverables.</li> <li>• Residual Rights: Bidder expects nothing in the contract to restrict (a) Bidder or its Affiliates from using or disclosing in the course of its business any residual information acquired in the performance of the Services or Bidder from using its new ideas and inventions, provided that in so doing it does not breach any obligation of confidentiality under the contract or any SOW; or (b) the use or exploitation by Bidder and its affiliates of any Bidder intellectual property. While Bidder is willing to assume responsibility for industry standard risks, certain of these provisions should be limited and subject to a mutually agreeable cap on liability.</li> </ul>	Please be guided by the RFQ document.
108	Section 3 Scope of work, sub clause viii - page 64	Warranty Provision	Bidder Seeks clarity on the set Warranty Period of the Services.	Please be guided by the RFQ document.
109	Section 4 Bidding Forms	All the Bidding forms including - T-6 Bank Guarantee T-7 Integree Pact	Bidder may agree to the Bank Guarantee and the Integree Pact with certain changes and caveats , for instance Bidder wants section 4 of the T-7 form to be deleted in its entirety	Please be guided by the RFQ document.

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110	Section 2.2 Stage 1, Table 1: Bidder Eligibility Criteria Point 2 Page 21		Require Clarification on "The Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020. The Bidder must also comply with Order No. P045021 /2/2017-PP (BE-II), dated 15th September,	Please be guided by the RFQ document.
111	Section 2.3 Stage 2, Table 2: Shortlisting Criteria point 1 page 24		Can Global References be used instead of Indian References? Three Completed/awarded assignments experience for the similar works during the last 5 years ending as on date of RFQ for Indian BFSI/Indian Public sector Organizations including (Govt Ministries, Departments, Govt Entities, Govt Undertakings)	Please be guided by the RFQ document.
112	Section 3 Sub clause iii Detailed Non-Functional Scope of Work and Other conditions - page 58	Sub clause 12. Compliance Provision - Compliance requirements as per the IRDAI and specific norms/guidelines/policies of LIC. Compliance of security, performance, and overall defined standards through static code analysis and runtime analysis of both deliverable code as well as external dependencies and systems	We agree to comply with all laws and regulations as applicable to us in connection with our performance of obligations under this engagement. Also, we expect LIC to provide its 'outsourcing policy' in advance and in writing to the Bidder for review and compliance.	Please be guided by the RFQ document.
113	New Clause		Disclaimer: Bidder would expect the inclusion of disclaimer of implied warranties and certain industry standard requirements for warranty claims, e.g. absence of alterations or modifications by parties other than Bidder. These can be discussed between the parties following down-selection	Please be guided by the RFQ document.
114	New Clause: Limitation of Liability	NA	While Bidder is willing to assume responsibility for industry standard risks, we propose that each party's liability should be limited in the aggregate in respect of: (a) a SOW, to the amount paid to the Bidder under the relevant SOW; subject to an overall cap under (b) the Agreement (including all SOWs), equal to the amount paid to the Bidder under all SOWs in the 12 months prior to the first claim.  Also, neither party to be liable for any indirect, special, exemplary, punitive or consequential loss or damage or any customarily excluded head of loss, including loss of business, opportunity, revenue, goodwill, profits, contracts, anticipated savings, loss of, damage to, or corruption of, data or economic loss whether such losses are direct, indirect or consequential.	Please be guided by the RFQ document.
115	New Clause: Non-Solicitation		Bidder requests inclusion of the below clause: Non Solicitation Obligations: During the term hereof and for a period of twelve (12) months thereafter, neither Party shall, directly or indirectly, solicit for employment or employ, or accept services provided by (i) any employee of the other Party (including employees of Bidder's Affiliates); or (ii) any former employee of the other Party (including former employees of Bidder's Affiliates), who performed any work in connection with or related to the Services.	Please be guided by the RFQ document.

S. No.	RFQ Document Reference (Section & Page Number)	Clause(in brief) of RFQ requiring clarification (S)	Query in reference to the clause	LIC Response / Clarification
116	Clarification	Clarification	<p>Bidder Clarification: Any penalty under this engagement shall be mutually discussed and agreed between the parties under the relevant statement of work/scope document. Also, all penalties shall be capped, as mutually agreed.</p> <p>We also expect LIC to provide a mutually agreed cure period incase of non-conformity with the acceptance criteria.</p> <p>We also propose insertion of language on excusable delays and failures: Bidder, or its subcontractors engaged to perform work hereunder, will be excused from delays in performing, or from a failure to perform, hereunder to the extent that such delays or failures result from causes beyond Bidder's (or subcontractor's, as applicable), reasonable control. Without limiting the generality of the foregoing, LIC acknowledges that LIC's failure or delay in furnishing necessary information, equipment or access to facilities, delays or failure by LIC in completing tasks required of LIC or in otherwise performing LIC's obligations hereunder or under any Statement of Work and any assumption contained in a Statement of Work which is untrue or incorrect will be considered an excusable delay or excusable failure to perform hereunder and may impede or delay completion of the Services. LIC further acknowledges that such delays or failures may result in additional charges for the Services.</p>	Please be guided by the RFQ document.
117		General Query	Due to the annual holiday season and considering volumeness effort required for documentation we humbly seek an extension of minimum two weeks.	Please refer corrigendum.
118	Table 2: Shortlisting Criteria - Page 24	Three completed / awarded assignments experience for the „similar relevant works“ during the last 5 years ending as on date of RFQ for Indian BFSI / Indian Public Sector Organizations including (Govt. Ministries, Departments, Govt. Entities, Govt. Undertakings) in India.	Kindly allow Global references to be considered	Please be guided by the RFQ document.
119	Table 2: Shortlisting Criteria - Page 24	b) Assignment scope is relevant to the scope of RFQ	Does this include product configuration of the product which is defined in the scope	Details to be provided in RFP scope
120	2.2) 8. Relevant Experience Similar Experience - Page 23	Bidder should have a minimum of 5 years' experience as on date of publication of this RFQ on projects with scope similar to the scope of work detailed in this RFO	Requesting to clarify the definition of Relevant Experience, Similar Experience? Request you to allow the experience be limited to Digital Transformation projects	Please be guided by the RFQ document.
121	2.2 Stage 1 – Eligibility Criteria - Page 23	Previous Experience with LIC The Bidder(s), who have been associated with LIC for any contract with value above 5 Crore within the period of last 3 years (from the date of this RFQ), have to submit the satisfactory performance and timely delivery completion certificate to be eligible to participate in the bid. Certificate to be issued by the recipient with LIC	As per our understanding, this experience is optional. Bidder will still be eligible to bid, if they do not have this experience. Kindly confirm	In case the bidder has worked with LIC for any project above 5 Cr. in the last 3 years, then the bidder must submit the required documents.
122	1.11.15 RFQ Response - Page 12	All Bids will become the property of LIC. Recipients shall be deemed to license, and grant all rights to, LIC to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other recipients who have registered a submission and to disclose and/or use the contents of the submission as the basis for any resulting RFQ process, notwithstanding any copyright or other intellectual property right that may subsist in the submission of RFQ documents	Bidder will submit details of client and TCV of previously executed projects which will be part of scoring. Requesting you to kindly consider that as confidential	Noted, please be guided by the RFQ document.
123	1.11.16 Other Terms and conditions of the RFQ - Page 13	IV. due to the selected Bidder's inability to meet the established delivery dates or any other reasons attributing to the selected Bidder then, the selected Bidder will be responsible for any re-procurement costs suffered by LIC. The liability in such an event could be limited to the differential excess amount spent by LIC for procuring similar deliverables and services.	Kindly confirm that the charges are limited to differential excess and Bidder is not charged for the re-procurement cost	Please be guided by the RFQ document.

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124	1.12 Termination - Page 14	After the award of the Contract, if the selected Bidder does not perform satisfactorily or delays execution of the Contract, LIC reserves the right to get the balance Contract executed by another party of its choice by giving one month notice for the same, In such an event, the Bidder is bound to make good the additional expenditure which LIC may have to incur for the execution of the balance of the contract	Kindly cap the limit to 100% of the impacted milestone	Please be guided by the RFQ document.
125	1.15 Arbitration - Page 16	If however, the parties are not able to solve them amicably, party (LIC or Bidder), give written notice of _ days to other party clearly setting out there in specific dispute(s) and/or difference(s) and refer the dispute to a sole arbitrator mutually agreed upon, and the award made in pursuance thereof shall be binding on the parties.	Number of days for the notice is blank in the document kindly provide us with the number.	Please refer corrigendum.
126	1.22 Intellectual Property Rights - Page 19	LIC will own the Intellectual Property Rights (IPRs) of the proposed Digital Platform solution. The Intellectual Property Rights (IPR) for the bespoke development done, including customization/s during the implementation of the project will lie with LIC	Kindly confirm if the solution is expected to be bespoke	Details to be provided in RFP scope
127	12. Compliance - page 59 vi. List of Deliverables - page 63	Page 59 -Other conditions: A. The Bidder will provide services for implementation/rolling out/support/maintenance of proposed Solutions for a minimum period of 7 years (1 Year warranty + 6 Years AMC/ATS) from the date of complete implementation, including customization (if any) of Solution. LIC will provide SIGN-OFF certificate after complete implementation, LIC may further extend the contract, for another two terms of 1 year each, at the same rates (whichever applicable) and terms & conditions, provided services of the Bidder are found satisfactory. LIC reserves right to cancel the Contract at any time in case Solution fails to meet any of the requirements as mentioned in the  RFQ. Page 63: <b>12. 3 Months of warranty support</b>	Kindly confirm if the warranty is 3 months or 1 year	The warranty is for 1 year.
128	Form T-3: Bidder's eligibility as per RFQ criteria - Page 71	3.Data Privacy The Bidder shall submit undertaking regarding nonusage of LIC data in any form without permission from LIC.	Kindly confirm the timeline for Data privacy for which undertaking needs to be given	LIC data should not be shared with anyone at anytime without prior consent from LIC.
129	Page 36 : Customer Super App functional requirements - Loan against Insurance Policy	Digitally verify income documents (integration with Account Aggregators, ITR, Bank statements etc.) rather than uploading documents	Please confirm if the integrations with the supporting systems will be provided by LIC and the vendor needs to consume the integration.	Details to be provided in RFP scope
130	Page 28 : Customer Super App functional requirements - Customer login and authentication	When all the policies of the customer are exited from the books of the Corporation (by way of Surrender, Maturity or Death) then his/her account (login) should get closed (i.e. no more access to his account)	Inorder to confirm that there are no policies linked to the customer, core system integration will be provided by LIC IT team. Please confirm this understanding	Details to be provided in RFP scope
131	Page 29 : Customer Super App functional requirements - Existing policyholder dashboard	Tool to check if policyholder is adequately covered.	The tool to check if policy holder is covered or not adequately will be provided by LIC or does the vendor need to develop the tool as a part of the application	Details to be provided in RFP scope

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132	Page 29 : Customer Super App functional requirements - Existing policyholder dashboard	Personalized Cross-sell offers (recommended product with key features and social nudges (e.g., xx+ people like you bought this in the last 6 months))	In order for the system to recommend the personalized offers, the system needs to be trained with an AI model in background. Please confirm if LIC has this data available and the vendor will be provided access to the data for the training of the model	Details to be provided in RFP scope
133	Page 29 : Customer Super App functional requirements - Existing policyholder dashboard	Enhanced UI/UX with multi-lingual options (English, Hindi, Assamese, Bengali, Gujarati, Marathi, Kannada, Malayalam, Telugu, Odia, Punjabi, and Tamil and other regional languages etc.)	The understanding is that the application will support multi-lingual options only for labels and alerts. All data entry by the user will be in English language only. Can you confirm if our understanding is correct	Details to be provided in RFP scope
134	Page 31 : Customer Super App functional requirements - Policy Revivals	Revival quote calculator i.e., quote of how much will have to be paid to revive policy.	Can you confirm if the solution is expected to have an inbuilt calculator or will there be an API provided ?	Details to be provided in RFP scope
135	Page 33 : Customer Super App functional requirements - Buy new policy/Product	Quote generation and benefit illustration	Will there be a quotation calculation engine which needs to be developed by the vendor or will there be any API which will be provided by LIC?	Details to be provided in RFP scope
136	Page 33 : Customer Super App functional requirements - Buy new policy/Product	Aadhar fetching and verification.	Will the UIDAI integration be provided by LIC ?	Details to be provided in RFP scope
137	Page 33 : Customer Super App functional requirements - Buy new policy/Product	Automating underwriting and decision-making basis automatic underwriting engine	Is the underwriting engine expected to be a part of the solution to be developed by the vendor ?	Details to be provided in RFP scope
138	Page 36 : Sales intermediary super app functional requirements - Productivity Dashboard	Summarized view of business productivity metrics (FTD, MTD and YTD metrics for policy premium (e.g., FYP, NOP, etc.)	The proposed solution is expected to show the various productivity metrics. Does this mean the system is expected to fetch data from the agency management system	Details to be provided in RFP scope
139	2.2 Stage 1 – Eligibility Criteria Page 22	Sales Turnover and Company Net worth Bidder must have minimum average turnover of Rs. 5000 Crores in the last three financial years	This is too high a requirement, few companies will be able to qualify, hence kindly relax the criteria to 1000 Cr.  Justification: Kindly allow for better participation and evaluation of companies basis the solution or technology proposal rather than just the size of the organisation or the turnover of the organisation	Please be guided by the RFQ document.
140	2.2 Stage 1 – Eligibility Criteria Page 23	Previous Experience with LIC The Bidder(s), who have been associated with LIC for any contract with value above 5 Crore within the period of last 3 years	Kindly relax this criteria to allow for wider participation  Justification: you can ask for client letters or satisfactory performance for other organisations as a requirement and not just restrict to LIC	Please be guided by the RFQ document.
141	2. Tech Architecture Page 47	a. Front-end i. Mobile app and web portal (for Customer, Agent/Sales Intermediaries/Supervisor personas) 1. Latest front-end technologies such as React, Flutter, Xamarin etc. to build a Hybrid web portal and mobile app for Customer and Sales Intermediaries	Bidder is free to choose any technology and not restricted to these mentioned. Kindly confirm	Details to be provided in RFP scope
142	3. Internal System and data integrations Page 50	CMS - Deliver mobile app and web portal assets. Personalized content for email comm	Please mention which CMS is being used?	Details to be provided in RFP scope
143	2. Tech Architecture Page 47	General	though we see many requirements related to functional and technical requirements but What are the basic platform related capabilities required by LIC which should be natively available as an integrated framework.  <del>There are no specifications related to the same kindly provide</del>	Details to be provided in RFP scope
144	List of Deliverables Page 63	Licenses: The partner will obtain licenses for all tools required as part of this engagement and supply the same. There will be preference for open-source licenses with enterprise support options. For open-source licenses, the partner must make provision for enterprise support.	enterprise support here means from the OEM of the Enterprise version of the open-source product/platform being used. Kindly confirm?	Details to be provided in RFP scope
145	Scope of Work - 27	Customer Super App	Please provide information regarding the existing APIs for Customer Servicing functions.	Details to be provided in RFP scope
146	Scope of Work - 27	Customer Super App	Request you to provide clarity on "Other Services".	Details to be provided in RFP scope

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S. No.	RFQ Document Reference (Section & Page Number)	Clause(in brief) of RFQ requiring clarification (S)	Query in reference to the clause	LIC Response / Clarification
147	Scope of Work - 27	Sales Super App	Please provide information regarding SALES Hierarchies - Sales Managers, TIED Agency, Banca, Corporate & Direct agents, Brokers	Details to be provided in RFP scope
148	Scope of Work - 27	Sales Super App	Sales Managers & TIED Agency is integrated with Active Directory ?	Details to be provided in RFP scope
149	Scope of Work - 27	Sales Super App	Where will the Hierarchies be managed Banca, Corporate Agents & Brokers, is there a separate System from the Sales Super App will consume hierarchy service APIs?	Details to be provided in RFP scope
150	Scope of Work - 27	Onboard(recruitment), track performance (e.g., business dashboards)	A) Please clarify Recruitment. B) Will be helpful if you can provide list of business dashboards	Details to be provided in RFP scope
151	Scope of Work - 27	Onboard(recruitment), track performance (e.g., business dashboards)	It is mentioned "interact with sales intermediaries through the app.", kindly elaborate.	Details to be provided in RFP scope
152	Scope of Work - 27	System of Engagement	Please provide existing Integration Architecture	Details to be provided in RFP scope
153	Scope of Work - 27	System of Engagement	Please provide list of Core Systems, also are they exposing APIs	Details to be provided in RFP scope
154	Scope of Work - 27	Front-End from Branches	Branch employees will have Branch Ops team ? And provide list of current process.	Details to be provided in RFP scope
155	Detailed Functional Scope of Work - 39	Payouts and Incentives	Please provide where rewards & recognition is managed OR the data model for the same needs to be managed on this platform. For example - MDRT, Tiers.	Details to be provided in RFP scope
156	General	General	We noticed that the RFQ does not include a Limitation of Liability which would benefit both the Parties. We propose the following Limitation of Liability clause: The sole liability of either Party to the other for any and all claims in any manner related to this Agreement (whether in contract, tort, negligence, indemnity, strict liability in tort, by statute or otherwise) will be for direct damages, not to exceed (in the aggregate) an amount equal to the total fees received by XXX under the applicable SOW. In no event will either party be liable for any: (A) consequential, indirect, or punitive damages, including but not limited to lost profits or savings, or (B) losses or claims arising out of or related to Client's implementation of any Deliverables or recommendations provided by XXX.	Please be guided by the RFQ document.
157	General	All obligations related to indemnities, Warranties etc. related to Products, Hardware, Software etc. supplied under Project - Resale	All OEM products shall be governed by the EULA/EUMA as provided by the respective OEM, which will be executed between the Client and such OEM directly. XXX and Client will establish a resale model	SI will manage all OEMs and the cost will be included with SI.
158	Form T 10 Declaration of Compliance, P.95	Deviation to RFP terms	Bidder understands that the bidder will be allowed to submit certain critical modifications to the RFP terms and conditions appropriate for the scope of services along with bid and parties will mutually discuss such modification at the time of contracting, if bid awarded to bidder. Pls confirm our understanding?	Please be guided by the RFQ document.
159	Section 1.12, P.14	Clause 1.12 Termination	The Bidder proposes to modify the termination clause to include the following: 1. Each Party should have the right to terminate for material breach of the party. 2. There should be a cure period of minimum 60 days giving the breaching party a chance to rectify such breach. 3. If Client terminates the Agreement without cause, the Bidder should be paid appropriate demobilisation costs and termination charges in addition to payment for services rendered up to date of termination. 4. The Bidder requests for deletion of risk purchase from this clause as in event of breach there are adequate remedies available to Client under law and under the contract.	Please be guided by the RFQ document.
160	Section 3, Scope of Work P.61	Clause 11 Security Requirements	The Bidder submits the following clauses: Bidder will be responsible for fixing vulnerabilities in Client Data or Client systems to the extent (i) Client has expressly engaged Bidder to perform such remediation on Client behalf in the Agreement or applicable SOW, or (ii) caused by Bidder's breach of its obligations under the Agreement or applicable SOW. Otherwise, Client will be responsible to remediate such vulnerabilities at Bank's cost and Client will not be liable for the consequences resulting from such security vulnerability, including a data security breach"  "Bidder's scope of Services expressly excludes security services, including, but not limited to, managed security services, cyber defence services (such as penetration testing, vulnerability assessment services, threat hunting and incident response services), or any monitoring, scanning, testing assessments or remediations for security vulnerabilities in Client's environments."	SI will be responsible for app security and vulnerability fixes pertaining to the assets getting developed

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161	Section 1.22, P.19	Intellectual Property rights	The Bidder submits that each party should be able retain its rights in its pre-existing intellectual property. Bidder is agreeable to provide ownership to the client in newly developed custom deliverables developed as per unique specifications of the client. All licenses, products, third party material will be provided on a resale basis as explained above.	Please be guided by the RFQ document.
162	SECTION 1.20 P.22	Adherence to Cyber Security Systems (Data Protection)	We understand that Client will provide Bidder with access to personal data in the Client's environment only, Bidder requests Client, either: (i) to share only masked data to Bidder for providing services under this project, or (ii) if option (i) above is not possible, then, Bidder expects that the parties will mutually discuss and agree to enter into Data Protection Schedule capturing the security & disclosure protocols and other terms as per applicable Data Privacy Laws to define Client (being Data Controller role) and Bidder (being Data Processor role) and will comply the applicable Data Privacy Laws respective to their roles.  (iii) Each Party will comply with its IT Security policy in its own environment.	Please be guided by the RFQ document.
163	Section 1.19, P.22	Infringement of Intellectual Property Rights	Bidder submits that IP indemnity for any third party software, product material will be covered OEM's EULA. For Bidder's services, Bidder is agreeable to indemnify Client for 1) third party claims 2) in the event Deliverable provided by Bidder infringes i) infringes a third party's copyright, trademark or India patent existing as of the date of delivery of such Deliverable or Client IP, or (ii) misappropriates a third-party's trade secrets/	Please be guided by the RFQ document.
164	1.6 Pre-Contract Integrity Pact Page 5	Bidders may refer the below given link: <a href="https://cvc.gov.in/sites/default/files/CVC%20Circular%20on%20Integrity%20Pact%20SOPvide%20No.%20%20015-VGL-091%20dt.%2013.01.2017.pdf">https://cvc.gov.in/sites/default/files/CVC%20Circular%20on%20Integrity%20Pact%20SOPvide%20No.%20%20015-VGL-091%20dt.%2013.01.2017.pdf</a>	Link does not work; kindly share the correct link Bidders may refer the below given link: <a href="https://cvc.gov.in/sites/default/files/CVC%20Circular%20on%20Integrity%20Pact%20SOPvide%20No.%20%20015-VGL-091%20dt.%2013.01.2017.pdf">https://cvc.gov.in/sites/default/files/CVC%20Circular%20on%20Integrity%20Pact%20SOPvide%20No.%20%20015-VGL-091%20dt.%2013.01.2017.pdf</a>	Please refer corrigendum.
165	1.11.11 Rejection of Bid Page 11	The Bids liable to be rejected, at the sole discretion of LIC, if: h) Non-submission of Integrity Pact/ cost of RFQ.	We understand non submission of Integrity pact will lead to rejection of bid but there is no mention of cost of RFQ anywhere else in the document. Kindly confirm that there is no cost associated with RFQ which a bidder has to pay in order to participate in the process and it is the EMD BG that was referred in this regard	There is no cost associated with RFQ. Only an EMD needs to be submitted.
166	2.3 Stage 2 – Shortlisting Criteria Page 24	Three completed / awarded assignments experience for the similar relevant works during the last 5 years ending as on date of RFQ for Indian BFSI / Indian Public Sector Organizations including (Govt. Ministries, Departments, Govt. Entities, Govt. Undertakings) in India. Each assignment (20 marks each) will be evaluated as per following criteria. a) Total Contract Value (Value in INR) – 10 marks >=50 Crore - 5 Marks >=75 Crore - 6 Marks >=100 Crore - 8 Marks >=125 Crore - 10 Marks (Enclose copy of POs/Work order/documentary evidence for reference) b) Assignment scope is relevant to the scope of RFQ - 10 Marks	1. Keeping in mind the innovative work which global financial services organizations have undergone / undergoing, we believe that demonstration of global credentials will help LIC to get a perspective of the scale and complexity with which these programs have been delivered. Hence, we would request to kindly consider global financial services references as well. XXX being the largest and leading IT and Consulting Services organization in the world, restricting to India programs will limit LIC to utilize the value/work delivered by XXX globally. 2. Please confirm if the TCV to be mentioned should be inclusive of taxes	1. Please be guided by the RFQ document. 2. TCV should be exclusive of taxes
167	2.3 Stage 2 – Shortlisting Criteria Page 25	Client Reference Letter/Satisfactory Outcome/Program Progress Letter from Clients in the clause above as per: 3 clients – 10 marks 2 clients – 7 marks 1 client – 5 marks	Keeping in mind the innovative work which global financial services organizations have undergone / undergoing, we believe that demonstration of global credentials will help LIC to get a perspective of the scale and complexity with which these programs have been delivered. Hence, we would request to kindly consider global financial services references as well. XXX being a leading IT and Consulting Services organization , restricting to India programs will limit LIC to utilize the value/work delivered by XXX globally.	Please be guided by the RFQ document.  Please ensure that client references shared for the case studies are for the assignments shared under Table 2: Shortlisting Criteria, S.No. 1.





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168	2.3 Stage 2 – Shortlisting Criteria Page 25	Turnover of Bidder Entity, as on 31.03.2023 Top Bidder based on turnover among received responses - 10 Marks Next Bidder in rank - 8 Marks Next Bidders in rank - 7 Marks Remaining Bidders in rank (meeting eligibility criteria) - 5 Marks (Note: For the purpose of this criterion, turnover of only the bidding entity will be considered. Turnover of any parent, subsidiary, associated or other related entity will not be considered.) Copies of Audited Financial statements to be enclosed. If audited financial statement/ profit and loss statement is not available for Financial Year 2022-2023, then, Financial Statement may be submitted duly certified by the Chartered	XXX is a leading IT and Consulting Services organization. Would request to consider the turnover of overall global entity while the bidding entity would be XXX India.	Please be guided by the RFQ document.
169	2.3 Stage 2 – Shortlisting Criteria Page 25	Team Size/ Employees employed by bidder (full time employees on their payroll), as on 31.03.2023 Top Bidder based on number of employees among received responses - 10 Marks Next Bidder in rank - 8 Marks Next Bidders in rank - 7 Marks Remaining Bidders in rank - 5 Marks Bidders will be ranked based on number of employees in descending order and scores will be assigned as per above criteria. Certificate from Head (HR) or company secretary or designated official of the responding firm for number of people employed by the	We have the capability centers and people in India who are responsible for global deliveries as well. Hence, would request to consider the number of employees of global entity.	Please be guided by the RFQ document.
170	2.3 Stage 2 – Shortlisting Criteria Page 26	Insurance practice size by bidder, as on 31.03.2023 (Total revenue from Insurance clients in the last financial year FY2022-23) Top Bidder among received responses - 10 Marks Next Bidder in rank - 8 Marks Next Bidders in rank - 7 Marks Remaining Bidders in rank - 5 Marks Bidders will be ranked based on total revenue from Insurance clients in descending order and scores will be assigned as per above criteria. CA certificate or Documentary evidence to the satisfaction of LIC, to prove	XXX is a leading IT and Consulting Services organization in the world. We have delivered numerous programs for various Insurance clients globally. Would request to consider the revenue from Insurance clients of XXX global.	Please be guided by the RFQ document.
171	General	General	Can we get year on year expected growth targets in terms of users, agents, back office staff. This will help in sizing	Details to be provided in RFP scope

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172	General	General	List of licences to be provided with details on which licences are the ones to be mandatorily leveraged  Please share the existing tools details for below a. Development and Debugging: b. Performance Testing tools: c. Defect Tracking tools: d. Application monitoring Tools: e. Ticketing tool for Incident management: f. Security Tools and controls g. DevOps Tools	Details to be provided in RFP scope
173	General	General	Branch Front-end Interface requirements, is this only Front end i.e. UI/UX with integration to existing <del>ay</del> back end application OR is it completely new system	Details to be provided in RFP scope
174	4. Availability Page 55	Application is expected to be available 99.99%.	Can we existing Data center architecture and different sites which are supported	Details to be provided in RFP scope
175	General	General	Can we have the RPO and RTO requirements from the target system	Details to be provided in RFP scope
176	Table 2: Sales intermediary super app functional requirements, Page: 37	Lead Management	- Can you provide us the lead management flow currently being followed for different products- Can you list down the systems LIC currently uses for lead management/existing customers/Onboarding? - What all systems you will replace and are planning to integrate with the bidder solution - What will be the method of integration? Request LIC to provide a list - Who all will be the user personas? On roll and Off-roll both will have to be considered? - Number of users including On roll and Off-roll? - How many LOBs/channels will be included in the proposal for Sales App?"	Details to be provided in RFP scope
177	Table 2: Sales intermediary super app functional requirements, Page: 36	Recruitment and Onboarding Management	Will this be RM assisted onboarding or self onboarding by agent only?	Details to be provided in RFP scope
178	3.Branch Front-end Interface Functional Requirements: Dashboard section, Page 41	Enhanced UI/UX with multilingual options (English, Hindi, Assamese, Bengali, Gujarati, Marathi, Kannada, Malayalam, Telugu, Odia, Punjabi, and Tamil and other regional languages etc.)	Majority of our rural customers are using this App in English and we have adoption more than 85%. Based on the adoption, we also have seen a significant increase in conversion rate. However, we can send messages via sms,email in vernacular language, provided the template provided by LIC	Details to be provided in RFP scope
179	Table 2: Sales intermediary super app functional requirements, Page: 39	Payouts and Incentives	We assume for incentive management display requirements, XXX will be the front-end to display the performance of all sales targets visualized with compensation achieved. We assume that the pre-computed value of incentive will be provided in the form of excel by the LIC team	Details to be provided in RFP scope
180	Table 2: Sales intermediary super app functional requirements, Page: 38	Diagnostics & NSTP cases: • Option to view, schedule and track prospect/customer medical appointments with empaneled MSP	"Who are the vendors here? What will be the approach of integration? Will the subscription to those APIs be managed by LIC?"	Details to be provided in RFP scope
181	Table 2: Sales intermediary super app functional requirements, Page :36	Login and authentication: Login and authentication and First-time login	Request LIC to elaborate this point.	Vendor needs to provide and implement SSO & IDAM
182	Table 11, Page: 55	Data to be localized in a cloud platform located in India. Bidders should have the flexibility to host/deploy on-cloud(private/public) or on-premises.	"Our standard deployment is as a multi-tenanted SaaS solution that's deployed on a public cloud by MS Azure. In such deployment, XXX takes care of the ongoing maintenance, updates, upgrades, monitoring & administration and the infra. Azure is a MeitY Empanelled CSP. To safeguard data protection, all configuration & data belonging to a customer is completely segregated in separate tables at the storage layer. To ensure data residency regulations, we have our primary DC in Pune and DR center in Chennai. This architecture of XXX is currently trusted by over 60 global banks, financial institutions, and insurance carriers. Since typically, the architecture needed for on-prem solutions and cloud solutions are fundamentally different, we request the corporation to consider giving a relaxation for solutions that offer any one of the mentioned options."	Details to be provided in RFP scope
183	Table 2: Sales intermediary super app functional requirements: Lead Management, Page: 37	Automatic redirection for pre-Issuance verification before conversion (e.g., photo capture, self-video recording with clear instructions, confirmation on application details)	"What format of data will come to the proposed solution from the Pre Issuance Video Verification service provider. What will be the approach of integration? Will the subscription to pre-issuance video verification service providers be managed by LIC?"	Details to be provided in RFP scope

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184	i.Introduction to Scope of Work. Point 6, Page: 28	The solution should be cross functional & agnostic to all operating systems, Browsers and Devices like Mobiles, Tablets, Desktop and Laptop etc. The proposed solution should be compatible with any Operating system browsers and Devices. It should also be available as an "application".	"XXX is compatible with following: -OS: Mobile (Android, iOS); Web (Windows, Mac) -Devices: PC, Mac, Tablet and Mobiles -Browser: All contemporary HTML5-compliant browsers including Google Chrome, Firefox, Safari & Microsoft Edge. Internet Explorer is not a supported browser since Microsoft has retired support for all versions of Internet Explorer. Google Chrome is the preferred & recommended browser. We assume the specifications mentioned above are adequate for the proposed solution to	Details to be provided in RFP scope
185	Table 2: Sales intermediary super app functional requirements: Quote Generation, Page: 38	Quote Generation	What is the current way of doing Need analysis, Product recommendation and Quote generation /BI ? What are the tools being currently used? Can the bidder integrate with those tools to get the updates for the agents?	Details to be provided in RFP scope
186	Sales agent microsite with integration into sales app, Page :41	Range of functionality to be offered including agent assisted onboarding journey - digital visibility with "Co-Browsing" , "click to chat", "schedule an appointment", "send an email" or "view location" on a map	What are the co-browsing solutions LIC is suggesting for the proposed solution to integrate with ? What will be the exact use case on this?  We assume the subscription of those co-browsing tools will be managed by LIC	Details to be provided in RFP scope
187	Sales agent microsite with integration into sales app, Page :41	"Agents Virtual Avatar" - AI powered Chatbot for 24x7 customer sales support Chatbot to deliver warm leads to the agent 24x7	What is the expectation here?	Details to be provided in RFP scope
188	table 13: Hardware Design (HLD and LLD), SRS and other documentation & manuals, Page: 59		XXX is a multi-tenanted SaaS solution deployed on the public Azure cloud. It has a predefined architecture that relies on a specific kind of infra configuration including OS, application server, database, etc. but since XXX completely takes care of the ongoing maintenance, updates, upgrades, monitoring & administration and the infra end to end.  However, we assume the devices used by the users will be out of scope of XXX's deliverables.	Details to be provided in RFP scope
189	Table 4, Page 50	To fill online MHR	Need elaboration on this use case. What data will come from the MHR portal?	Details to be provided in RFP scope
190	2. Sales Super App Functional Requirements, Page: 37	Sourcing Management: Prospect list generation. Campaign management tracker Provision to map the leads to individual sales intermediaries allocated from LIC via digital marketing.	"Need elaboration on this requirement. Typically this is not provided in customer onboarding solutions, but instead is done in Mark Tech tools.  We can integrate with any such MarkTech/campaign management tools to facilitate campaign attribution by linking leads with campaigns run in those tools "	Details to be provided in RFP scope
191	Documentation, Page: 61	The Bidder shall also provide the MIS reports as per requirements of LIC. Any level/version changes and/or clarification or corrections or modifications in the above-mentioned documentation should be supplied by the bidder to LIC free of cost in a timely manner	"Can you list down the reports and dashboards that are currently used? Also request the corporation to specify if it uses any other data visualization tool such as Tableau, Power BI, or any other of that kind?" What are the data sources for those reports? Please elaborate the list of current reports and their formats, to help us evaluate."	Details to be provided in RFP scope Details to be provided in RFP scope Details to be provided in RFP scope
192	Claim Filing and Management, Page: 38	Automating underwriting and decision-making basis automated underwriting engine	Will the bidder have to bring its own UNDERWRITING System or integrate with LIC's existing UNDERWRITING system? Will the communication via omni-channel mechanisms through UNDERWRITING tools be sent to Customers directly or agents for assisted Onboarding?	Details to be provided in RFP scope Details to be provided in RFP scope
193	Page 44	For all online eKYC/Video KYC facilities	Will the bidder have to bring its own KYC vendor or integrate with LIC's existing KYC system?	Details to be provided in RFP scope Details to be provided in RFP scope
194	Service and Support,Page: 39	Raise service requests/tickets for customer service requirements and Status Tracking	What is the ticketing system currently being used? Do we have to integrate with the existing ticketing management tool to get the resolution updates or bring our own ticketing system?  Is the expectation limited to only initiation of service requests?	Details to be provided in RFP scope Details to be provided in RFP scope
195	3. Branch Front-end Interface Functional Requirements,Page: 44	NEFT details for payouts	We assume that we will integrate with the Payment Gateway service provider of LIC for sending payment links and facilitating digital payments within XXX.Let us know how many payment gateways we need to integrate with?. Also, subscription of the Payment Gateway needs to be managed by LIC. Please elaborate the channels of communication through which receipts need to be communicated. We need to have a more detailed discussion on CBDC (Central Bank Digital Currency)	Details to be provided in RFP scope
196	12: Compliance Requirements, Page: 58	Compliance requirements as per the IRDAI and specific norms/guidelines/policies of LIC.	Can you list down the reports? Also send us the formats with sample reports and the number of reports.	Details to be provided in RFP scope
197	1.1 Tender Information Summary (hereinafter referred to as "TIS") ,Page: 4	Instructions for Online Bid Submission <a href="https://www.tenderwizard.com/LIC">https://www.tenderwizard.com/LIC</a>	Request LIC to provide details on the format of the proposal document.	The document should be in PDF format.

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198	Table 2: Sales intermediary super app functional requirements: Quote Generation, Page: 38	Sales Assisted new policy/service request journeys: • Online completion of Agent's Confidential Report and Moral Hazard Report by Agents / Marketing Officials	What is the e-signature tool the proposed solution needs to integrate with to facilitate sales agents to sign digitally? We assume LIC will have an ACR format to be filled with or do we have to do a deep link integration with any tool? Please describe the nature of the tool.	Details to be provided in RFP scope Details to be provided in RFP scope
199	Branch Front end Interface: Send/ print policy documents and statements, Page: 44	<ul style="list-style-type: none"> <li>• Send Interest, TDS, annuity certificate.</li> <li>• Send a premium statement.</li> <li>• Send Loan statement (if applicable)</li> </ul>	Request LIC to elaborate on the source and target of the system Request LIC to elaborate on the source and target of the system Request LIC to elaborate on the source and target of the system	Details to be provided in RFP scope Details to be provided in RFP scope Details to be provided in RFP scope
200	Branch Front end Interface: Send/ print policy documents and statements, Page: 45	Quote Generation and Policy Issuance	Request LIC to elaborate on the systems to be integrated with?	Details to be provided in RFP scope
201	d. Infrastructure, Page: 49	1. Proposed digital solution should support multiple authentication mechanisms such as MPIN, OTP, Biometric, Face ID	We assume that biometric devices will be provided by LIC.	Details to be provided in RFP scope
202	a. Front End, pg 47	LIC shall provide the UX/UI design (user frames, wireframes, mock-ups/or prototype).	"LIC shall provide the UX/UI design (user frames, wireframes, mock-ups/or prototype)." - We believe this will be sent prior to the Implementation start as part of the Initial Requirements workshop.	Details to be provided in RFP scope
203	b. Backend, pg 48	"5. AI/ML embedded into use-cases."	"5. AI/ML embedded into use-cases." - Are the use cases for embedding ML elaborated or these will be circled back during requirements ?	Details to be provided in RFP scope
204	vi. Data Migration Pg 48	One-time ETL data load from source systems (e.g. eFEAP-Next) to databases of the microservices on the System of Engagement layer	Could you help provide the list of the entities that need to be migrated.  We are presuming this to be a DataSync. Please confirm.	Details to be provided in RFP scope
205	2.2 Stage 1- Eligibility criteria. Pg 22	Sales Turnover and Company Net worth Bidder must have minimum average turnover of Rs. 5000 Crores in the last three financial years (2020- 2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020- 2021, 2021-2022 and 2022-2023) The bidder should have positive net worth in each of the last three financial years (2020-2021, 2021- 2022 and 2022-2023). The net worth of the Bidder should not have eroded by more than 30% in the last 3 years.	The sales turnover and company net worth as suggested in the RFQ is 5000 Cr and positive net worth respectively, this criteria is debarring organization which are in the niche Fintech and AI space, who could surely provide a Technology edge towards solution availability, faster deployment and future proof technology architecture. We would sincerely request a reconsideration of the criteria and lower it down to 2000 Cr as Sales turnover, with positive network for 2 out of the last 3 financial years and net worth not eroding by more than 30% in the last 3 years. This would surely enable some of the leading Fintech companies in India to participate.	Please be guided by the RFQ document.
206	Detailed Functional Scope of Work - Customer Super App Functional Requirements - NRI Customers - Page 34	Separate option for NRIs for payment of Renewal Premium	Only payment of renewal payment is allowed for NRI customers? How are the other options of Policy revivals and other servicing options to be handled including ULIP policies?	Details to be provided in RFP scope
207	Detailed Functional Scope of Work - Customer Super App Functional Requirements - Policy Servicing - Death Claims - Page 37	Reporting claims, uploading supporting documents	Are the early death claims to be handled by the system including routing these claims to investigation officers and handle the end to end workflow?	Details to be provided in RFP scope
208	Detailed Functional Scope of Work - Customer Super App Functional Requirements - Policy Servicing - Death Claims - Health Claims - Page 37	Get claims assistance	Need more details	Details to be provided in RFP scope
209	Detailed Functional Scope of Work - Customer Super App Functional Requirements - Policy Servicing - Death Claims - Health Claims - Page 37	Option to raise dispute for claims and settlement	Does this cover the end to end flow till the dispute is resolved? Sending status updates on the dispute, seeking for additional clarifications/documents etc.,	Details to be provided in RFP scope
210	Performance & Scalability, Pg 55	3. Performance & Scalability	How many Branch users will be accessing the Branch Front End Application ?	Details to be provided in RFP scope
211	Detailed Functional Scope of Work. Pg 28	< General >	While it is mentioned about the various services and their lifecycle asks, is there a need for a Back office functionality for the Customer App / Portal to handle exceptions due to a end-point failure or any untrapped business rule. While technical or functional exceptions would be rolled back and played back to user, are any rule specific queueing at Backoffice needed.  Apart from that please also help outline if Any Transaction would require a workflow Approval from Backoffice. If yes, which Role would approve these.	Details to be provided in RFP scope
212	iv. Responsibility Matrix, Documentation and Training. Pg 59	< Management of Infra >	Can you help confirm the responsibility of the bidder doing the DBA and Management of database (eg. Index management and other NFR related administration) ?	Details to be provided in RFP scope
213	NA	NA	We are seeking extension of the submission of the bid by 2 weeks.	Please refer corrigendum.

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214	2.2 Stage 1 – Eligibility Criteria/Page no 27	The Bidder should also submit user acceptance report.	This may not be available but we will have the certificate of completion	Noted, please be guided by the RFQ document.
215	2.2 Stage 1 – Eligibility Criteria/Page no 28	Three completed / awarded assignments experience for the „similar relevant works“ during the last 5 years ending as on date of RFQ for Indian BFSI / Indian Public Sector Organizations including (Govt. Ministries, Departments, Govt. Enterprises, Govt. Undertakings) in India.	Can we share Global citations ?	Please be guided by the RFQ document.
216	1.11.7 Submission/uploading of Bids/Page no 14	i. Form T-6: Bank Guarantee Format for Earnest Money Deposit	When is the EMD to be submitted i.e. at the time of RFQ or RFP ?	EMD has to be submitted at the time of RFQ.
217	1.11.7 Submission/uploading of Bids/Page no 14	iii. Form T-9: Non-Disclosure Agreement	We understand that the NDA to be submitted by shortlisted bidders before the RFP is shared & not at the time of RFQ bid submission	NDA has to be submitted at the time of RFQ.
218	NA	NA	Client is requested to limit consultant’s liability to 1X of the total contract value. This is as per GFR and the guidelines issued by MeitY. It is also the normal industry practice. Client may consider including the following language:  "Purchaser/Client agrees that Consultants total liability for all claims connected with the services or this agreement (including but not limited to negligence), whether in contract, tort, statute, indemnities or otherwise, is limited to one time the professional fees paid / payable for the services. Purchaser/Client agrees that Consultant will not be liable for (i) loss or corruption of data from your systems, (ii) loss of profit, goodwill, business opportunity, anticipated savings or benefits or (iii) indirect or consequential loss."	Please be guided by the RFQ document.
219	Clause 11 of NDA at Page 96	NDA Clause- survival period of confidentiality obligations	We request client to reduce the survival period of confidentiality obligations to one year post <u>expiry or termination</u> .	Please be guided by the RFQ document.
220	Clause 1.19 (1) & (2) at Page 22, Clause 1.22 (3) at Page 24	Indemnity	We request client to include the following exceptions and procedure as these are industry standards and reasonable. They are also mentioned in the MeitY guidelines.  "1. Notwithstanding anything contained in this agreement, if the Indemnified Party promptly notifies Indemnifying Party in writing of a third party claim against Indemnified Party that any Service provided by the Indemnifying Party infringes a copyright, trade secret or patents incorporated in India of any third party, Indemnifying Party will defend such claim at its expense and will pay any costs or damages, that may be finally awarded against Indemnified Party. 2. Indemnifying Party will not indemnify the Indemnified Party, however, if the claim of infringement is caused by: a) Indemnified Party’s misuse or modification of the Service; b) Indemnified Party’s failure to use corrections or enhancements made available by the Indemnifying Party; c) Indemnified Party’s use of the Service in combination with any product or information not owned or developed by Indemnifying Party; However, if any service, information, direction, specification or materials provided by Indemnified Party or any third party contracted to it, is or likely to be held to be infringing, Indemnifying Party shall at its expense and option either: i. Procure the right for Indemnified Party to continue using it; ii. Replace it with a non-infringing equivalent; iii. Modify it to make it non-infringing. 3. The foregoing remedies constitute Indemnified Party’s sole and exclusive remedies and <u>Indemnifying Party’s entire liability with respect to infringement.</u> "	Please be guided by the RFQ document.
221	NA	NA	We agree to indemnify to the extent the damages/losses are finally determined by a competent court or arbitration. Please make indemnities subject to final determination by court/arbitrator. This is also the industry standard and prescribed by MeitY in its guidelines.	Please be guided by the RFQ document.

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S. No.	RFQ Document Reference (Section & Page Number)	Clause(in brief) of RFQ requiring clarification (S)	Query in reference to the clause	LIC Response / Clarification
222	NA	NA	The indemnities set out in this agreement shall be subject to the following conditions: (i) the Indemnified Party as promptly as practicable informs the Indemnifying Party in writing of the claim or proceedings and provides all relevant evidence, documentary or otherwise; (ii) the Indemnified Party shall, at the cost of the Indemnifying Party, give the Indemnifying Party all reasonable assistance in the Defense of such claim including reasonable access to all relevant information, documentation and personnel provided that the Indemnified Party may, at its sole cost and expense, reasonably participate, through its attorneys or otherwise, in such Defense; (iii) if the Indemnifying Party does not assume full control over the Defense of a claim as provided in this clause, the Indemnified Party may participate in such defense at its sole cost and expense, and the Indemnified Party will have the right to defend the claim in such manner as it may deem appropriate, and the cost and expense of the Indemnified Party will be included in losses; (iv) the Indemnified Party shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the written consent of the Indemnifying Party; (v) all settlements of claims subject to indemnification under this Clause will: a) be entered into only with the consent of the Indemnified Party, which consent will not be unreasonably withheld and include an unconditional release to the Indemnified Party from the claimant or plaintiff for all liability in respect of such claim; and b) include any appropriate confidentiality agreement prohibiting disclosure of the terms of such settlement; (vi) the Indemnified Party shall account to the Indemnifying Party for all awards, settlements, damages and costs (if any) finally awarded in favour of the Indemnified Party which are to be paid to it in connection with any such claim or proceedings; (vii) the Indemnified Party shall take steps that the Indemnifying Party may reasonably require to mitigate or reduce its loss as a result of such a claim or proceedings; (viii) in the event that the Indemnifying Party is obligated to indemnify an Indemnified Party pursuant to this clause, the Indemnifying Party will, upon payment of such indemnity in full, be subrogated to all rights and defenses of the Indemnified Party with respect to the claims to which such indemnification relates; and (ix) if a Party makes a claim under the indemnity set out under Clause above in respect of any particular loss or losses, then that Party shall not be entitled to make any further claim in respect of that loss or losses (including any claim for damages).	Please be guided by the RFQ document.
223	Clause 1.12 at Page 18, Clause 1.21 at Page 23	Termination	To uphold the principles of natural justice, we request client to notify us and give us a <u>rectification period of at least 30 days, prior to invoking this clause.</u>	Please be guided by the RFQ document.
224	No clause in RFQ. Please include in pre-bid	Termination	To uphold the principles of natural justice and to bring parity in the contract, we request client to give us the right to terminate the contract in case client breaches any of its material obligations under the contract, provided a notice for such breach is given to client along with a <u>rectification period of 30 days.</u>	Please be guided by the RFQ document.
225	Clause IV at Page 17, Clause 1.12 at Page 18	Risk Purchase	Request client to limit our liability under this clause to 10% of the value of corresponding goods/services not delivered by us. Please also confirm that client will use government procurement norms (including price discovery) for procurement of such services from third parties	Please be guided by the RFQ document.
226	Clause 1.14 at Page 19, SL. No. 14 at Page 104	Conflict of interest	We wish to highlight that we are a large organization providing various services to various state and central government departments, PSUs, international organizations and private clients. We wish you to note that while we have a mechanism in place to identify patent and direct conflict of interests, it may not always be possible to identify any or all indirect or remote conflict of interests. Kindly appreciate that our no conflict confirmations will be <u>subject to the foregoing.</u>	Please be guided by the RFQ document.

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S. No.	RFQ Document Reference (Section & Page Number)	Clause(in brief) of RFQ requiring clarification (S)	Query in reference to the clause	LIC Response / Clarification
227	Clause 1.22 at Page 23	IPR	There are innumerable IPRs that exist with us which we would like to use to your benefit while delivering our services to you. These are our pre-existing IPRs and we use it for all clients. We will not be able to give ownership in such IPRs to you just because we are using them for providing services to you, like we use these for other clients. We request that we are allowed to retain ownership of our pre-existing IPRs, else we might be not be able to use these in providing services to you in order to protect our ownership in them. We request you to kindly include the below clause. This is also the standard mentioned by MeitY in its guidelines.  <i>"Notwithstanding anything to the contrary in this agreement, Consultant will retain the ownership of its pre-existing intellectual property rights (including any enhancement or modification thereto) even if such IPRs are used for creating deliverables, are incorporated in the deliverables, etc. To the extent such pre-existing IPRs are included/incorporated in the deliverables, upon receipt of all due and payable payment in full, the Consultant shall grant a non-exclusive, perpetual and fully paid up license to the Purchaser/Client to use such pre-existing IPRs for use of deliverables for the purpose for which such deliverables are meant for client's internal business operations."</i>	Please be guided by the RFQ document.
228	Sl. No. 5 of Table 1: Bidder Eligibility Criteria at Page 26, Sl. No. 5 of Form T-3: Bidder's eligibility as per RFQ criteria at Page 76 and Annexure 1 at Page 80, FORMAT 3: Self Declaration	Declaration sought is not in line with the eligibility criteria	We note that the declarations sought in the RFP are not in line with the eligibility criteria as the blacklisting period is ranging from as on date to three years or five years. In view of the same, we request you to please align Annexure 1 at Page 80 with Sl. No. 5 of Table 1: Bidder Eligibility Criteria at Page 26, Sl. No. 5 of Form T-3: Bidder's eligibility as per RFQ criteria, FORMAT 3: Self Declaration <b>and seek declaration w.r.t blacklisting as on date.</b>	Please refer corrigendum.
229	Sl. No 11 of Table 1: Bidder Eligibility Criteria at Page 27, Sl. No. 11 of Form T-3: Bidder's eligibility as per RFQ criteria at Page 79, Sl. No. 3 of FORMAT 3: Self Declaration at Page 103	Non-performance	We request the client to modify the undertaking to the effect that any such termination should have been approved/upheld by any court decree or arbitral award against the bidder to such effect. Further for performance, we confirm there is no instance of any contract having been terminated on account of any determined non-performance of contract. Our undertaking shall be subject to the aforesaid clarifications. Please confirm.	Please be guided by the RFQ document.
230	No clause in RFP. Please include in pre-bid.	No third party disclaimer	We will be providing services and deliverables to you under the contract. We accept no liability to anyone, other than you, in connection with our services, unless otherwise agreed by us in writing. You agree to reimburse us for any liability (including legal costs) that we incur in connection with any claim by anyone else in relation to the services. Please confirm our <u>understanding is correct</u> .	Please be guided by the RFQ document.
231	No clause in RFP. Please include in pre-bid.	Acceptance	If the project is to be completed on time, it would require binding both parties with timelines to fulfil their respective part of obligations. We request you that you incorporate a deliverable acceptance procedure, perhaps the one provided by MeitY in their guidelines, or the one suggested below, to ensure that acceptance of deliverables is not denied or delayed and comments, if any, are received by us well in time. You may consider including the below simple clause:  <i>"Within 10 days (or any other agreed period) from Client's receipt of a draft deliverable, Client will notify Consultant if it is accepted. If it is not accepted, Client will let Consultant know the reasonable grounds for such non acceptance, and Consultant will take reasonable remedial measures so that the draft deliverable materially meets the agreed specifications. If Client does not notify Consultant within the agreed time period or if Client uses the draft deliverable, it will</i>	Please be guided by the RFQ document.
232	2.3 Stage 2 – Shortlisting Criteria/Page 28	Each assignment (20 marks each) will be evaluated as per following criteria. a) Total Contract Value (Value in INR) – 10 marks <b>&gt;=50 Crore - 5 Marks</b>	Request you to please guide us on citations where the contract value is less than 50 crs, what would be score ?	Please be guided by the RFQ document.
233	2.3 Stage 2 – Shortlisting Criteria/Page 28	Assignment scope is relevant to the scope of RFQ - 10 Marks (Please limit the case study to 10-15 pages)	In this segment, if the scope is similar we will straight away get 10 marks on each citation. Please let us know if this understanding is correct.	Any case study having scope relevant to the scope, scale and complexity mentioned in the RFQ will have high probability of scoring <b>high marks</b> .
234			Will the cloud procurement be done as part of this existing scope by the GSI or a separate RFP?	Details to be provided in RFP scope
235			What are the security products LIC is planning to use for the cloud deployment?	Details to be provided in RFP scope
236			What is the overall time deployment the project and how many sub-RFPs will released?	Details to be provided in RFP scope

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S. No.	RFQ Document Reference (Section & Page Number)	Clause(in brief) of RFQ requiring clarification (S)	Query in reference to the clause	LIC Response / Clarification
237	3.ii.1.1.Table 1.Policy Revivals	Link to get reminders/complete journey on WhatsApp	Is integration with Marketing Automation required for reminders journey? Is bidder expected to provide the Marketing Platform?	Details to be provided in RFP scope
238	3.ii.1.1.Table 1.Loan against Insurance Policy	Social nudges to indicate # customers who have opted for this	Pls. explain	Details to be provided in RFP scope
239	3. Internal System and data integrations	Integrations with internal systems and 3rd party solutions will be done using REST and JSON via an API gateway. API Gateway to manage SOAP REST and XML JSON transformations as needed.	Are these internal & external integrations already available on LIC's "API Gateway" and needs to be consumed As-Is OR LIC expects these integrations to be build? Please confirm if LIC's As-Is/Current "API Gateway" covers all the integrations needed in the scope and exposed either as Rest or SOAP/XML APIs?	Details to be provided in RFP scope
240	2.3 Stage 2 – Shortlisting Criteria/Page 28	Each assignment (20 marks each) will be evaluated as per following criteria. a) Total Contract Value (Value in INR) – 10 marks >=50 Crore - 5 Marks and Assignment scope is relevant to the scope of RFQ - 10 Marks (Please limit the case study to 10-15 pages)	Please let us know whether there is any hard criteria for any citation to be accepted as scoring ? Example 1: We provide a citation of Indian BFSI / Indian Public Sector Organizations including (Govt. Ministries, Departments, Govt. Entities, Govt. Undertakings) in India worth >125 Crore but the scope is not related to RFP scope. Will we get 10 out of 20 or the citation will not be considered ? Example 2: We provide a citation which matches the exact scope but the value is less than 50	Any assignment submitted having scope relevant to the scope, scale and complexity mentioned in RFQ will have high probability of scoring high marks w.r.t. criteria of "Assignment scope is relevant to the scope of RFQ".  Assignments with TCV <50 Cr will score zero marks out of 10.
241	d. Infrastructure Pg #53	i. Hybrid	We assume that the services will be hosted on the public cloud platform. Our solution may not have option to provide on-primse solution. Please confirm.	Details to be provided in RFP scope
242	c. Data Integrations Pg #55	c. Data Integrations	The solution that we envisage would be a complet geen field implementation and we need to built workflows to achieve RFQ business use case. Hope this is fine with LIC.	Details to be provided in RFP scope
243	vi. List of Deliverables Pg# 67	vi. List of Deliverables	The solution that we envisage will have a license cost associated with it. Our commercial section will include few other paid apps which would be required in order to make the solution fullproof. Hence, it will be the implementation cost plus the licensing cost plus the special application cost/subscription plus the ongoing solution maintenance.	Details to be provided in RFP scope
244	Eligibility criteria# 9	Client Reference- The Bidder must have completed or been awarded at least 2 (Two) Insurance Companies or Public sector Banks or Banking, Financial Services and Insurance (hereinafter referred to as "BFSI") projects. The projects should be similar to the scope of work detailed in this RFQ.	Request Change to: Client Reference The Bidder must have completed or been awarded at least 2 (Two) Insurance Companies or Public sector Banks or Banking, Financial Services and Insurance (hereinafter referred to as "BFSI") projects. The projects should be in the space of App development or similar to the scope of work detailed in this RFQ.	The bidder must have completed or been awarded at least 2 projects with any regulated entities across the BFSI industry (including both Private & Public sector undertakings)
245	Eligibility criteria 4	Sales Turnover and Company Net worth Bidder must have minimum average turnover of Rs. 5000 Crores in the last three financial years (2020-2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023). The bidder should have positive net worth in each of the last three financial years (2020-2021, 2021-2022 and 2022-2023). The net worth of the bidder should not have eroded by more than 30% in the last 3 years.	Request LIC to amend to: Sales Turnover and Company Net worth Bidder must have minimum average turnover of Rs. 5000 Crores in any two of last three financial years (2020-2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023). The bidder should have positive net worth in each of the last three financial years (2020-2021, 2021-2022 and 2022-2023). The net worth of the bidder should not have eroded by more than 30% in the last 3 years.	Please be guided by the RFQ document.
246	Eligibility Criteria 8	Relevant Experience Bidder should have a minimum of 5 years' experience as on date of publication of this RFQ on projects with scope similar to the scope of work detailed in this RFQ. Documents to be submitted: Copy of the purchase order (or) invoices of continued projects dated on or before Nov '18on scope similar to the scope of work detailed in this RFQ. Certificate of completion of the work for projects with	We are a publicly listed company and governed by NDA and publicity clause in our SLA which restricts us from sharing any client related documents such as PO or SLA. Request LIC of India to consider Letters / Email Certificates from clients for any app development for this clause.	Please be guided by the RFQ document.





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247	Eligibility Criteria 9	Purchase Order/Work Order/Invoice or letter from the Client on his letterhead. Client Reference with contact details (Reference of each of the PO should contain the information like Name, address of the Organization, contact person, mail IDs etc.) The Bidder should also submit user acceptance report. Details to be submitted in Form T4 along with the documentary evidence like copy of the purchase order(s), work order or certificate from the customers etc.	Request LIC of India to accept Email from clients for this criteria. Also, we suggest that we can get the Go-Live date mentioned in the same letter / email as a alternate to User Acceptance Report. Due to NDA and publicity clause, we might not be able to share UAR. Request bank to kindly consider the same.	Please be guided by the RFQ document.  In case completion certificate is available, User Acceptance Report can be waived off
248	Table 2: Shortlisting Criteria No. 1	Three completed / awarded assignments experience for the "similar relevant works" during the last 5 years ending as on date of RFQ for Indian BFSI / Indian Public Sector Organizations including (Govt. Ministries, Departments, Govt. Entities, Govt. Undertakings) in India. Each assignment (20 marks each) will be evaluated as per following criteria. a) Total Contract Value (Value in INR) – 10 marks >=50 Crore - 5 Marks >=75 Crore - 6 Marks >=100 Crore - 8 Marks >=125 Crore - 10 Marks (Enclose copy of POs/Work order/documentary evidence for reference) b) Assignment scope is relevant to the scope of RFQ - 10 Marks (Please limit the case study to 10-15 pages	Request change to: Three completed / awarded assignments experience for the "similar relevant works" or "App development" during the last 5 years ending as on date of RFQ for BFSI / Public Sector Organizations / Private Sector Organization in India or globally. Each assignment (20 marks each) will be evaluated as per following criteria. a) Total Contract Value (Value in INR) – 10 marks >=10 Crore - 5 Marks >=15 Crore - 6 Marks >=20 Crore - 8 Marks >=25 Crore - 10 Marks (Enclose copy of POs/Work order/documentary evidence for reference). We are governed by NDA and Publicity Clause. Request bank to accept Case Studies with Client testimonials for this requirement. b) Assignment scope is relevant to the scope of RFQ or in App development - 10 Marks (Please limit the case study to 10-15 pages	Please be guided by the RFQ document.
249	Table 2: Shortlisting Criteria No. 2	Client Reference Letter/Satisfactory Outcome/Program Progress Letter from Clients in the clause above as per: 3 clients – 10 marks 2 clients – 7 marks 1 client – 5 marks	Request LIC of India to accept emails from clients, also, for this criteria.	Please be guided by the RFQ document.
250	Table 2: Shortlisting Criteria No. 3	Turnover of Bidder Entity, as on 31.03.2023 Top Bidder based on turnover among received responses - 10 Marks Next Bidder in rank - 8 Marks Next Bidders in rank - 7 Marks Remaining Bidders in rank (meeting eligibility criteria) - 5 Marks (Note: For the purpose of this criterion, turnover of only the bidding entity will be considered. Turnover of any parent, subsidiary, associated or other related entity will not be considered.) Copies of Audited Financial statements to be enclosed. If audited financial statement/ profit and loss statement is not available for Financial Year 2022-2023, then, Financial Statement may be submitted duly certified by the Chartered Accountant/Minimum three partners or Directors.	Request bank to define some values for Turnover and assign marks to it. Such as Rs. 8000 Crs+ - 10 Marks; Rs. 6000 Crs+ - 8 Marks; Rs. 5000 Crs - 7 Marks.	Please be guided by the RFQ document.

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S. No.	RFQ Document Reference (Section & Page Number)	Clause(in brief) of RFQ requiring clarification (S)	Query in reference to the clause	LIC Response / Clarification
251	Table 2: Shortlisting Criteria No. 4	Team Size/ Employees employed by bidder (full time employees on their payroll), as on 31.03.2023 Top Bidder based on number of employees among received responses - 10 Marks Next Bidder in rank - 8 Marks Next Bidders in rank - 7 Marks Remaining Bidders in rank - 5 Marks Bidders will be ranked based on number of employees in descending order and scores will be assigned as per above criteria. Certificate from Head (HR) or company secretary or designated official of the responding firm for number of	Request LIC of India to define some values for no. of employees and assign marks to it in the space of Application development only. Such as 20,000+ employees - 10 marks, 18000+ - 8 Marks, etc. Since this RFP is for the scope of app development, request bank to consider employee strength in engineering or app development. Full-time employees on payroll may include admin employees, HR employees, IT support employees, support contact center employees who may not be relevant to the scope of this project.	Please be guided by the RFQ document.
252	Table 2: Shortlisting Criteria No. 5	Insurance practice size by bidder, as on 31.03.2023 (Total revenue from Insurance clients in the last financial year FY2022-23) Top Bidder among received responses - 10 Marks Next Bidder in rank - 8 Marks Next Bidders in rank - 7 Marks Remaining Bidders in rank - 5 Marks Bidders will be ranked based on total revenue from Insurance clients in descending order and scores will be assigned as per above criteria. CA certificate or Documentary evidence to the satisfaction of LIC, to prove revenue from the defined criteria.	Request bank to define values for revenue turnover and respective scores. For example: Rs. 100 Crs - 5 Marks; Rs. 200 Crs - 7 Marks; Rs. 500 Crs - 10 Marks.	Please be guided by the RFQ document.
253	Bid details	Documents relating to Bid Security	Please confirm the BID security amount to be submitted during the RFQ or only during the RFP response for shortlisted	EMD has to be submitted at the time of RFQ.
254	Form T-5: Check list for Bidders	Sr Documents submitted, duly filled, signed Yes/No/NA 1. Form T-1: Letter of Acceptance 2. Form T-2: Bidder's Profile Format 3. Form T-3: Bidder eligibility as per RFQ criteria 4. Annexure -1: Blacklisting 5. Form T-4: Bidder's Relevant Experience 6. Form T-6: Bank Guarantee Format for Earnest Money Deposit 7. Form T-7: Integrity Pact 8. Form T-8: Land Border Declaration 9. Form T-9: Non-Disclosure Agreement 11. Form T-10: Declaration of Compliance 12. Form T-11: Undertaking of Information Security	Please confirm which are the mandotry document to be submitted in RFQ response	The documents listed in Form T-5 are to be mandatorily submitted as part of Form T-5.
255	3. Internal System and data integrations	Integrations with internal systems and 3rd party solutions will be done using REST and JSON via an API gateway. API Gateway to manage SOAP REST and XML JSON transformations as needed.	Are these internal & external integrations already available on LIC's "API Gateway" and needs to be consumed As-Is OR LIC expects these integrations to be build? Please confirm if LIC's As-Is/Current "API Gateway" covers all the integrations needed in the scope and exposed either as Rest or SOAP/XML APIs?	Details to be provided in RFP scope

Note: In case of any ambiguity, the RFQ document will stand.

Date: 22 December 2023

Place: Mumbai

**Executive Director (Digital Marketing & Digital Transformation)**