Sr.No.	RFP Document Reference (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details/Query in reference to the clause	LIC Response
1	5.2 Eligibility Criteria, point 3, page 116	Data Privacy The Bidder shall submit undertaking regarding non-usage of LIC data in any form without permission from LIC.	RFP suggests that duly notarized undertaking in this regard to be submitted. Can you please suggest a template for this document? Is it okay to share on organization Letterhead instead of Notarized undertaking?	Please be guided by the RFP
2	Table 2 – Procure vs Build Services (Indicative)	The bidder must review and extract existing underwriting logic in COBOL in eFEAP-Next and derive rules from official business circulars and documentation	Assumption is that LIC will identify and provde cobol programs for vendor to extract BRE rules	As mentioned in the RFP, The bidder is responsible for analysing the source code for any logics along with the documentation if present, for the purpose of rule extraction and configuration during implementation
3	3.1.4 Adherence to BCP & Cyber Security Systems Page 111	Adherence to BCP & Cyber Security Systems	Please confirm if bidders must provide and implement the following cybersecurity tools: SIEM integrated with SOC, DevSecOps toolchain (SAST, DAST, SCA), EDR/XDR, Data encryption and key management (BYOK/HSM), WAF, VPN and IDS/IPS.	Bidder is expected to setup the entire DevSecOps tool chain as part of the New Business Platform. For SIEM, bidder is expected to integrate with the existing SIEM solution
4	Table 2 – Procure vs Build Services (Indicative) Page 373	BRE (Business Rules Engine) (If Required)	Our understanding is that IP of Vendor's BRE/BPM product will reside with the vendor. However, IP related to any customisation that is LIC specifc, will reside with LIC. Please confirm	Please refer to the RFP; as the BRE/BPM solution will be custom-built, the associated intellectual property shall reside with LIC
5	3.1.9 Systems of Security - HSM	RFP briefly mentions Hardware Security Module (HSM)	To ensure our proposal aligns with your expectations, could you please confirm: Will the solution leverage the LIC's existing HSM infrastructure? OR Is the System Integrator expected to provide and manage the HSM as part of the implementation?	Please be guided by the corrigendum dated 17.12.2025, bidder is expected to setup the PII data vault on the proposed CSP Infrastructure
6	3.1.9 Systems of Security	MDM – Mobile Device Management	Please confirm if MDM is required for this engagement or should the SI leverage the existing MDM solution?	Please be guided by the RFP
7	4.12.6.4 page 414	Infrastructure monitoring	Infrastructure monitoring handles collection and analyzing data from IT infrastructure like servers, databases, and other backend components LIC is already setting them up as per RFP. Does SI has to arrange Infrastructure monitoring seperately?	Bidder has to setup entire Infrastructure monitoring stack as part of the new business platform
8	4.12.6.4 page 414	Application Monitoring	LIC currently has an Enterprise grade Application Performance Monitoring (APM) and synthetic monitoring tools Does SI has to arrnge Application monitoring seperately	Bidder has to setup entire Application monitoring stack as part of the new business platform
9	3.8.2 Workstation and Secure Access Requirements, para 3, page 85	LIC reserves the right to audit remote access usage, enforce endpoint security compliance,	RFP suggests that LICI will enforce endpoint security compliances and will revoke access where policy violations are observed. Can you please let us know what these endpoint security parameters are and how they will be monitored?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
10	3.12.3.5 Survival, page 106	The following clauses survive the termination and expiry of the contract: 1. Intellectual Property Rights; 2. Indemnity; 3. Insurance; 4. Confidentiality and privacy; 5. Protection of personal information; 6. Security; 7. Audit and access; and 8. Knowledge transfer 9. Warranty 10. Non-Disclosure Agreement	RFP suggests that aforementioned clauses will survive post contract termination as well. Can you let us know the time duration for survival clause?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
11	Annexure-II: Mandatory „Information Security Requirements" Criteria (to be signed and submitted by the bidder),point 2, page 216	LICI reserves rights for auditing the Vendor as per the scope of agreement. The audit can be taken up by LICI Information Security Team, Internal Audit Team or by another independent audit or appointed by LICI as per such requirement, if any during the project period. If the compliance scores of suppliers in the audit are found less than 90%, then LICI may terminate this Agreement, if supplier fails to rectify or implement requisite compliance within fifteen days.	As per RFP LICI reserves rights for auditing the Vendor as per the scope of agreement and provide a compliance score, if compliance score is found less than 90% LICI may terminate the contract. Could you please provide the parameters on which the compliance score is calculated?	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
12	200 & 205	...............................The Respondent herein agrees and undertakes to indemnify and hold LIC harmless from any loss, damage, claims, liabilities, charges, costs, or expense (including reasonable attorneys' fees), that may arise or be caused or result from or be paid/incurred/suffered or caused to be paid/incurred/ suffered by reason of any breach, failure, delay, impropriety or irregularity on its part to honor, observe, adhere to, abide by or comply with any of the terms and conditions of this Agreement..................................	Bidder requests below changes to this clause. First, we would like to highlight that the current NDA is unilateral in nature, while the Bidder will also be required to share its intellectual property, proprietary information, methodologies, and business-sensitive data during the course of this engagement. Accordingly, the NDA must be revised to a mutual confidentiality agreement to ensure that both Parties receive equal protection for their respective confidential information. ....The Respondent herein agrees and undertakes to indemnify and hold ~~LIC~~ *disclosing party* harmless from any loss, damage, claims, liabilities, charges, costs, or expense (including reasonable attorneys' fees), that may arise or be caused or result from or be paid/incurred/suffered or caused to be paid/incurred/ suffered by reason of any breach, failure, delay, impropriety or irregularity on its part to honor, observe, adhere to, abide by or comply with any of the terms and conditions of this Agreement. *In the event that the Respondent shall be liable to disclosing party in connection with this Agreement, the Respondent's liability shall be limited to the value of the Contract.*	Please be guided by the RFP
13	103	3.12.1.4 Limitation of Liability Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall not exceed the total Contract Price, provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any obligation of the Bidder to indemnify LIC concerning IPR infringement.	Bidder requests below changes to this clause. Except in cases of criminal negligence or willful misconduct, the aggregate liability of the Selected Bidder to LIC, whether under the contract, in tort or otherwise, shall not exceed the total Contract Price, provided that this limitation shall not apply ~~to the cost of repairing or replacing defective equipment, or~~ to any obligation of the Bidder to indemnify LIC concerning *3rd party claim for* IPR infringement.	Please be guided by the RFP
14	104	3.12.1.4 Limitation of Liability 1. The maximum aggregate liability of Selected Bidder, in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement/Contract, damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of applicable statutory or regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder shall not exceed the total Project Cost. 2. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental losses, damages or claims including loss of profit, loss of business or revenue.	Bidder requests below changes to this clause. 1. The maximum aggregate liability of Selected Bidder, in respect of any claims, losses, costs or damages arising out of or in connection with this RFP/Agreement/Contract, damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations, Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of applicable statutory or regulatory guidelines applicable to the ~~LIC, provided such guidelines were brought to the notice of~~ Selected Bidder, shall not exceed the total Project Cost. 2. Under no circumstances shall either Party be liable for any indirect, consequential, or incidental, *exemplary, punitive, special* losses, damages or claims including loss of profit, loss of business or revenue, *loss of use, loss of production, loss of anticipated savings, loss of goodwill, business interruption, even if such party has been advised of the possibility thereof.*	Please be guided by the RFP

#	Page	Clause (RFP)	Bidder's Comment / Proposed Change	LIC Response
15	104	3. The limitations set forth herein shall not apply with respect to: a. claims that are the subject of indemnification pursuant to infringement of third-party Intellectual Property Right; b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder. c. Damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations. d. Regulatory or Statutory fines imposed by a Government or Regulatory Agency for non-compliance of statutory/ regulatory guidelines applicable to the LIC, provided such guidelines were brought to the notice of Selected Bidder	Bidder requests below changes to this clause. 3. The limitations set forth herein shall not apply with respect to: a. claims that are the subject of indemnification pursuant to infringement of third-party Intellectual Property Right; b. damage(s) occasioned by the Gross Negligence or Willful Misconduct of Selected Bidder. c. Damage(s) occasioned by Selected Bidder for breach of Confidentiality Obligations. d. Regulatory or Statutory fines imposed by a Government or Regulatory Agency for non-compliance of statutory/ regulatory guidelines applicable to the *Selected Bidder* ~~LIC~~, *arising solely due to the Selected Bidder's gross negligence,* provided such guidelines were brought to the notice of Selected Bidder.	Please be guided by the RFP
16	55	3.5.7.1 Property Rights	We would like to include below provisions for the protection of either party's IP, under this section: *(a) All pre-existing "Intellectual Property Rights" or "IP" (means all materials, copyrights, patents, trademarks, know-how, methodologies, processes, techniques, tools, forms, templates, software, inventions, discoveries, service marks, design rights, trade secrets (whether registered or unregistered) and all other similar intellectual proprietary rights) shall belong to the Party or third party that owned such rights prior to this Agreement. All modifications, enhancements and derivative works on such pre-existing "Intellectual Property Rights" shall belong to that Party or third party that owned such pre-existing Intellectual Property Rights, (hereinafter referred to as "Pre-Existing IP")* *(b) All IP developed, or created, or customized by Bidder, its affiliates and subcontractors, in connection with the agreement/RFP, including deliverables developed for the Customer and/or jointly with Customer shall be owned by Bidder except for "Pre-Existing IP" of Customer. Bidder grants to Customer a limited, non-exclusive, non-transferable, worldwide, royalty free license to use such IPs solely for Customer's internal business purposes during the term of the contract.* *(c) Any third-party IP(s) or product(s) will be provided in accordance with respective third party's terms and conditions. Any warranties and indemnities in respect of third party proprietary software or IP or product incorporated in Services are limited to those provided in the applicable third party's terms and conditions. Any Open Source Software or COTS product incorporated in Services is provided as-is and LIC's rights in respect of that software will be governed by the applicable license terms.*	Please be guided by the RFP
17	55	No Indemnification processes and no duty to mitigate	While reviewing the RFP, Bidder has noticed that there is no appropriate indemnification procedure and duty to mitigate for indemnity hence we would like to request for the inclusion of below provisions to this clause. **(1) A Party entitled to the benefit of an indemnity (Indemnified Party) agrees to give the other Party (Indemnifying Party) prompt written notice of all claims that it is responsible for defending. The Indemnified Party may participate in the investigation and defense of such claims at its expense with its own counsel. If, after 15 Business Days of receiving a notice, the Indemnifying Party fails to assume and defend such claim, the Indemnified Party may defend or settle the claim at the Indemnifying Party's expense, subject to compliance with this clause. An Indemnifying Party will not be responsible for any settlement or compromise of a claim made without its consent, unless the Indemnified Party has tendered notice of the claim and the Indemnifying Party has after 15 Business Days failed to assume and defend a claim that is required to be indemnified by the Indemnifying Party under a contract.** **(2) Each Party has a duty to mitigate the damages and any amounts payable under an indemnity that would otherwise be recoverable from the other Party pursuant to this Agreement by taking appropriate and commercially reasonable actions to reduce or limit the amount of such damages or amounts.**	Please be guided by the RFP
18		Addition to RFP	Bidder requests for the inclusion of below provision to this RFP: *Bidder's delay/failure resulting from Customer's failure/delay to comply with its responsibilities and obligations will be excused and Bidder will not be liable for delay/failure. In this event, Bidder shall be entitled to extension of time and to receive payment for any additional cost incurred in this regard.*	Please be guided by the RFP
19	10	2.2.2.1 Obtaining consents To the extent permitted by applicable Laws and for the benefit of LIC, the Vendor will use its best endeavors to ensure that each of the Personnel used by the Vendor in the production or creation of the Contract Material gives, genuine consent in writing, in a form acceptable to LIC, to the use of the Contract Material for the Specified Acts, even if such use would otherwise be an infringement of their Moral Rights.	Bidder requests for the deletion of this clause in its entirety: 2.2.2.1 Obtaining consents ~~To the extent permitted by applicable Laws and for the benefit of LIC, the Vendor will use its best endeavors to ensure that each of the Personnel used by the Vendor in the production or creation of the Contract Material gives genuine consent in writing, in a form acceptable to LIC, to the use of the Contract Material for the Specified Acts, even if such use would otherwise be an infringement of their Moral Rights.~~	Please be guided by the RFP
20	53	3.5.6.1 For breach of IPR Rights 1. The successful Bidder shall indemnify and hold harmless, free of costs, LIC and its employees and officers from and against all suits, actions or administrative proceedings, claims, demands, losses, damages, costs, and expenses of any nature, including attorney's fees and expenses, which may arise in respect of the Services provided by the Bidder under this Contract, as a result of any infringement or alleged infringement of any patent, utility model, registered design, copyright, or other Intellectual Proprietary Rights (IPR) or trademarks, registered or otherwise existing on the date of the contract arising out of or in connection with: a. Any design, data, drawing, specification, or other documents or Services provided or designed by the Bidder for or on behalf of LIC. b. The delivery of the Services by the Bidder or the use of the Services at LIC's Site	Bidder requests below changes to this clause. 3.5.6.1 For breach of IPR Rights 1. The successful Bidder shall indemnify and hold harmless, free of costs, LIC and its employees and officers from and against all suits, actions or administrative proceedings, claims, demands, losses, damages, costs, and expenses of any nature, including attorney's fees and expenses, which may arise in respect of the Services provided by the Bidder under this Contract, as a result of any infringement or alleged infringement of any patent, utility model, registered design, copyright, or other Intellectual Proprietary Rights (IPR) or trademarks, registered or otherwise existing on the date of the contract arising out of or in connection with: a. ~~Any design, data, drawing, specification, or other documents or Services provided or designed by the Bidder for or on behalf of LIC.~~ *Any Service or Software obtained from successful Bidder under this Agreement directly infringes any patent, copyright, trademark or trade secret of any third party ("Claim")* b. ~~The delivery of the Services by the Bidder or the use of the Services at LIC's Site~~	Please be guided by the RFP

#	Page	Original Clause	Bidder Requested Changes	LIC Response
21	54	3.5.6.2 For Losses and Damages Caused by Bidder 1. the Bidder shall indemnify and keep harmless LIC, from and against, all actions, suit proceedings, losses, costs, damages, charges, claims, and demands of every nature and description brought or recovered against LIC because of any act or omission or willful default or gross negligence or willful trespass of the Bidder, his agents, or employees despite all reasonable and proper precautions may have been taken, during the execution of the Services. The Bidder shall make good at his own expense all resulting losses and/or damages to: a. the Services themselves or b. any other property of LIC or c. the lives, persons, or property of others	Bidder requests below changes to this clause. 3.5.6.2 For Losses and Damages Caused by Bidder 1. the Bidder shall indemnify and keep harmless LIC, from and against, all actions, suit proceedings, losses, costs, damages, charges, claims, and demands of every nature and description brought or recovered against LIC because of ~~any act or omission or~~ willful *Misconduct* ~~default~~ or gross negligence ~~or willful trespass~~ of the Bidder, his agents, or employees despite all reasonable and proper precautions may have been taken, during the execution of the Services. The Bidder shall make good at his own expense all resulting losses and/or damages to *(due to above):* ~~a. the Services themselves or~~ b. any ~~other~~ *tangible personal* property of LIC or c. ~~the lives, persons, or property of others~~ *death of or personal bodily injury to any person caused by Bidder's Gross Negligence or Willful Misconduct*	Please be guided by the RFP
22	54	3.5.7.1 Property Rights ....Intangible assets, e.g., license agreements, Software Packages, and memberships for purposes of performance of this contract provided by LIC or purchased by the Bidder wholly or partly with funds provided by LIC, shall be the property of LIC and shall be registered accordingly., These shall be obtained in the name of LIC after obtaining LIC's prior written approval. LIC shall have an encumbered right to use such assets, even after the termination of the Contract. Any restrictions about the future use of these documents and software shall be specified in the Contract......................	Bidder requests below changes to this clause. ....~~Intangible assets, e.g., license agreements, Software Packages, and memberships for purposes of performance of this contract provided by LIC or purchased by the Bidder wholly or partly with funds provided by LIC, shall be the property of LIC and shall be registered accordingly., These shall be obtained in the name of LIC after obtaining LIC's prior written approval. LIC shall have an encumbered right to use such assets, even after the termination of the Contract. Any restrictions about the future use of these documents and software shall be specified in the Contrac~~t......................	Please be guided by the RFP
23	55	3.5.7.2 IPR (Intellectual Property Rights) LIC will own the Intellectual Property Rights (IPRs) of the proposed NextGen New Business Platform For LIC India. The Intellectual Property Rights (IPR) for the bespoke development done, including customization/s during the implementation of the project will lie with LIC.	Bidder requests below changes to this clause. ~~LIC~~ *Bidder* will own the Intellectual Property Rights (IPRs) of the proposed NextGen New Business Platform For LIC India. The Intellectual Property Rights (IPR) for the bespoke development done, including customization/s during the implementation of the project will lie with ~~LIC.~~ *Bidder. No transfer of ownership of any intellectual property will occur under the Agreement or Statement of Work. If deliverables are created by Bidder specifically for LIC and identified as such in the Statement of Work or Agreement or any bespoke development done, including customization/s during the implementation of the project, Bidder hereby grants LIC a worldwide, non-exclusive, fully paid, royalty-free license to reproduce and use copies of the deliverables (or bespoke development(s) including customizations) internally. The intellectual property of third parties and all derivatives of it made during the performance of the Services will remain owned by the applicable third party.* *LIC grants Bidder a non-exclusive, worldwide, royalty-free right and license to any LIC-provided intellectual property that is necessary for Bidder and its designees to perform the Services.*	Please be guided by the RFP
24	55	2. All Intellectual Property Rights (including but not limited to patents, copyrights, trade secrets, moral rights, and all other proprietary rights), in and to the Deliverables, source code, object code, scripts, libraries, APIs, configurations, documentation, and any other materials developed, customized, or created specifically under this Agreement (the —Project Deliverables‖), shall vest solely and exclusively with LIC from the date of their creation. The Bidder hereby irrevocably assigns, transfers, and conveys to LIC all right, title, and interest in and to the Project Deliverables, free from any encumbrances or third-party claims.	Bidder requests below changes to this clause. 2. All Intellectual Property Rights (including but not limited to patents, copyrights, trade secrets, moral rights, and all other proprietary rights), in and to the Deliverables, source code, object code, scripts, libraries, APIs, configurations, documentation, and any other materials developed, customized, or created specifically under this Agreement (the —Project Deliverables‖), shall vest solely and exclusively with *Bidder,* ~~LIC~~ from the date of their creation. The Bidder hereby~~irrevocably assigns, transfers, and conveys to LIC all right, title, and interest in and to the Project Deliverables, free from any encumbrances or third-party claims~~ *grants LIC a worldwide, non-exclusive, fully paid, royalty-free license to reproduce and use copies of the such Intellectual Property Rights or deliverables internally* .	Please be guided by the RFP
25	56	3. LIC shall have a perpetual, worldwide, royalty-free, transferable, and irrevocable right to use, modify, reproduce, enhance, distribute, sublicense, or otherwise exploit the Project Deliverables in any manner it deems fit, without any restriction or dependence on the Bidder. 4. Notwithstanding the above, LIC acknowledges that the Bidder may utilize pre-existing proprietary frameworks, tools, accelerators, or software components (—Pre-Existing IP‖) in the development of the Project Deliverables. The ownership of such Pre-Existing IP shall remain with the Bidder. However, to the extent that any Pre-Existing IP is embedded in or necessary for the use of the Project Deliverables, the Bidder grants LIC a perpetual, irrevocable, royalty-free, worldwide license to use, operate, maintain, and modify such Pre-Existing IP solely in connection with the Project Deliverables.	Bidder requests below changes to this clause. ~~3. LIC shall have a perpetual, worldwide, royalty-free, transferable, and irrevocable right to use, modify, reproduce, enhance, distribute, sublicense, or otherwise exploit the Project Deliverables in any manner it deems fit, without any restriction or dependence on the Bidder.~~ 4. Notwithstanding the above, LIC acknowledges that the Bidder may utilize pre-existing proprietary frameworks, tools, accelerators, or software components *and/or any modifications, enhancements, and derivative works of such IPR, irrespective of the party creating them* (—Pre-Existing IP‖) in the development of the Project Deliverables. The ownership of such Pre-Existing IP shall remain with the Bidder. However, to the extent that any Pre-Existing IP is embedded in or necessary for the use of the Project Deliverables, the Bidder grants LIC a ~~perpetual, irrevocable,~~ *non-exclusive*, royalty-free, worldwide license to use, operate, maintain, and modify such Pre-Existing IP *included in that Project Deliverables* solely in connection with the Project Deliverables *for LIC internal use only and only to the extent necessary to make use of that Project Deliverables.*	Please be guided by the RFP
26	56	5. The Bidder shall not reuse, resell, or commercially exploit any Project Deliverables, custom developments, or derivative works created under this Agreement for any third party, except for its own Pre-Existing IP as clarified above. 6. The Bidder shall deliver to LIC the complete source code, object code, build scripts, technical documentation, and related materials for all Project Deliverables at the time of acceptance. 7. If a third party's claim endangers or disrupts LIC's use of the Deliverables, the Bidder shall at no further expense, charge, fee or cost to LIC, (i) obtain a license so that LIC may continue use of the Deliverables in accordance with the terms of this RFP.	Bidder requests below changes to this clause. ~~5. The Bidder shall not reuse, resell, or commercially exploit any Project Deliverables, custom developments, or derivative works created under this Agreement for any third party, except for its own Pre-Existing IP as clarified above.~~ ~~6. The Bidder shall deliver to LIC the complete source code, object code, build scripts, technical documentation, and related materials for all Project Deliverables at the time of acceptance.~~ 7. If a third party's claim endangers or disrupts LIC's use of the Deliverables *due to infringement claim* , the Bidder shall at no further expense, charge, fee or cost to LIC, (i) obtain a license so that LIC may continue use of the Deliverables in accordance with the terms of this RFP *or (ii) terminate the services for that infringing part.*	Please be guided by the RFP

27	56	8. Bidder shall indemnify and keep fully and effectively indemnified LIC from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes used by Bidder or his subcontractors or in respect of any other services rendered under this RFP. The bidder shall indemnify LIC against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, or any part thereof in India. 9. The Bidder shall, at their own expense, defend and indemnify LIC against all third-party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad. 10. The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If LIC is required to pay compensation to a third party resulting from such infringement, the bidder shall be fully responsible for, including all expenses and court and legal fees.	Bidder requests below changes to this clause. 8. ~~Bidder shall indemnify and keep fully and effectively indemnified LIC from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes used by Bidder or his subcontractors or in respect of any other services rendered under this RFP.~~ The bidder shall indemnify LIC against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, _software, designs, or processes provided by the Bidder_ or any part thereof in India _provided that such infringement is not caused by (a) any modification made by LIC, (b) use not in accordance with the documentation provided, or (c) combination of the such IPR /products with any equipment, software, or materials not supplied by the Bidder._. 9. The Bidder shall, at their own expense, defend and indemnify LIC against all third-party claims _of_ ~~or~~ infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products _, software, designs, or processes provided by the Bidder or_ any part thereof in India or abroad. 10. The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If LIC is required to pay compensation to a third party resulting from such infringement, the bidder shall be fully responsible for _infringing part only,_ including all expenses and court and legal fees.	Please be guided by the RFP
28	57	12. The Bidder shall grant to LIC a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity. All deliverables, outputs, plans, drawings, specifications, designs, reports, and other documents and software submitted by the Bidder under this Contract shall become and remain the property of LIC and shall be subject to laws of Copyright Act 1957, and must not be shared with third parties or reproduced, whether in whole or part, without LIC's prior written consent. The Bidder shall, not later than upon termination or expiration of this Contract, deliver all such documents and software to LIC, together with a detailed inventory thereof. The Bidder may retain a copy of such documents and software but shall not use it for commercial purposes.	Bidder requests below changes to this clause. 12. The Bidder shall grant to LIC a fully paid-up, ~~irrevocable,~~ non-exclusive license throughout the territory of India or abroad to access, ~~replicate~~ and use software (and other software items) provided by the supplier, including- all inventions, designs and marks embodied therein ~~in perpetuity~~. All deliverables, outputs, plans, drawings, specifications, designs, reports, and other documents and software submitted by the Bidder under this Contract shall become and remain the property of _Bidder_ ~~LIC~~ ~~and shall be subject to laws of Copyright Act 1957,~~ and must not be shared _by LIC_ with third parties or reproduced, whether in whole or part, without ~~LIC~~ _Bidder_ 's prior written consent. The ~~Bidder~~ _LIC_ shall, not later than upon termination or expiration of this Contract, deliver all such documents and software to _Bidder_ ~~LIC~~, together with a detailed inventory thereof. ~~The Bidder may retain a copy of such documents and software but shall not use it for commercial purposes.~~	Please be guided by the RFP
29	57	All IPR including the source code and materials developed or otherwise obtained independently of the efforts of a Party under this Agreement (—pre-existing work‖) including any enhancement or modification thereto shall remain the sole property of that Party. During the performance of the services for this agreement, each party grants to the other party (and their sub-contractors as necessary) a non-exclusive license to use, reproduce and modify any of its pre-existing work provided to the other party solely for the performance of such services for duration of the Term of this Agreement. Except as may be otherwise explicitly agreed to in a statement of services, upon payment in full, the Bidder should grant LIC a non-exclusive, perpetual, fully paid-up license to use the pre-existing work in the form delivered to LIC as part of the service or deliverables only for its internal business operations. Under such license, either of parties will have no right to sell the pre-existing work of the other party to a Third Party. LIC's license to pre-existing work is conditioned upon its compliance with the terms of this Agreement and the perpetual license applies solely to the pre-existing work that bidder leaves with LIC at the conclusion of performance of the services.	Bidder requests below changes to this clause. All IPR including the source code and materials developed or otherwise obtained independently of the efforts of a Party under this Agreement (—pre-existing work‖) including any enhancement or modification thereto shall remain the sole property of that Party. During the performance of the services for this agreement, each party grants to the other party (and their sub-contractors as necessary) a non-exclusive, **royalty-free** license to use, reproduce and modify any of its pre-existing work provided to the other party solely for the performance of such services for duration of the Term of this Agreement. Except as may be otherwise explicitly agreed to in a statement of services, upon payment in full, the Bidder should grant LIC a non-exclusive, ~~perpetual,~~ _worldwide,_ fully paid-up license to use the pre-existing work in the form delivered to LIC as part of the service or deliverables only for its internal business operations. Under such license, either of parties will have no right to sell _or commercially exploit_ the pre-existing work of the other party to a Third Party . LIC's license to pre-existing work is conditioned upon its compliance with the terms of this Agreement and _licensing terms and conditions on which license is provided to LIC._ ~~the perpetual license applies solely to the pre-existing work that bidder leaves with LIC at the conclusion of performance of the services.~~	Please be guided by the RFP
30	219	15. Software Bill of Material (SBOM) LICI shall obtain from Vendor/Service Provider Software Bill of Material (SBOM) for any new software products/ Software as-a-Service applications (SaaS) before it is procured. SBOMs include all the open source and third party elements in a codebase, versions of the components utilized in the codebase, and current patch status and enable security teams to immediately detect any related security or license risks.	Bidder requests below additions to this clause. _Any Open Source Software or COTS product incorporated in Services is provided as-is and LIC's rights in respect of that software will be governed by the applicable license terms. Any warranties and indemnities in respect of COTS, third party proprietary software and Open Source Software incorporated in Services is limited to those provided in the applicable third party's terms and conditions. Bidder does not provide any additional warranties or indemnities for such software._	Please be guided by the RFP
31	57	.........................The PBG will be invoked in full or part (to be decided by LIC) in any of following eventualities during the period of contract: i. Any legal action is taken against the bidder restricting its operations. ii. Any action taken by statutory, legal or regulatory authorities for any breach or lapses which are directly attributable to the bidder. iii. LIC incurs any loss due to Vendor's negligence in carrying out the project implementation as per the agreed terms & conditions.	Bidder requests below modifications to this clause: ~~The PBG will be invoked in full or part (to be decided by LIC) in any of following eventualities during the period of contract:~~ ~~i. Any legal action is taken against the bidder restricting its operations.~~ ~~ii. Any action taken by statutory, legal or regulatory authorities for any breach or lapses which are directly attributable to the bidder.~~ ~~iii. LIC incurs any loss due to Vendor's negligence in carrying out the project implementation as per the agreed terms & conditions.~~ _Under any circumstance or event specified in the Agreement that may lead to the invocation of the Performance Bank Guarantee (PBG), the Bank shall provide the Bidder with a cure period of thirty (30) days to remedy the material breach. The PBG shall be invoked only if the Bidder fails to cure such material breach within the said thirty (30) days._	Please be guided by the RFP
32	98	3.10.5.1 General 5. LIC shall pay the Bidder's invoices within sixty (60) days after the receipt by LIC of such itemized invoices with supporting documents. Only a portion of an invoice not satisfactorily supported may be withheld from the payment. Should any discrepancy exist between actual payment and costs authorized to be incurred by the Bidder, LIC may add or subtract the difference from subsequent payments.	Please include below provisions under this clause and modified as below —— _All undisputed invoices, inclusive of all applicable taxes and charges, shall be paid by LIC within thirty (30) days from the date of a invoice._ 5. LIC shall pay the Bidder's invoices within ~~sixty (60)~~ _thirty (30)_ days _from the date_ ~~after the receipt by LIC~~ of such itemized invoices with supporting documents. Only a portion of an invoice not satisfactorily supported may be withheld from the payment. Should any discrepancy exist between actual payment and costs authorized to be incurred by the Bidder, LIC may add or subtract the difference from subsequent payments.	Please be guided by the RFP
33	101	3.12.1.1 Defaults and Breach of Contract In case the Bidder undergoes insolvency or receivership, neglects or defaults or expresses inability or disinclination to honor his obligations relating to the performance of the contract or ethical standards or any other obligation that substantively affects LIC's rights and benefits under the contract, it shall be treated as a breach of contract. Such defaults could include inter-alia:	Bidder requests below modifications to this clause: 3.12.1.1 Defaults and Breach of Contract In case the Bidder undergoes insolvency or receivership, neglects or defaults or expresses inability or disinclination to honor his obligations relating to the performance of the contract or ethical standards or any other obligation that substantively affects LIC's rights and benefits under the contract, it shall be treated as a breach of contract. _In the event of such breach (other than insolvency or receivership), LIC shall provide the Bidder with a cure period of thirty (30) days to remedy the breach._ Such defaults could include inter-alia:	Please be guided by the RFP

#	Reference	Topic	Query	Response
34	102	3.12.1.2 Notice for Default: LIC may, without prejudice to any other remedy for breach of Agreement, by written notice of not less than 30 (thirty) days, terminate the Agreement in whole or in part: 1. If Selected Bidder fails to deliver any or all the obligations within the time period specified in the Agreement, or any extension thereof granted by LIC; 2. If Selected Bidder fails to perform any other obligation(s) under the Agreement; 3. Violations of any terms and conditions stipulated in the RFP; 4. On happening of any termination event mentioned herein above in this Agreement	Bidder requests below modifications to this clause: 3.12.1.2 Notice for Default: LIC may, without prejudice to any other remedy for breach of Agreement, by written notice of not less than 30 (thirty) days, terminate the Agreement in whole or in part, *only after providing the Selected Bidder with a cure period of thirty (30) days to remedy the default and upon failure to cure such default within the said period*: 1. If Selected Bidder fails to deliver any or all the obligations within the time period specified in the Agreement, or any extension thereof granted by LIC; 2. If Selected Bidder fails to perform any other obligation(s) under the Agreement; 3. Violations of any terms and conditions stipulated in the RFP; 4. On happening of any termination event mentioned herein above in this Agreement	Please be guided by the RFP
35	Corrigendum - Channel Scope	Mobile application included in scope	Please confirm whether the mobile application is expected to be developed as native Android and iOS applications or as a hybrid application.	Hybrid mobile application; As mentioned in RFP, existing LIC mobile apps are built using ReactJS/React Native, and the bidder is expected to adhere to this technology stack
36	Corrigendum - Channel Scope	Mobile application included in scope	Please confirm whether offline functionality (lead capture, document upload, proposal save) is mandatory for mobile journeys across all channels.	Yes
37	Corrigendum - Third Party Integrations	External integration cost responsibility	The corrigendum contains contradictory responses regarding cost ownership of third-party integrations. Please clarify whether per-transaction and subscription costs are to be borne by the bidder or by LIC on actuals.	For any existing systems that are already integrated with LIC, bidder is expected to leverage the same. However for any new integrations, bidder is expected to furnish the unit pricing / subscription detail in the commercial bid and payment will be borne by LIC basis actuals during implementation
38	Corrigendum - API Management	WSO2 as API Management tool	Please confirm whether LIC will provide the WSO2 API Manager license and hosting infrastructure, or if the bidder is expected to provision and manage the same.	Bidder has to provision and setup the WSO2 over the proposed CSP Infrastructure
39	Corrigendum - Third Party Integrations	External integration cost responsibility	If the overall integration and subscription costs for third-party services are to be borne by the bidder, kindly provide the complete list of all such integrations along with the estimated transaction volumes (per day / per month / per annum) for each.	For any existing systems that are already integrated with LIC, bidder is expected to leverage the same. However for any new integrations, bidder is expected to furnish the unit pricing / subscription detail in the commercial bid and payment will be borne by LIC basis actuals during implementation
40	Corrigendum - Third Party Integrations	External integration cost responsibility	Will LIC provide enterprise licenses & environments for eMudhra, or is bidder expected to provision production-ready IAM setup?	Bidder has to provision and setup the eMudhra over the proposed CSP Infrastructure along with providing professional services for eMudhra
41	Corrigendum - Additional Scope	Medical Health Recommender	The current RFP and corrigendum do not clearly define the functional boundaries of the Medical Health Recommender. Kindly specify the expected capabilities.	Please be guided by RFP and corrigendae
42	Corrigendum - Additional Scope	Medical Health Recommender	Please clarify whether the Medical Health Recommender is expected to be rule-based or AI/ML-based.	Both
43	Corrigendum - Additional Scope	Auto Health Assessment	Please confirm whether Auto Health Assessment is expected to produce a risk categorization or a final underwriting recommendation.	Auto Health Assessment is expected to generate relevant output that serves as surrogate input to the underwriting engine, while also providing a standalone assessment
44	Corrigendum - Additional Scope	Auto Health Assessment	Kindly confirm the list of medical or health devices to be considered under Auto Health Assessment.	support integration with all major, widely used health and fitness devices/wearables from leading OEMs
45	Corrigendum - Digital Verification	Face match & liveness	Please confirm whether manual review and exception handling workflows are in scope for failed biometric verifications.	Yes
46	Corrigendum - Additional Scope	Auto Health Assessment	Kindly confirm the list of actions and activities to be covered under Auto Health Assessment.	It will be finalised by the bidder during the requirement-gathering phase in consultation with LIC
47	Corrigendum - Digital Verification	Video recording and verification	Please confirm the regulatory data retention period expected for recorded videos.	5 years as per IRDAI guidelines
48	Corrigendum - Digital Verification	OCR	Please clarify whether OCR functionality is considered within the scope of implementation or integration. Is the bidder expected to propose OCR as part of their solution, given that it has been removed from the corrigendum?	Yes, Bidder can propose and setup OCR for printed text (e.g.- PAN Card, Cheque, Aadhar, driving license etc.) capability as part of the New Business Platform
49	Corrigendum - Additional Scope	Scheduler (calendar, meetings, tasks)	Please clarify whether the scheduler is expected to be fully built within the new business application or integrated with existing LIC calendar/email systems.	Fully built within the new business application
50	Corrigendum - Additional Scope	Document Management System (DMS)	Please clarify whether a full-fledged in-application DMS is expected or only integration with existing LIC EDMS/ECMS systems.	Bidder is expected to build the staging DMS at proposed CSP Infra and integrate with EDMS as well.
51	Corrigendum - Additional Scope	Templating Engine	Please clarify what artefacts are expected to be covered under the templating engine (e.g., forms, documents, communications, UI templates).	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
52	Corrigendum - Additional Scope	Templating Engine	Kindly specify the expected volumes of templates to be handled.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
53	No historical policy migration (Pre-bid Q#9)	No historical policy migration (Pre-bid Q#9)	Will LIC require historical proposal data for analytics or only for operational reference?	Please be guided by the pre-bid response Q#9, historical proposal and policy data will remain in the legacy system and can be made available to the new platform via API(s) if required.
54	Bidder signs MOUs; LIC pays actuals (Pre-bid Q#99–100)	Bidder signs MOUs; LIC pays actuals (Pre-bid Q#99–100)	Will LIC nominate preferred vendors for Aadhaar, SMS, WhatsApp, Video KYC, etc., or is bidder free to choose?	Please be guided by the RFP, bidder is expected to re-use the existing integrations and propose preferred vendors for any new integrations
55	Bidder to propose & implement (Pre-bid Q#26, Q#41)	Bidder to propose & implement (Pre-bid Q#26, Q#41)	Are there guardrails on use of GenAI/LLMs (on-prem, open models, explainability)?	Bidder is expected to propose and implement the best in class LLMs and practices as part of the new business platform keeping in mind all security data privacy and compliance requirements as per the RFP
56	Video recording & verification (Pre-bid Q#7)	Video recording & verification (Pre-bid Q#7)	What is the mandated video retention period as per LIC compliance?	5 years as per IRDAI guidelines
57	Corrigendum - Platform Build Approach (Revised)	Point 76, 79, 81 - Conducting UAT	As per the corrigendum, the responsibility and accountability for conducting UAT lies with the bidder. The bidder is also responsible and accountable for SIT. Does LIC expect the same bidder to conduct both SIT and UAT? As per Industry standards, UAT should be conducted by the Business Users.	The selected bidder shall plan, manage and coordinate UAT, including status reporting and defect management. LIC business users will participate in UAT by executing agreed test cases and sharing observations, which the bidder shall capture and resolve in coordination with LIC
58	Corrigendum - Additional Scope	Appendix C: Scope of Work: Section 3.2 Target Architecture, Point 7 Front - end	As per the corrigendum, the bidder is required to develop a standalone mobile application with functionality equivalent to the web application. Will the code base for Android, iOS, and the web application be separate, or is a common/shared code base expected? Also for Mobile application, will all the functionalities and/or screens be in scope or a % of it?	Bidder is expected to develop web application and mobile app separately . All the functionalities shall be part of both web and mobile app
59	RFP 4.14 Compliance > Table 15: STQC Audit requirements	The bidder must ensure that all user interfaces (Web and Mobile) are compliant with WCAG 2.1 accessibility guidelines, preferably Level AA or higher	As per the RFP, the application must be STQC-compliant for accessibility and adhere to WCAG 2.1 guidelines, preferably Level A & AA Since AAA compliance is optional for STQC certification, Can we assume that testing for AAA guidelines is out of scope?	Latest GIGW guidelines has to be met
60	Section 3.6.4.1 – Agentic AI Platform Part 2 (Central KYC Agent)	Central KYC Agent – scope boundaries	For the central KYC agent that "routes docs to specialized validators", please clarify: (a) which validators will be provided by LIC (e.g., Aadhaar/PAN/KYC systems, fraud tools) and (b) which validators the bidder is expected to build / procure / integrate as part of this project.	Bidder is expected to build / integrate with the required validators (sub-agents) as part of the project
61	Section 3.6.4.1 – Agentic AI Platform Part 2	Document channels	The KYC agent must accept uploads via app/portals/email/API. Please clarify whether mail server and existing DMS/ECM integration will be provided by LIC, or whether the bidder must supply and configure these components end-to-end.	Existing EDMS integration endpoint will be extended by LIC. Bidder is expected to integrate with the same
62	Section 3.6.4.1 – Agentic AI Platform Part 2	Underwriting integration	The KYC agent "consolidates results for underwriting." Please specify: (a) target underwriting systems / modules and integration patterns expected (e.g., APIs, batch, file), and (b) whether underwriting rules are to be implemented in the Agentic AI layer, or only in existing LIC underwriting engines.	a) Bidder is expected to implement the best suited integration pattern b) Underwriting rules will be implemented only in the Underwriting solution implemented as part of the New business platform
63	Section 3.6.4.1 – Agentic AI Platform – Lead categorization & nurturing	AI models and data sources	For AI-based lead classification, enrichment, propensity and intent modelling, please clarify: (a) what historical data (leads, proposals, policies, channels, campaigns, etc.) will be shared with the bidder for model training, (b) data volumes/tenure (e.g., last 3–5 years), and (c) whether data will be made available in anonymized form or with full identifiers.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation

#	Section	Topic	Query	Response
64	Section 3.6.4.1 – Agentic AI Platform – Lead categorization & nurturing	Model ownership & IP	Please confirm ownership of AI/ML models, feature engineering pipelines and associated IP: will these be owned by LIC with full rights to modify/retrain/extend independently post-contract, or will any components remain proprietary to the bidder?	The model ownership will reside with the LIC
65	Section 3.6.4.1 – Agentic AI Platform – Automated calling	AI calling / voice bot infrastructure	For "AI agent–driven automated calling and conversational engagement", please clarify: (a) whether LIC has an existing contact center / telephony platform (e.g., dialer, SIP/VoIP, CCaaS) to which the agent must integrate, (b) if telephony licenses, call recording, ASR/TTS will be provided by LIC or by the bidder, and (c) any geographical or language coverage requirements for voice bots.	a) Bidder is expected to implement the dialer, ASR/TTS and telephony platform b) Bidder has to procure the required Licenses against the name of LIC c) Language support - Please be guided by the RFP, multi-lingual interactions (English, Hindi, and Indian regional languages) needs to be supported
66	Section 3.6.4.1 – Agentic AI Platform – Continuous engagement	Channels & campaign systems	For continuous contextual engagement with leads, which channels must be covered (SMS, WhatsApp, email, in-app, web, RCS, etc.)? Please confirm whether LIC's existing messaging gateways / campaign tools will be reused, or bidder should provision new ones.	LIC existing messaging gateways / Campaign tools can be re-used
67	Section 3.6.4.1 – Agentic AI Platform Part 3 – Digital Proposal Agent	Source systems for proposal data	The Digital Proposal Agent uses OCR, captures data from scanned forms and integrates with KYC workflows. Please clarify: (a) whether existing document templates / proposal form designs are frozen, or subject to change during the project, and (b) if bidder must provide and train OCR/ICR for multiple form variants (languages / regions) or only for standardized forms.	Bidder to expected to gather these details as part of the requirement gathering phase
68	Section 3.6.4.1 – Agentic AI Platform Part 4 – Test Explainer Agent	Domain content responsibility	For the Test Explainer Agent that "explains tests FAQs", please confirm whether LIC will provide the underlying medical/diagnostic content, FAQ corpus and compliance-approved language, or whether the bidder is expected to create these knowledge bases and get them approved by LIC.	Bidder is expected to create and get it approved by LIC stakeholders
69	Section 3.6.4.1 – Agentic AI Platform Part 4 – Medical Report Processor	Medical report formats & systems	For the Medical Report Processor agent (tampering checks, summarization), please clarify: (a) typical formats and sources of medical reports (PDF, image, HL7, etc.), (b) whether any existing medical systems / underwriting systems need to be integrated, and (c) whether the bidder is responsible for defining and implementing tampering-detection rules or models.	Bidder to expected to gather these details as part of the requirement gathering phase
70	Section 4.12 DevOps practices	Infrastructure	Please share the number of production and non-production environments.	Please be guided by the RFP
71	Section 4.12 DevOps practices	Front-end Monitoring	Please share the details of observability tools including APM, RUM, log management, Infra monitoring.	Bidder is expected to implement the best in class monitoring and observability stack as part of the new business platform
72	Section 4.12 DevOps practices	CI-CD	Please share the details of existing DevSecOps tool sets (Version control, SCA, SAST, DAST, RASP, Container registry, Container security, Key/ secret vault).	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
73	Page 396	Platform Engineering	Please share the details of Internal developer portal and productivity monitoring tool if any.	Bidder is expected to implement the developer portal and productivity monitoring tool as part of the new business platform
74	Section 4.12 DevOps practices	Compliance	Please share the details of regulatory and data governance requirements applicable to this project.	Please be guided by the RFP, further details will be shared with the selected bidder during implementation
75	Section 4.12 DevOps practices	Technical Design Resilience	Kindly provide the details of RTO and RPO for DC and DR. Please share the details of BCP requirement	Please be guided by the RFP
76	Section 4.12 DevOps practices		Can open-source tool be used for DevSecOps, observability and container security, internal developer portal?	Please be guided by the RFP, the bidder is expected to propose and implement the complete DevSecOps solution as part of the New Business Platform
77	Section 4.12 DevOps practices	Infrastructure	Please share the details of cloud vendor (AWS/Azure/GCP) applicable for this project.	Please be guided by the RFP, bidder is expected to propose the MeITY approved CSP as part of the infrastructure
78	Section 4.12 DevOps practices	Infrastructure	Can existing OpenShift setup be used for deployment or new setup has to be done?	Bidder is expected to implement the best in class container orchestration platform
79	Section 4.12 DevOps practices	Infrastructure	Is infrastructure and associated environment provisioning be mandatorily provisioned by using IaC?	Please be guided by the RFP
80	Section 4.12 DevOps practices	Demand Management , Backlog Management	Please share the details of existing demand, requirement, backlog management process	Please be guided by the RFP scope, bidder has to propose and manage end to end processes as part of the new business platform
81	Corrigendum – Volumetrics & Sizing	Responsibility of infrastructure sizing	As per pre-bid responses, LIC has indicated that bidder must size infrastructure based on indicative volumetrics. Please confirm whether conservative buffer-based sizing assumptions will be acceptable during technical and commercial evaluation to avoid future disputes.	Please be guided by the RFP and corrigendum
82	Corrigendum – Volumetrics & Sizing	Peak load and concurrency assumptions	Since peak TPS, concurrency, and API throughput are not provided, please confirm acceptable assumption ranges or tolerance limits that LIC will consider reasonable for infrastructure sizing.	Basis the updated volumetrics given in corrigendum and session duration given in RFP, TPS and API throughput can be calculated.
83	Corrigendum – Commercial	Scaling beyond RFP volumetrics	In case actual transaction volumes exceed RFP volumetrics during implementation or operations, please clarify whether additional cloud infrastructure costs will be treated as a Change Request or included within fixed price scope.	CSP pricing will be paid as per the actuals provided bidder furnish the required proofs and justification for any such deviations
84	Corrigendum – Disaster Recovery	DR architecture and operating model	Please confirm whether Active-Passive DR with warm standby is acceptable provided RPO ≤ 15 minutes and RTO ≤ 1 hour are met, or if Active-Active DR is mandatory.	Bidder is expected to propose the DR setup for the new business platform
85	Corrigendum – Security & Compliance	Applicability of security tools across environments	Please confirm whether security services such as WAF, GuardDuty, Security Hub, Config, and Inspector are mandatory across all environments (Prod, DR, UAT, SIT) or only for Production and DR.	Bidder is expected to propose and implement the best in class security solutions aligned as per the security requirements mentioned in the RFP across all environments
86	Corrigendum – Logging & Audit	Log retention requirements	Please confirm the regulatory log retention period required for application logs, security logs, and audit logs, to appropriately size logging and storage infrastructure.	Logs to be retained for a period of 1 year
87	Corrigendum – Integrations	Open-ended integration scope	As integration scope may evolve during implementation, please confirm whether the bidder should provision integration platform capacity buffers upfront, or whether additional integration capacity will be handled as Change Requests.	All the integrations required to meet the functional requirements as per the RFP shall be part of the scope
88	Corrigendum – Cloud Commercials	Cloud cost optimization mechanisms	Please confirm whether LIC intends to leverage AWS cost optimization programs such as Savings Plans, Reserved Instances, or Enterprise Discount Programs (EDP), and whether bidder assumptions in this regard will be acceptable.	Bidder to propose the best possible CSP pricing as part of the commerical bid
89	Corrigendum – Responsibility Matrix	Boundary of LIC vs Bidder responsibilities	Please confirm the responsibility split between LIC and bidder for ongoing cloud operations such as monitoring, security operations, patching, and cost optimization.	Bidder is expected to manage the end to end cloud operations during the entire TCO period
90	Corrigendum - Scope of work	2.4 - DevOps & CI/CD	Please confirm if Jira is already setup? Or the scope includes setting up the Jira instance form scratch?	Bidder is expected to setup the best in class collaboration tool for delivery
91	Corrigendum - Scope of work	2.4 - DevOps & CI/CD	If already setup, please confirm if it's Jira cloud, Jira Server or Jira Data Center	Not applicable
92	Corrigendum - Scope of work	2.4 - DevOps & CI/CD	Does the scope only includes Integration to the Jira which already has change Management Setup Or does it also includes setting up the change Management process in Jira as well?	Bidder is expected to setup the best in class collaboration tool
93	Corrigendum - Scope of work	2.4 - DevOps & CI/CD	If Jira Sever OR Jira Data Center, does the scope includes Performance optimization and observability of existing server?	Not applicable
94	Corrigendum - Scope of work	2.4 - DevOps & CI/CD	For Jira, what is the current scale on which the server runs, e.g. No. of users, No. of projects, No. of custom fields, total workflows etc.	Not applicable
95	118, 12. Relevant Certifications	The Bidder should have a CMMi Level 3 or higher certificate valid as on date of submission (as outlined in RFP), Bidder to submit a Certificate Copy of CMMi Certification in Level 3 or higher or equivalent certification	We request to make CMMi Level 3 certificate submission optional.	Please be guided by the corrigendum dated 16.01.2026
96	55-56, 3.5.7.2 IPR (Intellectual Property Rights)	Related to IPR	We wanted to clarify that the core IP stays with us and only the IP related to the custom built on top of core for LIC has to be provided, please confirm if our understanding is correct	Please be guided by the RFP, for the custom built the entire IP will belong to LIC
97	52 3.5.3 Restriction on Potential Conflict of Interests	Conflict of Interest	Please confirm that this clause doesnt restricts vendor from working on similar projects for other potential clients	Please be guided by the RFP
98	244 1.2 Bidder Role Expectations(Pt.14)	Envisage all services	This clause makes the scope unbounded and creates multiple risk from vendor point of view, Request LIC to please narrow the scope to that is explicitly mentioned in the RFP.	Please be guided by the RFP
99	118, 9.Client Reference	The Bidder must have completed at least 1 relevant project in the BFSI industry. The projects should be similar in scope of work to the implementation of a digital onboarding journey. The BFSI client reference's scope should be for lending, health insurance or life insurance for a bank or a health, general or life insurer, deployed in a private / public / hybrid cloud environment. Of all references submitted, at least one project should have a contract value of ₹5 Crores or more	Need exception for direct subsidiary for Global reference as due to tax benefits we have signed agreement with our local direct subsidiary.	Please be guided by the RFP
100	87, 3.8.4.2 Key Personnel	3. Substitution of Key Experts(D)	Request LIC to remove reduction of remuneration if the vendor is able to provide Key experts with similar or higher capabilities as personnel may be involved in other projects or moved to other organisations	Please be guided by the RFP

#	Section	Topic	Query	Response
101			"This is regarding the tender [Ref: LIC/CO/IT/DT/2025/RFP/DIVE/01 Dated: 17.11.2025] for Nextgen New business platform. Our team is working on the bid response and has come across some queries. We request your assistance in providing inputs on the following queries: Does E Feap (PAS) store data in vernacular languages (other than English). (Rationale : If E Feap does not store in other languages then the New business system storing in other languages may not be required). Labels and captions on front end will still be multilingual When intaking proposal forms filled in other languages we presume critical fields like names will be taken from KYC documents and any other information in text will be translated In Summary all storage will be in English "	Please be guided by the RFP
102	RFP- Eligibility Criteria and Technical Evaluation	Customer credentials	We request LIC to allow multiple POs , contracts from the same client to be submitted for the work which aligns to the scope of work of the RFP	Please be guided by the RFP and corrigendum
103	RPF-5.2 Eligibility Criteria, sr no 9	The Bidder should also submit user acceptance report.	Assuming client satisfaction letter would suffice. Else kindly help specify the ask	Please be guided by the RFP
104	Form T-6: Commercial Bid- Table #2,4	Cloud Commercial	**Total Cost Of Ownership Table -1** • We are assuming that all Services are operational by end of Month 12 (i.e End of Year 1) • For Sr # 2 (5-Year TCO for Cloud), we will leverage Estimated Quantity and Unit Price for Month 12 (End of Year 1) in Table 2 & Table 4 • Year 2 to Year 5 TCO : We will leverage Month12 Units (i.e Monthly Cost * 12 Months * 4 Years) • Year 1 TCO : For Ramp-up during Year 1, we will assume 50% of Full Year Cost (i.e Monthly Cost * 6 Months) • These are for TCO purposes only; actuals will be based on Actual Usage **Table 2 - Bill of Materials (Cloud Capacity Estimation)** We propose the following : • Estimated Quantity would be the Quantity operational by end of Month 12 (Year 1) - assuming all services are operational by Month 12 • For Infra services that can be given in Units we will provide Estimated Quantity (for Month 12) and Unit Cost as per the ask • For Services that are bundled (or PAAS Services) , we will provide detailed description of the Service as that Services contain multiple components and show Estimated Quantify as One • Total Cost (last Column) will be the Estimated Monthly Cost for Month 12 for that service. • For Year 2 to Year 5 we assume that all services would be operational. For Year 1, as Services will be operational over time, we assume 50% of full-year cost. • Attached XL has Update Table format for Table # 2 **Table 4 - Subscription based and Serverless Services**	Please refer the corrigendum dated 16.01.2026, Cloud costing is required for the entire TCO period
105	Corrigendum, sr no 9 -Section 3.6.4.3 Payment Terms: Annual Maintenance and Support Form T-6: Commercial Bid- Table #5	First wave will go live in T0 + 6 months, second wave will go live in T0 + 9 months, Relevant warranty will be up to T0 + 18 months and T0 + 21 months respectively. Hence applicable payment for AMS post warranty for the quarters T0 + 21 months and T0 + 24 months will be paid at the end of T0 + 24 months	The price requested for AMC is across Year 1 to Year 5. Is this to be read as Support across Phased delivery so that commercials can be aligned accordingly: T+6 to T+8 T+9 to T+11 T+12 to T+14 T+15 to T+60	The bidder is required to compute the AMC cost for the entire TCO period, which will commence after the Go-Live warranty support period
106	Form T-14	Digital Document Verification, Video Recording, Video Verification, OCR/ICR	These capabilities are available as a service and we request the provision to include such services as a part of the solution and the commercial. Kindly help with updated commercial to include these services	capabilities are already listed in the Form T-14, bidder is expected to include the costing for such services in commercial bid submission
107	Form T-14	Web Analytics, Geo Tagging, End user Monitoring	Can existing capability/service/tool be extended for use for the NextGen Platform for the below: - Web Analytics - Geo Tagging - End user Monitoring If yes, the the above to be considered as integrate in form T-14	Please be guided by the corrigendum dated - 17.12.2025
108	Corrigendum, sr no 6, Form T-14	Identity Management	Kindly confirm if emudhra is already subscribed to by LIC and the bidder is only required to integrate using available APIs. If yes kindly update Form T14 - to read as Integrate and not Implement.	Bidder is expected to provision and setup eMudhra as part of the New Business platform along with providing the professional services required for eMudhra
109	Pre Bid- sr no 1210	As guided by the RFP, bidder is expected to integrate with LIC existing face match and liveliness solution.	Face Match & Liveliness Check API is mentioned as integrate in pre bid, but implement in form T14. Assuming the capability is to be integrated and not implemented.	Please be guided by the RFP, bidder is expected to implement the face match and liveliness solution
110	Pre Bid sr no 4	The bidder shall be required to estimate and factor the transaction-related charges for all external paid APIs as per the volumetrics section.	As part of sr no 347, it is mentioned that : The bidder shall reuse existing integrations with LIC's systems where available. While sr no 4 states: The bidder shall be required to estimate and factor the transaction-related charges for all external paid APIs as per the volumetrics section. Assumption is services currently available with LIC will have to be integrated and any new proposed or suggested integration to be estimated and added as a part of the TCO. Kindly help confirm the understanding	The bidder shall reuse existing integrations with LIC's systems where available. For any new external APIs, the bidder shall provide costing based on the volumetrics specified in the corrigendum; payments will be made on actuals by LIC
111	Pre Bid- sr no 531	Bidder is expected to build the hierarchy management and work with the relevant partners to get the requisite details during implementation	The understanding here is that existing hierarchy will be made available by LIC and the same will be replicated on the NB platform to manage hierarchy related transaction/approvals/views The expectation is not to build an end to end hierarchy management module.	Bidder is expected to work with relevant partners to understand the LIC hierarchy and replicate the same in the new business platform
112	RFP- page 72, Provisioning of user support	Central helpdesk	The understanding here is that this is an L1 desk to assist users facing issues during the onboarding journey. Also assuming that LIC has the hotline numbers and ticketing solution in place to handle these queries.	Please be guided by the RFP and corrigendum, a dedicated helpdesk is required to assist users / agents during the journey
113	Corrigendum, Sr no 79, Conducting UAT	Conducting UAT	Conducting UAT is tagged as R,A against Bidder. Assuming this is to be tagged as R,A for LIC	Please be guided by the corrigendum dated - 17.12.2025
114	Pre Bid & Corrigendum	Group insurance	It is mentioned in the pre bid that group business is out of scope, but for T14 has P&GS as integrate. Kindly help clarify the expectation	Please be guided by the RFP
115	Corrigendum, sr no 4, Modification	Technical Support for Next gen New Business Application - 4 resources for L1 and 3 resource for L2. Model that includes offshore operational support for a total of 25 people staggered across 24x7 shift	Assumption is the number provided is for supporting 1 shift and the same number of resources will continue across 3 shifts for commercial evaluation purposes. On the 25 resources can LIC help with a split for L1, L2, L3 support required. Note: We are assuming the above numbers are for commercial evaluation purposed only as the onsite support mentioned (3+4 personnel) will not suffice for the volumes of LIC and this will have to be recalibrated from the pool of 25 resources	Please be guided by the corrigendum dated - 17.12.2025
116	General	General	It is not very clear on the usage of cloud services from the RFP. When to use cloud native services and cloud agnostic services ?	Bidder is expected to propose and implement the entire solution as part of tbe New Business Platform
117	General	General	Can it be multi cloud solution ? for ex, ELK can be there in their cloud	Please be guided by tbe RFP
118	General	General	Develop our own BRE & BPM ? This will lead to building two products. Can we use COTs product ?	Please be guided by the RFP and Corrigendum
119	General	General	What is the scope of data migration from iNube to Business onboarding platform	Please be guided by the RFP

120	General	General	Is the existing underwriting data needs to be migrated ?	Please be guided by the RFP
121	General	General	Can the UX experience for Underwriting COTS product be different as compared to other modules?	Bidder is expected to propose and implement the best in class underwriting solution as part of the New Business Platform
122	General	General	Does exiting data for Leads, Quotes and Illustrations need to be migrated?	Please be guided by the RFP
123	General	General	Can LIC provide APIs to fetch data within their ecosystem so that Data Migration be considered out of scope?	The bidder is required to collaborate with the relevant partners to identify the necessary APIs and integrate them to fulfill the functional requirements outlined in the RFP
124	General	General	Platform Engineering Lead - is it an Infra role? What are the roles & responsibilities for this role?	Please be guided by the RFP