



Date: 20.02.2015

Life Insurance Corporation of India, Central Office IT/BPR Department, 6th Floor west wing, Yogakshema,
J.B.Marg, Mumbai 400021

Clarifications /Corrigendum(all queries upto 19th Feb,2015) to the RFP

Ref: LIC/CO/IT-BPR/2FA/2014-15

S.No.	RFP Document Reference(s) (Section & Page Number)	Clause (in brief) of RFP requiring clarification (S)	Brief Details / Query in reference to the clause	LIC Response
1	Point no. 2.10 a) Page No. 11	Bidders shall submit, along with the Bid, EMD of Rs. 50,00,000/- (Rs. Fifty Lakhs Only) toward Part A and/or Part B as follows:	Request to revise it as Rs. 30,00,000/- (Rs. Thirty Lacs)	The EMD is revised as follows: Bidders Participating only in Part A- EMD of INR. 10 (Ten) Lakh. Bidders Participating only in Part B- EMD of INR. 40 (Forty) Lakh. Bidders Participating for both Part A & B- EMD of INR. 50(Fifty) Lakh
2	Point No. 2.31.4, a) Page No. 16	It will be the responsibility of the bidder providing biometric authentication engine and related systems to ensure the compatibility of its biometric authentication engine with the fingerprint devices delivered by any other vendor either under this RFP or any other RFP in future and various applications used by LIC at present or to be used in future.	Output must be in ISO Format only	The fingerprint scanner shall be in conformity with ISO 19794-2 (Fingerprint template Compliance for minutiae data) and ISO 19794-4 (Fingerprint template Compliance for image resolution) formats for the fingerprint minutiae and the fingerprint captured and extracted images, respectively



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3	Point No. 2.31.5 , page no. 16	It will be the responsibility of the bidder providing fingerprint devices to ensure the compatibility of its device driver/ software with MS Windows, Linux, Android and iOS family of operating systems as well as with the biometric authentication engine procured under this RFP.	Request you to please give relaxation for compatibility with iOS	It will be the responsibility of the bidder providing fingerprint devices to ensure the compatibility of its device driver/ software with MS Windows, Linux and android family of operating systems as well as with the biometric authentication engine procured under this RFP. Compatibility for iOS: optional.
4	Point No. 2.32 a) page no. 17	20% of the final commercial quote by bidder at the end of online reverse auction for Part A and/or Part B as applicable.	Request you to please revise it as 10%	No change in RFP clause
5	Point No. 3 , C, 1 Page No. 20	The bidder should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 fingerprint devices in any one of the Indian BFSI or PSU or Government departments/ autonomous bodies in last five years prior to the date of this RFP.	Request you to revise it as the Bidder / OEM	The bidder/OEM should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 biometric (fingerprint) users, in any one of the Indian BFSI or PSU or Government departments/ autonomous bodies in India/globally in last five years prior to the date of this RFP.



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6	Point No. 3 , C, 9 Page No. 21	Bidder should be an Original Software Developer (OSD) for the Aadhaar Enabled e Gateway Services ie. ASA,KSA, AUA and KUA Servers as stated in the Authentication Service Agency (ASA) Handbook	Request to relax this clause	No change in RFP clause
7	Point No. 4.3 b) Page No. 22	Part B: The bidder has to supply the Fingerprint Scanner devices to all offices of LIC at such locations as may be required by LIC.	Request you to please consider Delivery at Central or Zonal or Divisional locations	No change in RFP clause
8	Point No. 5.1.2 (A) d) Page No. 37	LIC may engage the services of a suitable Information Security agency to test the devices found operationally convenient, and compatible for 1) live finger detection and rejection of gummy/fake fingerprints and 2) firmware-level encryption features.	Request to relax this clause	Bidder to note that these functionalities will be demonstrated during the POC stage. Firmware-level encryption features is not mandatory.
9	Point No. 6.2, 6.2.1, b) Page No. 41	Fingerprint Device should mandatorily have firmware-level encryption facility and Live Finger Detection capability	Request to relax this clause	Firmware-level encryption features is not mandatory.



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10	Point No. 6.2, 6.2.1, I) Page No. 41	Irrespective of the scanners supplied by different vendors (if LIC decides to shortlist more than one vendor), the devices should capture the live template compatible to the enrolled template stored in the centralized server for finding out the matching result	Output must be in ISO Format only	The fingerprint scanner shall be in conformity with ISO 19794-2 (Fingerprint template Compliance for minutiae data) and ISO 19794-4 (Fingerprint template Compliance for image resolution) formats for the fingerprint minutiae and the fingerprint captured and extracted images, respectively
11	Point No. 8.1(C) xiv Page No. 44	Device Application development and deployment, maintenance and configurations on multiple form factors i.e. -Mobiles, -Desktops(both linux and windows), -Web, -Tablets, -IPhones . - Web application development and deployment for Aadhaar enabled New Business Proposal eKYC.	Request you to please give relaxation for comatibility with iOS	Compatibility for iOS: Optional.
12	Point No. 9.1 a) Page No. 52	Vendor shall provide comprehensive warranty for complete solution and deliverables from GO LIVE date. The vendor should provide AMC/ATS for the products and services as the case may be, post the period for warranty.	Please confirm warranty Period	The date of sign-off of pilot phase will be date of Go LIVE date for Part A. Warranty period for Part A: 6 years The warranty for devices under Part B will be from the date of installation/ configuration of these devices at designated LIC office offices. Warranty period for devices under part B: 5 years.



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13	Point No. 11.1, 11.1.2, Part B 1) Page No. 61	30% of the cost of Fingerprint Devices on delivery of Equipment at designated locations and submission of delivery challan duly signed by duly authorized officials	Please revise it as minimum 70 %	No change in RFP clause
14	Page 13, 2.13 Non-Disclosure Agreement (NDA) <u>only by selected bidder</u>	The selected bidder <u>shall submit along with the Bid</u> , a duly notarized Non-Disclosure agreement on a stamp paper of Rs.250/- (Rupees two hundred fifty only) or of an appropriate value applicable in the relevant state/Union Territory as per the format given in Annexure – I duly which should be signed by the Authorized Signatory of the Company.	Dear Sir - Could you please clarify if the notarized NDA has to accompany the Bid - or it can be furnished by the winning Bidder at a later stage	Notarized NDA will be collected only from the selected vendor, and is not required as a part of the current response to the Bid
15	Page 11, 2.10 Earnest Money Deposit	2.10.1 For Part A and/or Part B: Bidders shall submit, along with the Bid, EMD of Rs. 50,00,000/- (Rs. Fifty Lakhs Only) toward Part A and/or Part B as follows.....	Dear Sir - We assume the total EMD amount for both Part A & B pur together is INR 50,00,000/- ; and not 50 lakh separately for Part A and Part B .please clarify if this is correct.	The EMD is revised as follows: Bidders Participating only in Part A- EMD of INR. 10 (Ten) Lakh. Bidders Participating only in Part B- EMD of INR. 40 (Forty) Lakh. Bidders Participating for both Part A & B- EMD of INR. 50(Fifty) Lakh
16	Page - 10/ Document -Activity Schedule	Dear Sir, we see that the activity Schedule mentions the commercial bid opening and Online everse Auctions immediately after the technical and prequalification bid opening	Sir -We hope the Proof of Concept timelines as per 5.1.2 Stage 2 – Technical Bid Evaluation shall be scheduled in between the 24th February 2015 and the commercial bid opening.	The checklist for Proof of Concept (POC) is enclosed. The POC will be conducted during technical evaluation, but before opening of the commercial/financial bid. The POC should be completed within 2 weeks. The exact schedule for POC will be informed to bidders fulfilling eligibility criteria in due course.



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17	Page 16 and Page 41 - clause 6.2.1 2.31.5 Responsibility of the bidder providing Fingerprint Scanner devices (Part A & B)	It will be the responsibility of the bidder providing fingerprint devices to ensure the compatibility of its device driver/software with MS Windows, Linux, Android and <u>iOS family</u> of operating systems as well as with the biometric authentication engine procured under this RFP.	Sir ; As we understand the Operating environment of LIC is clients on RHEL. We further believe there are no iOS compatible extractor and matchers certified yet by STQC We therefore see this as a challenge for participation for reputed vendors to participate Additionally Sir, Section 6.2.1 Requisite features of Fingerprint Scanner Devices (Part B) goes on to elaborate that "Scanners should work on both windows and Linux based desktops/laptops as well as thin client machines." we assume that the environments envisaged under the RFP will only be Windows	Yes, the solution should work on Windows, Linux & Android devices.
18	Page 16 / 2.31.6 Responsibility of the bidder providing Aadhaar Enabled Services & Gateway Solution on opex model (Part C):	The Aadhaar Enabled Applications should be compatible with all STQC certified Devices, all web browsers and mobile devices of all form factors	LIC of India Might have to ensure that the SDKs of all certified devices are made available to the bidders to ensure integration of all devices ; further what will be the browsers used by LIC of India Could you please elaborate Mobile devices of all form factors ? we assume this will involve standard OS like Android, and Windows and not any Proprietary OS	Noted. Mobile OS: Android Desktop and Laptop: Windows and Linux SDKs of the selected devices will be made available to the selected bidder for Part C. Mobile devices will mean any mobile device including smartphone or tablet/phablet.



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19	Page 20 - 3. Eligibility Criteria Section C : Technical Competence	The bidder should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 fingerprint devices in any one of the Indian BFSI or PSU or Government departments/ autonomous bodies in last five years prior to the date of this RFP. Foot Note : Wherever the bidder is proposing to quote for a combined scope or for end to end execution of scope of work for the entire RFP, the bidder is free to bring in expertise from the respective OEM or service partners. In such a case the bidder submitting the bid will be considered as the Prime Proponent.	Sir the foot note; goes on elaborating that the Prime Proponent need not have any experience of execution of any of the components to be procured under the RFP. This allows a company with no prior exposure on such projects to be a prime proponent What will be the limitation on the number of partners under the consortium?	Eligibility criteria for atleast one of the part A or Part B should be fulfilled by the bidder / prime proponent, as the case may be, in their individual capacity. However if a bidder proposes to bid for end to end project(i.e. Part A,Part B or Part C combined) he is free to bring in partners for any of the remaining two parts where he requires expertise to fulfil the project requirement. The bidder/OEM should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 biometric (fingerprint) users, in any one of the Indian BFSI or PSU or Government departments/ autonomous bodies in India/globally in last five years prior to the date of this RFP.
20	6.1.3 Requisite features of HSM - Page 40	Presence of HSM within the 2FA architecture	Sirs, we request LIC to elaborate if the HSM within the 2FA ecosystem can be utilized for the KUA/ KSA - AUA/ASA services aswell ?	HSM will be utilized for KUA, KSA, AUA, ASA services as well.
21	6.2.1 Requisite features of Fingerprint Scanner Devices (Part B) - Page 41	g) Bidder should maintain at least 2% inventory stock of working fingerprint scanners at each divisional office of LIC at any given point of time, so that the replacements can be done without substantial delay	is the 2% buffer included in the tentative number of scanners to be procured by LIC ?	2% buffer is in the tentative number of scanners to be procured by LIC.



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22	7.1 Delivery Schedule - Page 42	5 Iris scanners and 10 wall mounted scanners (5 LAN based and 5 wireless based)	Sir what will be the purpose of the Iris Scanners and the Wall mounted Scanners ?	Requirement for IRIS scanners: Deleted. 10 wall mounted scanners (5 LAN based and 5 wireless based) are for ensuring the compatability of their drivers with the 2FA solution. These devices should be capable of integrating with Aadhaar system and will be used for access control to places like data centre, etc.
23	8.6.2 Solution Implementation - page 47	List of Activities (4) Develop and implement web-service based 2FA sub-routines and integrate the same with LIC's core insurance application and other web-based applications for user authentication & high value transaction validation.	Sir to implement authentication for the transactions, LICs core applications will have to be integrated to the 2 FA solution - will LIC themselves make the changes to such applications, or will provide the source code of the application to the implementing vendor	Please refer to RFP clause 8.6.4. Changes to the LIC's applications will be made by LIC. Necessary APIs/Components for such integration will have to be made available by the selected bidder for Part A. The selected bidder for Part A has to ensure integration of fingerprint scanner devices procured by LIC under Part B with the 2FA solution.
24	2.20.2 Technical bid Check List - Page 14 8.6.3 Project Planning Phase - Page 48	8.6.3 Project Planning Phase : Vendor has to perform exhaustive System Study and prepare & submit Functional Requirement Study Document, Systems Requirement Specifications document, data flow diagrams, data model, flow-charts, entity-relationship diagrams, etc. c) Vendor has to submit a blue print of the system design, architecture, and process flow for the proposed 2FA solution.	Sir the Check List doesnt mandate the architecture; or specific details of the proposed system; further the Project Planning Phase accounts for the submission of the design and architectual blue print of the solution - we assume the technical bid document need not be accompanied with such details at the current stage	The Technical bids should necessarily include the complete understanding of the Scope of work for each/respective parts of the bid, which should also include the detailed technical architecture of the 2FA solution being proposed by the bidder along with methodology for integration with all the applications & device SDKs, as desired by LIC in the form of webservices/components/applets etc.



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25	5.1.3 Stage 3 – Commercial Evaluation - Page 37	The price quoted by the bidders should not exceed the price available for the quoted devices in the DGS&D/NICSI rate contract. A declaration to this effect should be provided in the technical bid.	We assume this shall entail only DGS&D/ NICSI approved vendors to participate in this Bid ? Would the Bidders have to furnish the Pricing empanelled with DGS&D /NICI for the tentative commercials - or should the discovered rate in reverse auctions be lesser than or equal to the DGS&D /NICI rate contracts?	This is an open RFP. The discovered rate in reverse auctions shall be lesser than or equal to the DGS&D /NICSI rate contracts for the same product.
26	Page 51 - (C) Deliverables for Aadhaar Enabled Services & Gateway Solution (Part C)	Application will enable the LIC to act as ASA,KSA,AUA,KUA,SUB-AUA	In case of AUA and KUA role the services needs to be configured to utilize the Network of NPCI and NSDL and configured according for their API's for different services. In LIC role as ASA/KSA the Gateway need to be configured to avail services directly from the UIDAI. Has LIC begun onboarding as an ASA ? - Our understanding of the ecosystem ? - Will the bidder have to bring along the ASA services as a part of the Bid response ? Page 44 under scope of work for Part C details "In case of AUA and KUA role the services needs to be configured to utilize the Network of NPCI and NSDL and configured according for their API's for different services." Does LIC require aanother ASA service provider to be brought into the system / or does LIC envisage the usage of NPCI/ NSDL as the ASA/KSA? We assume the factor of authentication for these services shall be finger print and OTP based - please clarify.	Has LIC begun onboarding as an ASA ? : NO - Our understanding of the ecosystem ? : The gateway application should enable LIC to act as ASA,KSA,AUA,KUA,SUB-AUA. Will the bidder have to bring along the ASA services as a part of the Bid response ? : NO, LIC has already obtained ASA services from NPCI. Gateway application has to enable LIC for using the ASA services from NPCI or any other ASA. Does LIC require aanother ASA service provider to be brought into the system / or does LIC envisage the usage of NPCI/ NSDL as the ASA/KSA? : NO, LIC has already obtained ASA services from NPCI. Gateway application has to enable LIC for using the ASA services from NPCI or any other ASA. We assume the factor of authentication for these services shall be finger print and OTP based: All UIDAI supported factor of authentication are to be enabled.



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27	Annexure IV	Liveliness Detection	Will LIC be testing the Liveliness detection feature of the devices as a part of the POC ? Will LIC arrange for the fake fingers or will the bidders have to arrange for these for the POC ?	Yes, testing the liveliness will be required at POC. Entire arrangement for the POC including the cost has to be done by the bidder.
28	Annexure IV	OSX and iOS Machines	As we understand there are no iOS and OSX compatible extractors - certified as of now by the STQC ; therefore positioned devices may not be compliant	Please refer to our reply to point 3 above.
29	6.2.1 Requisite features of Fingerprint Page 41 and Scanner Devices (Part B) & Annexure IV	g) Bidder should maintain at least 2% inventory stock of working fingerprint scanners at each divisional office of LIC at any given point of time, so that the replacements can be done without substantial delay.	Sir Annexure 4 , mentions factoring 10% inventory and 6.2.1 of RFP mentions 2 % - what should the bidders propose ? - additionally will the Spare inventory be billable to LIC ?	Payment for part B will be as per clause 11.1.2 of RFP. Bidder should maintain 2% inventory stock of working fingerprint scanners at the respective divisional office of LIC.
30	Annexure IV	Replacement SLA of 4 Hrs	Sir 4 Hours will be a very short duration for the replacement; Ideally the response time for the trouble ticket should be 4 hours , once defect is assessed - the replacement may be within 2 days - considering the diagnosis and replacement logistics	Response time for the trouble ticket: 4 hours , Defect assessment and replacement: As per SLA under Part B (Refer section 10.3.3 of the RFP).



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	Annexure IV	Compliance to RBI Guidelines	Sir RBI guidelines for finger print devices mentions Setting Level 31 and compliance to Appendix -F ; These are applicable to Slap Scanners - for the Single finger scanners/ Authentication devices ; the prevalent standards should be STQC certification and PIV certification - you may refer to - https://www.fbibiospecs.org/IAFIS/Default.aspx ; the Scan areas of these Devices will be that of PALM SCANNERS - LIC may have to revise the specs ; else bidders will have to propose Palm Scanners to be 100% compliant to the image acquisition guidelines of RBI	Please refer to RFP Clause 6.2.1(k), it is mentioned except for level 30 & 31. The fingerprint scanner shall be in conformity with ISO 19794-2 (Fingerprint template Compliance for minutiae data) and ISO 19794-4 (Fingerprint template Compliance for image resolution) formats for the fingerprint minutiae and the fingerprint captured and extracted images, respectively. In short, RBI Guidelines for Image Acquisition and Verification should be complied with except for level 30 & 31.
31				
	General Eligibility Page 20 & Clause 7.3 Part B - page 42	Minimum 1000 Scanner Supplied - Clause for eligibility doesnt seem coherrent to the requirement of the project	Sir - the cumulative requirement of LIC is to the tune of 1,00,000 to be supplied and the completioun of roll out is expected within 12 Weeks from the Date of Contract (this can only be completed by a vendor who has manufacturing capacities, and logistic capacities to ensure supplies in India within 8 weeks/ assuming roll out can be completed within 4 weeks) - We strongly recommend LIC to revise the supply fulfillment criteria to atleast 50,000 scanners in the last 1 year	No change in RFP clause
32				
	9.5 Training Page 53	Vendor has to provide OEM Training along with OEM certified documentation to LIC employees nominated by LIC.	Does this require OEM representative to train ? what will be the scope of trainig - will this also involve Manufaturing site trainings for select LIC employees	Scope of training has been clearly mentioned. Please refer RFP Clause 8 Scope of Work. The successful bidder, through their respective OEM, is expected to train nominated LIC employees.
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34	9.3.2 2FA Hardware – Annual Maintenance Contract (AMC) - Page 53	a) The bidders shall quote AMC charges for a period of 3 years after the initial comprehensive onsite warranty period of 5 years for the finger print devices	We understand that the devices offered should be supported for a total of 8 years under the contract ? This seems longer than the Contract Period mentioned in 4.1 Contract Period ii. Part B (will AMC be a separate Contract) ? Or will this be an extension as per Clause 4.2	The warranty clause is clear on this aspect. The contract period for Part A as well as for Part B will be eight years inclusive of warranty period and AMC period.
35	9.4 Availability of Professional Staff/experts (Onsite) - Page 53	c) If this is not the case and if it is established that Professional staff were offered in the proposal without confirming their availability, the Bidder may be disqualified.	Sir, As an organization the proponent may not have control on the attrition, voluntary/ involuntary for any reason -The proponent shall stay committed to providing like or better qualified and experienced resources to LIC - an undertaking to this effect can also be furnished - however , in realistic terms bidders should be allowed flexibility to substitute and augment resources for flexible and better management of the project.	Please refer to clause 4.28 of RFP which provides for inevitable changes. The bidder should provide other staff of same or higher level of qualifications and expertise.
36	Annexure XII	OEM Certification applicability	Sub: Statement of Undertaking from OEM only applies to Biometric SDK/ Device provider - we hope SDK here refers to the Matcher/ deduplication engine ?	This applies to whatever devices that are to be supplied as part of deliverables of this RFP under Part A and Part B.
37	Annexure IV C	AES / and Gateway Services	We assume services envisaged to be used under this shall be - Authentication, e-KYC and Seeding Would the Seeding function also use biometric Authentication , prior to seeding the beneficiary data into the LIC Data Base Phone number / email based seeding may not be effective if the beneficiary has changed the credentials.	Scope involves all Aadhaar enabled services from UIDAI which LIC may decide to use.



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38	Annexure IV C	The web based application should comply with Guidelines for Indian Government Websites (GIGW), W3C and WCAG2.0 Level A	We assume this application is to be internally used and is not to be rolled out to the General Beneficiaries of LIC - therefore does this require compliance to Indian Government Websites (GIGW), W3C and WCAG2.0 Level A which generally are - applicable to e-governance websites -which includes screen readers/ Access to ALL/ Impaired user assistance etc (This usually applies to Service delivery websites used by general public),	LIC desires compliance to these guidelines.
39	File - Annexure III- Minimum Eligibility Criteria	Query on Submission	We assume these are to be printed on letter head and submitted along with the bid	The submissions should be on the letterhead of the company duly signed by authorized representative.
40	File - Annexure III- Minimum Eligibility Criteria	Turn over criteria - 10 Crores // The Bidder should have registered an annual turnover of at least Rs.10 crores in any two of the three accounting years preceding the date of release of this RFP. (not inclusive of the turnover of associate companies)	Sir the value of services to be rendered under the contract can be estimated roughly 5 times the turn over criteria mentioned within the bid document , A company with a minimum 100 Cr turn over should only be considered for competing for an opportunity of this size.	No change in RFP clause



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41	General	Regarding Proponents	<p>Can a Partner OEM / Propose their Products and services to multiple prime proponents ? The RFP does not mention much abt the consortium restrictions - can you please elaborate , on the arrangement between the proponents , the restriction on the number of proponents etc</p>
			<p>Query already responded under item 19 above. Eligibility criteria for atleast one of the part A or Part B should be fulfilled by the bidder / prime proponent, as the case may be, in their individual capacity.</p> <p>However if a bidder proposes to bid for end to end project(i.e. Part A,Part B or Part C combined) he is free to bring in partners for any of the remaining two parts where he requires expertise to fulfil the project requirement.</p> <p>The bidder/OEM should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 biometric (fingerprint) users, in any one of the Indian BFSI or PSU or Government departments/ autonomous bodies in India/globally in last five years prior to the date of this RFP.</p>
42	Annexure IV C	The solution should be highly scalable and capable of delivering high performance as & when transaction volumes/ users increases without compromising on the response time as mentioned in the SLA	<p>Could LIC provide the estimated transaction volumes envisaged in the contract period</p> <p>Not at this stage, please refer TPS mentioned for HSM at row 128 below for indicative scalability.</p>
43	Annexure IV C - Line Item 6	Overall Architecture should be based on high availability including the digital signing module.	<p>We Assume - LIC intents to notify that the HSM should be capable of handling concurrency of requests ?</p> <p>Yes.</p>



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44	Annexure IV C -Line Item 8	The application software should have multi-lingual capabilities; the outputs should be in English and the regional language wherever required by LIC.	How many regional Languages need to be supported by the Application All languages supported by UIDAI.
45	Annexure IV C -Line item 9	Client biometric capture application is available for 3 or more STQC certified fingerprint scanner devices available in the market	Could LIC send us the preferred list of Biometric Devices to be integrated to the Application No, there is no preferred list of devices or solutions.
46	Annexure IV C - Line item 10	The proposed software should have web based client interface for the Biometric capture of Multiple OEM's on multiple form factors(PC,Laptops,Tablets,Mobiles,HandHeld Devices) and multiple operating systems(Windows, Linux, Android,IOS).	On Date None of the Aadhaar / STQC certified Biometric Authentication Devices , are certified with the Sensor Extractor Combination for the iOS / OSX environment - so iOS compatibility if insisted for will result in the procurement of a nON STQC certified Sensor / Extractor combination for LIC Compatibility for iOS: Optional.
47	Annexure IV C - Line Item 15	The solution shall run on native browser with additional plug in's that should be freely downloadable and should support at the minimum IE, Firefox Mozilla Google Chrome etc.	Support of Browsers for the AES solution is limited to standard browsers IE, Firefox Mozilla Google Chrome etc - we are assuming the same shall apply for the 2 FA solution aswell ; if Not - could LIC elaborate the requirement for other browser compatibility Standard browsers: Internet Explorer, Firefox Mozilla Google Chrome



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48	Annexure IV C - Line Item 23	AUA server shall log all its authentication transactions and maintain them for atleast 6 months time period. The logs shall capture details of authentication transaction but not corresponding Personal Identity Information (PID)	Will the Logs be discarded after 6 Months or shall be transferred to Tape Drive . How does the standard back Up Policy of LIC , handle the logs
			Bidder to suggest a backup policy for such requirement in their technical bid.
49	Annexure IV C - Line Item 40	The system should be able to accept the eKYC requests from business applications (sub KUA).	Will each Business Application be listed as a sub KUA - as we understand there is no sub-KUA entity existing in the aadhaar ecosystem. Could you please clarify.
			In the context of this RFP, sub-KUA will mean different business units or applications of LIC.
50	Annexure IV C - Line Item 49	The system must ensure that explicit resident consent is received to authorize the KUA to retrieve the customer data	the explicit need for a resident consent can be eliminated by ensuring a person -present transaction ; if LIC were to use Biometric KUA requests
			Where ever required by UIDAI, explicit resident consent is required to authorize the KUA to retrieve the customer data
51	Annexure IV A&B - Line Item 7	Bidder should enable Customization of the application software and its integration, with the LICs core insurance application - or any other web application chosen by LIC	Could LIC elaborate - howmany such web applications may be available within LIC environment ?
			Please refer to RFP clause 8.6.4. Changes to the LIC's applications will be made by LIC. Necessary APIs/Components for such integration will have to be made available by the selected bidder for Part A. The selected bidder for Part A has to ensure integration of fingerprint scanner devices procured by LIC under Part B.
52	Annexure IV A&B - Line Item 12	Post Implementation of the 2FA solution vendor should provide an onsite team of - One Project Manager , (L1) resource and 2 L2 resources at the central office of LIC	Sir - we assume this is the profile for which we shall have to fill Annexure IX - Personnel Deployment Plan as a part of the bid response.
			Annexure IX should be filled up for all personnel who will be performing activities as part of this RFP at all stages.



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53	7.1 Delivery Timelines - Page 42	Delivery for the above purpose will be deemed to be completed only when customized 2FA Solution is ported on the Production Server for Go Live purpose.	Sir, will the lead times for supply by the Hardware OEMS and their Partners be accounted to the Project Delivery SLAs , Independent OEMS of hardware usually take 4-10 weeks for the delivery of hardware.	Bidder for Part A or Prime proponent will be responsible for delivery within the time limit mentioned in the RFP.
54	Annexure IV A&B Line Item 23	Import Finger Print Data	We strongly Advice such duntions should only be restricted to Administrators of the system; allowing import to USB mass Storage itself is a security vulnerability ; biometric data stolen cannot be iterated	Import of fingerprint data through USB mass storage will not be permitted.
55	Annexure IV A&B Line Item 19	Authentication response in less than 3 Seconds	We request LIC to ppend this clause to discount - network latency / we have tested the system in standard environments for a response time of less than 3 seconds	The authentication response will be from 2FA application side.
56	Annexure IV A&B Line Item 14	Integrate to SSO	Dear Sir - we hope this refers to Support for Integration - as we are unaware of the SSO application/ Vendor	The selected bidder will enable integration of 2FA solution with standard SSO solution procured by LIC.
57	Annexure IV C - AES Functional Requirements _ Line item 5	The solution should be highly scalable and capable of delivering high performance as & when transaction volumes/ users increases without compromising on the response time as mentioned in the SLA	Sir - for sizing number of transaciton maximum for the day and year and per second concurrency is required, would LIC provide us with some tentative estimates for the same?	Please refer to response at S.No. 128 for HSM parameters.
58	Annexure IV C - AES Functional Requirements _ Line item 7	The application software should be compatible with all the standard operating system such as Windows, Linux etc	We assume that this is for the client side interface using a browser	Yes



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59	Annexure IV C - AES Functional Requirements _ Line item 14 & 13	Enabling online Data Capture for New Policy , Mobile/Tablets application for online prefilled insurance application forms (Proposal Forms) (Minimum 5 templates) , filled with the KYC Data from the UIDAI and Core Insurance Application of LIC using previous policy details. Generation of a digitally signed Proposal Form(PDF) . Integration of the Data with the LIC's Portal.(XML and Web Service Integration).	Sir we Assume that the we just need to expose Software APIs and services that can be consumed by the LIC Core Insurance Application/ and Business Applications; which shall be integrated by LICs respective vendors	Yes and also customize, develop and provide data capture applications as required under line item 13 & 14.
60	Annexure IV C - AES Functional Requirements _ Line item 57 (Seeding Utility)	The system should display a list of matching results such that each row refers to a particular Departmental record.	Sir We assume this refers to ""Check Sum Based Results"" pulled out through Demographic Authentication // We recommend biometric authenticatiuon based seeding to ensure accuracy and accountability	Bidders to propose and implement appropriate seeding strategy.
61	Annexure IV C - AES Functional Requirements _ Line item 64 (Seeding Utility)	System should allow the "Accepted" records to be treated as trusted record.	We hope the threshold for acceptance and the tolerance for	Incomplete Query
62	Annexure IV C - AES Functional Requirements _ Line item 91 (Audit Module)	Keys Management	Sir, what will this refer to ?	Management of the Keys(Public / Private) being used in the System.



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63	Annexure IV C - AES Functional Requirements _ Line item 93 (MIS Module)	The system should consolidate data from multiple sources into useful and interactive views. System should be able to present reports in customizable figures, charts and graphs of different formats.	Which are multiple sources are referred here? We intepret this as varius modules of the application delivered by the bidder	Yes, your assumption is correct.
64	Annexure IV C - AES Functional Requirements _ Line item 95 (MIS Module)	The system should allow save / download reports in offline mode which can be easily shared and viewed later .Search for the Authentication/eKYC Cases	We assume that this refers to the requirement that the reports should be downloadable which can be referred in offiline mode later	Yes, your assumption is correct.



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65	LIC/CO/IT-BPR/2FA/2014-15 Sec 3, Page 20	The bidder is free to quote independently or for combination of any of the scope of work mentioned under Part-A, Part-B or Part-C. Wherever the bidder is proposing to quote for a combined scope or for end to end execution of scope of work for the entire RFP, the bidder is free to bring in expertise from the respective OEM or service partners. In such a case the bidder submitting the bid will be considered as the Prime Proponent. For all purposes LIC will deal with only the prime proponent irrespective of the partners to the bid. The Prime proponent should in the bid submission clearly declare the partners to the bid.	Can a bidder submit independent proposals for Part A, B and C Yes



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66	LIC/CO/IT-BPR/2FA/2014-15 Sec 3, Page 20	The bidder is free to quote independently or for combination of any of the scope of work mentioned under Part-A, Part-B or Part-C. Wherever the bidder is proposing to quote for a combined scope or for end to end execution of scope of work for the entire RFP, the bidder is free to bring in expertise from the respective OEM or service partners. In such a case the bidder submitting the bid will be considered as the Prime Proponent. For all purposes LIC will deal with only the prime proponent irrespective of the partners to the bid. The Prime proponent should in the bid submission clearly declare the partners to the bid.	If the Bidder applies for Part A, B & C and if the bidder fails on pre-requisite on any of the Parts participated, will the complete bid treated disqualified
			No, the Bids will be evaluated independently for Part A, B and C.

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67	Page 20, C-1 Part A	The bidder should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 fingerprint devices in any one of the Indian BFSI or PSU or Government departments/ autonomous bodies in last five years prior to the date of this RFP.	The clause talks about Auth Engine or DeDup Engine which supports and capable of handing 5000 Fingerprint Devices. As this is the solution eligibility it has to be related to number of users or extractor supplied and not fingerprint devices. Bidder should supply Undertaking Letter to confirm that their deployed solution in any of the projects should have capability to support upto 20,000 fingerprint devices and 2000 concurrent users from central matching or de-dup engine.	The bidder/OEM should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 biometric (fingerprint) users, in any one of the Indian BFSI or PSU or Government departments/ autonomous bodies in India/globally in last five years prior to the date of this RFP. Further, the bidder or prime proponent should provide an undertaking Letter to confirm that their deployed solution in any of the projects should have capability to support upto 1.50 lakh biometric fingerprint devices and 2000 concurrent users from central matching or de-dup engine.
68	Page 41, 6.2 Part B, b	Fingerprint Device should mandatorily have firmware-level encryption facility and Live Finger Detection capability	The solution frontend application and fingerprint devices together alongwith backend system security policies are typically used to Secure the whole system. The firmware level encryption has a very small role in overall security, hence the same has to be made as Preferable and not mandatory. This mandatory firmware clause will allow only 2 supplier in the market to bid for PART B. For competitive and cost effective product to LIC, please remove this mandatory clause.	The firmware level encryption is Preferable and not mandatory.

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69	Page 37	LIC may engage the services of a suitable Information Security agency to test the devices found operationally convenient, and compatible for 1) live finger detection and rejection of gummy/fake fingerprints and 2) firmware-level encryption features.	Please remove 2) Firmware level encryption and add overall security test. There is possibility device has these features but at backend level the security is compromised. Hence it is ideal to check overall security.	As discussed during the prebid meeting, such features shall be demonstrated by the bidder during the POC stage as there are no industry standards in these areas. Firmware-level encryption features is not mandatory.
70	Page 9	Total Number (approx.) 1 LIC Employees 1,15,000 2 Windows desktops 30,000 3 Linux Desktops 60,000	The number of users mentioned here and devices required are different. Please clarify	RFP has been issued taking into account some of the employees may not be using the 2FA solution. The expected no. of devices under Part B: 1,00,000.
71	Page 41, 6.2 Part B	g) Bidder should maintain at least 2% inventory stock of working fingerprint scanners at each divisional office of LIC at any given point of time, so that the replacements can be done without substantial delay.	Please provide the Divisional Office Location details alongwith total number of devices required in that Division / District / Zone.	Please refer Annexure XIII, the first column refers to divisional office.
72	Page 46, 7.1 b	The expected time period for delivery of the 2FA scanners for pilot phase is 2 weeks and for implementation phase is 12 weeks from the date of the Contract.	Please extend this to 4 Weeks and 16 weeks respectively. Production capability and logistics timeline, custom clearance will not be possible in desired frame by LIC. Please change this to suit realistic timelines.	No change in RFP clause
73	Page 42, 7 Project Timelines	1 Lakh devices delivery schedule	Please provide us the delivery schedule as per Locations and Number of devices with timelines. This will allow us to manage the logistics and plan smooth delivery after award of contract.	Details will be informed to successful bidder in due course



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74	Page 40, S	LIC is proposing to implement SSO (Single Sign On) very shortly. The proposed 2FA solution should be compatible and should allow integration with Single Sign On software. Vendor is responsible for all integration activities of the 2FA solution with new Single Sign On software at no additional cost to LIC.	Which SSO has been purchased and implemented by LIC. Please share solution architecture for same. Is Windows AD already integrated with SSO. Will this be the offering with BAS or some separate AD auth application has been already procured and we have to integrate with them	LIC has Licenes of Open SSO which are yet to be deployed. Currently two types of authentications are used one is AD based authentication and the second is the application specific authentication used by our Core systems. In the near future if the Open SSO licences are deployed the 2FA solution must integrate with the Open SSO or any other industry standard SSO implementation.
75	Page 38, Reverse auction	LIC may decide to give or distribute device order to different vendors	Please clarify if the devices will be distributed to different vendors or single bidder will be selected for PART B. What will be ratio of distribution.	Please refer to RFP clause 2.31.2
76	Page 40	6.1.3 Requisite features of HSM	It is requested LIC to purchase the same, as this is the main component of security key generation. As per security policies it has to procured by LIC. We will be able to utilize the same as part of our solution. Does bank want to install an physical HSM or logical HSM will do (Software Base) and in scope of work it's not define where the HSM will be used. Is ther any HSM already used in LIC, if yes please share the vendor name, so that we can utilize similar hardware for better sincronization and integration purpose	HSM is to provided by bidder or prime proponent for Part A. The technical details are given at S.No. 128 in this document.



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77	Page 42, 7 Project Timelines	a) Hardware & Software for the implementation of end to end 2FA Solution : Successful Bidder should arrange to deliver two sets of customized version of complete 2FA Software (including licences) along with necessary hardware and 100 fingerprint scanners, 5 Iris scanners and 10 wall mounted scanners (5 LAN based and 5 wireless based) at the Primary DC and Disaster Recovery site addresses specified in the Purchase Order within 20 weeks from the time of signing of contract.	Please clarify why we need to supply IRIS scanners & wall mounted scanners. For 2FA how may applications has to be integrated using backend engine. Please provide the details for the same. Each Application to be integrated with their System Architecture	Refer to response at S.No. 22 for IRIS and wall mounted fingerprint scanners. The 2FA solution should integrate with any web based application of LIC.
78	General	One OEM Multiple Bid	It is requested to LIC that please put the condition where only one solution / device OEM can work in one BID or support one System Integrator. This will allow LIC to get the quality solutions available. There are SDK providers which are not certified in NIST may be used by System Integrators for proposing solution. Typically these solutions dont work for scalability.	No change.
79	General	Taxes and Duties	Please confirm if we need to quote inclusive of taxes or exclusive of taxes. As we are seeing that tax may change very frequently in near future. Please make it exclusive of taxes.	Please refer to clause 2.16 of RFP



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80	Page 20, B-2	The bidder has registered net profit (before tax) in any two of the three accounting years preceding the date of release of this RFP.	We request authority to amend the clause as " The bidder should have positive net worth in any two of the three accounting years preceding the date of release of this RFP" OR "The bidder has registered net profit in any two of the four accounting years preceding the date of release of this RFP" OR " The bidder has registered cash profit in any two of the three accounting years preceding the date of release of this RFP"	The bidder has registered net profit (before tax) or positive networth in any two of the three accounting years preceding the date of release of this RFP.
81	Page 22, 4.1 (i)	Part A: The 2FA solution is proposed to be implemented within 20 weeks from the time of signing of contract.	Requires LIC core insurance & other application vendor's commitment for 2FA integration, testing, and implementation to meet this deadline	Noted.

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82	Page 11 2.10.1.a	<p>Bidders shall submit, along with the Bid, EMD of Rs. 50,00,000/- (Rs. Fifty Lakhs Only) toward Part A and/or Part B as follows:</p> <p>i. Rs. 40,00,000/- (Rs. Forty Lakhs Only) in the form of a Bank Guarantee (BG) of as per the format given in Annexure – II, which should be executed by a Nationalized or Scheduled bank acceptable to LIC and having its branches at Mumbai, and</p> <p>ii. Rs. 10,00,000/- (Rs. Ten Lakhs Only) in the form of a Demand Draft drawn on Nationalized/Scheduled bank in favour of LIC of India payable at Mumbai.</p>	<p>Please confirm the EMD amount if we are bidding for both part A & part B</p>	<p>Corrigendum :</p> <p>The EMD is revised as follows:</p> <p>Bidders Participating only in Part A- EMD of INR. 10 (Ten) Lakh.</p> <p>Bidders Participating only in Part B- EMD of INR. 40 (Forty) Lakh.</p> <p>Bidders Participating for both Part A & B- EMD of INR. 50(Fifty) Lakh</p> <p>EMD has to be submitted in the form of a Bank Guarantee (BG) as per the format given in Annexure – II, which should be executed by a Nationalized or Scheduled bank acceptable to LIC and having its branches at Mumbai,</p>
83	RBI_Guidelines.pdf, Page 1	Image acquisition setting level 31	Image acquisition setting level 31 is for enrollment devices like 4-4-2 fingerprint scanners and other fingerprint scanners having EFTS/F. Single fingerprint authentication devices cannot have this specification. So please remove this clause for authentication devices.	Already clarified. Setting Level 30 &31, Certification: EFTS/F, are not required.



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84	RBI Workgroup Guidelines, Page 5, Point 3.8	Setting Level 31, Certification: EFTS/F	Setting level 31 and EFTS/F certification are for enrollment devices like 4-4-2 fingerprint scanners and other fingerprint scanners having EFTS/F. Single fingerprint authentication devices cannot have this specification. So please remove this clause for authentication devices.	Already clarified. Setting Level 30 &31, Certification: EFTS/F, are not required.
85	UIDAI_Fingerprint_best_practices, Page No. 1	Enrollment: Device characteristics: Setting level 31 or above and EFTS/F certified.	Is LIC planning to procure enrollment devices like 4-4-2 fingerprint scanners? Or Only single fingerprint authentication devices are being procured?	No, LIC is not planning to procure devices like 4-4-2 fingerprint scanners , other than the five number of wall mounted LAN based and five Numbers wall mounted Wireless devices mentioned in the RFP. However the fingerprint enrolment activity at all offices of LIC is the responsibility of the Bidder of Part B, the bidder is free to bring any devices to speedup the enrolment of finger prints, however authentication shall be only done through the single fingerprint scanner.
86	General		As per RBI guidelines and international standards, fingerprint scanners having setting level 31 (implicitly EFTS/F certified) are to be used for fingerprint enrollments. In the RFP, we suggest to include suitable no.of enrollment devices having EFTS/F certification (4-4-2 scanners or 2 fingerprint scanners having EFTS/F certification). Single fingerprint scanners can be used for 2 factor authentication and verification (STQC certified authentication devices).	Already clarified. Setting Level 30 &31, Certification: EFTS/F, are not required.



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87	Annexure IVA&B Part B 7.3 and 7.4 Functional and Technical requirements	Android 3.1 and above and iOS compatibility	Mobile phone/tablet platforms/OS may not be included in an RFP where majority of the clients are desktops/laptops. Please remove Android and iOS compatibility clause.	Already clarified.
88	Annexure IVA&B Part B Point no. 11 Functional and Technical requirements	Firmware level encryption facility	Firmware level encryption is part of UIDAI registered device concept for which certification process has not started yet. Most of the vendor's current devices do not have this feature. Please remove this clause.	Refer to response at S.No. 9.
89		Required to show separate supply proof for both public and private customers(min 500 cr turnover)?	Why both public and private? Private should be removed.	500 crore of minimum annual turnover is only for private sector customers of the bidder for Part B.
90	LIC-RFP_2FA and Aadhaar enabled services.pdf, Section 4.1 Contract Period, Page no22	Delivery within 12 weeks	Delivery within 12 weeks is impossible. Considering most of these devices are imported by all vendors & large volume requested. Need atleast 20 weeks for supply of 1 lakh devices post pilot phase. Phase wise qty can be mentioned	Delivery for items under Part B will be in phased manner not more than 25000 devices at a time. Hence, no change.
91	LIC-RFP_2FA and Aadhaar enabled services.pdf Page No. 38 Section 5.1.3 Commercial Evaluation Point c	The price quoted by the bidders should not exceed the price available for the quoted devices in the DGS&D/NICSI rate contract	Please provide more information. Only device price or solution together?	Only for finger print devices under Part A and Part B.
92	LIC-RFP_2FA and Aadhaar enabled services.pdf 9.3 Warranty for Part A & Part B Page No 52	Warranty replacement due to normal wear and tear for 5 years.	Warranty replacement due to normal wear and tear for 5 years is not acceptable. Please make it to 3 years.	No change in RFP clause.



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93	2.31.5 Responsibility of the bidder providing Fingerprint Scanner devices (Part A & B)	It will be the responsibility of the bidder providing fingerprint devices to ensure the compatibility of its device driver/software with MS Windows, Linux, Android and <u>iOS family</u> of operating systems as well as with the biometric authentication engine procured under this RFP.	Sir ; As we understand the Operating environment of LIC is clients on RHEL. We therefore see this as a challenge for participation for reputed vendors to participate Additionally Sir, Section 6.2.1 Requisite features of Fingerprint Scanner Devices (Part B) goes on to elaborate that "Scanners should work on both windows and Linux based desktops/laptops as well as thin client machines." we assume that the environments envisaged under the RFP will only be Windows and Linux.
94	Annexure IV C	Overall Architecture should be based on high availability including the digital signing module.	Query not clear.
95	Annexure IV C	The application software should have multi-lingual capabilities; the outputs should be in English and the regional language wherever required by LIC.	How many regional Languages need to be supported by the Application please refer to response at S.No. 44.
96	Annexure IV A&B - Line Item 5	Requirement of Active : Active Cluster	The bidder to propose architecture for high availability in their technical bid.
97	LIC-RFP_2FA and Aadhaar enabled services, Section 3 Eligibility Criteria, Page No. 20, Point no. C/1	The bidder should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 fingerprint devices in any one of the Indian BFSI or PSU or Government departments/ autonomous bodies in last five years prior to the date of this RFP.	Request you to ammend the clause as " The bidder should have implemented the proposed or equivalent 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 fingerprint devices in any one of the Indian BFSI or PSU or Government departments/ autonomous bodies in last five years prior to the date of this RFP. Please refer to response at S.No. 5.



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98	LIC-RFP_2FA and Aadhaar enabled services, Section 3 Eligibility Criteria, Page No. 21, Point no. C/9	Bidder should be an Original Software Developer (OSD) for the Aadhaar Enabled Gateway Services ie. ASA,KSA, AUA and KUA Servers as stated in the Authentication Service Agency (ASA) Handbook	Request you to kindly remove the clause	No change.
99	LIC-RFP_2FA and Aadhaar enabled services, Section 3 Eligibility Criteria, Page No. 21, Point no. C/10	The Bidder should have supplied installed similar software/services for at least one organization in India as ASA/KSA.	Request you to kindly remove the clause	No change.
100	LIC-RFP_2FA and Aadhaar enabled services, Section 3 Eligibility Criteria, Page No. 21, Point no. C/11	The Bidder should have supplied installed similar software/services for at least one organization in India as AUA/KUA Server with web based client application.	Request you to kindly remove the clause	No change.
101	LIC-RFP_2FA and Aadhaar enabled services, Section 3 Eligibility Criteria, Page No. 21, Point no. C/12	The proposed software should have handled at least 1 lakh eKYC/ authentication transactions since 01.01.2013.	Request you to kindly remove the clause	No change.
102	Annexure IX - Personnel Deployment Plan, Page No 3	Project Director to be on payroll from 5 years Project Manager to be on payroll from 1 years Team Leaders to be on payroll from 1 years Analysts/ Developers to be on payroll from 1 years	Request you to consider required personnel to be on payroll/ outsourced	No change.



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103	LIC-RFP_2FA and Aadhaar enabled services , Reverse Auction, Page No 38 and Page No 16	separate online reverse auction for each part (Part A, Part B & Part C)	There is an ambiguity related to Reverse Auction, Kindly clarify wether there will be reverse auction for all the three parts or only for Part B.	Separate Online reverse auction for each part.
104		Delivery within 12 weeks	Considering most of these devices are imported by all vendors & large volume requested. Need atleast 24 weeks for supply of 1 lakh devices post pilot phase. Phase wise qty can be mentioned	Delivery for items under Part B will be in phased manner not more than 25000 devices at a time. Hence, no change.
105		Warranty replacement due to normal wear and tear for 5 years.	Warranty replacement is as per standard terms	No change in RFP clause.
106	Eligibility Criteria		Consortium should be allowed	Query already responded under item 19 in Part I clarification.
107	Eligibility Criteria		Consider partner/consortium experience for eligibility	Query already responded under item 19 in Part I clarification.
108	Eligibility Criteria		Consider experience on any biometric experience like access control..time and attendance, supply of biometric scanners.	No change
109	Eligibility Criteria		Consider having order in hand ...ongoing execution of biometric project..	Ongoing execution of biometric project may be considered upon submission of copy of purchase order with satisfactory work in progress report from the purchaser or customer.
110	2.2 Overview of the RFP; page 9	LIC Employees 1,15,000	Kindly let us know the exact number of users for whom the bidder needs to implement the 2FA solution and also the estimated % increase in these users over the contract period.	Please refer to clause 2.2 of RFP for employee details and to clause 6.1.1 (k) of RFP for expected growth.
111	2.2 Overview of the RFP; page 9	Windows desktops 30,000 Linux Desktops 60,000	While Windows Desktops and users will be a part of the Domain and credentials stored in Active Directory, kindly clarify where are the user credentials for Linux Desktops stored	Please refer 8.1.B (c) the biometric data will be captured for all users and stored in a central server.



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112	2.16 Taxes and Duties; page 13	Vendors will be entirely responsible for all taxes, duties, license fees, road permits, and transit insurance etc., except VAT/GST, Services Tax and Octroi/LBT incurred until delivery of the contracted services to LIC.	For road permits will LIC provide requisite letter from their end as some states have stringent entry rules.	Yes, it will be provided. However, all the entry permits will be the responsibility of the bidder.
113	3. Eligibility Criteria; C Technical Competence; Pt 1; page 20	The bidder should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 fingerprint devices in any one of the Indian BFSI or PSU or Government departments/ autonomous bodies in last five years prior to the date of this RFP.	Since 2FA solutions have been implemented in India for only 2 bank consortiums and started only from year 2013, this clause is restrictive and request LIC to change it to make it generic. We also request OEM experience to be taken into consideration here.	No change in RFP criteria.
114	3. Eligibility Criteria; C Technical Competence; Pt 5; page 20	The bidder should have supplied at least proposed 1,000 fingerprint scanner/ devices to any private sector company with a minimum annual turnover of 500 crores per year or PSU, BFSI, Govt. Departments / autonomous bodies in the last five years prior to the date of this RFP.	This RFP calls for Firmware level encryption on the scanners to be supplied and such scanners are currently not deployed anywhere in India. All scanners are STQC certified which does not call for firmware level encryption. This clause is restrictive and request LIC to make this generic and taking overall experience of bidder / OEM in supplying 1000 fingerprint scanners/devices	The bidder/OEM should have supplied at least 1,000 of the proposed fingerprint scanner/ devices to any private sector company with a minimum annual turnover of 500 crores or to a PSU, BFSI, Govt. Departments / autonomous bodies in the last five years prior to the date of this RFP.



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115	6. Features of 2FA solution, devices etc. 6.1 Part A: 6.1.1 Requisite features of 2FA Solution Point e; Page 39	Customization of the application software and its integration with the LIC's core insurance application and any other web application chosen by LIC has to be done by the bidder at no additional cost to the LIC.	Does LIC also need 2FA while logging into their Windows and Linux machines?	As of now it is not proposed. The solution proposed should be integrated seamlessly with the existing Core Insurance Solution and any other web-based applications implemented in LIC in addition to the existing user-id & password authentication. LIC may also require 2FA while logging into their Windows and Linux machines.
116	6. Features of 2FA solution, devices etc. 6.1 Part A: 6.1.1 Requisite features of 2FA Solution Point h; Page 39	The client machines could be thin clients/desktops/laptops currently working on RHEL 4.x or above, Windows XP/Windows Vista/Windows 7/Windows 8, 8.1, OS-X or above which should be supported by the proposed 2FA SDK/APIs.	Windows Vista, Windos XP support is no more offered by Microsoft. Please help us understand how will LIC ensure these machines are in working state and that they support latest technology. Also OS-X is a closed development platform and hence difficult to integrate with. We request LIC to restrict the OS to Win 7/8 and Linux	Noted. LIC will ensure that these machines are in working state. However providing appropriate SDKs and Drivers will be the responsibility of the Part B Bidder.
117	6. Features of 2FA solution, devices etc. 6.1 Part A: 6.1.1 Requisite features of 2FA Solution Point j; Page 39	Bidder should provide an enterprise wide perpetual license for the 2FA application, with unlimited user license and for unlimited instances.	Please clarify on total number of users that LIC expects to be present over the period of this contract. Is this 10% over 1,15,000? Can LIC also let us know how many domain controllers are present currently as you also need Active Directory Integration. Can you also provide details of current servers which run the AD and LDAP	The total no. of devices under part B is 1,00,000. Currently there are 14 domain controllers in LIC.
118	6. Features of 2FA solution, devices etc. 6.1 Part A: 6.1.1 Requisite features of 2FA Solution Point o; Page 39	2FA solution should work use LIC's existing network, which is based on Leased Lines, MPLS, VSAT or any other suitable networking technology/method adopted by the LIC.	Please specify the current bandwidth which is available with LIC	Details will be informed to successful bidder in due course. Bidder to provide in the Technical Bid the bandwidth requirement for the solution to work.



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119	6. Features of 2FA solution, devices etc. 6.1 Part A: 6.1.1 Requisite features of 2FA Solution Point r; Page 40	LIC has implemented Active Directory in Windows desktops & laptops. Vendor should provide solution for integration of Active Directory implementation with 2FA. Similarly, vendor is required to provide assistance for integration of 2FA along with LDAP authentication.	Kindly provide more details of how your AD Architecture and LDAP architecture	Details will be informed to successful bidder in due course.
120	6. Features of 2FA solution, devices etc. 6.1 Part A: 6.1.1 Requisite features of 2FA Solution Point s; Page 40	LIC is proposing to implement SSO (Single Sign On) very shortly. The proposed 2FA solution should be compatible and should allow integration with Single Sign On software. Vendor is responsible for all integration activities of the 2FA solution with new Single Sign On software at no additional cost to LIC.	Can bidder propose their own SSO solution integrated into 2FA solution which can work seamless irrespective of 3rd party SSO solution?	No
121	6. Features of 2FA solution, devices etc. 6.1 Part A: Requisite features of HSM Page 40	Requisite features of HSM	Kindly elaborate on HSM and its functionality. Why is a HSM needed. The RFP does not clearly spell out the details while giving only the specifications. Where will this HSM have to be implemented?	HSM will be utilized for KUA, KSA, AUA, ASA services.



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122	6.2 Part B 6.2.1 Requisite features of Fingerprint Scanner Devices (Part B) Page 41	The web-based LIC applications are accessed through older version of Web browsers (Internet Explorer 5 or above/ Chrome/Mozilla Fire Fox 3.0 or above/ Opera / Safari, etc.) Bidder has to confirm the compatibility of the Fingerprint device drivers/APIs to older browser versions.	Instead of supporting old browsers which are slow and can degrade the performance of the web based application as well as compromise on security, we suggest LIC to upgrade to the latest versions which can help for enhanced performance .	LIC periodically upgrades to latest versions, what is mentioned is to ensure compatibility to the browsers mentioned.
123	6.2 Part B 6.2.1 Requisite features of Fingerprint Scanner Devices (Part B) Page 41	The bidder must provide the Driver SW along with the SDK/API for the fingerprint devices, to facilitate integration of the device driver SW in a secured manner with the LIC's back-end Server side SDK.	Please elaborate on the LICs back-end server side SDK	Details will be informed to successful bidder in due course
124	6.2 Part B 6.2.1 Requisite features of Fingerprint Scanner Devices (Part B); pt j; Page 41	The bidder has to integrate the operation of the device with the 2FA software and LIC's web-based application.	Can you provide details of LICs web based application and what is its functionality	LIC's web based applications provide for servicing of policies, premium payment, etc.
125	7. Project Timelines 7.1 Delivery Schedule a) Hardware & Software for the implementation of end to end 2FA Solution Page 42	Successful Bidder should arrange to deliver two sets of customized version of complete 2FA Software (including licences) along with necessary hardware and 100 fingerprint scanners, 5 Iris scanners and 10 wall mounted scanners (5 LAN based and 5 wireless based)	Please elaborate the role of Iris Scanner and clarify what is the expectation with respect to Wall Mounted Scanners and their functionality and Specifications	Refer clarification in 22 above.



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126	8.1 Detailed Scope of Work (A) For Part A: (h); Page 43	Migration of the existing LIC employees & other authorized users' data in various formats, databases, files, etc. to the proposed 2FA solution.	Kindly elaborate on the various databases and formats which need to be migrated	Details will be informed to successful bidder in due course
127	8.1 Detailed Scope of Work (B) For Part b: (c); Page 43	Handle fingerprint enrollment of all LIC employees & other authorized users working in LIC offices spread across the country.	Is this under the responsibility of the fingerprint device vendor or the 2FA solution vendor?	Finger print device vendor.



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128	HSM	Revised Technical specifications	
			The proposed HSM should be card based.
			Make and Model to be specified
			OS support: Windows 2008 (32/64 bit) and above, Red Hat Linux version 4 and above
			PCI express supported slots
			FIPS 140-2 Level 3 and above (attach copy of certificate)
			Key length supported: 1024 to 4096
			Public Key algorithm RSA encrypt/decrypt, RSA sign/verify , ECC (Electric Curve Cryptography)
			On Board Key Pair Generation
			Key Exchange Mechanism : DES / Triple DES, AES Algorithm
			Hash/HMAC algorithm: MD5, SHA 1, SHA 2, SHA 256
			Symmetric Algorithm : AES, DES, Triple DES
			Compatibility: PKCS#11, CAPI, OpenSSL, JCE/JCA, IAIK
			PKCS#10 request generation
			Private key generation and import : Archival and duplication mechanism to be specified. Give the procedure for key transportation from one HSM card to Other HSM Card.
			Published API for various above functionalities for integrating with the application software.
			Signing Speed : 300 or above per second with 2048 bits.
			HSM card should be compatible and integrate with hardware with different OEMs.
			Symmetric Encryption speed (to be specified in ----Mbps)



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				Private key should always reside in HSM throughout its complete life cycle and the backup of the private key from one HSM to another should also be hardware based.
				Confirm and demonstrate suitability of the proposed HSM card for Aadhaar enabled services deployment as AUA, KUA, ASA, KSA.
				Enables XML signing
			Training	For 3 officials nominated by LIC, to be preferably conducted within 3 months of implementation.
			Scope of work	Supply, installation, operationalization, maintenance of HSM card for a period of 5 years with comprehensive onsite replacement warranty.
			Warranty	5 years with comprehensive onsite replacement warranty.
CORRIGENDUM	BID SUBMISSION DATE			BID SUBMISSION STANDS EXTENDED TO 5TH OF MARCH,2015, AT THE SAME TIME AND VENUE. NO FURTHER REQUESTS FOR EXTENSIONS WILL BE ENTERTAINED.

Bidders are allowed to send a final set of queries which are not already addressed in the above responses, latest by 11 am on Monday, the 23rd of Feb,2015, responses for which will be released on 24th Feb,2015. Beyond this date and time no further queries will be entertained on the bid.

Executive Director (IT/BPR)