

**RFP for Empanelment of Fintech companies for providing Software Applications/solutions and support services - Ref: CO/DB&FP/1606/R1/2024-25**

**Responses to the queries raised by the bidders during the Pre-bid meeting held on the 28/11/2024**

Sr No.	Page No.	Para No.	Description	Query Details	Bank's response/ clarification
1	1	1	Last Date and time of Receipt of bid	Can we get some extension in the bid submission date and time as we got to know about the RFP document on 27th November and we can get more time to respond and gather the supporting documents internally	Please adhere to the terms of RFP
2	1	Point No.5	Last Date and time for receipt of bids	Request the RFP submission date to be extended by a week.	Please adhere to the terms of RFP
3	4	Schedule A point no 8	Cost of RFP of Rs 5000 to be remitted one day before Pre Bid meeting	Since MSME units are exempted from this payment, this requirement is not applicable for participation in pre bid meeting , Is this understanding correct?	As mentioned in the RFP document, MSE/ NSIC registered bidders are exempted from submitting the bid cost. This exemption applies only to Micro and Small Enterprises, not to Medium Enterprises.
4	5	II. 1	Documents which are to be uploaded online are required to be duly signed by the Authorized Signatory under the seal of the bidder company/ firm in every page.	Can the documents be digitally signed also by Authorised signatory and uploaded?	The Bank is accepting digitally signed documents. Bidder can upload a digitally signed documents on the Tender Wizard portal.
5	5	III	The RFP document (along with addendums, if any) needs to be signed and stamped by the authorized signatory of Bidder and it must be submitted along with the relevant documents as an evidence of having read and understood the contents of RFP and its addendums (if any).	Can this requirement be modified and submitted by way of a declaration on the Letter head of bidder stating that the RFP document and addendums have been read and understood the contents thereof by the bidder , duly signed by Authorised Signatory	Please adhere to the terms of RFP

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6	14	4	Rule 144 (xi) regarding land border nations	If the bidder is from a permissible country but their subcontractor is not, what additional documentation will be required to verify compliance?	Please be guided by the relevant government guidelines on this matter.
7	17	2.a	Pre Bid meeting	Pre Bid meeting time is mentionjed as 11 AM: in page no 3 Schedule (A) whereas it is mentioned as 3 PM on 28/11/2024. PI advise correct time	03:00 PM on 28/11/2024
8	18	3	Submission of bids both online and offline	Is there any specific instruction or checklist for ensuring offline and online submissions are synchronized to avoid discrepancies during evaluation?	Only the cost of the bid document (the DD) needs to be submitted in offline mode. All other documents must be submitted online.  In case the cost of bid document is paid online, no document to be submitted in offline mode.
9	18	6. Cost of Bid Document	Cost of Bid Document amounting to Rs. 5,000/- (Rupees Five Thousand only) is to be submitted along with bid in the form of DD favouring Indian Bank, payable at Chennai, if not participated in the pre-bid meeting, or through electronic transfer as detailed in point no. 8 of schedule [A]. MSE/ NSIC registered bidders are exempted from submitting the bid cost. Such bidders should submit the copy of registration certificate and other document as proof which should be valid for the current period, along with declaration as per Annexure – VI duly signed by company	Requesting an exemption in cost of bid document for Medium enterprises as well	Please adhere to the terms of RFP

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			secretary/ Director of the concerned enterprise.		
10	18	6. Cost of Bid Document	Cost of Bid Document amounting to Rs. 5,000/- (Rupees Five Thousand only) is to be submitted along with bid in the form of DD favouring Indian Bank, payable at Chennai, if not participated in the pre-bid meeting, or through electronic transfer as detailed in point no. 8 of schedule [A]. MSE/ NSIC registered bidders are exempted from submitting the bid cost. Such bidders should submit the copy of registration certificate and other document as proof which should be valid for the current period, along with declaration as per Annexure – VI duly signed by company secretary/ Director of the concerned enterprise.	In case cost of bid document is paid via online mode, what document has to be submitted in offline mode?	In case the cost of bid document is paid online, no document to be submitted in offline mode.
11	19	Evaluation Criteria point 2.	Implementation Experience (Purchase Order along with Completion certificate to be submitted)	RBI released a notification (notification link attached below) in September 2023 to allow Pre-sanctioned credit lines through UPI to eligible banks. It took several months of deliberations with various stakeholders before the product could be developed such that it complies with all the regulations and guidelines. Request you to kindly relax these criteria as it is too short a time to go live with any bank.	Please adhere to the terms of RFP. Currently these is no such category or sub-category in the RFP.

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				<a href="https://www.rbi.org.in/scripts/NotificationUser.aspx?Id=12532&amp;Mode=0">https://www.rbi.org.in/scripts/NotificationUser.aspx?Id=12532&amp;Mode=0</a>	
12	19	6	Evaluation criteria for weighted technical score	How will ties in evaluation scores be resolved if two or more bidders score equally in the final evaluation? and is there a mechanism for bidders to seek clarification post-evaluation?	Since the RFP is for empanelment and comparison of scores of 2 or more bidders is not applicable
13	19	7 Evaluation Criteria	<b>2.Implementation Experience</b> :Purchase Order along with Completion certificate to be submitted)	Requesting Bank to modify as submission of PO copies as it will be difficult /takes time to get the satisfactory work done from clients	Please adhere to the terms of RFP.
14	19	7 Evaluation Criteria	<b>HR strength-</b> % of Skillset (Total Domain Professional on Payroll/Total employees on Payroll)	Should this requirement be given for the particular segment (s) applied as per SOW or for the Organization as a whole?	This applies to the organization as a whole.
15	19	Company Profile->Office Location	At Chennai, Mumbai, Bengaluru, Kolkata, Pune, Hyderabad & Delhi-NCR	Do we need to have offices in all the location? Please advise	It is not necessary for bidder to have offices in all the locations.
16	20	Evaluation Criteria Point 4	Presentation/Demo	The bidder needs to submit the presentation at the time of bid submission, or it has to be directly presented to bank at the time of In person/virtual presentation or demo	Bidder to submit a presentation or write-up about their company at the time of bid submission. Detailed presentation and demos will be required at the time of evaluation.

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17	22	3	The bidder must have turnover of minimum Rs. 1 crore during last 2 (two) financial year(s) i. e. FY 2023-24, FY 2022-23 for its Indian operations.	We would request a relaxation to this clause. We have turnover of 1cr plus in last year but not in the previous year. We request you to please consider for last one year only instead of two years. We are a MSME and a growing FinTech start-up registered with Gov	Please adhere to the terms of RFP.
18	22	4	The net worth of the bidder should be positive in the Financial Year (i.e. FY 2023-24)	Is there any further exemption to start-up	Please adhere to the terms of RFP.
19	22	Point No.4	The net worth of the bidder should be positive during last 3 Financial Years (i.e. 2021-22, 2022-23 and 2023-24) Relaxation only for MSE/Start up: The net worth of the bidder should be positive in the Financial Year (i.e. FY 2023-24)	Can this clause be changed to include the positive net worth of the bidder for the current FY.	Please adhere to the terms of RFP.
20	22	Eligibility Criteria Point 7	Bidder should have experience of minimum 2 years as on the date of RFP in providing similar services for which the bidder is submitting the bid.  Relaxation only for MSE/Start up: Bidder should have experience of minimum 1 year as on the date of RFP in providing similar services for which	RBI released a notification (notification link attached below) in September 2023 to allow Pre-sanctioned credit lines through UPI to eligible banks. It took several months of deliberations with various stakeholders before the product could be developed such that it complies with all the regulations and guidelines. Request you to kindly relax these criteria as it is too short a time to go live with any bank.  <a href="https://www.rbi.org.in/scripts/NotificationUser.aspx?Id=12532&amp;Mode=0">https://www.rbi.org.in/scripts/NotificationUser.aspx?Id=12532&amp;Mode=0</a>	Please adhere to the terms of RFP. Currently there is no such category or sub-category in the RFP.

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21	22	7	Bidder should have experience of minimum 1 year as on the date of RFP in providing similar services for which the bidder is submitting the bid.	Some clients are over 1-year-old and some are under delivery. Can we list all the clients	Please refer the eligibility criteria No.8 and the evaluation criteria no.2 for the number of clients and projects. Only live projects will be considered.
22	22	7	For MSE category whether the net worth of bidder should be positive in FY 23-24	Whether copy of Purchase order or certificate of completion of work is required or both copy of Purchase order & certificate of completion of work is required.	Both are required.
23	22	7	Bidder should have experience of minimum 2 years as on the date of RFP in providing similar services for which the bidder is submitting the bid. Relaxation only for MSE/Start up: Bidder should have experience of minimum 1 year as on the date of RFP in providing similar services for which the bidder is submitting the bid.	Change "Bidder" to "Bidder/OEM"	Please adhere to the terms of RFP
24	22	Eligibility Criteria Point 8	The proposed Fintech solution (Applied category of Fintech Solution – Section III) should have been implemented for at least one registered organisation/company/institution. The platform should be in use /live as on date of publishing RFP.	RBI released a notification (notification link attached below) in September 2023 to allow Pre-sanctioned credit lines through UPI to eligible banks. It took several months of deliberations with various stakeholders before the product could be developed such that it complies with all the regulations and guidelines. Request you to kindly relax these criteria as it is too short a time to go live with any bank.  <a href="https://www.rbi.org.in/scripts/NotificationUser.aspx?Id=12532&amp;Mode=0">https://www.rbi.org.in/scripts/NotificationUser.aspx?Id=12532&amp;Mode=0</a>	Please adhere to the terms of RFP. Currently there is no such category or sub-category in the RFP.

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25	22	Eligibility Criteria Point 8	The proposed Fintech solution (Applied category of Fintech Solution – Section III) should have been implemented for at least one registered organisation/company/institution The platform should be in use /live as on date of publishing RFP	<p>We are an approved startup by Department of Industrial Policy and Promotion (DIPP) having number DIPP2457, our Udyam Registration Number - UDHYAM-KR-02-0009903 and Udyog Aadhaar Memorandum Number - KR03E0033365. We request you to allow exemption from the turnover clause. Please refer #5 mentioned in the Press release (<a href="https://pib.gov.in/newsite/PrintRelease.aspx?relid=174894">https://pib.gov.in/newsite/PrintRelease.aspx?relid=174894</a>) dated 27-December-2017 stating that the startups are exempted by prior experience.</p> <p>Appended are the policy mentioned:                      -Relaxed Norms of Public Procurement for Startups.                      -Relaxed norms for public procurement for micro, small and other enterprises have been provisioned in the Procurement Policy by the Ministry of Micro, Small and Medium Enterprise.                      -All Central Ministries / Departments /Department of Public Enterprises/ Central Public Sector Undertakings have been authorised to relax conditions of prior experience and prior turnover with respect to MSEs in all public procurements subject to meeting quality and technical specifications.                      -Further, Rule 173(i) has been incorporated in GFR, 2017 which provides for relaxation of conditions of prior turnover and prior experience for Startups, and</p>	The Bank has already provided relaxation to MSEs and Start-ups in the RFP document. Please adhere to the terms of RFP.

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				Also, ref 173 (i): ( <a href="https://www.startupindia.gov.in/content/dam/invest-india/Templates/public/General%20Financial%20Rules%20for%20GeM.pdf">https://www.startupindia.gov.in/content/dam/invest-india/Templates/public/General%20Financial%20Rules%20for%20GeM.pdf</a> ) Rule 173 (i) of the GFRs exempts the startup from Prior Experience and Prior Turnover requirements for DPIIT Recognized Startups.	
26	23	9	Bidder should have its office in India. This should be an establishment not created for the submission of this Bid.	We have a registered corporate office in India. But most employees work from home - being a startup environment - does that work	Work from office is not mandatory for the empanelment RFP
27	23	12	There should be adequate safeguards built in its IT systems to ensure that it is protected against unauthorized access, alteration, destruction, disclosure or dissemination of records and data	Please suggest if bidder can submit self-declaration for this clause as it may vary from project to project.	Please refer the options provided under the heading "Supporting Documents"
28	24	Note Point 2	Experience specific to SCB/Pvt Banks/Public Banks/SFB/Payment Banks/RRB	Request to clarify we have vast experience in BFSI Sector kindly consider this	Please refer eligibility criteria No.8. The proposed solution should have been implemented for at least one registered organisation/company/ institution. It should be in use /live as on date of publishing RFP.
29	26	8.Eligibility Criteria	11 ,The entity must demonstrate arrangements to ensure compliance with the existing regulations / laws on consumer data protection and privacy by RBI,SEBI,IRDAI and any other regulatory authority of India- Self Undertaking on company's letter head	What supporting documents are required to be submitted?	Self-declaration / undertaking letter on company's letter head and demo/presentation to be provided during the evaluation



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			and demo/presentation during the evaluation		
30	26	Para 15	RFP Response	Will the bank treat all submissions as strictly confidential, ensuring they are not shared with any other participants or third parties, except for internal evaluation purposes? Can the bank sign a Non-Disclosure Agreement (NDA) before the submission of the empanelment RFP to further solidify the confidentiality of the submitted documents?	The Bank will keep all the documents confidential. However, NDA is not applicable for the empanelment RFP.
31	27	17	Tender wizard registration	If issues arise during registration on the portal, is there a helpdesk or escalation mechanism to ensure timely resolution before submission deadlines?	Support Desk Contact Details: M/s. Antares Systems Limited Address: #137/3, Honganasu, Kengeri, Bangalore Mysore Road, Opposite KMS Coach Builders, Bangalore– 560060. Support Contact No. 080-40482100, 9731967722, 8951944383 Support Email: gunaseelan.m@antaressystems.com
32	28	1	As there is sub-category/Use case mentioned	Request to clarify we have our use case which can be fit in the category of Digital Journey Solution provider	Please refer the list of sub-categories mentioned under the category of Digital Journey Solution provider
33	28		Categories and Sub-categories of empanelment	Can a company apply for multiple categories	Yes

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34	28	Section III	Categories and Sub-categories of empanelment	Can we bid only for some sub-categories of a category. OR it is mandatory to bid for the entire category. For example from category 1 of 'Digital Journeys solution provider', can we bid only for sub-category 'Account Aggregator'.	Yes
35	28 to 31	Point No.1 to Point No.12	Digital Journeys solution provider	For empanellement of credit line on UPI , please suggest the cateogary under which we should apply	Currently these is no such category or sub-category in the RFP.
36	29	6	Omnibus Workflow solutions provider - Development, customization, integration and maintenance of omnibus workflow solutions such as, * Customer on-boarding solution. * Customer Engagement Solution. * Customer Authentication solution	Please clarify : a. Whether the customer authenticatin solution refers to a 2FA / MFA requirement b. Can the authentication solution be offered individually as COTS (Non-customizable) product which can be integrated with any custom built backend application through APIs	Requirements may vary based on the projects after empanelment.

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37	32	7	Limitation of Liability	<p><b>Bidder request Inclusion of the below clause in the specified Limitation of Liability clause which typically finds place in any RFPs:</b></p> <p>Neither party shall be liable to the other for any special, indirect, incidental, consequential (including loss of profit or revenue or data), exemplary or punitive damages whether in contract, tort or other theories of law, even if such party has been advised of the possibility of such damages. The total cumulative liability of either party arising from or relating to this Agreement shall not exceed the total amount paid to Bidder by the BUYER in the preceding twelve months under that applicable work that gives rise to such liability (as of the date the liability arose);</p>	The Bank's standard clause on the limitation of liability will be included in the project specific RFP.
38	40	11	Restrictions on subcontracting	For activities that may require subcontracting, is there any restrictions also what is the lead time for obtaining the Bank's consent, and what format should be used to submit subcontractor details?	Requirements may vary based on the projects after empanelment.
39	54	10	During the contract period, all regulatory / statutory/ security requirements/ modifications to existing solution (or their component) should be done without any additional cost to the Bank	The regulatory / statutory/ security requirements/ modifications to existing solution should be limited to date of BRD sign-Off for a particular project. All changes after the BRD sign-off should be treated as Change Request (CR).	Requirements may vary based on the projects after empanelment.

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40	59	Annexure 3	Contract Form To be submitted on Stamp paper after empanelment	Request to clarify what shall we upload on the website of Tenderwizard	As mentioned in the RFP document, the referred Annexure will be required only after awarding any contract post empanelment. Therefore, the bidder does not need to upload it on the Tender Wizard portal.
41	61	Annexure 4	Performance Security To be submitted after empanelment	Request to clarify what shall we upload on the website of Tenderwizard	Please refer the above clarification
42	67	Second para; sub category A	Issue of Tender Documents to MSEs free of Cost	Issue of Tender Documents to MSEs free of Cost	Please refer the RFP terms and above clarifications
43	70	Annexure-IX	Declaration of Source Code Audit	Please suggest if this is required after getting empanelled	Yes
44	71	Annexure 10 Pt 7	Copy of the purchase order and / or Certificate of completion of the work. The Bidder should also furnish letter from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XII.	We have agreements signed between both parties. Can that be submitted as an evidence instead of Purchase order since banks do not provide a purchase order and pay on monthly invoice basis post agreement signing for an ongoing engagement.	Yes, contracts having the required information to establish the bidder's eligibility can be submitted.
45	71	Annexure - X-> point #6	Self-Declaration on Bidder's Letterhead signed by the authorized signatory.	Could you please clarify for what purpose do we need self - decalaration?	Please refer the corresponding eligibility criteria having the same SI No.
46	71	Annexure X	Supporting Documents	CHECKLIST FOR THE RFP AS PER ELIGIBILITY CRITERIA (Section – II, Point 8) shared in the RFP is for Start Up & MSE. Is there any specific requirement for FinTech's	The Start Ups & MSEs are recognized as per the government guidelines

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47	72	Annexure - X-> point #10	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder.	Can you specify about the understaking part?	Please refer the corresponding eligibility criteria having the same SI No.
48	72	Annexure 10 Pt 8	The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.	We have agreements signed between both parties. Can that be submitted as an evidence instead of Purchase order since banks do not provide a purchase order and pay on monthly invoice basis post agreement signing for an ongoing engagement.	Confirmation from the client stating that the solution is implemented and live is compulsory
49	72	Annexure 10 Pt 8	The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.	Requesting to include certificate from NBFC, Fintechs and other lending institutions apart from only Banks	Please refer the corresponding eligibility criteria having the same SI No. for the types of customers.
50	72	Question 12	Cert-in Empanelled auditor's report mentioning the clause	What does 'clause' here refer too?	Please refer the corresponding eligibility criteria having the same SI No. for the clause
51	NA	NA	Offline documents to be submitted	Please specify the exact documents that have to be submitted in offline mode	Only the cost of the bid document (the DD) needs to be submitted in offline mode. All other documents must be submitted online.  In case the cost of bid document is paid online, no document to be submitted in offline mode.
52	NA	NA	NA	Do we need to submit the hard-copies of all the annexures? If yes, do these need to be signed and stamped on company letterhead?	No
53	NA	NA	NA	Kindly suggest any tentative timelines to the closure of the qualification process.	Timeline will vary based on the number of bids

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54	NA	NA	NA	Would the empanelment also be applicable for Services based requirements from the bank or is it only valid for On-prem / SAAS deployment of the platform for bank's internal users	Applicable for both
55	NA	NA	NA	No tentative commercials need to be submitted. Kindly confirm	There is no commercial submission at this stage.
56	NA	NA	NA	Kindly share the mode of submission of the EOI i.e. would the documents / annexures have to be mailed to the email ids mentioned or would these also have to be physically couriered or if everything has to be uploaded on the etender portal	All the documents should be submitted online via e - Tender portal (Tender Wizard) except the cost of the bid document, the DD, drawn on behalf of Indian Bank.
57	NA	NA	NA	As per our understanding details of the number of users, scope of work would be released as a part of the RFP / RFQ / RFI / RFX / Tender floated by the bank and would be shared with the empanelled vendors based on which the commercials and scope would be shared. Please confirm	The Bidder's understanding is correct
58	NA	NA	Presentation / Demo	Kindly suggest the mode of presentation / demo. Would this be done online or physically in the banks premises. Also, any tentative date for the presentation / demo would be useful for us to plan	Presentation / Demo will happen online.
59	NA	NA	NA	Kindly share a meeting link for attending the online prebid meeting	Meeting link was shared with the probable bidders based on request
60	-	-	The RFP outlines eligibility criteria and mentions prior experience but does not clarify subsidiary references.	Can we use references from our subsidiaries to fulfill the eligibility and experience criteria for this RFP? If not, what alternative documentation is acceptable?	Please adhere to the terms and conditions of the RFP

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61	General			Requesting Bank to include eSign & eStamp solutions in the scope of work	Please adhere to the terms and conditions of the RFP
62	General			For Limited Companies, whether copy of Board Resolution for Authorised Signatory is to be submitted with bid documents ?	Yes, it is required.
63			General Query	Request the bank to extend the bid submission date by 15 days from the date of publishing the pre-bid queries	Please adhere to the terms and conditions of the RFP
64			General	Considering the Bank is investing in emerging trends / solutions we would like to suggest for the inclusion Digital Signature solution. This would help the Bank to safeguard digital data's integrity, validate authenticity and be legally protected too.	Please adhere to the terms and conditions of the RFP