

RFP for Providing Digital Solution to Residents' Welfare Associations on Annual Subscription Basis for 3 years - Ref: GEM/2025/B/6493303

Responses to the queries raised by the bidders during the Pre-bid meeting held on the 04/08/2025					
S. No.	Page No.	Para No.	Description	Query Details	Bank Remarks
1	15	SECTION – I REQUEST FOR PROPOSAL (RFP)	Under the proposed model, the Bank will identify the Residents' Welfare Associations who require the digital solutions to manage the payment collection, gate security and other operations of their society or association. The fintech partners selected through this RFP will provide a demo of their solution to the RWA. If the RWA is interested in the digital solution, the fintech partner will on-board the RWA on the digital solution on an annual subscription basis. The annual subscription fee will be paid by the Bank or by the RWA based on the business terms and conditions between the Bank and the RWA. The selected fintech partners may also identify RWAs and refer to the bank for providing banking services and digital solutions to the RWAs. The estimated number of RWAs expected to be on-boarded through this RFP process is 20.	Is the RWAs are already identified by the Bank or Bank will start identifying the RWAs after finalizing this tender & issuing the order to the Service Providers? Please confirm. Also, if RWAs are already identified by the bank please confirm & specify the numbers.	At present, the bank has received three such leads from various parts of India prior to initiating the RFP process. More leads are expected during the contract period.
2	24	9.1 Eligibility Criteria (Point No. 8)	Bidder or OEM should have experience of minimum 2 years as on the date of RFP in providing/developing any digital solution to RWAs and the bidder or OEM should have at least minimum 5 RWAs live in their solution as on date of publishing the RFP.	We request consideration to relax the experience requirement clause for Start-ups and MSMEs, aligning with the Government of India's initiatives to promote innovation and entrepreneurship. As start-ups and MSMEs may not have prior experience but have the capabilities to provide the required solution. This relaxation/ amendment will enable start-	Please adhere to the terms and conditions of RFP and amendment.

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				ups and MSMEs to participate in this bid which will foster a better and fair competition.	
3	25	8	Bidder or OEM should have experience of minimum 2 years as on the date of RFP in providing/developing any digital solution to RWAs and the bidder or OEM should have at least minimum 5 RWAs live in their solution as on date of publishing the RFP.	We are an empanelled vendor and have completed three government projects with Indian Bank. While we have not yet implemented this specific solution, we would like to work with it and request that this clause be amended.	Please adhere to the terms and conditions of RFP and amendment.
4	25	9.1 Eligibility Criteria Point no. 8	Bidder or OEM should have experience of minimum 2 years as on the date of RFP in providing/developing any digital solution to RWAs and the bidder or OEM should have at least minimum 5 RWAs live in their solution as on date of publishing the RFP.	We ANTARES are the e-Governance solutions service providers & implemented our solutions at various Government institutions. Recently we implemented our Property Management Solution at WAQF Board, West Bengal through M/s. Indian Bank FINTECH department. Please confirm that the above mentioned solutions will be considered for the mentioned eligibility criteria.	This RFP is for providing/developing any digital solution to RWAs. Only such types of experience considered.

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5	27	9.3 Technical evaluation a. Bidder / OEM 's Experience Point No.3	Bidder / OEM's The bank will consider only the digital solution that has been provided to the RWA based access systems. (proof to be submitted)	Does this integration experience consider only the Digital Solution which had been provided to RWA or any other Digital Solution that had been integrated with ERP/RFID based access system?	The bank will consider only the digital solution that has been provided to the RWA.
6	28	9.3 Technical evaluation a. Bidder / OEM 's Experience Point No.4	Number of cities in which support persons are available. (Contact details of the support persons in each city shall be submitted)	does the clause for support in Cities pertain to Bidder or OEM? We request you to consider this support in cities for Bidder/OEM.	Please adhere to the terms and conditions of RFP.
7	58		PART Commercial – II Bid Price Up to 100 Schedule	We are unsure whether to quote for 55 units or 99 units within the 0–100 range, so the pricing has been provided as a per flat rate. Kindly amend it as per flat rate.	Please adhere to the terms and conditions of RFP.

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8	59	PART – II - Commercial Bid	Bidder has to quote TCO amount for 20 RWAs (inclusive of taxes) while submitting its bid in GeM portal. As per the terms of this RFP, commercials will be finalized through reverse auction based on the TCO quoted by bidders for 20 RWAs. and purchase order will be released in GeM portal for the total amount only (after the splitting of quantity, if applicable). Successful Bidders need to pay the transaction fees to GeM based on the TCO price quoted in the reverse auction. However, the Bank will issue separate purchase order and delivery instructions to the successful bidders on case to case basis, as and when requirement received from Residents' Welfare Associations. Bidders may consider these factor and quote the commercials accordingly. Bank reserves the right to renegotiate the price for any of the line items furnished above, in case the rates offered are arbitrary and not as per market prices.	Please confirm that, GeM will collect the transaction fees as soon as the order is released for the total amount without on-boarding any RWAs or GeM will collect the transaction fees based on issuing of separate purchase orders and delivery instructions & on-boarding of each RWA. Is Indian Bank will issue separate orders through GeM portal as & when RWAs are on-boarded & for that particular order the transaction fees needs to be paid to GeM?	- Bank will issue purchase order for TCO amount in GeM to the successful bidders. However, Indian Bank will issue separate delivery instructions for each RWA outside the GeM portal. - Regarding transaction fees, please ensure compliance with GeM guidelines.

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<u>Amendments to the RFP Clause</u>				
Sr No	Page No	Section	Existing Criteria	Proposed Criteria
1	25	Eligibility Criteria (Sr No 8)	Bidder or OEM should have experience of minimum 2 years as on the date of RFP in providing/developing any digital solution to RWAs and the bidder or OEM should have at least minimum 5 RWAs live in their solution as on date of publishing the RFP. Supporting Documents: Confirmation mail or letter from at least 5 RWAs.	Bidder or OEM should have experience of minimum 2 years as on the date of RFP in providing/developing any digital solution and the bidder or OEM should have at least minimum 1 RWA live in their solution as on date of publishing the RFP. Supporting Documents: Confirmation mail or letter from at least 1 RWA