

**Request for Proposal (RFP) for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.
(Bid Reference: GEM/2025/B/7042159 dated 24.12.2025)**

Date: 31/12/2025

**Notice
Responses to Pre-Bid Queries**

Amendments

S.No	RFP Page No.	RFP Clause details	Existing Clause in the RFP		Amended Clause in the RFP			
1	23	Distribution of Marks for the above Evaluation Criteria a) Bidder's Experience, Point no	Bidder 's Experience in developing three fintech solution with PG gateway integration and mobile application for the same portal for any Government Department/ PSU/ PSB etc. in India (Purchase Order or Agreement along with Completion certificate/Live Certificate to be submitted. Here portal means any portal developed for any Transport and Road Safety Government Department/ PSU/ PSB etc. in India)	Developed and Implementation of three fintech solution with PG gateway integration and mobile application for the same portal for any Government Department	Marks	Bidder 's Experience in developing one ERP/Portal solution with Payment Gateway integration and mobile application for the same portal provided to Government Department/ PSU/ PSB etc. in India). (Purchase Order or Agreement along with Completion certificate/Live Certificate to be submitted.)	Developed and Implementation of one ERP/Portal solution with Payment Gateway integration and mobile application for the same portal.	Marks
				Yes	3		Yes	3
				No	0		No	0
2	33	Eligibility Criteria, For Empanelled Vendors, point no 3 & For Non Empanelled Vendors, point no 9	Bidder's Experience in developing one fintech solution with PG gateway integration and mobile application for the same portal	<ul style="list-style-type: none"> Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee. If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs. 		Bidder's Experience in developing one ERP solution /Portal with Payment Gateway integration and mobile application for the same portal	<ul style="list-style-type: none"> Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee. If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs. 	

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		<p>Purchase order (P.O.) related to Manpower providing/ Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank Copy of minimum of one Purchase Order and agreement to be submitted by bidder.</p> <p>Note: Purchase Order or Agreement along with Completion certificate/Live Certificate to be submitted. Here portal means any solution with PG gateway integration and mobile application in the same for Government Department/ PSU/ PSB etc. in India).</p>	<p>Purchase order (P.O.) related to Manpower providing/ Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank Copy of minimum of one Purchase Order and agreement to be submitted by bidder.</p> <p>Note: Purchase Order or Agreement along with Completion certificate/Live Certificate to be submitted. Here ERP/portal means any solution with Payment Gateway integration and mobile app in the same for Government Department/ PSU/ PSB etc. in India.</p>
3	Eligibility Criteria, For Non Empanelled Vendors, Point no 1	<p>The bidder should be registered under the Companies Act, 1956 or Companies Act 2013, OR A Partnership firm registered under Indian Partnership Act, 1932. OR A Limited Liability Partnership registered under Indian Limited Liability Partnership Act, 2008 OR A duly registered Proprietorship firm OR A Consortium/Joint Venture of two or more companies who are experts in different domains for at least 5 years as on date of publishing RFP.</p>	<p>The bidder should be registered under the Companies Act, 1956 or Companies Act 2013, OR A Partnership firm registered under Indian Partnership Act, 1932. OR A Limited Liability Partnership registered under Indian Limited Liability Partnership Act, 2008 OR A duly registered Proprietorship firm for at least 5 years as on date of publishing RFP.</p> <p>Relaxation only for MSE/Start up:</p> <p>The bidder should be registered under the Companies Act, 1956 or Companies Act 2013, OR A Partnership firm registered under Indian Partnership Act, 1932. OR A Limited Liability Partnership registered under Indian Limited Liability Partnership Act, 2008 OR A duly registered Proprietorship firm for at least 3 years as on date of publishing RFP.</p>

Note: Amended Clauses are applicable for are applicable for Evaluation Criteria & Eligibility Criteria of empanelled/ Non empanelled vendors.

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Clarifications/Responses of Pre-Bid Queries

S. No	Page No.	Para No.	Description (Ref: GEM/2025/B/7042159 dated 24-12-2025)	Query details	Bank's Response
1	36	b) For Non-Empanelled Vendors -Eligibility Criteria Point 9	Bidder 's Experience in developing one fintech solution with PG gateway integration and mobile application for the same portal.	<p>Please relax the clause to the following:</p> <p>Bidder/OEM's Experience in developing one fintech solution with PG gateway integration and mobile application for the same portal.</p> <p>*FinTech platforms with PG integration and mobile applications are typically developed and owned by OEMs, while bidders act as system integrators. Allowing experience of either the Bidder or the OEM would encourage wider participation, ensure adoption of tested and stable FinTech platforms, and is in line with standard procurement practices followed in Government / PSU projects, without compromising on quality, security, or accountability.</p>	Please Refer to Addendum No. 02.
2	24	9) Evaluation Criteria* a) Bidder's Experience (20 Marks) Point No.3	Bidder 's Experience in developing three fintech solution with PG gateway integration and mobile application for the same portal for any Government Department/ PSU/ PSB etc. in India	<p>Please relax the clause to the following:</p> <p>Bidder /OEM's Experience in developing three fintech solution with PG gateway integration and mobile application for the same portal for any Government Department/ PSU/ PSB etc. in India.</p> <p>*FinTech platforms with PG integration and mobile applications are typically developed and owned by OEMs, while bidders act as system integrators. Allowing experience of either the Bidder or the OEM would encourage wider participation, ensure adoption of tested and stable FinTech platforms, and is in line with standard procurement practices followed in Government / PSU projects, without compromising on quality, security, or accountability.</p>	Please Refer to Addendum No. 02.

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3		General Query	RFP for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.	It is observed that the RFP does not explicitly mention the name of the end Government Department for whom the solution is being implemented. We kindly request you to clarify the end customer / concerned Government Department, so that bidders can better understand the operational context and appropriately optimize the proposed solution in line with the department's functional and regulatory requirements.	It is clarified that the proposed application is for one of the State Govt. - Transport Department. Further details will be shared with successful bidders. Please adhere to the Terms and Conditions of the RFP.
4	46	8.4 Hosting	*State Data Centre (Primary) *Disaster Recovery Site (Secondary)	It is requested to kindly provide an option to host the proposed solution on a MeitY-empanelled Cloud infrastructure, in addition to the State Data Centre (SDC). MeitY-empanelled Cloud Service Providers comply with Government of India security, data residency, and regulatory requirements, and offering this option would enable improved scalability, high availability, faster deployment, and optimized operational efficiency, while continuing to meet all Government security and compliance norms	It is clarified that the proposed application must be hosted at State Data Centre. Please adhere to the Terms and Conditions of the RFP.
5	Page No. 32 to 33 of 125	Point No. 10 Eligibility Criteria (a) For Empanelled Vendors Table Sr. No.2	Implementation Experience (Number of Implementation) Minimum three ERP / Portal projects for Central / State Government schemes should have been carried out by bidder in India. • Bank may ask for any other documentary	We respectfully request that the experience criteria may be relaxed for startup companies, in line with the Government of India's initiatives to promote Startups and MSMEs. As part of the Startup India program, we believe that providing such relaxation would offer an opportunity for innovative and capable startup companies like ours to participate in the tender	Please adhere to the Terms and Conditions of the RFP.

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			<p>proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee.</p> <ul style="list-style-type: none"> If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs. 	<p>process. We propose that startup companies registered under the Startup India initiative and incorporated in India may be considered eligible for this relaxation, enabling them to contribute effectively to the country's growth and development.</p> <p>Such a provision would encourage wider participation and ensure a more competitive and fair evaluation among all bidders. We kindly request you to consider the above query and provide necessary clarification. We request that the experience criteria be relaxed in both the Eligibility and Technical Evaluation Criteria.</p>	
6	Page No. 32 to 33 of 125	Point No. 10 Eligibility Criteria (a) For Empanelled Vendors Table Sr. No.3	<p>Bidder's Experience in developing one fintech solution with PG gateway integration and mobile application for the same portal**</p> <ul style="list-style-type: none"> Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee. If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist 	<p>We respectfully request that the experience criteria may be relaxed for startup companies, in line with the Government of India's initiatives to promote Startups and MSMEs.</p> <p>As part of the Startup India program, we believe that providing such relaxation would offer an opportunity for innovative and capable startup companies like ours to participate in the tender process. We propose that startup companies registered under the Startup India initiative and incorporated in India may be considered eligible for this relaxation, enabling them to contribute effectively to the country's growth and development.</p> <p>Such a provision would encourage wider participation and ensure a more competitive and fair evaluation among all bidders. We kindly request you to consider the above query and provide</p>	<p>Please Refer to Addendum No 02 & 03.</p>

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			the bidder for this and further RFPs.	necessary clarification. We request that the experience criteria be relaxed in both the Eligibility and Technical Evaluation Criteria.	
7	In general	In general	In general	<p>We also respectfully request you to kindly consider extending the bid submission date by at least two (02) weeks from the date of publication of the Pre-Bid Meeting queries and their corresponding clarifications.</p> <p>Due to the ongoing festive season, some of our key team members and supporting partners are currently unavailable, which impacts our ability to prepare and finalize a technically compliant and competitive proposal within the existing timeline. An extension of the bid submission deadline would provide adequate time to incorporate the finalized clarifications and ensure fair and effective participation prospective bidders.</p>	<p>It is clarified that the proposed application to be developed & deployed urgently.</p> <p>Please adhere to the Terms and Conditions of the RFP.</p>
8	Page No. 32 to 33 of 125	Point No. 10 Eligibility Criteria (a) For Empanelled Vendors Table Sr. No.2	<p>Implementation Experience (Number of Implementation) Minimum three ERP / Portal projects for Central / State Government schemes should have been carried out by bidder in India.</p> <ul style="list-style-type: none"> Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee. If it is found by the Bank that the 	<p>After reviewing the RFP, we request clarification on the provision for relaxation in the Technical and Eligibility Criteria for startup companies.</p> <p>In alignment with the Government of India's Startup India initiative, we request consideration for relaxation of the experience requirement for eligible startups, enabling innovative firms to participate and enhance competition.</p>	Please Refer to Addendum No. 02.

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			documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs.		
9	Page No. 32 to 33 of 125	Point No. 10 Eligibility Criteria (a) For Empanelled Vendors Table Sr. No.3	<p>Bidder's Experience in developing one fintech solution with PG gateway integration and mobile application for the same portal**</p> <ul style="list-style-type: none"> Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee. If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs. 	<p>After reviewing the RFP, we request clarification on the provision for relaxation in the Technical and Eligibility Criteria for startup companies.</p> <p>In alignment with the Government of India's Startup India initiative, we request consideration for relaxation of the experience requirement for eligible startups, enabling innovative firms to participate and enhance competition.</p>	Please Refer Addendum No. 02 & 03.
10		Section III – Scope of Work		Please confirm whether Bank systems APIs /third-party APIs required for integration will be provided by Indian Bank or need to be developed / consumed by the bidder.	It is clarified that the respective Govt. Dept. will arrange for the necessary APIs, successful bidder

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					<p>must integrate the same in the proposed application.</p> <p>Please adhere to the Terms and Conditions of the RFP.</p>
11		Section III – Scope of Work		Please clarify whether application servers, database servers infrastructure and hosting environment will be provided by Indian Bank or bidder	<p>It is clarified that the respective Govt. Dept. will arrange for the necessary infrastructure required for hosting the application.</p> <p>Please adhere to the Terms and Conditions of the RFP.</p>
12		Functional Specifications – Payment Module		Please clarify whether payment gateway services will be provided by Indian Bank or are required to be integrated and managed by the bidder	<p>It is clarified that the Payment Gateway services will be facilitated by the bank. However, the successful bidder will be responsible for integrating and maintaining these</p>

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					<p>services in the proposed application.</p> <p>Please adhere to the Terms and Conditions of the RFP.</p>
13				Please confirm whether the mobile application is required for Android only, iOS only, or both Android and iOS platforms.	<p>It is clarified that the Mobile Applications to be developed for both IOS & Android platforms.</p> <p>Please adhere to the Terms and Conditions of the RFP.</p>
14		Mobile Application Scope		Is there any preferred mobile technology stack	<p>It is clarified that no specific mobile technology stack is preferred. However, the successful bidder shall be required to develop the application with security features compliant with the latest industry standards.</p>

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					Please adhere to the Terms and Conditions of the RFP.
15		Eligibility Criteria Point 9	Bidder's experience in developing one solution with PG gateway integration and mobile application for the same porta	<p>We have relevant and proven experience in developing solutions with Payment Gateway (PG) integration for web-based portals. However, our experience does not include development of a mobile application for the same portal, although the core functionality, security, and payment integration aspects are fully aligned with the project requirements.</p> <p>In view of the above, we respectfully request the authority to modify Point 9 of the eligibility criteria to allow bidders having experience in developing solutions with PG gateway integration for portals (web-based), without making mobile application development mandatory.</p>	Please Refer to Addendum No.2
16	6	SCHEDULE [A] 7	The reverse auction will be conducted among those bidders who satisfy the eligibility criteria and qualify in technical evaluation. Further H1 elimination may be done, if more than 3 bidders are technically qualified.	We request the Bank to consider adopting the QCBS (Quality and Cost Based Selection) process instead of the Reverse Auction, as QCBS ensures a balanced evaluation of both technical capability and commercial aspects, which is more suitable for this nature of work.	Please adhere to the Terms and Conditions of the RFP.
17	6	SCHEDULE [A] 7	The reverse auction will be conducted among those bidders who satisfy the eligibility criteria and qualify in technical evaluation. Further H1 elimination may be done, if more than 3 bidders are technically qualified.	The scope of work under this tender involves specialized technical services, experienced manpower, system integration, mobile application development, and long-term operation and support. In such cases, selection based solely on the lowest price through Reverse Auction may adversely impact the quality, sustainability, and timely delivery of the project.	Please adhere to the Terms and Conditions of the RFP.



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				<p>We respectfully submit that Reverse Auction is generally suitable for standardized goods or commodity-based procurements. However, for complex IT and technology-driven projects of this nature, evaluation based on Quality and Cost Based Selection (QCBS) or L1 without Reverse Auction ensures better project outcomes, system reliability, and overall value for money.</p> <p>We therefore request the department to kindly reconsider and remove the Reverse Auction clause from the subject tender, in the larger interest of quality execution and successful project implementation.</p>	