

Prebid Query response for Tender No. PSB/HODBD/RFE/01/2024-25 - Request for Empanelment of FinTech Companies dated 02.09.2024, republished on 05.02.2025

S. No.	RFE Page No.	RFE Clause No.	Clause/Section Name	Pre Bid Query	Banks Reply
1	21	5	Eligibility Criteria	Is there any exemption or relaxation for startups that have not yet crossed the ₹3 crore turnover threshold but are complying with other eligibility criterias?	Please be guided by RFE clause.
2	6		Key Information	Kindly request the bank to confirm, if there are no issues quoting the RFE date as 02/09/2024, since in all the pages it is referred to the Old Empanelment RFE issue date only.	The RFE published on 02.09.2024 is opened for empanelment for three years, and this empanelment is under the same RFE, thus there is no issues quoting the RFE date as 02.09.2024.
3	6		Key Information	Kindly confirm if the bidders have to submit both online and offline bid submission?	Bids must be submitted both online using the e-procurement system at https://psb.eproc.in and physically at HO Digital Banking Department within the prescribed timelines. For more detail please be guided by RFE clause.
4	10	3	About RFE	Kindly request the bank to confirm, if only one copy of Part-A documents can be submitted, even if the bidders are applying for more than one domain categories	Yes, only one copy of Part A is required.
5	10	4	Scope of Work	Kindly request the bank to confirm if the bidders can apply for the particular FinTech Categories even if they are not 100% fullfulling the description under each sub category.	Please refer Page No.18 under clause 4 -"Scope of Work"
6	18	5	Eligibility Criteria	Kindly request to confirm, if the eligibility criteria documents has to be submitted in Part-A set of documents.	Please refer Page No. 10 under Clause 3-"About RFE"
7	21	5	Eligibility Criteria	Kindly request the bank to confirm if we can produce the Work Orders/Satisfactory letter/Completion Certificate for the projects done globally by our team in India.	The experiece in BFSI sector, in India only, is admissible.
8	24	5	Eligibility Criteria	Kindly request the bank to confirm if we can produce a undertaking stating that online/offshore support will be provided wherever necessary. This clause might not be applicable for certain categorories (non-marketing projects) where we need not have support offices across the country.	Please be guided by RFE clause.



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9	25	6	Domain Specific Technical Evaluation	Kindly request the bank to confirm if the limit of 3 participants is for individual category only. Because we may have specific Domain area SME's attending each Domain category empanelment presentation.	Please be guided by RFE clause.
10	29	10	Bid Submission & Evaluation	Whether the empanelled Fintech be allowed to participate in the Open Tender where the clause/conditions shall not be applicable	Yes, empanelled FinTechs are free to participate in any Open Tender.
11	32	14	General Terms & Conditions	Whether it's a mandatory condition. If the bidder allowed to take care from the Base location/office	Please be guided by RFE clause.
12	33	14	General Terms & Conditions	Bank to share the required policy documents	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
13	33	14	General Terms & Conditions	Whether the minimum resources is for each category separately or complete implementation/work if the Bidder is eligible for/submitted Bid for more than one category	Please refer clause 3-About RFE, Page No.9
14				Do we need to submit the signed RFP Documents and corrigendum as part of our bid submission?	Please refer clause 3-About RFE, Page No.9
15	21	5	Eligibility Criteria	Request for consideration of Annual turnover of the bidder(for Start Ups & MSE), ₹1.00 Crore and above, from its Indian operations, for any two financial years out of last three financial years.i.e. 2021-22, 2022-23 & 2023-24.	Please be guided by RFE clause.
16	7	Note 3	Note	Is it mandatory to submit hard copies also,when online submission is made through the portal ?	Bids must be submitted both online using the e-procurement system at https://psb.eproc.in and physically at HO Digital Banking Department within the prescribed timelines.For more detail please be guided by RFE clause.



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17	26	5	Eligibility Criteria	Getting satisfactory work certificates from BFSI clients is difficult. Requesting Bank to waive this condition and permit submission of client references for verification along with PO copies for domains/use cases applied	Please be guided by RFE clause.
18				Can the bid documents be signed digitally by authorised signatory?	Yes, as per company's Board Resolution.
19				Requesting Bank to extend bid submission date to two weeks from the date of publishing pre bid queries	Please be guided by RFE clause.
20	21	5	Eligibility Criteria	<p>Our company was incorporated in November 2022 (vintage of 2 years & 3 months). In this short span, we have developed co-lending platform for 2 PSU (Central Bank of India & Bank of Maharashtra) and 2 Private Banks (IDBI and DCB Bank) and few NBFC partners such as Capri Global, Credit Saison India, Clix Capital, etc. We request Punjab & Sind Bank to grant us relaxation in this eligibility criteria to 2 years of vintage.</p> <p>Our company was incorporated in November 2022 (vintage of 2 years & 3 months). In this short span, we have developed co-lending platform for 2 PSU (Central Bank of India & Bank of Maharashtra) and 2 Private Banks (IDBI and DCB Bank) and few NBFC partners such as Capri Global, Credit Saison India, Clix Capital, etc. We request Punjab & Sind Bank to grant us relaxation in this eligibility criteria to 2 years of vintage.</p>	Please be guided by RFE clause.



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21	21	5	Eligibility Criteria	"Since our company has vintage of 2 years and three months, request PSB to grant us relaxation in this eligibility criteria of standalone turnover. If required by the Bank, we shall share the provisional financials to show our Rs 3 crore revenue after March 31, 2025. We have also received the start up recognition from DPIIT and shall share the same."	Please be guided by RFE clause.
22	25	6	Domain Specific Technical evaluation	Are there any minimum no.of domain/category to qualify for participating in the bid?	There is no such limit.
23	25	6	Domain Specific Technical evaluation	Please clarify whether can we apply for any areas or domains not listed in SOW but it forms part of Fintech space can be categorized as 'Others' and submissions under the head are allowed.	Please refer Page No.18 under clause 4 -"Scope of Work"
24	25	6	Domain Specific Technical evaluation	kindly clarify whether the bidder's experience is limited to the BFSI sector only, and if eligibility is determined solely by successful engagements within India? Additionally, will engagements with foreign clients be considered for eligibility and technical scoring matrix.	Bidder's experience in BFSI sector in India only will be considered.
25	28	8	Empanelment Period	Kindly clarify whether there will be renewal process for the existing empanelled vendor? In addition to that whether the existing vendors will be allowed to participate in the new RFE process.	The existing FinTechs can participate for the FinTech categories other than empanelled one.
26	29	10	Bid Submission and Evaluation	Understanding is that the bidder can apply for any number of domains/category and there are no restrictions on the maximum areas.	Yes,
27	41	23	Pre-Bid Meeting	Can the pre-bid meeting be attended virtually, and will there be any recording available later?	Prebid meeting held in person only.



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28	14	Clause 4 (6)	Scope of Work	Kindly clarify if Bidder can participate in specific areas of Data Analytics solutions like Lending or Fraud and Risk or Transaction Monitoring or Data Architecture and Data Engineering Ecosystem.	Yes,
29	17	Clause 4 (10)	Scope of Work	Considering the evolving nature of DPDPA and work happening in draft guidelines, kindly clarify if the criteria of existing implementation be applicable for DPDPA specifically. We are the first in india to launch a comprehensive Consent Governance Suite. We are currently in the implementation phase of this solution with one of the top private banks in India. Given the nature of our offerings and our existing partnerships with all the Big 4 consulting firms in india, we are keen to get some more clarity on Clause 4(10)	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
30	21	Clause 5 (4)	Eligibility Criteria	Kindly clarify if the term 'startup fintech' here applies to bidders who are categorized as Startups as per section 5 point 1 of the RFE document. Accordingly the criteria of turnover not exceeding INR 100crores will not be applicable to other Fintechs who are not categorized as Startup.	Yes, criteria of turnover not exceeding INR 100crores is applicable to Fintechs who are categorized as Startup only.
31	29	Clause 9 (ii)	Dis-empanelment of FinTech	As per the scope of work defined for categories like Data Analytics and Aggregation, IT Services and Availability Enhancement and Digital Transformation in clause 4, the range of services are comprehensive and wide ranging. Kindly clarify, in such scenario, if bidder is getting empanelled in one of these categories but choose to participate in only RFP related to specific solutions within a category, then will the Bank consider relaxation in this criteria of Dis-empanelment.	Please be guided by RFE clause.



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32	96	Annexure 19	NON-DISCLOSURE AGREEMENT	We request PSB Bank to consider allowing the vendor to retain all Intellectual Property (IP) rights to the product. While we understand the Bank's interest in owning the source code, we recommend that ownership remain with the vendor. To safeguard PSB Bank's interests, we suggest engaging an escrow agent to ensure access to the source code in the unlikely event that the vendor cannot provide services.	Please be guided by RFE clause.
33	43	31	Cancellation of RFE Process	Requesting Bank to provide relaxation to this clause	Please be guided by RFE clause.
34	49	39	Indemnify	We have introduced no indirect damages and maximum liability for damages suffered by the bank. Standard and common language in this type of agreement. Requesting Bank to provide relaxation to this clause	Please be guided by RFE clause.
35	49	39	Indemnify	Requesting bank to change clause to "The Empanelled bidder shall indemnify and hold the Bank harmless from and against all direct claims, losses, costs, damages, expenses, action suits and other proceedings (including attorney fees), relating to or resulting from"	Please be guided by RFE clause.
36	87	Section 4	Compensation for Damages	We request the Bank to consider relaxing this clause, as no liquidated damages (LD) are admitted under standard practices.	Please be guided by RFE clause.
37	92	1	Confidential Information	We request a revision to accommodate scenarios where providing prior notice may not be feasible due to legal requirements.	Please be guided by RFE clause.
38				We request J&K Bank to enter into a Non-Disclosure Agreement (NDA)/Service Level Agreement (SLA) using a mutually agreed-upon format.	Please be guided by RFE clause.



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39	8, 28	2. Overview 8. Empanelment Period	<p>Punjab & Sind Bank wishes to invite proposals from experienced and eligible FinTech Companies</p> <p>Empanelment under this RFE shall be kept open for the FinTech companies who meet the eligibility criteria during the empanelment period of 03</p>	<p>Is an SI (System Integrator) also eligible to submit the proposal ?</p>	<p>All FinTechs, who qualify the eligibility criteria can participate.</p>



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40	29	9. Dis- empan elment of FinTec h	If an empanelle d FinTech fails to participate in three consecuti ve RFP process in their respective category, their empanelm ent will be cancelled	Since it is mentioned in the RFE that while applying for a FinTech Category and is not mandatory for bidders to comply with all mentioned products/solutions/services, hence if the Bank releases a RFPs for the services which doesn't provide with a "FinTech Categor" then the empanelment should not be cancelled. Request bank to look into and clarify the clause ?	Empanelled FinTechs has to participate in the RFP, if scope cover the area of their experience as per documents submitted during RFE.
41	10	4. Scope of work	FinTech Category	For any of the services in the FinTech categories, does the bank already have a solution which can be leveraged ? eg SMS/Email gateway, Payment Gateway, Content Management System, Document Management System. If yes, request you to please provide the list of solutions which can be leveraged	Not relevant during empanelment process.
42		Genera l		How will the Domain-Specific Technical Evaluation be scored? Are there specific weightages for each criterion?	There is not scoring model, Bidder has to submit documents as per eligibility criteria.
43	6	Key Informa tion	Last Date and time for Bid submission 25/02/2025 13:00 Hrs 25/02/2025 16:00Hrs	Request if we can get an extension for 3 weeks further after 25th February 2025	Please be guided by RFE clause.



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44	25	General	At least two similar projects executed in BFSI sector and at least 1 live collaboration	What is 1 live collaboration meant here. Request you to please detail it out ?	The bidder should be in operation or presently working with the client.
45	25	6	Data analysis in various segments	What are different source systems in bank and on what technical stack in below categories - 1. CBS 2. LOS 3. LMS 4. Treasury 5. Collateral management system 6. Limit management system 7. NPA management 8. EWS 7. Customer de dupe 8. Card management system 9. Payment system 10. Remittance system 11. AML 12. Any other	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
46	25	6	Data mart and data warehouse	Does the bank has any data warehouse and data mart implemented. If yes do they contain data from all systems ?	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
47	25	6	Data mart and data warehouse	Does the bank has subject area wise data mart implemented over data warehouse ?	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.



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48	25	6	Cross sell model, Up sell model, App analytics	Has bank implemented AI models in these areas. If yes what is the count	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
49	25	6	MIS	How many MIS does bank use ? Are all these MIS automated or manually generated	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
50	33	4. Scope of work	If products are deployed in the cloud, selected bidder will have to clearly specified details of the same to the Bank as and when required	<ol style="list-style-type: none"> Where shall be solutions proposed by the bidder be hosted ? On Prem / Cloud / Hybrid ? Does the Bank have its own / preferred cloud service provider ? 	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
51	10	4. Scope of work	End to end digital journeys for retail, MSME, Agri Loan	Are the journeys in question web/mobile specific. Any particular Tech Stack which the bank is expecting for these journeys	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
52	10	4. Scope of work	Disbursement and Payments	<ol style="list-style-type: none"> For disbursement and collection solutions, is there any specific technology Bank is looking for(eg: UPI DeepLinks) or any legacy solution will also qualify Is there any existing system with which integration is expected? 	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.

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53	11	4. Scope of work	Document management, disbursement, etc	Is there a difference in the disbursement solution mentioned in point iii and vi	No,
54	11	4. Scope of work	Buy now Pay Later, Travel now Pay Later.	Are end to end credit line solutions expected here ? Is there any existing system with which integration is expected?	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
55	11	4. Scope of work	Lead Management	Can a solution with an OEM partnership also be considered	Please be guided by RFE clause.
56	12	4. Scope of work	Digital Marketing at various social media and other platforms.	Is there any particular digital marketing software/solution which is currently licensed by the bank	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
57	12	4. Scope of work	Customer Relationship Management (CRM) and related Analytics	Is there any particular CRM software/solution which is currently licensed by the bank	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
58	12	4. Scope of work	Co-lending	What specific functionalities are expected from the co-lending solutions, and are there any preferred platforms or technologies?	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.



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59	12	4. Scope of work	Marketing & Customer Service	What are the key performance indicators (KPIs) for evaluating the success of marketing and customer service solutions?	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
60	13	4. Scope of work	Collating customer's information in structured form which help in pitching the right product to the right customer	What raw data will the solution get access to, the account information from PSB or an AA integration	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
61	13	4. Scope of work	Wealth management products like Demat account, Mutual funds, insurance, portfolio management services	Is there any API subscriptions available with the bank from platforms like CAMS/KFintech ?	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
62	15	4. Scope of work	Useful tools development for improving IT services and availability	Is there an expectation to leverage tools or create Tools ?	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.



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63	17	4. Scope of work	Learning Management Solution	<ol style="list-style-type: none"> 1. What is the expected number of users (employees, trainees, administrators) that the LMS should support concurrently? 2. Should the LMS be deployed on-premise, cloud-based, or hybrid? 3. Will the Bank provide its own training content, or should the LMS support third-party content integration (e.g., LinkedIn Learning, Udemy, Coursera)? 4. Should the LMS have a mobile-friendly or app-based version for learning on the go? 5. What type of progress tracking and analytics dashboards are expected? 6. Will there be a dedicated support team required for LMS maintenance and content updates? 7. Will there be a need for multilingual support for training modules? 	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
64	17	4. Scope of work	Use of new technologies like Artificial Intelligence, virtual reality (VR), augmented reality (AR), Block Chain, Information as a service, Big Data, Cloud Computing, Robotics, GenAI etc. for banking services.	<ol style="list-style-type: none"> 1. Are there any specific business use cases that the Bank wants to prioritize under new technologies 2. What are the core banking platforms (CBS, LMS, CRM, Payment Gateways, etc.) that the new technology must integrate with? 3. Does the Bank prefer an on-premise, cloud-based, or hybrid deployment model for new technologies? 	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.



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65	15	4. Scope of work	ii. IT Services automation	<p>1. Are there specific repetitive IT tasks that the Bank intends to automate (e.g., server provisioning, patch management, incident resolution)?</p> <p>2. Should the automation tools integrate with any existing ITSM platforms like ServiceNow, Remedy?</p>	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
66	15	4. Scope of work	iii. Up gradation of IT Services	<p>Can the Bank specify which existing IT services need an upgrade (e.g., CBS, middleware, infrastructure)?</p>	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
67	15	4. Scope of work	iv. Manpower for development, customization and support services for Applications/Websites/Middleware/API/Data base/ Infrastructure etc.	<p>1. What are the specific skillsets the Bank expects in the manpower—Java, React, Angular, Full Stack, Oracle DB engineer, Python, .NET, DevOps, AI/ML, cybersecurity, etc.?</p> <p>2. Will the manpower engagement be on-site, remote, or hybrid?</p>	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
68	15	4. Scope of work	vi. Support services for IT Infrastructure	<p>1. What components of IT infrastructure support are expected—network management, disaster recovery, etc.?</p> <p>2. Should IT support teams integrate with existing ticketing and incident management systems?</p>	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.



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69	14	4.	Scope of work i. Digitalize the KYC process	<ol style="list-style-type: none"> 1. Does the Bank require a fully digital KYC process (Video KYC, Aadhaar e-KYC, DigiLocker-based KYC), or will it be a hybrid model (physical + digital verification)? 2. Should the digital KYC solution integrate with Aadhaar-based authentication (UIDAI APIs) and CKYC (Central KYC Registry)? 3. Should the KYC process support OCR-based document verification for PAN, Aadhaar, Driving License, Voter ID, and other identity proofs? 4. Should the solution provide auto-reconciliation with existing CBS/CRM systems to avoid duplicate customer onboarding? 5. What are the expected peak volumes for KYC processing, and should the system be scalable for increased future demands? 6. Should the KYC solution have an offline mode for remote/rural banking services where internet connectivity is unstable? 7. What are the data security and encryption requirements for storing customer KYC data? 8. Does the Bank require chatbots/IVR for KYC and authentication-related queries? 	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
70	15	4.	Scope of work iv. Use of various authentication methods like biometrics, face reorganization, voice etc. for digital payments on various devices.	<ol style="list-style-type: none"> 1. Would there be an integrate with third-party FinTechs or merchant applications for the biometric authentication system via APIs? 2. Will the authentication method be required for customer onboarding, transaction authentication, or both? 	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.



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71	15	4. Scope of work	v.FI Gateway	<p>1. What are the core functionalities expected from the Financial Inclusion (FI) Gateway—basic banking, Aadhaar-enabled payments, digital wallets, etc.?</p> <p>2. Should the FI Gateway integrate with Aadhaar-based payments (AEPS), NPCI platforms (UPI, IMPS), and Bharat Bill Payment System (BBPS)?</p> <p>3. What types of transactions should the FI Gateway support—cash deposits, withdrawals, fund transfers, mini statements, and balance inquiries?</p>	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
72		General		<p>1. Are there any preferred technology stacks or platforms for digital solutions that the Bank requires bidders to adhere to?</p> <p>2. Does the Bank have a preferred data security framework that bidders must adhere to?</p>	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
73		General		Is there any expected scalability and performance benchmarks that the Bank has envisioned with the increased customer base and product portfolio?	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
74	16	4. Scope of work	Providing UI / UX services for Bank's Digital Channels / platforms.	<p>1. Will creating UI/UX for the entire platform/ all services be in scope?</p> <p>2. Will it be mobile app or web/PWA?</p>	This may be a project specific requirement of the Bank to be decided at the time of limited tender. Not relevant during empanelment process.
75	12	4. Scope of work	Marketing & Customer service	Marketing creatives in scope?	Please be guided by RFE clause.



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76	21	5	Eligibility Criteria	Zitics is a Start up with establishment period less than 3 years and currently in MVP stage. So, the turnover and operation period criteria is not met. However, we are empanelled with one of the PSU banks and in process of getting work order,	Please be guided by RFE clause.
77	21	5	Eligibility Criteria	So can we still bid for the Tender and be considered for empanelment?	Please be guided by RFE clause.

