

PUNJAB & SIND BANK



Request for Proposal (RFP)
For
Delivery, Implementation and Management of on-premises Enterprise Wide API
Management Solution

BID NO: PSB/HOIT/RFP/46/2025-26 dated 01.10.2025

This is updated RFP it includes the changes made in Addendum 4. Changes are highlighted in yellow.

**Head Office IT Department
2nd Floor,
Plot No. 151, Sector 44
Institutional Area, Gurugram -122003**

Table of Contents

KEY INFORMATION	6
DISCLAIMER	9
INTRODUCTION	10
Chapter 1 INSTRUCTIONS TO BIDDERS	11
1.1 Cost of Tender	11
1.2 Language of the Bid	11
1.3 Bid Currency & Price Structure	11
1.4 Bid System Offer	11
1.5 Two Bid System:	11
1.6 Preparation of Bids:	12
1.7 Cost of Preparation	13
1.8 Normalization of Bids	13
1.9 Submission of Bid and communication.....	13
1.10 Late Bids	13
1.11 Modifications and Withdrawal of Bids	14
1.12 Earnest Money Deposit (EMD).....	14
1.13 Performance Bank Guarantee (PBG)	15
1.14 Contract Period.....	16
1.15 Evaluation Process of the Bids.....	16
1.15.1 Preliminary Scrutiny	16
1.15.2 Eligibility Bid	17
1.15.3 Evaluation Methodology for Eligible Bidder	17
1.16 Award of Contract:	23
1.16.1 Opening of Price Bids	23
1.16.2 Clarification of bids	24
1.17 No commitment to accept lowest or any bid	24
1.18 Right To Accept Any Bid and To Reject Any OR All Bids/Cancellation of Tender process .	24
1.19 Correction of Errors	24
1.20 Soft copy of tender document	25
1.21 Bid validity period	25
1.22 Pre-bid meeting	26
1.23 Amendment to RFP Contents	26
1.24 Disqualification	26
1.25 Fixed Price.....	27
1.26 Project Execution.....	27
1.27 Confidentiality of the Bid Document	27
Chapter 2 Scope of Work	28
2.1 Broad Scope:.....	28
2.2 Business rationale	28

2.3 General Scope of Work	28
2.4 Detailed Scope of Work	30
2.4.1 Enterprise Service Bus (ESB):	31
2.4.2 API Management Solution:	33
2.4.3 Message Queuing Service:	34
For asynchronous messaging, the message queues store messages that one applications create for other applications to use in the same order they are transmitted until the consuming application can process them.....	34
2.4.4 System Design	34
2.4.5 Platform Architecture and Design	37
2.4.6 Governance and Management.....	39
2.4.7 Functional Requirements:	39
2.4.8 Non Functional Requirements:	39
2.4.9 Other Technical Requirements:	40
2.4.10 Description of Deliverables:	43
2.4.11 Throughput:.....	44
2.4.12 Response Time:.....	44
2.4.13 Environments:.....	44
2.4.14 Backup and Restoration	44
2.4.15 Development/Configuration	45
2.4.16 Quality Assurance	45
2.4.17 Password Policy of the Bank:	46
2.4.18 Deployment & Go Live:	46
2.4.19 Other Requirements:	47
2.5 Support	53
2.5.1 Onsite Support/Facility Management.....	53
2.5.2 Maintenance Support	53
2.5.3 Project Management	54
2.6 Project Plan and Timelines.....	54
2.6.1 Discovery and Design Phase:	54
2.6.2 Project Plan	54
2.6.3 Delivery	56
2.6.4 User Acceptance Testing:	56
2.6.5 Operationalization of Solution:	56
2.6.6 Review	56
2.6.7 Change Request	57
Chapter 3 TERMS AND CONDITONS	58
3.1 Payment Terms	58
3.2 Assignment & Subcontracting.....	60

3.3 Delays in the Bidder's Performance	60
3.4 Liquidated Damages	60
3.5 Order Cancellation.....	61
3.6 Consequences of Termination	62
3.7 Audit by Third Party	62
3.8 Bidder obligations:	62
3.9 Access through Virtual Private Network (VPN).....	64
3.10 Service Level Agreement	64
Chapter 4 LEAGAL AND CONTRACTUAL	69
4.1 Dispute Resolution Mechanism	69
4.2 Jurisdiction & Governing Laws	69
4.3 Notices.....	69
4.4 Authorized Signatory	70
4.5 Force Majeure	70
4.6 Confidentiality	70
4.7 Ownership and Retention of Documents.....	71
4.8 Intellectual Property Rights.....	71
4.9 Intellectual Property Indemnity & Indemnity against Misuse of License.....	71
4.10 Indemnity	71
4.11 Legal Compliance.....	72
4.12 Conflict of Interest	73
4.13 Inspection of Records.....	73
4.14 Publicity	73
4.15 Solicitation of Employees	73
4.16 Limitation of Liability	74
4.17 Signing of Pre-Contract Integrity Pact	74
4.18 Non-Disclosure Agreement	74
ANNEXURE – I	75
ANNEXURE – II	76
ANNEXURE - III.....	79
ANNEXURE - IV	80
ANNEXURE - V.....	84
ANNEXURE - VI	85
ANNEXURE - VII	87
ANNEXURE - VIII	92
ANNEXURE - IX	93
ANNEXURE – X.....	94
ANNEXURE – XI.....	95
ANNEXURE – XII.....	96
ANNEXURE – XIII	100
ANNEXURE – XIV	101

ANNEXURE - XV	103
ANNEXURE – XVI	122
ANNEXURE - XVII.....	125
ANNEXURE - XVIII	127
Appendix –A	128
Appendix-B	129
Appendix-C	130
Appendix-D.....	131
Appendix-E	133
Appendix-F	137
Appendix-G.....	141
Appendix-H.....	143
Appendix-I	144

KEY INFORMATION

Particulars	Details
RFP Number and Date	PSB/HOIT/RFP/46/2025-26 dated 01.10.2025
Tender Title	Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution
Bid validity	180 days from the date of opening of the bid.
Performance Bank Guarantee	5% of total project cost.
Date of Publishing the tender on Bank's Website	01.10.2025
Last Date for submission of Pre-Bid Query	09.10.2025 07:00 PM a) Pre bid queries should be submitted as per Appendix-C in MS- excel format. b) Queries must be mailed to hoit.tenders@psb.co.in only quoting tender reference number in the subject. Subject of the email should be given as " Pre-Bid Queries for PSB/HOIT/RFP/46/2024-25 dated 01/10/2025 ". Queries reaching afterwards will not be entertained.
Date and Time for Pre-Bid Meeting	14.10.2025 12:00 Noon Pre-Bid meeting will be held Online and offline, and participants are requested to attend the meeting Online/Offline. Those who are interested in participating the Prebid meeting should share the participant details to hoit.tenders@psb.co.in Upon perusal of the same, the link / meeting id will be shared to the participant to participate in the virtual meeting.
Last Date and Time for submission of Bids	27.10.2025 05:00 PM For Online GeM Bid 28.10.2025 04:00 PM for Offline copy of Bid
Date and Time of Opening of Bids	28.10.2025 04:30 PM
Date and Time of online Commercial Bids	To be notified later to the qualifying bidders only.
Place of Opening of Bids	Punjab & Sind Bank Head Office: HO IT, 2 nd Floor, Plot No. 151, Sector 44, Institutional Area, Gurugram -122003.
Contact Persons for any clarifications/ Submission of Bids	Mr. Ankur - Chief Manager Mr. Pravin Karande - AGM (IT)
Contact Numbers	91-9717961264, +91-7709530444 hoit.tenders@psb.co.in
Other Details	1. Subsequent changes made based on the suggestions and clarifications as per pre-bid meeting

	shall be deemed to be part of the RFP document and shall be shared with all the bidders. 2. No suggestions or queries shall be entertained after pre-bid meeting. 3. This document can be downloaded from following website: https://punjabandsind.bank.in/module/tender-list and GeM portal (https://gem.gov.in/). Any Amendments, Modifications, Pre-Bid Replies, Clarifications & any communication etc. will be uploaded on the Bank's website (i.e. https://punjabandsind.bank.in/module/tender-list & GeM Portal. No individual communication will be sent to the individual bidders.
EMD (Bid Security)	Rs. 1 Crore (INR One Crore Only)

Please note:

1. The mode of submission of Bid document shall mandatorily be in both Online (GeM portal) and Offline.
2. The above mentioned dates are tentative dates and the Bidder acknowledges that they cannot hold the Bank responsible for any revision in these dates. The bids will be opened in the presence of bidders who choose to be present at the time of opening of bids.
3. If any of the above dates fall on holiday or become holiday due to regulatory or other reasons beyond control of the Bank, then the next valid date in such case will be next working of the Bank.
4. Information for Participating through GeM:
 - (i) This tender will follow e-Tendering guidelines of GeM portal under which the bidding process shall be conducted by the Bank. Bidder shall necessarily register on GeM portal for participating in the bidding. Vendors will have to abide by all terms and conditions of GeM portal for participating the bidding process.

Following activities will be conducted online through GeM:

- a. Publish of Tender
 - b. Pre-Bid Query & response thereof
 - c. Corrigendum/Addendums to the RFP (If required)
 - d. Submission of Technical Bid & Commercial Bid by the Bidder
 - e. Opening of Technical Bid & Commercial Bid
 - f. Tender Evaluation
 - g. Announcement of results
 - h. Tender Award (If any)
- (ii) Bidder requiring any clarification on the bidding document may notify as per GeM Guidelines and Procedure within the date/time mentioned in the RFP document.
 - (iii) Notification of amendments will be made available on the GeM/ Bank's website and will be binding on all bidders and no separate communication will be issued in this regard.
 - (iv) In order to allow prospective bidders reasonable time in which to take the amendment into account in preparing their bids, the Bank, at its discretion, may extend the deadline for such reasonable period as decided by the Bank for submission of Bids.

- (v) Bidders are requested to use a reliable internet connection (data cable/ broad band) to safeguard themselves. Bank is not responsible for telephone line glitch, internet response issues, hardware hangs etc., at bidder's end.
 - (vi) Vendors will have to abide by e-Business rules framed by the Bank in consultation with GeM portal.
 - (vii) Any amendments, modifications, Pre-Bid replies & any communication etc. shall be uploaded over Bank's Website and GeM Portal (i.e., <https://punjabandsind.bank.in/module/tender-list> & <https://gem.gov.in/>) only. No individual communication will be sent to the individual bidder.
 - (viii) In case of any contradiction in eligibility criteria, business rules, terms & conditions or any information published over GeM portal, the RFP and consecutive corrigendum/addendum document will prevail.
5. Information on submission of bids participation in offline mode:
- i) Bank expects the interested Bidders to download the copy of the complete RFP document along with all Annexures through Bank's website <https://punjabandsind.bank.in>
 - ii) Any other mode of submission, e.g. by courier, fax, e-mail etc. will not be accepted. Any bid received after the due date and time for receipts of bids as prescribed in the Key Information of the RFP will be rejected and returned unopened to the Bidder.
 - iii) The Bank expects the Bidder(s) to carefully examine all instructions, terms and conditions mentioned in this RFP document before submitting its unconditional compliance as part of the RFP. Failure to furnish all information required for submission of the RFP not substantially responsive to the RFP in every respect will be at the Bidders' risk and may result in the REJECTION of its response.
 - iv) A complete Bid with all supporting documents, duly sealed should be submitted, in person as well as electronically as mentioned in Bid Submission of this document, on or before the last Date and Time for bid submission at the Bank's address mentioned below:

The Assistant General Manager (IT)

Head office IT,

2nd Floor, Plot No. 151,

Sector 44, Institutional Area,

Gurugram -122003.

E-mail: hoit.tenders@psb.co.in

- v) Kindly note that hard Copy of Technical Bid will be received/ accepted only after successful submission of Bid electronically.

DISCLAIMER

- The information contained in this Request for Proposal (RFP document) or any information provided subsequently to Bidder(s) whether verbally or in documentary form by or on behalf of the Bank, is provided to the Bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This document shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.
- This RFP is neither an agreement nor an offer and is only an invitation by the Bank to the interested parties for submission of bids. No contractual obligation whatsoever shall arise from the RFP process until a formal contract is executed by the duly authorized signatory of the Bank and the Bidder. The purpose of this RFP is to provide the Bidder(s) with information to assist in the formulation of their proposals.
- This RFP does not claim to contain all the information each bidder may require. Each Bidder should conduct its own investigations and analysis and is free to check the accuracy, reliability, and completeness of the information in this RFP and obtain independent advice, wherever necessary. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.
- The bank reserves the right to reject any or all Request for Proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of Punjab & Sind Bank shall be final, conclusive, and binding on all the parties.
- This RFP Document may not be appropriate for all persons, and it is not possible for the Bank Representatives, their employees, or advisors to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP Document.
- The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Applicant or Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this bidding process.

INTRODUCTION

- ❖ Punjab & Sind Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980, one of the nationalized banks of India, has a national presence through a widespread network of 1607 branches, 29 Zonal Offices, 74 Departments in Head Office, 3 Regional Clearing Centres and 12 Currency Chests all networked under Centralized Banking Solution. It also has a network of 1000 ATMs spread across the country including onsite and offsite ATMs. With more than 116 years of customer services, the Bank has a large, satisfied clientele throughout the country. For enhancing customer convenience levels and overall inter-branch efficiency, the Bank has been a frontrunner in implementing various IT enabled products.
- ❖ The Bank intends to select vendor for delivery, implementation and management of on-premises Enterprise Wide API Management Solution for 5 years (Post implementation) For this purpose, The Bank invites bids as per the specifications as indicated in Scope of work (Chapter-2) mentioned in the RFP document. These prices shall remain valid for all orders placed with the selected vendor for the entire contract period and duly accepted by the vendor. The interested bidders are requested to send your Technical and Price proposal as per the enclosed formats. The methodology for submission of the proposals is enumerated in Chapter-1 (Instruction to the bidders). Terms and Conditions of Contract (TCC) are given in Chapter-3.
- ❖ This request for proposal document ('RFP document' or RFP) has been prepared solely for the purpose of enabling Punjab and Sind Bank (hereinafter referred to as the 'BANK') to select a Vendor(s) / service provider for delivery, implementation and management of on-premises Enterprise Wide API Management Solution
- ❖ This invitation of Bids is limited to vendor(s) having presence in India or their Authorized Representative in India, provided firms fulfil the minimum qualification criteria.
- ❖ The successful bidders would be selected, prices would be finalized through this RFP process and an agreement would be entered into with the successful bidder/s.

Chapter 1 INSTRUCTIONS TO BIDDERS

1.1 Cost of Tender

The tender document may also be downloaded from the Bank's official website <https://punjabandsind.bank.in>. There is no cost for tender document. The soft copy will also be available on Bank's Website and GeM Portal (i.e., <https://punjabandsind.bank.in/module/tender-list> & <https://gem.gov.in/>) only.

1.2 Language of the Bid

The bid as well as all correspondence and documents relating to the bid exchanged by the Bidder and the Bank shall be in English language only.

1.3 Bid Currency & Price Structure

Prices shall be expressed in the Indian Rupees only. The bidder must quote price exclusive of all applicable GST. The cost will not depend on any variation in the dollar exchange rate/change in tax structure.

1.4 Bid System Offer

- a) The Bid Proposal being submitted would be binding on the Bidder. As such it is necessary that authorized personnel of the firm or organization sign the Bid. The designated personnel should be authorized by a senior official of the Organization having such authority to do so. The same person or a different person should be authorized who should have authority to quote. The Xerox copy of necessary Original Resolutions/ Authority/ Power of Attorney having authority to authorize the person to submit Bid Documents, on behalf of the Company shall be enclosed. The proposal must be accompanied with an undertaking letter duly signed by the designated personnel providing a Bid commitment. The letter should also indicate the complete name and designation of the designated personnel.
- b) The bidder shall submit his response to the present tender with the price, which will contain the pricing information.
- c) Any effort by a Bidder to influence the Bank in evaluation of his bid, bid comparison or contract award decision would result in the rejection of the said bid. The Bank's decision in this case would be final and without prejudice and will be binding on all parties.
- d) The Bank reserves the right to accept or not to accept any bid or to reject a particular bid at its sole discretion without assigning any reason whatsoever.
- e) **Bid documents shall be submitted in a Single sealed envelope, EMD/Bid Security Declaration and other required documents as mentioned in the tender and a sealed envelope containing Price**, duly super-scribing the envelope with the reference of this RFP, due date, name of the Bidder with contact details, Offer reference number etc. Bid documents should be duly filed and all the pages of Bid including Brochures should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages from the beginning of the submitted Bid Documents should be serially number numbered with the Bidder's seal duly affixed with the Signature of the Authorized Signatory on each page. Documentary proof, wherever required, in terms of the RFP shall be enclosed.
- f) The Bids containing erasures or alterations will not be considered. There should be no handwritten material, corrections or alterations in the Bids. All details must be filled in.

1.5 Two Bid System:

This is two bid system which has following 2 parts:

Part A- Technical cum Eligibility Proposal: Indicating the response to the Pre-Qualification Criteria, Scope of Work and other terms & conditions. The format for submission of Technical Proposal is as per Appendix-A.

Part B-Commercial Bid: Furnishing all relevant information as required as per Bill of Material as per Annexure- IX. The format for submission of Commercial bid is as per Appendix-B.

1.6 Preparation of Bids:

Part A – Technical cum Eligibility Proposal

- Before submitting the bid, the bidders should ensure that they confirm to the Pre-Qualification Criteria as stated in RFP. Only after satisfying themselves of the Pre-Qualification Criteria, the Offer should be submitted.
- Technical cum eligibility Proposal should be submitted as per the format in Appendix-A. Relevant technical details and documentation should be provided along with Technical Proposal.
- It is mandatory to provide the compliance to the scope required by the bank.
- The offer may not be evaluated and may be rejected by the Bank without any further reference in case of non-adherence to the format or partial submission of technical information as per the format given in the offer.
- The Bank shall not allow / permit changes in the technical/functional requirements once it is submitted.
- The relevant solution information, brand, and solution offered, printed product brochure, technical/functional specification sheets etc. should be submitted along with the Offer. Failure to submit this information along with the offer may result in disqualification.
- The Technical Proposal should be complete in all respects and contain all the information sought for. Masked Bill of Material must be attached in Technical Offer and should not contain any price information. The Part A - Technical cum Eligibility Proposal should be complete and should cover all products and services. Technical Proposal without masked Bill of Materials will be liable for rejection. Masked Bill of Material which is not as per instruction will make Bid liable for rejection. Masked bill of material should be a replica of actual Bill of Material except that it should not contain any price information (with Prices masked). It should not provide any price information like, unit price, tax percentage, tax amount etc.

Part B - Commercial Bid

- Commercial Bid should be submitted as per instruction in Appendix-B.
- Commercial Bid shall be submitted as per Bill of Material and other terms and conditions of RFP on prices. The Commercial Bid should give all relevant price information as per **Annexure-IX**. Any deviations from the Bill of Material / non submission of prices as per the format shall make the bid liable for rejection.
- The bidder must quote the best competitive price in the commercial bid.
- The bid must be made in an organized and structured manner.

***Note:** All Claims made by the Bidder will have to be backed by documentary evidence. The bidder is expected to examine all instructions, forms, terms and specifications in the RFP. Failure to furnish all the information required or to submit a Bid not substantially responsive to the RFP in every respect will be at the Bidder's risk and may result in the rejection of the Bid.

1.7 Cost of Preparation

The Bidder shall bear all costs associated with the preparation and submission of its Bid and the Bank will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the Bidding process.

1.8 Normalization of Bids

The Bank will go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that Bidders are on the same technical ground. After the normalization process, if the Bank feels that any of the bids needs to be normalized and that such normalization has a bearing on the commercial bid; the Bank may at its discretion ask all the technically shortlisted Bidders to resubmit the technical and commercial bids once again for scrutiny. The Bank can repeat this normalization process at every stage of technical submission or till the Bank is satisfied. The Bidders agree that they have no reservation or objection to the normalization process and all the technically short-listed Bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The Bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process.

1.9 Submission of Bid and communication

The Bank expects the bidders to carefully examine all instructions, terms and conditions mentioned in this RFP document before submitting its **unconditional compliance** as part of the RFP. Failure to furnish all information required or submission not substantially responsive to the RFP in every respect will be at the bidder's risk and may result in the rejection of Bids.

Bids duly sealed should be submitted, in person or through Courier Service at Bidder's Responsibility and in electronic form on GeM Portal (<https://gem.gov.in/>), on or before the last Date and Time for bid submission at the address mentioned below. Any other mode of submission, e.g. by fax, e-mail etc. will not be accepted. No Claim of any Bidder(s) shall be entertained, whatsoever for delayed submission of their bid at any stage because of any reason. Therefore, Bidder (s) are advised to submit their bid well before the scheduled time.

The Assistant General Manager (IT)
Head office IT, 2nd Floor, Plot No. 151,
Sector 44, Institutional Area,
Gurugram -122003.
E-mail: hoit.tenders@psb.co.in
Phone: +91-7709530444; +91-9717961264

Online bid submission is mandatory. The hard copies of bids of only those bidders who submitted bid documents online will be accepted. The hard copies of documents submitted should be same as submitted online. Bids will be opened in the presence of the bidder representatives who choose to attend the opening of tender on the specified date, time and place of bid opening. No separate intimation will be given in this regard.

Bank reserves its right to cancel the order even after issuing the letter of Intent (LOI) / Purchase Order, if bank receives any directions / orders from Statutory Body / RBI/Govt. of India in a nature that binds the bank not to take the project forward or any reasons whatsoever. The decision of the Bank shall be final in this regard without disclosing any reason to any bidder or person.

1.10 Late Bids

- a) Any bid received after the due date and time for receipts of bids as prescribed in this RFP will be rejected. However, in case of the specified date of submission of bids being declared a holiday for the bank, the bids will be received up to the specified time on the next working day.

- b) The bank may, at its discretion, extend this deadline for submission of bids by amending the bid documents, in which case all rights and obligations of the Bank and bidders, previously subject to the deadline, will thereafter be subject to the deadline extended.
- c) All such information will be published on Bank's website only. The bidders have to take note of it.

1.11 Modifications and Withdrawal of Bids

1. Bids once submitted will be treated as final and no modification will be permitted. No Correspondence in this regard will be entertained.
2. The Bid should contain no alterations, erasures or overwriting. The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or submission of bid not substantially / conclusively responsive to the bidding documents in every respect will be at the Bidders risk and may result in rejection of the bid.
3. No bidder shall be allowed to withdraw the bid after the deadline for submission of bids.
4. In the case of the successful bidder, he will not be allowed to withdraw/back out from the bid commitments. The bid earnest money in such eventuality shall be forfeited and all interests/claims of such bidder shall be deemed as foreclosed

1.12 Earnest Money Deposit (EMD)

1. The bidder shall furnish Noninterest earning Earnest Money Deposit (EMD) amount of Rs. 1 Crore (INR One Crore Only) as mentioned in the Bid Schedule by way of Bank Guarantee drawn on any Scheduled Bank in India (except Cooperative Bank, RRB & Punjab & Sind Bank) in favor of Punjab & Sind Bank, payable at Delhi.
2. The same should be valid for an additional 45 days beyond bid validity period. Bank at its discretion can demand for extension for the validity of EMD. The format for submission of EMD in the form of Bank Guarantee is as per Appendix-D.
3. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favor of Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS) sent to Punjab & Sind Bank, Sector 44 Branch, Gurgaon, IFSC PSIB0021509. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS will be rejected summarily.
4. Non submission of EMD leads to rejection of Bid.
5. All MSEs having registration as per provisions of the Public Procurement Policy for Micro and Small Enterprises i.e. District Industries Centre (DIC) or Khadi and Village Industries Commission (KVIC) or Khadi and Industries Board (KVIB) or Coir Board or National Small Industries Commission (NSIC) or directorate of Handicrafts and Handlooms or Udyog Aadhaar Memorandum or any other body specified by Ministry of MSME and Start-ups (recognized by DIPP) are exempted from submission of Tender Fee and EMD only. Relevant certificates should be submitted by the bidder in this regard to avail exemption. Bid Security Declaration should be submitted by eligible MSEs/Startups on Company's letter head with company seal and signature of the authorized person as per Annexure-III.
6. The EMD may be forfeited/ Bank Guarantee may be invoked:
 - a) If the bidder withdraws/amends the bid during the period of bid validity (180 days from the date of opening of bid).
 - b) If the bidder makes any statement or encloses any form which turns out to be false, incorrect and / or misleading at any time prior to signing of contract and/or conceals or suppresses material information; and / or

- c) The selected bidder withdraws his tender before furnishing the unconditional and irrevocable Performance Bank Guarantee.
- d) The bidder violates any of the provisions of the terms and conditions of this tender specification.
- e) In case of the successful bidder, if the bidder fails:
 - To sign the contract in the form and manner to the satisfaction of Punjab & Sind Bank.
 - To furnish Performance Bank Guarantee in the form and manner to the satisfaction of Punjab & Sind Bank.
 - Bank may proceed against the selected bidder in the event of any evasion, avoidance, refusal or delay on the part of bidder to sign and execute the Purchase Order / Service Level Agreements or any other documents, as may be required by the Bank, if the bid is accepted.
 - The Execution of Bid Security Declaration/ Invocation of EMD may suspend participation of the Bidder in any tender in this Bank for three (03) years.
- 7. Bid securities of the unsuccessful bidders will be returned to them at the earliest after expiry of the final bid validity and latest on or before the 30th day after the award of the contract. The EMD of the selected bidder will be returned within 15 days after submission of Performance Security (PBG) and execution of Contract with the Bank.

1.13 Performance Bank Guarantee (PBG)

1. The successful bidder/s should submit a Security Deposit / Performance Guarantee as specified in Key Information within 30 days from the date of Purchase Order.
2. Security Deposit should be submitted by way of Bank Guarantee in favour of Punjab & Sind Bank payable at Delhi / Bank Guarantee may be obtained from any of the Scheduled Commercial Banks (except Cooperative Bank, RRB & Punjab & Sind Bank) for an amount of 5% of total project cost.
3. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favour of Punjab & Sind Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS) sent to Punjab & Sind Bank, Sector 44 Branch, Gurgaon, IFSC PSIB0021509. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS will be summarily rejected.
4. The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing bank on the printed letterhead of the issuing bank.
5. Security Deposit/Performance Bank Guarantee should be valid for 60 months with an additional 12 months as claim period.
6. The selected bidder shall be responsible for extending the validity date and claim period of the Bank guarantees as and when it is due, on account of incompleteness of the project and contract period.
7. The security deposit / bank guarantee will be returned to the bidder after one year of completion of Contract Period. If the Contract is extended, the selected bidder has to submit fresh PBG for 5% of the extended Contract value and period along with claim period and also execute fresh/extension of Contract with the Bank within 15 days from the date of issuance of Purchase Order for renewal.
8. The Bank shall invoke the Bank guarantee before the expiry of validity, if work is not completed and the guarantee is not extended, or if the selected bidder fails to complete

his obligations under the contract. The Bank shall notify the selected bidder in writing before invoking the Bank guarantee.

9. Bank shall invoke the performance guarantee in case the selected Bidder fails to discharge their contractual obligations during the period or Bank incurs any loss due to Bidder's negligence in carrying out the project implementation as per the agreed terms & conditions. It will be refunded to the selected bidder without interest, after he duly performs and completes the contract in all respects.

1.14 Contract Period

The contract period for Implementation of proposed solution will be initially for a period of 5 years from the date of Go-Live of the project. Bank reserves the right to extend the contract for further period of three years at mutually agreed terms. The selected bidder needs to execute a Service Level Agreement (SLA) with Punjab and Sindh Bank covering all terms and conditions of this RFP and subsequent Addendum(s) within 30 days of receipt of the Order/Letter of Intent. SLA will cover performance and availability of the solution deployed. The selected Bidder shall put date and duly sign the Service Level Agreement (SLA) designed by the Bank and return it to Bank. The Bidder, however, may submit the SLA they like to execute. It is prerogative of the Bank to accept the same or to modify. It is reiterated that the Contract/SLA to be entered into by the Selected Bidder shall be as approved by the Bank only.

SLA will cover terms and conditions set out in the RFP and services to be rendered. The performance of the selected bidder shall be reviewed every quarter. The Bank may, without assigning any reasons terminate the contract by giving Successful Bidder, a prior and written notice of one month indicating its intention to terminate the Contract. Any offer falling short of the contract validity period (5 years from the date of Agreement) is liable for rejection. Bank reserves the right to call regular meetings with successful bidder during the tenure of the contract.

The Bidder should bear entirely and exclusively all costs (whether in terms of time or money) associated with the preparation and submission of its Bid and the Bank will in no case be held responsible or liable for these costs regardless of the conduct or outcome of the bid process including but not limited to cancellation/abandonment /annulment of the bidding process.

1.15 Evaluation Process of the Bids

1.15.1 Preliminary Scrutiny

- a) The Bank will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed, and the Bids are generally in order.
- b) The Bank may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation.
- c) The Bank will determine the responsiveness of each Bid to the Bidding Document. For the purposes of these Clauses, a responsive Bid is one which conforms to all the terms and conditions of the Bidding Document without material deviations. Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security, Applicable Law, Bank Guarantee will be deemed to be a material deviation.
- d) The Bank's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence. The Bank reserves the right to evaluate the bids on technical and functional parameters, including possible visit to inspect live site/s of the Vendor and witness demos of the system and verify functionalities, response times, etc.
- e) If a Bid is not responsive, it will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

- f) If any information / data / particulars are found to be incorrect, bank will have the right to disqualify / blacklist the company and invoke the performance bank guarantee/ EMD.

A two stage bid system is adopted for selection of the vendor:

- ▶ Stage 1 – Eligibility Bid evaluation
- ▶ Stage 2 - Evaluation methodology for eligible bidders
 - Technical Bid Evaluation (Part A)
 - Commercial Bid Evaluation (Part B)

During evaluation of the Tenders, the Bank, at its discretion, may ask the Vendor for clarification in respect of its tender. The request for clarification and the response shall be in writing, and no change in the substance of the tender shall be sought, offered, or permitted. The Bank reserves the right to accept or reject any tender in whole or in parts without assigning any reason thereof. The decision of the Bank shall be final and binding on all the vendors to this document and bank will not entertain any correspondence in this regard.

1.15.2 Eligibility Bid

Only those Bidders fulfilling the eligibility criteria should respond to the bid. Eligibility criterion for the Bidder to qualify this stage is clearly mentioned in **Annexure IV**. The bidder would need to provide supporting documents as part of the eligibility proof. The technical bids of only those bidders who qualify in the eligibility criteria will be evaluated. Document/s in support of eligibility criteria are required to be submitted along with the Technical Bid. Offers received from the bidders who do not fulfill any of the eligibility criteria are liable to be rejected.

1.15.3 Evaluation Methodology for Eligible Bidder

1.15.3.1 BIDDING PROCESS/OPENING OF TECHNICAL BIDS:

- i. All the technical Bids received up to the specified time and date will be opened for initial evaluation on the time and date mentioned in the schedule of events. The technical Bids may be opened in the presence of representatives of the Bidders who choose to attend the same . However, Bids may be opened even in the absence of representatives of one or more of the Bidders.
- ii. In the first stage, only technical Bid will be opened and evaluated. Bids of such Bidders satisfying eligibility criteria and agree to comply with all the terms and conditions specified in the RFP will be evaluated for technical criteria/specifications/eligibility. Only those Bids complied with technical criteria shall become eligible for Commercial price Bid opening and further RFP evaluation process.
- iii. The Bank will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed and EMD for the desired amount and validity period is available and the Bids are generally in order. The Bank may, at its discretion waive any minor non-conformity or irregularity in a Bid which does not constitute a material deviation.
- iv. Prior to the detailed evaluation, the Bank will determine the responsiveness of each Bid to the RFP. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the RFP in to, without any deviation.

- v. The Bank's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.
- vi. After opening of the technical Bids and preliminary evaluation, some or all the Bidders may be asked to make presentations on the Software Solution/service proposed to be offered by them.
- vii. If a Bid is not responsive, it will be rejected by the Bank and will not subsequently be made responsive by the Bidder by correction of the non-conformity.

1.15.3.2 TECHNICAL EVALUATION:

- i. Technical evaluation will include technical information submitted as per technical Bid format, demonstration of proposed Software Solution/services, reference calls and site visits, wherever required. The Bidder may highlight the noteworthy/superior features of their Software Solution/ services. The Bidder will demonstrate/ substantiate all claims made in the technical Bid along with supporting documents to the Bank, the capability of the Software Solution/ services to support all the required functionalities at their cost in their lab or those at other organizations where similar Software Solution/ services is in use.
- ii During evaluation and comparison of Bids, the Bank may, at its discretion ask the Bidders for clarification on the Bids received. The request for clarification shall be in writing and no change in prices or substance of the Bid shall be sought, offered or permitted. No clarification at the initiative of the Bidder shall be entertained after bid submission date.

1.15.3.3 EVALUATION OF COMMERCIAL PRICE BIDS AND FINALIZATION:

Criteria for Technical Evaluation and Commercial Evaluation

Techno Commercial evaluation will be used under this RFP. The RFP shall specify the minimum qualifying score for the technical bid and the relative weightages to be given to the technical criteria (quality) and the cost.

The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of **70:30**.

Bidders scoring **less than 75% marks** in the Technical Evaluation will not be considered for the selection process, and their Commercial Bids will not be opened.

The proposal with the Highest Weighted Combined Score (quality and cost / **H1**) shall be selected.

In case of tie between two or more bidders for the Highest Total Combined Score, then the bidder with **Highest Technical Score** amongst such bidders shall be the successful bidder.

Illustration:

- i. Bids will be evaluated as per Combined Quality Cum Cost Based System. The Technical Bids will be allotted weightage of **70%** while Commercial Bids will be allotted weightage of **30%**.
- ii. A combined score "**Score Total (T)**" will be arrived at after considering the Commercial quote and the marks obtained in Technical evaluation with

relative weights of **30%** for Commercial bid and **70%** for Technical Bid according to the following formula:

Combined Score of A = 70 x (Technical Bid Score of A / Highest Technical Score) + 30 x (Lowest Commercial Bid / Commercial Bid of A).

The bidder obtaining the Highest Total Combined Score in evaluation of technical and commercial evaluation will be ranked **H1** followed by proposal securing lesser marks as **H2, H3** etc. **Bidder securing Highest Combined Marks and ranked H1 shall be recommended for award of contract.** Bank will follow the internal procedure for necessary approvals and thereafter proceed with notification of award of contract.

Sr. No	Bid der	Technical Evaluation Marks (t)	Comm ercial Bid (f)	Weighted technical Score = $\{(t)/t \text{ highest}\} \times 70$	Weighted Commercial Score = $(f \text{ lowest} / f) \times 30$	Score “T” out of 100
1	A	90	60	$(90/90) \times 70 = 70$	$(50/60) \times 30 = 25$	95
2	B	80	70	$(80/90) \times 70 = 62.22$	$(50/70) \times 30 = 21.42$	83.64
3	C	70	50	$(70/90) \times 70 = 54.44$	$(50/50) \times 30 = 30$	84.44

In the above example, “A” the bidder with the highest score becomes the successful bidder (H1).

Final Evaluation:

The commercials will be finalized among the shortlisted bidders who obtain **<75>% or more marks in technical evaluation.** The Final bidder will be selected on the basis of **H1** as given above. The bidder securing highest combined marks (Technical score + Commercial score) and ranked **H1** shall be recommended for award of contract.

Technical Score (TS):

Table: Technical Score Evaluation Categories:

No	Evaluation Category	Max Score	Weightage %
1	Platform Capabilities	45	45
2	Bill of Materials	8	8
3	Implementation approach	12	12
4	Bidder evaluation	15	15
5	Tool Demo	10	10
6	Reference Visit/Call	10	10
Total Evaluation Weightage			100

The Total Evaluation Weightage of **100** will be converted to 70% for scoring under H1.

1. Platform Capabilities (Weightage – 45 Marks*)

Scoring in Annexure XV

Dimensions	Themes	Multiplying factor	Max Score			
Feature Coverage	API Design	5/51	5			
	API Implementation	5/110	5			
	API Integration	10/97	10			
	API Governance	6/42	6			
	API Observability	5/75	5			
	API Monitoring	7/45	7			
	API Commercialization	2/7	2			
	API Publishing	5/21	5			
	Sub Total		45			
Technical Capabilities	Messaging	5/15	5			
	Deployment	5/55	5			
	Scalability	5/45	5			
	Latency	(13) API Architecture	5/80	5	5	
	Architecture	(14) Security	5/91	5	5	
	Security	(15) Third-Party Integrations	5/114	5	15	
	Third-Party Integrations	(16) Compliance with Standards and Regulations	5/29	5	5	
	Compliance with Standards and Regulations	(17) Portability	5/10	5	5	
	Portability	Sub Total			55	
	Total	5/20	5		100	
Total			100			

*Platform capability marks calculated as Secured score x(multiply by) 0.45

2. Bill of Materials (Weightage 8 Marks)

Dimensions	Themes	Max Score
Bill of Materials	Infrastructure Sizing	2
	Applications/software/products	3
	Team construct (Team size, experience, technical qualification)	3
	Total	8

Theme details explained in Annexure XVI

3. Implementation approach (Weightage – 12 Marks)

Dimensions	Themes	Max Score
Planning	Approach	1
	Implementation Plan	2
	Agility	1
	Sub Total	4
Delivery	Quality Assurance	2
	Training	0.5
	Documentation	1
	Compliance	1
	Sub Total	4.5
Support	Enterprise Support	1
	Online Resources and Community	0.5
	System Integrator Support Capabilities	1
	India-based Product Support	1
	Sub Total	3.5
Total		12

Theme details explained in Annexure XVI

4. Bidder evaluation (Weightage – 15 Marks)

Dimensions	Themes	Max Score
Bidder evaluation	Partnerships	5
	Portfolio and References	5
	Ecosystem Knowledge	5
	Total	15

Theme details explained in Annexure XVI

5. Tool Demo (Weightage – 10 Marks)

Dimensions	Themes	Max Score
Tool Demo	Scope Understanding	1

Architecture Overview	2
Setup & Configuration	1
Relevant case studies	2
Partnerships with key OEMs	1
Routing & Mediation	1
Security & Governance	1
Monitoring & Observability	1
Total	10

Theme details explained in Annexure XVI

6. Reference Visit/Call (Weightage – 10 Marks)

The Bidder will provide contact details of two customers as per eligibility criteria, **where similar solutions (with any OEM) have been implemented**. Bidders are required to submit only those client reference where list of technology stack implemented is similar to the proposed solution. PSB team will be contacting the Bidder's customer over phone / visit / email.

Hence, Bidder to obtain necessary approvals from their customers. The customer feedback would carry a weightage of 10 marks and would be evaluated on the

Following parameters:

- Overall customer satisfaction.
- Adherence to implementation timelines.
- Post implementation services.

A Committee of officers and Executives of Bank would carry out Reference Site Visits and/or Telephonic discussions with the existing customers of the Bidder. The inputs that have been received from the Customer would be considered by Bank and this might not need any documentary evidence. This rating would be purely on the inputs provided by the Bidders customers.

The scoring would be relative among the bidders.

Bank at its discretion may reject the proposal of the Bidder without giving any reasons whatsoever, in case the responses received from the Site Visits are negative.

Errors, if any, in the price breakup format will be rectified as under:

- If there is a discrepancy between the unit price and total price which is obtained by multiplying the unit price with quantity, the unit price shall prevail and the total price shall be corrected unless it is a lower figure. If the Bidder does not accept the correction of errors, the Bid will be rejected.
- If there is a discrepancy in the unit price quoted in figures and words, the unit price in figures or in words, as the case may be, which corresponds to the total Bid price for the Bid shall be taken as correct.
- If the Bidder has not worked out the total Bid price or the total Bid price does not correspond to the unit price quoted either in words or figures, the unit price quoted in words shall be taken as correct.
- The Bidder should quote for all the items/services desired in this RFP. In

case, prices are not quoted by any Bidder for any specific product and / or service, for the purpose of evaluation, the highest of the prices quoted by other Bidders participating in the bidding process will be reckoned as the notional price for that service, for that Bidder. However, if selected, at the time of award of Contract, the lowest of the price(s) quoted by other Bidders (whose Price Bids are also opened) for that service will be reckoned. This shall be binding on all the Bidders. However, the Bank reserves the right to reject all such incomplete Bids.

1.16 Award of Contract:

On Completion of Techno Commercial evaluation of bids, Bank will determine the H1 Bidder based on the marks obtained through Technical and Commercial. Contract for Supply and Implementation of Application Programming Interface Management Solution will be awarded to H1 bidder.

However, the Bank shall be under no obligation to accept the lowest price bid or any other offer received in response to this Tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever.

The Bank reserves the right to make any changes in the terms and conditions of purchase. The Bank will not be obliged to meet and have discussions with any Bidder, and / or to listen to any representations unless there is change in the terms and conditions of purchase.

1.16.1 Opening of Price Bids

The bidder must quote the best competitive price in the commercial bid. Please note the contents and comply with the requirements of the same.

Only those bids which are found to be technically responsive will be informed of the date / time / venue of opening of price bids.

The Bids will be evaluated as per criteria mentioned in this RFP document. Thereafter the Bank reserves the right of selection of vendor by rates quoted (who are found eligible after evaluation of Bids).

Abnormal low bid prices/predatory pricing

An abnormally low bid is one in which the bid price, in combination with other elements of the bid, appears so low that it raises material concerns as to the capability of the bidder to perform the contract at the offered price. In such cases, the Bank shall be within its absolute right to seek written clarifications from the bidder/s, including detailed price analysis of the bid price in relation to the scope, schedule, allocation of risks and responsibilities, and any other requirements as the Bank may deem necessary.

If, after evaluating the price analysis, Bank determines that the bidder/s has/have substantially failed to demonstrate its capability to deliver the contract at the offered price, bank may at its sole discretion:

- a. reject / cancel the bid/proposal after giving 7 days' notice to the such bidder/s; and /or
- b. forfeit the bid security and/or invoke Bank Guarantee; and /or
- c. recover cost incurred/to be incurred by the bank for the delay in implementation including the penalty, if any, imposed by the Regulator/Government/Other authorities for non-compliance of Regulatory/ Government/Other authorities guidelines; and /or
- d. debar such bidder/s from future RFP processes/contracts for the period as deemed fit by the Bank; and/or
- e. circulate the list of such entities to member organization/s for circulation among members and/ or

- f. Circulate/publish the list of such entities, as deemed fit.

In the event of rejection/cancellation of any bid/s as above, the Bank shall also be within its absolute right at its sole discretion to award the contract to the next bidder/s in the ratio stated in the RFP.

1.16.2 Clarification of bids

To assist in the scrutiny, evaluation and comparison of offers/bids, The Bank may, at its sole discretion, ask some or all Bidders for clarification of their offer/bid. The request for such clarifications and the response will necessarily be in writing and no change in the price or substance of the bid shall be sought, offered or permitted. Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder. The bidder has to respond to the bank and submit the relevant proof /supporting documents required against clarifications, if applicable, within the time frame stipulated by the Bank.

The bidder shall notify The Bank in writing of all subcontracts awarded under the contract if not already specified in his bid. Such notification, in his original bid or later, shall not relieve the bidder from any liability or obligation under the contract. The Bank reserves rights to accept such arrangement or reject the proposal outright. Proof of such contracts should be submitted to the Bank.

The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. Bank's decision with regard to 'minor non-conformity' is final and the waiver shall be binding on all the bidders and the Bank reserves the right for such waivers.

1.17 No commitment to accept lowest or any bid

The Bank shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete.

The bank reserves the right to make changes in the terms and conditions of purchase. Bank will be under no obligation to have discussions with any bidder, and/or entertain any representation.

1.18 Right To Accept Any Bid and To Reject Any OR All Bids/Cancellation of Tender process

PUNJAB & SIND BANK reserves the right to accept or reject in part or full any or all offers without assigning any reason thereof even after issuance of letter of Intent. Any decision of Punjab & Sind Bank in this regard shall be final, conclusive and binding upon the bidders. The Bank reserves the right to accept or reject any Bid in part or in full, and to annul the Bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for Bank's action. During any stage of evaluation process, if it is found that the bidder does not meet the eligibility criteria or has submitted false /incorrect information the bid will be summarily rejected by the Bank and no further correspondence would be entertained in this regard. Bank further reserves the right to amend, rescind, reissue or cancel this RFP and all amendments will be advised to the Bidder and such amendments will be binding upon them. The Bank also reserves its right to accept, reject or cancel any or all responses to this RFP without assigning any reason whatsoever. Further please note that the bank would be under no obligation to acquire any or all the items proposed. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of Punjab & Sind Bank and the bidder.

1.19 Correction of Errors

Bidders are advised to exercise greatest care in entering the pricing figures. No corrigendum or requests for prices to be corrected will be entertained after the bids are opened. If there are any corrections in the bid document, the authorized signatory should initial them all,

failing which the figures for such item shall not be considered. Discrepancies in bids will be corrected as follows:

- Where there is a discrepancy between the amounts in figures and in words, the amount in words shall prevail.
- If there is a discrepancy between percentage and amount, the amount calculated as per the stipulated percentage basis shall prevail.
- Where there is a discrepancy between the unit rate and the line-item total resulting from multiplying the unit rate by the quantity, the unit rate will govern unless, in the opinion of Bank, there is an obvious error such as a misplacement of a decimal point, in which case the line-item total will prevail.
- Where there is a discrepancy between the amount mentioned in the bid and the line-item total present in the schedule of prices, the amount obtained on totalling the line items in the Bill of Materials will prevail.
- The amount stated in the correction form, adjusted in accordance with the above procedure, shall be considered as binding, unless it causes the overall price to rise, in which case the bid price shall prevail.
- In case the bidder does not accept the correction of the errors as stated above, the bid shall be rejected.
- The Highest Technical bidder shall not automatically qualify for becoming selected bidder and for award of contract by the bank.
- The Lowest Commercial Bidder shall not automatically qualify for becoming selected Bidder and for award of contract by the Bank.
- The commercials will be calculated till two decimal points only. If the third decimal point is greater than .005 the same shall be scaled up else, it shall be scaled down to arrive at two decimal points. Bank will make similar treatment for 4th or subsequent decimal point to finally arrive at two decimal points only.
- If for some reason, negotiations with the successful bidder fail to result in an agreement within a specified timeline, the Bank reserves the right to award the contract to the next most eligible bidder based on the evaluation.
- The Bank shall not incur any liability to the affected Bidder on account of such rejection.

Based on the Bank's requirements as listed in this document, the bidder should identify and offer the best-suited solution / bill of material for the product that would meet the Bank's requirements and quote for the same.

During Tender process, if any event of conflict arise between the content of the Annexures submitted by bidders and the main body of RFP, then the content of main RFP shall prevail/ applicable.

1.20 Soft copy of tender document

The soft copy of the tender document will be made available on the Bank's website (<https://punjabandsind.bank.in/>) and GeM Portal (<https://gem.gov.in/>). However, the Bank shall not be held responsible in any way, for any errors / omissions / mistakes in the downloaded copy.

The bidder is advised to check the contents of the downloaded copy for correctness against the printed copy of the tender document. The printed copy of the tender document shall be treated as correct and final, in case of any errors in the soft copy.

1.21 Bid validity period

Bids shall remain valid for 180 (One Hundred Eighty) days from the date of submission of Bid. The Bank holds the right to reject a bid valid for a period shorter than 180 days as non-

responsive, without any correspondence. In exceptional circumstances, The Bank may solicit the Bidder's consent to an extension of the validity period. The request and the response thereto shall be made in writing. The extension of validity period by the Bidder should be unconditional and irrevocable. The Bid Security provided shall also be suitably extended.

A Bidder acceding to the request will neither be required nor be permitted to modify its bid. A Bidder may refuse the request without forfeiting its bid security. In any case the bid security of the Bidders will be returned after completion of the process.

1.22 Pre-bid meeting

For clarification of doubts of the bidders on issues related to this RFP, the Bank intends to hold a Pre-Bid Meeting on the date and time as indicated in the RFP in Key-Information.

For any clarification with respect to this RFP, the bidder may send an email to hoit.tenders@psb.co.in by last date of submission of queries as defined in Key-Information in this document. No queries will be entertained from the bidders after the above date and time.

If the meeting date is declared as a holiday under NI Act by the Government after issuance of RFP, the next working day will be deemed to be the pre-bid meeting day.

The format to be used for seeking clarification is mentioned in **Appendix-C (Pre-bid Query Format)**. It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be in writing only and should be sent to the email-id as stated earlier. No oral or individual consultation will be entertained.

The bank has the discretion to consider any other queries raised by the bidder's representative during the pre-bid meeting.

Only two authorized representatives of the bidders who have purchased the RFP will be allowed to attend the meeting.

The Bank will consolidate all the written queries and any further queries during the pre-bid meeting and the replies for the queries shall be made available to all the bidders. The clarification of the Bank in response to the queries raised by the bidder/s, and any other clarification/amendments/corrigendum furnished thereof will become part and parcel of the RFP and it will be binding on the bidders.

Non reply to any of the queries raised by the vendors during pre-bid Meeting shall not be considered as acceptance of the query/issue by the Bank.

1.23 Amendment to RFP Contents

At any time prior to the last date for bid-submission, the Bank may, for any reason, whether at its own initiative or in response to clarification(s) requested by a prospective bidder, modify the RFP contents by amendment. The amendment will be published on Bank's website & GeM Portal and will be binding on bidders. However, it is the bidder's responsibility to keep its communication channels (face-to-face, phone, fax, e-mail etc.) alive including observing Bank's website for latest development in this regard. The Bank will not be liable for any communication gap. To provide prospective bidders, reasonable time to take the amendment into account for preparation of their bid, the Bank may, at its discretion, extend the last date for bid-submission.

The bank reserves the right to scrap the tender at any stage without assigning any reason.

1.24 Disqualification

Any form of canvassing/ lobbying/ influence/ query regarding short listing, status etc. will result in disqualification.

1.25 Fixed Price

The prices quoted in the tender response will be fixed for the period of the contract. The price should be exclusive of all taxes and levies which will be paid by the Bank at actual.

1.26 Project Execution

The entire project needs to be completed expeditiously. The Bank and the selected bidder/s shall nominate a Project Manager immediately on acceptance of the order, who shall be the single point of contact for the project. However, for escalation purpose, details of other persons shall also be given. The project manager nominated by the bidder/s should have prior experience in implementing a similar project.

1.27 Confidentiality of the Bid Document

The Bidder, irrespective of his/her participation in the bidding process, shall treat the details of the documents as secret and confidential

Chapter 2 Scope of Work

2.1 Broad Scope:

Punjab and Sind bank one of the leading nationalized Banks of the country with the network of over 1607 branches and 1000+ ATMs spread across India. With more than 116 years of customer services, the Bank has a large satisfied clientele throughout the country. For enhancing customer convenience levels and overall inter-branch efficiency, Bank has been a frontrunner in implementing various IT enabled products.

Punjab & Sind Bank has implemented ESB platform as a middleware to standardize integration among different channels and backend applications. ESB is extensively used by both upstream and downstream applications (Internal and external). Critical channel applications are heavily dependent on this. The platform also has a few in-built orchestrated journeys as well.

2.2 Business rationale

PSB intends to create technological resilience for its critical technology platforms. Presently Bank uses ESB as a critical middle layer application which is IBM APP Connect. Under this context, PSB now invites the bidders to bid for building and installing Enterprise API Management Solution Platform having following capabilities (but not limited to).

1	API Gateway
2	API Management
3	Enterprise Service Bus (ESB)
4	Message Queuing Service
5	API Orchestration
6	API Security
7	API Monitoring & Governance
8	Developer Portal

This new platform shall work as Middle layer for both internal as well as external integration using internal & external API gateways along with new layer of ESB. It will also support/replace the existing ESB for API management & security. The solution must seamlessly integrate with Finacle version 10.2.25 Core Banking System (CBS) software and Connect24 middleware for Finacle.

2.3 General Scope of Work

The Bank intends to undertake the broad scope of work as outlined below:

1. The design and implementation of the Enterprise Service Bus (ESB) should enable efficient and reliable integration of diverse banking applications and systems, incorporating straight-through processing and comprehensive orchestration logic.
2. The ESB solution should possess features such as Messaging, Service Orchestration, Protocol Transformation, Data Mapping, Data Routing, Security, Monitoring, Scalability, High Availability, and Robust Integration capabilities. These features are not exhaustive and may include others as deemed necessary.
3. The system architecture of the API Management solution should be designed to be fully scalable, both horizontally and vertically, as well as linearly, and adaptable to

future needs, technological advancements, and Business volumes. The system has to be developed with these considerations in mind.

4. The API Management Solution should have all the capabilities of API gateway, analytics, traffic monitoring, developer portal both public and private, developer portal, API management including life cycle management, low code no code feature, micro service based architecture, API throttling and metering, API Security, API monetization, API monitoring including realtime monitoring and governance with alert, API rate limiting, API orchestration among others.
5. The proposed system should utilize various middleware models to centralize and standardize integration across internal systems, external APIs, and partner APIs.
6. The integration architecture must be defined to consolidate and standardize integration within the Bank's internal systems. It is imperative that the proposed architecture is approved by the Bank's IT and Security teams.
7. The Bank is seeking to develop and integrate APIs in several areas, which include but are not limited to:
 - a. Open Banking Service
 - b. Integration with Third Party Aggregators
 - c. Integration with Partners
 - d. Integration with FinTech's and Startups.
 - e. Automation of Internal Operation
 - f. Integration of Systems
 - g. Enhancement of Customer Experience
 - h. Transaction Processing
 - i. Digital Customer Journeys
 - j. Neobanking Service
8. The proposed solution should be capable of exposing various internal (private) and external (public, under open, restricted, and protected categories) APIs, while incorporating essential security features. Furthermore, the solution should provide consistent and modern API management functionality for both new and existing backend services, regardless of their location.
9. The bidder has to establish and maintain two setups i.e. internal & external (Demilitarized Zone) separately for isolating the internal & external traffic.
10. The solution must have the capability to securely publish and consume various types of webservices, APIs, and other related technologies.
11. The proposed solution should be implemented on premise and should be compatible with private, public and hybrid cloud as available in the market. In addition the solution should support physical server, virtualized and containerised environment based deployments.
12. The solution should be capable of integrating with all categories of APIs, including but not limited to Public APIs, Private APIs, Partner APIs, and Open APIs. It is also highly desirable that the proposed solution is compatible with both open banking and BIAN(Banking Industry Architecture Network)standards.
13. The solution must have Support for secure authentication protocols (e.g., OAuth 2.0, OpenID Connect) for API access and must be flexible to undergo integrations with identity

providers (IdPs) for user authentication and authorization (on If and as required basis). The solution must as well support Fine-grained access controls and role- based access management (RBAC) for APIs from day one. Also provide Role Based Access for both API consumers and internal administrators.

14. The solution must support Transport Layer Security (TLS) 1.3 protocol from day one with backward compatibility to TLS1.2 with strong cipher suites for secure communication. The API must support encryption of sensitive data at rest and in transit.
15. The solution must be capable of implementing different encryption, authentication, hashing and authorization methodologies as per the requirement of the Bank.
16. The solution must be capable of handling different request and response format.
17. The solution must be capable of different approaches to API design including REST, SOAP, Graph QL etc.
18. The solution must have built-in Protection against common API attacks with specific reference to OWASP top 10 API security risks and OWASP top 10 web security risks. The solution must as well support Rate limiting and throttling to mitigate DoS and brute-force attacks.
19. The solution must Support for API key management and generation. The solution should as well provide for Access control policies and enforcement mechanisms (e.g., IP whitelisting, blacklisting). The solution should as well support secure handling of API payloads and prevention of data leakage.
20. Detailed logging of API transactions and events for security analysis must be available from day one. OEM should provide the support for integration of the application with Web Application Firewall (WAF), IDS, IPS, SIEM, DAM, etc. and Integration of servers/ container with bank's existing PAM, ITSM tool, Active Directory etc. and provide the requisite details to concerned Teams for implementation of the same.
21. Banks has total of 850+ API's implemented both internal and external. The ESB solution implemented by bank has a total of 200+ API's. Bidder has to migrate all existing API's and Integrations present in bank's existing ESB solution respectively to the proposed product/solution. The bidder has to consider the variation of the number of API's and processes to an extent of 30 % due to the dynamic addition of new requirements in APIM and ESB integrations.
22. Message Queuing Service: For asynchronous messaging, the message queues store messages that one applications create for other applications to use in the same order they are transmitted until the consuming application can process them.
23. Bidder has to submit and maintain Software Bill of Material (SBOM) & Cryptography Bill of Materials (CBOM) as per guidelines of CERT-In "Technical Guidelines on SOFTWARE BILL OF MATERIALS (SBOM)" and other regulatory bodies including all the dependencies up to the last level.

It shall be the responsibility of the successful bidder to share an escalation matrix as part of SLA and update the same from time to time as per the changes in the teams of the bidder.

2.4 Detailed Scope of Work

The bidder is expected to assume the responsibility of a system integrator and ensure the successful end-to-end delivery of the ESB and API Management solution. The project encompasses the configuration and implementation of Enterprise Service Bus (ESB) and API

Management Solution, which will establish a flexible technology stack capable of accommodating current and future integration touch points. The solution should include essential features such as Service Development, Service registry, Service Orchestration, Service policy enforcement for SLAs and Service Monitoring.

Bidder Expectations:

The Bank expects the selected bidder to:

- Possess a proven track record of delivering similar solutions in a cost-effective and timely manner, while adhering to all pertinent information reliability and security standards.
- Bring in the necessary skills, expertise, and domain knowledge to:
 - Study and assess the Bank's existing IT and integration landscape.
 - Guide the Bank in organizing, modifying, reimagining, and creating APIs and integrations.
 - Ensure all integration efforts conform to industry best practices and align with the enterprise architecture framework/practices.
- Strategic Role and Capacity Building

As the Bank continues to enhance its internal capabilities in API and integration management, it looks to the selected bidder to provide strategic direction and related support throughout the project period.

In due course, Bank expects that the Bank's internal team becomes self-sufficient in:

- Development, implementation, and management of APIs and integrations.
- Ongoing maintenance, monitoring, and enhancement of the ESB and API Management solution.

This will involve structured training, documentation, and handholding support, enabling the Bank to independently manage and evolve its integration ecosystem in alignment with enterprise architecture and business goals.

2.4.1 Enterprise Service Bus (ESB):

The ESB shall implement a software architecture that enables communication and integration between different enterprise applications within the bank. It should be designed to facilitate the exchange of data between various applications regardless of their platform, language or interface, thereby enabling the bank to streamline its IT infrastructure and improve operational efficiency. The ESB should be designed to provide a centralized platform for integrating different applications and systems, eliminating the need for multiple point-to-point integrations. The implementation of the ESB should result in a more agile and flexible IT infrastructure, with reduced maintenance costs, increased scalability, and improved data quality and consistency. It should also provide other benefits such as better security, enhanced visibility into data flows, and improved compliance with regulatory requirements.

The ESB shall function as a transformation and mediation layer facilitating communication and data exchange between disparate systems. It should provide a variety of key features to ensure seamless connectivity and interoperability between systems. It should also have the ability to transform data between different formats used by source systems and target systems. This is essential because different systems may use different data models, and the ESB must be able to seamlessly convert data between these models to ensure that information can be easily shared across systems.

In addition to data transformation, the ESB must also be able to perform data enrichment, protocol translations, and content and rules-based routing. These capabilities are essential for ensuring that data can be properly processed and delivered to the appropriate systems, regardless of the specific data formats or protocols used by those systems.

The bidder must migrate existing 200+ integrations integrated through Bank's existing ESB solution to the proposed product/solution. (List will be shared with the successful bidder.)

Note: The bidder should consider the variation of the number of integrations to an extent of 40 % due to the dynamic addition of new requirements in ESB.

The ESB solution proposed by the bidder should provide the following key capabilities:

- a) **Service Design and Development:** This capability enables the creation and design of services that can be integrated into the ESB for various purposes.
- b) **Service Deployment and Testing:** This capability allows for deploying and testing services on the ESB, ensuring they function as intended.
- c) **Service Security:** This capability provides security measures to protect services from unauthorized access and ensures data privacy.
- d) **Messaging Infrastructure:** This capability manages messaging between services and applications, ensuring reliable and efficient communication.
- e) **Transformation and Enrichment of Messages:** This capability enables transformation of messages to match the required format of the destination application or service.
- f) **Routing:** This capability allows for routing messages between services and applications based on various criteria such as content, headers, or routing rules.
- g) **Service Orchestration:** This capability enables the orchestration of multiple services to execute a complex business process.
- h) **Service Monitoring:** This capability provides monitoring and tracking of services to ensure their availability, performance, and compliance.
- i) **Service Governance:** This capability enables governance policies for managing the lifecycle of services, ensuring compliance with regulations and standards.
- j) **Scalability, Resilience and High Availability:** This capability provides high scalability, resilience, and availability to ensure the ESB can handle high loads and continue to function in the event of failures.
- k) **Enterprise Model (Deployment, Upgrade, Support etc.):** This capability ensures proper deployment, upgrade, and support of the ESB, making it easy to manage and maintain.
- l) **Integration of disparate applications:** This capability would enable integration with disparate application through webservice, Message Queue, File transfer etc.
- m) **Event led integration:** This capability would enable integration based on a predefined action or occurrence that is recognized by software.

2.4.2 API Management Solution:

The API Management solution should consolidate data access through a common set of enterprise level APIs and ensure that the right security controls have been defined and enforced through APIs. It should ensure that updated data is available to the consumers on a need basis and proper security controls are in place. It will deliver up-to-date information to consumers on demand and promote reusable services - phasing out the bank's reliance on point-to-point integrations.

The solution should have the following key capabilities (but not limited to):

1. API Manager Enterprise Model (Deployment, Upgrade, Support etc.)
2. API Manager Lifecycle (Management Portal, Developer Portal, API catalogue, Transformation, Monitor, Registering, On-boarding, Access Control, Throttling and Metering, Rate Limiting etc.)
3. API Manager Governance (Plan, Security Policy, Access, Version, Analytics etc.)
4. API Manager Security (TLS, AD-Integration, Certificates and Key Management, LDAP, authentication method etc.)
5. API Manager Non-functional Requirements (High Availability, Performance, Scalability, Resilience, 3rd Party Integration, Logging etc.).
6. OAuth2.0/Open ID and other Connect Token Management.
7. Provide run time policy enforcement, API virtualization and orchestration at the edge.
8. Enable modelling of Service Level Agreements, including limits per application.
9. Access Control using Mutual Authentication with Encrypted Payload and OAuth2.0
10. Application Registration with automated workflow (API Key Issuance and approval).
11. Partners access to web service via role and/or policy models.
12. Streamline access to business APIs and data.
13. Design & Develop API's endpoints based on defined business logic.
14. Role based access control—access to API based on the role and groups assigned.
15. Microservice Based Architecture
16. Low code no code development capability also support import capabilities.
17. Open Banking capability
18. API monetization feature based on tracking internal business units API consumption and external partners API consumption.
19. API Containerization
20. API security should support different types of encryption authentication and authorization methodologies.
21. Real-time API monitoring capability which involves continuous collection and analysis of API performance and usage data as it happens, with minimal delay between data capture and insight delivery. Common metrics tracked include uptime, response time, error rate, latency resource usage etc.
22. External/ Internal APIs Sandbox Environment for developers with self-service on boarding.

The Bidder shall design & deliver integrations between systems internal and external to the Bank and support various channels. The bidder shall ensure flexibility to enroll third

party/Fintech companies/other service providers for any purpose and ensure the platform integrates with Bank's existing systems on a plug and play mode. The bidder shall integrate with Bank's existing services wherever Bank has its own API for any of the Fintech and other services—the responsibility for such integrations will lie with the successful bidder.

Bidder to design and size the optimal hardware required without compromising the performance at DC & DR. Bank will provide the infrastructure as defined by the vendor. Vendor to provide infrastructure requirement as per Annexure (XVII).

Bidder to conduct discovery and ideation sessions with Bank's users to understand the requirements. Basis the discovery, bidder shall plan, design, develop models, take sign-off and submit the deliverables with the bank. Few of the key activities includes but not limited to the following:

- i) Identifying areas to leverage existing user journeys built by the bidder in previous implementations.
- ii) Arriving at detailed design specification / user stories for platform functionalities and exact data points.

Bidder must migrate all existing 850+ API's (Including API's at existing ESB).

Note: The bidder should consider the variation of the number of API's and processes to an extent of 30 % due to the dynamic addition of new requirements in API platform

2.4.3 Message Queuing Service:

For asynchronous messaging, the message queues store messages that one applications create for other applications to use in the same order they are transmitted until the consuming application can process them.

2.4.4 System Design

1. Bidder shall design the proposed system based on identified requirements/customer journeys. Bidder will be required to create
 - a. Wire frames supported by user flows and stories wherever required using the information gathered in the planning, requirement gathering phase and with discussions with the Bank.
 - b. High level system specification with over all architecture covering Technical Architecture including security architecture.
 - c. Low level system specification with interface level details and elaboration of the High-Level Design (HLD) core modules.
2. The Bidder needs to make sure the proposed solution should be compiled with top 10 OWASP security coding best practices.
3. By means of diagrammatic / pictorial representations the vendor should provide complete details of hardware software and network architecture of the ESB and API Management Solution offered including the project plan for go live. Vendor to also provide security setup proposed in the solution and various layer of risk identification and mitigation measures.
4. **API Complexity:** The Bidder must deliver API services based on the following complexities which includes (Includes Modular Assertions and Services)

- a. High - Service is complex because extra considerations need to be made around protocol (e.g. ISO8583 over TCP) and over 50 fields are to be captured and complex orchestration and transformation logic to be implementation, multiple and complex security considerations to be made; orchestration for 4 or more backend services.
 - b. Medium-Custom/standard interface, complex mapping (30 to 50 fields), enrichment, calculations, orchestration, security considerations need to be made including payload encryption, orchestration up to 3 backend services.
 - c. Simple-Replicated similar set of Complex and Medium Services.
- 5. The solution architecture proposed by the bidder must comprehensively include the following layers:
 - a. API Gateway (For security and governance of the APIs).
 - b. Integration / Middleware (To connect internal applications / systems and to build APIs).
 - c. Caching (To store frequently used data in memory for quick processing and to improve performance).
 - d. Messaging (To support asynchronous communication and to reduce stress/load on core systems for near real time use cases).
- 6. **Enterprise level Common Services:** Providing common services usable across various applications, streamline processes, improve efficiency and enhance overall user and developer experience.
- 7. **Dynamic Scaling and Self-Healing:** Dynamically scale resources to accommodate changing workloads. It would **possess fault-tolerance** capabilities for automatic recovery of failed instances.
- 8. **Implement Microservices-Based Architecture:** Leverage a Microservices architecture to ensure modularity, scalability, and independent service deployment for various banking functions
- 9. **Adopt Event-Driven Integration:** Implement event-driven architecture to enable real-time data exchange and processing across Punjab and Sind Bank systems.
- 10. **Deployment with Containers:** To provide a secure, reliable, and lightweight runtime environment for the portable deployment into Bank's private cloud environment
- 11. **Integrate with Automated CI/CD pipelines for API deployment**
- 12. **Cache management:** APIs, caching is used to improve the response time of requests by storing the results of frequently-used requests in a cache.
- 13. **Connectors:** Pre-built software packages to interact with third party external applications or data sources.
- 14. **API Documentation:** API Swagger
 - API Documentation covering the following components (but not limited to):
 - 1. Endpoint definitions

2. HTTP methods
3. Request parameters (path, header, body)
4. Authentication/authorization
5. Request and response examples
6. Response scheme/data model
7. Error codes and messages
8. Rate limiting and quotas
9. Status code
10. Terms of use or usage policies
11. Tutorials and examples
12. API Versioning SOP*

15. Versioning SoP (Standard Operating Procedure) for APIs is a documented process that governs how API versions are managed, released, communicated, and deprecated to ensure stability and transparency for API consumers

16. High Availability and Monitoring Requirements:

- A.** Active Active Architecture: The bidder has to ensure proper implementation to meet resiliency architecture for data where workloads are distributed across two or more nodes in a cluster to keep the data safe and available in the event of an unexpected component failure. Bidder is also expected to maintain high availability of Enterprise API Integration and Management Platform and corresponding services across data centres and availability zones and load balancing across availability zones.
- B.** Circuit Breaker: Bidder has to enable circuit breaker architecture as part of the solution. Circuit breaker is a design pattern used in software development to detect failures and encapsulate the logic for preventing a failure from constantly recurring. It is used during maintenance, temporary external system failure or unexpected system difficulties.
- C.** High Availability: The bidder has to ensure high availability of the Enterprise API Management Platform and corresponding services by ensuring implementation of disaster recovery approach with RTO/RPO alignment with corresponding metrics, employing a multi-region/multi-cluster.
- D.** Observability and Monitoring Requirements: The BIDDER has to ensure comprehensive monitoring of key metrics for API Management Platform, including transaction counts, load times, service response, and system availability.
 - a. Application Monitoring: The BIDDER has to provide enterprise-level Application Performance Monitoring for real-time, 24x7x365 monitoring of API Management Platform. This includes dashboarding, reporting, and alerting stakeholders, integration into the Bank's command center etc.
 - b. End-to-End Observability: The BIDDER has to deliver tools and expertise for enhanced observability across the API Management Platform.
- E.** Disaster Recovery: The two main sites should be hosted at banks DC and DR. The two sites should be maintained with High Availability (**Active-Passive** deployment at both sites) The DR switchover must be completed in a maximum of **60** minutes. The replication between the Primary and Secondary sites should be possible in both directions. All components (hardware and software) at all sites should be an exact replica of the primary site.

2.4.5 Platform Architecture and Design

The selected bidder is required to deliver the following scope of work as part of this project:

- **Develop a Multi-Tenant Architecture:** Design and implement a robust multi-tenant architecture that ensures data and resource isolation while allowing shared infrastructure utilization
- **Implement Microservices-Based Architecture:** Leverage a Microservices architecture to ensure modularity, scalability, and independent service deployment for various banking functions
- **Adopt Event-Driven Integration:** Implement event-driven architecture to enable real-time data exchange and processing across Punjab and Sind Bank's systems
- **Integrate Service Mesh:** Utilize service mesh technology to manage inter-service communications, providing capabilities like Observability, traffic management, and security for Microservices within the platform
- **Tenant Management:**
 - **Establish Tenant Isolation Protocols:** Ensure strict isolation of data, configurations, and resources between different tenants (departments, applications) within the platform.
 - **Enable Tenant-Specific Configurations:** Provide customizable configurations for each tenant, including resource allocation, service-level agreements (SLAs), and security settings.
 - **Facilitate Controlled Cross-Tenant Access:** Develop and implement policies for secure and controlled cross-tenant interactions, enabling collaboration between departments while maintaining compliance and security.
- **Service Exposure and Consumption:**
 - **API Management Framework:** Deploy a comprehensive API management framework so that various tenant can securely expose, manage, and monitor APIs. This should include features such as versioning, authentication, authorization, and analytics.
 - **Centralized Service Catalogue:** Develop a centralized service catalogue for the discoverability of all exposed services, providing metadata, usage guidelines, and documentation.
 - **Service Discovery Mechanism:** Implement a dynamic service discovery mechanism to manage service endpoints and ensure seamless communication between services.
- **Integration Capabilities:**
 - **Provision Pre-Built Connectors:** Provide a library of pre-built/ standardized connectors, as applicable, for various internal applications such as CBS, LOS etc., and external applications such as UnIC, Kutumb(HRMS) etc. and other enterprise applications available with the Bank to facilitate rapid integration.
 - **Data Transformation Tools:** Offer robust tools for data transformation and mapping, supporting diverse data formats and ensuring smooth data exchange across different systems.

- **Orchestration and Workflow Automation:** Implement capabilities for orchestrating complex integration workflows, including support for long-running transactions and compensation mechanisms.
- **Security and Compliance:**
- **Identity and Access Management (IAM):** Integrate with Punjab & Sind Bank's IAM systems, single sign-on (SSO), multi-factor authentication (MFA), Privilege Identity Management System (PIMS) and centralized user management etc.
- **Data Encryption and Protection:** Ensure data is encrypted at rest, in transit and in motion. Implement secure key management practices, data masking and tokenization for sensitive information.
- **Compliance and Audit Trail:** Implement comprehensive compliance management and audit trail features to meet internal and external regulatory requirements and facilitate reporting and monitoring.
- **Monitoring and Performance Management:**
- **Centralized Monitoring Platform:** Establish a centralized monitoring and logging platform to track the performance, health, and security of all services and integrations with the central monitoring systems as per the requirement of Bank.
- **Analytics and Insights:** Provide tools for real-time and historical analytics, enabling detailed insights into service usage, performance trends, and anomaly detection with capability to identify most successful API products, top consumers of API with usage trends.
- **Self-Healing and Scalability:** Implement auto-scaling and self-healing capabilities to ensure high availability and resilience of the platform.
- **Cross-Tenant Leveraging:**
- **Enable Inter-Tenant Data Exchange:** Develop secure and controlled mechanisms for inter-tenant data exchange to support shared business processes and collaborative reporting.
- **Enable Inter-Tenant Data Exchange:** Develop secure and controlled mechanisms for inter-tenant data exchange to support shared business processes and collaborative reporting.
- **Shared Service Models:** Create shared service models that can be accessed across tenants with defined ownership, access controls, and usage policies.
- **Policy Enforcement:** Implement policies at the platform level to govern data residency, privacy, and usage constraints for cross-tenant interactions
- **Developer and Operations Support:**
- **Developer Portal:** Establish a developer portal with access to APIs, documentation, and sandbox environments, enabling developers to test and integrate services efficiently.
- **DevSecOps Integration:** Support integration with continuous integration/continuous deployment (CI/CD) pipelines, automated testing, and deployment workflows.
- **Multi-Language Support:** Provide support for multiple programming languages

and frameworks to accommodate diverse development requirements.

- **Scalability and Flexibility:**
- **Cloud-Native Infrastructure:** Utilize cloud-native technologies (e.g., Kubernetes, Docker) for scalable and flexible infrastructure management.
- **Hybrid Deployment Models:** Support hybrid cloud and on-premises deployment models, allowing seamless integration and scaling across different environments.

2.4.6 Governance and Management

- **Service Governance Framework:** Develop and implement a governance framework to manage the lifecycle of services, including design, deployment, versioning, and deprecation
- **Usage and Billing Management:** Implement mechanisms for tracking usage and generating billing or chargeback reports for resource utilization by different tenants.
- **Change Management Processes:** Establish change management processes to handle updates, migrations, and service modifications with no disruption.

2.4.7 Functional Requirements:

The Enterprise API Integration and Management Platform will ingest APIs exposed by the bank's existing ESB, APIM, other Middleware used for ESB connection and other API connections (core systems, external systems and databases etc.) and offer a bouquet of services to all channels consuming the data (UnIC, Digital Banking, CBS, LOS, etc.). Bank can advise additional APIs to be developed and published during the contract period as per requirement of the bank.

2.4.8 Non Functional Requirements:

#	Objectives	Description
1	BCP	The proposed platform should provide an overall uptime of 99.95%. The Bidder has to provide complete document on Business Continuity plan (BCP) and Disaster Recovery Plan (DRP) for the proposed solution.
2	Redundancy	Active Passive Redundancy (server level failure redundancy) and a high availability architecture
3	Performance	API management solution components shall operate with a maximum latency of 50 ms (platform processing time) . (it should provide caching technology for high- performance requirements).
4	DR Routing	API management solution components shall provide the capability for routing based on criteria but not limited to content based, rule based, policy based the service request to the appropriate service providers
5	Failure Tolerance	Solution should be installed in DC and DR.

6	Failure Tolerance	Solution should meet RTO - RPO and Availability requirement as per bank's policy/ requirement. Bidder should prove how solution can meet this requirement. Non-Disaster: - RPO: 0 mins RTO: 60 mins Disaster: RPO: 15 mins RTO: 60 mins
7	Availability	Load balanced across machines and utilization of active- active application configurations to avoid single failure point
8	Availability	Platform to be deployed in DC and DR of the Bank
9	Availability	Solution should be possible to run on heterogeneous multi- vendor hardware
10	Security	The application must adhere to LAN, Domain Controllers, firewalls and End Point security as managed by the Bank.
11	Security	API Manager must support role-based authorization (OAuth2, JWT and other token) and payload encryption (HSM/Public key)
12	Deployment	Bidder to provide the deployment Diagram of the solution.
13	Deployment	Bidder to provide the SOPs required for deployment of the solution.
14	Manageability	Solution should be able to easily debugging and have ability of logging of all components.
15	Usability	Solution should have simple user interface and UI-UX.
16	Usability	Solution to have cross Browser support.
17	Back UP and archiving	Bidder will be responsible for both online and offline Backup up of Application and Database as per the requirement and policy of the Bank.
18	Activity Log management	Platform to have complete logging of all activities.
19	Activity Log management	Platform to have log aggregation agent.
20	Activity Log management	Platform to have inbuilt diagnostics and support feature.
21	Activity Log management	Platform to provide performance Report as required.
22	Activity Log management	Platform to provide Log retention as per the Bank's policy.
23	Auto Scalability	ESB shall provide horizontal and vertical scaling capability. Scale up and out as business needs grow.

2.4.9 Other Technical Requirements:

Below items are part of the scope but not limited to:

- **Development:**
 - API Mock Services for Interfaces.
 - DevOps Adoption.
 - Optimization of ESB flows across environments.
 - Exposing APIs for open banking initiatives for Sandbox environment.

- **Application Support:**
 - Open Banking Support.
 - Business Dashboards creation.
 - Problem/incident/fault/error Management - Identification to Closure.
 - Manage 100 Calls tickets per day.
- **Infrastructure Support:**
 - Support:
 - VMWare, TFS, APM tools like ITSM/ Heal, Load Balancer.
 - Upgrade & Migration:
 - Database like Oracle 19c etc.
 - Configuration Management & Deployment support.
 - Adoption:
 - Bank's Private Cloud (PaaS)
 - DR Automation
 - DevOps, Open API 3.0.
 - Developer Portal Sandbox environment.
 - Storage & Archival
- **System Testing:**
 - Periodic Load testing and assessment of API Management Solution performance.
 - Regression Automation with 95% test coverage.
- **Project Management/Governance Control/Architecture:**
 - Project Management:
 - Incident Management, Change Management.
 - Development Delivery Planning.
 - Monthly Progress and Health Report.
 - Governance & Control
 - Architecture:
 - Open Banking Sandbox Initiative.
 - Circuit Breaker Patterns and Throttling.
 - MQ based Asynchronous Queue Based Processing.
 - New Protocol introduction for downstream systems like DLT/Blockchain.
 - Scripting automation & incident ticketing automation.
 - Platform features like DevOps, Containerization, Open API 3.0.
 - Service segregation.
 - Workflow/Orchestration review and implementation on the platform.
- **Production Support Activities:**
 - **Application monitoring:** This shall involve uptime monitoring of API management solution APIs and applications:
 - Monitor application uptime.
 - Monitor APIs/applications/interfaces that API management solution provides to external systems.
 - Application monitoring tools to be used meticulously.
 - Routine health check of the applications as per the checklist and methodology identified.
 - Be the primary point of contact for all incidents/issues in APIs and Applications reported via phone call, email, in person etc.
 - Monitoring of in-scope applications to external systems and a suitable report to be submitted to all application owners on all incidents and performance monitoring.
 - RCA to be submitted for all incidents which are not routine in nature, workaround to be documented before execution and the signed RCA document to be submitted in the Bank's provided format by bidder representatives.
 - Analyze the issues that do not require code changes.
 - Resolving queries and issues raised over emails and calls.
 - Resolve application issues that do not require code changes and are

- related to application deployment/environment only.
 - For complex issues or issues requiring code changes, the points of contact for this team would be as per the agreed definition.
- **Monitoring and Support for scheduled Operations** - This involves daily monitoring of the jobs that runs on the production servers.
This includes:
 - Monitoring, reporting of the Linux/Windows batch jobs including Shell, bash, PowerShell Script failure wherever appropriate. This list is not exhaustive and may include as per the logging and monitoring SOP of the bank revised from time to time.
 - Support for execution of Archival jobs, maintaining log files, maintaining data files, mocks for period runs etc. This may also involve following housekeeping activities:
 - Regular purging of old log files and data files.
 - Regular purging of user specified files as agreed upon.
 - Purging of relevant files.
 - Extracting data/logs as required.
 - Maintain an Issue Register/Issue Library for future reference.
 - Production Issue Resolution
 - Any other housekeeping activity as identified by bank.
- **Status Reporting** - This involves preparing operations status report on Daily, Weekly and Monthly basis. This also involves below activities as per Bank's logging and monitoring policies including
 - Preparation, submission, and review of SOP for the defined activities.
 - API and Channel usage repository maintenance
 - Providing requested reports including not limited to health performance of API management solution ecosystem, best practices implementation, recommendations implementation.
- **Support to channels and Operations** - This involves attending to the IT requests, incident as per the incident management policy, calls, mails, and queries on 24x7x365 basis from various channels/departments like UnIC, ATM, UPI, CBS etc. related for performance and availability issues with API management solution.
 - This also entails attending the bridge calls initiated in the event of the incident and continuously providing the updates until the resolution is done.
 - Given the criticality these calls must be attended, and resolutions are to be provided on a real time basis.
- **Service Desk(SD) Support** – Be the primary point of contact for all SD requests reported via SD portal etc.
 - a. Resolving service desk tickets assigned to module
 - b. Coordination with respective stake holders like Support Team, Bank Team, etc.
 - c. Processing Ad-hoc Request from bank
 - d. Preparing the daily reports
- **Application Support for the DR drill** - The team shall manage the routine and periodical DR drills, that the Bank undertakes.
- **Help Desk Requirements**- 24 * 7* 365 days per year, on-site and/ or on-line support facility (only for L3) as required.

- **Compliance and Audit Observation Closure** – The bidders has to arrange for timely clearances form Banks's CISO cell, Enterprise & Technology Architecture (E&TA) cell for the project. The bidder has to ensure compliance with all guidelines of Central Govt., State Govt., RBI and Bank or any other regulatory entities. All audit observations related to the project has to be closed within the stipulated timeframe by the bidder.

2.4.10 Description of Deliverables:

- Some of the major principle capabilities and deliverables expected are:
- **Deployment and Management:** Deploy, install, maintain, and manage the Enterprise API Integration and Management Platform on Bank's private cloud infrastructure.
- **Microservices and Containerized Architecture:** Create a containerized, microservices-based architecture with auto-scaling, self-healing, and service discovery capabilities.
- **Unified API Services:** Provide unified API-based services, consolidating data and services from multiple downstream applications for consumption by various channels. Include SDKs and web-based integrations to accelerate adoption.
- **API Lifecycle Management:** Implement comprehensive API lifecycle management, including standardization, version management, deprecation, and governance policies.
- **Event-Driven Architecture:** Enable event-driven, asynchronous communication mechanisms to improve platform scalability and resilience.
- **Protocol Agnosticism:** Support multiple communication protocols (e.g., REST, SOAP, GraphQL, WebSockets) to cater to diverse integration scenarios.
- **High Throughput Capability:** Ensure the platform can handle a **minimum of 800 TPS** (500 at Integration layer and 300 at gateways layers) to meet enterprise-level demands **with 10% YoY growth**.
- **Security and Compliance:** Adopt enterprise-level API security (e.g., OAuth 2.0, JWT, encryption standards) and follow industry standards like Open Banking, BIAN, and PSD2.
- **Service Mesh Adoption:** Utilize service mesh capabilities for high availability, fault tolerance, and traffic management within the microservices ecosystem.
- **Fault Tolerance and Resilience Patterns:** Implement architectural patterns such as circuit breakers, retries, and throttling to enhance fault tolerance.
- **Error Handling and Message Mapping:** Design a standardized error handling framework with well-defined error codes and messages for consistent API interactions.
- **Configurable API Parameters:** Enable configurable performance parameters and timeout settings based on different API scenarios to optimize performance and response times.
- **Integrated Monitoring and Observability:** Implement monitoring and observability capabilities to track resource availability, stability, and performance metrics.
- **Predictive Analytics and Proactive Response:** Incorporate predictive analytics to identify potential issues and provide proactive responses, ensuring minimal service disruption.
- **End-to-End Traceability:** Enable end-to-end customer interaction traceability, ensuring complete visibility into data flows and transaction histories.
- **ROC Integration:** Interface with the ROC (Remote Operations Centre) for enhanced observability and centralized monitoring.

- **Global Standards Adoption:** Adhere to global standards such as Open Banking, BIAN, and Swagger/OpenAPI for API specifications, and PSD2 compliance where applicable.
- **Multi-Channel Integration:** Interface with various channels, including internal, external, and third-party service providers, as well as existing API management solution.
- **Automation Capabilities:** Implement automation features across application development, infrastructure provisioning, platform monitoring, and operational workflows to streamline operations.
- **Performance Optimization:** Continuously optimize platform performance through automated load testing, scaling strategies, and resource management.
- The platform should be capable to host Orchestrated API as well as individual APIs.

2.4.11 Throughput:

Definition of TPS:

Transaction: The number of API calls successfully executed, and effectively responded by the Enterprise API Integration and Management platform.

TPS (Transactions per Second): The number of transactions successfully executed, and effectively responded by the Enterprise API Integration and Management platform per second.

As a part of the platform the bidder should have capability to measure the TPS as defined above.

2.4.12 Response Time:

Transaction Processing Time: The time taken to completely process request by the platform, excluding the time taken by downstream systems to process and share the response. Transaction processing time = 100ms or less

Response Time = Platform processing time + Total time taken by all downstream systems.

2.4.13 Environments:

The selected bidder has to create the following regions:

2.4.13.1 Table: Environments

S No.	Environment	No. of Instances
1.	Dev/ SIT	1
2.	UAT/ Restoration	1
3.	Pre-Prod/ Regression Testing/ Performance	1
4.	Prod DC	1
5.	Prod DR	1
6.	Sandbox	1

Please note that the application should be designed for all the Production (DC, DR) in **active-passive** mode.

2.4.14 Backup and Restoration

It is responsibility of bidder to perform quarterly restoration of Application and DB as per Bank policy and check restoration data Consistency and Integrity.

2.4.15 Development/Configuration

The bidder shall develop the system in scope basis design considerations along with exception handling, logging, archiving, alerts with monitoring, definition of business rules to be implemented, writing deployment scripts, interface development, implementation of data exchanges, etc. Implementation of the platform also includes all the integrations touch points identified during the design phase.

2.4.16 Quality Assurance

1. The bidder shall be responsible for that the performance, stability, continuity, reliability, etc. remains intact. The bidder shall provide in root cause analysis, bug fixes, workarounds/ troubleshooting measures for non- fixable issues and other testing activities such as SIT. It is the sole responsibility of the bidder to fix all the discovered issues during the testing performed across Unit Testing, SIT, UAT and any other testing activity.
2. The vendor shall do proactive monitoring and do capacity planning at regular intervals and advise the Bank on Hardware /Software upgrades. However, there should not be any additional cost to the Bank for any software upgrade or Hardware upgrade during the contract period as the Bank may use existing IT infrastructure. The vendor is supposed to provide as part of the technical solution the complete IT infrastructure details like Server, Load Balancer, Operating System, Database, Storage Capacity and other related requirements. In the event the sizing proposed by the Vendor does not meet the performance / service levels of the Bank the Vendor will at their cost carry out the necessary upgrades/replacements. The Bank has the right to deduct/recover from the vendor the required additional expenses which Bank may incur on account of such upgrades/replacements. Bank is in process of procuring private cloud platform with MS Windows 2019 and 2022 OS. Bank is having RHEL 8 & 9 OS, SAN Storage , Object Storage and EULA with Oracle. Apart from this if there is any other component required by bidder then the complete cost of the same has to be included in commercial BOQ.

3. Security

The Bidder shall have to comply with the Bank's IT, IS, Data policies etc. Some of the key areas are as under:

1. Responsibilities for data protection, privacy, availability and confidentiality.
2. Responsibilities for application security and availability.
3. Responsibilities on system and software access control and administration.
4. Responsibilities on data encryption.
5. Custodial responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned to the Bidder.
6. Incident response and reporting procedures.

Bidder must submit compliance certificate stating the data pertaining to solution & integrations would reside in Bank's premise.

Bidder must submit the compliance certificate stating that the solution/product is free of known vulnerabilities, malwares and any covert channels in the solution/product along with addressing the following:

1. The VA shall be conducted at least on a half-yearly basis or as per regulatory/ bank requirement; PT shall be conducted at least on a half yearly basis or as per regulatory/ bank requirement. In addition, VA/PT shall be conducted as and when any new IT Infrastructure or solution/product is introduced or when any major change is performed in solution/product or infrastructure.

2. Testing related to review of source code/ certification shall be conducted/obtained whenever any change in source code will be done.
3. Testing/Certification should broadly address the objective that the product/version/module(s) functions only in a manner that it is intended to do, is developed as per the best secure design/coding practices and standards, addressing known flaws/threats due to insecure coding.
4. Penal provisions shall be included by the bank for any non-compliance by the Bidder.
5. The solution must have Support for secure authentication protocols (e.g., OAuth 2.0, OpenID Connect) for API access and must be flexible to undergo integrations with identity providers (IdPs) for user authentication and authorization (on If and as required basis). The solution must as well support Fine-grained access controls and role-based access management (RBAC) for APIs from day one.
6. The solution must support Transport Layer Security (TLS) 1.3 protocol from day one with backward compatibility to TLS1.2 with strong cipher suites for secure communication. The API must support encryption of sensitive data at rest and in transit.
7. The solution must have built-in Protection against common API attacks with specific reference to OWASP top10 API security risks and OWASP top10 web security risks.
8. The solution must support Rate limiting and throttling to mitigate DoS and brute-force attacks.
9. The solution must have support for API key management and generation.
10. The solution should have the capability of periodic rotation of API keys.
11. The solution should provide for Access control policies and enforcement mechanisms (e.g., IP whitelisting, blacklisting).
12. The solution should support secure handling of API payloads and prevention of data leakage.
13. Detailed logging of API transactions and events for security analysis must be available from day one.
14. The solution must have the capability to get integrated with SIEM (Security Information and Event Management) solution for real-time monitoring of alerts for suspicious activities or anomalies.
15. The ESB and APIM should comply with relevant data privacy regulations, such as the General Data Protection Regulation (GDPR), digital personnel data protection (DPDP) etc. by implementing measures like data anonymization, data masking, and data encryption, especially when handling personally identifiable information (PII) or sensitive data.

2.4.17 Password Policy of the Bank:

1. Data Encryption/Protection requirements of the Bank.
2. In general, confidentiality, integrity and availability must be ensured.

2.4.18 Deployment & Go Live:

1. The bidder shall deploy the solution in a production environment provide hyper-care support and maintenance. The bidder shall observe the user working patterns, provide

support, training and technical help, fix issues/bugs being discovered in this phase and guide the users for best practices.

2. The bidder must address the end to end setup of ESB and API Management Solution as per the bank's requirements (but not limited to maintenance/support activities such as installation, configuration, upgrade, patch update, hardening as per bank's policy, addressing of VAPT/Audit's observations, resolving technical/performance issues) in the following environments:
 1. SIT/UAT/DEV and Sandbox environment.
 2. Production environments (DC, DR).

2.4.19 Other Requirements:

1. A request from the Bank to implement variants of the products already implemented shall not be treated as a change request/customization. And should be managed via configuration changes by the Bidder.
2. Vendors should provide the complete documentation including technical, operations, user manual, etc.
3. Vendor is expected to provide at least 5 resources for the facility management 24*7 (End-to-End management of proposed solution), training, installation, testing, migration, providing requisite interfaces and provide technical support for a period of five years post go-live.
4. Bidder has to submit and maintain Software Bill of Material (SBOM) & Cryptography Bill of Materials (CBOM) as per guidelines of CERT-In "Technical Guidelines on SOFTWARE BILL OF MATERIALS (SBOM)" and other regulatory bodies including all the dependencies up to the last level.
5. Following documents should be delivered by the Vendor to the Bank for every software including third party software before software/service become operational, which includes, user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, system configuration documents, system/database administrative documents, debugging/diagnostics documents, test procedures etc.
6. The Bidder shall design, setup and configure integrations with various integration touch points as required by bank. The Bidder shall also provision integrations for optional fintech services that may be consumed by the Bank at a later stage.
7. Bidder should fix bugs identified during the period of contract free of cost to the Bank.
8. Bidder should warrant all the software against defects arising out of faulty design, workmanship etc. throughout the contract period.
9. Bidder should ensure availability of technical expertise and SMEs to extend continuous support to the on-site team.
10. Bidder in consultation with Bank will decide on the Change Requests (CR) to be taken up for coding and estimate the man days required for each CR and prepare a User Requirement Document (URD). After URD approval from Bank, bidder team will start working on the CRs. If URD is not available, bidder team will start working on the approved CR.
11. Bidder has to provide on-Site maintenance of ESB and API Management Solution, and related products with customization, change management, addition of new reports as required and desired by the Bank. Performance tuning of application, necessary and adequate patches, upgrades, utilities, tools etc. after successful GO-

LIVE of the solution at the Bank, inclusive of providing support for day to day functional and technical support to the Bank's team.

12. Bidder has to provide application maintenance for error fix, patch management, up gradation, additions / modifications in the application to cater changes to data sources and/or new reporting requirements during warranty period and after warranty.
13. Bidder has to provide 24*7 monitoring of proposed ESB and API management solution.
14. Bidder has to addressing all VAPT/IS AUDIT observations pertaining to the proposed solution within time frame stipulated by Bank without any additional cost to the Bank during the currency of the contract. The observations may be made at any frequency by the bank or bank appointed external auditor.
15. Bidder will be required to provide root cause analysis for all performance and availability problems that occur. Formal root cause analysis to be delivered within 5 days of problem occurrence, including:
 1. Explanation of the root cause.
 2. Actions taken to resolve the problem.
 3. Action plan to prevent recurrence, with project plan/tasks required and timing for each major milestone of the correction effort, and identification of Bank's responsibilities in the correction process.
16. Bidder has to undertake and assist the bank officials for the following Access Control activities(indicative):
 1. User account Creation/deletion as per access policy of the organization.
 2. Creating/modifying/deleting groups.
 3. Administering user rights, roles and passwords of all the relevant subsystems.
 4. Maintaining data access security etc.
 5. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc. as decided by and at the discretion of Bank.
17. Bidder has to undertake and assist the bank officials for the following Performance Tuning activities(indicative):
 1. Methodically carry from diagnosis to solutions.
 2. Assist in device safe and secure procedures for enhancing performance of critical production systems/databases in a competitive, policy-based environment in co-ordination with application vendor.
 3. Identify, correlate and isolate the performance bottlenecks in components of software solution.
 4. Carryout performance tuning of solution application and databases on regular basis.
 5. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc. as decided by and at the discretion of Bank.
18. Bidder has to undertake the following application/server(if devices provided by bidder) administrator activities (indicative):
 1. Solution software Re-installation in the event of system

crash/failures.

2. Configuring file systems, volumes and apportioning disk space.
 3. Ensure proper configuration of server parameters.
 4. Periodic system performance tuning.
 5. Addition, deletion, re-configuration of software, additional users etc.
 6. Implementing security patches for application/servers at all levels.
 7. Security management - Configuring account policy, access rights, password control as per Bank's security policy.
 8. Ensure all critical services are running properly on the servers. Schedule and optimize these services.
 9. Maintain lists of all system files, root directories and volumes.
 10. Performance tuning of servers and other equipment.
 11. Monitoring access logs and application logs.
 12. Purging of temporary Files, logs in accordance with Bank's policies.
 13. Firewall/IPS/IDS Policy formulation and implementation in the system supplied.
 14. Support in Data backup (online and offline) and restoration planning and implementation.
 15. Regular and proper backups of all Servers & Storage to protect against data losses.
 16. Regular analysis of events and logs generated in the entire sub systems including but not limited to servers, operating systems, databases, applications, etc. Applying service packs, hot fixes and security rollouts.
 17. Customizing login scripts.
 18. Troubleshooting Problems etc.
 19. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc. as decided by and at the discretion of Bank.
 20. Integration with Database Activity Monitoring, Database fine tuning, Privileged Identity Management, security information and event management and Vulnerability Assessment System installed at Bank.
 21. Installation, configuration and commissioning of Backup plan/policy.
 22. Configure Backup for automatic backup of Application and Data.
 23. Media Logs/Replacement.
 24. Recovery of Data in case of necessity etc.
 25. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc. as decided by and at the discretion of Bank.
19. Monitoring and confirming the DR replication and performing DR:
1. Ensuring that the application maintains the RPO and RTO as per RFP terms.
 2. Performing switch over and switchback operations for DR drills as per the RFP terms.

3. Documentation of the detailed procedure for switchover/failover and switchback/fall-back operations to be performed during DR drill/Disaster.
 4. Data protection, complete data backup and other data safeguards including disaster recovery in respect of the project.
 5. Coordinating with bank for creating infrastructure for Disaster Recovery and Business Continuity Management as per Bank policies.
20. The bidder should provide Solution Administration manual(s), User / operational manual(s), regular training manuals and all related manual(s), service guides and handbooks, which shall be used by the Bank to run the ideal production environment. This should include how the various parameters should be monitored and tuned in the live system. Manuals should be provided in soft copy duly labelled and indexed.
 21. Following documents should be delivered by the Vendor to the Bank for every software including third party software before software/service become operational, which includes, user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, system configuration documents, system/ database administrative documents, debugging/diagnostics documents, test procedures etc.
 22. The bidder will be responsible for notification of new versions / releases of the ESB and API Management solution and supervise their implementation in mutually agreed deadlines.
 23. Enter into the obligation that in the event OEM releases a new version of software, and bank is using one of the previous versions, OEM would provide the full scope of services to the version used by bank for the period of at least 5 years from the date of go live.
 24. Bidder to conduct at least 4 DR drills after Go live of the solution in conjunction with the Bank or as required by the Bank in the period of 1 year from the date of Go Live and in contract period as per the bank's policy. Bidder should also assist the bank in conducting the DR drills independently.
 25. All installation and configuration reports, documents, diagrams etc. are to be supplied before commissioning.
 26. All professional services of the vendor required for complete installation, commissioning and maintenance shall be included in the scope of work.
 27. System should have parallel processing abilities where at any point of time more than one user can view the case and record their queries.
 28. Bidder should hand hold the bank during the implementation phase and also post implementation phase till the system stabilizes. Vendor should position sufficient number of staff for addressing the issues during the rollout and stabilization period.
 29. System integration testing will be followed by user acceptance testing, plan for which has to be submitted by the vendor to the Bank. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests etc. Punjab and Sind Bank staff/third Party Vendor designated by the Bank will carry out the functional testing. This staff/third party vendor will need necessary on-site training for the purpose and should be provided by the Vendor. Vendor should carry out other testing like resiliency/benchmarking/load etc. Vendor should submit result log for all testing to the Bank.

30. If there is any upgrade to the integrated systems, then it is vendor's responsibility to ensure that the integration with the ESB and API Management Solution is provided without affecting the normal course of business during the contract period without any additional cost to the bank.
31. Test & Training: Exclusive Test & Training environment should be made available outside production area in the respective DC.
32. The bidder must support for solution/product's compatibility for any change/upgrade of hardware/software infrastructure/technology stack but not limited to processor model, storage, RAM, OS, hypervisor, database, runtime and middleware without any additional cost to bank.
33. The Bank must be free to use any of the available connectors for both ESB and API Management Solution from the OEM published list.
34. The proposed ESB and API Management Solution should be able to integrate with all current and future applications of the bank which are developed in- house or procured. The solution to which it will be integrated will not be limited to the 45+ applications of Bank(Annexure XVIII for indicative list).

35. Initial Sizing and Payload Requirements:

The proposed ESB and API Management Solution should have a highly scalable architecture that can support at least 800 transactions per second (TPS) on the integration/API platform at any given point in time as an initial capacity under normal operating conditions with 70% of server load factor. This estimation is based on an average payload size of 100 kilobytes and a maximum payload size of 25 megabytes. The system should be designed to seamlessly accommodate anticipated growth and meet future demands, with the ability to handle an annual growth rate of at least 30%.Accordingly, bidder has to provide additional licenses as and when asked by the bank to meet the requirement.

The level of through put is expected to be maintained even in a high availability mode, where the system is designed to provide continuous service with minimal downtime or disruptions.

i) Training Requirements:

Mandatorily comprehensive training (technical and functional separately) to Bank Staff, at least once in a year during the implementation period. The training shall be provided as and when required by the Bank. Vendor shall train designated Bank officials on the configuration, operation/ functionalities, workflow design, customization, maintenance, support, logging/tracking/debugging of APIs & administration for software/ hardware/ Database/ OS/ Middleware, application architecture and components, installation, troubleshooting processes of the proposed solution.

A brief write-up to be included with regard to how the vendor proposes to address the training needs at multiple levels within the Bank. The bids should inter alia cover the time period for which they would be made available. The bidder should ensure onsite training for all the users at the time of UAT and the bidder should be flexible to give training to the users as and when required/demanded by the bank at any point of contract period.

Training will need to be carried out onsite at Banks IT Department for IT Team and through WebEx / Video Conference for users at various locations. The training program may be split into 2 groups–Technical and Trainer level training. The bidders are requested to indicate the optimum number of days/hours required for both Technical and User level training programs.

The Bidder will be responsible for training the Bank's employees in the areas of implementation, Integration, migration, operations, management, error handling, system administration, etc. Training will be conducted at an identified location. The training should at least cover the following areas:

- a. Functionality available in the solution.
- b. New functionality customized (if any).
- c. Configuring Business rules.
- d. Integration.
- e. Data Migration (data mapping, field validation, default values, gaps in data migration, manual data entry programs etc.)
- f. Impact Analysis.
- g. Generating various MIS/EIS reports from the solution provided.
- h. System, User and Application administration.
- i. Management of servers, storage, database and security.
- j. Log analysis and monitoring.
- k. Backup and Recovery Operation.
- l. Trouble shooting.
- m. Customization framework supported by the solution.
- n. Low Code Platform supported by the solution.
- o. Customization of basic and medium complexity level integration and orchestration workflows.

Bidder has to arrange such training twice in each year during the contract period without any additional cost to the Bank and number of trainees will be decided by the Bank. All the training would be held at the appropriate sites (Bidder and Bank premises as identified from time to time) and the Bidder has to organize the trainer/s.

The Bidder will be expected to deliver to the Bank one (1) physical copy and one (1) electronic copy of documentation for each of the deliverables and online context sensitive help module included in the software to enable the Bank's personnel to use and understand the operations of the deliverables. The Bank may make additional copies of the Bank specific documentation for their internal use. End-user level training need to be provided primarily on the model of 'Train the Trainers' not limited to the following topics:-

- a) Alert/reminder configuration.
- b) Use of the application.
- c) Easy adoption by the user.
- d) Trouble shooting at the user level.
- e) Ad-hoc report generation.

Standard Operating Procedure (SOP) and training materials for system administration, end User (module wise/ scheme wise/vertical wise) and solution management will be prepared by the bidder and deliver to the Bank. Bidder will update the documents as and when required during contract period. Bank reserves the right to make copies of these materials and distribute to as many users of the bank as desired.

2.4.19.1 Comprehensive Onsite Warranty:

The successful bidder must provide a solution that is covered under a comprehensive onsite warranty for a period of one year from the date when the last phase of the project goes live. Additionally, the solution must be under an Original Equipment Manufacturer (OEM) Back to Back warranty. It is important to note that, in this document, the term" warranty" specifically refers to a comprehensive onsite warranty.

The services offered as part of the warranty and post-warranty support must strictly conform to the specifications provided in the Technical Specification document. It is the unequivocal responsibility of the Bidder to ensure the patching, bug fixing, replacement, and support of all software supplied under this tender, during the specified period.

2.5 Support

The successful bidder has to ensure support to Bank in following ways for smooth functioning:

2.5.1 Onsite Support/Facility Management

- a. The bidder should deploy minimum five technical experts throughout contract period with adequate skill set and experience for monitoring and management of the proposed solution 24*7 from date of Go-Live.
 - i. The deputed resources should have the educational qualification of BE/B.Tech/BCA/MCA/BSC-IT and should manage and maintain software as per the agreement.
 - ii. The minimum 5 year experience in same domain and preferably same tool. Bank reserves the right to claim change in resource based on the performance of the resources. Resources Deployed in the bank post go-live of the project should have certification in the related technology of implementation.
- b. The technical resources should be competent to develop/configure/ handle/ integrate/maintain/manage/Implement/ Test/ Go live with the integrations/APIs/web services/SOAP/ISO without any additional cost. Onsite resources are expected to perform development, testing, support, monitoring, implementation, integration of new application, Trouble Shooting, reporting, RCA reports, coordination with banks team/s, Audit compliance, any other statutory compliance, Patch Installation(OS, DB, App, Software) fixes, analytics, fraud risk/rule management & monitoring, day to day MIS reports, Regulatory reports, conducting DR Drill, backup/restore. These activities are illustrative, and the details will be shared with successful bidder. Bank reserves the right to claim change in resource based on the performance of the resources.
- c. Detailed process documentation, SOP (Standard operating procedure) and management of solution should be created and submitted before project signoff.
- d. Selected bidder is expected to deploy academically good, technically sound and competent personnel to ensure smooth operations at bank's site. The deputed personnel will be employed by the selected bidder on their payrolls/contracts without having any employment right with the bank. Moreover deployed personnel will not have any right whatsoever to lodge claim of any nature directly or indirectly with the bank and it would be responsibility of selected bidder to address such issues without involving the bank. The deputed persons have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised/ disclosed/ misused/ misappropriated then bank would take suitable action as deemed fit and selected vendor would be required to compensate the bank to the fullest extent of loss incurred by the bank. Bidder is expected to adhere to Bank's request for removal of any personnel, if bank notices any negligence/gross misconduct/violation of trade secret/disclosure of bank's data to third party and any decision of the bank in this regard would be final and binding upon the selected vendor.

2.5.2 Maintenance Support

The Bidder must provide uninterrupted availability of the system and ensure that the problem is resolved within the time schedule as prescribed in the Service Level agreement (SLA). The vendor shall provide service/support on the basis of 24x7. The support includes, inter alia, maintenance, patch management, upgrades and troubleshooting etc.

2.5.3 Project Management

Successful bidder must appoint a Support Coordination Manager dedicated to the Bank account only, immediately after receiving the work order/ letter of intent. The Coordination Manager should have direct experience of successful end to end implementation/management of APIM and ESB system for at least one comparable project to the Bank's requirement. The Coordination Manager should be directly and easily accessible to the Bank officials through convenient communication channels like phone/fax/e- mail. Detail project review must be conducted during project execution at no additional cost. The vendor will submit weekly reports regarding the progress of work along with the corrective actions/ suggestions. Any document submitted by the vendor should be properly backed up by quality review documents. Extension of contract for support however shall be at the discretion of the bank

2.6 Project Plan and Timelines

The selected bidder will be required to implement the project in the following broad phases:

2.6.1 Discovery and Design Phase:

During this initial phase of the project, the successful bidder will be required to conduct a comprehensive on-site analysis of the Bank's existing system landscape. The objective of this analysis will be to identify all current integration points and techniques in use, leveraging a combination of industry best practices and cutting-edge technical solutions to ensure a thorough and accurate assessment of the Bank's current integration capabilities. Upon completion of the on-site analysis, the selected vendor will be required to prepare a comprehensive blueprint for the project implementation plan. This will include the preparation of key documents such as the Enterprise Integration Architecture Document and the Technical Design Document, which will serve as a roadmap for the successful implementation of the proposed solution. The vendor will need to ensure that all technical specifications and requirements are clearly outlined in these documents and that they align with the Bank's overall IT strategy and goals. The vendor must demonstrate a high level of technical expertise and proficiency in developing such documents to ensure that the project is executed efficiently and effectively.

At the end of this phase, the bidder is also expected to provide a detailed hardware requirement document to the Bank. This document should include all the necessary specifications and configurations required for the implementation and deployment of the proposed solution. The hardware requirement document should be submitted for review and approval by the Bank within the specified timeline. The successful bidder is responsible for ensuring that the proposed hardware requirements are in line with the Bank's infrastructure and network environment. Any delay or discrepancies in the submission of the hardware requirements document may lead to cancellation of the purchase order.

2.6.2 Project Plan

The successful bidder is required to submit a comprehensive project plan for the complete implementation of the proposed solution at the Bank's Project Office, Gurugram/ other offices in NCR, including a detailed Solution Architecture document. The architecture document should clearly specify the integration mechanism, standards, and protocols that will be used for data sharing among internal applications, as well as with external agencies such as bank partners, aggregators, regulators, and agents. It should also detail how the proposed integration architecture would ensure data consistency and dependability across business processes.

In addition, the successful bidder must submit all necessary documents and references required for an onsite engineer as per the Scope of Work, along with the project plan. During this period, the successful bidder should evaluate and confirm to the Bank that the infrastructure supplied by the Bank meets the requirement of the proposed solution. The project plan must be submitted for review and approval by the Bank within 10 days of receiving official notification from the Bank regarding the availability of the requisite infrastructure.

Upon submission of the project plan, the Bank will issue a Project Plan signoff accepting the same within 10 days (T). It shall be the responsibility of the successful bidder to submit and get the plan approved by the Bank authorities within the stipulated timelines without any delay. The Bank reserves the right to cancel the purchase order if there is a delay in the submission of the project plan

The project implementation is expected to be carried out within 9 months by the successful bidder in the following phases:

S No.	Activities	Timelines
1	Implementation, Customization and Configuration of ESB and APIM	T+ One month
2	Migration of existing API and ESB integrations.	T+ 7 months
	Phase 1 Migration of all integrations in APIM and 40 integrations in ESB with UAT	2 months
	Phase 2 Migration of 100 integrations in ESB with UAT	1 month
	Phase 3 Migration of remaining existing integrations in ESB with UAT	1 month
	Phase 4 Migration of all other middleware integrations with UAT	2 month
3	User Acceptance Testing of proposed solution/product along with Audit review and submission of reports.	T+ 7.5 month
4	User Acceptance Testing of migrated API's and ESB integrations	T + 8.5 Month
5	Documentation, Training and Go Live	T+9 Month

- Given number of APIs/ Integrations are rough estimate and actual number may differ.
- Penalty/ Liquidated Damages are mutually exclusive and applicable phase-wise.
- Any further existing(discovered later)/new integrations should be on on-going basis without extra-cost.

UAT for phase-wise migration may be carried out simultaneously by deploying separate teams, however, the total implementation should be completed within 9 months.

The bidder must strictly adhere to the project timeline schedule, as specified in the purchase contract executed between the Parties for performance of the obligations, arising out of the purchase contract and any delay in completion of the obligations by the bidder will enable Bank to resort to any or all of the following provided that the bidder is first given a 30 days" written cure period to remedy the breach/delay:

- Claiming Liquidated Damages
- Termination of the purchase agreement fully or partly and claim liquidated damages.
- Forfeiting of Earnest Money Deposit / Invoking EMD Bank Guarantee/Performance Guarantee.

However, Bank will have the absolute right to charge penalty and/or liquidated damages as per Tender /contract without giving any cure period, at its sole discretion besides taking any other appropriate action.

2.6.3 Delivery

- a) **Delivering Solution Licenses:** The successful bidder is expected to complete the delivery of the solution licenses within 3 weeks of acceptance of purchase order. The licenses can be delivered in either paper or electronic form. It is the responsibility of the bidder to ensure that the licenses are delivered in a timely manner and in the agreed-upon format. Any delay in the delivery of the licenses may result in a delay in the project timeline and could result in penalties or cancellation of the purchase order.
- b) **Extension of Delivery Schedule:** In the event that the successful bidder experiences any conditions that could delay the timely delivery of the project, they are required to inform the Bank immediately in writing, specifying the cause(s) and anticipated duration of the delay. Upon receipt of the notice, the Bank will assess the situation and may choose to grant an extension of time for project completion at its discretion. If an extension is granted, the Bidder must provide a suitable extension of the performance guarantee for delivery.
- c) **Non-Delivery:** Failure of the Service Provider to comply with the above delivery schedule shall constitute sufficient grounds for the annulment of the award of contract and invocation of bank guarantee (delivery).

2.6.4 User Acceptance Testing:

The successful bidder will be responsible for assisting the Bank in conducting User Acceptance Testing (UAT) for the functionalities mentioned in this tender document. Upon successful completion of the UAT, the Bank will issue a UAT signoff.

2.6.5 Operationalization of Solution:

It is important to note that the operationalization of the solution must be completed within one year from the date of Go Live. This means that all functionalities as stipulated in the document must be implemented and made fully operational across the bank within this timeframe. It is the responsibility of the successful bidder to ensure that the solution is deployed and operationalized in a timely and efficient manner, while also meeting all the technical and functional requirements as specified in the contract. The Bank may carry out periodic reviews during this period to ensure that the project is on track and that all milestones are being met according to the agreed-upon timeline. Any delays or failures in meeting the timeline may result in penalties or the cancellation of the contract.

The successful bidder must ensure that all components of the Solution are delivered and installed properly. If any component is not delivered or is not installed correctly, the installation will be deemed incomplete, and the system(s) will not be accepted. The installation will only be accepted after the complete commissioning of the Solution. The complete commissioning of the solution shall be acknowledged by the Bank only upon its acceptance, in accordance with the terms and conditions stipulated in this RFP.

2.6.6 Review

The solution shall remain under review for a period of 6 months from the date of Go Live. During the review phase, the successful bidder shall ensure that any issues or bugs discovered during the operation of the solution are addressed and resolved promptly. The project implementation team shall be available for troubleshooting and providing support to the Bank during this phase. If any changes are requested by the Bank during the review phase, the successful bidder shall ensure that they are implemented as per the Bank's requirements, and no extra costs shall be charged to the Bank for the effort involved. At the end of the review phase, the Bank shall issue a final acceptance signoff, indicating its satisfaction with the solution and its readiness for full operation across the Bank.

2.6.7 Change Request

The functionalities of the solution mentioned in scope of RFP shall be considered as baseline functionalities of the solution for the Bank. Any changes to this baseline functionality would be considered under change request and the same would be handled through CR process. The costs for Change Requests shall be arrived through mutual agreed terms between the bank and the successful bidder.

Chapter 3 TERMS AND CONDITONS

3.1 Payment Terms

The payment terms for APIM Solution (Software licenses, implementation& Migration) will be as per below:

#	Item description		% of cost
1	Licenses Cost with 1 year warranty for APIM Solution along with all components i.e. ESB, APIMS and MQ at DC & DR Site.		80% of license cost on delivery of license 10% of license cost on project implementation, migration successful completion sign off 10% after conduction of successful DR drill sign off provided by Bank
2	Implementation, Customization and Configuration, Integration of ESB, APIM and MQ.	Implementaton, Customization of ESB, APIM and MQ with successful UAT completion sign off.	70% of implementation cost
		After successful implementation and successful DR drill sign off.	30% after conduction of successful DR drill
3	Migration cost of existing integration onto new solution	Phase 1: All integrations in APIM & 40 in ESB with UAT	30% of Migration cost
		Phase 2: 100 integration in ESB with UAT	20% of Migration cost
		Phase 3: Remaining Integration in ESB with UAT	20% of Migration cost
		Phase 4: Rest of all middleware integrations with UAT	20% of Migration cost
		Successful go-live and successful DR drill sign off provided by Bank.	10% after conduction of successful DR drill

4	FM Charges	Quarterly in arrears upon submission of invoice and after calculating the applicable penalties (subjected to actual deployment of FM resources with prior permission of the Bank and sign-off for the proposed solution)	
5	OEM Design and Assessment Services	Design and Validation	50% on successful submission of Low Level Design (LLD) and acceptance by Bank. 50% post validation of platform and acceptance by Bank.

The selected Bidder will have to submit the documents (Delivery challans with all the part codes of OEM which shall be reconciled with BOM) at the Bank's office along with a request letter for payment. No advance payment will be made. Payment will be made in Indian Rupees only. All taxes to be paid will be subject to GST applicability. TDS will be applicable.

The Payment will be made in quarterly arrears

- a) No advance payment will be released against purchase order.
- b) TDS on payments will be deducted as applicable.
- c) Payment for Item no 1 & 2 shall be released on submission of necessary proof and documents like original Invoices, Warranty Certificates, Performance Bank Guarantee, Signed Service Level Agreement, and Delivery of Software Licenses etc. subject to acceptance by Bank, submission of Letter issued by Bank in respect of completion of User Acceptance Test (UAT), documents as required by Bank like manual & documentation, training etc.
- d) Payment for Item no 3 shall be released on submission of letter issued by Bank for completion of Final Acceptance and final sign off.
- e) The payment for onsite technical expert (Facility Management) will be paid quarterly in arrears on submission of attendance report.
- f) Payment of ATS will be done yearly in advance
- g) The Penalty, Liquidated Damage (LD) will be deducted subject to service level agreement of this bid. Payment will be released after deducting the applicable penalties i.e. SLA, LD, etc. if any.
- h) Successful Bidder agrees that Bank to hold or deduct the amount from its invoices, for non-performance or part performance or failure to discharge obligations under the Contract.
- i) All the payments to the bidder shall be subject to the report of satisfactory accomplishment of the concerned task / performance/ delivery of the services to the satisfaction of Bank for this purpose.
- j) Under no circumstances Bank shall be liable to the successful bidder and/or its employees/personnel/representatives/agent etc. for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of the Contract.
- k) Bank reserves the rights to dispute/deduct payment/withhold payments/further payment due to the successful bidder under the Contract, if the successful bidder has not performed or rendered the Services in accordance with the provisions of the Contract which the Bank at its sole discretion adjudge.
- l) All out of pocket expenses, travelling, boarding and lodging expenses for the entire Term of this bid and subsequent agreement is included in the amounts quoted and the

bidder shall not be entitled to charge any additional costs on account of any items or services or by way of any out- of-pocket expenses, including but not limited to travel, boarding and lodging.

- m) The bidder's request(s) for payment shall be made to Bank in writing (Invoice) accompanied by the monthly reports/attendance for which payment is being claimed.

3.2 Assignment & Subcontracting

- a) The selected bidder shall not subcontract or permit anyone to perform any of the work, service or other performance required under the contract.
- b) If the Bank undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership, etc., this tender shall be assigned to the new entity and such an act shall not affect the rights of the Agency under this tender.

3.3 Delays in the Bidder's Performance

The bidder must strictly adhere to the schedule, as specified in the purchase contract/purchase order, executed between the Parties for performance of the obligations, arising out of the purchase contract and any delay in completion of the obligations by the Bidder will enable Bank to resort to any or both of the following:

- i) Claiming Liquidated Damages
- ii) Termination of the purchase agreement fully or partly and claim liquidated damages.
- iii) Execution of Bid Declaration Form / Invoking EMD or Performance Bank Guarantee

3.4 Liquidated Damages

The Bank will consider the inability of the bidder to deliver or install the equipment & provide the services required within the specified time limit as a breach of contract and would entail the payment of Liquidated Damages on the part of the bidder. The liquidated damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation, operationalization, implementation, training, acceptance, warranty, maintenance etc. of the proposed solution/services) by the bidder.

Installation will be treated as incomplete in one / all the following situations:

- Non-delivery of any component or other services mentioned in the order
- Non-delivery of supporting documentation
- Delivery / availability, but no installation of the components and/or software
- No integration/ Incomplete Integration
- Non-Completion of Transition within suggested timeline
- System operational, but not as per SLA, Timelines and scope of the RFP

If Bidder fails to deliver/implement any or all application/hardware or perform services within stipulated time schedule, the Bank shall, without prejudice to its other remedies under the rate contract, deduct from the ordered price (Solution and Implementation cost), as liquidated damages, a sum equivalent to 0.5% of the order value for each week of delay till maximum of 10%. If the bidder fails to deliver/implement the same, the Bank may recover the complete cost of undelivered solution. The LD will be charged on order value for the items for which delivery/implementation is delayed.

Further, the Bank also reserves the right to cancel the order and execute the Bid Security Declaration /Invoke Performance Guarantees in case of inordinate delays in the delivery/ installation of the equipment. Bank may foreclose the bank guarantee without any notice. In the event of Bank agreeing to extend the date of delivery at the request of successful bidder(s), it is a condition precedent that the validity of Bank guarantee shall be extended by further period as required by Bank before the expiry of the original bank guarantee. Failure to do so

will be treated as breach of contract. In such an event Bank, however, reserves its right to foreclose the bank guarantee.

3.5 Order Cancellation

- a. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:
 - i. Delay in delivery of services in the specified period.
 - ii. Serious discrepancies noted in the inspection.
 - iii. Breaches in the terms and conditions of the Order.
- b. The Bank reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by the Bank on the following circumstances:
 - i. Non submission of acceptance of order within 7 days of order.
 - ii. Excessive delay in execution of order placed by the Bank.
 - iii. The selected bidder commits a breach of any of the terms and conditions of the bid.
 - iv. The bidder goes into liquidation voluntarily or otherwise.
 - v. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid.
 - vi. The progress made by the selected bidder is found to be unsatisfactory.
 - vii. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.
 - viii. If found blacklisted by any Govt. Department / PSU / other Banks / CERT-In, during contracted period.
 - ix. Non satisfactory performance of the Project in terms of affecting the Core Systems of the Bank or the Core Business of the Bank and the functioning of the Branches/Offices of the Bank.
- c. Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services without assigning any reasons.
- d. In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days' prior notice to the bidder.
- e. After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one-month notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable if for any reason, the contract is cancelled.
- f. The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and security deposit, if any, under this contract.
- g. In addition to the cancellation of purchase order, the Bank reserves its right to blacklist the vendor for non- performance and/or invoke the Bank Guarantee or foreclose the Security Deposit given by the bidder towards non- performance/non-compliance of the terms and conditions of the contract, to appropriate towards damages.

3.6 Consequences of Termination

In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], the Bank shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Bidder to take over the obligations of the erstwhile Bidder in relation to the execution/continued execution of the scope of the Contract.

In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by the Bank, the Bidder herein shall be obliged to provide all such assistance to the next successor Bidder or any other person as may be required and as The Bank may specify including training, where the successor(s) is a representative/personnel of The Bank to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof. Nothing herein shall restrict the right of The Bank to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Deed of Indemnity and pursue such other rights and/or remedies that may be available to The Bank under law or otherwise. The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

3.7 Audit by Third Party

The selected bidder (Service Provider), if required, has to get itself annually audited by internal/external empaneled Auditors appointed by the Bank/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/such auditors in the areas of products (IT hardware/software) and services etc., provided to the Bank and the Service Provider is required to submit such certification by such Auditors to the Bank. The Service Provider and or his/their outsourced agents/subcontractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the Service Provider. The Service Provider shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank.

Where any deficiency has been observed during audit of the Service Provider on the risk parameters finalized by the Bank or in the certification submitted by the Auditors, the Service Provider shall correct/resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the Service Provider shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.

The Service Provider shall, whenever required by the Bank, furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank/Reserve Bank of India and or any regulatory authority. The Bank reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the service provider (e.g., financial, internal control and security reviews) and findings made on Selected Bidder in conjunction with the services provided to the Bank.

3.8 Bidder obligations:

- 2.1.1 Bidder is responsible for and obliged to conduct all contracted activities in accordance with the Contract using state-of-the-art methods and economic principles and exercising all means available to achieve the performance specified in the Contract.

- 2.1.2 Bidder is obliged to work closely with the Bank's staff, act within its own authority and abide by directives issued by the Bank from time to time and complete implementation activities.
- 2.1.3 Bidder will abide by the job safety measures prevalent in India and will free the Bank from all demands or responsibilities arising from accidents or loss of life, the cause of which is Bidder's negligence. Bidder will pay all indemnities arising from such incidents and will not hold the Bank responsible or obligated.
- 2.1.4 Bidder is responsible for the activities of its personnel and will hold itself responsible for any misdemeanors.
- 2.1.5 Bidder shall treat as confidential all data and information about the Bank, obtained in the process of executing its responsibilities, in strict confidence and will not reveal such information to any other party without prior written approval of the Bank as explained under 'Non-Disclosure Agreement' of the Bank.
- 2.1.6 Without the Bank's prior written permission, Bidder shall not store or share Bank's materials including Confidential Information outside the geographical boundary of India or in/with a public cloud.
- 2.1.7 Bidder agrees that the Bank either itself or through its authorized representative shall have right to perform ethical hacking on public IPs and URLs of Bidder, wherein the Bank has integrations.
- 2.1.8 Bidder agrees that it shall communicate to the Bank well in advance along with detail plan of action, if any changes in Bidder's environment/infrastructure is of the nature that may have direct or indirect impact on the Services provided under this Agreement or operations of its Services.
- 2.1.9 Bidder shall ensure confidentiality, integrity and availability of the Bank's information at all times and shall comply with regard to the followings:
 - (a) Acceptable Usage Policy: Information assets of Bidder should be provided to its authorized users only for the intended purpose and users shall adhere to safe and acceptable usage practices.
 - (b) Email Usage: The employees of Bidder shall use authorized media only for email communication.
 - (c) Password Management: Bidder shall have a password management system in place, which ensures secure passwords.
 - (d) Physical and Environmental Security: Bidder shall provide sufficient guidance for its employees with respect to physical and environmental security.
 - (e) Logical Access Control and User Access Management: The access to information and information systems shall be according to the principles of "least privilege" and "need to know" basis to authorized users of Bidder.
 - (f) Infrastructure Security: Bidder shall ensure correct and secure operations of information processing facilities.
 - (g) Bidder Relationship: Bidder shall ensure that information security risks related to outsourcing of Services to any other party, if permitted by the Bank, shall be assessed and managed regularly, to the satisfaction of the Bank.
 - (h) Digital Risk: Bidder shall ensure that electronic data is gathered and preserved in a systematic, standardized and legal manner to ensure the admissibility of the evidence for the purpose of any legal proceedings or investigations, whenever demanded by the Bank.
 - (i) Change Management: Bidder shall provide a managed and orderly method in which changes to the information technology environment (including, database, operating system, application, networking etc.) are requested, tested and approved prior to installation or implementation.
 - (j) Port Management: Bidder shall ensure that the controls are implemented for secure port management so as to protect the network from unauthorized access.
 - (k) Patch Management: Bidder shall ensure that the security patches to information assets and systems are correctly and completely updated in a timely manner for known vulnerabilities.

- (l) Access Management: Bidder shall limit access to information and information processing facilities for authorized users only.
- (m) Log Management: Logging shall be enabled on all systems of Bidder to ensure audit trail is maintained every time.

3.9 Access through Virtual Private Network (VPN)

The Bank will not provide any access through VPN. During the migration and implementation, remote access will not be provided.

3.10 Service Level Agreement

The successful bidder is bound and to comply the Service Levels as described below-

- i. The successful bidder shall have to enter into "Service Level Agreement" having all terms and conditions of this RFP to maintain uptime and provide the service support and onsite support during the entire contract period.
- ii. Both the bidder and OEM will be totally responsible for the maintenance, configuration and fault free operations of supplied infrastructure i.e. software and its maintenance during the warranty and post warranty (AMC/ATS period) period.
- iii. Any technical glitch/ issue in installed infrastructure of the solution (i.e. software, OS/DB etc.) should be attended on priority and should be covered under warranty/AMC.
- iv. The bidder has to maintain a **guaranteed minimum uptime of 99.95% for** all systems/ solutions supplied under this RFP to avoid any business disruption due to breakdown of system or degraded performance impacting business or unavailability of data. The calculation of uptime will be on a monthly basis.
- v. The issue/ break down message may be communicated to/by the Bank team by way over phone / email/ call logging.
- vi. For penalty calculation, the total time elapsed between the intimation of break down message from Bank side to the vendor and receipt of rectification message from the bidder to Bank side will be considered.
- vii. During the warranty period, the penalty will be deducted in quarterly FMS payment. In case, Bank is unable to adjust penalty in FMS payment, the Bank at its discretion may invoke the Performance Bank Guarantee (PBG) to deduct the penalty amount.
- viii. Post warranty period, the penalty will be deducted in quarterly FMS/AMC/ATS payment. In case, the Bank is unable to adjust penalty in FMS/AMC/ATS payment, the Bank at its discretion may invoke the Performance Bank Guarantee (PBG) to deduct the penalty amount.
- ix. If the support services is not provided on 24*7 basis and/or satisfactory services are not provided, the Bank with its discretion may reject the proposal/ terminate the contract, without assigning any reason.
- x. Apart from maintaining uptime of 99.95%, for any breakdown / malfunctioning of hardware/ software(supplied by vendor) and it's any of the components or accessories or any system software issue etc., the resolution time is mentioned below:-

Uptime % = ((Number of hours in month - Number of hours impacted in month)

***100)/Total Number of hours in month**

- xi. For calculation of uptime (penalty), planned/ scheduled down time will be exempted. Bank will pay the bidder after deducting the calculated penalty from the payable amount.
- xii. In case any hardware is provided by bidder, if any critical component of the entire configuration setup is out of service, then the bidder & OEM shall either immediately replace the defective unit (with new one) or replace it at its own cost or provide a standby, on immediate basis, not more than 4 hours, The bidder should maintain proper inventory of standby components for early resolution of issues.
- xiii. If the bidder, having been notified, fails to remedy the defect(s)/ issue within the 4 hours' time duration from the incident, the Bank may proceed to take such remedial action as may be necessary, at the Supplier's risk and expense and without prejudice to any other rights, which the Bank may have against the supplier under the Contract.
- xiv. The bidder should comply with the security and audit standards of the Bank and various regulatory guidelines. For this, the bidder should apply new patches related to OS/ firmware & BIOS updates etc, without any additional cost to the bank, during the contract period.
- xv. For all issues related to installed API management solution, RCA (Root Cause Analysis) to be provided by the respective SI/ OEM within 3 working days. The delay in submission will lead to penalty @ Rs. 2000/day.
- xvi. In addition, Penalty of Rs. 10,000/- per hour will be imposed in case Technical Decline is more than 5% of total requests.
- xvii. Scheduled down time will be exempted while calculating uptime

Table: Service Level Agreement and Penalty for Operations

Severity Levels:

Level	Description
Severity 1 (Critical / P1)	1. A complete outage or major degradation of any mission-critical API, API Gateway, ESB, MQ. 2. Services are impacted with no work around.
Severity 2 (High / P2)	1. Partial outage or degraded performance of important APIs. 2. Service works but is slow, intermittently failing or functionality is partially unavailable
Severity 3 (Medium / P3)	Non-critical issues with minimal impact. System operational with minor defects or inconveniences.
Severity 4 (Low / P4)	Enhancement requests or cosmetic issues with no impact on API operations.

Service Area	Service Level	Penalty
Uptime of the	Uptime % of application calculated on monthly basis for	Penalty shall be applicable in % (as mentioned below) of monthly

solution for High availability setup	each solution.	contract value.
	99.95% monthly uptime and above	NA
	Below to 99.95%	INR. 10000/- for every reduction in uptime by 0.01 % in uptime. Uptime shall be calculated monthly.

Manpower Management:

Service Area	Service Level	Penalty
Manpower Services	The bidder has to provide experienced and certified manpower at Bank premises as per RFP. Any gap will attract penalties. The bidder has to replace the manpower if specially asked by the Bank within a period of one month. A delay beyond next Month billing cycle will attract the penalty. In case engineer intends to leave the firm, Bidder should inform the Bank 30 days in advance and depute new engineer 2 weeks prior to last working day of existing engineer for proper handover of work.	One day resource cost of each support resources respectively till the replacement will be provided by the Bidder.

Security Vulnerability Management:

Service Area	Service Level	Penalty
Version Upgrade Major/ Minor for all Software / Middleware/ OS (All version) and Patching of all / Software / Middleware/ OS (All version)	The Operations Team has to have version upgrades /patching of all underlying software / Middleware as per respective OEM recommendations & publish the Monthly version/Patch upgrade calendar for the same. Failure to comply with the Version upgrade calendar will attract penalties.	For breaches of Version upgrade/patching – a) 95-100 % No penalty b) Below 95 %. INR 500 will be deducted per percentage of non-compliance
Closure of VA/ PT, and SCD Points on all / Software / Middleware	All identified vulnerabilities over underlying hardware / software / Middleware to be patched as per respective OEM recommendations.	For breaches for timelines under Critical & High Category - Penalty of Rs.1000 per day per vulnerability for delay in mitigation/ fixing vulnerabilities.

Service Area	Service Level	Penalty
	Failure to close these calls within timelines will attract penalties based on criticality of calls. 1. Critical Category- 7 Days 2. High Category- 15 Days 3. Medium- 30 Days 4. Low- 60 Days	For breaches for timelines under Medium Category - Penalty of Rs.200 per day per vulnerability for delay in vulnerabilities. For breaches for timelines under Low Category - Penalty of Rs.100 per day per vulnerability for delay in mitigation/fixing vulnerabilities.
Bug fixing	All bugs identified in the software to be resolved. Failure to close these bugs within timelines will attract penalties based on criticalities: 1. Critical Category – 2 hours 2. High Category - 6 hrs 3. Medium Category – 1 day 4. Low category – 3 days	For breaches for timelines under Critical & High Category - Penalty of Rs.5000 per bug per 2 hours. For breaches for timelines under Medium Category - Penalty of Rs.2000 per bug per day. For breaches for timelines under Low Category - Penalty of Rs.1000 per bug per day.

Knowledge Management:

Service Area	Service Level	Penalty
Product Training once in a year	Training not conducted by Bidder to the bank personnel and on-site bidder resources as per requirements of RFP.	Penalty of Rs. 5,000 per month for each such solution for each defaulted month will be imposed.
Compliance of RBI/ CERT-IN Advisories/ other regulatory advisory	Compliance by end date, as notified in the advisory	Compliance by end date - No Penalty
	Penalty by delay by each day.	By Delay of each day, INR 10000 per day

Service Delivery Management:

Service Area	Service Level	Penalty
Service/Incident Call Closure	Service Calls/Incident call logged in ticketing tool and assigned to team should be resolved within defined timelines. Failure to do so will result in penalties.	For breaches for calls: • Penalty of Rs. 1000 per day for per incident ticket remains open for more than 24 hrs-48 hrs. and subsequently Rs 2000 per day if it remains open for more than 48 hours.

Delay in Implementation of solution:

S. No.	Activity	Time Period for completion	Penalty / Liquidated Damages
1.	Submission of project plan.	Within 10 days of receiving official notification from the Bank regarding the availability of the requisite infrastructure.	Rs 10,000/- for each day delay or part thereof
2	Implementation, Customization and Configuration of ESB, MQ and APIM(all instances)	Within 6 weeks (for DC) and 8 Weeks (for DR) from receiving official notification from the Bank regarding the availability of the requisite infrastructure.	₹ 50,000/- for each week of delay or part thereof
3.	Migration of existing API, MQ and ESB integrations.	Within 6 months from receiving official notification from the Bank regarding the availability of the requisite infrastructure.	₹ 50,000/- for each week of delay or part thereof
4	Closure of Audit, UAT acceptance, Project Sign-off & finalization of SOP Documentation	Within 7 months from receiving official notification from the Bank regarding the availability of the requisite infrastructure.	₹ 50,000/- for each week of delay or part thereof
5	User Acceptance Testing of migrated API's, MQ and ESB integrations with go live.	Within 8.5 months from receiving official notification from the Bank regarding the availability of the requisite infrastructure.	₹ 50,000/- for each week of delay or part thereof

3.11 Penalty

The Bank reserves the right to recover the penalty from any payment to be made under this contract. The penalty would be deducted from the payouts. For the purpose of this RFP, the total of penalties as per SLA and the Liquidated damages will be subject to a maximum of 10% of the overall contract value.

Chapter 4 LEAGAL AND CONTRACTUAL

4.1 Dispute Resolution Mechanism

The Bidder and The Bank shall endeavour their best to amicably settle all disputes arising out of or in connection with the Contract in the following manner: -

- I. The Party raising a dispute shall address to the other Party a notice requesting an amicable settlement of the dispute within seven (7) days of receipt of the notice.
- II. The matter will be referred for negotiation between General Manager of The Bank / Purchaser and the Authorized Official of the Bidder. The matter shall then be resolved between them, and the agreed course of action documented within a further period of 15 days.

In case any dispute between the Parties, does not settle by negotiation in the manner as mentioned above, the same may be resolved exclusively by arbitration and such dispute may be submitted by either party for arbitration within 20 days of the failure of negotiations. Arbitration shall be held in New Delhi and conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. Each Party to the dispute shall appoint one arbitrator each and the two arbitrators shall jointly appoint the third or the presiding arbitrator.

The "Arbitration Notice" should accurately set out the disputes between the parties, the intention of the aggrieved party to refer such disputes to arbitration as provided herein, the name of the person it seeks to appoint as an arbitrator with a request to the other party to appoint its arbitrator within 45 days from receipt of the notice. All notices by one party to the other in connection with the arbitration shall be in writing and be made as provided in this tender document.

The arbitrators shall hold their sittings at New Delhi. The arbitration proceedings shall be conducted in English language. Subject to the above, the courts of law at New Delhi alone shall have the jurisdiction in respect of all matters connected with the Contract/Agreement. The laws applicable to this contract shall be the laws in force in New Delhi, India. The contract shall be governed by and interpreted in accordance with Indian law. The award will be recorded in writing, along with the reasons therefor. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either party to a court of competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.

The successful bidder(s) shall continue work under the Contract during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator, as the case may be, is obtained. The venue of the arbitration shall be in Delhi.

Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so

4.2 Jurisdiction & Governing Laws

The jurisdiction of the courts shall be in New Delhi and the provisions of this Agreement shall be governed by the laws of India.

4.3 Notices

Notice or other communications given or required to be given under the contract shall be in writing and shall be faxed/e-mailed followed by hand-delivery with acknowledgement thereof or transmitted by pre-paid registered post or courier.

Any notice or other communication shall be deemed to have been validly given on date of delivery if hand delivered & if sent by registered post than on expiry of seven days from the date of posting.

4.4 Authorized Signatory

The selected Bidder shall indicate the authorized signatories who can discuss and correspond with the bank about the obligations under the contract. The selected Bidder shall submit at the time of signing the contract a certified copy of the resolution of their board, authenticated by the company secretary, authorizing an official or officials of the Bidder to discuss, sign agreements/contracts with The Bank, raise invoice and accept payments and also to correspond. The Bidder shall provide proof of signature identification for the above purposes as required by the bank.

4.5 Force Majeure

Force Majeure is herein defined as any cause, which is beyond the control of the selected Bidder or The Bank as the case may be which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance of the contract, such as:-

- Natural phenomenon, including but not limited to floods, droughts, earthquakes, epidemics and pandemics
- Acts of any government, including but not limited to war, declared or undeclared priorities, quarantines and embargos
- Terrorist attack, public unrest in work area

Provided either party shall within 10 days from occurrence of such a cause, notify the other in writing of such causes. The Bidder or The Bank shall not be liable for delay in performing his/her obligations resulting from any force Majeure cause as referred to and/or defined above. Any delay beyond 30 days shall lead to termination of contract by parties and all obligations expressed quantitatively shall be calculated as on date of termination. Notwithstanding this, provisions related to indemnity, confidentiality survive termination of the contract.

4.6 Confidentiality

This document contains information confidential and proprietary to the Bank. Additionally, the bidder will be exposed by virtue of the contracted activities to internal business information of the Bank, affiliates, and/or business partners. Disclosure of receipt of any part of the aforementioned information to parties not directly involved in providing the services requested could result in the disqualification of the bidder, premature termination of the contract, or legal action against the bidder for breach of trust. The information provided / which will be provided is solely for the purpose of undertaking the services effectively.

No news release, public announcement, or any other reference to this RFP or any program there under shall be made without written consent of Bank. Reproduction of this RFP, by photographic, electronic, or other means is strictly prohibited.

The bidder must undertake that they shall hold in trust any Information received by them, under the Contract/Agreement, and the strictest of confidence shall be maintained in respect of such Information. The bidder also has to agree to restrict access and disclosure of Information to such of their employees, agents, strictly on a “need to know” basis, to maintain confidentiality of the Information disclosed to them in accordance with this Clause.

Physical as well as logical security of data to be ensured. This step should include having the employees assigned to Punjab & Sind Banks' work sign a 'Confidentiality Agreement'. The selected vendor(s) undertakes not to keep this data with its company after the end of this agreement. This clause will outlive the agreement date. The Bidder shall sign a Non-disclosure Agreement as stated in the RFP.

4.7 Ownership and Retention of Documents

The Bank shall own the documents prepared by or for the selected Bidder arising out of or in connection with the Contract.

Forthwith upon expiry or earlier termination of the Contract and at any other time on demand by The Bank, the Bidder shall deliver to The Bank all documents provided by or originating from The Bank / Purchaser and all documents produced by or from or for the Bidder while performing the Service(s), unless otherwise directed in writing by The Bank at no additional cost.

The selected Bidder shall not, without the prior written consent of The Bank/ Purchaser, store, copy, distribute or retain any such Documents.

The selected Bidder shall preserve all documents provided by or originating from The Bank / Purchaser and all documents produced by or from or for the Bidder in the course of performing the Service(s) in accordance with the legal, statutory, regulatory obligations of The Bank /Purchaser in this regard.

4.8 Intellectual Property Rights

In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, industrial design rights, etc., arising from the use of the Goods or any part thereof in India, the Vendor(s) shall act expeditiously to extinguish such claim. If the Vendor(s) fails to comply and the Bank is required to pay compensation to a third party resulting from such infringement, the Vendor(s) shall be responsible for the compensation to the claimant including all expenses, court costs and lawyer fees. The Bank will give notice to the Vendor(s) of such a claim, if it is made, without delay. The Vendor(s) shall indemnify the Bank against all third-party claims.

4.9 Intellectual Property Indemnity & Indemnity against Misuse of License

The selected vendor(s) has to undertake to indemnify Punjab & Sind Bank and its officers, employees and agents against liability, including costs, for actual or alleged direct or contributory infringement of, or inducement to infringe, any Indian or foreign patent, trademark or copyright, arising out of the performance of this contract.

The selected vendor(s) shall have to undertake to indemnify Punjab & Sind Bank and its officers, employees and agents against liability, including costs, for actual or alleged direct or contributory infringement or misuse by vendor(s) of, any license issues arising out of the execution of this contract.

Service provider shall ensure that all persons, employees, workers and other individuals engaged by or sub-contracted (if allowed) by Service Provider in rendering the Services under this Agreement have undergone proper background check, police verification and other necessary due diligence checks to examine their antecedence and ensure their suitability for such engagement. No person shall be engaged by Service provider unless such person is found to be suitable in such verification and Service Provider shall retain the records of such verification and shall produce the same to the Bank as and when requested.

4.10 Indemnity

The Service Provider agrees to indemnify and keep indemnified the Bank against all losses, damages, costs, charges and expenses incurred or suffered by the Bank due to or on account of any claim for infringement of intellectual property rights.

The Service Provider agrees to indemnify and keep indemnified the Bank against all losses, damages, costs, charges and expenses incurred or suffered by the Bank due to or on account of any breach of the terms and conditions contained in this RFP or Service Level Agreement to be

executed.

The Service Provider agrees to indemnify and keep indemnified Bank at all times against all claims, demands, actions, costs, expenses (including legal expenses), loss of reputation and suits which may arise or be brought against the Bank, by third parties on account of negligence or failure to fulfil obligations by the selected Service Provider or its employees/personnel.

All indemnities shall survive notwithstanding expiry or termination of Service Level Agreement and the Service Provider shall continue to be liable under the indemnities.

4.11 Legal Compliance

The successful bidder hereto agrees that it shall comply with all applicable union, state and local laws, ordinances, regulations and codes in performing its obligations hereunder, including the procurement of licenses, permits and certificates and payment of taxes where required. If at any time during the term of this agreement, the Bank is informed or information comes to the Bank's attention that the Successful bidder is or may be in violation of any law, ordinance, regulation, or code (or if it is so decreed or adjudged by any court, tribunal or other authority), the Bank shall be entitled to terminate this agreement with immediate effect.

It shall be the sole responsibility of the Vendor(s) to comply with all statutory, regulatory & Law of Land and provisions while delivering the services mentioned in this RFP. If any new guidelines are issued by these organizations, the bidder shall arrange for its compliance/ Upgradation/ development during the contract period without any cost to Bank.

The Successful bidder shall maintain all proper records, particularly but without limitation accounting records, required by any law, code, practice or corporate policy applicable to it from time to time including records, returns and applicable documents under the Labour Legislation.

The Successful bidder shall ensure payment of minimum wages to persons engaged by it as fixed from time to time under the Minimum Wages Act, 1948. In case the same is not paid, the liability under the act shall solely rest with the successful bidder. Further, bidder to ensure that salary payments to resources deployed for Bank's Project is done through Transfer mode from bidder's Bank a/c directly to credit into their specific salary accounts only. No cash payments are to be made to provide remuneration for services provided to the Bank on behalf of selected bidder.

Service Provider shall procure and maintain all necessary licenses, permissions, approvals from the relevant authorities under the applicable laws especially contract Labour (Abolition) Act, EPF Act and ESI Act, throughout the currency of this Agreement.

Service Provider shall be solely liable & responsible for compliance of all applicable Labour Laws in respect of its employees, agents, representatives and sub-Contractors and in particular Laws relating to terminal benefits such as Pension, Gratuity, Provident Fund, Bonus or other benefits to which they may be entitled and the Laws relating to Contract Labour, Minimum Wages, registration of labours, ESIC, PF, workman compensation etc. and the Bank shall have no liability in these regards. Salaries of employees of the vendors are being directly credited to the employees' account. Confirmation that Payment of statutory dues like PF, ESIC etc. are being made on time to the employees be submitted along with the monthly bills raised by vendor.

The bidder should adhere to laws of land and rules, regulations and guidelines prescribed by various regulatory, statutory and Government authorities. The Bidder is to compliant to all existing regulatory guidelines of GOI /RBI and also adheres to requirements of the IT Act 2000

(including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007 and amendments thereof. A self-declaration to this effect is to be submitted by the bidder.

The Bank reserves the right to conduct an audit / ongoing audit of the services provided by the bidder. The Bank reserves the right to ascertain information from the banks and other institutions to which the bidders have rendered their services for execution of similar projects.

Compliance in obtaining approvals/permissions/licenses: The Vendor(s) shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc, as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this Tender and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees/ officers/ staff/ personnel/ representatives/agents from and against all third party claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Bank will give notice of any such claim or demand of liability within reasonable time to the Vendor(s).

This indemnification is only a remedy for the Bank. The Vendor(s) is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity would be limited to court and arbitration awarded damages and shall exclude indirect, consequential and incidental damages. However indemnity would cover direct damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities.

4.12 Conflict of Interest

The Bidder shall disclose to the Bank in writing all actual and potential conflicts of interest that exist, arise or may arise (either for the Bidder or the Bidder's team) in the course of performing the Service(s) as soon as practical after it becomes aware of that conflict.

4.13 Inspection of Records

Subject to receipt of prior written notice, all Vendor(s) records/premises with respect to any matters covered by this Tender shall be made available to the Bank or its designees and regulators including RBI, at any time during normal business hours, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Said records are subject to examination. Bank's auditors would execute confidentiality agreement with the Vendor(s), provided that the auditors would be permitted to submit their findings to the Bank pertaining to the scope of the work, which would be used by the Bank. The cost of the audit will be borne by the Bank.

The scope of such audit would be limited to Service Levels being covered under the contract, and financial information would be excluded from such inspection, which will be subject to the requirements of statutory and regulatory authorities. Such audit shall be conducted within normal working hours of the Vendor(s) and the Bank's auditors shall comply with confidentiality and security requirements as specified by the Vendor(s).

4.14 Publicity

Any publicity by either party in which the name of the other party is to be used should be done only with the explicit written permission of such party.

The bidder agrees to make no reference to Bank or this procurement or resulting contract in any literature, promotional material, brochures, sales presentation or the like without the express prior written consent of Bank.

4.15 Solicitation of Employees

Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period

of the contract and one year thereafter, except as the parties may agree on a case-by-case basis. The parties agree that for the period of the contract and one year thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the agreement to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party. The above restriction would not apply to either party for hiring such key personnel who (i) initiate discussions regarding such employment without any direct or indirect solicitation by the other party (ii) respond to any public advertisement placed by either party or its affiliates in a publication of general circulation or (iii) has been terminated by a party prior to the commencement of employment discussions with the other party.

4.16 Limitation of Liability

Vendor(s) aggregate liability under the Contract shall be limited to a maximum of the Contract value. This limit shall not apply to third party claims for IP Infringement indemnity, bodily injury (including Death) and damage to real property and tangible property caused by vendor(s)/s' gross negligence. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor(s) that gave rise to claim, under this Tender. Vendor(s) shall not be liable for any indirect, consequential, incidental or special damages under the Agreement/ Purchase Order.

4.17 Signing of Pre-Contract Integrity Pact

To ensure transparency, equity, and competitiveness and in compliance with the CVC guidelines, this tender shall be covered under the Integrity Pact (IP) policy of the Bank. The pact essentially envisages an agreement between the prospective bidders/vendor(s) and the Bank committing the persons/officials of both the parties, not to exercise any corrupt influence on any aspect of the contract. The format of the agreement is enclosed as Appendix-F on stamp paper.

Signing of IP with Bank would be one of the preliminary qualifications for further evaluation. In other words, entering into this pact would be one of the preliminary qualifications for this tender and the pact shall be effective from the stage of invitation of bids till the complete execution of the contract. Any vendor(s)/ bidder did not sign the document or refusing to sign shall be disqualified in the bidding process.

Sh. Debal Kumar Gayen & Sh. Pramod Kumar Garg have been appointed as IEM (Independent External Monitor) for the bank. IEM can be contacted at: -

1. **Sh. Debal Kumar Gayen,**
Email: gayen.dk@gmail.com
Mob: +91-9113484729

2. **Sh. Pramod Kumar Garg**
Email: pkgarg.1957@gmail.com
Mob: +91-9810778058

4.18 Non-Disclosure Agreement

The bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. Bidder shall suitably defend, indemnify Bank for any loss/damage suffered by Bank on account of and to the extent of any disclosure of confidential information. The bidder shall furnish an undertaking and have to sign a Non-Disclosure Agreement as per **Annexure-VII** on stamp paper. No media release, public announcement or any other reference to the RFP or any program there under shall be made without the written consent from the Bank. Reproduction of this RFP, without the prior written consent of the Bank, by photographic, electronic or other means is strictly prohibited.

ANNEXURE – I
Tender Covering Letter
(Should be submitted on Company's letter head)

The Assistant General Manager
Punjab & Sind Bank,
HOIT Department,
2nd Floor, Plot No. 151, Sector 44,
Institutional Area,
Gurugram -122003

Dear Sir,

Sub: RFP for Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution.

Ref No._____ **dated** _____

With reference to the above RFP, having examined and understood the instructions including all annexure, terms and conditions forming part of the Bid, we hereby enclose our offer for **On-premises Enterprise Wide API Management Solution** in the RFP document forming Technical Bid as well as Commercial Bid being parts of the above referred Bid. I am authorized to sign the documents in this regard and the copy of authorization letter/ POA / Board resolution is attached herewith.

We agree to abide by and fulfil all the terms and conditions of the tender and in default thereof, to forfeit and pay to you or your successors, or authorized nominees such sums of money as are stipulated in the conditions contained in tender together with the return acceptance of the contract.

We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

Until a formal contract is executed, this tender offer, together with the Bank's written acceptance thereof and Bank's notification of award, shall constitute a binding contract between us. We understand that The Bank is not bound to accept the lowest or any offer the Bank may receive. We also certify that we have not been blacklisted by any PSU Bank/IBA/RBI at the time of Bid submission and at the time of bid submission.

All the details mentioned by us are true and correct and if the Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the proposal and disqualify us from the selection process. The bank reserves the right to verify /evaluate the claims made by the Bidder independently.

Dated this ____ day of _____, 2025

Authorized Signatory
Designation
Vendor's name
(Name of Address Authorized Signatory)
Company Name and Seal

Bidder's Information

Reg: RFP for Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution.

S.No.	Particulars	Details
1.	Name of the Company Address for Correspondence: Registered Office: Corporate Office:	
2.	Constitution (Proprietary/Partnership/Private Ltd./Public Ltd./LLP/Others)	
3.	Registration No. and date of establishment	
4.	Website Address	
5.	Email Address	
6.	Number of Years in the Business	
7.	Detail of Tender Fee and Earnest Money Deposited.	
8.	If any exemption required with respect to EMD or Start-up.	
9.	Income Tax PAN GSTN ID <u>Beneficiary Bank Details</u> Beneficiary Name Beneficiary Account Number Type of Account (OD/OCC etc.) IFSC Name of the Bank and Branch address	
10.	Complete Production Site Address	
11.	Complete DR Site Address	
12.	Single Point of contact for this RFP Name: Designation:	

	Mobile No.: Landline No.: Email-ID (any changes in the above should be informed in advance to Bank)	
13.	Name of Person Authorized to sign Designation. Mobile No. Email Address	

Wherever applicable submit documentary evidence to facilitate verification.

DECLARATION:

I/We hereby declare that the terms and conditions of the tender stated herein and as may be modified/mutually agreed upon are acceptable and binding to me/us. We understand and agree and undertake that: -

1. The Bank is not bound to accept the lowest bid or may reject all or any bid at any stage at its sole discretion without assigning any reason, therefore.
2. If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the Bank to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bid together with your written acceptance thereof shall constitute a binding contract between us.
3. We have read and understood all the terms and conditions and contents of the RFP and also undertake that our bid conforms to all the terms and conditions and does not contain any deviation and misrepresentation. We understand that the bank reserves the right to reject our bid on account of any misrepresentation/deviations contained in the bid.
4. Bank may accept or entrust the entire work to one Bidder or divide the work to more than one bidder without assigning any reason or giving any explanation whatsoever and the Bank's decision in this regard shall be final and binding on us.
5. I/ We do not have any conflict of interest as mentioned in the RFP document.
6. I/We submit this application under and in accordance with the terms of the RFP document and agree and undertake to abide by all the terms and conditions of the RFP document.
7. The Prices submitted by us have been arrived at without agreement with any other Bidder of this RFP for the purpose of restricting competition.
8. The prices submitted by us have not been disclosed and will not be disclosed to any other Bidder responding to this RFP.
9. We have not induced or attempted to induce any other Bidder to submit or not to submit a Bid for restricting competition.
10. We have quoted for all the services/items mentioned in this RFP in our price Bid.
11. The rate quoted in the price Bids are as per the RFP and subsequent pre-Bid clarifications/ modifications/ revisions furnished by the Bank, without any exception.
12. We agree to the splitting of order in the proportion as stated in the RFP at the discretion of Bank.
13. We certify that while submitting our Bid document, we have not made any changes in the contents of the RFP document, read with its amendments/clarifications provided by the

Bank.

14. If our bid is accepted, we are to be jointly and severally responsible for the due performance of the contract.
15. We ensured that salary payments to resources deployed for Bank's Project is done through Transfer mode from bidder's Bank a/c directly to credit into their specific salary accounts only. No cash payments are to be made to provide remuneration for services provided to the Bank on behalf of the selected bidder.
16. Bidder means the vendor(s) who is decided and declared so after examination of commercial bids.
17. We ensure that the entire data relating to payment systems operated by them will be stored in a system only in India. This data should include the full end-to-end transaction details / information collected / carried / processed as part of the message / payment instruction.
18. We confirm that Payment of statutory dues like PF, ESIC etc. are being made on time to the employees.

Date:

Place:

Bidder's Authorized Signatory

Designation

Bidder's name

Company Name and Seal

Company Name and Seal

ANNEXURE - III

Bid Security Declaration

(To be stamped in accordance with stamp act)

(Should be submitted by eligible MSEs/Startups on Company's letter head with company seal and signature of the authorized person)

Date: _____

To,
Assistant General Manager (IT)
Punjab & Sind Bank,
HOIT Department,
Plot No.151, Sector 44,
Institutional Area, Gurugram- 122003

Dear Sir,

We, the undersigned, declare that:

We, M/s..... (herein referred to as bidder) understand that, according to bid clause No. 1.12, bids may be supported with a Bid Security Declaration, bidder render the declaration that:-

Bank may proceed against us for recovery of actual direct losses as per the remedy available under an applicable law (maximum up to Rs...../-) and In case of Execution of Bid Security Declaration, we, M/s.....may be suspend for three (3) years from being eligible to submit our bids for any contracts with the Bank if we, M/s..... are in breach of our obligation(s) under the bid conditions, in case we, M/s.....:-

- Fails to honor submitted bid; and/or
- If the bidder withdraws the bid during the period of bid validity (180 days from the date of opening of bid).
- If the bidder makes any statement or encloses any form which turns out to be false, incorrect and / or misleading at any time prior to signing of contract and/or conceals or suppresses material information; and / or
- The selected bidder withdraws his tender before furnishing the unconditional and irrevocable Performance Bank Guarantee.
- The bidder violates any of the provisions of the terms and conditions of this tender specification.
- In case of the successful bidder, if the bidder fails:
 - To sign the contract in the form and manner to the satisfaction of Punjab & Sind Bank
 - To furnish Performance Bank Guarantee in the form and manner to the satisfaction of Punjab & Sind Bank either at the time of or before the execution of Agreement.
 - Bank may proceed against the selected bidder in the event of any evasion, avoidance, refusal or delay on the part of bidder to sign and execute the Purchase Order / Service Level Agreements or any other documents, as may be required by the Bank, if the bid is accepted.

We, M/s.....understand that this declaration shall expire if we are not the successful bidder and on receipt of purchaser's notification of the award to another bidder; or forty-five days after the validity of the bid; whichever is later.

Name of Signatory

Designation

ANNEXURE - IV
Pre-Qualification Criteria

Ref: RFP No._____ **dated**_____

We have carefully gone through the contents of the above referred RFP along with replies to pre-bid queries & amendment, if any, and furnish the following information relating to Pre-Qualification Criteria.

Documentary evidence must be furnished against each of the below criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions in the documents submitted in pursuance of eligibility criteria, should be highlighted.

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
1.	Proof of Earnest Money Deposit	To be submitted along with the bid.
2.	The Bidder should be a partnership firm registered under LLP Act, 2008/Indian Partnership Act, 1932 or Company in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013 and should have been in operation for last 5 years as on RFP date.	Copy of the certificate of incorporation issued by The Registrar of Companies.
3.	The bidder should have valid PAN and GST Registration in India	Copy of Valid PAN Card, GST Registration Certificates issued by competent authority in India
4.	The bidder should have a minimum turnover of INR 140 Crore per annum for each of the past 3 financial years (i.e. 2022-23, 2023-24 & 2024-25). The bidder should have positive Net Worth as on 31/03/2025. The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years.	Provide CA Certificate mentioning the turnover and net worth for each financial year. and Audited Financial statements (Balance sheet & Profit & Loss statement). The CA certificate provided in this regard should be without any riders or qualification.
5.	The bidder should be an authorized representative/partner of OEM in India. Bidder needs to provide Manufacturer Authorization Form (MAF) from OEM.	MAF from OEM as per Annexure-VI on their letter Head needs to be provided. (Name, designation, contact no & official mail ID of the signing authority must be clearly mentioned in the MAF.)
6.	The bidder should have experience of minimum 3 years as on 31.08.2025 in providing solution / services which includes installation, development, implementation and operation/maintenance of similar projects in BFSI (Banking, Financial Services and Insurance) / Govt./PSU/ Public sector	Relevant copy of Purchase Order/SLA along with any one of the following should be submitted: • Completion certificates • Project Sign-offs • Satisfactory client certificates.

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
	bank/ Scheduled Commercial Banks sector in India.	Email confirmation from the client highlighting the product and stage of the project alongwith Letter of undertaking from competent authority.
7.	The bidder must possess below certifications, at the time of bidding: - ISO 27001 - ISO 9001	Copy of valid certificates
8.	Bidder must have at least 250 technical manpower on their payroll, out of which at least 50 resources with experience in the proposed tools/solution as on the date of submission of the bid.	Declaration from HR head on company letterhead, countersigned by authorized signatory of the bidder.
9.	The proposed OEM solution should be implemented in at least two Scheduled Commercial Banks (out of which at least 1 in Bank with more than 1500 branches) in India in last 3 years. Solution implemented should be live and running successfully as on date.	Credential letter from the client OR Copy of Purchase Order/ SLA along with latest as on date of RFP and other supporting documents Or Email confirmation from the client highlighting the product and stage of the project alongwith Letter of undertaking from competent authority.
10.	Bidder should have Delivered, Implemented and Managed Enterprise Wide API Management Solution meeting the scope of this RFP in any two of PSU/ BFSI/ Public sector bank/ Scheduled Commercial Banks/ Govt. Sector in India	Copy of Purchase Order/ Work Order/ Contract and Client credential letter highlighting the product and stage of project/ Email confirmation from the client highlighting the product and stage of the project/ Client signed installation report/ Client Sign-off.
11.	If the bidder or its subsidiary or its associate or sister company or its holding company has already had an association with Punjab & Sind Bank in the past 5 years or at present as a service provider on any project, then the bidder is required to submit the satisfactory certificate from the bank issued/dated post the issuance of the RFP. Additionally, the Bidder should not have any Service Level Agreement/Contract pending to be signed with the Bank pending for more than 6 months from the date of issue of purchase order	Self-Certification from the bidder along with the satisfactory certificate from PSB (In case of association)
12.	The Bidder to provide information that none of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common	Undertaking to be submitted duly signed by the authorised signatory of the Bidder.

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
	partners is not owned by any Director or Employee of the Bank.	
13.	The bidder has to provide confirmation that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.	Letter of confirmation (self-certified letter signed by authorized official of the bidder).
14.	Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this RFP and also certify that they have not been disqualified / debarred / terminated on account of poor or unsatisfactory performance and/or blacklisted by any Scheduled Commercial Bank / Public Sector Undertaking / State or Central Government or their Agencies / Departments at any time, during the last 3 years. (Refer GOI Cir. No F.1/20/2018-PPD dated 02.11.2021)	To be provided as per Annexure-XI.
15.	The bidder should not be involved in any litigation which threatens solvency of company.	Certificate is to be provided by the chartered accountant /statutory auditor, as per Annexure-X.
16.	The bidder, if participating as Channel Partner of any OEM, then OEM should have a support center and level 3 escalation (highest) located in India and will also have back-to-back global OEM support if required.	Certificate of Incorporation / Supporting document from OEM.
17.	The bidder/OEM should not be from a country which shares a land border with India unless the bidder/OEM is registered with the Competent Authority (as detailed in Office Memorandum-F.No.6/18/2019-PPD of Dept. of Expenditure, Ministry of Finance). bidder/OEM from a country which shares a land border with India means: a. An entity incorporated, established or registered in such a country; or	A declaration stating "We hereby certify that we have read the clauses contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020 regarding restrictions on procurement from a bidder of a country which shares a land border with India. We further certify that we and our OEM are not from such a country or if from a country, has been registered with competent authority. We certify that we and our CSP fulfil all the requirements in this regard and are eligible

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
	b. A subsidiary of an entity incorporated, established or registered in such a country; or c. An entity substantially controlled through entities incorporated, established or registered in such a country; or d. An entity whose beneficial owner is situated in such a country; or e. An Indian (or other) agent of such an entity; or f. a natural person who is a citizen of such a country; or g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.	to participate in this RFP" to be submitted in Company's letter head.
18.	Bidder should have direct support offices in Delhi/NCR and Mumbai. In case direct support office of the bidder is not present in Delhi/NCR then an undertaking to be provided by the Bidder stating that direct support would be provided by the bidder at Delhi/NCR whenever desired by the Bank.	Letter of confirmation duly signed by the authorised signatory of the Bidder.
19.	Labour Law Compliance	Undertaking to be submitted duly signed by the authorised signatory of the Bidder.
20.	Integrity Pact	Undertaking to be provided as per Appendix-F duly signed by the authorised signatory of the Bidder.
21.	Non-Disclosure Agreement	To be submitted as per Annexure-VII duly signed by the authorised signatory of the Bidder.

Date

Signature with seal

Name:

Designation:

ANNEXURE - V

ACCEPTANCE/ COMPLIANCE CERTIFICATE

Ref: RFP No. _____ dated _____

All Terms and Conditions including scope of work

We here by undertake and agree to abide by all the terms and conditions/ scope of work stipulated by the Bank in this RFP including all addendum, corrigendum etc. Any deviation may result in disqualification of bids.

Punjab & Sind Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

Signature:

Seal of company

Technical Specification

We certify that the systems/services offered by us for tender conform to the specifications stipulated by you with the following deviations

List of deviations

1)

2)

3)

4)

(If left blank it will be construed that there is no deviation from the specifications given above)

Signature:

Seal of company

ANNEXURE - VI

MANUFACTURER'S AUTHORIZATION FORM

RFP No:

(Letter to be submitted by the Manufacturer on firm's letter head –For Both Hardware and Software/licenses/subscription)

Deputy General Manager
Punjab & Sind Bank
Second Floor
IT Department
Plot Number 151, Sector 44,
Gurugram, 122003

Dear Sir,

Sub: Request for proposal for selection of vendor(s) for procurement of **On-premises Enterprise Wide API Management Solution** vide RFP No: _____

We, who are established and reputable manufacturers / producers of _____ having factories / development facilities at _____ (address of factory / facility) do hereby authorize M/s _____ (Name and address of Authorized Business Partner (ABP)) to submit a Bid, and sign the contract with you against the above RFP.

- 1) We hereby extend our full warranty for the Products and services offered by the above ABP against the above RFP.
- 2) We also undertake to provide any or all of the following materials, notifications, and information pertaining to the Products supplied by the ABP:
 - a) Such Products as the Bank may opt to purchase from the ABP, provided, that this option shall not relieve the ABP of any warranty obligations under the RFP; and
 - b) In the event of termination of production of such Products:
 - i. advance notification to the Bank of the pending termination, in sufficient time to permit the Bank to procure needed requirements; and
 - ii. Following such termination, furnishing at no cost to the Bank operations manuals, standards and specifications of the Products, if requested.
- 3) We duly authorize the said ABP to act on our behalf in fulfilling all installations, technical support and maintenance obligations required by the contract.
- 4) We hereby certify that we have read the clauses contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020 regarding restrictions on procurement from a bidder of a country which shares a land border with India. We further certify that we are not from such a country or if from a country, has been registered with competent authority. We certify that we fulfil all the requirements in this regard and our ABP is eligible to participate in the above RFP.
- 5) We hereby extend our full guarantee and warranty as per terms and conditions of the Bid and the contract for the equipment and services offered against this invitation for Bid offer by the above firm. We undertake to provide back-to-back support for spare and skill to the bidder for subsequent transmission of the same to the Bank. We also

undertake to provide support services during warranty as well as AMC period if the above bidder authorized by us fails to perform in terms of the RFP.

Yours faithfully

Place:

Date:

Authorized Signatory
(Name of manufacturers)

Name:

Phone No.:

Fax:

E-mail:

ANNEXURE - VII

NON-DISCLOSURE AGREEMENT

All bidders must sign the Non-Disclosure Agreement (NDA) while submitting the response to the Request for proposal (RFP). Bidders must comply with all clauses mentioned in the NDA. No changes to the NDA are allowed.

NDA format is provided below.

(To be stamped in accordance with stamp act)

Strictly Private and Confidential

This Non-Disclosure Agreement made and entered into at..... Thisday.....of.....20.....BY AND BETWEEN a company incorporated under the Companies Act, 1956 having its registered office at (Hereinafter referred to as the Vendor which expression unless repugnant to the context or meaning thereof be deemed to include its permitted successors) of the ONE PART;

AND

Punjab & Sind Bank, a body corporate, established under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1980 and having its Head Office at 21, Rajendra Place, New Delhi 110008 and corporate office NBCC Office Complex, Block 3, East Kidwai Nagar, New Delhi - 110023 (hereinafter referred to as "Bank" which expression shall unless it be repugnant to the subject, meaning or context thereof, be deemed to mean and include its successors and assigns) of the OTHER PART.

The Vendor and Punjab & Sind Bank are hereinafter collectively referred to as "the Parties" and individually as "the Party".

WHEREAS:

1. Punjab & Sind Bank is engaged in the business of providing financial services to its customers and intends to engage service provider for procurement of On-premises Enterprise Wide API Management Solution..
2. In the course of such assignment, it is anticipated that Punjab & Sind Bank or any of its officers, employees, officials, representatives or agents may disclose, or deliver, to the Vendor some Confidential Information (as hereinafter defined), to enable the Vendor to carry out the aforesaid Implementation assignment (hereinafter referred to as " the Purpose").
3. The Vendor is aware and confirms that all information, data and other documents made available in the RFP/Bid Documents/Agreement /Contract or in connection with the Services rendered by the Vendor are confidential information and are privileged and strictly confidential and or proprietary of Punjab & Sind Bank. The Vendor undertakes to safeguard and protect such confidential information as may be received from Punjab & Sind Bank.

NOW, THEREFORE THIS AGREEMENT WITNESSED THAT in consideration of the above premises and the Punjab & Sind Bank granting the Vendor and or his agents, representatives to have specific access to Punjab & Sind Bank property / information and other data it is hereby agreed by and between the parties hereto as follows:

1. Confidential Information:

- (i) "Confidential Information" means all information disclosed/furnished by Punjab & Sind Bank to the Vendor whether orally, in writing or in electronic, magnetic or other form for the limited purpose of enabling the Vendor to carry out the proposed Implementation assignment, and shall mean and include data, documents and information or any copy, abstract, extract, sample, note or module thereof, explicitly designated as "Confidential"; Provided the oral information is set forth in writing and marked "Confidential" within seven (7) days of such oral disclosure.
- (ii) The Vendor may use the Confidential Information solely for and in connection with the Purpose and shall not use the Confidential Information or any part thereof for any reason other than the Purpose stated above.

Confidential Information in oral form must be identified as confidential at the time of disclosure and confirmed as such in writing within seven (7) days of such disclosure. Confidential Information does not include information which:

- (a) is or subsequently becomes legally and publicly available without breach of this Agreement by either party,
- (b) was rightfully in the possession of the Vendor without any obligation of confidentiality prior to receiving it from Punjab & Sind Bank,
- (c) was rightfully obtained by the Vendor from a source other than Punjab & Sind Bank without any obligation of confidentiality,
- (d) was developed by for the Vendor independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence, or is/was disclosed pursuant to an order of a court or governmental agency as so required by such order, provided that the Vendor shall, unless prohibited by law or regulation, promptly notify Punjab & Sind Bank of such order and afford Punjab & Sind Bank the opportunity to seek appropriate protective order relating to such disclosure.
- (e) the recipient knew or had in its possession, prior to disclosure, without limitation on its confidentiality.
- (f) is released from confidentiality with the prior written consent of the other party.

The recipient shall have the burden of proving hereinabove are applicable to the information in the possession of the recipient. Confidential Information shall at all times remain the sole and exclusive property of the disclosing party. Upon termination of this Agreement, Confidential Information shall be returned to the disclosing party or destroyed, if incapable of return. The destruction shall be witnessed and so recorded, in writing, by an authorized representative of each of the parties.

Nothing contained herein shall in any manner impair or affect the rights of Punjab & Sind Bank in respect of the Confidential Information.

In the event that any of the Parties hereto becomes legally compelled to disclose any Confidential Information, such Party shall give sufficient notice to the other party to enable the other Party to prevent or minimize to the extent possible, such disclosure. Neither party shall disclose to a third party any Confidential Information or the contents of this Agreement without the prior written consent of the other party. The obligations of this Clause shall be satisfied by handling Confidential Information with the same degree of care, which the receiving party applies to its own similar confidential information but in no event less than reasonable care.

The obligations of this clause shall survive the expiration, cancellation or termination of this Agreement

2. **Non-disclosure:** The Vendor shall not commercially use or disclose any Confidential Information, or any materials derived there from to any other person or entity other than persons in the direct employment of the Vendor who have a need to have access to and knowledge of the Confidential Information solely for the Purpose authorized above. The Vendor shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Vendor may disclose Confidential Information to others only if the Vendor has executed a Non-Disclosure Agreement with the other party to whom it is disclosed that contains terms and conditions that are no less restrictive than these presents, and the Vendor agrees to notify Punjab & Sind Bank immediately if it learns of any use or disclosure of the Confidential Information in violation of terms of this Agreement.

Notwithstanding the marking and identification requirements above, the following categories of information shall be treated as Confidential Information under this Agreement irrespective of whether it is marked or identified as confidential:

- a) Information regarding Punjab & Sind Bank and any of its Affiliates, customers and their accounts ("Customer Information"). For purposes of this Agreement, Affiliate means a business entity now or hereafter controlled by, controlling or under common control. Control exists when an entity owns or controls more than 10% of the outstanding shares or securities representing the right to vote for the election of directors or other managing authority of another entity; or
 - b) any aspect of Punjab & Sind Bank's business that is protected by patent, copyright, trademark, trade secret or other similar intellectual property right; or
 - c) business processes and procedures; or
 - d) current and future business plans; or
 - e) personnel information; or
 - f) Financial information.
3. **Publications:** The Vendor shall not make news releases, public announcements, give interviews, issue or publish advertisements or publicize in any other manner whatsoever in connection with this Agreement, the contents / provisions thereof, other information relating to this Agreement, the Purpose, the Confidential Information or other matter of this Agreement, without the prior written approval of Punjab & Sind Bank.
 4. **Term:** This Agreement shall be effective from the date hereof and shall continue till expiration of the Purpose or termination of this Agreement by Punjab & Sind Bank, whichever is earlier. The Vendor hereby agrees and undertakes to Punjab & Sind Bank that immediately on termination of this Agreement it would forthwith cease using the Confidential Information and further promptly return or destroy, under information to Punjab & Sind Bank, all information received by it from Punjab & Sind Bank for the Purpose, whether marked Confidential or otherwise, and whether in written, graphic or other tangible form and all copies, abstracts, extracts, samples, notes or modules thereof. The Vendor further agree and undertake to Punjab & Sind Bank to certify in writing upon request of Punjab & Sind Bank that the obligations set forth in this Agreement have been complied with.
Any provisions of this Agreement which by their nature extend beyond its termination shall continue to be binding and applicable without limit in point in time except and until such information enters the public domain
 5. **Title and Proprietary Rights:** Notwithstanding the disclosure of any Confidential Information by Punjab & Sind Bank to the Vendor, the title and all intellectual property and proprietary rights in the Confidential Information shall remain with Punjab & Sind Bank.
 6. **Remedies:** The Vendor acknowledges the confidential nature of Confidential Information and that damage could result to Punjab & Sind Bank if the Vendor breaches any provision of this Agreement and agrees that, if it or any of its directors, officers or employees should engage

or cause or permit any other person to engage in any act in violation of any provision hereof, Punjab & Sind Bank may suffer immediate irreparable loss for which monetary compensation may not be adequate. Punjab & Sind Bank shall be entitled, in addition to other remedies for damages & relief as may be available to it, to an injunction or similar relief prohibiting the Vendor, its directors, officers etc. from engaging in any such act which constitutes or results in breach of any of the covenants of this Agreement.

Any claim for relief to Punjab & Sind Bank shall include Punjab & Sind Bank's costs and expenses of enforcement (including the attorney's fees).

7. Entire Agreement, Amendment and Assignment: This Agreement constitutes the entire agreement between the Parties relating to the matters discussed herein and supersedes any and all prior oral discussions and / or written correspondence or agreements between the Parties. This Agreement may be amended or modified only with the mutual written consent of the Parties. Neither this Agreement nor any right granted hereunder shall be assignable or otherwise transferable.
8. Dispute Resolution: Disputes, if any, arising out of this Agreement remaining unresolved by mutual discussions shall be referred to a panel of three Arbitrator. Each Party to the dispute shall appoint one arbitrator each and the two arbitrators shall jointly appoint the third or the presiding arbitrator. The provisions of the Arbitration & Conciliation Act, 1996, shall accordingly apply. The venue for such Arbitration shall be New Delhi. The language of the Arbitration shall be English.
9. Governing Law: The provisions of this Agreement shall be governed by the laws of India and the competent court at Delhi shall have exclusive jurisdiction in relation thereto even though other Courts in India may also have similar jurisdictions.
10. Indemnity: The Vendor shall defend, indemnify and hold harmless Punjab & Sind Bank, its affiliates, subsidiaries, successors, assigns, and their respective officers, directors and employees, at all times, from and against any and all claims, demands, damages, assertions of liability whether civil, criminal, tortuous or of any nature whatsoever, arising out of or pertaining to or resulting from any breach of representations and warranties made by the Vendor. and/or breach of any provisions of this Agreement, including but not limited to any claim from third party pursuant to any act or omission of the Vendor, during discharge of its obligations under this Agreement.
11. General: The Vendor shall not reverse - engineer, decompile, disassemble or otherwise interfere with any software disclosed hereunder.
All Confidential Information is provided "as is". In no event shall the Punjab & Sind Bank be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by Punjab & Sind Bank constitutes any representation, warranty, assurance, guarantee or inducement with respect to the fitness of such Confidential Information for any particular purpose.

Punjab & Sind Bank discloses the Confidential Information without any representation or warranty, whether express, implied or otherwise, on truthfulness, accuracy, completeness, lawfulness, merchant ability, fitness for a particular purpose, title, non-infringement, or anything else.

12. Waiver: A waiver (whether express or implied) by Punjab & Sind Bank of any of the provisions of this Agreement, or of any breach or default by the Vendor in performing any of the provisions hereof, shall not constitute a continuing waiver and such waiver shall not prevent Punjab & Sind Bank from subsequently enforcing any of the subsequent breach or default by the Vendor under any of the provisions of this Agreement.

In witness whereof, the Parties hereto have executed these presents the day, month and year first herein above written.

For and on behalf of ----- Ltd.
(Designation)

For and on behalf of Punjab & Sind Bank
(Designation)

ANNEXURE - VIII

Escalation Matrix

(Should be submitted by on Company's letter head with company seal and signature of the authorized person)

Ref: RFP No. _____ dated _____.

Name of the Company/Firm:

Service-Related Issues

Sl. No.	Name	Designation	Full Office Address	Phone No.	Mobile No.	Email address
a.		First Level Contact				
b.		Second level contact (If response not received in 4 Hours)				
c.		Regional/Zonal Head (If response not recd in 24 Hours)				
d.		Country Head (If response not recd in 48 Hours)				

Any change in designation, substitution will be informed by us immediately.

Date

Signature with seal

Name:

Designation:

ANNEXURE - IX

Format for Bill of material (BOM)

Name of the Bidder:

BOM- As per Separate Excel sheet.

***Note: -**

1. Prices shall be expressed in the Indian Rupees only. The bidder must quote price exclusive of all applicable taxes and duties. There should not be any separate incidental/travel/any other hidden charges. The cost will not depend on any variation in dollar exchange rate/change in tax structure during tenure of the project.
2. Total Cost of Ownership (TCO) mentioned above shall be considered for Commercial scoring.
3. Bill of material has to be submitted on the letter head and is signed by an Authorized Signatory with Name and Seal of the Company.
4. We agree that no counter condition/assumption in response to commercial bid will be accepted by the Bank. Bank has a right to reject such bid.
5. We are agreeable to the payment schedule as per "Payment Terms" of the RFP.

Date:

Name of the Bidder

Signature of Authorized

ANNEXURE – X
Litigation Certificate

Reg.: RFP for Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution

To be provided by Statutory Auditor/Chartered Accountant

This is to certify that M/s _____, a company incorporated under the _____ companies act, 1956 with its headquarters at, _____ is not involved in any litigation which threatens solvency of the company.

Date: _____

Place: _____

Signature of CA/Statutory Auditor

Name of CA/Statutory Auditor:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company:

ANNEXURE – XI

Undertaking for non-blacklisting

Deputy General Manager
Punjab & Sind Bank
Second Floor
IT Department
Plot Number 151, Sector 44,
Gurugram, 122003

Dear Sir,

Reg.: RFP for Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution.

We M/s _____, a company incorporated under the companies act, 1956 with its headquarters at, _____ do hereby confirm that we have not been blacklisted/ debarred by the Government / Government agency / Banks / Financial Institutions in India during last 3 years.

This declaration has been submitted and limited to, in response to the tender reference mentioned in this document

Thanking You,

Yours faithfully,

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company:

ANNEXURE – XII

Commercial Bid Break up Format

(Successful Bidder Should Submit This Commercial Break Up Within 24 Hours of Opening of Commercial Bid In their Letter head)

A. ITEM WISE CAPITAL COST:

Sl. No.	Item	Total Cost (a)	GST on Total Cost (b)	Total Cost including taxes (a + b) (in Rs.)
1	License Cost during warranty period of 1 year for APIM Solution along with all components i.e. ESB, MQ, APIMS at DC & DR Site. (Licenses can be quoted in perpetual or subscription-based model) Mention the model below: Subscription/Perpetual			
2	Implementation, Customization and Configuration, Integration of ESB, MQ and APIM			
3	Migration cost of all phases of existing integration on to new solution			
4	Database			
	Total			

B. Cost of ATS/Subscription Charge for APIM Solution Post One-Year Warranty:

S. no.	Item	1st Year Cost (a)	GST on 1st Year (b)	2nd Year Cost (c)	GST on 2nd Year (d)	3rd Year Cost (e)	GST on 3rd Year (f)	4th Year Cost (g)	GST on 4th year (h)	Total Cost (a + b + c + d + e + f + g + h)
1	ATS/Subscription charges for APIM Solution along with all components i.e. ESB, MQ, APIMS									
2	Database									
Total cost for 4 years post one year warranty										

C. Cost of Facility Management Services:

S. no.	Item	1st Year Cost (a)	GST on 1st Year (b)	2nd Year Cost (c)	GST on 2nd Year (d)	3rd Year Cost (e)	GST on 3rd Year (f)	4th Year Cost (g)	GST on 4th year (h)	5th Year Cost (i)	GST on 5th Year (j)	Total Cost (a + b + c + d + e + f + g + h + i + j)
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D. OEM Design & Validation:

S.no.	Description	Total Cost for the contract period
1.	OEM's Design suitable for Bank	
2.	Design Validation Cost	

1	Onsite Support of 5 resources post Go Live for Implementation, Customization and Configuration, Integration of ESB, MQ and APIM											
Total												
Total												

E. Change Request Table:

Sl. No.	Requirement Details	Charges Per Man-days [Excl. of GST] (A)	No. of Man-days (B)	Total Charges for Man-days [Excl. of GST] (C=A*B)
1	Cost for any additional requirements/ customization/ enhancement during the entire contract period	xxx	100	xxx
Total Cost				

Note: Number of Man-days mentioned above are indicative only. However, Actual consumption of Man-days may vary.

F. Total Cost of Ownership (TCO):

S. no.	Description	Total Cost for the contract period of 5 year including taxes in Rs.
1	Total Item Wise Capital Cost	
2	Total Cost Of ATS	
3	Total Cost OF FMS	
4	Total Cost of OEM Design & Validation	
5	Total Cost (1 + 2 + 3 + 4)	
6	Total Cost in Words	

Note:

1. All the costs mentioned above must be quoted in Indian Rupees and inclusive of taxes.
2. Amount must be quoted in Indian Rupees and in WORDS AND FIGURES inclusive of taxes and it is valid for five years. In case of any discrepancy, amount quoted in words will be considered.
3. Payment will be made as per the payment terms mentioned in this RFP.
4. Prices quoted by the bidder are inclusive of all applicable Taxes i.e. GST (CGST/SGST/IGST). GST will be paid on production of original invoice.
5. Bidder has to show the bifurcation/details of applicable GST (CGST/SGST/IGST) in every invoice. Any upward / downward revision in GST will be borne by Bank.
6. The prices quoted should also include charges towards freight, forwarding, delivery, and installation, transit insurance charges till installation, transportation, configuration/reconfiguration, integration and go-live.
7. Bank will not pay any additional charges other than those mentioned above whatsoever the case may be.
8. Breakup of implementation cost should be provided to the Bank if required by the Bank.
9. Prices payable to the successful bidder as stated in the Contract shall be firm and not subject to any changes at any circumstances during the contract period of five years.
10. This is initial level requirement of core based licenses which may increase year on year. As the application will be implemented on Bank's On-Prem Private cloud, hence, the core based license must be calculated on the basis Bank's On-Prem Private cloud. Selected bidder to provide the additional licenses at the cost discovered through RFP for the contract period as per the requirement of Bank.
- 11 The quantities mentioned are indicative in nature and do not constitute a firm commitment from the Bank. Conversely, the prices quoted shall be fixed for the duration of the contract as specified in the table, if required additional licenses should be provided at the specified cost.

Place:

Date:

Authorized Signatory: _____

Name & Designation & Email ID: _____

Business Address: _____

ANNEXURE – XIII
Resource Qualification Criteria

Reg.: RFP for Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution.

1. Support Engineer :

Qualification and Experience:

- At least Bachelor's degree in Computer Applications, Computer Science or Information Technology or a related field.
- Minimum 5 year of technical hands-on experience in related domain and preferably same product.
- Certificate in additional technology (e.g., Azure Dev, AWS, Oracle, ITIL, etc.,) (Preferred)
- Should have knowledge of server patching, updates, hardening and security measures.
- Good troubleshooting skills, Coordination with escalation engineer, to execute the assigned tasks.
- Experience in Administration & monitoring of Proposed Container Orchestration Platform.

2. Project Manager/ Support Coordination Manager

Qualification and Experience:

- Master degree in Management with Bachelor's degree in Computer Applications, Computer Science, Information Technology, or a related field, or work experience.
- Minimum 10 years of technical hands-on experience in related IT domain and preferably API related projects.
- Certificate in additional technology (e.g., PMP, ITIL, etc.) (Preferred)
- Experience in Project Administration.

ANNEXURE – XIV

Managed Services Scope of Work

1. For Implementation of APIs on the new Enterprise API Integration and Management Platform, there will be a dedicated team of architects, engineers, and testers, etc. who will be working on the delivery.
2. Provide **Program manager** who will act as the IT SPOC between Punjab and Sind Bank and SI/OEM team for the project. Manage engineering and testing best practices, standards, patterns and documentation Ensure quality and consistency of inventory artefacts for Infrastructure etc.
3. **Lead Architect** who Understand needs and As-Is to define system design and specifications Communicate system requirements to development and QA teams etc.
4. Integration Engineer: Program well-designed, testable, efficient code Execute full lifecycle feature development for Enterprise API Integration and Management Platform Document and maintain platform functionality
5. **Provide QA Testers** who will: Review requirements, specifications, and design documents to provide timely feedback Create structured testing plans and cases, document, and tack bugs Develop and execute automation scripts.
6. A project leader to manage the entire scope and timeline of the project to achieve targets. Communicate responsibilities and expectations to team members.
7. A **Security Expert** to analyze IT specifications, assess security risks and implement controls/DR plans Install, configure and upgrade security software Secure networks through firewalls, inspect systems for vulnerabilities and monitor networks.
8. Database Engineer: Lead the implementation of Database design and development, data migration, backup and recovery, performance monitoring and optimization of DB, carryout Database maintenance activity, security implementation, documentation and version control.
9. **Support engineers:** Manage and troubleshoot platform and hosted APIs Ensure audit and statutory compliance and perform patch installations. Monitor platform performance and maintain documentation of recurring issues
Address advanced technical problems, perform in-depth diagnostics, and manage API lifecycle tasks such as version control and policy management. Ensure security enforcement, rate limiting, and orchestration, and provide detailed analytics.
Detailed process documentation, SOP (Standard operating procedure) and management of solution should be created and submitted before project signoff. Provide RCA for any breach in SLA or incident. Raise issue/ticket with OEM. SPOC for all activities including DR Drill

Technical resources should be competent to develop/configure/ handle/ integrate/maintain/manage/Implement/ Test/ Go live with the integrations/APIs/web services/SOAP/ISO without any additional charge.

Onsite resources are expected to perform development, testing, support, monitoring, implementation, integration of new application, Trouble Shooting, reporting, RCA reports, coordination with banks team/s, Audit compliance, any other statutory compliance, Patch Installation(OS, DB, App, Software) fixes, analytics, fraud risk/rule management & monitoring, day to day MIS reports, Regulatory reports, conducting DR Drill, backup/restore.

Resources Deployed in the bank post go-live of the project should have certification in the related technology of implementation. The minimum number of support resources has to be 5

respectively 24*7 basis with minimum two in day shift and one in night shift. More resources in any shift can be deployed as and when basis.

ANNEXURE - XV

Functional and Technical Specification

INSTRUCTION FOR FILLING FUNCTIONAL REQUIREMENTS:

Functional Specifications/Requirements		
Column A	"Sr.No."-Serial Number of the requirement provided by the bank. The bidder must not change any information in this column.	
Column B	"Business Requirements"-The detailed Requirement. The vendor must not change any information in this column.	
Column C	"Requirement Type"(RT)-The bank has classified each of the requirements as follows:	
Column D	"BS"-Bidder Scores–The bidder would be required to provide an appropriate score to each requirement requested for as per the following table	
	BS	Description
	S	Standard feature: The application has the functionality, and the functionality is delivered out of box in the software package. Marks-5
	C	Customize: The functionality is not available in Package but can be provided by customizing the system to meet the Bank's requirement. If the functionality is not available and the customization work needs 4 or more man weeks, then the functionality is classified in the 'Not available' category. Bidder must estimate the hour to customize the requirement. Marks-3
	E	Essential: Application only for essential requirement which may not lead to disqualification. If feature is available then 2 marks is awarded otherwise "zero" marks is awarded. Marks - 2
	W	Work Around: The functionality is not available in the Package, but the software offers an alternative solution at no additional cost: no additional license.

		Vendor must detail how the alternative solution meets the requirement. If there is additional cost to do the Work Around, then the functionality must be classified in the 'Customization' category. Marks-1
	N	Not available: means the Bidder is unable to meet the features/requirements. Marks-0
Column E	"Bidder Comments"-The Bidder is free to provide any Comments the bidder wishes.	

The proposed ESB and API Management solution is required to fulfil certain functional requirements, which are not exhaustive and are subject to change or addition by the Bank based on new developments at the time of execution. The bidder is expected to provide detailed processes and templates at a later stage, which will aid in meeting these requirements. It is imperative that the proposed solution is designed to cater to the evolving needs of the Bank and is flexible enough to accommodate any future changes. The functional requirements are expected to be fulfilled by the solution in an efficient and effective manner, while adhering to all pertinent information reliability and security standards.

API Implementation:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should provide support for event streaming (Kafka, Solace, AWS Kinesis, Azure EventHub etc.) and queuing platforms	Mandatory	5		
2	The platform would support processing of business rules for transactions and corresponding routing	Mandatory	5		
3	The platform components should have the capability to deliver bank specific customizations in quick time	Mandatory	5		
4	The platform should provide drag and drop functionality , to allow developers to easily create and configure APIs by visually arranging components or modules	Mandatory	5		
5	The platform should have low-code no-code features , Desktop based and web-based IDE.	Mandatory	5		
6	The platform should have simplified developer portal & API catalogue .	Mandatory	5		

7	The platform must provide an out of the Box developer portal with pre-built themes and templates, along with the ability to customize the portal with low code, along with self on-boarding with customized workflow with consumption metrics.	Mandatory	5		
8	The platform should support plug & play for Java code..	Mandatory	5		
9	Error code and messages design mapping: Platform to provide and handle error code and messages design mapping customizations.	Mandatory	5		
10	The platform should support multiple data transport protocols such as SOAP, HTTP, REST, File, JDBC (Java Database Connectivity)	Mandatory	5		
11	The platform must be compatible with multiple data formats to cover JSON, CSV and XML files etc.	Mandatory	5		
12	The platform should provide support for existing CI/CD pipeline for automated build, test, and deployment processes.	Mandatory	5		
13	The platform should enable hosting of virtual APIs with 24/7 access to API playground.	Mandatory	5		
14	The platform should enable simulation of issues and edge cases to support load testing, regression testing and performance testing	Mandatory	5		
15	The platform should provide packaging support for API to convert into a deployable JAR, ZIP file or equivalent standard application archive file.	Mandatory	5		
16	The platform should enable direct application of rate limiting and throttling policies directly to APIs	Mandatory	5		
17	The platform should Circuit breaker functionality to handle and recover from failures in distributed systems, preventing cascading failures	Mandatory	5		
18	The platform should enforce load balancing mechanisms to distribute incoming requests across multiple instances (instances activated through cloud service configuration)	Mandatory	5		
19	The platform should support high throughput capabilities to handle a large volume of requests or transactions	Mandatory	5		

20	The platform should ensure sanitization of user input to prevent security vulnerabilities such as SQL injection or cross-site scripting attacks	Mandatory	5		
21	The platform should provide conductive implementation language support and less dependency on proprietary technologies like Java, .NET, etc.	Essential	2		
22	The platform should have complete auto configuration of all components.	Essential	2		
23	The platform should provide testing framework support for Junit and others for automated testing of APIs.	Essential	2		
24	The platform to provide an automatic API service discovery layer	Essential	2		
25	The platform should support AI(GPT/LLM) based prompts to generate integration flows to improve developer productivity.	Optional	2		
Total Marks (API Implementation)			110		

API Design:

S no	Requirements	Requirement Type	Max Marks	Bidder Scores (S/C/W /N/E)	Bidders Comments
1	The platform should support async API design and documentation.	Mandatory	5		
2	The platform should have clear segregation of System, Process and Experience layer.	Mandatory	5		
3	The platform should provide support for design artefacts such as OAS (OpenAPI Specification), RAML (RESTful API Modelling Language) standards etc.	Mandatory	5		
4	The platform should be capable of fetching design data from 3rd party API design tools in Swagger	Mandatory	5		
5	The platform should be able to parse and validate the structure of API specification files against the schema of the specification language	Mandatory	5		
6	The platform must have readymade patterns for common API design patterns, such as pagination, filtering, and sorting available	Mandatory	5		

7	The platform must provide the capability of customization of components , such as API endpoints or data models	Mandatory	5		
8	The platform should enable support for response callback APIs , to manage asynchronous API flows	Mandatory	5		
9	The platform must provide an Integrated Development Environment (IDE) with tools and features for API development, testing, and debugging	Mandatory	5		
10	The platform should enable integration with Gen AI tools for API design	Essential	2		
11	The platform should provide an OOTB (Out of the Box) web based and desktop-based platform for supporting design of APIs	Essential	2		
12	The platform should support integration with automation of decision processes and services like document recognition.	Essential	2		
Total API Design			51		

API Integration:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should be able to route API messages to multiple downstream applications extensively.	Mandatory	5		
2	The platform should be able to transform the messages between multiple data formats	Mandatory	5		
3	The platform should have ESB and messaging components to support interoperability among different applications. different channels, downstream service providers, external integrations, and API management solution.	Mandatory	5		
4	The platform should support all relevant data formats e.g. JSON, XML, Strings, Text, CSV, Flat File format, Fixed Width format, COBOL, JSON, YAML, Custom Type, Excel etc.	Mandatory	5		

5	The platform should support multiple data type support including BLOB.	Mandatory	5		
6	The platform should support multiple transport protocols such as SOAP & Webservices, JMS, HTTP, RESTful, File, Websocket, , JDBC, TCP/UDP Socket, OData, SFTP & FTPS, ISO Base24 Fix length etc.	Mandatory	5		
7	The platform should support UDDI specification to publish and discover information about web services.	Mandatory	5		
8	The platform should have the capability to convert one protocol to another protocol.	Mandatory	5		
9	The platform to have out-of-the-box connector to connect to downstream applications like CBS, RLMS, etc.	Mandatory	5		
10	The platform should have the ability to integrate with existing governance platform of the Bank. e.g. PIMS, SIEM, DAM, ITSM etc.	Mandatory	5		
11	The platform should provide the flexibility to build custom connectors with SDK.SDK for custom API policies.	Mandatory	5		
12	The platform should have readymade palette for integration with JDBC , FTP, SFTP, TCP etc.	Mandatory	5		
13	The platform should provide support for unit testing and code coverage.	Mandatory	5		
14	Exposed APIs should be compatible for any internal systems for ease of integration (built as RESTful)	Mandatory	5		
15	Integration support with external monitoring platforms to provide health status of services.	Mandatory	5		
16	API Validation/simulation	Mandatory	5		
17	The platform should have the capability of decision automation e.g., Decision based on thresholds/defined parameters.	Mandatory	5		
18	B2B Integration. EDI Standards Support (X12, EDIFACT, XML, JSON, File etc.). Support for EDI specific transports (HTTP/s, FTP/SFTP, AS2). Partner Onboarding and Management. B2B transaction security, insights and management.	Essential	2		
19	APIs cataloguing and auto discovery capability to enable reuse of existing APIs	Essential	2		

20	The platform should be compatible with AI based data transformation tooling , allowing for automatic conversion and manipulation of data formats, structures, or content.	Essential	2		
21	Virtualization [to test your API early and often]	Essential	2		
22	The platform should support Intelligent Document Processing like compression, extraction.	Essential	2		
23	Seamless integration with serverless computing platforms covering both cloud and on-premise setup	Essential	2		
Total API Integration			97		

API Governance:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	Unified API life cycle management: The platform should be able to manage the end-to-end API lifecycle .	Mandatory	5		
2	Service level agreements	Mandatory	5		
3	API design compliance (OWASP and Open banking standards)	Mandatory	5		
4	The platform uses swagger to design, build, and document the APIs	Mandatory	5		
5	API implementation and policy adaption compliance .	Mandatory	5		
6	The platform provides API versioning capability via API Manager , enabling easy management of different API versions	Mandatory	5		
7	The platform supports JWT (JSON Web Token) and OpenID Connect token validation	Mandatory	5		
8	The platform should provide OOB (Out of the Box) Quality of Service (QoS) policies such as service availability, performance, integration	Mandatory	5		
9	Custom governance rule sets	Essential	2		
Total API Governance			42		

API Observability:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should support logging based on severity & criticality of the events like Debug, Warning, Info, Fatal, Exception etc.	Mandatory	5		
2	The platform should have the capability to masking the Audit log as per security requirements.	Mandatory	5		
3	The platform should have the ability to extract data for forensics .	Mandatory	5		
4	Meta-Data Support	Mandatory	5		
5	End to end monitoring: The platform should have End to end monitoring capability including observability (resource availability, stability, and performance), predictive analytics and proactive response along with operational workflow.	Mandatory	5		
6	The platform should provide OOB (Out of the Box) dashboards for monitoring of the API health	Mandatory	5		
7	The platform should be able to generate reports based on the collected data in the form of dashboards, PDF, XLS to be used for support, resilience, Monitoring.	Mandatory	5		
8	The platform should provide traceability capabilities to track the impact and history of corrective actions taken on the system	Mandatory	5		
9	The platform should cater to requirements like connecting to Bank's proposed ROC for improved observability.	Mandatory	5		
10	The platform should support automated notifications during request compatibility issues, API token failures , high response time with direct connection to ITSM for ticket raising	Mandatory	5		
11	The platform should provide real-time data analysis and visualization for live tracking of performance	Mandatory	5		
12	The platform should provide integration with Bank's log management capabilities to collect, store, and analyze log data generated by various components and systems	Mandatory	5		

13	The platform should support log creation for detailed information on behavior of applications and integrations	Mandatory	5		
14	Custom analytics reports and AI-based anomaly detection should be supported by the platform	Essential	2		
15	The platform should automatically track and assign corrective actions to appropriate personnel or teams	Essential	2		
16	The platform should provide analytics capabilities to monitor and analyze the usage, performance, and effectiveness of APIs	Essential	2		
17	The platform should support single pane monitoring of all internal and external APIs	Essential	2		
18	The platform should provide visualization capabilities to depict the Dependency topology and connections between various components and systems.	Essential	2		
Total API Observability			75		

API Monitoring:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should provide single pane of glass for applications, microservices, Monitoring and Analytics.	Mandatory	5		
2	Async API Monitoring.	Mandatory	5		
3	The platform should provide centralized monitoring for Integration and API Management components	Mandatory	5		
4	The platform should provide Alerts, Log Management, Reports, Health Check Monitoring, Business activity monitoring via Custom Metrics, Application network visualization, API and integration analytics.	Mandatory	5		
5	The platform should have capability to trace end to end customer interactions.	Mandatory	5		

6	Customized monitoring requirements like connecting to ROC for improved observability.	Mandatory	5		
7	The platform should have out of box dashboard for unified APIs , orchestrated APIs, Common APIs, etc.	Mandatory	5		
8	Auto-Escalation.	Essential	2		
9	Auto-Ticketing.	Essential	2		
10	The platform should provide Real-time data analytics .	Essential	2		
11	The platform should provide Business performance measurement for banking services	Essential	2		
12	Reuse & ROI Metrics .	Essential	2		
Total API Monitoring			45		

API Commercialization:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should be able to support charging models.	Mandatory	5		
2	The platform should provide support for multiple models of API commercialization	Essential	2		
Total API Commercialization			7		

API Publishing:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should be able to download/upload APIs for reuse.	Mandatory	5		
2	The platform should be able to discover and reuse existing assets (event driven APIs).	Mandatory	5		
3	Availability of reusable asset of API management for data mapping, transformation, orchestration and business logic flows	Mandatory	5		
4	Central asset repository to keep track of APIs and assets built on platform to manage API, examples, connectors	Essential	2		

5	The platform should enable Auto documentation of APIs with standardized documentation	Essential	2		
6	The platform should support auto generation of developer portal from API schemas and meta-data	Essential	2		
Total API Publishing			21		

Messaging:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should provide Message broker and queueing pattern . Advanced messaging capabilities, including routing, queuing for message storage and retrieval	Mandatory	5		
2	The platform should support unicast and broadcast .	Mandatory	5		
3	The platform should provide integration with external messaging platform: Kafka, MQTT, JMS, MQ and others, allowing for seamless integration and communication	Mandatory	5		
Total Messaging			15		

Deployment:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	All components like API Gateway, ESB etc. should be fully compatible and scalable in the Bank's proposed Private cloud infrastructure .	Mandatory	5		
2	The platform should provide support for geo-redundant deployment strategy .	Mandatory	5		
3	The platform should provide support for integrating with CI/CD pipeline platforms like: Jenkins, Maven, Azure, Gitlab etc. and other available CICD tools in the Bank .	Mandatory	5		

4	The platform should provide support for Maven, Ant , etc.	Mandatory	5		
5	The platform should be cloud native & cloud ready and have the capability to be deployed on demand.	Mandatory	5		
6	Managed cloud deployment.	Mandatory	5		
7	Public/ private cloud deployment with no vendor lock-in.	Mandatory	5		
8	The platform should be CNCF Compliant : Cloud Native Computing Foundation (CNCF) compliant Kubernetes deployment - Same code to work in all environments.	Mandatory	5		
9	The platform should provide support for blue/green deployment , allowing users to create and manage two identical environments (blue and green)	Mandatory	5		
10	The platform should provide configurable automatic back up & restoration mechanism.	Essential	2		
11	The platform to integrate with DevSecOps provided by bank.	Essential	2		
12	The platform should support on premise deployment and able to provide all features on premise and have no linkages to models/algorithms in cloud.	Essential	2		
13	The platform should provide capabilities to override API response calls in case of system downtimes or issues, and process data later as batches	Essential	2		
14	The platform should provide support for infrastructure as code (IAC)	Essential	2		
Total Deployment:			55		

Scalability:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should be capable of handling the volume of the Bank and to be the single API gateway for the Bank.	Mandatory	5		
2	The platform should leverage private cloud capability to Auto scale and fault-tolerance.	Mandatory	5		

3	The platform should provide Non-blocking I/O, Microservices with containerization Support , Streaming capabilities, Parallel processing.	Mandatory	5		
4	The platform should have the capability to configure tuning parameters for clustering and high availability .	Mandatory	5		
5	The platform should be able to handle TPS of more than 3000 .	Mandatory	5		
6	The platform should have support for asynchronous mechanism enabled for improved scalability and resilience.	Mandatory	5		
7	The platform should be capable of rate limiting and throttling between different consumers	Mandatory	5		
8	The platform should provide horizontal scaling capability to accommodate increased traffic and workload	Mandatory	5		
9	The platform should provide streaming capabilities to allow for efficient transfer of large amounts of data in real-time	Mandatory	5		
Total Scalability:			45		

Latency:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should be able to provide quick average turnaround time of API delivery	Mandatory	5		
2	The platform API gateway should be able to support more than 4 MB payload size	Mandatory	5		
3	The platform should have the capability of Payload compression .	Mandatory	5		
4	The platform to have support for Service Mesh capability for high availability.	Essential	2		
5	The platform to have Out of the box resiliency for network failures and service communication by facilitating throttling and circuit breaker architectural patterns.	Mandatory	5		
6	The platform should support Maximum Payload size	Essential	2		
7	The platform should have capabilities of Cache management .	Essential	2		

8	The platform to have the batch run capability .	Essential	2		
9	Distribution of traffic across mesh. Easily configurable API timeouts based on API scenarios.	Essential	2		
Total Latency:			30		

Architecture:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should have capability for orchestration by configuration i.e. multiple APIs from different applications with minimum efforts and timelines.	Mandatory	5		
2	Drag/ drop based orchestration	Mandatory	5		
3	Easy request response transformation	Mandatory	5		
4	The platform should have capability for API choreography - process where multiple subscribers react to a single event, using the data received for their own purposes	Mandatory	5		
5	The platform should support API led microservices and journey aggregations.	Mandatory	5		
6	The platform should have the capability of event based triggering support mechanism and support event driven architecture.	Mandatory	5		
7	The platform to support Service Component Architecture (SCA) - a set of specifications at describe a programming model for building applications and systems using a Service-Oriented Architecture (SOA)	Mandatory	5		
8	Availability of ESB within platform should support legacy applications and enable seamless integration with modern architectures	Mandatory	5		
9	ESB should serve as a single-entry point for external systems through an API gateway.	Mandatory	5		

10	ESB should support orchestration and integration of loosely coupled components , especially for legacy applications	Mandatory	5		
11	The platform should provide complex event recognition capability , allowing the system to identify and respond to complex events	Mandatory	5		
12	The platform should support streaming of events , enabling real-time processing and analysis of event data.	Mandatory	5		
13	The platform should provide asynchronous API communication support , allowing for non-blocking and event-driven interactions between components or services	Mandatory	5		
14	The platform should provide the capability to compress payloads to save bandwidth and reduce latency in some situations	Mandatory	5		
15	Service mesh architecture to provide a dedicated infrastructure layer for managing service-to-service communication , ensuring scalability, reliability, and Observability.	Essential	2		
16	The platform should support API request queuing, retrieval and routing options to be available to manage peak transaction workload	Mandatory	5		
17	The platform should support for multi-clustered gateways and micro gateways for customized entry points per use case	Mandatory	5		
18	The platform should enable Master API to be bifurcated into multiple smaller APIs endpoints for smooth functional changes and faster change deployments	Mandatory	5		
19	The platform should support micro gateway for accessing individual microservice through a separate gateway	Essential	2		
20	The platform should have a clearly defined payload capacity at LB and WAF levels for correct response capturing and smooth transaction flow	Essential	2		

Total Architecture:	91		
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Security:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should provide message level encryption support to protect the confidentiality and integrity of data during transmission	Mandatory	5		
2	The platform should enable async API Management and Security.	Mandatory	5		
3	The platform should have a component on Security Module along with enterprise level platform , application and API security adoption.	Mandatory	5		
4	The platform should provide support for multiple security protocols.	Mandatory	5		
5	The platform should provide support for multiple encryption algorithms protocols like AES 256, SHA, 256 etc.	Mandatory	5		
6	The platform should support OOTB policies for message threat protection, IP allow/blocklist and header injection/removal.	Mandatory	5		
7	JWT and OIDC token validation.	Mandatory	5		
8	OOTB Quality of service policies.	Mandatory	5		
9	The platform should be able to support hardware security module (HSM)	Mandatory	5		
10	The platform's Compliance should be equivalent to payment systems including PCI DSS by not storing card data on the platform	Mandatory	5		
11	The platform should support Tokenization, Nonrepudiation mechanisms e.g. JWT, OAuth2	Mandatory	5		
12	The platform should provide the ability to handle electronic signature verification e.g., Digi-sign verification.	Mandatory	5		
13	The platform should support field level encryption, basic authorization, fine grained authorization and identity management.	Mandatory	5		

14	The platform should support all access management related requirements of the Bank.	Mandatory	5		
15	The platform should support native feature richness for authorization and authentication: OAuth2, OpenID Connect, other protocols	Mandatory	5		
16	The platform should provide secure configuration files .	Mandatory	5		
17	The platform should provide third party OIDC integration capability .	Mandatory	5		
18	The platform should support logging with meta data and provide log extraction for analysis	Mandatory	5		
19	Encryption or masking of API objects or data points until consumed through code workflow within systems	Mandatory	5		
20	The platform should support WAF, TLS v1.2, v1.3 etc.	Mandatory	5		
21	WAF supervision for API endpoints to be domain based for preventing unauthorized or dummy transactions	Mandatory	5		
22	The platform should support multiple encryption algorithms protocols such as RSA, AES, hashing etc..	Mandatory	5		
23	The platform should support SAML (Security Assertion Markup Language) for secure single sign-on (SSO) and identity federation	Mandatory	5		
24	The platform should provide Message level encryption, Field level encryption, Basic Auth, SAML, Fine grained authorization, Identity management	Mandatory	5		
25	The platform should provide identity management features to manage user identities, including user provisioning, authentication, and authorization	Mandatory	5		
26	API vulnerability detection capabilities like injection, broken authentication, and insecure deserialization.	Mandatory	5		
27	Vulnerability detection for incidents such as SQL injection, cross-site scripting (XSS), and XML external entity (XXE) attacks	Mandatory	5		
28	OOB (Out of the Box) support for mutual TLS (Transport layer security) , for encryption and authentication of all communication between services	Mandatory	5		

29	The platform should enable API vulnerability detection capabilities like injection, broken authentication, and insecure deserialization.	Mandatory	5		
30	The platform should provide vulnerability detection for incidents such as SQL injection, cross-site scripting (XSS), and XML external entity (XXE) attacks	Mandatory	5		
31	The platform should provide a real-time central configuration file of API endpoints to manage API activeness and smooth service degradation	Essential	2		
32	API module and other systems should have relevant IP and port whitelisted for managing the API consumption and security	Essential	2		
Total Security:			154		

Third Party Integrations:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	Managing APIs deployed anywhere.	Mandatory	5		
2	Third party identity provider integration capability with audit trails.	Mandatory	5		
3	The platform should support integration with third-party OpenID Connect (OIDC) providers for user authentication	Mandatory	5		
4	The platform supports integration with third party monitoring tools like Heal, ITSM and other similar tools	Mandatory	5		
5	The platform should have out of the box connectors with easy integration with third-party services such as Amazon S3, Jira etc. to facilitate smooth interaction of APIs with external tools	Mandatory	5		
6	The platform should support API Auto-cataloguing.	Essential	2		
7	The platform should provide API Auto discovery.	Essential	2		
Total Third Party Integrations:			29		

Compliance with Standards and Regulations:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should follow Global Standards like Open Banking, BIAN standards, etc.	Mandatory	5		
2	The platform should follow Global Specifications like OpenAPI	Mandatory	5		
Total Compliance with Standards and Regulations:			10		

Portability:

S no	Requirements	Requirement Type	Max Marks	Complied Flag (S/C/W/N/E)	Bidders Comments
1	The platform should be able to support various version control tools e.g. Jenkins, Gitlab etc	Mandatory	5		
2	The platform to have ability to deploy on containerized based architecture.	Mandatory	5		
3	Vendor and cloud portability to reduce partner lock-ins for products	Mandatory	5		
4	Presence and maturity of platform APIs to enable Infrastructure-as-Code (IaC)	Mandatory	5		
Total Portability:			20		

ANNEXURE – XVI

Technical Evaluation Score Criteria Continued

Table for Bill of Materials Evaluation Criteria:

Criteria	Indicative Criteria
Infrastructure Sizing	Maximum level of details on the capacity, description, and other requirements/components are listed, and their description provided for 5 years project scope.
Applications/ Software/ Products	All components of Integrated Product Suit are from less number of OEMs and maximum details on components/ other requirement provided.
Team Construct (Team size, experience, technical qualification)	The major roles are listed, and their numbers provided with key responsibilities assigned.

Estimated Infrastructure Requirement

Table for infrastructure Sizing:

Region	Compute (vCore)	RAM (in GB)	Storage (in GB)
DC			
DR			
Dev			
SIT			
UAT			
Pre-PROD			

Implementation Approach:

Table for Planning:

Criteria	Indicative Criteria
Approach	Description of the methodology to minimize the delivery time, implement zero technical debt and accomplish the objective faster than expected. Complete description including use cases, KPIs, metrics, past experiences, and an entire detailed planning for the whole project

Implementation Plan	Detailed Project plan highlighting timelines required for the delivery, Installation of software, Cloud etc., Development, Testing, UAT, Implementation, support etc.
Agility	Plan to ensure to incremental and effective development aligned in set of ceremonies/sprints.

Table for Delivery:

Criteria	Indicative Criteria
Quality Assurance	Ability to ensure product quality and adherence to execution timelines
Training	Delivery and frequency of trainings conducted. Training quality, learning experience and fitment of trainings
Documentation	Technical documentation of the project deliverables and Documents related to project management processes
Compliance	Security frameworks being followed and understanding of the bank security controls and regulatory norms.

Table for Support:

Criteria	Indicative Criteria
Enterprise Support	Provide support coverage of 24X7X365 equivalent or less with 3 levels of support.
Online Resources and Community	Comprehensive Online resource and community available
System Integrator Support Capabilities	Strong System Integrator Support Capabilities
India-based Product Support	100% of India Based support available

Table for Bidder Evaluation:

Criteria	Indicative Criteria
Partnerships	Bidder has leverage and can utilize technology and services of each of the OEM components recommended in this project for min 10 years
Portfolio and References	Contacts of previous companies in which the Bidder has completed projects for BFSI/Govt./ PSU in India with evidence.
Eco-System Knowledge	Knowledge of the BFSI in general and specifically the knowledge of Banking eco-system.

Table for Tools Demo:

Criteria	Reference
Understanding of the scope of work	Coverage and depth of the dimensions.
Diagram showing Client → API Gateway → Microservices. Diagram showing ESB → multiple enterprise systems (CRM, ERP, DB, services). Highlight key difference: Gateway = north–south traffic, ESB = east–west integration. Orchestration capabilities.	Appropriate reference to documents submitted as part of previous sections
API Gateway: define endpoints, map to microservices. ESB: show a simple integration flow (e.g., transform message XML → JSON).	
Relevant customer credentials including case studies, demos	
Partnerships with key OEMs (hardware, software, solutions), integration with external agencies	
API Gateway: authentication (API keys/JWT), rate limiting, throttling. ESB: policy enforcement, centralized governance of service interactions.	
API Gateway: show logs, metrics, request tracing. ESB: show monitoring dashboards (message failures, retries).	

ANNEXURE - XVII

Infrastructure Requirement

Note: The hardware and software capacity / sizing proposed by the bidder must be able to support a minimum of 800 transactions per second (TPS) on the integration/API platform at any given point in time in Production with an average payload size of 100 kilobytes and maximum payload size of 25 megabytes.

Hardware Layer	Type	Specification	Production / UAT	Quantity
Web Layer	Processor	Clock Speed		
No.of Cores				
No.of Processors				
RAM	Clock Speed			
Size(GB)				
Storage	Size(GB)			
Any Other Hardware				
Application Layer	Processor	Clock Speed		
No. of Cores				
No. of Processors				
RAM	Clock Speed			
Size(GB)				
Storage	Size(GB)			
Any Other Hardware				
DB Layer	Processor	Clock Speed		
No. of Cores				
No. of Processors				
RAM	Clock Speed			
Size(GB)				
Storage	Size(GB)			
Any Other Hardware				
Any Other Layer				

Other Information Related to any other Item (Please provide in tabular Format).

Software Layer	Software	UAT/Production	Name	Licenses No. of
Web Layer	Operating System			
Web Server Software				
Any Other Software				
Application Layer	Operating System			
Application Server Software				
Any Other Software				
Database Layer	Operating System			
Database Software				
Middleware layer	Operating System			
Middleware Software				
Any Other Software				
Any other layer				

(Add as many rows as required)

Note: All the system Software proposed as part of solution must be licensed and not open sourced.

The Bank currently maintains an Oracle Unlimited License Agreement (ULA). For this RFP, bidders are required to propose the necessary Database licenses as part of their solution. In case the bidder proposes Oracle database, they must include the Oracle Database licenses in their commercial proposal as a separate and clearly identifiable line item.

At the time of Purchase Order (PO) issuance, the Bank reserves the right to decide whether to procure the Oracle Database license from the bidder or to utilize licenses available under the Bank's existing Oracle ULA.

The requirement applies only to proposals involving Oracle Database. For all the other database technologies proposed, the bidder shall provide the required licenses as part of their solution.

Regardless of the source of the database licenses (Bidder-provided or Bank-provided under ULA), the installation, configuration, administration, maintenance and overall management of the database environment will be the sole responsibility of the bidder.

If proposed solution requires Operating System other than Red Hat Linux 8 or higher / Windows Server 2019, bidder has to provide OS and absorb the cost within the TCO. The database, license, support, update and upgrades should be managed by bidder without any additional cost to bank. Other Information Related to any other Item(Please provide in tabular Format)

ANNEXURE - XVIII

Indicative Application List

- i. Core Banking System(Finacle)
- ii. Bank's Mail server.
- iii. Bank's SMS Gateway
- iv. Bank's LOS system
- v. Bank's Customer Onboarding and KYC.
- vi. Bank's Treasury application.
- vii. Mobile Banking.
- viii. Internet Banking.
- ix. WhatsApp Banking System.
- x. Customer Relationship Management(CRM)
- xi. Document Management Solution(DMS)
- xii. Debit Card Management System
- xiii. FRM Solution
- xiv. Digital Banking Platform.
- xv. Government Business Modules.
- xvi. Anti-Money Laundering (AML) System.
- xvii. MIS ADF System.
- xviii. CIMS (Central Inventory Management System)
- xix. Aadhaar Vault System
- xx. Operational Risk Management System
- xxi. MFA(Multi Factor Authentication)System
- xxii. Internal Credit Risk Monitoring System.
- xxiii. UPI Switch.
- xxiv. IMPS Switch.
- xxv. SFMS Switch.
- xxvi. Financial Inclusion (FI) System.
- xxvii. BBPS System.
- xxviii. Enterprise Integrated Risk Management (EIRM) System.
- xxix. Human Resource Management System (HRMS).
- xxx. Cash Management Solution (CMS)
- xxxi. Government portal (such as GeM, UIDAI, etc.)
- xxxii. ATM Switch
- xxxiii. Cheque Truncation Solution (CTS)
- xxxiv. Application Performance Monitoring Solution (APM)
- xxxv. Digital Journeys
- xxxvi. Account Aggregator Platform (FIP and FIU)
- xxxvii. Bank's Applications hosted on public Cloud
- xxxviii. In-house applications
- xxxix. ITSM

Appendix –A

Instructions to be noted while preparing/submitting Part A – Technical cum Eligibility Proposal

All the Annexures should be submitted in Bidder's Letter Head with seal and signature of the authorized signatory.

- 1) Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD / Exemption Certificate.**
- 2) Power of Attorney / Authorization letter signed by the Competent Authority with the seal of the bidder's company / firm in the name of the person signing the bid documents with supporting documents.**
- 3) Tender Covering letter as per **Annexure-I**.**
- 4) Bidder's Information as per **Annexure-II**.**
- 5) Bid Security Declaration as per **Annexure-III (if eligible)**.**
- 6) Compliance to Pre-Qualification Criteria declaration as per **Annexure-IV** with documentary proof in support of the Pre-Qualification Criteria.**
- 7) Acceptance/ Compliance Certificate as per **Annexure-V**.**
- 8) Manufacturer's Authorization form as per **Annexure-VI**.**
- 9) Non-Disclosure Agreement as per **Annexure-VII**.**
- 10) Escalation Matrix as per **Annexure-VIII**.**
- 11) Masked bill of Material as per **Annexure-IX**.**
- 12) Litigation Certificate as per **Annexure-X**.**
- 13) Certificate of non-blacklisting as per **Annexure-XI**.**
- 14) Commercial Bid Break Up Format **Annexure-XII**.**
- 15) Compliance with Functional and Technical Specifications as per **Annexure-XV**.**
- 16) Signed Pre-Contract Integrity Pact as per **Appendix-F** in non-judicial Stamp paper. **(Hard copy to be submitted to Bank)**.**
- 17) Checklist as per **Appendix-I**.**
- 18) Solution Document & detailed specifications as per the RFP.**
- 19) Managed Services Scope of Work as per-**Annexure XIV****
- 20) Software Bill of Material (SBOM)**
- 21) Cryptography Bill of Materials (CBOM)**

Appendix-B

Instructions to be noted while preparing/submitting Part B - Commercial Proposal

All the Annexures should be submitted in Bidder's Letter Head with seal and signature of the authorized signatory.

1. Bill of Material as per **Annexure-IX**.
2. Compliance statement as per **Appendix-G**.

Appendix-C

Pre-Bid Query Format

(Bidders should submit the queries in excel format only)

Ref: RFP No. _____ dated _____.

Sl. No.	Bidder's Name	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query
1						
2						
3						
4						
5						
-						

Appendix-D

Bank Guarantee Format for Earnest Money Deposit

Performa for the Bank Guarantee for Earnest Money Deposit

(To be stamped in accordance with stamp act)

Ref: Bank Guarantee # _____

Date: _____

Assistant General Manager (IT)
Punjab & Sind Bank,
HO IT Department,
Plot No.151, Sector 44,
Institutional Area, Gurugram- 122003

Dear Sir,

In accordance with your bid reference No. _____ Dated _____ M/s _____ having its registered office at _____ herein after Called „bidder“) wish to participate in the said bid for RFP for Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution. An irrevocable Financial Bank Guarantee (issued by a nationalized /scheduled commercial Bank) against Earnest Money Deposit amounting to Rs..... valid up to _____ is required to be submitted by the bidder, as a condition for participation in the said bid, which amount is liable to be forfeited on happening of any contingencies mentioned in the bid document. M/s _____ having its registered office at _____ has undertaken in pursuance of their offer to Punjab & Sind Bank (hereinafter called as the beneficiary) dated _____ has expressed its intention to participate in the said bid and in terms thereof has approached us and requested us _____ (Name of Bank) _____ (Address of Bank) to issue an irrevocable financial Bank Guarantee against Earnest Money Deposit (EMD) amounting to Rs _____ (Rupees _____) valid up to _____. We, the _____ (Name of Bank) _____ (Address of Bank) having our Head office at _____ therefore Guarantee and undertake to pay immediately on first written demand by Punjab & Sind, the amount Rs. _____ (Rupees _____) without any reservation, protest, demur and recourse in case the bidder fails to Comply with any condition of the bid or any violation against the terms of the bid, Without the beneficiary needing to prove or demonstrate reasons for its such demand. Any Such demand made by said beneficiary shall be conclusive and binding on us irrespective of any dispute or difference raised by the bidder. This guarantee shall be irrevocable and shall remain valid up to _____. If any further extension of this Guarantee is required, the same shall be extended to such required period on receiving instructions in writing, from Punjab & Sind Bank, on whose behalf guarantee is issued. "Notwithstanding anything contained herein above Our liability under this bank guarantee shall not exceed Rs. _____ (Rupees _____).

This bank guarantee shall be valid up to _____. We are liable to pay the guaranteed amount or any part thereof under this bank guarantee only if you serve upon us a written claim or demand, on or before _____ before 14.30 hours (Indian Standard Time) or within Bank official working hours where after it ceases to be in effect in all respects whether or not the original bank guarantee is returned to us." In witness whereof

the Bank, through its authorized officer has set its hand stamped on this _____
Day of _____2025 at _____

Name of signatory

Bank Common Seal

Designation

Appendix-E

Format of Performance Guarantee

(Issued by any Scheduled Commercial Bank & to be executed on stamp paper of requisite value as per stamp duty payable at place of execution.)

Tender Reference No: _____

Date

The Assistant General Manager
Punjab & Sind Bank
HO IT Department, 2nd Floor,
Plot No.151, Sector 44, Institutional Area,
Gurugram-122003

Dear Sir,

1. WHEREAS pursuant to a Request for Proposal dated..... (hereinafter referred to as RFP, issued by Punjab & Sind Bank, HO IT Department 2nd Floor, Plot No.152, Sector 44, Institutional Area, Gurugram-122003 in response of (Vendor(s) / Service Provider), a Company registered under the Companies Act, 1956 and having its Registered / Corporate Office athas awarded the Contract valued Rs.....and appointed.....as Vendor(s) / Service Provider Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution vide Appointment letter / Purchase Order No.....dated.....on the terms and conditions as set out inter-alia in the said RFP and in the Appointment Letter / Purchase Order.
2. WHEREAS you have in terms of the said Appointment letter / Purchase Order called upon (Vendor(s) / Service Provider to furnish a Performance Guarantee, for Rs.....Rupees only), equivalent to.....of the Contract value, to be issued by a Bank in your favour towards due performance of the Contract in accordance with the specifications, terms and conditions of the said Appointment letter / Purchase Order and an Agreement entered / to be entered into in this behalf.
3. WHEREAS (Vendor(s) / Service Provider) has approached us for issuing in your favour a performance Guarantee for the sum of Rs..... (Rupees.....).

NOW THEREFORE in consideration of you having awarded the Contract to.....inter-alia on the terms & conditions that provides a performance guarantee for due performance of the terms and conditions thereof.

We,.....Bank,..... a body corporate constituted underhaving its Head office at.....(give full address) and a branch inter-alia at..... India at the request of.....do hereby expressly, irrevocably and unconditionally undertake to pay merely on demand from you and without any demur without referring to any other source, Rs.....(Rupees.....only) against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part ofof any of the terms and conditions of the Contract and in the event of.....committing any default or defaults in carrying out any of the work or discharging any obligation under the said Contract or otherwise in the observance and performance of any of the terms and conditions relating thereto including non-execution of the Agreement as may be claimed by you on account of breach on the part ofof their obligations or default in terms of the said Appointment letter / Purchase Order.

4. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether thehas committed any such breach / default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish its claim or claims under this Guarantee, but will pay the same forthwith on demand without any protest or demur. Any such demand made by you shall be conclusive as regards the amount due and payable by us to you.
5. This Guarantee shall be valid up to plus 12 months of the Claim period from the expiry of said guarantee period. Without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.
6. You will have the fullest liberty without our consent and without affecting our liabilities under this Guarantee from time to time to vary any of the terms and conditions of the said appointment letter or the Contract to be made pursuant thereto or extend the time of performance of the Contract or to postpone for any time or from time to time any of your rights or powers against theand either to enforce or forbear to enforce any of the terms and conditions of the said appointment letter or the Contract and we shall not be released from our liability under Guarantee by exercise of your liberty with reference to matters aforesaid or by reason of any time being given to or any other forbearance, act or omission on your part or any indulgence by you or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs..... (Rupees.....only) as aforesaid or extend the period of the guarantee beyond(date) unless expressly agreed to by us in writing.
7. This Guarantee shall not in any way be affected by you are taking or giving up any securities fromor any other person, firm or company on its behalf or by the winding up, dissolution, insolvency as the case may be of

8. In order to give full effect to the Guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims againsthereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights, if any, which are in any way inconsistent with any of the provisions of Guarantee.
9. Subject to the maximum limit of our liability as aforesaid, this Guarantee will cover all your claim or claims againstfrom time to time arising out of or in relation to the said appointment letter / Contract and in respect of which your claim in writing is lodged on us before expiry of Guarantee.
10. Any Notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax, e-mail or registered post to our Head Office / Local address as aforesaid and if sent accordingly it shall be deemed to have been given when the same has been posted.
11. This Guarantee shall not be affected by any change in the constitution of _____or nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will ensure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.
12. This Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.
13. We further agree and undertake to pay you the amount demanded in writing irrespective of any dispute or controversy between you and _____ in any suit or proceeding pending before any court, Tribunal or Arbitrator relating thereto, our liability under these presents being absolute and unequivocal. The payments so made by us shall be a valid discharge of our liability for payment hereunder and _____ shall have no claim against us for making such payment.
14. We have the power to issue this Bank Guarantee in your bank's favour as the undersigned has full power to execute this Bank Guarantee under the Power of Attorney issued by our Bank.
15. Our authority to issue this guarantee may be verified with our Controlling Office situated at _____ (full details of persons to be contacted address and phone Numbers etc).
16. Notwithstanding anything contained herein above;
 - i. Our liability under this Guarantee shall not exceed Rs _____ (Rupees _____ only)

- ii. This Guarantee shall be valid and remain in force up to _____ plus the Claim period of 12(Twelve) months and including the date _____ and
- iii. We are liable to pay the guaranteed amount or any part thereof under this Guarantee only and only if you serves upon us a written claim or demand for payment on or before the expiry of this Guarantee.

Dated this the _____ day of _____ 2025

Signature and Seal of Guarantors

Vendor(s)'s Bank

Appendix-F

(To be stamped in accordance with stamp act)

PRE-CONTRACT INTEGRITY PACT

Between

Punjab & Sind Bank (PSB) hereinafter referred to as "**The Principal**",

And

_____ hereinafter referred to as "**The Bidder/
Contractor**"

Preamble

The Principal intends to award, under laid down organizational procedures, contract/ s for _____. The Principal values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidder(s) and / or Contractor(s).

In order to achieve these goals, the Principal has appointed 1. Sh. Debal Kumar Gayen and 2. Pramod Kumar Garg as Independent External Monitors (IEMs) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 - Commitments of the Principal

(1) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -

a. No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.

b. The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential / additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.

c. The Principal will exclude from the process all known prejudiced persons.

(2) If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions

Section 2 - Commitments of the Bidder(s)/ Contractor(s)

(1) The Bidder(s)/ Contractor(s) commit themselves to take all measures necessary to prevent corruption. The Bidder(s)/ Contractor(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution.

- a. The Bidder(s)/ Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he / she is not legally entitled to, in order to obtain in exchange any advantage of an kind whatsoever during the tender process or during the execution of the contract.
 - b. The Bidder(s)/ Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contract submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelisation in the bidding process.
 - c. The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/ Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
 - d. The Bidder(s)/Contractors(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any, similarly the Bidder(s)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only.
 - e. The Bidder(s)/ Contractor(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
 - f. Bidder(s) /Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.
- (2) The Bidder(s)/ Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3 - Disqualification from tender process and exclusion from future contracts

If the Bidder(s)/Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per the procedure mentioned in the "Guidelines on Banning of business dealings".

Section 4 - Compensation for Damages

(1) If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.

(2) If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

Section 5 - Previous transgression

- (1) The Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.
- (2) If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealings".

Section 6 - Equal treatment of all Bidders /Contractors / Subcontractors

- (1) In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of Integrity Pact by the Sub-contractor.
- (2) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.
- (3) The Principal will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

Section 7 - Criminal charges against violating Bidder(s) / Contractor(s) / Subcontractor(s)

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Chief Vigilance Officer.

Section 8 - Independent External Monitor

- (1) The Principal appoints competent and credible Independent External Monitor for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
- (2) The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders/Contractors as confidential. He/ she reports to the MD & CEO of Punjab & Sind Bank.
- (3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractors.
- (4) The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/ Contractor(s)/ Sub-contractor(s) with confidentiality. The Monitor has also signed declarations on 'Non-Disclosure of Confidential Information' and of 'Absence of Conflict of Interest'. In case of any conflict of interest arising at a later date, the IEM shall inform MD & CEO of Punjab & Sind Bank and recuse himself / herself from that case.
- (5) The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.
- (6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to

demand from the parties that they act in a specific manner, refrain from action or tolerate action.

(7) The Monitor will submit a written report to the MD & CEO of Punjab & Sind Bank, within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposals for correcting problematic situations.

(8) If the Monitor has reported to the MD & CEO of Punjab & Sind Bank, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the MD & CEO of Punjab & Sind Bank has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

(9) The word '**Monitor**' would include both singular and plural

Section 9 - Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

If any claim is made / lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged / determined by MD & CEO of Punjab & Sind Bank.

Section 10 - Other provisions

(1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e. New Delhi.

(2) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.

(3) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.

(4) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

(5) Issues like Warranty / Guarantee etc. shall be outside the purview of IEMs.

(6) In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.

(For & On behalf of the Principal)
(Office Seal)
Seal)

(For & On behalf of Bidder / Contractor)
(Office

Place -----

Date -----

Witness 1:

(Name & Address)

Witness 2:

(Name & Address)

Appendix-G

Checklist

Sl. No.	Particulars	Submitted (Yes/No)	Page No
1	Proof of RFP Cost		
2	Certificate of Incorporation, PAN, GST Registration certificate		
3	Proof of EMD		
4	Power of Attorney		
5	Copy of Board Resolution		
6	Audited Balance Sheets & Profit & Loss Statements, CA certificate for turnover & Networth		
7	Annexure-I.		
8	Annexure-II.		
9	Annexure-III (if eligible).		
10	Annexure-IV with documentary proof in support of the Pre-Qualification Criteria.		
11	Annexure-V.		
12	Annexure-VI.		
13	Annexure-VII.		
14	Annexure-VIII.		
15	Annexure-IX.		
16	Annexure-X.		
17	Annexure-XI.		
19	Bank Guarantee Format for Earnest Money Deposit as per Appendix-D		
21	Signed Pre-Contract Integrity Pact as per Appendix-F on non-judicial Stamp paper. (Hard copy to be submitted to Bank).		
22	Appendix-G		
23	Appendix-H		
25	Signed Copy of RFP		
26	Signed Copy of Corrigendum, if any		

Note:

a) All pages of the bid documents must be sealed & signed in full by authorized person.

b) All pages of the bid documents should be numbered in serial order i.e. 1, 2, 3....

Bank may ask for any other document on its discretion.

Signature & Seal of the Bidder

Appendix-H

Undertaking of Authenticity

To:

(Name and address of Procuring Office)

Sub: Undertaking of Authenticity for supplied Product(s)

Ref: RFP No. PSB/HOIT/RFP/46/2024-25 dated 01.10.2025

With reference to the Product being quoted to you vide our Bid No: _____ dated _____, we hereby undertake that all the components /parts /assembly / software etc. used in the Product to be supplied shall be original new components / parts / assembly / software only, from respective Original Equipment Manufacturers (OEMs) of the Products and that no refurbished / duplicate / second hand components /parts/ assembly / software shall be supplied or shall be used or no malicious code are built-in in the Product being supplied.

1. We also undertake that in respect of licensed operating systems and other software utilities to be supplied, the same will be sourced from authorized sources and supplied with Authorized License Certificate (i.e. Product keys on Certification of Authenticity in case of Microsoft Windows Operating System).

2. Should you require, we hereby undertake to produce the certificate from our OEM supplier in support of above undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM supplier's at the time of delivery or within a reasonable time.

3. In case of default and/or the Bank finds that the above conditions are not complied with, we agree to take back the Product(s) supplied and return the money paid by you, in full within seven days of intimation of the same by the Bank, without demur or any reference to a third party and without prejudice to any remedies the Bank may deem fit.

4. We also take full responsibility of both Product(s) & Service(s) as per the content of the RFP even if there is any defect by our authorized Service Centre / Reseller / SI etc.

Dated this day of 202

(Signature)
(Name)
(In the capacity of)

Duly authorised to sign Bid for and on behalf of

Appendix-I

Format for Submission of Client References

To whosoever it may concern

Particulars	Details
Client Information	
Client Name	
Client address	
Name of the contact person and designation	
Phone number of the contact person	
E-mail address of the contact person	
Project Details	
Name of the Project	
Start Date	
End Date	
Current Status (In Progress / Completed)	
Size of Project	
Value of Work Order (In Lakh) (only single work order)	

Name & Signature of authorised signatory

-

-

Seal of Company

*****End of document*****