

ADDENDUM-3

With Pre-bid queries response

DATED: 17-11-2025

FOR

Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution

BID NO: PSB/HOIT/RFP/GEM/2025/B/6746234/2025-26 dated 01.10.2025

(GEM Bid No: GEM/2025/B/6746234)



**Punjab & Sind Bank
Second Floor
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Introduction:

Bank has published the RFP vide tender No: PSB/HOIT/RFP/GEM/2025/B/6746234/2025-26 (GeM Bid No: GEM/2025/B/6746234) dated 01.10.2025 for Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution. Addendum 1 was published on 24-10-2025 and Addendum 2 was published on 10-11-2025.

Following amendments have been made in the above stated RFP. All other terms and conditions of the RFP shall remain unchanged. Please treat Addendum-3 as an integral part of the RFP documents issued.

Page 3 to Page 13 is Addendum 3.

Page 14 to 102 is pre-bid query response.

With reference to the aforesaid RFP, all are advised to note following:

Modification in RFP Clauses:

Sr No	Page No	Section	Existing Clause	Revised Clause
1	55	2.6.2 Project Plan	Phase 4 Migration of all other middleware integrations with UAT. Timelines 1 month	Phase 4 Migration of all other middleware integrations with UAT Timelines 2 months
2	126	Table for Bidder Evaluation:	Portfolio and References : Contacts of previous companies in which the Bidder has completed projects for BFSI in India and across the globe with evidence.	Portfolio and References : Contacts of previous companies in which the Bidder has completed projects for BFSI/ Govt./ PSU in India with evidence.
3	58	3.1 Payment Terms	50% of license cost on delivery of license 25% of license cost on project implementation, migration successful completion sign off 25% after conduction of successful DR drill sign off provided by Bank	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
4	115	Annexure XV Functional requirements API Publishing	The platform should be able to download APIs as connectors for reuse.	The platform should be able to download/upload APIs for reuse.
5	122	Annexure XV Functional requirements Security:	The platform should provide VPN tunnel for providing a secure messaging channel for communication	Removed

6	110	Annexure XV Functional requirements API Design	The platform should enable automation of decision processes and services like document recognition.	The platform should support integration with automation of decision processes and services like document recognition.
7	85	Pre-Qualification Criteria	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. For OEMs, directly participating, the conditions mentioned above for support center remain applicable.	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.
8	117	Annexure XV Functional requirements Deployment	The platform to have inbuilt DevSecOps capability.	The platform to integrate with DevSecOps provided by bank.
9	108	Annexure XV Functional requirements API- Implementation	The platform should provide packaging support for API to convert into a deployable JAR or ZIP file	The platform should provide packaging support for API to convert into a deployable JAR, ZIP file or equivalent standard application archive file.

10	120	Annexure XV Functional requirements Architecture	Service mesh architecture to provide a dedicated infrastructure layer for managing service-to-service communication, ensuring scalability, reliability, and Observability. Requirement Type : Mandatory Max Marks : 5	Service mesh architecture to provide a dedicated infrastructure layer for managing service-to-service communication, ensuring scalability, reliability, and Observability Requirement Type : Essential Max Marks : 2
11	114	Annexure XV Functional requirements API Observability	The platform should provide visualization capabilities to depict the network topology and connections between various components and systems	The platform should provide visualization capabilities to depict the Dependency topology and connections between various components and systems.
12	40	Non-Functional requirements	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: 15 mins Disaster: RPO: 0 mins RTO: 15 mins	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
13	44	2.4.13 Environments:	S No. Environment No. of Instances 1. Dev 1 2. SIT 1 3. UAT 1 4. Pre-Prod/ Regression Testing/ Performance 1 5. Prod DC 1 7. Prod DR 1 8. Sandbox 1 9. Restoration 1	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

14	43	2.4.10 Description of Deliverables	High Throughput Capability: Ensure the platform can handle a minimum of 1200 TPS (Transactions Per Second) to meet enterprise-level demands with 30% YoY growth.	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.
15	111	Annexure XV Functional requirements API Integration	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 Requirement Type : Mandatory Max Marks : 5	B2B Integration. EDI Standards Support (X12, EDIFACT, XML, JSON, File etc.). Support for EDI specific transports (HTTP/s, FTP/SFTP). Partner Onboarding and Management. B2B transaction security, insights and management Requirement Type : Essential Max Marks : 2
16	116	Annexure XV Functional requirements Messaging	The platform should provide support for converting data from one format or protocol to another, such as SOAP to REST, XML to JSON, JSON to XML, and XSL etc..	Removed
17	96	ANNEXURE - IX	ANNEXURE - IX Format for Bill of material (BOM) Name of the Bidder: BOM- As per Separate Excel sheet.	Refer attachment in addendum.

18	83	Pre-Qualification Criteria Pt. 6	Relevant copy of Purchase Order/SLA along with any one of the following should be submitted: • Completion certificates • Project Sign-offs • Satisfactory client certificates	Relevant copy of Purchase Order/SLA along with any one of the following should be submitted: • Completion certificates • Project Sign-offs • Satisfactory client certificates • Email confirmation from the client highlighting the product and stage of the project alongwith Letter of undertaking from competent authority.
19	84	Pre-Qualification Criteria Pt. 9	Credential letter/mail confirmation from the client OR Copy of Purchase Order/ SLA along with latest as on date of RFP and other supporting documents	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.
20	83	Pre-Qualification Criteria Pt. 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 sector (Banking, Financial Services and Insurance) in India.	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 bank/ Scheduled Commercial Banks sector in India.
21	84	Pre-Qualification Criteria Pt. 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	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

22	117	Annexure XV Functional requirements. Scalability	The platform should support Auto scale and self-heal and auto repair capabilities.	The platform should leverage private cloud capability to Auto scale and fault-tolerance.
23	36	2.4.4 System Design	Disaster Recovery: The two main sites should be hosted at banks DC and DR. The two sites should be maintained with High Availability (Active-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 minutes.	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.
24	44	2.4.13.1 Environments	Please note that the application should be designed for all the Production (DC, DR) in active-active mode.	Please note that the application should be designed for all the Production (DC, DR) in active-passive mode.
25	65	3.10 Service Level Agreement	The bidder has to maintain a guaranteed minimum uptime of 99.99% 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.	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.

26	64	3.10 Service Level Agreement	Apart from maintaining uptime of 99.99%, 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:-	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:-
27	65	3.10 Service Level Agreement and Penalty for Operations	99.99% monthly uptime and above Below to 99.99%	99.95% monthly uptime and above Below to 99.95%
28	39	2.4.8 Non Functional Requirements:	The proposed platform should provide an overall uptime of 99.99%. The Bidder has to provide complete document on Business Continuity plan (BCP) and Disaster Recovery Plan (DRP) for the proposed solution	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
29	35	2.4.4 System Design	Dynamic Scaling and Self-Healing: Dynamically scale resources to accommodate changing workloads. It would possess self-healing capabilities for automatic recovery of failed instances.	Dynamic Scaling: Dynamically scale resources to accommodate changing workloads utilizing private cloud capability. It would possess fault-tolerance capabilities for automatic recovery of failed instances.

30	39	2.4.8 Non Functional Requirements:	API management solution components shall operate with a maximum latency of 20 ms or less measured from an end- user's perspective when triggering and producing the output.	API management solution components shall operate with a maximum latency of 50 ms (platform processing time) .
31	90	ANNEXURE - VII NON- DISCLOSURE AGREEMENT	Punjab & Sind Bank is engaged in the business of providing financial services to its customers and intends to engage service provider for procurement of IT Service and Operation Management Solution.	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 .
32	78	ANNEXURE – I Tender Covering Letter	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 IT Service and Operation Management Solution in the RFP document forming Technical Bid as well as Commercial Bid being parts of the above referred Bid.	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.
33	88	ANNEXURE - VI MANUFACTURE R'S AUTHORIZATIO N FORM	Request for proposal for selection of vendor(s) for procurement of IT Service and Operation Management Solution vide RFP No:	Request for proposal for selection of vendor(s) for procurement of On-premises Enterprise Wide API Management Solution vide RFP No:

34	112	Annexure XV Functional requirements API Integration	The platform should enable AI based data transformation tooling, allowing for automatic conversion and manipulation of data formats, structures, or content.	The platform should be compatible with AI based data transformation tooling, allowing for automatic conversion and manipulation of data formats, structures, or content.
35	110	Annexure XV Functional requirements. API Observability	The platform database should collect machine data, part production data, and quality data to enable effective business performance management	Removed
36	71	3.11 Penalty		(Newly added Clause) 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.
37	57	2.6.7 Change Request	The functionalities of the solution finalized after the review phase shall be considered as baseline functionalities of the solution for the Bank.	The functionalities of the solution mentioned in scope of RFP shall be considered as baseline functionalities of the solution for the Bank.

38	101	Annexure XII Table (E). Change Request Table		(Newly Added Clause) Table E for Man-days for change request is added in annexure XII
39	22	Reference Visit/Call	The Bidder will provide contact details of two customers as per eligibility criteria, where a proposed solution has 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.	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.
40	69-71	SLA for Severity, Bug Fixing and Incident Resolution		New Clause added in RFP
41	106	ANNEXURE - XV INSTRUCTION FOR FILLING FUNCTIONAL REQUIREMENTS	Essential: Application only for essential requirement. If feature is available then 2 marks is awarded otherwise "zero" marks is awarded. Marks - 2	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

42	65	Service Level Agreement and Penalty for Operations	INR. 10000/- for every reduction in uptime by 0.01 % in uptime. Uptime shall be calculated monthly.(4.32 min in month)	INR. 10000/- for every reduction in uptime by 0.01 % in uptime. Uptime shall be calculated monthly.
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Pre Bid Queries Response

Section	RFP Clause	Clause/Technical Specification	Bidders Query	Bank Response
2.4.5 Platform Architecture and Design	Cloud-Native Infrastructure		can we assume that you have an already setup Kubernetes cluster within your private cloud on which platform and as well service deployments to be made, pls confirm ?	Bank will provide VMware Tanzu Container platform. Configuration deployment is in scope of bidder.
2.4.13 Environments:			covers number of environments. Considering internal & external API gateways for production (i.e., 1 set of external gateway instances in active-active mode and another set of internal gateway instances in active-active mode), we are assuming that bank needs a like to like configuration in pre-prod barring redundancy built for prod. Please confirm.	Pre production environment should replicate production environment barring redundancy and production data. Nodes in production should work in active-active mode by balancing load.
Chapter-3 Terms & Conditions	2) Implementation, Customization and Configuration, Integration of ESB, APIM and MQ.	Implementaton, Customization of ESB, APIM and MQ with successful UAT completion signoff . - 70% of implementation cost After successful implementation and successful DR drill sign off. - 30% after conduction of successful DR drill	Implementaton, Customization of ESB, APIM and MQ with successful UAT completion signoff . - 85% of implementation cost After successful implementation and successful DR drill sign off. - 15% after conduction of successful DR drill	Please be guided by the RFP
3.4	Liquidated Damages	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%.	The LD is capped to 10% as mentioned in the given clause. Bidder's understands that the same is also applicable for SLAs as well, i.e. The overall penalties shall not exceed 10% of the quarterly bill. Pl confirm if this is the correct understanding?	Please refer to addendum
API Observability	API Observability	8.The platform should provide traceability capabilities to track impact/history of corrective actions	Is distributed tracing capability required and can monitoring, Get the complete header from the request and response.	Please be guided by the RFP
2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	Please clarify which tools are used for Bidirectional replication for Storage, File, Database and Application. How is DR switchover currently done and acheived within 15 minutes?	Currently ODG is used for bidirectional replication. Details will be shared with successful bidder.
4.6	Confidentiality	The Bidder shall sign a Non-disclosure Agreement as stated in the RFP.	"The confidentiality obligations shall survive the termination of this Contract / completion of services for a period of one (1) year."	Please be guided by the RFP
2.2	2.2 Business rationale	It will also support/ replace the existing ESB for API management & security.	1) Let us know version of existing server component 2) Containerized services 3) Usage of Existing licenses from OEM, Logging & Exception handling frameworks 4) How observability is handled?	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management.
2.4.9	Other Technical Requirements - System Testing	Regression Automation with 95% test coverage.	1. Automation of unit testing will be included and in scope for Bidder. Our assumptipm is regression testing is not part of scope for the bidder. 2. Please confirm Is there a tool that bank has for regression testing.	1 in Scope of bidder 2 No tool with Bank
2.3	General Scope of Work(Point 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.	1. Based on our past experiences of implementing Mulesoft solutions, the timelines look tight and insufficient. We would request the bank to be flexible with the timeline for migration and development of Integrations. 2.Please clarify on the core language/tech stack that are currently in use to develop existing API/Microservices (like java -springboot or Node.js etc).	1 Refer Addendum 2 Please be guided by RFP.

2.1	Broad Scope	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.	1. In case of developer portal, will bank need internal and external developer portals for internal and external consumers? 2. Is bank looking forward to implementation of API monetization? Please share the use cases for the same. 3. Which API protocols (e.g., REST, SOAP, GraphQL) and data formats (e.g., JSON, XML) is expected to be supported? 4. Is bank having an existing CI/CD tool that can be reused? 5. What is the level of approval to be included in case API subscription. Single level approval will suffice? 6. Is banking having a requirement of file transfer and should support retry, split and merge , encryption for sftp transfer? What is the max file size to be uploaded ?	Please be guided by RFP
2.4.4	System Design(API Complexity)	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.	1. Kindly confirm if the bank has existing technical documentation and mapping specification/other relevant documentation present for all the APIs that needs to be migrated. 2. We would assume that existing team would be available to help us with KT and clarifications of the existing integrations so that they can be migrated to new platform .	Bidder has to do API discovery with the help of individual Application teams and prepare required documentation. Existing ESB vendor/team will provide API data related to existing ESB.
2.1	Broad Scope	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.	1. Kindly share current business volumes being processed by middle ware, YoY growth upto 7 yrs. 2.TPS for both Internal and External API Gateway 3.Number of services / APIs for both Internal and External API Gateway 4.Average payload size for both Internal and External API Gateway 5.Also confirm will have separate deployments and services for Internal and external traffic 6.Confirm if UAT environment will be similar to production environment and will have separate deployments and services for Internal and external traffic 7.DR will be active-active or active-passive	Please be guided by RFP
2.1	Broad Scope	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.	1. Kindly share details of existing APIM tool to manage APIs at the Bank 2. Kindly share the avg payload size details being handled?	Many API are through multiple middleware solutions. Further details will be shared with successful bidder.
General scope of work	Scope of Work	Open Banking Service Integration with Third Party Aggregators Integration with Partners Integration with FinTech's and Startups. Integration of Systems	1. Neobanking Service – What is this? 2. Is this within the scope of ETL? 3. Need more details about the source and target platforms. 4. How is the connection expected to be established — via APIs or database?	Please be guided by RFP
ANNEXURE - IV Pre-Qualification Criteria , point 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		1. We request you to consider Indian BFSI/Govt/PSU and Global references. 2. We request to consider the number of branches to be reduced. 3.We request you to consider OEM's client references too. Pls consider below clause - The proposed OEM solution should be implemented in at least one Scheduled Commercial Banks (out of which at least 1 in Bank with more than 1000 branches) in India/Global in last 3 years.	refer addendum

ANNEXURE - IV Pre-Qualification Criteria , point 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		1. We request you to consider Indian BFSI/Govt/PSU and Global references. 2. We request to consider the number of branches to be reduced. 3.We request you to consider OEM's client references too. Pls consider below clause - The proposed OEM solution should be implemented in at least one Scheduled Commercial Banks (out of which at least 1 in Bank with more than 1000 branches) in India/Global in last 3 years.	refer addendum
ANNEXURE – XVI Technical Evaluation Score Criteria Continued; Table for Bidder Evaluation	Criteria : Portfolio and References ; Contacts of previous companies in which the Bidder has completed projects for BFSI in India and across the globe with evidence.		1. We request you to consider Indian BFSI/Govt/PSU references too. 2. We request you to consider OEM's client references too. Please consider the below clause - Criteria : Portfolio and References ; Contacts of previous companies in which the Bidder has completed projects for BFSI/Govt/PSU in India and across the globe with evidence.	refer addendum
ANNEXURE – XVI Technical Evaluation Score Criteria Continued; Table for Bidder Evaluation	Criteria : Portfolio and References ; Contacts of previous companies in which the Bidder has completed projects for BFSI in India and across the globe with evidence.		1. We request you to consider Indian BFSI/Govt/PSU references too. 2. We request you to consider OEM's client references too. Please consider the below clause - Criteria : Portfolio and References ; Contacts of previous companies in which the Bidder has completed projects for BFSI/Govt/PSU in India and across the globe with evidence.	refer addendum
General scope of work	Scope of Work	Automation of Internal Operation Protocol Transformation, Data Mapping, Data Routing,	1. What are the transformation details? 2. For data mapping, what are the exact requirements? Please provide more details on the data transformation and mapping requirements.	Please be guided by the RFP
2.1	Broad Scope	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.	1. Which specific protocols need to be transformed (e.g., HTTP, FTP, JMS)? Are there any legacy protocols that need special handling or support? 2. What formats will the data be in (e.g., XML, JSON, flat files), and what are the mapping requirements? Are there specific data validation rules that must be implemented during the mapping process? 3. Kindly share high availability requirements in detail. 4. What specific security protocols (e.g., OAuth, SAML, TLS) must the ESB support? Does bank has a requirement of sensitive data be managed and encrypted during transmission? 5. What monitoring tools or capabilities are essential for tracking the performance and health of integration platform?	Details will be shared with successful bidder.
Business Rationale	Scope of Work	The solution should utilize Oracle as the primary database.	1. Will the solution utilize Oracle as the primary database?	Yes Oracle licence will be provided by the bank.
4.1	Indemnity		1.Indemnity for breach of terms & condition of the RFP, We propose to mention it should be limited to thirdparty claims. 2.Inter se Indemnity for all actions, demands including loss of reputation for simple negligence - We propose to that it should exclude the term " loss of reputation" as this falls under indirect & consequential losses. To remove negligence or to replace the same with gross negligence as the same is excluded from the liability clause.	Please be guided by the RFP
2.4.2	API Management Solution	API Manager Enterprise Model (Deployment, Upgrade, Support etc.)	1.Since All required infra would be provided by PSB, what is the current RHEL OS exact version? 2. please confirm if bank has any current kubernetes distribution provider? also, suggest if there are any preferences from the bank.	Procurement of pvt cloud is under process. Proposed infra Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on Vmware and VMware Tanzu Container platform
3.1 payment terms	Sno 2	Implementaton, Customization of ESB, APIM and MQ with successful UAT c o m p l e t i o n s i g n o f f .	100% of implementation cost (Remove - 30% after conduction of successful DR drill)	Please be guided by RFP
Business Rationale	Scope of Work	The solution should utilize Oracle as the primary database.	2. What are the target systems?	For list of target applications please be guided by the RFP
2.3 General Scope of work			3.Page#30, point#21 refers to a variation of 30% however page#32 refers to a variation of 40%. Please confirm % of variation/increase to be considered. Similarly again on page#34 another reference is present.	Please be guided by RFP

2.3 General Scope of work			3. Page#30, point#21 refers to a variation of 30% however page#32 refers to a variation of 40%. Please confirm % of variation/increase to be considered. Similarly again on page#34 another reference is present.	Please be guided by RFP
3.1 payment terms	Sno 3	Migration cost of existing integration onto new solution	40% of Migration cost (remove - 10% after conduction of successful DR drill)	Please be guided by the RFP
Chapter-3 Terms & Conditons	1) Licenses Cost with 1 year warranty for APIM Solution along with all components i.e. ESB, APIMS and MQ at DC & DR Site.	50% - of license cost on delivery of license 25% - of license cost on project implementation, migration successful completion sign off 25% - after conduction of successful DR drill sign off provided by Bank a	90% -of license cost on delivery of license 10% - of license cost on project implementation, migration successful completion sign off	Refer Addendum
4.11	Legal Compliance	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.	a)Whilst the Consultant shall work in good faith with the Client to provide the requisite information, due to confidentiality obligations, the Consultant would be unable to grant access to the Client or its nominated agencies to its records, premises or people, in which case the Consultant shall discuss in good faith and agree with the Client such reasonable steps to meet the purpose. b)Any access by the Client or its nominated agencies shall be conducted: (i)upon reasonable notice; (ii)either by the Client's team or by its nominated agency that is not a direct competitor of the Consultant; and subject to reasonable arrangements to ensure that duties of confidentiality on the part of the Consultant to its other clients and third parties are preserved.	Please be guided by the RFP
Legal Compliance	4.11	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.	a)Whilst the Consultant shall work in good faith with the Client to provide the requisite information, due to confidentiality obligations, the Consultant would be unable to grant access to the Client or its nominated agencies to its records, premises or people, in which case the Consultant shall discuss in good faith and agree with the Client such reasonable steps to meet the purpose. b)Any access by the Client or its nominated agencies shall be conducted: (i)upon reasonable notice; (ii)either by the Client's team or by its nominated agency that is not a direct competitor of the Consultant; and subject to reasonable arrangements to ensure that duties of confidentiality on the part of the Consultant to its other clients and third parties are preserved.	Please be guided by the RFP
2.4.4 System Design	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.	and also provide the details like across the componnets what all needs to be captured in logs, metrics and traces across each componets	Please be guided by the RFP
2.6.2	Project Plan	Any further existing(discovered later)/new integrations should be on on-going basis without extra-cost.	Any additional scope beyond what is mutually agreed as per scope(post discovery phase) to be taken as change request.	Maximum APIs are direct or through middleware which could be discovered latter and covered under scope of 850+ APIs.
ANNEXURE - XV	API Observability	Custom analytics reports and AI-based anomaly detection should be supported by the platform	Any Anomaly Detection or DDoS prevention is a WAF fuction and proposed platform willl integrate with PSB's WAF. We request bank to to change this point as The proposed solution should integrate with banks existing monitoring and WAF platforms for Custom analytics reports and AI-based anomaly detection.	Please be guided by the RFP
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2.4.8 Non Functional Requirements:	Performance Testing	Periodic Load testing and assessment of API Management Solution performance.	Any APM tools currently being used ?	ITSM Tool for APM
	General Question	General Question	Any known risks or blockers (data access, third-party APIs, infra delays)?	API discovery.
	Generic		Any specific compliance & audit standards (RBI, PCI-DSS, GDPR, ISO 27001)?	Please be guided by the RFP
ANNEXURE - XV	API publishing,Point 1	The platform should be able to download APIs as connectors for reuse.	API are itself reusable .Request bank to clarify why are API's required as connectors for reuse.	refer Addendum
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			Approximately no. Of API/ESB services planning to onboard on API gateway	850+
2.3	General Scope of Work	Banks has total of 850+ API's implemented both internal and external	Are all 850+ APIs documented and versioned?	For APIs in existing ESB, documentation and versioning is present other APIs are in multiple middleware or direct and undocumented.
section 2.4.5	DevSecOps	Testing	Are CI/CD pipelines already created or we need to create them for running tests and deployment of APIs	Bank will provide Gitlab tool. Bidder have to do integration.
		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	Are circuit breakers needs to be monitored?	in scope of manage services/support team.
Additional Questions	Additional Questions	Access & Deployment	Are credentials or direct access rights provisioned for both VM and Kubernetes clusters?	as per Bank policy.
Additional Questions	Additional Questions	Server & Storage Capacity - Current	Are logs centralized from all zones to a common store (e.g., ELK, Splunk), or are they stored locally per zone?	Stored locally per zone.
API Monitoring	Log management	Monitoring access logs and application logs	Are logs rotated based on time (e.g., daily) or size?	Details will be shared with successful bidder.
API Monitoring	Log management	Landscape Positioning	Are logs rotated daily or size-based?	Details will be shared with successful bidder.
API Monitoring	Log management	Landscape Positioning	Are logs written to a single common folder, or distributed across multiple directories?	Details will be shared with successful bidder.
API Monitoring	Log management	Landscape Positioning	Are logs written to log files in real time?	Details will be shared with successful bidder.
2.4.4 System Design	16.High Availability and Monitoring Requirements	E. Disaster Recovery: Active-Active DC & DR, switchover < 15 min	Are server VM configurations (CPU, RAM, disk) consistent across all zones, or do they vary by zone?	Sizing should be same in DC and DR for production environment.

ANNEXURE – XII	C. Cost of Facility Management Services	Onsite Support of 5 resources post Go Live for Implementation, Customization and Configuration, Integration of ESB, MQ and APIM	Are the 5 resources referred here are Support Engineers? In order to provide 24x7 support, is it expected to have 5 resources in each shift or total 5 resources across all shifts? Does these 5 resources include L1, L2 and L3? For how long shall these resources need to be deployed?	Support engineers across all shifts till duration of project. For other details please be guided by RFP.
2.4.8	Non Functional requirements	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: 15 mins Disaster: RPO: 0 mins RTO: 15 mins	Are there any backup and archival policies specific to any region (especially DC and DR), and how frequently should backups be performed?	Backup SOP will be shared with successful bidder.
2.4.8	Non Functional requirements	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: 15 mins Disaster: RPO: 0 mins RTO: 15 mins	Are there any backup and archival policies specific to any region (especially DC and DR), and how frequently should backups be performed?	Backup SOP will be shared with successful bidder.
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2.4.8	Non Functional requirements	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: 15 mins Disaster: RPO: 0 mins RTO: 15 mins	Are there any backup and archival policies specific to any region (especially DC and DR), and how frequently should backups be performed?	Backup SOP will be shared with successful bidder.
2.4.8	Non Functional requirements	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: 15 mins Disaster: RPO: 0 mins RTO: 15 mins	Are there any backup and archival policies specific to any region (especially DC and DR), and how frequently should backups be performed?	Backup SOP will be shared with successful bidder.
	Generic		Are there any cloud deployment preferences (on-prem, private cloud, hybrid)?	On-Prem private cloud
Additional Questions	Additional Questions	Landscape Positioning	Are there any connectivity constraints zones (e.g., limited access, firewall restrictions, isolated subnets)?	Please be guided by RFP.
API Observability	API Observability	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.	Are there any customization or filtering options required for end users? (e.g., by API, service, zone, or environment)	customize report generation as per requirement of bank.

2.4.5 Platform Architecture and Design	Monitoring and Performance Management:		Are there any existing set of DevSecOps that the bidder needs to consider or is it expected for the bidder to bring onboard DevSecOps tooling ?	Gitlab for CI/CD pipeline. VMware Tanzu Container platform
2.4.5 Platform Architecture and Design	Monitoring and Performance Management:		Are there any existing set of DevSecOps that the bidder needs to consider or is it expected for the bidder to bring onboard DevSecOps tooling ?	Gitlab for CI/CD pipeline. VMware Tanzu Container platform
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	are there any existing tools for ALM, Test Automation which can be leveraged?	bank is not having any testing automation tool.
DevSecOps	Monitoring and Performance Management, High Availability and Monitoring Requirements	Monitoring and Performance Management, High Availability and Monitoring Requirements - Point D	Are there any existing tools for observing in the organization? Please share the details of the bank's existing central monitoring systems and command center.	ITSM for APM
2.3	General Scope of Work	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	Are there any other integrations (File, MQ, etc.) implemented in the ESB layer apart from the 200+ APIs mentioned?	MQ present in present ESB. File integration not present.
2.4.8 Non Functional Requirements:	Performance Testing	Periodic Load testing and assessment of API Management Solution performance.	Are there any Performance testing tools available ?	Performance testing tool is not available with bank.
API Observability	API Observability	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.	Are there any regulatory or audit compliance metrics that must be included in the reports?	Please be guided by RFP.
Deployment & Go Live	2.4.18 Deployment & Go Live:	Fix issues/bugs being discovered in this phase...	Are there any SLAs defined for bug resolution during hyper-care? Will these differ from post-hyper-care support SLAs?	refer addendum
2.4.1	Enterprise Service Bus	The bidder must migrate existing 200+ integrations integrated through Bank's existing ESB solution to the proposed product/solution	Are there any specific challenges that the bank has with the existing IBM AppConnect layer	Please be guided by the RFP
Enterprise Service Bus (ESB)	Enterprise Service Bus (ESB)	data enrichment - Transformation and Enrichment of Messages: This capability enables transformation of messages to match the required format of the destination application or service.	Are there any specific enrichment rules or business logic that must be implemented as part of the ETL flow? What level of data validation and quality checks are required before sending the transformed messages to the destination system?	should be inherent ability of platform.
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	Are there any third party integrations involved. Please share details.	Yes intergrations with NPCI, Aadhar, PAN, Account aggregator, Payment aggregators etc.
API Observability	API Observability	5. End to end monitoring: The platform should have End to end monitoring	Are there existing models or KPIs that the Bank wants us to use for predictions? What are the opensource or cloud models for predictive analytics, proactive response	should be inherent ability of platform.
Deliverables	General Question	capability including observability (resource availability, stability, and performance), predictive analytics and proactive response along with operational workflow	Are there parallel workstreams that might impact integrations?	Design and integration is in scope of bidder.
	2.4 Detailed Scope of Work		Are there predefined SLA templates or thresholds for API performance, availability, and error rates that the bidder must enforce?	Please be guided by RFP.
SLA Enforcement	2.4.2 API Management Solution	Enable modelling of Service Level Agreements, including limits per application.	Are there predefined SLA thresholds (e.g., latency, availability, error rate) for different API categories, or should the bidder propose these?	Please be guided by RFP.
Scope of Work	2.4.10 Description of Deliverables:	Enable event-driven, asynchronous communication mechanisms...	Are there preferred messaging platforms (e.g., Kafka, RabbitMQ) or standards the bidder must use for event-driven integration?	in scope of bidder
Production Support	2.4.19 Other Requirements	System should have parallel processing abilities...	Are there specific concurrency benchmarks or performance metrics the system must meet during peak load? If yes, will the bank share ?	Please be guided by the RFP
Deliverables	2.4.10 Description of Deliverables:	API Lifecycle Management: Implement comprehensive API lifecycle management, including standardization, version management, deprecation, and governance policies.	Are there specific lifecycle stages (e.g., draft, test, publish, retire) and associated timelines or SLAs that the bidder must adhere to?	Please be guided by the RFP
API Lifecycle Management	2.4.10 Description of Deliverables:	Implement comprehensive API lifecycle management, including standardization, version management, deprecation, and governance policies.	Are there specific lifecycle stages and approval workflows the Bank expects for API onboarding, versioning, and retirement?	Please be guided by the RFP
2.4.4 System Design	16.High Availability and Monitoring Requirements	E. Disaster Recovery: Active-Active DC & DR, switchover < 15 min	Are there specific security restrictions for accessing infrastructure metrics from DR/NDR environments? How are credentials/access rights provisioned for VM and Kubernetes clusters?	Access rights as per bank policy.
API Observability	API Observability	5. End to end monitoring: The platform should have End to end monitoring	Are there specific thresholds or patterns that should trigger predictive alerts?	As per bank requirement.
API Observability	API Observability	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.	Are there specific time ranges or aggregation periods required in the reports? (daily, weekly, monthly, or custom ranges)	As per bank requirement.
Non-Functional	Performance	performance), predictive analytics and proactive response along with operational workflow	Are there specific workloads or APIs for which the 20ms latency applies? Is this measured end-to-end or only within the API platform? What is the expected concurrency/TPS per API?	This is expected throughput of system measured within API platform. For TPS be guided by RFP.

2.3	Migrate all existing API's and Integrations	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.	Are these 200+ part of 850+?	Yes.
Deployment & Go Live	2.4.18 Deployment & Go Live:	Maintenance/support activities such as installation, configuration, upgrade, patch update, hardening...	Are these activities expected to be completed during hyper-care or spread across the post-go-live support period? Is there a checklist or timeline for each?	Deployment, hypercare and post go live.
9	Scope of work	The bidder has to establish and maintain two setups i.e. internal & external (Demilitarized Zone) separately for isolating the internal & external traffic.	Are we expected to handle both internal and external APIs via separate gateways?	Yes in scope of RFP.
API Observability	API Observability	9.The platform should connect to Bank's proposed ROC for improved observability	Are you currently using any external tools or platforms for Monitoring?	ITSM and Heal
2.2	API Security	API Security	Are you expecting API security to be a built-in capability within the API management solution, or can we propose it as an add-on module offering advanced capabilities — including but not limited to API discovery, posture analysis, runtime threat protection, and shift-left security testing?	Please be guided by the RFP
2.4.4	System Design	Caching (To store frequently used data in memory for quick processing and to improve performance).	Are you expecting caching functionality (mechanism) in API Gateway & ESB? Please provide additional details	should be inherent ability of platform.
2.3	API & ESB Migration	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.	Are you expecting the bidder to perform a like-for-like migration of existing APIs and integrations, or should the scope include refactoring and modernization? Additionally, will the bank provide detailed API inventories, integration documentation, and dependencies to support accurate migration planning?	Bank have multiple API middleware solutions. Scope include refactoring, revamping and modernization. Migration of existing APIs are in scope. API discovery is also in scope of bidder.
16(A)	Data Replication	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	Are you looking for data synchronization between both the DC and DR platforms, or replication across all nodes within the DC environment?	Data synchronization between DC and DR and parallel processing among nodes in DC and DR resp.
2.4.19(i)	Training Requirements	Mandatorily comprehensive training (technical and functional separately) to Bank Staff, at least once in a year during the implementation period.	Are you looking for us to provide strategic guidance along with training with respect to the Development, onboarding of APIs, maintenances, etc? How many peoples, groups are going to involve in the training?	Please be guided by the RFP
Additional Questions	Additional Questions	Server & Storage Capacity - Current	Are you managing the volumes to store the logs?	Required infra and storage will be provided by bank.
	Note: All the system Software proposed as part of solution must be licensed and not open sourced.		Are you open for Enterprise supported version for proposing an OpenSource platform ?	Enterprise supported version is acceptable to the Bank.
3.1	OEM Design and Assessment Services	OEM Design and Assessment Services	As an aside related to licensing and design, Annexure IX includes an item for OEM's design validation. Does the Bank require IBM's direct involvement in reviewing the solution architecture and providing a sign-off or sizing certification? We will engage IBM for best practices, but we seek clarity on any formal OEM certification expected as part of the bid (and whether this should be included in our licensing/support costs).	Please be guided by the RFP
Annexure IV - Pre-Qualification Criteria	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.	NA	As an MSME (Micro, Small, and Medium Enterprise), we do not meet the standard turnover criteria. We respectfully request an exemption from this requirement.	Please be guided by the RFP

3.1 payment terms	Sno 1	Licenses Cost with 1 year warranty for APIM Solution along with all components i.e. ESB, APIMS and MQ at DC & DR Site.	As bank allows subscription plan our recommended platform which is on subscription model offers only upfront license payment on delivery of license - Request the bank to kindly consider this and have the entire license payment done on delivery of license itself	Please be guided by the RFP
2.4.19(11)	Other Requirements	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	As generally accepted criteria at other institutes, the Go-Live is defined as production build + migration or development of first service / API into production environment post sign off. (not necessarily the consumption of this service / API). Please confirm.	Production build + migration.
2.3	General Scope of work	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.	As it is mentioned that there will be 200 APIs that to be migrated, can we consider these as 200 endpoints? In prebid call it was mentioned that 850+ APIs, so shall we estimate based on the 850 APIs?	850+ APIs.
2.4.5 Platform Architecture and Design	Monitoring and Performance Management		As part of monitoring & performance mgmt referred on page#38, are there any existing tools/products to be integrated or is the bidder expected to propose these products/tools.	ITSM for APM.
2.4.5 Platform Architecture and Design	Monitoring and Performance Management		As part of monitoring & performance mgmt referred on page#38, are there any existing tools/products to be integrated or is the bidder expected to propose these products/tools.	ITSM for APM.
2.3	General Scope of work	2.1 Protocols & Connectivity	As part of the RFP we consider the mentioned protocol's HTTP/HTTPS, SOAP, AMQP, JMS, SFTP, GraphQL, please confirm?	Please be guided by the RFP
1.12	EMD	4. Non submission of EMD leads to rejection of Bid.	As per GeM GTC page 19 point v "Sellers / Service Provider having annual turnover of ₹ 500 Crore or more, at least in one of the past three completed financial year(s)" Bidder with turnover of more than 500Cr is exempted from EMD submission and that cannot be overridden by buyer as mentioned in GeM notification page 5 Disclaimer "2. Seeking EMD submission from bidder(s), including via Additional Terms & Conditions, in contravention to exemption provided to such sellers under GeM GTC." . Kindly check and amend the clause accordingly as per GeM guidelines.	EMD is mandatory
Appendix A	EMD	1) Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD / Exemption Certificate.	As per GeM GTC page 19 point v "Sellers / Service Provider having annual turnover of ₹ 500 Crore or more, at least in one of the past three completed financial year(s)" Bidder with turnover of more than 500Cr is exempted from EMD submission and that cannot be overridden by buyer as mentioned in GeM notification page 5 Disclaimer "2. Seeking EMD submission from bidder(s), including via Additional Terms & Conditions, in contravention to exemption provided to such sellers under GeM GTC." . Kindly check and amend the clause accordingly as per GeM guidelines.	EMD is mandatory
Appendix-G	RFP Cost	1 Proof of RFP Cost	As per GEM Tender Notification page 6 point 14 of this RFP "If any clause(s) is / are incorporated by the Buyer regarding following, the bid and resultant contracts shall be treated as null and void and such bids may be cancelled by GeM at any stage of bidding process without any notice:- 14. Asking for any Tender fee / Bid Participation fee / Auction fee in case of Bids / Forward Auction, as the case may be." Request the bank to amend and remove the clause of Tender Fee so as to comply with GeM's guidelines.	EMD is mandatory
ANNEXURE - XV	Security, Point 33	The platform should provide VPN tunnel for providing a secure messaging channel for communication	As per our understanding from the RFP heading, the proposed deployment is entirely on-premises. We request the Bank to kindly clarify the purpose of the VPN tunnel requirement in this context.	refer addendum
	Generic		As per our understanding if bank require source code audit, same will be provided by bidder.	Bidder to provide integrity certificate through competent authority. If required vendor to provide source code for audit to bank.

2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	As per our understanding the Active DR site will be always up & running, but will not be serving the traffic. So in case of Disaster or primary DC outage, the DR site can switchover within 15 min. Please confirm.	The inference provided is accurate.
2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	As per our understanding the Active DR site will be always up & running, but will not be serving the traffic. So in case of Disaster or primary DC outage, the DR site can switchover within 15 min. Please confirm.	The inference provided is accurate.
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2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	As per our understanding the Active DR site will be always up & running, but will not be serving the traffic. So in case of Disaster or primary DC outage, the DR site can switchover within 15 min. Please confirm.	The inference provided is accurate.
2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	As per our understanding the Active DR site will be always up & running, but will not be serving the traffic. So in case of Disaster or primary DC outage, the DR site can switchover within 15 min. Please confirm.	The inference provided is accurate.
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2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	As per our understanding the Active DR site will be always up & running, but will not be serving the traffic. So in case of Disaster or primary DC outage, the DR site can switchover within 15 min. Please confirm.	The inference provided is accurate.
2.4	Support	2.4.4. System Design	As per our understanding, the consultants are required to be onsite after Go-Live while we can have the implementation done in a hybrid(onsite-offshore) mode. Please confirm?	Support staff should be onsite

2.3	General Scope of work	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.	As the variance is mentioned 30% , can we consider 260 APIs as part of the scope, please confirm.	Please be guided by RFP
ANNEXURE - IV	Sr. No.7, Pre-Qualification Criteria	The bidder must possess below certifications, at the time of bidding: ISO 27001 ISO 9001	As this project requires a high level of technical capability, it is further requested that bidders be required to possess a valid CMMI Level 5 certificate, verifiable on the CMMI Institute website.	Please be guided by RFP
ANNEXURE - XV	Security,Point 33	The platform should provide VPN tunnel for providing a secure messaging channel for communication	As we understand from heading of RFP the deployment is totally on-prem. Request Bank to clarify why VPN tunnel is required	refer addendum
ANNEXURE - XV	Security,Point 33	The platform should provide VPN tunnel for providing a secure messaging channel for communication	As we understand from heading of RFP the deployment is totally on-prem. Request Bank to clarify why VPN tunnel is required	refer addendum
ANNEXURE - XV	Security,Point 33	The platform should provide VPN tunnel for providing a secure messaging channel for communication	As we understand from heading of RFP the deployment is totally on-prem. Request Bank to clarify why VPN tunnel is required	refer addendum
2.4.5	Platform Architecture and Design	Orchestration and Workflow Automation: Implement capabilities for orchestrating complex integration workflows, including support for long-running transactions and compensation mechanisms.	Assuming long-running transactions are STP and does not require Human handoff. If Human handoff / reviewer is required then Bank will provide necessary BPM solution for the same. Pls clarify.	Please be guided by the RFP
2.4.5	Platform Architecture and Design	Orchestration and Workflow Automation: Implement capabilities for orchestrating complex integration workflows, including support for long-running transactions and compensation mechanisms.	Assuming long-running transactions are STP and does not require Human handoff. If Human handoff / reviewer is required then Bank will provide necessary BPM solution for the same. Pls clarify.	Please be guided by the RFP
2.4.5	Platform Architecture and Design	Orchestration and Workflow Automation: Implement capabilities for orchestrating complex integration workflows, including support for long-running transactions and compensation mechanisms.	Assuming long-running transactions are STP and does not require Human handoff. If Human handoff / reviewer is required then Bank will provide necessary BPM solution for the same. Pls clarify.	Please be guided by the RFP
2.4.5	Platform Architecture and Design	Orchestration and Workflow Automation: Implement capabilities for orchestrating complex integration workflows, including support for long-running transactions and compensation mechanisms.	Assuming long-running transactions are STP and does not require Human handoff. If Human handoff / reviewer is required then Bank will provide necessary BPM solution for the same. Pls clarify.	Please be guided by the RFP
2.4.5	Platform Architecture and Design	Orchestration and Workflow Automation: Implement capabilities for orchestrating complex integration workflows, including support for long-running transactions and compensation mechanisms.	Assuming long-running transactions are STP and does not require Human handoff. If Human handoff / reviewer is required then Bank will provide necessary BPM solution for the same. Pls clarify.	Please be guided by the RFP
2.4.5	Platform Architecture and Design	Orchestration and Workflow Automation: Implement capabilities for orchestrating complex integration workflows, including support for long-running transactions and compensation mechanisms.	Assuming long-running transactions are STP and does not require Human handoff. If Human handoff / reviewer is required then Bank will provide necessary BPM solution for the same. Pls clarify.	Please be guided by the RFP
3.10 Service Level Agreement	Service Level Agreement and Penalty for Operations	Service Level Agreement and Penalty for Operations	Assuming that the Bidder shall be exempted from Penalties in case of any delay of delivery / feature glitch from OEM	Please be guided by the RFP
3.7 Audit by Third Party	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	Assuming that these shall be pre-informed audits and the engaged Bidder shall be given time to furnish all details	Yes
2.4.16	Quality Assurance	Testing related to review of source code/ certification shall be conducted/obtained	Assuming the bank has all the test cases / suites for existing integrations / APIs in the bank	No. Bidder need to takeup with individual project team and discover APIs. ESB APIs test cases will be available.
2.2	Scope of Work - Business rationale	Testing	Assumption : API Gateway and API Management Testing to be a part of Dev team.	in scope of bidder
2.2	Scope of Work - Business rationale	Testing	Assumption : API Security Monitoring and Governance to be a part of DevOps.	Please be guided by the RFP
section 2.4.9	Test Automation	Testing	Assumption : We will use freeware framework/tool for API automation NOT a licensed one like Tosca (No code/Low Code). Please confirm if any other plans.	As per Bank policy freeware/ opensource is not allowed.
3.5	Order Cancellation	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.	Assumption is if bank cancels/terminates the contract with the vendor for convenience: - Bank is liable to pay all non cancellable services and license costs and indemnify the bidder from any OEM license costs for the cancelled period.	Please be guided by the RFP
2.4.9	Other Technical Requirements(Monitoring and Support for scheduled Operations)	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.	Assumption is Job includes monitoring primarily and not mentioned technologies like Linux, shell and power shell may not be applicable for the specific OEM planned, pls confirm.	API or API management project related components like shell scripts, schedulers, cronjob etc. to be monitored as a part of scope of bidder.

2.4.16	Quality Assurance	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.	Assumption is that bank will conduct VA/PT using their own tools. Bidder will support the bank & OEM if any recommendations required..	Bank will conduct VA/PT and its responsibility of bidder to closed observation within time period as per SLA. VA/PT will be conducted by bank
2.4.19.18.13 & 2.4.19.18.7	Other Requirements	Firewall/IPS/IDS Policy formulation and implementation in the system supplied. Security management - Configuring account policy, access rights, password control as per Bank's security policy.	Assumption is that the Ingress/Egress traffic control and firewall configurations are managed centrally by the Bank's infrastructure and network team. Kindly confirm	Bidder is expected to share requirement/ co-operate/ co-ordinate/ raise CR etc as per requirement. Firewall is managed by Bank.
ANNEXURE – XIII	Resource Qualification Criteria	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.	At least Bachelor's degree in Computer Applications, Computer Science or Information Technology or a related field. - 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.	Please be guided by the RFP
API Monitoring	Log management	14.The platform should support log creation for detailed information on behavior of applications and integrations	At what level of granularity should logs be monitored — individual logger components, aggregated at the application level, or at the service level?	Please be guided by the RFP
ANNEXURE - XV	API Design,Point 12	The platform should enable automation of decision processes and services like document recognition.	Automation of decision processes is more inclined towards specialized OCR and ICR solution and does not form part of API management or ESB solutions. Request bank to clarify if they require separate solution for OCR,ICR services.	to discuss addendum(TBR)
ANNEXURE - XV	API Design,Point 12	The platform should enable automation of decision processes and services like document recognition.	Automation of decision processes is more inclined towards specialized OCR and ICR solution and does not form part of API management or ESB solutions. Request bank to clarify if they require separate solution for OCR,ICR services.	to discuss addendum(TBR)
ANNEXURE - XV	API Design,Point 12	The platform should enable automation of decision processes and services like document recognition.	Automation of decision processes is more inclined towards specialized OCR and ICR solution and does not form part of API management or ESB solutions. Request bank to clarify if they require separate solution for OCR,ICR services.	to discuss addendum(TBR)
ANNEXURE - XV	API Design,Point 12	The platform should enable automation of decision processes and services like document recognition.	Automation of decision processes is more inclined towards specialized OCR and ICR solution and does not form part of API management or ESB solutions. Request bank to clarify if they require separate solution for OCR,ICR services.	to discuss addendum(TBR)
2.4.9(Point 17)	Other Technical Requirements	Bidder will be responsible for both online and offline Backup up of Application and Database as per the requirement and policy of the Bank.	Backup will be as per the banks policy which would be part of infra provider, hence not part of the scope for the bidder. Please Confirm.	Bank will provide infra and tapes. Bidder need to co-operate in backups activities performed by infra team.
2.4.1	Dynamic addition of new requirements in ESB	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	Bank advises bidders to factor up to 40% variation in number of integrations. While we accept a degree of scope flexibility, this essentially means the bidder must anticipate and absorb a large amount of additional work. We seek clarification on the boundary of this scope creep: Does the 40% increase apply to the number of APIs/flows (i.e., if ~850 APIs now, plus 40% = 1190 APIs could be demanded without extra cost)? And anything beyond that would then be a change request? We request the Bank to confirm that significant new requirements outside the originally envisioned scope (beyond that 40% buffer) would be handled via the change control process (with commercial implications).	Please be guided by the RFP
ANNEXURE - IV	Pre-Qualification Criteria	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	Bank is requested to change this clause to any Two large size organization in place of PSU/BFSI/Public sector bank / Scheduled commercial bank.	Please be guided by RFP

2.4.16 Quality Assurance		The vendor shall do proactive monitoring and do capacity planning at regular intervals and advise the Bank on Hardware /Software upgrades.	Bank requires to inform on the Non Functional Requirements, Y-O-Y growth trends in traffic and growth in usage of the application	Predictive analysis is in scope of RFP. Please be guided by the RFP
ANNEXURE - IV	Pre-Qualification Criteria	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.	Bidder must have at least 250 technical manpower on their payroll, out of which at least 50 resources with experience in the similar tools/solution as on the date of submission of the bid.	Please be guided by RFP
ANNEXURE – XVI	Table for Bidder Evaluation	Partnerships	Bidder shall bid with only one OEM and OEM shall bid with only one bidder. Kindly confirm	Please be guided by the RFP
ANNEXURE - IV	Pre-Qualification Criteria	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	Bidder should have Delivered, Implemented and Managed Enterprise Wide API Management Solution in any one of PSU/ BFSI/ Public sector bank/ Scheduled Commercial Banks	Please be guided by the RFP
	Delay in Implementation of solution:	Penalty / Liquidated Damages	Bidder will deploy full team in the location to achieve the timeline and avoid the penalty. In case of any delay to due to bank's dependency and the team is waiting, do you have a model to compensate this time and more importantly to create a mutual answerable teams to meet the timelines?	Please be guided by the RFP
Annexure IV	Eligibility Criteria	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. For OEMs, directly participating, the conditions mentioned above for support center remain applicable.	Bidder will have Level 3 support (highest) in India and will have back-to-back OEM global support as required.	refer addendum
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1.15.2	Eligibility Bid (ANNEXURE - IV)-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 sector (Banking, Financial Services and Insurance) in India.	Bidders understanding is that the experience of similar projects in providing solutions/services may include On-Prem/ Private Cloud/ VPC of any Hyperscalers. Pl confirm if this understanding is correct?	Projects related to scope of RFP only.

1.15.2	Eligibility Bid (ANNEXURE - IV)-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	Bidder's understanding is under the ambit of BFSI, both India and Global credentials of repute can be showcased. PI confirm if this understanding is correct?	Only India references.
2.4.19	Other Requirements	Mandatorily comprehensive training (technical and functional separately) to Bank Staff, at least once in a year during the implementation period	By training, is the product training expected or training of the implemented solution.	Training of implemented solution.
2.3	General Scope of Work	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.	Can bidder leverage the existing ITSM and Monitoring tool	Product should integrate with Bank's ITSM tool.
Monitoring and Performance Management	Platform Architecture and Design	Centralized Monitoring Platform	Can data be accessed outside the DC zone for fallback policy?	Please be guided by RFP.
			Can data be accessed outside the DR zone for fallback policy?	Please be guided by RFP.
			Can data be accessed outside the NDC zone for fallback policy?	Please be guided by RFP.
			Can data be accessed outside the NDR zone for fallback policy?	Please be guided by RFP.
2.4.4 System Design	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.	Can multiple applications run within the same pod?	Solution design is in scope of bidder.
Message Queuing	Message Queuing Service	For asynchronous messaging, the message queues store messages that one application creates for other applications to use in the same order they are transmitted until the consuming application can process them.	Can the Bank clarify if custom prioritization policies need to be configurable by the Bank team?	in scope of bidder.
General	Penalty & Liquidated Damages	The penalty for delays is set at ₹50,000 per week and liquidated damages up to	Can the bank clarify if there is any cap on cumulative penalties, and whether there is a cure period before penalties are imposed?	refer Addendum
General	Resource Replacement	The RFP mentions penalties for delay in resource replacement.	Can the bank clarify the process and timelines for resource replacement requests, and whether remote support is acceptable in exceptional circumstances?	Please be guided by the RFP
Scope of Work	2.3 General Scope of Work	The proposed system should utilize various middleware models to centralize and standardize integration across internal systems, external APIs, and partner APIs.	Can the Bank clarify which middleware models are currently in use and whether the bidder is expected to replace or integrate with them?	Please be guided by the RFP
Annexure – XV	API Integration	The platform should have ESB and messaging components to support interoperability among different applications.	Can the Bank confirm if existing ESB migration will be handled by the bidder or by Bank resources?	in scope of bidder
API Management Solution	API Observability	The platform should provide real-time API monitoring capability including uptime, latency, error rate.	Can the Bank confirm if integration with third-party APM tools is acceptable? Does bank has APM already ?	ITSM for APM. Platform should have API monitoring capability.
2.3 General Scope of Work	2.3 General Scope of Work	The platform should have built-in protection against OWASP Top 10 API security risks.	Can the Bank confirm if integration with WAF/IDS/IPS is mandatory from Day 1?	Yes
Observability	Monitoring Requirements	The platform should have the ability to integrate with existing governance platform of the Bank. e.g. PIMS, SIEM, DAM, ITSM etc	Can the Bank confirm if specific SIEM tools (e.g., Splunk, QRadar) need to be supported?	SIEM tool provided by bank should be supported.
Annexure – XV	API Implementation	The platform should provide support for event streaming (Kafka, Solace, AWS Kinesis, Azure EventHub) and queuing platforms	Can the Bank confirm if support for only one event streaming technology (e.g., Kafka) is acceptable or it is going to be a combination ?	in scope of bidder
ESB Migration	2.4.1 Enterprise Service Bus (ESB)	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.)	Can the Bank confirm list of 200+ ESB integrations that will be shared include metadata such as source/target systems, message types, and SLA requirements?	Details will be shared with successful bidder.
Environments	2.4.13.1 Table: Environments	Please note that the application should be designed for all the Production (DC, DR) in active-active mode.	Can the Bank confirm whether the infrastructure for active-active setup is already in place or needs to be provisioned by the bidder?	Infra will be provided by Bank.
Scope of Work	2.3 General Scope of Work	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.	Can the Bank provide a categorized inventory of these APIs (internal/external, REST/SOAP, critical/non-critical) to aid in migration planning and effort estimation?, with a definition of what an API means?	Details will be shared with successful bidder.
Unified API Services	2.4.10 Description of Deliverables:	Provide unified API-based services, consolidating data and services from multiple downstream applications for consumption by various channels.	Can the Bank provide a list of downstream applications (e.g., CBS, LOS, HRMS, etc.) along with their integration protocols (REST, SOAP, MQ, etc.) and current connectivity status?	Please be guided by the RFP

2.4.8	Non Functional requirements	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: 15 mins Disaster: RPO: 0 mins RTO: 15 mins	Can the bank provide its current RTO and RPO policies for both disaster and non-disaster situations to ensure the proposed solution meets the targets?	Details will be shared with successful bidder.
2.4.8	Non Functional requirements	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: 15 mins Disaster: RPO: 0 mins RTO: 15 mins	Can the bank provide its current RTO and RPO policies for both disaster and non-disaster situations to ensure the proposed solution meets the targets?	Details will be shared with successful bidder.
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2.4.8	Non Functional requirements	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: 15 mins Disaster: RPO: 0 mins RTO: 15 mins	Can the bank provide its current RTO and RPO policies for both disaster and non-disaster situations to ensure the proposed solution meets the targets?	Details will be shared with successful bidder.
2.4.10	Description of Deliverables	ROC Integration: Interface with the ROC (Remote Operations Centre) for enhanced observability and centralized monitoring	Can the bank provide more details on the integration required with the ROC (Remote Operations Center) for monitoring and observability?	Resilience Operations Centre of bank is currently not operational. API management solution is required to integrate with proposed ROC.
2.4.10	Description of Deliverables	ROC Integration: Interface with the ROC (Remote Operations Centre) for enhanced observability and centralized monitoring	Can the bank provide more details on the integration required with the ROC (Remote Operations Center) for monitoring and observability?	Resilience Operations Centre of bank is currently not operational. API management solution is required to integrate with proposed ROC.

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Scope of Work	2.4.10 Description of Deliverables:	Unified API Services: Provide unified API-based services, consolidating data and services from multiple downstream applications...	Can the Bank share a list of downstream applications and their integration protocols (e.g., REST, SOAP, MQ) to assess compatibility and effort?, split by real-time / batch etc.	Details will be shared with successful bidder.
Functional Requirements	2.4.4 System Design	API Versioning SOP: Versioning SoP (Standard Operating Procedure) for APIs is a documented process that governs how API versions are managed, released, communicated, and deprecated...	Can the Bank share its current versioning SOP or expectations for versioning strategy (e.g., semantic versioning, backward compatibility)?	Details will be shared with successful bidder.
2.4.16 Quality Assurance	Storage & Archival	Bank is having SAN Storage, Object Storage and EULA with Oracle.	Can the bidder leverage existing SAN and Object Storage for the solution, or should separate storage be proposed?	Infra will be provided by Bank
Annexure IV	Eligibility Criteria	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).	Can this be lowered to 50 Cr for MSMEs to participate?	Please be guided by the RFP
2.4.4(16)	High Availability and Monitoring Requirements	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	Can we also assume the load balancers for HA purposes. Bank will provide all required hardware including load balancer. Please confirm if our assumption.	Infra will be provided by Bank
2.3	Migrate all existing API's and Integrations	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.	Can we assume the 1105 and 256 as services scope?	850+ APIs include ESB
1.12	Earnest Money Deposit	The bidder shall furnish Noninterest earning Earnest Money Deposit (EMD) amount of Rs. 1 Crore (INR One Crore Only)	Can we get exemption based on MSME certificate and Udyam certificate	Please be guided as per RFP.
	General		Can you classify the number of APIs on API Manager as Simple/Medium/Complex?	Details will be shared with successful bidder.
	General	Classification of services	Can you classify the number of Services on ESB as Simple/Medium/Complex?	Details will be shared with successful bidder.
2.2	Scope of work	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.	Can you confirm the systems and applications that need to be integrated (internal, external, partner, or third-party)?	Details will be shared with successful bidder.
2.2	2.2 Business rationale	2. 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.	Can you please clarify if the bank is using Open APIs, if yes can you please help with the version of Open API Specification being used. Is Open API Specification 3.1 expected to be supported	Details will be shared with successful bidder.
2.4.4	System Design	API Complexity: The Bidder must deliver API services based on the following complexities which includes High, Medium	Can you please clarify the approximate split (simple:medium:complex) of integrations based on complexity in the current ESB?	Details will be shared with successful bidder.
2.3	General Scope of Work	Banks has total of 850+ API's implemented both internal and externa	Can you please clarify the split of number of external and internal APIs	Details will be shared with successful bidder.
Additional Questions	Additional Questions	Landscape Positioning	Can you provide an overview of your environment segmentation—specifically the Data Center (DC), Disaster Recovery (DR), and Non-Deployment Zones (NDZ)?	DC is in Airoli, Navi Mumbai, DR is in Greater Noida and NDC is in Rabale, Navi Mumbai
	Generic		can you provide percentage wise breakup of existing high, medium and low complexity APIs	Details will be shared with successful bidder.
2.4.1	Enterprise Service Bus		Can you provide the existing integration architecture,	Details will be shared with successful bidder.

2.4.9	System Testing	Testing	Confirmatoin needed : Automation - 95% coverage - for Regression only and not for SIT. SIT will fully manual.	Please be guided by the RFP
2.3 General Scope of work			Considering 30% variation, please confirm if the APIs on gateway would go upto to 1105+ and ESB services can go upto 260+, is this fair assumption ?	Please be guided by the RFP
2.3 General Scope of work			Considering 30% variation, please confirm if the APIs on gateway would go upto to 1105+ and ESB services can go upto 260+, is this fair assumption ?	Please be guided by the RFP
General	Request for Extension Due to Diwali Holidays	Request for Extension Due to Diwali Holidays	Considering that the current bid submission deadline is set for October 28th and the Diwali festival falls in the middle of this period, many stakeholders and team members will be on planned leave. To ensure comprehensive participation and high-quality submissions, we kindly request the bank to extend the bid submission deadline by at least two weeks.	Please refer addendum.
2.4.8	Non Functional requirements	Performance : API management solution components shall operate with a maximum latency of 20 ms or less measured from an end- user's perspective when triggering and producing the output. (it should provide caching technology for high- performance requirements)	Could the bank clarify how latency will be measured to ensure that the platform consistently meets the 20ms performance threshold from the end-user's perspective, and what tools or metrics will be used for this assessment?	API monitoring should be capability of proposed product.
2.4.8	Non Functional requirements	Performance : API management solution components shall operate with a maximum latency of 20 ms or less measured from an end- user's perspective when triggering and producing the output. (it should provide caching technology for high- performance requirements)	Could the bank clarify how latency will be measured to ensure that the platform consistently meets the 20ms performance threshold from the end-user's perspective, and what tools or metrics will be used for this assessment?	API monitoring should be capability of proposed product.
2.4.8	Non Functional requirements	Performance : API management solution components shall operate with a maximum latency of 20 ms or less measured from an end- user's perspective when triggering and producing the output. (it should provide caching technology for high- performance requirements)	Could the bank clarify how latency will be measured to ensure that the platform consistently meets the 20ms performance threshold from the end-user's perspective, and what tools or metrics will be used for this assessment?	API monitoring should be capability of proposed product.
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2.4.8	Non Functional requirements	Performance : API management solution components shall operate with a maximum latency of 20 ms or less measured from an end- user's perspective when triggering and producing the output. (it should provide caching technology for high- performance requirements)	Could the bank clarify how latency will be measured to ensure that the platform consistently meets the 20ms performance threshold from the end-user's perspective, and what tools or metrics will be used for this assessment?	API monitoring should be capability of proposed product.
2.4.4	System Design	Integrate with Automated CI/CD pipelines for API deployment	Could the Bank elaborate on whether the bidder is expected to set up a CI/CD pipeline as part of the project? Does the bank expecting the CI/CD pipeline for API deployment to be integrated with a specific version control system such as SVN, GitHub, or another repository?	Either inbuild functionality of product or should integrate with Gitlab(provided by bank)
ANNEXURE - XVII			could you please confirm if Bank will do the hardware setup for APIM / microservices platform	Infra will be provided by bank through its pvt cloud.
ANNEXURE - XVII			could you please confirm if Bank will do the hardware setup for APIM / microservices platform	Infra will be provided by bank through its pvt cloud.
Additional Questions	Additional Questions	Deployment Strategy	Could you please confirm the hosting model used in your current deployment strategy—On-Premises, Cloud, or a Hybrid setup?	On-Prem private cloud
	API Management Solution:		Could you please confirm whether a VPN tunnel or direct connectivity is available with theany existing cloud setup?	Currently bank is not having any public cloud setup/VPN tunnel.
2.4.10	Description of Deliverables	ROC Integration: Interface with the ROC	Could you please elaborate on ROC(Remote Operations Center). Also would appreciate if we can have the requirement behind the integration.	Resilience Operations Centre of bank is currently not operational. API management solution is required to integrate with proposed ROC.
ANNEXURE - XV	Architecture	8. Availability of ESB within platform should support legacy applications and enable seamless integration with modern architectures	Could you please provide a list of legacy systems currently in operation? Additionally, is there any information exchange or integration that still relies on COBOL-based implementations?	No COBOL based integration in current environment.

2.3	General Scope of Work	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.	Could you please provide a quantified breakdown of the 850 APIs based on complexity levels—simple, medium, and complex? For example: Simple – 20% Medium – 30% Complex – 50% Has a 7R (Retire, Retain, Rehost, Replatform, Refactor, Rearchitect, Replace) analysis been conducted for any of the APIs or ESB (Enterprise Service Bus) integration flows? Re-architecture Scope How many APIs or ESB flows are expected to undergo a complete re-architecture as part of the transformation effort?	API complexity details will be shared with successful bidder. No 7R exercise conducted for APIs/ESB. Rearchitecture is also requirement of project.
2.4.8	Activity Log Management	Platform to provide Log retention as per the Bank's policy.	Could you please provide what is the current log retention policy of the bank & what is the storage and archival policy for log storage ?	Details will be shared with successful bidder.
ANNEXURE - XV	API Integration	15. Integration support with external monitoring platforms to provide health status of services.	Could you please share a list of the external monitoring platforms currently in use, along with the associated operational details—such as scope of monitoring, integration points, alerting mechanisms, and any SLAs or performance thresholds being tracked?	ITSM tool for APM and hardware performance monitoring.
2.3 General Scope of work			Could you please share the architecture diagram of the existing landscape	Details will be shared with successful bidder.
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		7.The platform should have out of box dashboard for unified APIs, orchestrated APIs, Common APIs, etc.	Could you share the complete list of KPIs and metrics expected in monitoring ?	Please be guided by the RFP
Monitoring and Performance Management	Platform Architecture and Design	Analytics and Insights	Could you share the complete list of KPIs for logs, metrics and traces that bank expects to be displayed in the monitoring?	Please be guided by the RFP
Annexure – XIV	2.4.10 Description of Deliverables:	High Throughput Capability: Ensure the platform can handle a minimum of 1200 TPS (Transactions Per Second) to meet enterprise-level demands with 30% YoY growth.	Could you share the current number of APIs along with associated TPS as it stands currently, with a increase YOY over the term of 5 years, to size the platform to meet Bank throughput requirements?	Please be guided by the RFP
			Could you share the GeM Id as we are not finding the RFP listed in GeM po	GEM/2025/B/6746234
			Could you share the start-up exemption details	no exemptions to start-up
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	Currently how many environments exist with PSB . Is there a EMT management team in place	currently bank is not having api management solution.
ANNEXURE - XV	API Observability,Point 3	The platform should have the ability to extract data for forensics	Data forensic tools are specialized set of tools that are not under integration platforms. Request bank to clarify if the platform captured logs data needs to be sent to external forensic tools as these are separate from API management and ESB tools.	as per industry standard and best practices.
ANNEXURE - XV	API Observability,Point 3	The platform should have the ability to extract data for forensics	Data forensic tools are specialized set of tools that are not under integration platforms. Request bank to clarify if the platform captured logs data needs to be sent to external forensic tools as these are separate from API management and ESB tools.	as per industry standard and best practices.
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ANNEXURE - XV	API Observability,Point 3	The platform should have the ability to extract data for forensics	Data forensic tools are specialized set of tools that are not under integration platforms. Request bank to clarify if the platform captured logs data needs to be sent to external forensic tools as these are separate from API management and ESB tools.	as per industry standard and best practices.
API Monitoring	API Monitoring	4.Alerts, Log Management, Reports, Health Check Monitoring, Business activity monitoring via Custom Metrics, Application network visualization, API and integration analytics	Define Key KPIs or metrics should be included	Details will be shared with successful bidder.
Chapter-3 Terms & Conditons	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.	Design and Validation - 80% on successful submission of Low Level Design (LLD) and acceptance by Bank. 20% post validation of platform and acceptance by Bank.	Please be guided by the RFP

ANNEXURE - XV	Deployment,Point 11	The platform to have inbuilt DevSecOps capability.	Dev Sec ops tools are specialized enterprise wide tools separate from API Management and ESB solutions, Request Bank to clarify if bank needs a separate Dev Sec Ops offering	refer Addendum.
ANNEXURE - XV	Deployment,Point 11	The platform to have inbuilt DevSecOps capability.	Dev Sec ops tools are specialized enterprise wide tools separate from API Management and ESB solutions, Request Bank to clarify if bank needs a separate Dev Sec Ops offering	refer Addendum.
ANNEXURE - XV	Deployment,Point 11	The platform to have inbuilt DevSecOps capability.	Dev Sec ops tools are specialized enterprise wide tools separate from API Management and ESB solutions, Request Bank to clarify if bank needs a separate Dev Sec Ops offering	refer Addendum.
ANNEXURE - XV	Deployment,Point 11	The platform to have inbuilt DevSecOps capability.	Dev Sec ops tools are specialized enterprise wide tools separate from API Management and ESB solutions, Request Bank to clarify if bank needs a separate Dev Sec Ops offering	refer Addendum.
2.4.13	Environments:	Table: Environments	DEV, SIT, UAT: Are physically separated? Or do we have freedom to design a logical separation - with our prior experience working with other PSBs- as all these are not fully utilized, to optimize the S/W and H/W cost to the bank.	in scope of bidder.
ANNEXURE - XV	Functional and Technical Specifications	Testing	Developer Portal - Do we need to test on different browsers and devices?	compatible with Microsoft edge, Google Chrome, Safari and Mozilla firefox and x86 systems.
5	Api complexity	Caching (To store frequently used data in memory for quick processing and to improve performance).	do bank provide any caching mechanism	Please be guided by the RFP
			Do we have to submit the Bid Security Declaration annexure mandatorily	Please be guided by the RFP
2.2	Other Requirements	The proposed ESB and API Management Solution should have a highly scalable architecture that can support at least 1200 transactions per second (TPS) on the integration/API platform	Do we have visibility on the number of transactions / throughput for internal / external traffic?	Details will be shared with successful bidder.
API Monitoring	Log management	Monitoring access logs and application logs	Do we need to capture historical logs?	In scope of bidder.
API Monitoring	Log management	Monitoring access logs and application logs	Do we need to capture only new logs from the point of monitoring?	Please be guided by the RFP
			Do we need to migrate existing API/ESB services or only onboarding new APIs?	Complete migration of APIs and ESB is in scope.
			Do we need to propose new API gateway solutions or Does the Bank have any existing API gateway solutions?	Please be guided by the RFP
1.9	Submission of Bid and communication	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	Do we need to submit the complete technical bid in physical (hard copy) OR only mandatory documents/forms which printed on Stamp Paper, EMD, Tender fee? Please confirm.	Complete document set in both physical and softcopy.
2.4,14	bidder expectation,api documentation	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	Do you expect MuleSoft implementation partners to provide training and handholding for your internal teams? and Should MuleSoft provide complete documentation (technical, operational, user manuals)?	in scope of Bidder to prepare documentation and provide training.
12	Scope of work	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.	Do you expect real-time, near-real-time, or batch integrations between systems?	Please be guided by the RFP
5	System Design DevSecOps Integration:	Integrate with Automated CI/CD pipelines for API deployment	Do you have an existing CI/CD pipeline to integrate the new API system? Or are you scoping to build a new one as part of this RFP? Or is just a feature you are expecting from the product for future usage?	Integrate with Gitlab provide by bank.
33		The platform should provide VPN tunnel for providing a secure messaging channel for communication	Do you have existing network/firewall policies for IP whitelisting or port exposure?	as per bank policy.
API Observability	API Observability	8.The platform should provide traceability capabilities to track impact/history of corrective actions	Do you need monitoring data split per application and per API?	Yes
		Real-time API monitoring capability with minimal delay	Do you need monitoring data split per application and per API?	Yes
2.4.1	Enterprises service bus	Enterprise Model (Deployment, Upgrade, Support etc.): This capability ensures proper deployment, upgrade, and support of the ESB, making it easy to manage and maintain	Do you need MuleSoft to function as both ESB (integration layer) and API gateway (management layer) also Should MuleSoft migrate existing integrations from your current ESB or API platform? (If yes, please share the list of existing integrations.)	Please be guided by the RFP

Additional Questions	Additional Questions	Landscape Positioning	Do you require a centralized monitoring setup across all environments, or would you prefer a location-specific (zone-based) monitoring configuration?	Centralized monitoring platform.
API Monitoring	API Monitoring	8.Auto-Escalation	Do you want auto-escalation integrated with ITSM?	Please be guided by the RFP
API Observability	API Observability	11. The platform should provide real-time data analysis and visualization for live tracking of performance	Do you want distributed tracing to be visualized for API Monitoring?	Yes
3	Security	Periodic rotation of API keys.	Does bank expects API key rotation with automated generation, revocation, audit logging, and secure storage.	Please be guided by the RFP
2.4.5	Monitoring and Performance Management	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	Does bank is having any existing logging and monitoring tools at enterprise level?	Bank is having SIEM and ITSM tool.
2.4.4 System Design	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.	Does each pod host a single application?	Design and integration is in scope of bidder.
2.4	2.4 Detailed Scope of Work	Ongoing maintenance, monitoring, and enhancement of the ESB and API Management solution.	Does existing ESB will get upgraded to a latest version of Integration Bus? Is there any Due Diligence done on that?	Complete new solution and migration is in scope of RFP.
API Observability	API Observability	2. The platform should have the capability to masking the Audit log as per security requirements.	Does logs require masking per Bank security policies in monitoring?	As per RBI guidelines and Bank policy
ANNEXURE - XVII	Infrastructure Requirement	The hardware and software capacity / sizing proposed by the bidder must be able to support a minimum of 1200 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.	Does the 1200 TPS include both the Non-Production & Production environment for APIM and ESB? What are the TPS requirements for the non-production environments?	1200 TPS requirement mentioned in RFP is for production environment.
2.4.19	Other Requirements	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.	Does the Bank expect a mix of L2 and L3 engineers for API platform, including one team lead/architect and other support engineers?	Support engineers across all shifts till duration of project. For other details please be guided by RFP.
Message Queuing	Message Queuing Service		Does the Bank expect Active-Active clustering or Active-Passive configuration for MQ?	It should be configured in HA mode.
2.2	2.2 Business rationale	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	Does the bank have a monetizing engine for API Monetization?	Bank does not have any monetization engine.
2.3	2.2 Business rationale	The API Management Solution should have all the capabilities of API gateway, analytics, traffic monitoring.	Does the bank have an enterprise monitoring / analytics engine that can be reused / integrated?	ITSM for APM. Proposed solution should have API monitoring capabilities.
2.3	Containerization & Platform	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	Does the Bank have an existing container orchestration platform (e.g. Red Hat OpenShift or Kubernetes cluster) that bidders should plan to use? Or should we include a new container platform as part of our solution? Please confirm the deployment formfactor	Bank will provide VMware Tanzu Container platform in pvt cloud.
2.3 General Scope of work			Does the bank have an existing Oauth server in place to support security aspects and what Oauth server currently being used.	Currently bank don't have Oauth server. It is part of porposed API management solution.
2.3 General Scope of work			Does the bank have an existing Oauth server in place to support security aspects and what Oauth server currently being used.	
2.3	General Scope of Work	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	Does the bank have any recommendation / mandate on ciphers that need to be supported by the new solution?	Please be guided by the RFP
2.4.4	System Design	Integrate with Automated CI/CD pipelines for API deployment	Does the bank have any recommendation on the tool to be used for CI/CD?	Gitlab will be provided by bank.
2.4.2	API Management solution	API Manager Security (TLS, AD-Integration, Certificates and Key Management, LDAP authentication method etc.)	Does the bank intend to segregate encryption and decryption between the internal and external gateways? Please confirm our understanding, For the internal gateway, the bank intends to implement symmetric encryption, while for the external gateway, asymmetric encryption is preferred.	system design is in scope of bidder.

2.4.4	System Design	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 implemented,	Does the bank maintain any static message structures or predefined templates for ISO messages or does bidder build message structures dynamically based on specific business requirements? Are there any standard mappings or transformation rules already defined by the bank?	Static message structure with customization for ISO messages.
Annexure – XV	API Design	The platform should support async API design and documentation.	Does the Bank require AsyncAPI specification compliance explicitly?	Please be guided by the RFP
Observability	Monitoring Requirements	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	Does the Bank require built-in dashboards or is integration with external tools like Grafana/Prometheus, Custom boards acceptable?	API monitoring should be inherent ability of platform. For APM it should integrate with ITSM.
Description of Deliverables	API Observability	The platform should enable end-to-end traceability of API transactions.	Does the Bank require integration with distributed tracing tools like Jaeger or Zipkin? Or something else which is already existing, please clarify	in scope of bidder.
Annexure – XV	API Governance	The solution must as well support Fine-grained access controls and role-based access management (RBAC) for APIs from day one	Does the Bank require integration with existing IAM solution or something else (e.g., Active Directory) for RBAC? Should the bidder assume AD integration for now ?	AD integration or any other solution provided by bank.
Message Queuing	Message Queuing Service		Does the Bank require integration with HSM for key management or will PKI be provided by the Bank?	As of now HSM is not present. It is bidders responsibility to integrate it with HSM in future.
Observability	Monitoring Requirements	Auto-Escalation - The platform should provide customizable alerting and escalation workflows.	Does the Bank require integration with ITSM tools like ServiceNow for alert management?	Yes
Annexure – XV	API Implementation	The platform should enable direct application of rate limiting and throttling policies directly to APIs.	Does the Bank require policy enforcement at API Gateway level only, or also at microservices level?	as per industry standard and best practices.
Annexure – XV	API Integration	The platform should provide support for converting data from one format or protocol to another, such as SOAP to REST, XML to JSON, JSON to XML, and XSL etc..	Does the Bank require real-time protocol conversion or batch mode is acceptable?	real time
Message Queuing	Message Queuing Service	For asynchronous messaging, the message queues store messages that one application creates for other applications to use in the same order they are transmitted until the consuming application can process them.	Does the Bank require support for multiple MQ technologies (e.g., ActiveMQ, RabbitMQ, Kafka) or a single OEM solution?	Single OEM
2.4.8(1)	Uptime for UAT and PROD	The proposed platform should provide an overall uptime of 99.99%. The Bidder has to provide complete document on Business Continuity plan (BCP) and Disaster Recovery Plan (DRP) for the proposed solution.	Does the requirement of 99.99% uptime and the submission of Business Continuity and Disaster Recovery plans apply to both UAT and Production environments, or only to the Production environment?	Production Environment
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	Does the scope here for bidder also mean to carry out detailed integration testing and validation of all the flows / does it mean carrying out sanity check for 2-3 scenarios	Yes. In scope of bidder.
ANNEXURE - IV	Pre-Qualification Criteria	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	Due to stringent Non Disclosure Agreement in place with customers, we request to submit client e-mail on delivery of the projects or a self declaration.	Please be guided by the RFP
2.3	Migrate all existing API's and Integrations	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.	During the project execution phase the API count will continue to grow per business requirement. So, can we assume a change request beyond the count of APIs that are agreed now?	No. Refer section b of 2.5.1
3.5	Order Cancellation	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.	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 and not exeding the total value of the undelivered project/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.	Please be guided by the RFP

Cache management: APIs	Point 12	caching is used to improve the response time of requests by storing the results of frequently-used requests in a cache.	Enterprise API Management being a critical integration point with various systems internally and externally, there should be a dedicated Caching solution in the Architecture beyond the API caching Functionality being asked in the RFP. Please consider having a dedicated caching solution in the RFP.	Please be guided by the RFP
ANNEXURE - XV	Architecture	6. The platform should have the capability of event based triggering support mechanism and support event driven architecture.	Event Mesh Capability Does the existing architecture use an event mesh for distributed event-driven communication?	Please be guided by the RFP
2.2	Business Rationale	..with new layer of ESB. It will also support/replace the existing ESB for API management & security	Eventually, are you open to have two ESBs from two different OEMs or two ESBs from one single OEM?	One single OEM ESB. Complete migration is in scope of RFP.
2.2	Business Rationale	..with new layer of ESB. It will also support/replace the existing ESB for API management & security	Eventually, are you planning to have two different ESB running at the same time or only one?	One single OEM ESB. Complete migration is in scope of RFP.
Annexure-VII	Non-Disclosure Agreement	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.	Except for information retained as part of internal (archival storage), professional, regulatory and statutory obligations.	Please be guided by the RFP
2.3.21	General Scope of work	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.	Existing 200 ESBs needs to be migrated to the proposed platform, we are assuming rest 650 APIs are proxy APIs running currently on API gateway platform. Please confirm our understanding and API gateway platform	The exercise involves a comprehensive redesign of the existing integration landscape, where some APIs may be consolidated and others migrated from the ESB layer to the API
Scope of Work	Sizing	30% Variation in API/Process Count	Explain the deployment architecture.	in scope of bidder.
ANNEXURE - XV	Functional and Technical Specifications	Testing	For commercial evaluation, should bidders factor in a 30% buffer in licenses, infrastructure, and migration effort? How will additional APIs/processes be handled contractually post go-live?	Please be guided by the RFP
Pre-Qualification	Experience	Experience, Certifications	For Developer Portal - do we need to test all 850 APIs or selected ones from the Client?	All APIs under migration.
Eligibility Criteria	Eligibility Criteria	The bidder should not be involved in any litigation which threatens solvency of company	For OEM and SI experience, will global credentials be considered, or only Indian BFSI references? For ISO certifications, is a valid certificate at the time of bid sufficient, or must it be valid throughout the contract?	Addendum
3.6	Consequences of Termination	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	For point 15, litigation certificate, Request you to additionally consider the signing authority as company secretary	Please be guided by the RFP
2.4.19	Other Requirements	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.	For reason of expiry of contract and on no further extension provided to bidder, bank cannot impose such liability obligation of invoking PBG, deed of indemnity etc. and bank may impose penalty for justified reason only.	Please be guided by the RFP
3.1	Payment Terms	Licenses Cost with 1 year warranty for APIM Solution along with all components i.e. ESB, APIMS and MQ at DC & DR Site.	For software supply- upgrades without additional cost may be accepted however any change for product's compatibility may require substantial effort and needs to check feasibility of this requirement.	refer to addendum.
API Monitoring	Log management	Monitoring access logs and application logs	For the above said reasons, there will always be dependency from the bank in such kind of enterprise projects. In case of any delay to due to bank's dependency to achieve the payment milestone, can the bidder charge the interest on the remaining cost? Other wise request you to modify to 80% 10 % 10%	Some log files are stored locally and some in SIEM.
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	For the application, how are log files stored across servers?	Details will be shared with successful bidder.
Project Plan	Timelines	8-Month Implementation	From the applications in scope of test automation, how many applications to be considered having both digital channels i.e. Web and Mobile?	Total API count including ESB is 850+. Refer Addendum for other details.
2.6.2	Project Plan	The project implementation is expected to be carried out within 8 months by the successful bidder in the following phases:	Given the scale of migration (850+ APIs, 200+ ESB integrations), is the 8-month timeline flexible based on discovery findings? Will parallel teams be allowed for migration and new development? Migration of APIs from IBM to New Middleware is complete manual process	Please be guided by the RFP
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	Given the size of the bank and the volume of environments, API count 6 months is aggressive but achievable. While the bidder strictly adheres to the project timeline schedule, can we agree to a CR model to charge back to the bank, if there is delay is due to bank's dependencies.	Please be guided by the RFP
2.4.8 Non Functional Requirements:	Performance Testing	Periodic Load testing and assessment of API Management Solution performance.	Has Automation been initiated for any applications	Please be guided by the RFP
			has performance testing been done earlier. Is the baseline performance metrics / report available that can be shared .	Please be guided by the RFP

Additional Questions	Additional Questions	System & Network Configuration	Have any firewall or network policies been pre-configured that may impact tool communication?	Whitelisting is done as per bank policy and requirement of project. No pre configuration is allowed.
2.3	General Scope of Work		How are the existing APIs exposed to the external systems in the current architecture?	Details will be shared with successful bidder.
2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	How Bidirectional replication is getting managed in current setup for core applications. How is DR switchover currently done and acheived within 15 minutes?	Details will be shared with successful bidder.
2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	How Bidirectional replication is getting managed in current setup for core applications. How is DR switchover currently done and acheived within 15 minutes?	Details will be shared with successful bidder.
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2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	How Bidirectional replication is getting managed in current setup for core applications. How is DR switchover currently done and acheived within 15 minutes?	Details will be shared with successful bidder.
API Observability	API Observability	8.The platform should provide traceability capabilities to track impact/history of corrective actions	How do you want to handle policy violation monitoring and alerts?	should be inherent ability of platform.
API Observability	API Observability	14.The platform should support log creation for detailed information on behavior of applications and integrations	How frequently should reports be generated — real-time, daily, weekly, or on-demand?	as per requirement of bank.

2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	How is Test data managed within the environments . Is there a Pre prod like Environment available	Please be guided by RFP.
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	How is testing / assurance performed currently? What are key challenges in the existing process	Details will be shared with successful bidder.
API Monitoring	Log management	Monitoring access logs and application logs	How is transaction ID tracking implemented for log management across services?	in scope of bidder.
API Observability	API Observability	13.The platform should provide integration with Bank's log management capabilities to collect, store, and analyze log data generated by various components and systems	How many applications need to be monitored zone-wise (DC, DR, NDC, NDR)? Does we need to have the link between api and log. Do we need to have log tracing.	Please be guided by RFP.
2.4.9 Other Technical Requirements:	System Testing		How many browsers in scope of test automation?	Microsoft edge, google chrome, safari , mozilla firefox
2.4.8 Non Functional Requirements:	Performance Testing		How many cycles of perf testing are expected? Is it expected to be done once before go live	Need to be done at least once for each API before go-live.
API Observability	API Observability	8.The platform should provide traceability capabilities to track impact/history of corrective actions	How many different API calls do you need to trace end-to-end?	all API in scope of API management solution.
Monitoring and Performance Management	Platform Architecture and Design	Centralized Monitoring Platform	How many Kubernetes clusters need to be monitored in the DR zone?	Please be guided by the RFP
Monitoring and Performance Management	Platform Architecture and Design	Centralized Monitoring Platform	How many Kubernetes clusters need to be monitored in the NDC zone?	NDC not in scope of RFP
Monitoring and Performance Management	Platform Architecture and Design	Centralized Monitoring Platform	How many Kubernetes clusters need to be monitored in the DC zone?	Please be guided by the RFP
Monitoring and Performance Management	Platform Architecture and Design	Centralized Monitoring Platform	How many Kubernetes clusters need to be monitored in the NDR zone?	NDR not in scope of RFP.
Additional Questions	Additional Questions	Landscape Positioning	How many locations does Punjab & Sind Bank is looking for monitoring the applications?	DC and DR
2.4.4 System Design	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.	How many nodes are there in each Kubernetes cluster?	Design and integration is in scope of bidder.
2.4.13	General	General	How many non prod env will be in HA?	non production in HA not required.
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2.4.4 System Design	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.	How many pods are deployed per node?	Design and integration is in scope of bidder.
Monitoring and Performance Management	Platform Architecture and Design	Centralized Monitoring Platform	How many server VMs need to be monitored in the DC zone?	Design and integration is in scope of bidder.
Monitoring and Performance Management	Platform Architecture and Design	Centralized Monitoring Platform	How many server VMs need to be monitored in the DR zone?	Design and integration is in scope of bidder.
Monitoring and Performance Management	Platform Architecture and Design	Centralized Monitoring Platform	How many server VMs need to be monitored in the NDC zone?	NDC not in scope of RFP
Monitoring and Performance Management	Platform Architecture and Design	Centralized Monitoring Platform	How many server VMs need to be monitored in the NDR zone?	NDR not in scope of RFP.
Monitoring and Performance Management	Platform Architecture and Design	Centralized Monitoring Platform	How many server VMs need to be monitored in total across all zones?	Design and integration is in scope of bidder.
2.4.5 Platform Architecture and Design	Tenant Management	Testing	How many tenants do we have to simulate for testing	Complete migration and testing is in scope of bidder.
API Observability	API Observability	5. End to end monitoring: The platform should have End to end monitoring	How often should predictive insights be updated? (real-time, hourly, daily)	as per the requirement of bank.
7	api publishing	capability including observability (resource availability, stability, and	How should API lifecycle management be handled (design, publish, version, retire)?	Please be guided by the RFP
API Monitoring	Log management	Monitoring access logs and application logs	How should the drill-down view for logs be structured?	Design and integration is in scope of bidder.
2.2	Business Rationale	Message Queuing Service	IBM App Connect comes with Advance MQ within. Are you looking for additional S/W? If yes, please specify the requirement for sizing and usage.	Please be guided by the RFP

Annexure – XV	API Integration	The platform should have out-of-the-box connectors for CBS, RLMS.	If a custom SDK is to be used to create a connector (without OOB) for CBS, RLMS is that ok ?, If OOB connectors are to be used, then what are the available protocols using which applications such as CBS, RLMS can exchange data. (Example File, DB, HTTP, REST, SOAP etc..)	Design and integration is in scope of bidder.
3.4	Liquidated Damages	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.	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 5%. 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.	Please be guided by the RFP
Annexure – XV	API Integration	The platform should enable AI based data transformation tooling, allowing for automatic conversion and manipulation of data formats, structures, or content.	If external APIs are used for AI based transformation will that be ok for the bank ?	Complete on-Prem solution is in scope of RFP.
2.3	Migrate all existing API's and Integrations	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	If the 30% variation mentioned should be factored into the initial sizing and commercial proposal or handled as a change request during execution.	Please be guided by RFP.
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	If the Bank holds perpetual entitlements under enterprise licensing, please confirm whether those entitlements can be allocated/redeployed to this project scope If existing App Connect or MQ entitlements are reused, should the bidder align (co-term) ATS support for these with the new 5-year contract period, or will the Bank manage existing support renewals separately with OEM?	Bank manage existing support renewals separately with OEM.
2.5	Support	2.5.1 Onsite Support/Facility Management	In order to run a 24x7 support, considering the resource back-up requirements and mission criticality of the application, we believe a team of 5 consultants wouldn't be sufficient. Can we propose an additional team from offshore that can work along with the 5 member team that would be working onsite at PSB?	Its in discretion of bidder. Bank won't allow remote access.
Introduction	General	The Bank intends to select vendor for delivery, implementation and management of on-premises Enterprise Wide API Management Solution for 5 years (Post implementation)	In terms of complete on-premise deployment requirement, as per our understanding of local regulatory and data residency requirement, the customer PII data and any financial data must not be moved out side of the India boundary. Hence, an onpremise runtime with SaaS based control plane (for managing and monitoring the platform and APIs/integration performance) deployed outside of India and securely connected with the on-premise runtime for only meta data (API config, metrics etc. and no API transaction data at all) exchange, should be acceptable. Kindly confirm.	Control pane should be hosted on-premise.
3.10 Service Level Agreement	Service Level Agreement and Penalty for Operations	Service Level Agreement and Penalty for Operations	In the event of any delay by the Bank in providing functional or technical requirements, no penalties shall be levied on the Bidder. Additionally, please clarify how the Bank will manage such delays and their impact on the program schedule and payment milestones.	Please be guided by RFP.
ANNEXURE - XV	API Integration,Pont 22	The platform should support Intelligent Document Processing like compression, extraction.	Intelligent Document Processing is more inclined towards OCR and ICR solutions and does not form part of API management or ESB solution. Request bank to clarify if they require separate solution for OCR,ICR services.	refer addendum
ANNEXURE - XV	API Integration,Pont 22	The platform should support Intelligent Document Processing like compression, extraction.	Intelligent Document Processing is more inclined towards OCR and ICR solutions and does not form part of API management or ESB solution. Request bank to clarify if they require separate solution for OCR,ICR services.	refer addendum
ANNEXURE - XV	API Integration,Pont 22	The platform should support Intelligent Document Processing like compression, extraction.	Intelligent Document Processing is more inclined towards OCR and ICR solutions and does not form part of API management or ESB solution. Request bank to clarify if they require separate solution for OCR,ICR services.	refer addendum
ANNEXURE - XV	API Integration,Pont 22	The platform should support Intelligent Document Processing like compression, extraction.	Intelligent Document Processing is more inclined towards OCR and ICR solutions and does not form part of API management or ESB solution. Request bank to clarify if they require separate solution for OCR,ICR services.	refer addendum

1.15.3.2	Technical Evaluation	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.	Is a proof of concept is expected as part of the technical presentation?	Please be guided by RFP.
2.4.5	Platform Architecture and Design	DevSecOps Integration: Support integration with continuous integration/continuous deployment (CI/CD) pipelines, automated testing, and deployment workflows.	Is bank having existing CI/CD tools that can be used? Provide details on CI/CD tools	Bank will provide Gitlab
Annexure – XV	API Implementation	The platform should provide packaging support for API to convert into deployable JAR or ZIP file.	Is bank looking for only JAR or ZIP or some others as well ?	Refer Addendum
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	Is browser testing for mobile in scope? What are the browsers for mobile testing?	Please be guided by the RFP
Annexure – XV	API Implementation	The platform should enable simulation of issues and edge cases for testing.	Is integration with external load testing tools (e.g., JMeter) acceptable for this requirement?	in scope of bidder.
API Observability	API Observability	16.The platform should automatically track and assign corrective actions to appropriate personnel or teams	Is integration with ITSM or ticketing tools required for Monitoring?	For APM monitoring.
2.4.2	API Management Solution:		Is it mandatory to deploy both the control plane and runtime plane of an API Gateway on-premises, or can the control plane be securely hosted in a public cloud while keeping the runtime on-premises?	Control pane should be hosted on-premise.
1.4.e	Bid System Offer	Bid documents shall be submitted in a Single sealed envelope	Is it paper based physical submission or online (GEM or other portal)?	Both online and physical.
ANNEXURE - IV Pre-Qualification Criteria	Eligibility Criteria - Point 5	The bidder should be an authorized representative/partner of OEM in India. Bidder needs to provide Manufacturer Authorization Form (MAF) from OEM.	Is it permissible for a bidder to submit proof of authorised representative or partnership with the OEM in India prior to the commencement of the implementation phase?	Yes. Its compulsory.
2.4.4 System Design	16.High Availability and Monitoring Requirements	E. Disaster Recovery: Active-Active DC & DR, switchover < 15 min	Is log and metric data replicated between primary (DC/NDC) and secondary (DR/NDR) zones in real time?	Database logs should be replicated.
	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...	Is scope of support for API platform is 24 X 7 X 365 to consider for costing?	Yes
ANNEXURE - XV	Architecture ,Point 15	Service mesh architecture to provide a dedicated infrastructure layer for managingservice-to-service communication,ensuring scalability, reliability, and observability	Is Service mesh required across the enterprise architecture or is it required only for Integration components?	refer addendum
ANNEXURE - XV	Architecture ,Point 15	Service mesh architecture to provide a dedicated infrastructure layer for managingservice-to-service communication,ensuring scalability, reliability, and observability	Is Service mesh required across the enterprise architecture or is it required only for Integration components?	refer addendum
ANNEXURE - XV	Architecture ,Point 15	Service mesh architecture to provide a dedicated infrastructure layer for managingservice-to-service communication,ensuring scalability, reliability, and observability	Is Service mesh required across the enterprise architecture or is it required only for Integration components?	refer addendum
ANNEXURE - XV	Architecture ,Point 15	Service mesh architecture to provide a dedicated infrastructure layer for managingservice-to-service communication,ensuring scalability, reliability, and observability	Is Service mesh required across the enterprise architecture or is it required only for Integration components?	refer addendum
Annexure – XV	API Design	The platform should provide support for design artefacts such as OAS (OpenAPI Specification), RAML standards.	Is support for OAS alone sufficient, or does the Bank mandate RAML compatibility as well?	Either OAS or RAML.
Annexure – XV	API Implementation	The platform should support plug & play for Java code.	Is support for other languages like Python or .NET also expected?	Language agnostic architecture.
2.6.2	Project implementation	Migration of existing API and ESB integrations.	Is the bank anticipating a straightforward lift-and-shift migration using existing mechanisms, or does it expect any modifications, development, or customization of the new functionality to meet industry standards?	Complete redesigning and revamping is expectation of bank.
2.4.16	System Design	The ESB and APIM should comply with relevant data privacy regulations, such as the General Data Protection Regulation (GDPR), digital personnel data protection (DPDP)	Is the bank ok to have the management layer on cloud while the business / personal data is processed only within bank's on-premise systems	Complete on-Prem solution is in scope of RFP.
2.2	2.2 Business rationale		Is the Bank ok with OpenSource implementation of API Management, ESB platform?	Enterprise supported version is acceptable to the Bank.
Deployment & Go Live	2.4.18 Deployment & Go Live:	Guide the users for best practices.	Is the bidder expected to conduct formal training sessions during hyper-care, or is this limited to ad-hoc guidance? Should training materials be customized for different user roles?	Please be guided by the RFP
2.3	General Scope of Work	Message Queuing Service: For asynchronous messaging, the message queues store messages that one applications create for other applications	Is the Message Queuing being used only for asynchronous transactions or is there any need for one-time delivery only. Is the bank ok Publish-Subscribe mechanism	Please be guided by the RFP
2.4.10	TPS	High Throughput Capability: Ensure the platform can handle a minimum of 1200 TPS (Transactions Per Second) to meet enterprise-level demands with 30% YoY growth.	Is the requirement of 1200 TPS applicable to both the API Management solution and the new ESB platform?	Yes. Total expected TPS is 1200
Annexure – XIV	Annexure – XIV, Project Management	Annexure – XIV, Project Management	Is the Support Coordination Manager expected to be deployed onsite full-time or available remotely with periodic visits?	Onsite full time.
2.3.21	General scope of work	Testing	Is the Testing scope for both 850 and 200 for Migration, or only 850 which includes the 200+ for migration?	All 850+ APIs under scope of testing.

API Monetization	2.4.2 API Management Solution	API monetization feature based on tracking internal business units API consumption and external partners API consumption.	Is there a defined policy or pricing model for API monetization, or should the bidder propose a framework for internal and external API consumers?	Currently bank is not having any policy of API monetization.
2.2	Business Rationale	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	Is there a list showing which components will be replaced and which will be kept?	Complete migration is in scope of RFP.
Annexure – XIV	Annexure – XIV, Training Requirements	Annexure – XIV, Training Requirements	Is there a minimum number of participants per training batch that the Bank expects? Should training be conducted in-person or is virtual training acceptable?	Please be guided by the RFP
Clause 2.4.4 – Other Technical Requirements	General	The solution must have support for secure authentication protocols (OAuth 2.0, OpenID Connect) and must integrate with identity providers (IdPs)	Is there a plan to enable OAuth2 authentication on all APIs? If yes, please confirm whether an authentication provider has already been finalized by the Bank.	Currently bank don't have Oauth service/server. It is part of proposed API management solution.
2.4.4 System Design	16.High Availability and Monitoring Requirements	E. Disaster Recovery: Active-Active DC & DR, switchover < 15 min	Is there a preferred network topology diagram showing connectivity between these zones?	system design is in scope of bidder.
Platform Architecture	2.4.5 Platform Architecture and Design	Support hybrid cloud and on-premises deployment models...	Is there a preferred orchestration platform (e.g., OpenShift, Tanzu, Kubernetes) for hybrid deployments?	Bank will provide VMware Tanzu Container platform
Annexure – XIV	Annexure – XIV, Onsite Support/Facility Management	Annexure – XIV, Onsite Support/Facility Management	Is there a requirement for backup resources or a resource rotation policy to be included in the proposal?	Please be guided by the RFP
API Observability	API Observability	9.The platform should connect to Bank's proposed ROC for improved observability	Is there a requirement to connect with the external tools?	Please be guided by the RFP
Deployment SOPs	2.4.8 Non Functional Requirements:	Bidder to provide the SOPs required for deployment of the solution.	Is there a standard SOP format or template the Bank expects? Should it include rollback procedures and contingency plans?	Details will be shared with successful bidder.
Change Management	2.4.6 Governance and Management	Establish change management processes to handle updates, migrations, and service modifications with no disruption.	Is there an existing change management tool or process the bidder must integrate with, or should a new one be proposed?	Servicedesk tool for Change management.
Scope of Work	2.3 General Scope of Work	The integration architecture must be defined to consolidate and standardize integration within the Bank's internal systems.	Is there an existing enterprise integration architecture or framework that the bidder must align with, or should a new one be proposed?	Please be guided by the RFP
3.10 Service Level Agreement	Service Level Agreement and Penalty for Operations	Service Level Agreement and Penalty for Operations	Is there any capping on the maximum penalty that can be levied upon a bidder	refer addendum
1.13	Performance Bank Guarantee	5% of total project cost	Is there any exemption for PGB	Please be guided by the RFP
	Generic		Is there any existing API Gateway or middleware platform ? If yes, is migration in scope?	Multiple API integration/middleware softwares are used. Migration for all ESB and API integration softwares are in scope.
General Query	NA	NA	Is there any preferred tool for Bug tracking and triaging, Project Management, Change Management	For change management bank will provide Servicedesk tool.
		E. Disaster Recovery: Active-Active DC & DR, switchover < 15 min	is there NDC and NDR environments	No. NDR and NDC is not in scope of project.
2.4.9	Other technical requirements	24 * 7* 365 days per year, on-site and/ or on-line support facility (only for L3) as required.	Is this 24*7*365 support required only for L3 level resources ? What about the support requirement for L1 and L2 requirements? will client provision the L1 and L2 support?	Please be guided by the RFP
ANNEXURE – XII	ANNEXURE – XII		It is assumed that all infrastructure/hardware & licenses (except OEM license of APIM solution) will be procured and provided by bank. Bidder need not factor the hardware and licenses cost. Kindly confirm.	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management
2.4	System Design	2.4.4 12. Cache management	It is mentioned to cache response, do you already have any specific tools that we have to follow?	in scope of bidder.
ANNEXURE - IV	Sr. No.4, Pre-Qualification Criteria	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).	It is requested to amend the clause as "The bidder should have a minimum average annual turnover of INR 140 Crore for the past 3 financial years (i.e. 2022-23, 2023-24 & 2024-25)"	Please be guided by RFP
ANNEXURE – XIII	Resource Qualification Criteria	Experience in Administration & monitoring of Proposed Container Orchestration Platform.	It is understood that RFP scope is limited to API gateway solution. Does the bidder need to propose container orchestration platform also?	Bank will provide VMware Tanzu Container platform
2.3	General Scope of work	2.3.7 Open Banking	It was mentioned that PSB is looking for open banking to intergrate with external fintech companies, do you have any plan from when it should start, because it needs the account aggregation,payments,statements,lender management APIs to be up and running.	Please be guided by RFP.

2.2	General Scope of work	2.2 Business Rational	It was mentioned that to support existing ESB and platform along with replacement with a new solutions, so do we need to support both the technologies of existing and the new platform ?any tentative timeline to support the both?	Till migration both ESB will complement each other. Existing ESB will be managed by existing vendor till completion of migration.
Annexure – XIV	Annexure – XIV, Onsite Support/Facility Management	Annexure – XIV, Onsite Support/Facility Management	Kindly clarify the expected shift pattern (e.g., 3-shift 24x7 or 2-shift model) for the 5 technical experts.	3-shift 24x7
ANNEXURE - XV	Third Party Integrations ,Point 1	Managing APIs deployed anywhere.	Kindly clarify the term "deployed anywhere" as mentioned in the RFP.	Deployed anywhere in Bank's ecosystem.
General	General	-	Kindly Confirm API Program can leverage Bank existing program management / ITSM tool	Please be guided by RFP.
2.3.20	Security	Detailed logging of API transactions and events for security analysis must be available from day one.	Kindly confirm - Are we expecting to log the payloads also as part of transaction logs	Not expected to log payload.
3.1	SLA	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.	Kindly confirm bank will be totally responsible maintenance, configuration and fault free operations of banks supplied infrastructure (VM's, OS, Oracle etc) with respective OEM's AMC/ATS warranty support that meets the SLA of this RFP	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management * DB installation and management will be Bidder's responsibility
2.4.5	Detailed Scope of Work	Cloud-Native Infrastructure: Utilize cloud-native technologies (e.g., Kubernetes, Docker) for scalable and flexible infrastructure management.	Kindly confirm if Bank has Kubernetes/Docker solution and the same can be extended to API Management Program. Also provide the name	Bank will provide VMware Tanzu Container platform.
2.4.2	API Management Solution		Kindly confirm if below is available and can be leveraged? 1. API Gateway 2. Centralized logging Platform 3. CI/CD tool 4. Monitoring 5. Ticketing tool 6. External Load Balancer	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management * DB installation and management will be Bidder's responsibility
Non-Functional Requirements	Availability	Platform to be deployed in DC and DR of the Bank in Active-Active mode.	Kindly confirm if the Bank will provide load balancers and clustering hardware for Active-Active setup or should bidder include these in the proposal.	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management * DB installation and management will be Bidder's responsibility

Chapter 3 TERMS AND CONDITONS	Payment Terms	25% after conduction of successful DR drill sign off provided by Bank 30% after conduction of successful DR drill 10% after conduction of successful DR drill	Kindly confirm if the DR drill being referred in this clause will be carried out at Month 8 of implementation along with Go Live.	DR Drill to be carried out after completion of migration.
2.2	Business Rationale	The solution must seamlessly integrate with Finacle version 10.2.25 Core Banking System (CBS) software and Connect24 middleware for Finacle.	Kindly confirm if the Finacle is deployed on-premises, cloud, or hybrid?	Finacle is deployed on-premise.
General	General	-	Kindly confirm onsite location for this engagement. Can application support be provided remotely?	Onsite location is Delhi NCR.
2.4.8.17	Non Functional Requirement	Bidder will be responsible for both online and offline Backup up of Application and Database as per the requirement and policy of the Bank.	Kindly confirm the backup solution - Tape, File, Storage/SAN and we will use the same	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management * DB installation and management will be Bidder's responsibility
ANNEXURE – XVI	Table for Support	Provide support coverage of 24X7X365 equivalent or less with 3 levels of support.	Kindly confirm the business and non-business hours. It is assumed that there will be lean support team during non-business hours, kindly confirm	Business hours 10:00AM to 06:00PM
Appendix-F	Section 6 - Equal treatment of all Bidders /Contractors / Subcontractors	Section 6 - Equal treatment of all Bidders /Contractors / Subcontractors	Kindly confirm though the the ownership of delivery will be of the vendor, can vendor engage third party sub-contractors to augment the development and support resource capacity.	Subcontracting is not allowed.
2.4.9	Other Technical Requirements Clause	The solution must integrate with the Bank's SIEM for real-time monitoring of alerts and suspicious activities	Kindly confirm which SIEM platform is currently deployed (e.g., IBM QRadar, Splunk, ArcSight) and whether integration APIs/log formats will be provided by the Bank.	Bidder is expected integrate API management solution with Bank's SIEM tool. Bank/vendor team will help in integration.
2.4.4.1A	Detailed Scope of Work	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.	Kindly Confirm. Wireframe will be used for user flows of the developer portal journeys	in scope of bidder.
2.4.2	Detailed Scope of Work	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).	Kindly Confrim - Bank will perform below activities for Infra (Server, Storage , OS, DB, WAF, firewall, Load balancers) 1) Infra/HW provisioning as per sizing provided 2) Virtualisation, Network Connection as per deployment architecture 4) Policy Configuration of WAF, Firewall etc 5) Regular Monitoring, VAPT, Patching, Upgrade of Infra 6) Provisioning CA Certificates	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management * DB installation and management will be Bidder's responsibility. Bank will manage configuration at WAF and Firewall, conduct VAPT, Patching of OS and procure CA certificate(if required).
2.4.9	Project Management/Governance Control/Architecture	New Protocol introduction for downstream systems like DLT/Blockchain	Kindly elaborate if it implies that the bidder is expected to enable integration capabilities with distributed ledger technologies (e.g., DLT/Blockchain-based systems) or to design new communication protocols to support such systems in the future on basis product remains compatible with the requirement.	Please be guided by RFP.
2.4.9	Other Technical Requirements	Business Dashboards creation.	Kindly elaborate the requirements for business dashborads. Please confirm as we will be provide dashboards from - API Matrices API Consumption API Analytics	API monitoring with API catalogue should be part of product.

ANNEXURE - IV	Pre-Qualification Criteria	Bidder to confirm subsidiary/associate/holding companies/common directors or common partners have not participated in this bid process	Kindly explain this criteria , Does it mean one bidder can submit only one bid with one OEM, But and OEM can bid with one or more implementation partner	Yes
3.1	Payment terms - Products	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	Kindly modify the clause - - Implementation, Customization of ESB, APIM and MQ - 80% of implementation cost - After successful UAT completion sign off - 20% of implementation cost	Please be guided by RFP.
3.1	Payment terms - Products	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	Kindly modify the clause - 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 sign off provided by Bank- 10% after conduction of successful	Please be guided by RFP.
3.1	Payment terms - Products	License Cost - 50% of license cost on delivery of license 25% of license cost on project implementation, migration successful completion sign off 25% after conduction of successful DR drill sign off provided by Bank	Kindly modify the clause - 80% of license cost on delivery of license 20% of license cost on application installation	refer addendum
3.1	Payment terms - Products	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	Kindly modify the clause - OEM Design and Assessment Services - Design and Validation - 70% on successful submission of Low Level Design (LLD) and acceptance by Bank - 30% post validation of platform and acceptance by Bank	Please be guided by RFP.
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.	Kindly Modify the clause - The selected bidder shall not subcontract or permit anyone to perform any of the work, service or other performance required under the contract other than respective OEM and their authorized service provider.	Please be guided by RFP.
2.4.9	Other Technical Requirements:	Production Support Activities: o Application monitoring:	Kindly provide details of the banks 1.existing APM and FSO? 2. Also confirm the same will be extended as part of maintenance support (O&M) for this RFP	Bank will provide ITSM for APM and currently no tool for full stack observability.
2.4.5	Platform Architecture and Design	Multi-Language Support: Provide support for multiple programming languages and frameworks to accommodate diverse development requirements.	Kindly share details on Multi-Language support.	Please be guided by RFP.
2.1	Broad Scope	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.	Kindly share DR requirements details? It is 100% capacity?	100% replica of DC production environment..
2.1	Broad Scope	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.	Kindly share security requirement details.	Please be guided by RFP.

2.1	Broad Scope	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).	Kindly share the Technical/deployment architecture of existing implementation. Also OEM that currently supporting the licensing part. What existing IT infrastructure platform. Kindly share details.	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management * DB installation and management will be Bidder's responsibility. More details will be shared with successful bidder.
2.1	Broad Scope	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.	Kindly share TPS requirements at Gateway and ESB level.	Please be guided by RFP.
ANNEXURE - XVII	Infrastructure Requirement	Any Other Hardware	Kindly confirm bank will provide 1. Load Balancers 2. Data and Cyber Security 3. LAN & SAN Switches with SFP's 4. Tape Libraries	Infra will be provided by Bank as per scope of RFP.
ANNEXURE - XVII	Infrastructure Requirement	Any Other Software	Kindly confirm bank will provide 1. Middleware 2. Backup, SLA, Patch Management , DAM etc tools 3. Infra Monitoring, ITSM, Helpdesk etc tools 4. DR Automation	Please be guided by RFP.
2.4	2.4 Detailed Scope of Work	Ongoing maintenance, monitoring, and enhancement of the ESB and API Management solution.	Let us know about current maintenance & monitoring tools that are currently in use	ITSM, SIEM, DAM, Servicedesk, HEAL APM etc.
2.2	Scope of Work - Business rationale	Testing	Messaging Queue Count needed for Testing estimation.	Please be guided by RFP.
Chapter-3 Terms & Conditions	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)	Monthly 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)	Please be guided by RFP.
2.3	General Scope of Work	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	<u>MQ Server Assessment & ESB Transition Considerations</u> Current MQ Infrastructure Could you confirm the existing MQ server in use? Is it IBM MQ, or another messaging platform? Delivery Guarantees Does the current MQ setup ensure one-time guaranteed delivery of messages? Back-Pressure Handling Is the MQ server currently responsible for back-pressure management to prevent system overload? Future ESB Platform Expectations Is it anticipated that the new ESB platform will include an on-premises MQ server for asynchronous messaging, thereby replacing the bank's current MQ infrastructure?	Complete fresh on-Prem solution is in scope of RFP. Please be guided by the RFP.
2.3/7	General scope of work	Testing	Need Clarity - whether we need to verify Finacle or any other 3rd party applications. Please mention those.	Please be guided by the RFP
2.2	2.2 Business rationale	It will also support/ replace the existing ESB for API management & security.	Need clarity about 1) ESB services, that will get migrated to API services 2) Workflows that will get into API Orchestrated Services	All API in existing ESB will be migrated. Some API may also move from ESB to API gateway. Point 2 will be shared with successful bidder.
ANNEXURE - XV	API Commercialization	1. The platform should be able to support charging models.	Normally charging models are managed in billing platforms. We request bank to change this point to "The platform should be able to support integration with banks existing billing platform to manage the charging models."	Please be guided by the RFP

ANNEXURE - XV	API Commercialization	1. The platform should be able to support charging models.	Normally charging models are managed in billing platforms. We request bank to change this point to "The platform should be able to support integration with banks existing billion platform to manage the charging models."	Please be guided by the RFP
ANNEXURE - XV	API Commercialization	1. The platform should be able to support charging models.	Normally charging models are managed in billing platforms. We request bank to change this point to "The platform should be able to support integration with banks existing billion platform to manage the charging models."	Please be guided by the RFP
ANNEXURE - XV	API Commercialization	1. The platform should be able to support charging models.	Normally charging models are managed in billing platforms. We request bank to change this point to "The platform should be able to support integration with banks existing billion platform to manage the charging models."	Please be guided by the RFP
ANNEXURE - XV	API Commercialization	1. The platform should be able to support charging models.	Normally charging models are managed in billing platforms. We request bank to change this point to "The platform should be able to support integration with banks existing billion platform to manage the charging models."	Please be guided by the RFP
ANNEXURE - XV	API Commercialization	1. The platform should be able to support charging models.	Normally charging models are managed in billing platforms. We request bank to change this point to "The platform should be able to support integration with banks existing billion platform to manage the charging models."	Please be guided by the RFP
ANNEXURE - XV	API Commercialization	1. The platform should be able to support charging models.	Normally charging models are managed in billing platforms. We request bank to change this point to "The platform should be able to support integration with banks existing billion platform to manage the charging models."	Please be guided by the RFP
ANNEXURE - VI	MANUFACTURER'S AUTHORIZATION FORM	MAF format	OEM shall have a specific MAF format covering the overall intent. Requesting to accept.	Please be guided by the RFP
ANNEXURE - VI	MANUFACTURER'S AUTHORIZATION FORM	MAF format	OEM shall have a specific MAF format covering the overall intent. Requesting to accept.	Please be guided by the RFP
ANNEXURE - VI	MANUFACTURER'S AUTHORIZATION FORM	MAF format	OEM shall have a specific MAF format covering the overall intent. Requesting to accept.	Please be guided by the RFP
ANNEXURE - VI	MANUFACTURER'S AUTHORIZATION FORM	MAF format	OEM shall have a specific MAF format covering the overall intent. Requesting to accept.	Please be guided by the RFP
ANNEXURE - VI	MANUFACTURER'S AUTHORIZATION FORM	MAF format	OEM shall have a specific MAF format covering the overall intent. Requesting to accept.	Please be guided by the RFP
ANNEXURE - VI	MANUFACTURER'S AUTHORIZATION FORM	MAF format	OEM shall have a specific MAF format covering the overall intent. Requesting to accept.	Please be guided by the RFP
Additional Questions	Additional Questions	System & Network Configuration	Operating system and their version.	Bank will provide Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware.
2.4.9	Infra Support	Support: ▣ VMWare, TFS, APM tools like ITSM/ Heal, Load Balancer. - o Upgrade & Migration: ▣ Database like Oracle 19c etc. - o Configuration Management & Deployment support. - o Adoption: ▣ Bank's Private Cloud (PaaS) ▣ DR Automation ▣ DevOps, Open API 3.0. ▣ Developer Portal Sandbox environment. - o Storage & Archival	Our assumption is that all Infrastructures, storage, Database, Network components, load balancer, Web/App server, TLS certificates as applicable, would be provided by Bank required for this implementation. Infra support items mentioned that are not part of the ESB implementation will not be part of the scope of the bidder	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management * DB installation and management will be Bidder's responsibility.
3.1	Terms & Conditions	Licenses Cost with 1 year warranty for APIM Solution along with all components i.e. ESB, APIMS and MQ at DC & DR Site.	our proposal would be 100% yearly upfront payment of the licences including DC and DR.	refer addendum.

2.3.21	General Scope of Work	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.	Our understanding is 850+ API are integration build on Integration platform. Kindly confirm which platforms are used for hosting the same Please clarify on the key business channels and partners	200+ APIs are in IBM ESB, remaining APIs are not through any API gateway solution.
2.4.9 Other Technical Requirements:	Service Desk(SD) Support	Service Desk(SD) Support	Our understanding is the Service Desk Support - L1 team will monitor the platform availability, monitor tickets and L2 team will support issue triageing. Kindly confirm	Please be guided by the RFP.
2.3 General Scope of work	Deployment with Containers: To provide a secure, reliable, and lightweight runtime environment for the portable deployment into Bank's private cloud environment		Page#35, there is a reference to a private cloud environment, kindly specify which cloud provider is currently in place for the private cloud. This is to recommend with rightfit platform	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management * DB installation and management will be Bidder's responsibility.
2.3 General Scope of work	Deployment with Containers: To provide a secure, reliable, and lightweight runtime environment for the portable deployment into Bank's private cloud environment		Page#35, there is a reference to a private cloud environment, kindly specify which cloud provider is currently in place for the private cloud. This is to recommend with rightfit platform	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management * DB installation and management will be Bidder's responsibility.
Chapter-3 Terms & Conditons	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 1: All integrations in APIM & 40 in ESB with UAT - 55% of Migration cost	Please be guided by the RFP.
		Phase 2: 100 integration in ESB with UAT - 20% of Migration cost	Phase 2: 100 integration in ESB with UAT - 15% of Migration cost	Please be guided by the RFP.
		Phase 3: Remaining Integration in ESB with UAT -20% of Migration cost	Phase 3: Remaining Integration in ESB with UAT - 15% of Migration cost	Please be guided by the RFP.
		Phase 4: Rest of all middleware integrations with UAT - 20% of Migration cost	Phase 4: Rest of all middleware integrations with UAT - 15% of Migration cost	Please be guided by the RFP.
ANNEXURE - XV	API Observability, Point 19	The platform should provide visualization capabilities to depict the network topology and connections between various components and systems	Please change it to "The platform should provide visualization capabilities to depict the Dependency topology and connections between various components and systems" as this will cover all the dependent components	refer addendum
ANNEXURE - XV	API Observability, Point 19	The platform should provide visualization capabilities to depict the network topology and connections between various components and systems	Please change it to "The platform should provide visualization capabilities to depict the Dependency topology and connections between various components and systems" as this will cover all the dependent components	refer addendum
ANNEXURE - XV	API Observability, Point 19	The platform should provide visualization capabilities to depict the network topology and connections between various components and systems	Please change it to "The platform should provide visualization capabilities to depict the Dependency topology and connections between various components and systems" as this will cover all the dependent components	refer addendum

2.4.9	Other Technical Requirements Clause	A request from the Bank to implement variants of already implemented products shall not be treated as customization.	Please clarify how such variant configurations will be managed and tracked – will PSB provide a change management system (e.g., Remedy/JIRA) for recording such requests?	Bank will provide servicedesk tool for change management.
Observability	Monitoring Requirements	Predictive analytics and proactive response.	Please clarify if AI/ML-based anomaly detection is mandatory or optional.	Please be guided by the RFP.
Annexure – XV	API Design	The platform should enable integration with Gen AI tools for API design.	Please clarify if AI-based design assistance is mandatory or optional.	Please be guided by the RFP.
2.3	Design and implementation of the Enterprise Service Bus (ESB)	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	Please clarify if an ESB exists (IBM App Connect), is the expectation to enhance the current setup (e.g., by adding additional cores, scaling capacity, or redesigning integrations) or Please clarify if the Bank expects a complete replacement of the current ESB (IBM App Connect) or a co-existence during transition.	Complete replacement of existing ESB after complete migration.
Annexure – XV	API Integration	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.	Please clarify if ISO Base24 support is mandatory from Day 1 or can be delivered in later phases.	Mandatory from Day1.
Annexure – XV	2.3 General Scope of Work	The platform should support API monetization based on consumption metrics.	Please clarify if monetization is required for internal APIs or only for external partner APIs.	External partner APIs.
Description of Deliverables	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.	Please clarify if SDK development is part of the bidder's scope or will Bank provide SDKs for integration.	in scope of Bidder.
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	Please clarify if test data will be available for testing	Respective application team will support for test data.
Other Technical Requirements	Development	DevOps Adoption.	Please clarify if the Bank expects full DevOps implementation including CI/CD automation, or only integration with existing DevOps practices.	Integration with existing Devops.
Annexure – XIV	Annexure – XIV, Backup and Restoration	Annexure – XIV, Backup and Restoration	Please clarify if the bidder is expected to provide backup software/tools or if the Bank will provide the backup infrastructure.	Bank will provide backup infra.
API Management Solution	Infrastructure Sizing	Bidder to design and size the optimal hardware required without compromising the performance at DC & DR.	Please clarify if the bidder should include hardware BOM or only provide sizing recommendations for Bank-provided infrastructure.	Provide sizing recommendations for Bank-provided infrastructure.
Annexure – XV	API Implementation	The platform should have low-code no-code features, Desktop-based and web-based IDE.	Please clarify if third-party (if required) low-code tools integrated with the platform will meet this requirement, in addition to the Platform capability.	in scope of bidder.
2.4.9	Help Desk Requirements	24 * 7* 365 days per year, on-site and/ or on-line support facility (only for L3) as required.	Please clarify on the support requirements for on-site and/ or on-line support facility for L3. Our understanding for L3 support onsite/online are needed for change requests	Please be guided by the RFP.
2.4.4	High Availability and Monitoring Requirements	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	Please clarify the Bank's expectation regarding the RTO/RPO for the proposed API Management and ESB platforms. Specifically, is the Bank expecting a near-zero RTO/RPO (active-active clusters)	refer addendum
2.4.4	System Design	Connectors: Pre-built software packages to interact with third party external applications or data sources	Please clarify the different external applications for which connectors are expected in the solution. Can the connectors use the third product APIs or should only have native connections?	in scope of bidder.
Facility Management	Onsite Resources	Onsite Resource Requirements	Please clarify the expected skill mix, certifications, and shift coverage for the minimum 5 onsite resources. Is remote support allowed for L2/L3 issues?	Please be guided by the RFP.
2.6.6	Review	The solution shall remain under review for a period of 6 months from the date of Go Live.	Please clarify whether the 6-month review period following Go-Live is considered part of the managed support phase under the overall contract, or if it is a separate post-implementation warranty period	Please be guided by RFP
2.4.2	API Monetization	API monetization feature based on tracking internal business units API consumption and external partners API consumption.	Please clarify whether the Bank expects an active billing and payment integration (e.g., subscription charging via payment gateway) or only usage tracking and reporting of API consumption.	Please be guided by RFP.
2.3	General Scope of work	21 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.	Please classify interfaces into Real-time, Batch, and Async. For each category, provide: Latency targets and typical throughput Example interfaces and data volumes Dependencies and event-driven considerations	Please be guided by RFP.
Other Technical Requirements	Application Support	Problem/incident/fault/error Management - Identification to Closure.	Please confirm if automated incident management integration with CI/CD tools is required.	Not required.
Other Technical Requirements	Adoption	DevOps, Open API 3.0.	Please confirm if CI/CD pipeline should enforce OpenAPI 3.0 compliance during API deployment from day 1 or it can happen progressively happen.	It can happen progressively or as per regulatory requirement.
2.4.19 Other Requirements:	Description of Deliverables Change Requests	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).	Please confirm if CRs will be handled under the same contract scope or through a separate commercial arrangement.	refer addendum

Scope of Work	Integration	Integration with Finacle 10.2.25 CBS and Connect24	Please confirm if detailed integration specifications including available APIs, message formats, and authentication mechanisms for Finacle and Connect24, will be shared during the discovery phase. Are there any proprietary connectors or middleware currently in use that must be considered for migration?	Details will be shared with successful bidder.
Message Queuing	Message Queuing Service		Please confirm if exactly-once delivery is mandatory or at-least-once delivery is acceptable for certain flows.	Exactly-once delivery is mandatory.
Message Queuing	Message Queuing Service		Please confirm if persistent messaging with guaranteed delivery is mandatory for all use cases.	Both persistent messaging and guaranteed delivery.
2.4.9	Other Technical Requirements Clause	The solution must support Transport Layer Security (TLS) 1.3 with backward compatibility to TLS 1.2	Please confirm if PSB expects TLS certificates to be issued from the Bank's existing CA or if the bidder must procure and manage SSL certificates	Bank's existing CA.
Non-Functional Requirements	Network Redundancy	Solution should meet RTO - RPO and Availability requirement as per bank's policy.	Please confirm if redundant network links and switches will be provided by Bank or should bidder include them in the design.	Bank will provide network infra.
Non-Functional Requirements	Not in RFP	Active-Active Architecture with replication between DC and DR.	Please confirm if SAN replication licenses and hardware (e.g., storage replication appliances) should be included by bidder or will Bank provide them.	Bank will provide SAN infra.
2.4.8 Non Functional Requirements:	Performance Testing	Periodic Load testing and assessment of API Management Solution performance.	Please confirm if separate Pre-prod environment will be planned for performance testing before go live?	Yes
Non-Functional Requirements	DR Switchover	The DR switchover must be completed in a maximum of 15 minutes.	Please confirm if synchronous replication hardware/software is required to meet this RTO, and whether bidder should include it in the proposal.	ODG for data replication will be provided by bank.
Platform Architecture and Design	DevSecOps Integration	Support integration with continuous integration/continuous deployment (CI/CD) pipelines, automated testing, and deployment workflows.	Please confirm if the Bank already has an existing CI/CD pipeline that the proposed solution must integrate with, or should the bidder provision a new CI/CD setup.	Bank will provide Gitlab CI/CD pipeline.
Annexure – XIV	Annexure – XIV, Documentation	Annexure – XIV, Documentation	Please confirm if the Bank has a preferred format or template for SOPs, RCA reports, and other deliverables.	Details will be shared with successful bidder.
Project Plan and Timelines	DR Drill	Bidder to conduct at least 4 DR drills after Go live of the solution in conjunction with the Bank.	Please confirm if the Bank will provide DR drill infrastructure (network bandwidth, replication hardware) or should bidder provision temporary hardware for drills.	Bank will provide network, bandwidth(between DC and DR). No replication hardware will be provided by bank.
Platform Architecture and Design	Network Segmentation	Bidder has to establish and maintain two setups i.e. internal & external (DMZ) separately for isolating the internal & external traffic.	Please confirm if the Bank will provide network firewalls, routers, and switches for DMZ segregation or should bidder include these in the proposal.	in scope of Bank.
Annexure – XIV	Annexure – XIV, Onsite Support/Facility Management	Annexure – XIV, Onsite Support/Facility Management	Please confirm if the Bank will provide seating, network access, and other infrastructure for the onsite team.	Bank will provide seating, network access, desktop etc. for the onsite team for regular operations.
Description of Deliverables	Deployment and Management	Deploy, install, maintain, and manage the Enterprise API Integration and Management Platform on Bank's private cloud infrastructure.	Please confirm if the Bank will provide the private cloud infrastructure or should the bidder include hardware and virtualization components in the proposal.	Bank will provide the private cloud infrastructure.
Description of Deliverables	Event-Driven Architecture	Enable event-driven, asynchronous communication mechanisms to improve platform scalability and resilience.	Please confirm if the bidder should include event streaming platforms (e.g., Kafka) or leverage Bank's existing messaging infrastructure.	in scope of bidder.
Clause 2.4.2 – API Management Solution	General	The platform should allow publishing and managing APIs with full lifecycle capabilities	Please confirm if the current API definitions can be exported in OpenAPI format (Swagger specification) for reuse during migration.	Complete revamp may be required for migration.
Annexure – XIV	Annexure – XIV, Onsite Support/Facility Management	Annexure – XIV, Onsite Support/Facility Management	Please confirm if the minimum 5 technical experts must be deployed exclusively at the Bank's premises or if a hybrid onsite-offsite model is acceptable.	At Bank's premise.
Description of Deliverables	Documentation	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.	Please confirm if these documents need to be provided in both physical and digital formats or only digital.	Both physical and digital.
ANNEXURE - IV - Pre-Qualification Criteria	Overall Pre-Qualification		Please confirm if we can leverage the credentials/ resources of our parent entity or subsidiaries	Please be guided by the RFP.
2.3.4	General Scope of Work	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.	Please confirm on the Public API Portal features such as API catalogue, API Lifecycle management SLA, Developer onboarding workflow details are required.	Please be guided by the RFP.

2.4.5	Detailed Scope of Work	DevSecOps Integration: Support integration with continuous integration/continuous deployment (CI/CD) pipelines, automated testing, and deployment workflows.	Please confirm that API Management Program will leverage Banks existing tool for Code Repository like GIT Code Quality Check like Sonarqube Automated API Testing tool like Postman/Bruno Load Testing tool like JMeter Security Testing tool like Certificate and Key Management like Hashicor Build and Deployment- Jenkins Artifact Repository like Nexus	in bidders scope.
2.4.8 Non Functional Requirements:	Performance Testing	Periodic Load testing and assessment of API Management Solution performance.	Please confirm the deployment is planned on-premise or on Cloud?	On-premise private cloud.
2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	Please confirm the distance between DC and DR sites. What is the network bandwidth between DC and DR site.	DC Airoli, Mumbai, DR Greater Noida. Bandwidth will be shared with succesfull bidder.
2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	Please confirm the distance between DC and DR sites. What is the network bandwidth between DC and DR site.	DC Airoli, Mumbai, DR Greater Noida. Bandwidth will be shared with succesfull bidder.
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3	Security	Rate Limiting	Please confirm the expected API call limits (e.g., requests per second/minute/hour) that need to be enforced at the API level to manage and control the load on the gateway.	Details will be shared with successful bidder.
Non-Functional Requirements	Bandwidth Sizing	Replication between the Primary and Secondary sites should be possible in both directions.	Please confirm the expected bandwidth for DC-DR replication and whether bidder should include WAN optimization or additional network hardware to meet RPO/RTO.	Bank will provide shared MPLS network between DC and DR. No replication hardware will be provided.
Annexure – XIV	Annexure – XIV, Project Management	Annexure – XIV, Project Management	Please confirm the expected frequency and format of the weekly project progress reports.	Details will be shared with successful bidder.
Annexure – XIV	Annexure – XIV, DR Drill Support	Annexure – XIV, DR Drill Support	Please confirm the expected frequency of DR drills post go-live (e.g., quarterly, bi-annually).	Quarterly.
Non-Functional Requirements	Performance	API management solution components shall operate with a maximum latency of 20 ms or less.	Please confirm the expected hardware specifications (CPU cores, memory, storage IOPS) to meet this latency requirement under 1200 TPS load.	Bidder to propose.
2.4.9	Other Technical Requirements Clause	The solution should ensure detailed logging of API transactions for security analysis	Please confirm the log retention period and storage location (Bank-provided Syslog/SIEM vs bidder-provided) and clarify if log encryption and archival are required	Bank will provide storage. API management solution should have log encryption and archival facility.
2.4.18	Deployment & Go Live	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) in the following environments	Please confirm the number and purpose of environments expected under this project. Clarify if the Bank requires all environments to be fully licensed and HA-enabled, or if Dev/SIT can share smaller footprints	non production in HA not required. For other details be guided by RFP.
Section 2.1 – Scope of Work	General	The bidder shall design, implement, and manage multiple environments required for development, testing, UAT, and production.	Please confirm the number of environments (e.g., DEV, UAT, PRE-PROD, PROD) expected to be deployed under this project.	refer Addendum
2.4.9	Other Technical Requirements	Infrastructure Support: Upgrade & Migration: Database like Oracle 19c etc.	Please confirm the specific database and version to be used for the API Management Solution's internal components in the new environment.	Bank will provide Oracle DB licence. If any other DB is used bidder have to provide DB licence.
Generic	Generic	Virtualisation / OS	Please confirm the specific operating system and the version of the virtualization layer that will host the API Management Solution components.	Bank will provide Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware.
2.4.8 Non Functional Requirements:	Performance Testing	Periodic Load testing and assessment of API Management Solution performance.	Please confirm what type of performance test will be conducted? (Ex: Load, Stress, Volume)	Load
2.4.9	Other Technical Requirements Clause	he solution must support rate limiting, throttling, and API key rotation	Please confirm whether API key lifecycle management (generation, expiry, rotation) will be manual via admin console or expected to be automated via scripts/policies.	API key lifecycle management (generation, expiry, rotation) is required to be automated.
2.4.9	Other Technical Requirements Clause	The solution must comply with Bank's Password Policy and Data Protection requirements.	Please confirm whether Bank's password policy document (complexity, rotation frequency) will be shared before implementation, or if the bidder should align with RBI ISMS standards by default	Details will be shared with successful bidder.
2.4.9	Other Technical Requirements Clause	The solution must have support for secure authentication protocols (OAuth 2.0, OpenID Connect) and must integrate with identity providers (IdPs).	Please confirm whether PSB already has a centralized IdP solution (e.g., Azure AD, Keycloak, IBM Security Verify) or expects the bidder to implement and configure a new IdP.	Bank is having Active Directory. For other details please be guided by RFP.
2.4.10	Description of Deliverables	Ensure the platform can handle a minimum of 1200 TPS(Transactions Per Second) to meet enterprise-level demands with 30% YoY growth.	Please confirm whether the 1,200 TPS requirement refers to peak sustained throughput for the overall platform or per node/cluster, and whether the 30% year-on-year growth should be factored into the initial sizing or considered for future scalability planning.	refer addendum
2.4.4	Help Desk Requirements	24 * 7* 365 days per year, on-site and/ or on-line support facility (only for L3) as required.	Please confirm whether the 24x7x365 L3 support is expected to be provided through multiple on-site shifts or if a hybrid/off-site support model would be acceptable.	Please be guided by the RFP.
2.4.8	High Availability	Active Passive Redundancy (server level failure redundancy) and a high availability architecture	Please confirm whether the Bank already has an existing Active–Passive DR setup, or if the bidder is expected to provision both primary and standby nodes as part of the proposed architecture. Additionally, clarify if the Bank expects application-level clustering or only infrastructure-level redundancy.	Bidder will provide requirement and bank will provision infra accordingly in both DC and DR. Production application should be in HA. Solution designing is in scope of bidder.
2.4.4	Scalability and Flexibility	The solution should be containerized and cloud-native.	Please confirm whether the Bank expects deployment on Kubernetes/OpenShift, or if any existing container platform is already in use.	Bank will provide Container orchestration platform.

2.3	Internal & external traffic.	The bidder has to establish and maintain two setups i.e. internal & external (Demilitarized Zone) separately for isolating the internal & external traffic.	Please confirm whether the Bank expects physical segregation (dedicated hardware) or logical segregation (separate domains within the same infrastructure) between the internal and external setups.	Infra will be provided by the Bank. MZ and DMZ zone will be separate. All web app non prod environments will be in separate VLAN.
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	Please confirm whether the Bank intends to reuse existing App Connect Enterprise (ACE) licenses or expects bidders to quote fresh entitlements.	No existing licences will be reused.
2.3	Support for integration of the application with Other infra	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.	Please confirm whether the Bank will allow the use of an add-on API Security module (alongside the proposed API Management solution) to facilitate integration with existing security systems such as WAF, IDS/IPS, DAM, and to provide enhanced visibility and protection for east-west and north-south traffic within the Bank's network.	in scope of bidder.
2.4.8	High Availability	The proposed platform should provide an overall uptime of 99.99%. The Bidder has to provide complete document on Business Continuity plan (BCP) and Disaster Recovery Plan (DRP) for the proposed solution.	Please confirm whether the Bank's existing DR site already supports synchronous replication and 99.99% availability, or if the bidder is expected to design and provision the required infrastructure and replication setup as part of the solution.	Bank will provide infra and tapes. Separate replication hardware will not be provided by bank.
2.4.8	High Availability	Load balanced across machines and utilization of active-active application configurations to avoid single failure point.	Please confirm whether the Bank's existing infrastructure (network load balancer, application gateway, etc.) supports active-active configurations, or if the bidder must design and deploy the load balancing and clustering components as part of the proposed solution. Also, clarify if the load balancer solution will be provided by the Bank or expected from the bidder.	On-Prem private cloud having software load balancer will be provided by bank.
2.3	Migrate all existing API's and Integrations	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.	Please confirm whether the bidder is expected to perform a one-to-one migration (lift-and-shift) of the existing 850+ APIs and 200+ ESB integrations, or if re-engineering and functional enhancements are also in scope.	Complete revamping and redesigning is in scope of bidder.
2.6.2	Migration APIs Plan	Migration of existing API and ESB integrations.	Please confirm whether the existing APIs need to be implemented for both internal and external gateways, including encryption requirements, as part of the migration scope.	Yes
Annexure XIV – Support & Facility Management	General	The bidder should deploy onsite resources throughout the contract period."	Please confirm whether the support resources are required onsite at PSB's data center or whether a hybrid onsite/offsite model is acceptable.	Support resources are required at Delhi NCR region.
Section 2.1 – Scope of Work	General	he bidder shall integrate the solution for ESB and API Gateway functionalities as required by the Bank.	Please confirm whether we can propose that the same ESB be used and just add an API Manager layer to the existing setup?	No. Complete migration is in scope of RFP.
2.4.5	Platform Architecture and Design	DevSecOps Integration: Support integration with continuous integration/continuous deployment (CI/CD) pipelines, automated testing, and deployment workflows.	Please confirm which DevSecOps tools are used by bank currently.	Bank will provide Gitlab for CI/CD pipeline, Tanzu for container orchestration.
2.4.5	Platform Architecture and Design	DevSecOps Integration: Support integration with continuous integration/continuous deployment (CI/CD) pipelines, automated testing, and deployment workflows.	Please confirm which DevSecOps tools are used by bank currently.	Bank will provide Gitlab for CI/CD pipeline, Tanzu for container orchestration.
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ANNEXURE - XV	API Observability	13. The platform should provide integration with Bank's log management capabilities to collect, store, and analyze log data generated by various components and systems	Please confirm which log management solution bank is currently using for proposed solution to integrate with.	Details will be shared with successful bidder.
ANNEXURE - XV	API Observability	13. The platform should provide integration with Bank's log management capabilities to collect, store, and analyze log data generated by various components and systems	Please confirm which log management solution bank is currently using for proposed solution to integrate with.	Details will be shared with successful bidder.

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ANNEXURE - XV	API Observability	13. The platform should provide integration with Bank's log management capabilities to collect, store, and analyze log data generated by various components and systems	Please confirm which log management solution bank is currently using for proposed solution to integrate with.	Details will be shared with successful bidder.
3.10.iv	Service Level Agreement	The bidder has to maintain a guaranteed minimum uptime of 99.99% 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.	Please detail the SLA calculation methodology when the platform is available but some APIs/services are non-functional or degraded, including how this impacts availability metrics and Penalty	Please be guided by the RFP.
ANNEXURE - XV	Security	The platform should support all access management related requirements of the Bank	Please elaborate more on the required access management requirements?	AD, IDAM, PAM or any requirement shared time to time by bank.
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ANNEXURE - XV	Architecture	The platform should provide complex event recognition capability, allowing the system to identify and respond to complex events	Please elaborate more on the type of complex events and recognition capability?	Asynchronous event handling, error event processing, filtering and response mechanism etc.
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ANNEXURE - XV	API Commercialization	2. The platform should provide support for multiple models of API commercialization	Please elaborate more on this point, which multiple models of API commercialization bank is expecting to be supported?	as per industry standard and best practices.
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ANNEXURE - XV	Architecture	The platform should have a clearly Essential 2 defined payload capacity at LB and WAF levels for correct response capturing and smooth transaction flow	Please elaborate more on this requirement.	Please be guided by the RFP
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ANNEXURE - XV	Architecture	The platform should have a clearly Essential 2 defined payload capacity at LB and WAF levels for correct response capturing and smooth transaction flow	Please elaborate more on this requirement.	Please be guided by the RFP
ANNEXURE - XV	API Monitoring, Point 12	Reuse & ROI Metrics.	Please elaborate on this pointer as the ask is not clear	API consumption through multiple channels.
ANNEXURE - XV	API Integration	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 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	Please elaborate the B2B integration requirements from banking standpoint. What type of EDIFACT, X12 message formats bank is expecting to be delivered?	Please be guided by the RFP
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ANNEXURE - XV	API Governance	Custom governance rule set	Please elaborate this requirement of custom governance rule set, specifying the overall API governance strategy and what type of governance rules are expected to be used in which stage of the API life-cycle.	as per industry standard and best practices and requirement of bank.
ANNEXURE - XV	API Governance	Custom governance rule set	Please elaborate this requirement of custom governance rule set, specifying the overall API governance strategy and what type of governance rules are expected to be used in which stage of the API life-cycle.	as per industry standard and best practices and requirement of bank.
ANNEXURE - XV	API Governance	Custom governance rule set	Please elaborate this requirement of custom governance rule set, specifying the overall API governance strategy and what type of governance rules are expected to be used in which stage of the API life-cycle.	as per industry standard and best practices and requirement of bank.
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ANNEXURE - XV	Architecture	The platform should provide complex event recognition capability, allowing the system to identify and respond to complex events	Please elaborate more on the type of complex events and recognition capability?	Asynchronous event handling, error event processing, filtering and response mechanism etc.
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ANNEXURE - XV	API Monitoring, Point 12	Reuse & ROI Metrics.	Please elaborate on this pointer as the ask is not clear	API consumption through multiple channels.
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2.4.16 Quality Assurance	3. Security	Responsibilities for data protection, privacy, availability and confidentiality	Please let us know if Bank has a data protection and data privacy policy that needs to be followed or is Industry Standard expected	Details will be shared with successful bidder.
2.1.19	Bidder has to undertake the following application/server(if devices provided by bidder) administrator activities (indicative):	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.	Please let us know if bank has any golden images in regards to RHEL, Docker containers etc	Bank will provide Redhat/Windows OS and Tanzu container orchestration platform.
2.4.16 Quality Assurance	3. Security	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	Please let us know if the Bank has a data protection policy in line with GDPR and other directives	Details will be shared with successful bidder.
2.4.16 Quality Assurance	3. Security	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	Please let us know if the bidder can utilize bank's security testing tools or bidder has to bring their own tools for testing	Bank will not provide testing tools.
Annexure XIV	Managed Services Scope of Work	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.	Please let us know if the bidder is expected to perform changes on bank's network and firewalls during this period in relation to the API Manager implemented	Bank team will handle Bank's network and firewall. Bidder is required to share requirement.
2.4.16 Quality Assurance	3. Security	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.	Please let us know if the bidder is expected to test the internal network of the bank which connects the API manager to multiple internal applications of the bank	Bank team will handle Bank's network and firewall. Bidder is required to share requirement.
Annexure XV	Security	The platform should be able to support hardware security module (HSM)	Please let us know the HSM module used by bank	Bank will not provide HSM.
Generic	Generic	Integration Systems	Please list the Core Banking Solution (CBS) and other key systems that the API Management platform must integrate with, and their respective supported integration protocols	Please be guided by the RFP.
Scope of Work	Migration	Migration of 850+ APIs and 200+ ESB Integrations	Please provide a detailed inventory of existing APIs and ESB integrations, including technology stack, protocol, payload size, and complexity. Will source code and documentation be made available for all integrations?	Please be guided by the RFP.
Applications	Integration	Application Landscape	Please provide a detailed list of all applications (core, digital, third-party, in-house) that are in scope for integration, including technology stack and integration method (API, file, MQ, etc.).	Please be guided by the RFP.
General	General	General	Please provide an extension of atleast 4-6 weeks from date of publishing of query responses.	Refer Addendum

2.4.4	System Design	Cache management: APIs, caching is used to improve the response time of requests by storing the results of frequently-used requests in a cache.	Please provide details on which cache management platforms are used by bank today (Ehcache, Redis cache etc.)?	Bank will not provide any cache management platform.
2.4.4	System Design	Cache management: APIs, caching is used to improve the response time of requests by storing the results of frequently-used requests in a cache.	Please provide details on which cache management platforms are used by bank today (Ehcache, Redis cache etc.)?	Bank will not provide any cache management platform.
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2.1	Broad Scope	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).	Please provide existing interface count and complexity.	Currently bank do not have API management solution. Many API are direct or through multiple middleware solutions. API discovery is also in scope of bidder.
2.4.4	System Design	Deployment with Containers: To provide a secure, reliable, and lightweight runtime environment for the portable deployment into Bank's private cloud environment	Please provide more details about the existing containerization platform(VMware tanzu, Openshift etc) that the bank is currently using or intend to use in future.	Bank will provide Vmware Tanzu.
2.4.4	System Design	Deployment with Containers: To provide a secure, reliable, and lightweight runtime environment for the portable deployment into Bank's private cloud environment	Please provide more details about the existing containerization platform(VMware tanzu, Openshift etc) that the bank is currently using or intend to use in future.	Bank will provide Vmware Tanzu.
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2.4.5	Detailed Scope of Work	DevSecOps Integration: Support integration with continuous integration/continuous deployment (CI/CD) pipelines, automated testing, and deployment workflows.	Please provide name for Banks existing tool for Code Repository Code Quality Check Automated API Testing Load /Stress Testing Security Testing Certificate and Key Management Build and Deployment Artifact Repository SAST, SCA, DAST Tools	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management * DB installation and management will be Bidder's responsibility.

2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	Please provide the critical business processes % that need to be considered as part of PT?	Details will be shared with successful bidder.
3.10.iv	Service Level Agreement	The bidder has to maintain a guaranteed minimum uptime of 99.99% 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.	Please provide the definitions for Critical, High, Medium, and Low incidents, with the corresponding target response/acknowledgement and resolution times.	As per Bank's policy.
2.3.23	General Scope of Work	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)"	Please provide the format for SBOM, eg Cyclone DX format	Please be guided by RFP.
2.3 General Scope of work			Please provide the high level details of the current APIM platform (gateway)	Currently bank do not have API management solution. Many API are direct or through multiple middleware solutions. API discovery is also in scope of bidder.
2.3 General Scope of work			Please provide the high level details of the current APIM platform (gateway)	Currently bank do not have API management solution. Many API are direct or through multiple middleware solutions. API discovery is also in scope of bidder.
2.6.2	Project plan		Please provide the scope details for Milestone 1 as outlined in the table under "Implementation, Customization, and Configuration of ESB and APIM" – T+1.	Addendum
Messaging Section Compliance	Messaging Section compliance	Data conversion from one format to another is a core function of the ESB Solution not a message broker	Please remove this clause from the messaging compliance as this is an inherent capability of the ESB.	Please refer to addendum.
2.4.8 Non Functional Requirements:	Performance Testing	Periodic Load testing and assessment of API Management Solution performance.	Please share count of concurrent users.	Please be guided by RFP.
Clause 2.4.2 – API Management Solution	General	The platform should support both north-south (external) and east-west (internal) traffic management.	Please share how many APIs are external-facing (north-south) versus internal (east-west), or provide a percentage split for each.	Currently bank do not have API management solution. Many API are direct or through multiple middleware solutions. API discovery is also in scope of bidder.
DevSecOps	Security and Compliance	Identity and Access Management (IAM)	Please share the details of the bank's existing IAM systems, including single sign-on (SSO), multi-factor authentication (MFA), privilege management, Identity Management System (PIMS), and centralized user management.	Details will be shared with successful bidder.
2.3.20	General Scope of Work	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.	Please share the details of the existing Web Application Firewall (WAF), IDS, IPS, SIEM, DAM, PAM, ITSM/incident management tools, Active Directory tools, ROC (Remote Operations Centre), SD portal, Change Management, and document management tools used by the bank.	Details will be shared with successful bidder.
DevSecOps	Other Requirements	Point 14	Please share the details of the IS audit requirement. Is a compliance certificate required for all environments?	VAPT will be conducted by bank and bidder need to close all vulnerabilities within timeframe.
			Please share the folder structure of the log files.	Design and integration is in scope of bidder.
2.4.16	Quality Assurance	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	Please share the hypervisor details of private cloud infrastructure.	Bank will provide VMWare virtualization platform in private cloud.
			Please share the link where the bid submission is to be done	GEM portal.
			Please share the naming pattern of the log files.	Design and integration is in scope of bidder.
Section 2.1 – Scope of Work	General	The solution should enable integration through REST, SOAP, and other standard interfaces.	Please share the types of APIs currently deployed and planned for — for example, REST, SOAP, gRPC, or GraphQL.	Details will be shared with successful bidder.
ANNEXURE - XV	Third Party Integrations	4. The platform supports integration with third party monitoring tools like Heal, ITSM and other similar tools	Please specify the full list of monitoring, log management, and ITSM tools that the new solution must integrate with.	ITSM for APM and SIEM tool for log management.
Functional and Technical Specification	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.	Please specify the OEM, product name, and version of the existing ESB and API Management solution to accurately estimate the migration effort and cost.	IBM app connect for ESB and currently bank don't have API management solution.
2.4.19	Other Requirements	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.	Please suggest if 24x7 support with atleast 5 resources means at all times atleast 5 resources must be there or 5 resources should be there during peak hours and can be reduced during lean hours. Else kindly provide breakup required during each shift during peak hours, lean hours, weekend and holidays etc.	5 resources divided in all shifts 24*7.

2.3.21	General Scope of Work	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.	Pls Confirm - Total Migration Scope is 1050 APIs (220 ESB and 850 APIs) , there will not be any new development from scratch Plase share the count/split of the 200 ESB which has API exposed Also please confirm if the APIs have swagger, documentation in place and will be provided during the migration	850+ APIs include ESB in scope of migration. Currently APIs are not through API management solution and have no documentation.
2.3.21	General Scope of Work	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.	Pls confirm the assumption - Platform should be sized to support addition 30 % i.e 300 additional API but the scope of implementation/migration is 1050 APIs in 8 months	Please be guided by RFP.
Payment Terms		Licenses Cost with 1 year warranty for APIM Solution along with all components i.e. ESB, APIMS and MQ at DC & DR Site.	Pls consider below payment milestone 75 % of license cost on delivery of license 15% of license cost on Production Setup 10% after conduction of successful first DR drill and sign off provided by Bank	Refer Addendum
Payment Terms		Migration cost of existing integration onto new solution	Pls consider below payment milestone Phase 1: All 100 integrations in APIM & 40 in ESB with UAT 30% of Migration cost Phase 2: All 100 integrations in APIM 40 integration in ESB with UAT 30% of Migration cost Phase 3: All 300 integrations in APIM 40 integration in ESB with UAT 20% of Migration cost Phase 4: All 350 integrations in APIM 80 integration in ESB with UAT 10% of Migration cost Phase 5: Rest of all middleware integrations with UAT 10% of Migration cost	Please be guided by RFP.
Payment Terms		FM Charges	Pls consider Monthly 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)	Please be guided by RFP.
Payment Terms		EM Design and Assessment Services	Pls Consider 50% on successful submission of High Level Design (Architecture Blueprint) and acceptance by Bank. 50% post validation of platform and acceptance by Bank.	Please be guided by RFP.
2.4.4.16.D	Detailed Scope of Work	End-to-End Observability: The BIDDER has to deliver tools and expertise for enhanced observability across the API Management Platform.	Pls elaborate on end-to-end observability requirements. Please confirm what tools are available with the bank for observability	in scope of bidder.
2.4.4.16.E	Detailed Scope of Work	The two main sites should be hosted at banks DC and DR	Pls share the DC and DR location/cities	DC Airoli, Mumbai, DR Greater Noida.
			Provide your landscape position and architecture diagram.	Details will be shared with successful bidder.
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).	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 having following capabilities (but not limited to).	Please be guided by RFP.
3.1	Payment Terms -License Cost	50% of license cost on delivery of license 25% of license cost on project implementation, migration successful completion sign off 25% after conduction of successful DR drill sign off provided by Bank	PSB is requested to suitably modify the payments terms (licensing cost per se) in line with prevailing industry practice as follows: 90% of license cost on delivery of license 10% of license cost on project implementation, migration successful completion sign off	Refer Addendum
	API Design	The platform should provide support for design artefacts such as OAS (OpenAPI Specification), RAML (RESTful API Modelling Language) standards etc.	RAML is proprietary language of a particular OEM. Are you specifically looking for RAML to referencing RAML like languages to be supported in the platform?	Addendum

2.6.2 Project plan	Table	The project implementation is expected to be carried out within 8 months by the successful bidder in the following phases: Table	Recommendation : Working with some of the similar and large PubSec banks we have mutually agreed on modern implementation methodology where multiple phases are running at one time. Request the bank to consider the same here as few of the implementation phase might take more/less time than the stipulated time given but on the same hand the following phases are not dependent on the completion of the previous phase. We recommend Multiple tracks in agile development manner	Please be guided by RFP.
2.3 General Scope of work			Referring to page#30 of RFP, it is mentioned that there are 850+ APIs and out of that 200+ APIs are based on ESB (IBM App connect)., what about the remaining 650 APIs, are they developed using a language pack or are they API proxy instances of the same 200+ ESB services with different policies applied ?	Currently bank do not have API management solution. Many API are direct or through multiple middleware solutions. API discovery is also in scope of bidder.
2.3 General Scope of work			Referring to page#30 of RFP, it is mentioned that there are 850+ APIs and out of that 200+ APIs are based on ESB (IBM App connect)., what about the remaining 650 APIs, are they developed using a language pack or are they API proxy instances of the same 200+ ESB services with different policies applied ?	Currently bank do not have API management solution. Many API are direct or through multiple middleware solutions. API discovery is also in scope of bidder.
4.1	Indemity	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.	Replace with "be liable" since indemnity is provided as a remedy in case there is no other recourse readily available. Here we would be liable to the Bank for any breach of the RFP terms	Please be guided by the RFP
4.1	Indemity	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.	Replace with "be liable" since indemnity is provided as a remedy in case there is no other recourse readily available. Here we would be liable to the Bank for any breach of the RFP terms We propose to delete the line -"expenses (including legal expenses), loss of reputation and" and "by third parties".	Please be guided by the RFP
ANNEXURE - XV	API Implementation,Point 15	The platform should provide packaging supportfor API to convert into a deployable JAR or ZIP file	Request Bank to Add " equivalent application archive file" along with Jar or ZIP file	Refer Addendum
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KEY INFORMATION	Last Date and Time for submission of Bids	Last Date and Time for submission of Bids	Request an extension of 4 weeks on the Technical Proposal submission due date. Kindly confirm	Refer Addendum
1.4/e	Bid System Offer	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.	Request bank to allow digitally signed printed documents to be submitted as this is an online submission on GeM which has size and page limitation both per file uploaded, and signed stamped scanned documents will be very heavy in size.	Please be guided by the RFP
Appendix-G	Note	Note: a) All pages of the bid documents must be sealed & signed in full by authorized person.	Request bank to allow digitally signed soft copy and printed hardcopy for submission as this is an online submission on GeM portal which has file size and page limitation for each file.	Please be guided by the RFP
Appendix A	NDA	9) Non-Disclosure Agreement as per Annexure-VII.	Request bank to amend the clause and ask for NDA only from selected bidder as this is an open RFP and seeking signed NDA for an open RFP is not agreeable as per bidder's corporate policy	Please be guided by the RFP
4.18	Non Disclosure Agreement	Non Disclosure Agreement	Request bank to amend the clause and ask for NDA only from selected bidder as this is an open RFP and seeking signed NDA for an open RFP is not agreeable as per bidder's corporate policy	Please be guided by the RFP
ANNEXURE - XV	API Observability, Point 19	The platform should provide visualization capabilities to depict the network topology and connections between various components and systems	Request bank to change it to "The platform should provide visualization capabilities to depict the Dependency topology and connections between various components and systems" as this will cover all the dependent components	Please be guided by the RFP
ANNEXURE - XV	Scalability, Point 5	The platform should be able to handle TPS of more than 3000.	Request bank to clarify as the tps mentioned in RFP section 2.4.10(pg 43) states a requirement for 1200 TPS	Please be guided by the RFP
ANNEXURE - XV	Scalability,Point 5	The platform should be able to handle TPS of more than 3000.	Request bank to clarify as the tps mentioned in RFP section 2.4.10(pg 43) states a requirement for 1200 TPS	Please be guided by the RFP
ANNEXURE - XV	Scalability,Point 5	The platform should be able to handle TPS of more than 3000.	Request bank to clarify as the tps mentioned in RFP section 2.4.10(pg 43) states a requirement for 1200 TPS	Please be guided by the RFP
ANNEXURE - XV	Scalability,Point 5	The platform should be able to handle TPS of more than 3000.	Request bank to clarify as the tps mentioned in RFP section 2.4.10(pg 43) states a requirement for 1200 TPS	Please be guided by the RFP
ANNEXURE - XV	API Implementation,Point 14	The platform should enable simulation of issues and edge cases to support load testing, regression testing and performance testing	Request bank to clarify if it requires a separteTesting tool or just integration of the platform with a testing tool.	Please be guided by the RFP
ANNEXURE - XV	API Implementation,Point 14	The platform should enable simulation of issues and edge cases to support load testing, regression testing and performance testing	Request bank to clarify if it requires a separteTesting tool or just integration of the platform with a testing tool.	Please be guided by the RFP

ANNEXURE - XV	API Implementation,Point 14	The platform should enable simulation of issues and edge cases to support load testing, regression testing and performance testing	Request bank to clarify if it requires a separateTesting tool or just integration of the platform with a testing tool.	Please be guided by the RFP
ANNEXURE - XV	API Implementation,Point 14	The platform should enable simulation of issues and edge cases to support load testing, regression testing and performance testing	Request bank to clarify if it requires a separateTesting tool or just integration of the platform with a testing tool.	Please be guided by the RFP
ANNEXURE - XV	Security,Point 16	The platform should provide secure configuration files.	Request bank to clarify secure configuration file for which component and why is it required.	for configuration, keys etc.
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ANNEXURE - XV	Security,Point 16	The platform should provide secure configuration files.	Request bank to clarify secure configuration file for which component and why is it required.	for configuration, keys etc.
Annexure - IX	Annexure IX	ANNEXURE - IX Format for Bill of material (BOM) Name of the Bidder: BOM- As per Separate Excel sheet.	Request bank to provide separate excel sheet mentioned here as none is found alongwith RFP	refer Addendum
Appendix A	Masked BoM	11) Masked bill of Material as per Annexure-IX.	Request bank to provide separate excel sheet mentioned in Annexure IX as none is found alongwith RFP	refer Addendum
Appendix-G	Masked BoM	15 Annexure-IX.	Request bank to provide separate excel sheet mentioned in Annexure IX as none is found alongwith RFP	refer Addendum
3.1	Payment Terms	25% after conduction of successful DR drill sign off provided by Bank	Request bank to suggest DR Drill Timeline as same is not found in implementation timelines and milestones mentioned in section 2.6.2 page 55	After migration.
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	Request clarity on any existing IBM software already owned by the Bank, such as: IBM App Connect IBM MQ Red Hat OpenShift (if container platform already procured) IBM Cloud Pak for Integration This helps avoid duplicate procurement and ensures smooth integration of new components.	Bidder cannot use Bank's existing licenses.
ANNEXURE - IV	Pre-Qualification Criteria	9. Credential letter/mail confirmation from the client OR Copy of Purchase Order/ SLA along with latest as on date of RFP and other supporting documents	Request for addition of below: 9. Credential letter/mail confirmation 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	Refer Addendum
ANNEXURE - IV	Pre-Qualification Criteria	6. Relevant copy of Purchase Order/SLA along with any one of the following should be submitted: • Completion certificates • Project Sign-offs • Satisfactory client certificates	Request for addition of below: Relevant copy of Purchase Order/SLA along with any one of the following should be submitted: • Completion certificates • Project Sign-offs • Satisfactory client certificates • Email confirmation from the client highlighting the product and stage of the project	Refer Addendum
2.3	General Scope of Work	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.	Request ples confirm what is the definition of Cryptography Bill of Materials (CBOM) mentioend in the RFP. Also, kindly share if any defined format for the same.	as per definition of RBI.
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.	Request that proper Service level SLAs are defined. There are many scenarios like : The support includes, inter alia, maintenance, patch management, upgrades and troubleshooting etc. Some time OEM involvement is required for bugs in the products which may take longer time.	Please be guided by the RFP.
Annexure IV – Eligibility Criteria	S. No. 7	The bidder must possess below certifications at the time of bidding : - ISO 27001 - ISO 9001.	Request the Bank to consider SOC 2 Type II attestation report as an acceptable equivalent to ISO 9001 certification. SOC 2 Type II demonstrates robust controls over security, availability, confidentiality, and processing integrity which directly align with quality and service management requirements under ISO 9001.	Please be guided by the RFP.
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.	Request to add - "solely to the extent applicable to the Bidder in connection with performance of its Services under the RFP."	Please be guided by the RFP

4.11	Legal Compliance	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.	Request to add - "solely to the extent applicable to the Bidder in connection with performance of its Services under the RFP."	Please be guided by the RFP
4.1	Dispute Resolution Mechanism	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.	Request to have 1 arbitrator appointed mutually by the parties preside over the sessions.	Please be guided by the RFP
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.).	Request you to simplify the functional requirement. It is confusing.	Please be guided by the RFP
2.4.10	Description of Deliverables	High Throughput Capability: Ensure the platform can handle a minimum of 1200 TPS (Transactions Per Second) to meet enterprise-level demands with 30% YoY growth.	Requesting bank to share break-up of TPS needs to be processed on ESB (200 APIs) and API gateway platform(650 APIs). We are assuming 1200 will be peak TPS, what will be the average TPS expected	Details will be shared with successful bidder.
2.4.10	Description of Deliverables	High Throughput Capability: Ensure the platform can handle a minimum of 1200 TPS (Transactions Per Second) to meet enterprise-level demands with 30% YoY growth.	Requesting bank to share break-up of TPS needs to be processed on ESB (200 APIs) and API gateway platform(650 APIs). We are assuming 1200 will be peak TPS, what will be the average TPS expected	Details will be shared with successful bidder.
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2.4.16 Quality Assurance	3. Security	Penal provisions shall be included by the bank for any non-compliance by the Bidder.	Requesting for clarity on this point and define the Penal provisions	Please be guided by the RFP.
2.4.16 Quality Assurance		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.	Requesting the bank to please provide accurate Non Functional Requirements in terms of traffic, users and peak times for the vendor to ascertain the sizing to cater to the Bank's requirement accurately. For any sizing related issue due to lack of information from Bank is requested to be exempted from the penalty clause	Please be guided by the RFP.
	Generic		Requesting the bank to provide an extension of Working two weeks so that we can provide a competitive commercial bid	Please refer to addendum.

2.4.4	System Design-API Complexity	Testing	Scope of API - Count of High Complex, Medium Complex, and Low Complex needed.	Details will be shared with successful bidder.
ANNEXURE - XV	Functional and Technical Specification	Testing	Scope of Developer Portal Testing - need more clarity. Do we have to test all positive and negative cases, error messages etc.? If we can define the scope for testing the Developer Portal.	Both positive and negative test cases.
Security	Security	The application must adhere to LAN, Domain Controllers, firewalls and End Point security as managed by the Bank.	Should bidder assume existing firewall and endpoint security infrastructure will be reused, or include new security appliances in the proposal?	Bank will provide network and firewall infra.
Other Technical Requirements	Adoption	DR Automation.	Should CI/CD pipelines include automated DR failover scripts and testing?	DR Drill in scope of bidder.
Development/Configuration	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.	Should deployment scripts mentioned here be integrated into CI/CD pipeline for automated deployments?	Deployment through CI/CD in scope of bidder.
Quality Assurance	Quality Assurance	Periodic Load testing and assessment of API Management Solution performance.	Should load testing be automated and triggered via CI/CD pipeline? Also does the bank have periodic load test tables defined ?	in scope of bidder.
Message Queuing	Message Queuing Service		Should monitoring be native to MQ or can it be integrated with third-party APM tools?	In scope of bidder. Bank will provide ITSM APM tool for integration.
1	api implementation	The platform should provide support for existing CI/CD pipeline for automated build, test, and deployment processes.	Should MuleSoft integrate with CI/CD pipelines (Jenkins, GitLab) for automated deployment?	Bank will provide Gitlab CI/CD pipeline.
API Observability	API Observability	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	Should predictive alerts be classified by severity or impact?	As per requirement of bank.
API Observability	API Observability	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	Should predictive analytics be based on historical data only, or should real-time streaming data be included as well?	As per requirement of bank.
API Observability	API Observability	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	Should predictive analytics results and proactive actions be visualized in the same dashboard?	As per requirement of bank.
API Observability	API Observability	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.	Should reports support visualization types like charts, tables, heatmaps, or trend graphs?	As per requirement of bank.
2.4.16 Quality Assurance	OS & Virtualization	Bank is in process of procuring private cloud platform with MS Windows 2019 and 2022 OS. Bank is having RHEL 8 & 9 OS.	Should the bidder assume virtualization layer (VMware/Hypervisor) will be provided by Bank, or include it in the proposal?	Bank will provide VMWare Hypervisor.
Quality Assurance	Quality Assurance	Regression Automation with 95% test coverage.	Should the bidder include automated regression testing tools integrated with CI/CD pipeline?	in scope of bidder.
Platform Architecture and Design	Clustering	The two main sites should be hosted at banks DC and DR. The two sites should be maintained with High Availability (Active-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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..	Should the bidder include clustering hardware/software licenses (e.g., for database and application clustering) or will Bank provide these components?	Bank is having Oracle EULA licence.
Other Technical Requirements	Upgrade & Migration	Configuration Management & Deployment support.	Should the bidder include configuration management tools (e.g., Ansible, Puppet) as part of CI/CD automation?	Bank will only provide Gitlab for CI/CD.
Description of Deliverables	Microservices and Containerized Architecture	Create a containerized, microservices-based architecture with auto-scaling, self-healing, and service discovery capabilities.	Should the bidder include container orchestration tools (e.g., Kubernetes) and licenses, or will Bank provide these?	Bank will provide VMWare Tanzu.
2.4.19 Other Requirements:	Version Upgrades	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.	Should the bidder include cost for version upgrades in the proposal or will these be handled separately?	Please be guided by the RFP.
2.4.19 Other Requirements:	Description of Deliverables, DR Drills	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.	Should the bidder include hardware and network resources for DR drills or will Bank provide the necessary infrastructure?	Bank will provide infra excluding replication hardware.
Non-Functional Requirements	Failure Tolerance	Solution should be installed in DC and DR.	Should the bidder include hardware for DR site or will Bank provide identical hardware at DR?	Bank will provide hardware at DC and DR.
Platform Architecture and Design	Load Balancing	Active-Active deployment at both sites with load balancing across availability zones.	Should the bidder include hardware load balancers (e.g., F5, Citrix) or will Bank provide them?	Bank will provide software load balancer.
Platform Architecture and Design	Developer and Operations Support	Support integration with continuous integration/continuous deployment (CI/CD) pipelines, automated testing, and deployment workflows.	Should the bidder include licenses for CI/CD tools (e.g., Jenkins, GitLab, Azure DevOps) or leverage Bank's existing tools?	Bank will provide Gitlab CI/CD pipeline.
Description of Deliverables	API Lifecycle Management	Implement comprehensive API lifecycle management, including standardization, version management, deprecation, and governance policies.	Should the bidder include tools for automated version control and governance, or integrate with Bank's existing systems?	Bank will provide Gitlab CI/CD pipeline.
Other Technical Requirements	Development	Optimization of ESB flows across environments.	Should the bidder provide automated deployment scripts for ESB flows as part of CI/CD pipeline?	in scope of bidder.

Description of Deliverables	Protocol Agnosticism	Support multiple communication protocols (e.g., REST, SOAP, GraphQL, WebSockets).	Should the bidder provide connectors for all listed protocols or only for those currently used by the Bank?	in scope of bidder.
Observability	Monitoring Requirements	The platform should provide Alerts, Log Management, Reports, Health Check Monitoring, Business activity monitoring via Custom Metrics, Application network visualization, API and integration analytics.	Should the bidder provide dedicated monitoring resources onsite or will Bank manage monitoring post-implementation?	Please be guided by the RFP.
Other Technical Requirements	Development	Exposing APIs for open banking initiatives for Sandbox environment.	Should the CI/CD pipeline also cover deployment and versioning for sandbox APIs?	As per industry standard and best practices.
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.	Should the integration support asynchronous messaging (e.g., JMS, Kafka, MQ) for decoupled communication?	Please be guided by the RFP
API Observability	API Observability	12. The platform database should collect machine data, part production data, and quality data to enable effective business performance management	Should the monitoring cover real-time data, historical data, or both, and across how many environments?	Both across real time and historical in production environment.
5	API Observability	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.	Should the platform provide analytics dashboards for API usage and performance?	Inscope of RFP
API Observability	API Observability	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.	Should the reports be automated/scheduled or generated on-demand?	As per bank requirement.
API Observability	API Observability	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.	Should the reports cover all APIs/services or only selected critical ones?	As per bank requirement.
Observability	Monitoring Requirements	Enable end-to-end customer interaction traceability, ensuring complete visibility into data flows and transaction histories	Should the solution support distributed tracing standards like OpenTelemetry?	in scope of bidder.
2.3	General Scope of work	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.	Should we consider the API mentioned as a collection of endpoints, each one with its own methods (usually GET and POST). Or should we consider an API as an endpoint performing a particular action - example: getcustomerdetails()?	Collection of Endpoints with methods.
2.3	General Scope of work	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.	Since 200 are existing ESB APIs which needs to be migrated proposed ESB platform, we are assuming rest 650 APIs are proxy APIs running currently on API gateway platform. Please confirm.	Bank do not have any API gateway platform and remaining APIs are through multiple middleware solution or hitting directly.
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2.4.19.18.30	Other Requirements	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	Since some of these can impact and increase the scope substantially, the changes should be reviewed and analysed mutually and any additional cost should be mutually agreed.	Please be guided by the RFP.
2.4.3	Message Queueing Services	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.	Since the existing ESB is IBM App Connect, it's likely IBM MQ is part of that ecosystem. Please confirm if the bidder should supply a new messaging middleware (the RFP implies yes, by listing "MQ" as part of the solution) or leverage the existing one.	Existing solution or licenses can not be used.
2.4.19	Other Requirements	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	Since the proposed solution might be built on combination of different vendor components, we assume this needs to be curated & provided by Bidder based on the overall solution & bank's requirement.	Please be guided by the RFP
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2.4.19	Other Requirements	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	Since the proposed solution might be built on combination of different vendor components, we assume this needs to be curated & provided by Bidder based on the overall solution & bank's requirement.	Please be guided by the RFP
ANNEXURE - XV	API Integration	The platform should support Intelligent Document Processing like compression, extraction.	Since the RFP is related to integration and API management solution we request bank to change this point as follows: The platform should support integration with Intelligent Document Processing like compression, extraction.	refer addendum
ANNEXURE - XV	API Integration	The platform should support Intelligent Document Processing like compression, extraction.	Since the RFP is related to integration and API management solution we request bank to change this point as follows: The platform should support integration with Intelligent Document Processing like compression, extraction.	refer addendum
ANNEXURE - XV	API Integration	The platform should support Intelligent Document Processing like compression, extraction.	Since the RFP is related to integration and API management solution we request bank to change this point as follows: The platform should support integration with Intelligent Document Processing like compression, extraction.	refer addendum
ANNEXURE - XV	API Integration	The platform should support Intelligent Document Processing like compression, extraction.	Since the RFP is related to integration and API management solution we request bank to change this point as follows: The platform should support integration with Intelligent Document Processing like compression, extraction.	refer addendum
ANNEXURE - XV	API Integration	The platform should support Intelligent Document Processing like compression, extraction.	Since the RFP is related to integration and API management solution we request bank to change this point as follows: The platform should support integration with Intelligent Document Processing like compression, extraction.	refer addendum
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ANNEXURE - XV	API Integration	The platform should support Intelligent Document Processing like compression, extraction.	Since the RFP is related to integration and API management solution we request bank to change this point as follows: The platform should support integration with Intelligent Document Processing like compression, extraction.	refer addendum
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.	Since this is a 24*7 support with mission critical applications, we parallelly request access through the VPN.	Please be guided by the RFP

D. OEM Design & Validation:	Design Validation Cost		Since We are exclusive partners for Out OEM in region, OEM completely relies on our workforce for OEM validations. We request Bank to allow us to put Bidder as Exclusive Partner cost for OEM Validation.	Please be guided by the RFP
ANNEXURE - XV	API Integration,Pont 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.	Sizing inputs required: For Adapter sizing: Peak throughput in MB/Sec (Megabytes/Second)? Average file size in MB? Peak Period, number of concurrent file transfers ? Number of files in a day? Number of days of transferred data that will be preserved before purging? For EDI workload: Number of documents per day (inbound and outbound) for respective EDI standards(x12,EDIFACT). Number of bytes in average document (inbound and outbound) for respective EDI standards(x12,EDIFACT). Average number of documents in a file(inbound and outbound) for respective EDI standards(x12,EDIFACT). # of documents in peak hour for respective EDI standards(x12,EDIFACT). Data retention period ?	Please be guided by the RFP
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ANNEXURE - XV	API Implementation,Point 1	The platform should provide support for event streaming (Kafka, Solace, AWS Kinesis, Azure EventHub etc.) and queuing platforms	Sizing inputs required: Throughput expected on kafka based event streaming platform(MB/s) Number of days of message retention required?	Platform support is mentioned in RFP for future requirement.
ANNEXURE - XV	API Implementation, Point 1	The platform should provide support for event streaming (Kafka, Solace, AWS Kinesis, Azure EventHub etc.) and queuing platforms	Sizing inputs required: Throughput expected on Kafka based event streaming platform(MB/s) Number of days of message retention required?	Platform support is mentioned in RFP for future requirement.
ANNEXURE - XV	API Implementation,Point 1	The platform should provide support for event streaming (Kafka, Solace, AWS Kinesis, Azure EventHub etc.) and queuing platforms	Sizing inputs required: Throughput expected on kafka based event streaming platform(MB/s) Number of days of message retention required?	Platform support is mentioned in RFP for future requirement.
ANNEXURE - XV	API Implementation,Point 1	The platform should provide support for event streaming (Kafka, Solace, AWS Kinesis, Azure EventHub etc.) and queuing platforms	Sizing inputs required: Throughput expected on kafka based event streaming platform(MB/s) Number of days of message retention required?	Platform support is mentioned in RFP for future requirement.
2.4.3	Message Queuing Service	General	Sizing inputs: TPS expected on the message queue service	Please be guided by the RFP
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2.6.3	Delivery	The successful bidder is expected to complete the delivery of the solution licenses within 3 weeks of acceptance of purchase order.	Subject to discovery and OEM's confirmation	Please be guided by the RFP
4.9	Intellectual Property Indemnity & Indemnity against misuse of licenses	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.	Subject to the following caveats: i) modification of the Deliverable other than by DTTILLP or its subcontractors; (ii) use of the Deliverable in breach of the Contract or in a manner not contemplated by the Statement of Work; (iii) failure of the Client to use any corrections or modifications to the Deliverable or its usage that were made available by DTTILLP; (iv) information, materials, instructions, specifications, requirements or designs provided by or on behalf of the Client; (v) use of the Deliverable in combination with any data, product, service, software, platform, network or other technology not provided by DTTILLP; or (vi) any data, product, service, software, platform, network or other technology obtained by DTTILLP from a third party provider and included in the Deliverable.	Please be guided by the RFP
3.5	Order Cancellation	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	Such order cancellation may be applicable upon prior notice and cure period given to bidder to resolve the issue. Such order cancellation cannot be done immediately and should be given a notice period of minimum 30 days to rectify the issue or to be termed as cure period.	Please be guided by the RFP
Scalability Point no 2	The platform should support Auto scale and self-heal and auto repair capabilities.		Such Requirements fall under container orchestration platforms or Private clouds and ESB or API gateways can just Auto scaleup or Auto Restart(Self Heal) in case of failure. We request Bank to clarify more on Auto repair.	Refer addendum

API Observability Point No 15	Custom analytics reports and AI-based anomaly detection should be supported by the platform		Such Requirements need continuous training of LLM Models with live Customer Data which cannot be published to public LLM Models. Please let us know if bank has any on Prem LLM agents or tools which can be integrated with system. if Yes, can we request to please share the details. If not can we request bank to move this requirement to Optional from Essential requirements.	Addendum
1.15.2	Eligibility Bid (ANNEXURE - IV)-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	Suggested Clause: Bidder should have Delivered, Implemented and Managed Enterprise Wide API Management Solution meeting the scope of this RFP in any two of PSU/ PSE/Govt/ BFSI/ Public sector bank/ Scheduled Commercial Banks Reason: Bidder must be allowed to demonstrate its experience in 'execution of similar projects' in much more large complex projects in Govt/ PSE organization in India. This is for the sake of parity and ensures level playing field for all the prospective bidders.	refer addendum
1.15.2	Eligibility Bid (ANNEXURE - IV)-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 sector (Banking, Financial Services and Insurance) in India.	Suggested Clause: 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 sector (Banking, Financial Services and Insurance)/ PSU/PSE/ Govt Organization in India. Reason: Bidder must be allowed to demonstrate its experience in 'execution of similar projects' in much more large complex projects in Govt/ PSE organization in India. This is for the sake of parity and ensures level playing field for all the prospective bidders.	refer addendum
1.15.2	Eligibility Bid (ANNEXURE - IV)-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 sector (Banking, Financial Services and Insurance) in India.	Suggested Clause: 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 sector (Banking, Financial Services and Insurance) in India in the last 7 years from the date of publishing of this RFP Reason: PSB is requested to make this clause more apt & inclusive for the prospective bidders to genuinely ascertain their capabilities in execution of similar projects.	Please be guided by the RFP
2.4.8	BCP	The proposed platform should provide an overall uptime of 99.99% . The Bidder has to provide complete document on Business Continuity plan (BCP) and Disaster Recovery Plan (DRP) for the proposed solution.	<u>System Uptime Calculation & Infrastructure Impact</u> Uptime Calculation Methodology How is the overall system uptime currently calculated? Are there specific metrics or tools used to measure availability? Impact of Infrastructure Activities Given that the infrastructure is hosted on-premises, do operational activities such as OS-level upgrades, patching, and system hardening contribute to downtime in the uptime calculation?	Please be guided by the RFP
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	Testing -Is there any repository of existing test cases available. Can the same be leveraged ? Please specify the details How many existing test cases can be utilised for functional testing ?	No test repository/ cases available. In scope of bidder.
ANNEXURE - XV	API Integration	The platform should enable AI based data transformation tooling, allowing for automatic conversion and manipulation of data formats, structures, or content.	The AI / LLM models generally cloud hosted and RFP clearly asks for platform to be completely hosted in banks environment with no cloud components. We request bank to remove this point or change as follows: The platform should have configuration/drag-drop based data transformation tooling, allowing for automatic conversion and manipulation of data formats, structures, or content.	refer addendum
ANNEXURE - XV	API Integration	The platform should enable AI based data	The AI / LLM models generally cloud hosted and RFP clearly asks for platform to be completely hosted in banks environment with no cloud components. We request bank to remove this point or change as follows:	refer addendum

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ANNEXURE - XV	Security	The platform should enable async API Management and Security.	The Async APIs are based on event driven architecture and does not follow the standard Sync API security mechanisms. We request bank to elaborate what type of Async security bank is expecting, apart from message security in transit and at rest (encryption/decryption, SSL)	in scope of bidder.
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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 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.	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 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 5%. 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	Please be guided by the RFP.
2.4.19	Comprehensive Onsite Warranty:		The clause states that the comprehensive onsite warranty period shall be for 1 year from last phase of the project go live. As per industry standard, we can agree to a warranty period of 30 days from the date of submission of deliverable. We propose that 2.4.19.1 be deleted. Instead, we propose this clause to be mentioned: Bidder warrants to Bank that it will provide the services in accordance with respective Statement of Orders (SOWs). The warranty shall survive for a period of thirty (30) days following delivery of the relevant services. Bidder and Bank agree that Bank's sole and exclusive remedy for non-conforming services shall be replacement/re-performance by Bidder, or, at Bidder's option, refund of the fees paid for such non-conforming services.	Please be guided by the RFP
4.11	Legal Compliance	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.	The CLRAA does not apply to us hence we are not registered under the same	Please be guided by the RFP

16	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.	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.	Please be guided by the RFP.
4.11	Legal Compliance		The definition of Applicable Laws is missing. Bidder shall comply with the provision of all laws and regulations specifically applicable to Bidder's business activities. We propose that the laws should be applicable to Infosys as an IT service provider and applicable to it in the performance of the services under this Agreement.	Please be guided by the RFP.
General	General	-	The implementation and support team will be provided laptops & related assets by bank. Kindly confirm	Bank will provide desktops and realted assets for routine operations.
2.2	2.2 Business rationale	The solution must seamlessly integrate with Finacle version 10.2.25 Core Banking System (CBS) software and Connect24 middleware for Finacle	The integration with Finacle version 10.2.25 Core Banking System (CBS) software and Connect24 middleware for Finacle is via existing integration layer. Please confirm if these systems expose APIs or if connectivity is via native connections	Details will be shared with successful bidder.
2.4.19	Other Requirements	35. Initial Sizing and Payload Requirements	The license is to be core-based, calculated on the Bank's Private Cloud. What is the expected maximum number of CPU Cores allocated for the entire solution for the initial Production and Disaster Recovery environments?	Bidder to calculate as per TPS and API count mentioned in RFP.
2.3	General Scope of work	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.	The new requirement variation is not constant in the RFP. Example : This section says 30% where as in section 2.4.1 (page 32) it says 40% & section 2.4.2 (page 34) says 30% We request bank to review this again make appropriate changes in all sections. As per industry standard we have seen the variation between 10 to 15%	Please be guided by RFP.
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2.4.8.22	Non Functional Requirement	Platform to provide Log retention as per the Bank's policy.	The platform and application logs will be retained for 10 years as per RBI guidelines, please confirm	all RBI/ regulator/ Govt guidelines are applicable.
ANNEXURE - XV	Functional and Technical Specification	transformation tooling, allowing for automatic conversion and manipulation of data formats, structures, or content.	The platform should have configuration/drag-drop based data transformation tooling, allowing for automatic conversion and manipulation of data formats, structures, or content.	in scope of bidder.
2.2	Business Rationale	The 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.	The proposed solution should contain both API and ESB platforms are from the same OEM?	Please be guided by RFP.
3.1	TERMS AND CONDITONS	Licenses Cost with 1 year warranty for APIM Solution along with all components i.e. ESB, APIMS and MQ at DC & DR Site	The RFP calls for a 5-year contract post-implementation, and mentions "Licenses cost with 1 year warranty" and then ATS (Annual Technical Support) payments yearly. To align with this, please confirm the Bank's preference on licensing model: Perpetual vs Subscription	Bank have not specified any preference for license model.
2.4.4	Disaster Recovery	The two main sites should be hosted at banks DC and DR. The two sites should be maintained with High Availability (Active-Active deployment at both sites)	The RFP calls for DC and DR in active-active configuration and very stringent RPO/RTO (zero RPO). We want to confirm that this means both sites will share load during normal operations. If so, we will architect accordingly	to discuss
2.4.4	System Design	4. API Complexity	The RFP classifies services into High, Medium, and Simple complexity based on orchestration and field count. For sizing and performance validation, please provide an indicative breakdown of the 1200 TPS requirement across these three complexity categories.	Please be guided by RFP. Further details will be shared with successful bidder.
ANNEXURE - XV	Deployment	The platform to have inbuilt DevSecOps capability.	The RFP is majorly asking an integration with DevSecOps tools (38), hence we request bank to change this point as follows: The platform should support integration with bank's DevSecOps tools.	Please refer to addendum.

ANNEXURE - XV	Deployment	The platform to have inbuilt DevSecOps capability.	The RFP is majorly asking an integration with DevSecOps tools (page 38), hence we request bank to change this point as follows: The platform should support integration with bank's DevSecOps tools.	Please refer to addendum.
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ANNEXURE - XV	Deployment	The platform to have inbuilt DevSecOps capability.	The RFP is majorly asking an integration with DevSecOps tools (page 38), hence we request bank to change this point as follows: The platform should support integration with bank's DevSecOps tools.	Please refer to addendum.
2.4.19	Initial Sizing and Payload Requirements	The proposed ESB and API Management Solution should have a highly scalable architecture that can support at least 1200 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	The RFP mentions an indicative throughput of 1,200 TPS. Please clarify whether this figure represents the peak TPS for the Production environment only, or if it is the combined throughput across all environments (Production, DR, UAT, SIT, and Dev). If 1,200 TPS refers only to Production, kindly specify the expected TPS benchmarks for the remaining environments	Combined throughput for production.
1	Annexure XVI	table of infrastructure sizing	The RFP mentions core-based licenses calculated on the Bank's On-Prem Private Cloud so What is the total number of vCore/Core licenses currently allocated/required for the MuleSoft Runtime in the Production, Dev, SIT, UAT, and Pre-PROD environments	bidder to do sizing to meet SLA.
2	api monitoring	Service mesh architecture to provide a dedicated infrastructure layer for managing service-to-service communication, ensuring scalability, reliability, and observability	The RFP requires the platform to have a clear segregation of System, Process, and Experience layers?Can the client provide more detail on the specific APIs (e.g., CBS, RLMS, etc.) that will reside in each layer?	In scope of bidder.
2.4.9	Other Technical Requirements	Infrastructure Support: Adoption: Bank's Private Cloud (PaaS)	The solution must be deployed on the Bank's Private Cloud (PaaS) using containerized, microservices-based architecture. Please specify the underlying technology stack/platform of the Bank's Private Cloud to ensure compatibility.	Bank will provide VMWare virtualization platform and Tanzu container orchestration platform.
1	messaging	All components like API Gateway, ESB etc. should be fully compatible and scalable in the Bank's proposed Private cloud infrastructure.	The solution must be deployed on-premises. Can the client confirm the Bank's Private Cloud technology?	Bank have floated on-Prem private cloud RFP. Vmware and tanzu will be pvt cloud technology.
2.4.13	Environments	2.4.13.1.Environments	There are 9 environments referenced. Map each environment to its purpose (e.g., Dev, Integration, System/Pre-Prod, UAT, Prod). Where will Integration testing, System/Pre-Prod performance testing, and UAT/regression testing occur? What are the pass/fail gates between environments for each stage?	Details will be shared with successful bidder.
2.4.10 Description of Deliverables	Some of the major principle capabilities and deliverables expected are		there is a mention of configuring the platform to handle at a bare minimum, 1200 TPS . considering 30% YOY growth, this translates to approx. 1600 TPS at the end of 1st year. What is the peak load expected at the end of year1 ?	to discuss

2.4.10 Description of Deliverables	Some of the major principle capabilities and deliverables expected are		there is a mention of configuring the platform to handle at a bare minimum, 1200 TPS . considering 30% YOY growth, this translates to approx. 1600 TPS at the end of 1st year. What is the peak load expected at the end of year1 ?	Please refer to addendum.
	ELIGIBILITY CRITERIA	The bidder should have a minimum turnover of INR 140 Crore per annum for each of the past 3 financial years ...	There is an exemption for MSME for EMD. Request you to extend the same for the turn over, provided other technical and expertise criteria are met	Please be guided by the RFP
3.2	Assignment & Subcontracting	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.	This cannot be accepted and any change in leadership, merger ,amalgamation require revisit of the contract T&C and that needs to be mutually agreed.	Please be guided by the RFP
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.	This clause is self contradictory to second paragraph of this section which states "Any offer falling short of the contract validity period (5 years from the date of Agreement) is liable for rejection. Bank". Request bank to amend this and make duration of contract 5 years from contract signing date.	Please be guided by the RFP.
Key Information	Bid validity	Bid validity 180 days from the date of opening of the bid.	This is contradictory to GeM notification clause which states bid is valid for 180 days from bid end date i.e. 27-10-2025 17:00:00. Kindly amend	Please be guided by the RFP.
ANNEXURE - XV	API Design	The platform should enable automation of decision processes and services like document recognition.	This is generally managed by the BPM and OCR platforms. Since RFP is related to integration and API Management platform, we request bank to change this point as follows: The platform should enable integration with banks existing tools for automation of decision processes and services like document recognition.	Please refer to addendum.
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16.E	High Availability and Monitoring Requirements:	Disaster Recovery: The two main sites should be hosted at banks DC and DR. The two sites should be maintained with High Availability (Active-Active deployment at both sites)	This is possible but will cost additional and equal amount of S/W license as in Prod. Otherwise Active (DC) Passive (DR) will cost only for Prod. With this Active Passive model the switch time is between 45 to 50 min. Please reconfirm.	refer addendum
2.4.4	System Design	4. API Complexity: The Bidder must deliver API services based on the following complexities which includes (Includes Modular Assertions and Services)	This point defines the API complexities, we request bank to share the complexity % of existing 200 ESB APIs. (e.g. 20% High, 30% medium and 50% simple). This would help doing appropriate migration sizing.	Details will be shared with successful bidder.
2.4.4	System Design	4. API Complexity: The Bidder must deliver API services based on the following complexities which includes (Includes Modular Assertions and Services)	This point defines the API complexities, we request bank to share the complexity % of existing 200 ESB APIs. (e.g. 20% High, 30% medium and 50% simple). This would help doing appropriate migration sizing.	Details will be shared with successful bidder.
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2.4.4.4	System Design	API Complexity: The Bidder must deliver API services based on the following complexities which includes (Includes Modular Assertions and Services)	This point defines the API complexities, we request bank to share the complexity % of existing 200 ESB APIs. (e.g. 20% High, 30% medium and 50% simple). Also batch and real time split. This would help doing appropriate migration sizing.	Details will be shared with successful bidder.
2.4.8	Non Functional requirements	Redundancy : Active Passive Redundancy (server level failure redundancy) and a high availability architecture	This point mentions Active-Passive redundancy. Where as all other sections the strategy is active-active (NFR point 7 and 2.4.4 Disaster recovery) Please elaborate more on this Active-Passive strategy, what exactly bank is expecting.	Please be guided by the RFP.
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2.4.13	Environments	Total 9 Environments requested - Dev, SIT, UAT, Pre-Prod, Prod DC, Prod DR, Sandbox, Restoration	This point specifies total of 9 environments. We have normally seen within India and globally banks using 5 to 6 total environments for Integration & APIM platform to deliver the SDLC strategy to optimise the infra and ops cost. We request bank to review this point again. e.g Total 5 environments. Dev & SIT & Sandbox UAT PreProd, Prod DC Prod DR	refer addendum
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2.6.2 Project Plan	The project implementation is expected to be carried out within 8 months by the successful bidder in the following phases:		This program involves platform setup of multiple products and migration of interfaces/API, the timeline given is very aggressive. Please let me know if the bank is flexible for the vendor to propose the revised timeline.	refer addendum
2.6.2 Project Plan	The project implementation is expected to be carried out within 8 months by the successful bidder in the following phases:		This program involves platform setup of multiple products and migration of interfaces/API, the timeline given is very aggressive. Please let me know if the bank is flexible for the vendor to propose the revised timeline.	refer addendum
2.4.8	Non Functional Requirements	DR switchover within 15 min requirement to be confirmed by OEM if feasible. Non-Disaster: - RPO: 0 mins RTO: 15 mins Disaster: RPO: 0 mins RTO: 15 mins	This requirement will have dependency on multiple factors involved like banks infrastructure and its underlying network, OEM. Kindly confirm.	refer addendum
2.4.8	Non Functional Requirements	The proposed platform should provide an overall uptime of 99.99%. The Bidder has to provide complete document on Business Continuity plan (BCP) and Disaster Recovery Plan (DRP) for the proposed solution.	This would be discussed during the discussion and it has a dependency on the underlying infrastructure provided by the bank and the OEM.	refer addendum.
2.4.4	System Design	7. Dynamic Scaling and Self-Healing: Dynamically scale resources to accommodate changing workloads. It would possess self-healing capabilities for automatic recovery of failed instances.	This would be mainly managed at the infrastructure level (e.g. Kubernetes platform) and proposed solution would leverage the same to deliver this requirement. We assume banks existing infra/hardware supports these capabilities which will be made available to bidder. Please confirm.	refer addendum
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ANNEXURE - XV	Scalability	2. The platform should support Auto scale and self-heal and auto repair capabilities.	This would be mainly managed at the infrastructure level (e.g. Kubernetes platform) and we assume the proposed solution would leverage the same to deliver this requirement. Please confirm.	refer addendum

ANNEXURE - XV	Scalability	2. The platform should support Auto scale and self-heal and auto repair capabilities.	This would be mainly managed at the infrastructure level (e.g. Kubernetes platform) and we assume the proposed solution would leverage the same to deliver this requirement. Please confirm.	refer addendum
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2.4.4	System Design	7. Dynamic Scaling and Self-Healing: Dynamically scale resources to accommodate changing workloads. It would possess self-healing capabilities for automatic recovery of failed instances.	This would be mainly managed at the infrastructure level (e.g. Kubernetes, Tanzu platform) and proposed solution would leverage the same to deliver this requirement. We assume banks infra/hardware supports these capabilities which will be made available to bidder. Please confirm.	refer addendum
2.4.8	Non Functional Requirement	6. 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: 15 mins Disaster: RPO: 0 mins RTO: 15 mins	To achieve RPO of Zero minutes, near DR site would be required. Kindly near DR site details	to discuss
			To help us size and optimize the logging infrastructure in monitoring could you indicate the current log size and average daily log growth?	Currently bank donot have API management solution. In scope of bidder.
2.4.2	API Management Solution	Bidder must migrate all existing 850+ API's (Including API's at existing ESB).	To size the hardware and licenses properly, please share any expected workloads or performance criteria. The RFP emphasizes scalability for future volumes but doesn't list current transaction loads. Please share the existing and future TPS	Sizing should be as per TPS and RFP count mentioned in RFP.
2.4.16	Quality Assurance	Testing	UAT is usually done by the Client teams. Is UAT in our scope? Or Should we do UAT Alpha and the Client will do UAT Beta?	Both Vendor and client will do UAT.
ANNEXURE - XV	API Integration,Point 7	The platform should support UDDI specification to publish and discover information about web services.	UDDI is defunct specification. Request bank clarify if its still required in modern API based integrations	Please be guided by the RFP.
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ANNEXURE - XV	API Integration,Pont 13	The platform should provide support for unit testing and code coverage.	Unit testing and coverage are done by specialized testing tools. Request bank to clarify if the platform shall have these feature or the bank requires separate tool for unit testing and code coverage.	in scope of bidder.
ANNEXURE - XV	API Integration,Pont 13	The platform should provide support for unit testing and code coverage.	Unit testing and coverage are done by specialized testing tools. Request bank to clarify if the platform shall have these feature or the bank requires separate tool for unit testing and code coverage.	in scope of bidder.
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3.1	SLA		Uptime of 99.99% is very stringent, we propose to consider the minimum uptime of 99%	Please be guided by the RFP.
ANNEXURE - XV API Implementation	The platform should have low-code noncoded features, Desktop based and web based IDE.		Usually the low-code No-code platform offer thick clients which can run on desktops to offer flexibility in developing fine grade codes. We request Bank to allow Bidders to bid with OEMs who offer Desktop based IDE only for Development	Please be guided by the RFP.
2.4.19.1	Comprehensive Onsite Warranty	Onsite Warranty	Warranty of 1 year may be applicable from the date of license activation to 1 year and not on last phase of the project go-live unless we are activating all the licenses in the last phase of go-live. In such a case, Bing bang approach needs to be followed for go-live and not phase basis. However, herein the go-live will be done phase basis.	Please be guided by the RFP.
2.4.8	Non Functional Requirements	Performance API management solution components shall operate with a maximum latency of 20 ms or less measured from an end-user's perspective when triggering and producing the output.	We would request relaxation on 20ms latency as this requirement will have dependency on multiple factors invovled like banks infrastructure and its underlying network, OEM, Itegrating applications etc hence	refer addendum
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.	We would request relaxation on 100 ms response time as this requirement will have dependency on multiple factors invovled like banks infrastructure and its underlying network, OEM, Itegrating applications etc hence	Please be guided by the RFP.
2.4.9	Other Technical Requirements	Infrastructure Support:	We are assuming bank will provide & provision following infrastructure/networking components for the overall solution, as needed including but not limited to : 1. VMs/Containers for proposed solution 2. WAF 3. DNS 4. Antivirus 5. IDS/IPS solution 6. NAT Gateway 7. VPN Gateway 8. Load balancer (global & local) 9. NFS / SAN Please note, above are only indicative and Any other infrastructure components required to run the proposed solution need to provided by the bank	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management Apart from this vendor need to integrate API management solution with Bank's WAF, DNS, IDS/IPS, ITSM, NAT, Antivirus. * DB installation and management will be Bidder's responsibility.
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ANNEXURE - XVII	Infrastructure Requirement	Software Requirement Support	We are assuming bank will provide following software's/tools including but not limited to : 1. Oracle DB 2. RHEL 3. Windows 4. DevSecOp tools 5. Heal 6. Log Management 7. ITSM 8. IAM / SSO Please note, above are only indicative and requesting bank to provide list of other softwares tools which will be provided by bank.	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management Apart from this vendor need to integrate API management solution with Bank's WAF, DNS, IDS/IPS, ITSMNAT,Antivirus. * DB installation and management will be Bidder's responsibility.

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2.4.4	System Design	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.	We are assuming that bank's existing HEAL will be used for centralized API performance monitoring and observability platform and the API management solution is expected to integrate with the same to push the API metrics to the same.	Bank will provide ITSM for APM.
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Other	Tenure & Price Validity	5 Years (Post Implementation) / entire contract period	We are considering total TCO commercials for 5 years and not 5 yrs 8 months	Please be guided by the RFP
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ANNEXURE - IV	Pre-Qualification Criteria	The bidder must possess below certifications, at the time of bidding: ☐ ISO 27001 ☐ ISO 9001	We are ISO 27001 certified Organization. Bank is requested to waive off ISO 9001 certification criteria	Please be guided by the RFP

	ELIGIBILITY CRITERIA	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	We are over 100 and 90 of them are experienced the proposed solution. Working across 20 BFSI (public and private) in India and more than 10 institutions out side of India. We niche, focused and known for our expertise in OEM and in the market. We request you to except the total count of 250 to 100 so that it give us opportunity to provide the same quality of service where we are providing with other public and private sector banks in India	Please be guided by the RFP
ANNEXURE - IV	Pre-Qualification Criteria	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).	We are SME organization. We request the bank to relax the criteria for prior experience and turnover. kindly consider allowing participation from bidders with an average turnover of INR 70 Crore over the past three financial years.	Please be guided by the RFP
Annexure IV (Sr. 4)	Pre-Qualification Criteria	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).	We are the Indian company being a implementation partner of OEM WSO2 whose a Sri Lankan Company, we will bid on their behalf. So is this turnover for OEM or the bidder	Turnover for bidder.
3.1	TERMS AND CONDITONS	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	We assume SLA penalties apply after Go-Live and post-acceptance. During the implementation and migration period, any delays are handled via LD for timelines, but operational SLAs would kick in once the system is in production. Please confirm our understanding:	refer addendum
2.4.5	Tenant Management	Provide customizable configurations for each tenant, including resource allocation, service-level agreements (SLAs), and security settings.	We assume this clause is not applicable if solution is not multi - tenant based.	Please be guided by the RFP
2.4.8	Non Functional requirements	Performance : API management solution components shall operate with a maximum latency of 20 ms or less measured from an end- user's perspective when triggering and producing the output. (it should provide caching technology for high- performance requirements)	We assume this is a API Gateway performance excluding the downstream API processing time. Please confirm. However, the 20 ms depends on the complexity of API proxy - encryption/decryption, tokenization, complex Auth policies, etc would take more time. Since bank is looking for complex security features we request bank to change this to 50 ms.	refer addendum
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ANNEXURE - XV	API Implementation	The platform should enforce load balancing mechanisms to distribute incoming requests across multiple instances (instances activated through cloud service configuration)	We assume this will be bank provided load balancer. Please confirm.	Bank will provide software load balancer.
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ANNEXURE - XV	Security	WAF supervision for API endpoints to be domain based for preventing unauthorized or dummy transactions	We assume this will be bank provided WAF. Please confirm.	Bank will provide WAF.
ANNEXURE - XV	Security	WAF supervision for API endpoints to bedomain based for preventingunauth	We assume this will be bank provided WAF. Please confirm.	Bank will provide WAF.

ANNEXURE - XV	Deployment	6. Managed cloud deployment	We believe this would be Banks managed private cloud, please confirm.	Bank will provide hardware in Bank's managed private cloud.
4.7	Ownership & Retention Documents	The Bank shall own the documents prepared by or for the selected Bidder arising out of or in connection with the Contract.	We can assign ownership of the deliverables to the Client upon receiving payment of all of our charges in connection with the Contract. We will retain any pre-existing background IP that belongs to us and was developed independent of the services.	Please be guided by the RFP
Other	MSA	MSA	We expect that Bank will enter into a Master Services Agreement (MSA) with OEM which contains the terms and conditions governing the use of the products	Please be guided by the RFP
ANNEXURE - IV Pre-Qualification Criteria	Eligibility Criteria - Point 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	We kindly request clarification on whether it is permissible for a bidder to submit references from enterprise accounts outside the BFSI sector, as evidence of having delivered, implemented, and managed an enterprise-wide API management solution that meets the scope and requirements outlined in this RFP.	Please be guided by the RFP
3.4	Liquidated Damages	Timelines and scope of the RFP	We propose - 0.5% of damages per week with a maximum cap of 10% on the delayed deliverables which are solely attributable to the bidder.	Please be guided by the RFP
3.5 d & e	3.5 Order Cancellation		We propose removal of clause 3.5 (d) & (e), rather than implementing a step-in right, the Bank should have increased management oversight over the delivery of services. This can be achieved through the establishment of a steering committee or similar governance mechanisms, where any defaults or delays can be promptly identified, discussed, and addressed. The right to step in should be exercised only in the event of a material breach that is directly attributable to Infosys and remains uncured. In such a case, the step-in rights should be restricted to accessing Infosys systems that are exclusively used for the Bank's services. Additionally, a clearly defined step-out period should be established to ensure a smooth transition back to normal operations. The incremental costs associated with the step-in should be capped, ranging between 10% to 15%.	Please be guided by the RFP
Other	Other	Termination	We propose termination clause to be added as following: "The Service Provider may suspend or terminate the Contract, by not less than thirty (30) days' written notice of termination to the Bank, in case: The Bank does not make the payment to the Service Provider; or The Bank does not adhere to the arbitration judgment; or If the Service Provider determines that a law, regulation or anything having similar import, or circumstances (including cases where the Bank's ownership or constitution has changed), makes the Consultant's performance of the Contract impermissible or in conflict with independence or professional rules applicable to the Service Provider.	Please be guided by the RFP
Legal Compliance	4.11	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.	We Propose the deletion of - "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. " - "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."	Please be guided by the RFP

Annexure-VII	Non-Disclosure Agreement	Punjab & Sind Bank is engaged in the business of providing financial services to its customers and intends to engage service provider for procurement of IT Service and Operation Management Solution.	We propose to add - under RFP Request for Proposal (RFP) For Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution BID NO: PSB/HOIT/RFP/46/2024-25 dated 01.10.2025	refer addendum
Table1	Delay in Implementation of solution	Submission of project plan, Implementation, Customization and Configuration of ESB, MQ and API(M all instances), Migration of existing API, MQ and ESB integrations., Closure of Audit, UAT acceptance, Project Sign-off & finalization of SOP Documentation, User Acceptance Testing of migrated API's, MQ and ESB integrations with go live.	We propose to Already Liquidated damages is being applicable for delay in milestone delivery, LA etc, timeline delay etc. then we propose imposing penalty only once. Either LD given in clause 3.4(pg. 60) should be applicable or this penalty of delay in implementation of solution. We request to remove either clause 3.4 from the RFP or this section of 'Delay in Implementation of solution'. Further upper limit capping is not provided for any of this SLA parameters defined herein and above mentioned. We propose upper limit capping on aggregate penalty that includes all form of penalty i.e. LD, SLA etc. of this engagement to 10% of contract value.	Please be guided by the RFP
Table1	Service Level Agreement and Penalty for Operations	By Delay of each day, INR 10000 per day	We propose to be penalised with Rs.1000 per day	Please be guided by the RFP
Annexure-VII	Non-Disclosure Agreement	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	We propose to delete the complete statement.	Please be guided by the RFP
Annexure-VII	Non-Disclosure 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).	We propose to delete the complete statement.	Please be guided by the RFP
Annexure-VII	Non-Disclosure Agreement	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.	We propose to delete the complete statement.	Please be guided by the RFP
4.9	Intellectual Property Indemnity & Indemnity against misuse of licenses	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.	We propose to delete the line - and shall produce the same to the Bank as and when requested.	Please be guided by the RFP
Annexure-VII	Non-Disclosure Agreement	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.	We propose to delete the line - "one arbitrator each and the two arbitrators" and "the third".	Please be guided by the RFP
4.9	Intellectual Property Indemnity & Indemnity against misuse of licenses	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.	We propose to delete the line - misuse by vendor(s)	Please be guided by the RFP
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.	We propose to delete the line - The Vendor(s) shall indemnify the Bank against all third-party claims.	Please be guided by the RFP

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.	We propose to delete this clause.	Please be guided by the RFP
3.8	Bidder Obligations	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.	We propose to delete this clause.	Please be guided by the RFP
3.10	Service Level Agreement	xvi. In addition, Penalty of Rs. 10,000/- per hour will be imposed in case Technical Decline is more than 5% of total requests.	We propose to delete this clause.	Please be guided by the RFP
3.7	Audit by Third Party	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.	We propose to provide documents, financial reports etc. pertaining and relating to this project only and cannot provide any other information apart from what is unrelated to this project, due to confidentiality obligations.	Please be guided by the RFP
3.4	Liquidated Damages	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).	We propose to provide liquidation damages only for the implementation cost.	Please be guided by the RFP
4.11	Legal Compliance	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.	We propose to remove - "Payment and Settlement Systems Act 2007"	Please be guided by the RFP
3.1	Terms & Conditions	Implementation, Customization and Configuration, Integration of ESB, APIM and MQ.	We Propose to revise payment milestones as per below: 1)After completion of Discovery and Design phase - 30% payment to be released 2. After Developement, system testing(End to End)- 30 % payment to be released 3. After Acceptance testing signoff - 20% payment to be released 4. After Go-Live-20% payment to be released	Please be guided by the RFP.
			We request an extension of 4 weeks from the current date of submission	Refer Addendum
			We request an extension of 4 weeks from the current date of submission	Refer Addendum
			We request an overall SLA penalty capping to 10%	Refer Addendum
Pre-Qualification Criteria Point No 16	The bidder, if participating as Channel Partner of any OEM, then OEM should have a support centre and level 3 escalation (highest) located in India. For OEMs, directly participating, the conditions mentioned above for support centre remain applicable.		We request Bank to allow Bidders who are exclusive Partners in country as operating Partners for OEM to consider Bidder Offices if OEM is relying on Exclusive partner to run operations.	Please be guided by the RFP.
Pre-Qualification Criteria Point No 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.		We Request Bank to allow us for having PQ criteria Set to 1 Scheduled Commercial Banks and also relax clause on 1500 Branches	Please be guided by the RFP.

ANNEXURE - IV Pre-Qualification Criteria	Eligibility Criteria	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 sector (Banking, Financial Services and Insurance) in India. Relevant copy of Purchase Order/SLA along with any one of the following should be submitted: • Completion certificates • Project Sign-offs • Satisfactory client certificates	We request bank to amend below following clause The bidder should have experience of implementation of the proposed solution 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 sector (Banking, Financial Services and Insurance) in India. Relevant copy of Purchase Order/SLA along with any one of the following should be submitted: • Completion certificates • Project Sign-offs • Satisfactory client certificates	Please be guided by the RFP.
ANNEXURE - IV Pre-Qualification Criteria	Eligibility Criteria	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/mail confirmation from the client OR Copy of Purchase Order/ SLA along with latest as on date of RFP and other supporting documents	We request bank to amend below following clause The proposed OEM solution should be implemented in at one Scheduled Commercial Bank (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/mail confirmation from the client OR Copy of Purchase Order/ SLA along with latest as on date of RFP and other supporting documents	Please be guided by the RFP.
2.3 General Scope of Work Point No - 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.		We request Bank to clarify if 200 APIs are developed on Banks ESB and there are total 850+ APIS, what is the nature of remaining 650 APIs which are not on ESB. And the remaining 650 APIs to be onboarded on ESB?	Bank is currently not having API management solution. Discovery and migration is in scope of bidder.
3.1 Payment Terms	Licenses Cost with 1 year warranty for APIM Solution along with all components i.e. ESB, APIMS and MQ at DC & DR Site.		We Request Bank To clarify if Bank is looking for MQ Licenses as IBM MQ or Bidder can understand this as Message Queuing Platform and free to propose any other Enterprise grade Messaging platform?	Please be guided by the RFP.
2.3 General Scope of Work Point No - 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.		We request Bank to Clarify what do you mean by CBOM	as per the definition of RBI.
API Observability Point No 16	The platform should automatically track and assign corrective actions to appropriate personnel or teams		We request Bank to elaborate more on requirement.	Solution should integrate with ITSM and service desk.
2.4.13	Environments	Total 9 Environments requested - Dev, SIT, UAT, Pre-Prod, Prod DC, Prod DR, Sandbox, Restoration	We request bank to elaborate more on the Restoration environment. What exactly bank wants to do in Restoration environment.	for testing restoration of API management project as per regulatory compliance.
2.4.13	Environments	Total 9 Environments requested - Dev, SIT, UAT, Pre-Prod, Prod DC, Prod DR, Sandbox, Restoration	We request bank to elaborate more on the Restoration environment. What exactly bank wants to do in Restoration environment.	for testing restoration of API management project as per regulatory compliance.
2.4.13	Environments	Total 9 Environments requested - Dev, SIT, UAT, Pre-Prod, Prod DC, Prod DR, Sandbox, Restoration	We request bank to elaborate more on the Restoration environment. What exactly bank wants to do in Restoration environment.	for testing restoration of API management project as per regulatory compliance.
2.4.13	Environments	Total 9 Environments requested - Dev, SIT, UAT, Pre-Prod, Prod DC, Prod DR, Sandbox, Restoration	We request bank to elaborate more on the Restoration environment. What exactly bank wants to do in Restoration environment.	for testing restoration of API management project as per regulatory compliance.

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2.4.13	Environments	Total 9 Environments requested - Dev, SIT, UAT, Pre-Prod, Prod DC, Prod DR, Sandbox, Restoration	We request bank to elaborate more on the Restoration environment. What exactly bank wants to do in Restoration environment.	for testing restoration of API management project as per regulatory compliance.
2.4.13	Environments	Total 9 Environments requested - Dev, SIT, UAT, Pre-Prod, Prod DC, Prod DR, Sandbox, Restoration	We request bank to elaborate more on the Restoration environment. What exactly bank wants to do in Restoration environment.	for testing restoration of API management project as per regulatory compliance.
API Observability Point No 19	The platform should provide visualization capabilities to depict the network topology and connections between various components and systems		We request Bank to explain more on Network topology visualization where ESB or APIM solution is never exposed on whole network hierarchy of Bank and only open for connectivity whichever is required.	refer addendum
Appendix-D Bank Guarantee Format for Earnest Money Deposit	Bank Guarantee		We request bank to include below line in BG Format therefore Guarantee and undertake to pay immediately on first written demand by Punjab & Sind hereby irrevocably undertake to pay within 5 business days	Please be guided by the RFP
Appendix-D Bank Guarantee Format for Earnest Money Deposit	Bank Guarantee		We request bank to include the below following sentence in BG Format The Bank also agrees that this guarantee shall be governed by and construed in accordance with Indian Laws and subject to the exclusive jurisdiction of Courts in Mumbai, India .	Please be guided by the RFP
Annexure IV – Eligibility Criteria	S. No. 4	The bidder should have a minimum turnover of ₹140 Crore per annum for each of the past three financial years.	We request clarification whether consortium participation is permitted for meeting the financial eligibility criteria. If so, request that the combined turnover of consortium members be considered to meet the ₹140 Crore requirement.	Please be guided by the RFP
3.10	Service Level Agreement	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.	We request deletion of this clause as we are not providing any hardware during this RFP.	Please be guided by the RFP
3.1	Terms & Conditions	The Payment will be made in quarterly arrears	We request for monthly payments	Please be guided by the RFP
Annexure-VII	Non-Disclosure Agreement	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.	We request to add "permitted" before assigns.	Please be guided by the RFP
			We request to consider the License cost to be paid 100% in advance.	refer addendum
3.5	Order Cancellation	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.	We request to delete this clause and minimum 30 days period to be provided to bidder as prior notice before termination . Risk and cost should not be applicable on bidder and in case bank imposes any risk and cost that must be capped to cost of undelivered item/scope and cannot be unlimited.	Please be guided by the RFP
ANNEXURE - IV Pre-Qualification Criteria , point 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 sector (Banking, Financial Services and Insurance) in India.		We request you to consider Indian BFSI/Govt/PSU and Global references. Pls consider the below clause- 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/Govt/PSU sector (Banking, Financial Services and Insurance) in India/Global.	refer addendum

ANNEXURE - IV	Pre-Qualification Criteria	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 sector (Banking, Financial Services and Insurance) in India	We request you to kindly amend the clause as mentioned below:- The bidder should have experience of minimum 3 years as on 31.08.2025 in providing solution / services which includes Supply, installation and operation/maintenance of similar projects in BFSI sector (Banking, Financial Services and Insurance) in India	please be guided by RFP
Annexure-IV Pre-Qualification Criteria	Eligibility Criteria, Sl. No. 4 <u>Turnover</u>	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.	We request you to kindly reduce the required turnover criteria Rs. 60 Crore in the last Three Financial Year OR Relax prior turnover and experience criteria for the START UP and MSME companies.	to discuss
Annexure-IV Pre-Qualification Criteria	Eligibility Criteria, Sl. No. 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 sector (Banking, Financial Services and Insurance) in India.	We respectfully request that the experience criteria be relaxed for startup companies, in line with the Government of India's initiatives to promote startups and MSMEs. As part of the Startup India program, we believe that relaxing the experience criteria would provide opportunities for innovative startup companies like us to participate in the tender process, despite having limited experience. We propose that startup companies registered under the Startup India program, incorporated in India, be eligible for this relaxation, enabling them to contribute to the country's growth and development.	Please be guided by the RFP
Annexure-IV Pre-Qualification Criteria	Eligibility Criteria, Sl. No. 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.	We respectfully submit a request for consideration to relax the prior turnover and experience criteria for Micro, Small, and Medium Enterprises (MSMEs). This relaxation would facilitate broader participation and promote a more inclusive and competitive bidding process, aligning with the Government of India's initiatives to support MSMEs and foster economic growth.	please be guided by RFP
2.4.1	Challenges in Existing in ESB Layer	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.)	We understand that Bank is considering migrating existing APIs from the current ESB to the new ESB layer. Are there any challenges with the existing ESB, such as licensing costs, RBI audit concerns, performance, improper scaling or other issues?	Please be guided by the RFP
	Generic		We understand that bank will provide the tools along with hardware , Power BI, load balancer, OS DB storage, back up, Virtualization software, in memory database etc.	All the solution, service, software, licenses etc. should be provided by Bidder except below hardware/software (which will be provided by Bank) : Virtual servers with RHEL8/9 or Windows 2019/2022 hosted on VMware. SAN Storage with NVMe disks S3 Object Storage Backup solution Oracle DB licenses* VMware Tanzu Container platform Git Lab CI/CD Tool Virtual Load Balancer (VMware AVI) ITSM Tool for server monitoring and Change management Apart from this vendor need to integrate API management solution with Bank's WAF, DNS, IDS/IPS, ITSMNAT,Antivirus. * DB installation and management will be Bidder's responsibility. Power bi will not be provided by bank.
ANNEXURE - XVII	All the system Software proposed as part of solution must be licensed and not open sourced	All the system Software proposed as part of solution must be licensed and not open sourced	We understand that Oracle Database license and OS license (RHEL 8/Windows Server 2019) will be provided by Bank. Kindly confirm if bank will provide licences for other tools licenses required for the engagement such as project management tools, testing tools, performance testing tools, security tools, DevSecOps tools, monitoring tools, etc. If not, kindly share the list of tools for which bank already has licenses procured which can be leveraged for this engagement.	Bank will provide Gitlab for CI/CD pipeline. Testing tools and project management tools will not be provided by bank.

API Monitoring Point No 8	Auto-Escalation.		We understand the capability of integration with Ticket management tools for raising ticket on an incident. However auto escalation capability comes as part of ticketing tool based on TAT configurations in Ticketing tools. We request Bank to relax or clarify the requirement in more	Please be guided by the RFP.
2.4.19	Other Requirements	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.	We will provide unit cost of the licenses as part of the commercials any extra licenses required by the bank over and above the contracted quantity will be managed through the change request process.	Please be guided by the RFP.
2.3.13	General Scope of Work	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 30 P a g e RFP For Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution 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	We will use the available enterprise IdAM solution available with the bank for the proposed solution for API Auth and security. Please confirm the available solution	Details will be shared with successful bidder.
3.10	Service Level Agreement	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.	We would expect much more relaxed SLA conditions and based on priority of the incident. We abide to provide quicker remediation(basis) on the P1 issues (When services are 100% down) post mutually agreeing on the SLA based on their incident priorities.	Please be guided by the RFP
		Common metrics tracked include uptime, response time, error rate, latency, resource usage	What Application specific metrics are critical for your operations?	Please be guided by the RFP
			What application stacks (programming languages) are running on VMs or Kubernetes pods?	Please be guided by the RFP
section 2.4.9	Test Automation	Testing	What are automation test deliverables ? Only Test Results or Overall framework (code base) ? What level of reporting and documentation do you expect from the API automation tests?Should we deliver detailed logs, dashboards, or high-level summaries?	Details will be shared with successful bidder.
11	functional scope	The platform must be compatible with multiple System	What are the core banking systems and other key downstream applications that the MuleSoft solution must integrate with?	Please be guided by the RFP Annexure XVIII
2.1	Broad Scope	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).	What are the current TPS/ peak hour TPS, daily volume processed / peak volume and yearly volume.	Details will be shared with successful bidder.
2.3	General Scope of work	2.3.14 Data Masking	What are the data masking and encryption requirements at rest and in transit per interface? Do you require data minimization and tokenization for PII/PCI data?	Please be guided by the RFP
Annexure – XIV	Annexure – XIV, Maintenance Support	Annexure – XIV, Maintenance Support	What are the defined SLA timelines for incident resolution (e.g., P1, P2, P3, P4)? Can the Bank share the SLA matrix?	refer addendum
			What are the existing Application Monitoring Tools available in the landscape today?	Bank will provide ITSM for APM.
			What are the existing Application Monitoring Tools available in the landscape today?	
ANNEXURE - XVII	Infrastructure Requirement	The hardware and software capacity / sizing proposed by the bidder must be able to support a minimum of 1200 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.	What are the expected number of transactions for 25 MB data transfers? What are the TPS requirements for 25 MB transactions? What is the year on year growth?	Details will be shared with successful bidder.
	Generic		What are the expected throughput and transaction volumes (TPS, peak load, daily API calls)?	Details will be shared with successful bidder.
		11. The platform should provide Business performance measurement for banking services	What are the key KPI for business requirements	Details will be shared with successful bidder.
		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.	What are the key KPIs or metrics that need to be included in the reports? (e.g., API response time, error rates, throughput, SLA compliance, consumer usage, uptime)	Details will be shared with successful bidder.
		10. The platform should Support automated notifications for request compatibility issues, API token failures, high response time, ITSM ticket integration	What are the KPIs expected for API monitoring?	Details will be shared with successful bidder.
		6. The platform should provide OOB (Out of the Box) dashboards for monitoring of the API health	What are the most critical KPIs for API health that should be displayed on the OOB dashboards? (e.g., response time, error rate, throughput, latency, availability)	Details will be shared with successful bidder.

4	api integration	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.	What are the primary protocols and data formats currently being used by the legacy/core systems (e.g. JSON, XML, File, JDBC) that MuleSoft will need to handle?	JSON, XML, ISO.
	General Question	General Question	What are the rollback or contingency expectations for releases?	Please be guided by the RFP
2.4.4 System Design	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.	what are the runtime that needs monitoring KUBERNETES, VM & Docker Do you want centralized monitoring which can monitor all environments or as per the active active environments.	Details will be shared with successful bidder.
	Generic		What are the security requirements (OAuth2.0, OpenID Connect, JWT, mTLS, HSM, PKI, API rate limiting)?	Please be guided by the RFP
4		The platform supports integration with third party monitoring tools like Heal, ITSM and other similar tools	What are the specific RPO (Recovery Point Objective) and RTO (Recovery Time Objective) targets for the solution especially for the disaster recovery (DR) setup?	Please be guided by the RFP
API Integration	API Integration	The platform should enable AI based data transformation tooling, allowing for automatic conversion and manipulation of data formats, structures, or content	What are the transformation details	Please be guided by the RFP
			what are the workloads that needs to be monitored across zones.	Please be guided by RFP.
1	Platfrom capabilities	Multiplying factors	What are these denominators (51, 110, 100 etc)? How do we interpret these numbers and where?	Please be guided by RFP.
2.6	Project Plan and Timelines	2.6.4 the Bank will issue a UAT signoff.	What are your acceptance criteria for sign-off and to do list?	Please be guided by RFP.
			What are your expectations regarding log tracing?	Please be guided by the RFP.
N/A	Generic Query	Testing	What functional test deliverables are expected (Test Strategy, Test Plan, Test Cases, Test Execution Results, Execution Report, Execution logs, Entry and Exit Criteria of SIT/UAT)?	Yes
		D.Observability and Monitoring Requirements: monitor key metrics	What infrastructure components do you want to monitor?	Please be guided by the RFP.
		Infrastructure Monitoring	What infrastructure components do you want to monitor? (Load balancers, Server nodes, Kubernetes pods, API gateways, Databases, Network components)	Infra will be managed and monitored by Bank.
			What infrastructure metrics are most critical for your business (CPU, memory, disk, network)?	CPU, memory, disk, network capacity, all are critical for business.
API Monitoring	API Monitoring	2.Async API Monitoring	What is average and peak volume of API requests?	Details will be shared with successful bidder.
16	High Availability and Monitoring Requirements:	This includes dashboarding, reporting, and alerting stakeholders, integration into the Bank's command center etc.	What is bank's existing command center etc. Kindly provide details of the same?	Delhi NCR
ANNEXURE - XV	Third Party Integrations ,Point 1	Managing APIs deployed anywhere.	What is meant by deployed anywhere ?	within ecosystem of bank.
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ANNEXURE - XV	Third Party Integrations ,Point 1	Managing APIs deployed anywhere.	What is meant by deployed anywhere ?	within ecosystem of bank.
2.4.13	Environments:	Table: Environments	What is restoration? What is the sizing equivalent of? Prod or Pre-Prod?	Restoration of complete production setup with data in frequency provided by Bank.
Additional Questions	Additional Questions	Landscape Positioning	What is server placement and architecture in each zone?	in scope of bidder.
			What is the allocated memory (RAM) per cluster or VM?	Bidder to propose.
2.4	System Design	2.4.4. 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	What is the API versioning strategy (URI versioning, header-based, semantic versioning)?	System design is in scope of bidder. Bidder also have to follow Bank and regulator policies/advisories/guidelines.
			What is the archival policy for monitoring.	Details will be shared with successful bidder.
			What is the average and maximum size of request and response bodies?	Please be guided by RFP.
2.4.10	Description of Deliverables	High Throughput Capability: Ensure the platform can handle a minimum of 1200 TPS (Transactions Per Second) to meet enterprise-level demands with 30% YoY growth.	What is the average and peak TPS of the existing middleware/API platform that the new solution will replace/integrate with, to validate the sizing?	Please be guided by RFP.
			What is the average volume of API requests per minute, hour, and day?	Please be guided by RFP.
			What is the average volume of API traces generated?	Please be guided by RFP.
			What is the average volume of log data generated?	Please be guided by RFP.
Project Mgmt	Governance	Project Governance	What is the Bank's preferred project governance model? Will there be a joint steering committee, and what is the escalation matrix?	Details will be shared with successful bidder.

2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	What is the bank's process for DR automation, and what tools or frameworks leveraged by the bank today which should the bidder adopt for DR drills?	in scope of bidder.
2.4.4	System Design	16. 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-Active deployment at both sites) The DR switchover must be completed in a maximum of 15 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.	What is the bank's process for DR automation, and what tools or frameworks leveraged by the bank today which should the bidder adopt for DR drills?	in scope of bidder.
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16,D	Api documentation	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.	What is the Bank's existing Centralized Monitoring Platform that the MuleSoft platform must integrate with for centralized monitoring, logging, and security analysis	Bank is using ITSM for APM.
2.4.1	Enterprise Service Bus	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	What is the complexity break of APIs/Integrations ? Is it 10% complex, 40% medium and 50%simple ? What is complexity break up for additional APIs assuming 40% growth? Request complexity for additional APIs as well?	Details will be shared with successful bidder.
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	What is the count of SIT test cases (Manual and Automation)?	Bidder have to workout with each application team.
	Generic		What is the Current Volumes of Daily API Call per Year?	Details will be shared with successful bidder.
			What is the data retention period for logs, metrics, traces?	As per regulatory guidelines.
Deployment & Go Live	2.4.18 Deployment & Go Live:	The bidder shall deploy the solution in a production environment provide hyper-care support and maintenance.	What is the defined duration of hyper-care phase? Is it time-bound (e.g., 30/60/90 days) for each release of integrations / functionality deployed into Production? We believe this is 9x5 weekday support which is expected?	Details will be shared with successful bidder.
			What is the disk storage capacity allocated (including for logs and tool data)?	Bidder to propose.
			What is the estimated range of count and size of log files per application?	in scope of bidder.
			What is the expected buffer time between an API being hit and the data being available?	in scope of bidder to ensure SLA.
2.4.19	Other Requirements	Support in Data backup (online and offline) and restoration planning and implementation.	What is the expected data backup and log retention policy for both online and offline backups, and what tools should be used?	Details will be shared with successful bidder.
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			What is the expected format of log data? (This will be helpful for parsing and processing.)	in scope of bidder.
section 2.4.9	Test Automation	Testing	What is the expected lifecycle of the automation tests? Do you plan to continuously update and expand the test suite after the initial development?How do you handle API changes that may affect existing tests? As that will be additional effort for test team	in scope of bidder.
DR Drill	2.4.19 Other Requirements	Bidder to conduct at least 4 DR drills after Go live...	What is the expected scope of each DR drill? Will these be full failover simulations or limited component-level validations?	Full DC DR Switchover.
2.3	general scope of work	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 RFP For Delivery, Implementation and Management of on-premises Enterprise Wide API Management Solution future needs, technological advancements, and Business volumes. The system has to be developed with these considerations in mind.	What is the expected transaction volume and concurrency (data size per request) or API Calls per Month/Year volume that MuleSoft is expected to handle,in addition to the minimum of 1200 TPS mentioned in the RFP's requirement?	Mentioned TPS is cummulative TPS.
2.4.19	Other Requirements	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 1year from the date of Go Live and in contract period as per the bank's policy	What is the frequency of DR drills in the bank's environment after the initial 1 year	DR drill conducted quaterly.
2.4.13	Genral	General	What is the load for which the non prod env be sized?	Bidder to suggest as per industry practice.
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2.4.13	General	General	What is the load for which the non prod env be sized?	Bidder to suggest as per industry practice.
			What is the log rotation pattern?	Details will be shared with successful bidder.
Observability	Monitoring Requirements	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	What is the minimum retention period for logs and metrics expected by the Bank?	As per regulatory guidelines.
		Server & Storage Capacity - Current	What is the number of CPU cores allocated per kubernetes cluster or VM?	Bidder to propose.
			What is the peak volume of API requests per minute, hour, and day?	Please be guided by the RFP.
			What is the peak volume of API traces generated?	Please be guided by the RFP.
			What is the peak volume of log data generated?	Please be guided by the RFP.
			What is the placement and architecture of servers in the DC zone? Please provide diagrams if available.	Details will be shared with successful bidder.
			What is the placement and architecture of servers in the DR zone?	Details will be shared with successful bidder.
			What is the placement and architecture of servers in the NDC zone?	Details will be shared with successful bidder.
			What is the placement and architecture of servers in the NDR zone?	Details will be shared with successful bidder.
	Generic		What is the Projected & Daily Growth ?	Details will be shared with successful bidder.
			What is the required polling frequency for metrics data collection?	Configurable from minimum 1 min
			What is the retention policy for logs?	As per regulatory guidelines.
			What is the retention policy for logs?	
			What is the total number of Kubernetes clusters in each zone?	Bidder to propose.
		System & Network Configuration	What is the underlying server architecture (e.g., ARM, AMD, x86_64)?	x86
API Definition	Definition of API	An API can be treated as set of endpoints packaged in one single binary file (For example Customer Account API can have 4 end points like add customer, view customer, delete customer and edit customer), but still it is treated as one API An API can be referred as a single end point (Example: add customer, view customer, delete customer and edit customer will have 4 end points and hence 4 APIs)	What is your definition of API ?. Does single end point refer to an API to bank or a bunch of endpoints packaged together is treated as functional API ?	One API refers one functionality which can have multiple endpoints.
			What key parameters should be included in the log view?	Details will be shared with successful bidder.
			What kind of anomalies should the platform detect — threshold-based, pattern-based, or predictive anomalies?	Please be guided by the RFP.
section 2.4.9	Test Automation	Testing	What kind of Automation is expected in Regression , is it in functional level (Single/Orchestrated API wise) or as workflow ?As the expectation is 95% regression automation test coverage, do we need to cover all possible negative scenarios , Error handling or boundary value as part of automation	as per requirement of bank.
2.3	General Scope of Work(Point 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.	What kind of Messaging queue is available in the existing Bank's Infrastructure & license and if we can leverage the same instead of new messaging queue onboard along with different OEM licencing ?	New Messaging queue is in scope of RFP.
			What kind of proactive responses are expected?	As per industry standard and practices.
		8.The platform should provide traceability capabilities to track impact/history of corrective actions	What level of component monitoring do you require? (Application-level aggregation, Service-level monitoring)	Please be guided by RFP.
2.4.2	API Management Solution:	API Manager Governance (Plan, Security Policy, Access, Version, Analytics etc.)	What level of logging and monitoring is expected (API-level, transaction-level, error-level)?	API-level, transaction-level, error-level
Enterprise Service Bus (ESB)	Detailed Scope of Work	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.	What level of transformation is expected for the source and target connectors — configuration-based or custom development? (Any customization with the connectors for source and targets can be utilized for integrations.)	Json to ISO, XML to ISO etc are few examples.
			What logging components are you currently using in your flows?	Currently bank do not have API management solution.
2.1	Broad Scope	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).	What messaging patterns (e.g., point-to-point, publish-subscribe) are being used? Are there specific message retention or queue management requirements expected from the ESB?	Currently point to point messaging pattern and queue management is present in ESB. Bank is in process of adoption of new technology and adaptable to any new developments.
			what monitoring will be able to get the header logs for transaction ID or other parameters?	As per industry practices.

2.3	General Scope of Work	The solution must be capable of different approaches to API design including REST, SOAP, Graph QL	What percentage of APIs are REST vs SOAP vs other protocols? How many integrations are based on IBM MQ (Queueing Service)	Details will be shared with successful bidder.
			What representations (e.g., JSON, table, formatted text) should be used in the log view?	in scope of bidder.
ANNEXURE - II	Bidder Information	10. Complete Production Site Address 11. Complete DR Site Address	What should be expected to be filled in these section	not required for on-prem project
2.3.	General scope of work	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	What specific banking applications and systems need to be integrated with the ESB, and what are their communication protocols? Kindly provide the system details.	please be guided by RFP
			What specific log sources should be monitored (e.g., application logs, system logs, security logs)?	application logs and security logs related to API management project
			What specific metrics are critical for your operations?	please be guided by RFP
API Observability	API Observability	1 .The platform should support logging based on severity & criticality of the events like Debug, Warning, Info, Fatal, Exception etc.	What specific types of logs can we expect for Monitoring? Are they primarily audit, server, operational, application, database etc.?	application logs, security logs and operational logs
			What type of applications or services are hosted in each zone (DMZ, MZ etc), and do they require monitoring? What tech stacks is used?	Details will be shared with successful bidder.
Enterprise Service Bus (ESB)	h) Service Monitoring	Monitoring and tracking of services to ensure availability, performance, compliance	What type of applications or services are hosted in each zone and do they require monitoring? What tech stacks is used?	Details will be shared with successful bidder.
		The platform should enable AI based data transformation tooling, allowing for automatic conversion and manipulation of data formats, structures, or content.- Essential	What types of AI-driven transformations are expected	refer Addendum
		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	What types of events or anomalies should the predictive analytics detect? (e.g., API failures, performance degradation, resource saturation)	as per industry standards and bank requirements
			What will be the TPS of the solution	please be guided by RFP
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	What would be the preference of customer w.r.t automation testing tool viz Open source/Commercial tool can be considered?	unsupported open source softwares not allowed as per bank's policy
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	What would be the priority and severity of the applications in scope of Test automation in terms of simple/medium/complex?	Details will be shared with successful bidder.
Integration	2.4.19 Other Requirements (19.34)	"The proposed ESB and API Management Solution should be able to integrate with all current and future applications..."	When will the Bank provide a list of current applications and their integration protocols to assess compatibility and effort? During Discovery ? Before Discovery ?	during discovery.
			Where can we deploy our Monitoring application (Baremetal VM / Kubernetes)? Can we get separate system for deploying our application	Bank will provide Container orchestration platform.
			Where do the pods write their logs (shared volumes, external log services)?	Details will be shared with successful bidder.
		Access & Deployment	Where do we have to deploy our tools in the Kubernetes and the Baremetal Runtime ? Is there separate server to deploy? or directly will get access to deploy where VM and clusters are running?	Bank will provide Container orchestration platform.
ANNEXURE 16	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.	Where should MuleSoft be deployed — on-premises, CloudHub, Runtime Fabric, or hybrid model?	on-Prem private cloud
		9.Auto-Escalation	which are the istm tools to be integrated?	OPManager, Manage Engine, service desk
2.4.1	Enterprises service bus	Service Security: This capability provides security measures to protect services from unauthorized access and ensures data privacy.	Which authentication protocols are expected to be supported (OAuth 2.0, OpenID Connect, SAML, JWT, API Key, Basic Auth)?	Please be guided by RFP
13	system design	Connectors: Pre-built software packages to interact with third party external applications or data sources.	Which connectors will be needed — Database, SFTP, Salesforce, SAP, HTTP, JMS, etc.? Are there any custom connectors or SDKs that MuleSoft should integrate with?	Please be guided by the RFP
		18.The platform should support single pane monitoring of all internal and external APIs	Which identifier(s) should be used for tracking and correlation across services — correlation ID, transaction ID, or any other specific ID?	Details will be shared with successful bidder.
2.3	General Scope of Work(Point 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).	Which is the current Oauth provider that bank uses and can be leveraged by the new ESB for authentications and authorization.	In scope of bidder
2.4.2	2.4.2 API Management Solution	Open Banking	Which is the open banking platform bank is currently using what is the level of adoption? Consent management, Aggregators, AISP, PISP..??	Currently Bank do not have API management solution.

			Which ITSM, alerting, or collaboration tools are currently used by the Bank for incident management?	service desk
Support	Ticketing	Ticketing & Incident Management	Which ITSM/ticketing tool is currently in use? Is integration with the Bank's ITSM mandatory, and what are the integration protocols?	service desk
		12. The platform database should collect machine data, part production data, and quality data to enable effective business performance management	Which KPIs and metrics should be collected from machines, production lines, and quality data for business performance monitoring?	refer Addendum
			Which KPIs or metrics should be included in the custom reports?	as per requirement of bank.
API Monitoring	Log management	Monitoring access logs and application logs	Which log sources should be monitored: application logs, system logs, security logs?	
			Which port ranges or specific ports are available for running and exposing our tools?	in scope of bidder, bidder to provide details.
2.4.9	2.4.9 Other Technical Requirements	Regression testing	Which tool or framework is currently used to carry out regression testing?	Bank will not provide testing tool.
2.1	Broad Scope	ESB is extensively used by both upstream and downstream applications (Internal and external).	While ESB is not designed, nor safe not compliant per IDRBT to use to integrate with external applications, want to know at what layer you are applying AAA mechanism, rate control and OWASP top 10? This is useful to estimate the efforts in our migration / development in the new system.	API gateway will be used for external communications
2.4.4	System Design	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 implemented,	While the ESB interacts with the core banking system using the TCP protocol and ISO message format, please confirm the following:	Question incomplete.
2.4	Other Technical Requirement	2.4.9. System Testing	Who owns test data and test case creation — PSB or delivery team?	PSB
		13. The platform should provide integration with Bank's log management capabilities to collect, store, and analyze log data generated by various components and systems	Will application monitoring provide header-level logging for API requests and responses? Where will the transaction ID be included — in the request header or the response header?	As per industry best practices.
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	Will Automation be applicable in all testing phases - SIT, UAT, Regression.	yes, all testing phases must be automated
Section 2.4	Detailed Scope of Work - Bidder Ex	Testing	Will background or process documents (SRS or FR5) be provided to help us understand the functional flow?	Currently bank is not having API Management solution and most of the APIs are undocumented
2.4.13	Environments	Total 9 Environments requested - Dev, SIT, UAT, Pre-Prod, Prod DC, Prod DR, Sandbox, Restoration	Will bank provision the same environment / network segment for all non prod environments or there will be a separate isolated network segments within non Prod environments?	there could be separate VLAN for different non-prod environments as per security policy of bank
2.4.13	Environments	Total 9 Environments requested - Dev, SIT, UAT, Pre-Prod, Prod DC, Prod DR, Sandbox, Restoration	Will bank provision the same environment / network segment for all nonprod environments or there will be a separate isolated network segments within nonProd environments?	there could be separate VLAN for different non-prod environments as per security policy of bank
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N/A	Generic Query	Testing	Will test data be provided by the Client for validation?	yes, Bank Team will provide test data for validation
General	Data Residency	The RFP mandates that all data must reside within India.	Will the bank allow cloud-based disaster recovery or backup solutions hosted in India, or is only on-premises permitted?	on premise private cloud will be provided
Deployment & Go Live	2.4.18 Deployment & Go Live:	Provide support, training and technical help...	Will the Bank assign a dedicated SPOC or team to coordinate with the bidder during hyper-care for issue triaging and prioritization?	bidder to coordinate with bank's API management/integration team
General	Payment terms	The payment terms specify milestone-based payments with no advance.	Will the bank consider a small mobilization advance to support initial project setup, especially for MSMEs?	please be guided by RFP
Scope of Work	2.3 General Scope of Work	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.	Will the Bank provide a classification matrix or inventory of APIs by category to guide integration strategy and security posture?	Details will be shared with successful bidder.

Annexure – XIV	Annexure – XIV, Compliance and Audit Observation Closure	Annexure – XIV, Compliance and Audit Observation Closure	Will the Bank provide a list of applicable regulatory and audit frameworks (e.g., RBI, CERT-In, internal audit) to be complied with?	Details will be shared with successful bidder.
Deliverables	2.4.10 Description of Deliverables:	Provide unified API-based services, consolidating data and services from multiple downstream applications...	Will the Bank provide a list of downstream applications and their integration protocols to assess compatibility and effort for unified API services?	Details will be shared with successful bidder.
Deployment & Go Live	2.4.18 Deployment & Go Live:	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.	Will the Bank provide a list of expected activities or KPIs to be tracked during hyper-care? Is there a reporting format or cadence required?	please be guided by RFP
Scope of Work	2.3 General Scope of Work	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...	Will the Bank provide a mechanism or governance process to manage scope changes during the contract period, especially for the 30% variation?	please be guided by RFP
General	Quarterly Payment for Facility Management	Facility management charges are paid quarterly in arrears.	Will the bank provide a minimum guaranteed payment for onsite resources, even if deployment is delayed due to reasons attributable to the bank?	please be guided by RFP
Governance and Management	2.4.6 Governance and Management	Develop and implement a governance framework to manage the lifecycle of services, including design, deployment, versioning, and deprecation.	Will the Bank provide a reference governance framework or should the bidder propose one? What are the expected approval workflows for each lifecycle stage?	Details will be shared with successful bidder.
Annexure – XIV	Annexure – XIV, Maintenance Support	Annexure – XIV, Maintenance Support	Will the Bank provide access to its existing ticketing system (e.g., ITSM/Heal), or should the bidder propose a separate tool?	bank can provide access to ITSM/Heal
Annexure – XIV	Annexure – XIV, Performance Tuning	Annexure – XIV, Performance Tuning	Will the Bank provide access to its monitoring tools and logs for performance tuning activities, or should the bidder propose its own tools?	bank can provide access to ITSM/Heal
Deployment & Go Live	2.4.18 Deployment & Go Live:	The bidder must address the end-to-end setup of ESB and API Management Solution...	Will the Bank provide access to staging environments (SIT/UAT) with pre-configured infrastructure, or is the bidder responsible for provisioning these?	bank will provision infra as per specifications provided by bidder
Backup and Restoration	Backup and Restoration	It is responsibility of bidder to perform quarterly restoration of Application and DB as per Bank policy.	Will the Bank provide backup infrastructure (tape library, backup software), or should bidder include backup hardware/software in the proposal?	bank will provide backup hardware/software
Scope of Work	2.4.10 Description of Deliverables:	Multi-Channel Integration: Interface with various channels, including internal, external, and third-party service providers...	Will the Bank provide channel-specific integration requirements (e.g., mobile, ATM, internet banking) or should the bidder conduct discovery?	Bank will provide API integration requirements. API discovery is also in scope of bidder.
System Design	2.4.4 System Design	Bidder shall design the proposed system based on identified requirements/customer journeys.	Will the Bank provide detailed customer journey maps or should the bidder conduct discovery workshops to define them?	System design is in scope of bidder.
API Manager Governance	2.4.2 API Management Solution	API Manager Governance (Plan, Security Policy, Access, Version, Analytics etc.)	Will the Bank provide existing API governance policies or frameworks, or is the bidder expected to propose and implement a new governance model?	API design and governance is in scope of bidder.
Deliverables	2.4.10 Description of Deliverables:	API Lifecycle Management: Implement comprehensive API lifecycle management, including standardization, version management, deprecation, and governance policies.	Will the Bank provide existing API lifecycle governance policies or should the bidder propose a new framework?	Currently bank is not having API management solution.
Scope of Work	2.3 General Scope of Work	Bidder has to migrate all existing API's and Integrations present in bank's existing ESB solution respectively to the proposed product/solution.	Will the Bank provide existing API specifications, test cases, and integration documentation for all 850+ APIs and 200+ ESB integrations?, along with any known issues which the bidder should be aware off	Currently Bank doesnot have any API management solution and Bank will provide required information for existing ESB infra.
Message Queuing	Message Queuing Service		Will the Bank provide existing ESB integration details or should the bidder design connectors?	Currently Bank doesnot have any API management solution and Bank will provide required information for existing ESB infra.
Scope of Work	2.2 Business Rationale	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.	Will the Bank provide existing gateway configurations and integration patterns for internal and external APIs, or should the bidder propose a new architecture?	Currently Bank doesnot have any API management solution.
Backup & Restoration	2.4.14 Backup and Restoration	Quarterly restoration of Application and DB as per Bank policy...	Will the Bank provide its backup policy and tooling details, or is the bidder expected to propose a complete backup strategy? Could you Bank share volumetric details, based on current load and based on expected peak loads?	Details will be shared with successful bidder.
Access Control	2.4.10 Description of Deliverables:	Access Control using Mutual Authentication with Encrypted Payload and OAuth2.0	Will the Bank provide its existing access control matrix or RBAC model for APIs, or should the bidder define one from scratch?	Currently Bank doesnot have any API management solution.
API Key Management	2.4.2 API Management Solution	Application Registration with automated workflow (API Key Issuance and approval)	Will the Bank provide its existing API key issuance and approval workflow, or should the bidder design and implement one?	Currently Bank doesnot have any API management solution.
2.4.16 Quality Assurance	API Security	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.	Will the Bank provide its own PKI infrastructure or should the bidder propose one?	please be guided by RFP
Scope of Work	2.4.10 Description of Deliverables:	The platform should be capable to host Orchestrated API as well as individual APIs.	Will the Bank provide orchestration logic or workflows for existing APIs, or is the bidder expected to design and implement them from scratch? Is there a Business Rule Engine which is currently leveraged within the Bank?	Redesign and implementation is in scope of bidder
Observability	Monitoring Requirements	Interface with the ROC (Remote Operations Centre) for enhanced observability and centralized monitoring	Will the Bank provide ROC integration APIs or should the bidder design custom connectors?	please be guided by RFP

Platform Architecture and Design	Security Integration	OEM should provide the support for integration of the application with Web Application Firewall (WAF), IDS, IPS, SIEM, DAM, etc	Will the Bank provide WAF, IDS/IPS appliances, or should bidder propose these as part of the solution?	Bank will provide
General	Taxation	Taxation	Will the bank reimburse any changes in statutory taxes (GST, etc.) during the contract period, or are bidders expected to absorb such changes?	Please be Guided by RFP
API Documentation	2.4.4 System Design	API Documentation covering... API Versioning SOP...	Will the Bank require lifecycle metadata (e.g., version history, change logs, retirement notices) to be embedded in API documentation?	Currently bank donot have API management solution.
ESB Integration	2.4.1 Enterprise Service Bus (ESB)	The ESB shall function as a transformation and mediation layer facilitating communication and data exchange between disparate systems.	Will the Bank share the data models, message formats, and transformation rules currently used by these downstream systems to support ESB configuration? Or they will be exercised by Bidder during discovery ?	Details will be shared with successful bidder.
			Will the legacy system able to communiute with APIs?	yes
2.3	General Scope of work	2.3.22 Message Queues	Will the MQ service be migrated to a new platform or retained as-is?	bank will not provide existing MQ service. In scope of RFP
General	Contract Extension	The contract period is 5 years, extendable by 3 years.	Will the terms (including pricing and SLAs) be renegotiated at the time of extension, or will the original terms prevail?	Please be guided by RFP
General	Reference Client Eligibility	The eligibility criteria require references from scheduled commercial banks, with at least one implementation in a bank with more than 1500 branches.	Would the bank consider references from any type of regulated bank (including private sector, cooperative, or foreign banks operating in India), and not restrict eligibility to only PSU banks?	please be guided by RFP
2.4.9 Other Technical Requirements:	System Testing	o Regression Automation with 95% test coverage.	Would the Scope of Automation be applicable for all PSB applications . If No what % of applications need to be considered for automation	Details will be shared with successful bidder.
Integration Capabilities	Platform Architecture and Design	Data Transformation Tools: Offer robust tools for data transformation and mapping, supporting diverse data formats and ensuring smooth data exchange across different systems	What level of transformation is expected for the source and target connectors — configuration-based or custom development? (Any customization with the connectors for source and targets can be utilized for integrations.)	in scope of bidder
Annexure-IV Pre-Qualification Criteria	Eligibility Criteria, Sl. No. 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 sector (Banking, Financial Services and Insurance) in India.	We respectfully submit a request for consideration to relax the prior turnover and experience criteria for Micro, Small, and Medium Enterprises (MSMEs). This relaxation would facilitate broader participation and promote a more inclusive and competitive bidding process, aligning with the Government of India's initiatives to support MSMEs and foster economic gro	Please be guided by RFP
Annexure-IV Pre-Qualification Criteria	Eligibility Criteria, Sl. No. 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	We respectfully submit a request for consideration to relax the prior turnover and experience criteria for Micro, Small, and Medium Enterprises (MSMEs). This relaxation would facilitate broader participation and promote a more inclusive and competitive bidding process, aligning with the Government of India's initiatives to support MSMEs and foster economic gro	Please be guided by RFP
Annexure-IV Pre-Qualification Criteria	Eligibility Criteria, Sl. No. 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	We respectfully request that the experience criteria be relaxed for startup companies, in line with the Government of India's initiatives to promote startups and MSMEs. As part of the Startup India program, we believe that relaxing the experience criteria would provide opportunities for innovative startup companies like us to participate in the tender process, despite having limited experience. We propose that startup companies registered under the Startup India program, incorporated in India, be eligible for this relaxation, enabling them to contribute to the country's growth and development.	Please be guided by the RFP
	Platform Architecture and Design	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.	What level of transformation is expected for the source and target connectors — configuration-based or custom development? (Any customization with the connectors for source and targets can be utilized for integrations.)	in scope of bidder
	Platform Architecture and Design	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. The platform should be able to transform the messages between multiple data formats	What level of transformation is expected for the source and target connectors — configuration-based or custom development? (Any customization with the connectors for source and targets can be utilized for integrations.)	in scope of bidder
		Successful go-live and successful DR drill sign off provided by Bank. - 10% after conduction of successful DR drill	no query provided	no query provided

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