

पंजाब एंड सिंध बैंक  
(भारत सरकार का उपक्रम)  
प्र.का.वित्तीय समवेशण विभाग,  
पांचवा तल, बैंक हॉउस,  
21, राजेन्द्र प्लेस, नई दिल्ली -110008  
दूरभाष : 011-25756376,25756377  
ईमेल-:[finuid@psb.co.in](mailto:finuid@psb.co.in)

ੴ ਸ੍ਰੀ ਵਾਗਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ



**PUNJAB & SIND BANK**  
(A Government Of India Undertaking)  
**H.O. Financial Inclusion Cell,**  
5th Floor, Bank House,  
21, Rajendra Place, New Delhi- 110008  
**Phone: 011-25756376,25756377**  
**E-mail: [finuid@psb.co.in](mailto:finuid@psb.co.in)**

**ADDENDUM-3 Dated 10.11.2022**

to

Request for Proposal (RFP) for Selection of Vendor as Corporate Business Correspondent and implementation of End-To-End Financial Inclusion Gateway (FIG) Solution

Tender No. : PSB/HOFIUID/RFP/01/2022-23 Date: 26.09.2022



**Punjab & Sind Bank**  
**PUNJAB & SIND BANK**  
**Head Office Financial Inclusion Cell**  
**5<sup>th</sup> Floor, Rajendra Place,**  
**New Delhi - 110008**

*This document is the property of Punjab and Sind Bank. It may not be copied, distributed or recorded on any medium, electronic or otherwise, without written permission thereof. The use of the contents of this document, even by the authorized personnel/ agencies for any purpose other than the purpose specified herein, is strictly prohibited and shall amount to copyright violation and thus, shall be punishable under the Indian Law.*



### Addendum-3

With reference to Request for Proposal (RFP) for Selection of Vendor as Corporate Business Correspondent and implementation of End-To-End Financial Inclusion Gateway (FIG) Solution; Tender No. : PSB/HOFIUID/RFP/01/2022-23 Date: 26.09.2022, please make a note of the following changes:

S.No	Pg No	RFP Section	Original Clause	Revised Clause
1.	7	<b>Key Information</b>	Last Date and time for submission of Bids – 15.11.2022 16:00 Hrs  Date and Time of Opening of Technical Bids – 15.11.2022 16:30 Hrs	Last Date and time for submission of Bids - 24.11.2022 16:00 Hrs  Date and Time of Opening of Technical Bids - 24.11.2022 16:30 Hrs
2.	11	2.1 Minimum Eligibility Criteria for the Bidders  <b>EC-3</b>	<u>Eligibility Criteria (EC 3)</u>  The bidder should have Net profit (after Tax) and Positive Net worth in last three financial years  <u>Documents required</u>  Copies of Audited Balance sheet and Profit & Loss A/c along-with a signed Certificate from Company's CA evidencing Positive Net-worth and Net Profit (After Tax) for the financial years: 2019-20, 2020-21 and 2021-22	<u>Eligibility Criteria</u>  The bidder should have Positive Net worth in last three financial years  <u>Documents required</u>  Copies of Audited Balance sheet and Profit & Loss A/c along-with a signed Certificate from Company's CA evidencing Positive Net-worth for the financial years: 2019-20, 2020-21 and 2021-22



S.No	Pg No	RFP Section	Original Clause	Revised Clause
3	13	2.4 Authorized Signatory	The Bid Proposal being submitted would be binding on the Bidder. As such it is necessary that authorized personnel of the firm or organization must sign the Bid. The designated personnel should have the POA clearly mentioning his / her authority to sign the bid on behalf on company be authorized by a senior official of the Organization having such authority to do so. The Xerox copy of necessary Original Resolutions/ Authority/ Power of Attorney having authority to authorize the person to submit Bid Documents, on behalf of the Company shall be enclosed. The proposal must be accompanied with an undertaking letter duly signed by the designated personnel providing a Bid commitment. The letter should also indicate the complete name and designation of the designated personnel.	The Bid Proposal being submitted would be binding on the Bidder. As such it is necessary that authorized personnel of the firm or organization must sign the Bid. The designated personnel should have the <b><u>POA/ Board Resolution</u></b> clearly mentioning his / her authority to sign the bid on behalf on company be authorized by a senior official of the Organization having such authority to do so. The Xerox copy of necessary Original Resolutions/ Authority/ Power of Attorney having authority to authorize the person to submit Bid Documents, on behalf of the Company shall be enclosed. The proposal must be accompanied with an undertaking letter duly signed by the designated personnel providing a Bid commitment. The letter should also indicate the complete name and designation of the designated personnel.
4	51	Scope of Work	Bank will initially deploy 2000 BCAs within 2 years from the date of implementation of the new model. The number of BCAs may be increased by the Bank from 2000 to 4500 (subject to change) in 5 years.	Bank will initially deploy 4000-4500 BCAs within 1st year of date of implementation of the new model. The number of BCAs may be increased by the Bank to 9000 (subject to change) by second year.



S.No	Pg No	RFP Section	Original Clause	Revised Clause
5.	55	Scope of Work	Selected Vendor shall provide all necessary infrastructure such as Laptop/ Desktop/ Tablet / PC/ Hand Held Terminal/ mPOS/ Micro ATM, finger print scanner, web camera, printer, front end application software, any other equipment, peripherals, software, hardware necessitated for carrying out enrolment/ registration activities from time to time to each designated BCA at its own cost.	Selected Vendor shall provide all necessary infrastructure such as Laptop/ Desktop/ Tablet/PC/Hand Held Terminal/mPOS/Micro ATM, finger print scanner, web camera, printer, front end application software, any other equipment, peripherals, software, hardware necessitated for carrying out enrolment/ registration activities from time to time to each designated BCA.  Bank shall not bear any cost related to the above.
6.	58	Scope of Work  Integration	Integration of FIG with Bank (CBS – Finacle 7.x and Finacle 10.x, ATM Switch, Card Channel, EFRM/ RTTS, Aadhar Data Vault (ADV), SOC, SIEM, HSM, eKYC/CKYC, Call Centre, SMS/Email Server, HHTs, RD Services etc) and third-party systems (NPCI, BBPS, GOI etc).	Integration of FIG with Bank (CBS – Finacle 7.x and Finacle 10.x, ATM Switch, Card Channel, EFRM/ RTTS, Aadhar Data Vault (ADV), SOC, SIEM, HSM, eKYC/CKYC, Call Centre, SMS/Email Server, HHTs, RD Services, <u>PSB UNiC merchant solution</u> etc.) and third party systems (NPCI, BBPS, <b><u>NEFT, UIDAI</u></b> etc).
7.	37	2.52 Supply of infrastructure  Pt No 2	<b><u>Bidder should consider high availability (active-active) architecture at primary DC and DR.</u></b>  All the servers proposed shall have dual power supplies. In case of failure of one power supply, the second power supply should be able to take the full load without causing	<b><u>Bidder should consider high availability (active-active) architecture at primary DC and DR.</u></b>  Production servers should be in High availability (either active-active or active-passive) and each node should be on physically separate hardware.



S.No	Pg No	RFP Section	Original Clause	Revised Clause
			any disruption of services. Bidder should propose infrastructure with requisite and adequate redundancy.	All the servers proposed shall have dual power supplies. In case of failure of one power supply, the second power supply should be able to take the full load without causing any disruption of services. Bidder should propose infrastructure with requisite and adequate redundancy.
8.	37	2.52 Supply of infrastructure Pt No 4	Backup, archiving and restoration will also be responsibility of the Bidder hence Bidder should include the backup solution (either inbuilt or third party tool) in their proposal. Bidder has to consider at least weekly full backup and daily incremental backup of data with a long term retention of 7 years. However Bidder has freedom to propose the backup approach with better RTO and RPO. Also in future, if any guidelines received from RBI, Finance Ministry or any other controlling authority for changes in data backup then bidder has to implement it without any additional cost, hence bidder is required to consider the same in their proposal.	Backup, archiving and restoration will also be responsibility of the Bidder hence Bidder should include the backup solution (either inbuilt or third party tool) in their proposal. Bidder has to consider at <b>least Yearly full, Monthly full</b> , weekly full backup and daily incremental backup of data with a long term retention of <b>10 years</b> . However Bidder has freedom to propose the backup approach with better RTO and RPO. Also in future, if any guidelines received from RBI, Finance Ministry or any other controlling authority for changes in data backup then bidder has to implement it without any additional cost, hence bidder is required to consider the same in their proposal.



S.No	Pg No	RFP Section	Original Clause	Revised Clause
9.	105	5.9.1.2 Compliance to Technical Specifications S No 76.	<b>Backup &amp; Recovery</b> 1. Complete backup solution shall be provided by the bidder, both at DC and DR. 2. The proposed solution should provide on-line replication to backup site. Should provide automating the backup processes for all the applications/ databases in Primary and Disaster Recovery sites.	<b>Backup &amp; Recovery</b> 1. Complete backup solution shall be provided by the bidder, both at DC and DR. 2. The proposed solution should provide on-line replication to backup site. Should provide automating the backup processes for all the applications/ databases in Primary and Disaster Recovery sites. 3. For online backup, Disk to Disk based backup solution should be provided. While for long term retention Tape based solution has to be provided.
10.	106	5.9.1.2 Compliance to Technical Specifications S No 88.	Hardware(s) should have built-in redundancy features such as- dual power Supply etc. The hardware components should be hot swappable. - Proposed servers should have latest generation Intel Xeon or AMD EPYC processors. - Proposed storage disks should be at least SSD. - Network switches (TOR) should be included in the proposal by Bidder.	- Hardware(s) should have built-in redundancy features such as- dual power Supply etc. The hardware components should be hot swappable. - Proposed servers should have latest generation Intel Xeon or AMD EPYC processors. - Proposed storage disks should be at least SSD. - Network switches (TOR) should be included in the proposal by Bidder. Bank is using Cisco ACI and SDWAN (minimum 10Gb fiber) hence bidder to propose the Compatible switches.



S.No	Pg No	RFP Section	Original Clause	Revised Clause
			<p>Bank is using Cisco ACI and SDWAN hence bidder to propose the Compatible switches.</p> <ul style="list-style-type: none"> <li>- Database servers should be on separate hardware.</li> <li>- All required OS or application or any other licenses required to run the Solution should be included in proposal by Bidder.</li> <li>- Bidder has to propose either latest or 'n-1' version of the OS or Software.</li> <li>- No freeware is allowed in Bank's IT environment hence bidder needs to consider the same.</li> <li>- DR Production hardware should be a replica of DC.</li> <li>- Data should be replicated from DC to DR. Bidder can choose the replication mechanism from DC to DR. e.g.: Oracle ODG or Storage based replication. (For Database, DB based i.e.: ODG is preferred by Bank.)</li> <li>- Hardware/Software that will not become End of Sale within 24 months of Supply and End of Support/End of Life during the period of Contract.</li> </ul>	<ul style="list-style-type: none"> <li>- Database servers should be on separate hardware.</li> <li>- All required OS or application or any other licenses required to run the Solution should be included in proposal by Bidder.</li> <li>- Bidder has to propose either latest or 'n-1' version of the OS or Software.</li> <li>- No freeware is allowed in Bank's IT environment hence bidder needs to consider the same.</li> <li>- DR Production hardware should be a replica of DC.</li> <li>- Data should be replicated from DC to DR. Bidder can choose the Replication mechanism from DC to DR. e.g.: Oracle ODG or Storage Based replication. (For Database, DB based i.e.: ODG is preferred by Bank.)</li> <li>- Hardware/Software that will not become End of Sale within 24 months of Supply and End of Support/End of Life during the period of Contract.</li> <li>- <b>All the proposed hardware should be manufactured in accordance with the international quality standards ISO 9001:2015.</b></li> </ul>



S.No	Pg No	RFP Section	Original Clause	Revised Clause
				<ul style="list-style-type: none"> <li>- Storage OEM must be listed in leader's quadrant of Gartner MQ report for Primary storage for last 3 years. Bidder should propose their latest storage models and solutions in response to this RFP.</li> <li>- Backup data and production data should not reside on same storage box. (Should be on physically separate storage)</li> <li>- Any internet/public facing server (e.g.: hosted in DMZ) should be physically separate from MZ servers.</li> <li>- HA nodes (Active-Active or Active-Passive) should be on physically separate hardware.</li> <li>- Latest generation LTO tapes has to be provided.</li> </ul> <p>Management ports should be copper ports while Data ports have to be 10G fiber.</p>
11.	105	5.9.1.2 Compliance to Technical Specifications	The bidder will ensure continuity of business, compliance to Business Continuity Plan and Disaster Recovery Plan, RTO (15 minutes), RPO (10 minutes), MTBF (3 months), MTTR etc.	<p><b>The bidder will ensure continuity of business, compliance to Business Continuity Plan and Disaster Recovery Plan, RTO (60 minutes), RPO (10 minutes), MTBF (3 months), MTTR etc.</b></p> <ul style="list-style-type: none"> <li>- <b>Certifications for Quality and Safety Standards of proposed Servers:</b></li> <li>1- <b>Compliance to Safety of IT Equipment: UL 62368 or IEC 62368 or CSA 62368 or EN 62479.</b></li> </ul>



ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)  
ਪ੍ਰ .ਕਾ.ਵਿੱਤੀਯ ਸਮਵੇਸ਼ਣ ਵਿਭਾਗ,  
ਪਾਂਚਵਾ ਤਲ, ਬੈਂਕ ਹਾਊਸ,  
21, ਰਾਜੇਂਦਰ ਪਲੇਸ, ਨਵੀਂ ਦਿੱਲੀ -110008  
ਦੂਰਭਾਸ਼ : 011-25756376,25756377  
ਈਮੇਲ:-[finuid@psb.co.in](mailto:finuid@psb.co.in)

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ



**PUNJAB & SIND BANK**  
(A Government Of India Undertaking)  
**H.O. Financial Inclusion Cell,**  
5th Floor, Bank House,  
21, Rajendra Place, New Delhi- 110008  
**Phone: 011-25756376,25756377**  
**E-mail: [finuid@psb.co.in](mailto:finuid@psb.co.in)**

S.No	Pg No	RFP Section	Original Clause	Revised Clause
		S No 79		<p>2- Standards for EMC (Electro Magnetic Compatibility) Standards: EN 55035 Class A or CISPR22 Class A or CE Class A or FCC Class A Standards for EMC (Electro Magnetic Compatibility) requirements.</p> <p>3- RoHS: EN IEC 63000</p> <ul style="list-style-type: none"> <li>- Security Standards for proposed Servers: <ul style="list-style-type: none"> <li>1- Cryptographically signed firmware</li> <li>2- Secure Erase</li> <li>3- FIPS 140-2, TPM 1.2/2.0, NIST SP 800-147B (“BIOS Protection Guidelines for Servers”) and NIST SP 800-155 (“BIOS Integrity Measurement Guidelines”)</li> </ul> </li> <li>- Server Management Solution: OEM's management software should be provided.</li> <li>- The proposed array should be supplied with native Storage management software with Web based GUI capable of generating customized reports, real time monitoring, historical performance data for analysis and trending, capacity utilization monitoring.</li> <li>- Hardware OEM Operations &amp; Expertise: The OEM should have its Sales and Support Operations in India for last 10 years</li> </ul>

ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)  
ਪ੍ਰ .ਕਾ.ਵਿੱਤੀਯ ਸਮਵੇਸ਼ਣ ਵਿਭਾਗ,  
ਪਾਂਚਵਾ ਤਲ, ਬੈਂਕ ਹਾਊਸ,  
21, ਰਾਜੇਂਦਰ ਪਲੇਸ, ਨਵੀਂ ਦਿੱਲੀ -110008  
ਦੂਰਭਾਸ਼ : 011-25756376,25756377  
ਈਮੇਲ:-[finuid@psb.co.in](mailto:finuid@psb.co.in)

ੴ ਸ੍ਰੀ ਵਾਗਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ



**PUNJAB & SIND BANK**  
(A Government Of India Undertaking)  
**H.O. Financial Inclusion Cell,**  
5th Floor, Bank House,  
21, Rajendra Place, New Delhi- 110008  
**Phone: 011-25756376,25756377**  
**E-mail: [finuid@psb.co.in](mailto:finuid@psb.co.in)**

S.No	Pg No	RFP Section	Original Clause	Revised Clause
				<b>Data Encryption: The proposed storage system should be offered with Data at Rest Encryption (140-2 Certified).</b>
12.	80	Tabular Format, Sl. No. 12	Details of the similar assignments executed by the bidder during the last two years (Name of the Bank, time taken for execution of the assignment and documentary proofs from the Bank are to be furnished)	Details of the similar assignments executed by the bidder (Name of the Bank, time taken for execution of the assignment and documentary proofs from the Bank are to be furnished)
13.	69	4.5 Business related Service Level	Table A as follows	Table B as follows



TABLE A

#	Particular	Measurement	Minimum Service Level	Penalty	Monitoring Mechanism
1.	Appointment and Removal of BCA  Selected bidder shall appoint/ remove BCA within a period of 30 days from the date of issuance of mandate by the Bank.	Monthly- Per incident	100%	Rs 10,000/- per week per centre /BCA from 31 <sup>st</sup> day of issuance of the mandates. Bank reserves the right to cancel the contract or invoke PBG if selected bidder/CBC fails to activate/ remove BCAs within 60 days from date of Mandate.	Manual and Ticketing tool
2.	Opening of BCA outlets as per Bank guidelines and agreed timelines	Monthly- Per incident	100%	Rs 50,000/- per week per center from 31 <sup>st</sup> day of issuance of the mandates. Bank reserves the right to cancel the contract or invoke PBG if selected bidder/ CBC fails to open BCA outlet within 60 days from date of Mandate.	Manual and Ticketing tool
3	Maintenance of AePS, IMPS, NEFT etc and other parameters related to issuer and acquirer transactions like Technical Declines to be as per NPCI/ UIDAI guidelines.	Monthly	100%	For every 0.10% or part thereof drop in service levels, a penalty of 0.50% of Monthly Payments.	NPCI / UIDAI Reports and Bank System driven reports



TABLE B

#	Particular	Measurement	Minimum Service Level	Penalty	Monitoring Mechanism
1.	Appointment and Removal of BCA  Selected bidder shall appoint/remove BCA within a period of 30 days from the date of issuance of mandate by the Bank.	Monthly- Per incident	<u>98%</u>	<u>Rs 2,500/-</u> per week per centre /BCA from 31 <sup>st</sup> day of issuance of the mandates. Bank reserves the right to cancel the contract or invoke PBG if selected bidder / CBC fails to activate / remove BCAs within 60 days from date of Mandate.	Manual and Ticketing tool
2.	Opening of BCA outlets as per Bank guidelines and agreed timelines	Monthly- Per incident	<u>98%</u>	<u>Rs 5,000/-</u> per week per center from 31 <sup>st</sup> day of issuance of the mandates. Bank reserves the right to cancel the contract or invoke PBG if selected bidder/ CBC fails to open BCA outlet within 60 days from date of Mandate.	Manual and Ticketing tool
3	Maintenance of AePS, IMPS, NEFT etc and other parameters related to issuer and acquirer transactions like Technical Declines to be as per NPCI/ UIDAI guidelines.	Monthly	<u>99%</u>	For every 0.10% or part thereof drop in service levels, a penalty of penalty of 0.50% of Monthly Payments.	NPCI / UIDAI Reports and Bank System driven reports

ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)  
ਪ੍ਰ .ਕਾ.ਵਿੱਤੀਯ ਸਮਵੇਸ਼ਣ ਵਿਭਾਗ,  
ਪਾਂਚਵਾ ਤਲ, ਬੈਂਕ ਹਾਊਸ,  
21, ਰਾਜੇਂਦਰ ਪਲੇਸ, ਨਵੀਂ ਦਿੱਲੀ -110008  
ਦੂਰਭਾਸ਼ : 011-25756376,25756377  
ਈਮੇਲ:-[finuid@psb.co.in](mailto:finuid@psb.co.in)

ੴ ਸ੍ਰੀ ਵਾਗਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ



**PUNJAB & SIND BANK**  
(A Government Of India Undertaking)  
**H.O. Financial Inclusion Cell,**  
5th Floor, Bank House,  
21, Rajendra Place, New Delhi- 110008  
**Phone: 011-25756376,25756377**  
**E-mail: [finuid@psb.co.in](mailto:finuid@psb.co.in)**

**Existing and Projected volume (Tentative) of transactions**

Type	Total* 2020-21	Total* 2021-22	1Y 4500 BCA	2Y 9000 BCA	3Y 9000 BCA	4Y 9000 BCA	5Y 9000 BCA
AePS	1,87,78,797	2,91,90,168	40,47,38,000	80,94,75,000	84,99,50,000	89,24,50,000	93,70,69,000
Bhim AADHAR Pay	64,259	87,850	1,09,800	13,17,300	1,51,500	1,66,700	1,83,300

\* Inclusive of successful and unsuccessful transactions with 357 BCAs