



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

THE NEW INDIA ASSURANCE COMPANY LTD.

पंजीकृत एवं प्रधान कार्यालय : न्यू इन्डिया एश्योरन्स बिल्डिंग, 87, महात्मा गांधी मार्ग, फोर्ट, मुंबई - 400 001.

Regd. & Head Office : New India Assurance Bldg., 87, M.G. Road, Fort, Mumbai - 400 001.

CIN No. L66000MH1919GOI000526

Phone : 022-22708100
22708400

Website : www.newindia.co.in

ANNEXURE 2

Response to prebid queries for Tender GEM/2026/B/7140364

Query
Please elaborate the requirement of API monetization. The monetization normally has 3 parts - API productization, Metering and chargeback using existing Billing Platform
Please clarify if NIA is also looking to build new APIs on proposed solution apart from migrating existing 1500 APIs. If yes, please confirm the how many new APIs are expected to be build every year.
Please confirm if Hybrid deployment strategy can be allowed - the Management plane being hosted on vendor managed public cloud and execution plane (API gateway & ESB) being completed hosted on NIA's onPrem private cloud. This architecture also makes sure that the transactional /PII data is always processed locally within NIAs premises.
Our understanding is the proposed solution needs to integrate with NIA's existing IDP platform for Oauth 2.0 requirements. Please confirm which Oauth tool NIA is currently using.
Please confirm if 1500 are API endpoints or these 1500 are actual APIs with multiple endpoints.
NIA has defined a API complexity(High, medium, simple) metrics of page 16. Considering this, please confirm how many APIs out 1500 will fall under the Simple, medium and high complexity (e.g. 20% High, 30% medum and 50% simple). This would help doing appropriate migration sizing.

NIACL Response

Requirements, when given, shall be in line with industry standard process followed by public sector BFSI domain.

Yes, new APIs are likely to be built and added. There is no estimate on the number. The fact that there are 1500 APIs built over many years can serve as a guideline. Requirements will be shared on need basis. Vendors are expected to migrate existing APIs and then reduce our redundant requirement of creating fresh APIs every time a similar integration is planned with a new partner/vendor/project. The same existing API is expected to be extended to different partners with a custom endpoint name through role based access control

The vendor can propose both the approaches during technical presentations with apt justifications complying to regulatory and security guidelines. However, the vendor must be ready to do a complete on-prem deployment if NIACL is not convinced of hybrid approach on day 1.

These details will be shared to the successful vendor. The requirement is not only to support the existing platforms. The solution provided by the product will be a factor in technical evaluation.

1500 includes multiple similar APIs with separate endpoint across different projects/partners.

The vendor is expected to leverage its prior experience in BFSI domain to assume a suitable bifurcation and plan migration sizing

Please confirm the % ratio of internal facing vs external facing APIs.

The vendor is expected to leverage its prior experience in BFSI domain to assume a suitable bifurcation

Please confirm the DC, DR and NDR strategies e.g. Active-active, active passive.

Active-Passive

Please confirm the RTO and RPO requirements between DC, DR and NDR. These would be required for building proposed solution and sizing.

DC - Near DR (synchronous):
Recovery Point Objective (RPO) = zero data loss
Recovery Time Objective (RTO) \leq 10 minutes

DC - DR (asynchronous):
Recovery Point Objective (RPO) \leq 15 minutes
Recovery Time Objective (RTO) \leq 30 minutes

How Bidirectional replication is getting managed in current setup for core applications. How is DR switchover currently done and achieved within 15 minutes?

These details will be shared to the successful vendor. Standard methods are being employed. Exact details will be shared with the successful vendor

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?

These details will be shared to the successful vendor. Standard methods are being employed. Exact details will be shared with the successful vendor

Please confirm if developer portal can be hosted on Vendor managed cloud outside on NIA's private cloud.

The vendor can propose both the approaches during technical presentations with apt justifications complying to regulatory and security guidelines. However, the vendor must be ready to do a complete on-prem deployment if NIACL is not convinced of hybrid approach on day 1.

Please confirm if all mentioned environments are separate environments i.e. total 4 NonProd, 1 DC, 1 DR and 1 NDR. Please confirm if NonProd environments can be combined together as below:

1. DEV & SIT being managed in Same environment
2. UAT
3. Sandbox
4. DC
5. DR
6. NDR

This is fine

As a industry best practice new product major versions get released every year and it is recommended to upgrade to the latest version to make sure new feature/capabilities are available and latest security patches are applied. Also, every product version has not more than 2 to 3 years of Lifecycle.

We request NIA to consider the upgrade strategy included as part of overall proposal from bidder, instead of maintaining the same product version for 5 years.

RFP includes provisions mandating bidder to ensure maintenance/upgrade of tools to their latest versions at no additional cost.

Please confirm if the 1000 TPS needs to be factored on solution hosted in both DMZ and MZ. This would be based current TPS managed via external facing and internal facing API gateways. This will help to optimize the sizing and solution.

Yes

Our assumption is that NIA's existing log management platform needs to be leveraged. Please confirm

The logs will have to be integrated with NIA's existing Log Management system. Additionally, logs pertaining to this system must be accessible independently of NIA's Log Management System

Please confirm if this clause is only for NIAs Customer/transactional/PII data. We assume this will not be applicable for metadata related to proposed platform which does not hold/capture/transfer any Customer/transactional/PII data.

Vendor needs to comply with regulatory and government guidelines, including guidelines under DPDP Act 2023

Please share the technical /functional specifications datasheet along with scoring criterias

Please check annexure 2 present in RFP for technical compliance sheet. Also the technical evaluation points are mentioned in RFP under "12.Scope of Work"

Please confirm the preferred choice of deployment - VM based or Container platform.

Please confirm which containerization platform(e.g. VMware tanzu, Openshift etc) NIA is currently using.

There is no preference set by NIA. The solution should adhere to RFP requirements.

Please confirm which DevSecOps tools are used by NIA currently.

These details will be shared to the successful vendor

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

Please refer to RFP terms under 12. Scope of Work

Vendor shall be responsible for provisioning of infrastructure in line with requirements of this RFP. The procured infrastructure will be in NIA's name, to be managed by the vendor throughout the project period.

NIA can extend the existing setup for AV,DNS,VPN,NAT,Load Balancer, IPS/IDS,WAF etc. But in case of other components bidder has to provide compute, storage, licenses, DB and cables required for the smooth running of the project and they can integrate with our ITSM solution

Rack space will be provided for hardware to be installed at all three locations (DC, NDR, DR)

We are assuming bank will provide following softwares/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.

Answered in one of the previous queries.

NIA will need to have its SI vendor or IT team to upgrade to the new major/minor version whenever released by OEM to stay current , avail the full benefits of the new version and continue getting support.

RFP includes provisions mandating bidder to ensure maintenance/upgrade of tools to their latest versions at no additional cost.

Normally we can revert with formal Root Cause Analysis only for Sev 1 cases and may take upto 15 days depending on the complexity of the incident / cooperation by the Customer.

Please adhere to RFP terms

Request if we can get a 3 week extension for bid submission upto 6th March 2026 , 4 pm.

Please adhere to RFP terms

Request for the reference Letters on customer letter head as well as Email from Customer should also be acceptable. Most of the Financial customers /Banks do not issue letters but generally send an official email.

This is fine

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oL at 100% of contract value will need to be discussed with NIA .

Please adhere to RFP terms

Query

NIACL Response

NIA to confirm does "provisioning" imply that the Bidder must supply the physical Hardware (Servers/Storage) and OS licenses as part of the Commercial Bid? Or is the Bidder only required to provide the sizing specifications for NIA to procure the hardware?

Please refer to RFP terms under 12. Scope of Work

Vendor shall be responsible for provisioning of infrastructure in line with requirements of this RFP. The procured infrastructure will be in NIA's name, to be managed by the vendor throughout the project period

NIA to confirm Infra is required to be installed on NIA location or it can be at managed service location, or NIA is open for cloud approach

The vendor can propose both the approaches during technical presentations with apt justifications complying to regulatory and security guidelines. However, the vendor must be ready to do a complete on-prem deployment if NIACL is not convinced of hybrid approach on day 1.

NIA to confirm what is the threshold TPS / TPM, year on year growth percent will be required for 5 years.

This is already shared in RFP document

NIA to confirm if it will be ok if we provide single node costing and which can be replicated as per the load/ traffic increase, for example: if we provide 4 core WSO2 license and 4 core machine pricing and can be replicated as traffic increases

There is no preference set by NIA. The solution should adhere to RFP requirements and ensure fulfillment of SLA terms without impacting scalability and performance. There can be no additional cost to NIA later on account of multiple nodes or scalability or any other reason which NIA not explicitly mention in the RFP

NIA to confirm total user base, projected user base

The vendor is expected to leverage its prior experience in BFSI domain to assume the expected userbase

NIA to confirm all software and OS licenses to be procured by vendor?

Vendor shall be responsible for provisioning of software and licenses in line with requirements of this RFP.

Providing 24x7 support with only "2 resources" is not operationally feasible (requires approx. 4-5 FTEs for rotating shifts). Please clarify if the requirement is for 2 resources per shift, or 2 dedicated onsite resources during general shifts with off-site 24x7 support?

Bidder has to provide Minimum 2 resources for general shift and other shifts they can provide based on their experience for seamless operations

To estimate migration effort accurately, please provide the technology stack of the current 1500 APIs (e.g., SOAP, REST, XML) and the current API Gateway/Platform being used.

Majorly the APIs are json based REST APIs. Currently an in-house middleware is being used for managing APIs

Migrating 1500 APIs in 2 months implies ~37 APIs per working day. This is extremely aggressive regarding testing and validation. Can the migration timeline be extended to 4-6 months, or be phased (e.g., Critical APIs in Phase 1, rest in Phase 2)?

This timeline does not include the time/delay induced by NIA's internal process. NIA shall provide existing bouquet of APIs which are only to be put into the API Gateway, instead of creating fresh APIs.

There is separate timeline given for UAT/testing

Does this imply providing additional licenses free of cost during the contract period if volumes grow beyond 1000 TPS, or does it mean the solution must be technically scalable and NIA will purchase additional licenses at the agreed rate?

NIA has asked commercials based on provided traffic/volume/tps etc. in case the traffic/volume/tps goes beyond the same during the contract period, NIA shall pay the same on proportional basis.

Given the requirement to provision infrastructure, hardware delivery alone often takes 6-8 weeks. A 2-month timeline for Infrastructure + Customization is aggressive. Can this timeline be relaxed or linked to "Date of Hardware Availability"?

Please adhere to RFP terms

NIA to confirm what will be the base location for support resources?

NIA Head Office, Mumbai

Relocation costs are variable and difficult to estimate in a fixed-price bid. Can NIA agree to reimburse relocation costs at actuals or based on a pre-agreed rate card if the location change is initiated by NIA?

There shall be no additional cost to NIA beyond items mentioned in Annexure 6

The proposed cap of 100% of the Contract Value appears to be commercially onerous and significantly high, and may require reconsideration or rationalisation. Our proposed changes: The Bidder proposes to reduce the aggregate liability cap to a lower, commercially reasonable amount (e.g., 20%-30% of the Contract Value) to ensure proportionality of risk and alignment with standard industry practice.

Please adhere to RFP terms

All the intellectual property right owned by Bidder ("Pre-existing IP") will remain the intellectual property rights of the Bidder. Pre-existing IP includes all design, tools, framework, codes, programs, trademark, patents, documents, etc. which were developed/or are being developed by the Bidder, not as a result of this Agreement, Order/SOW.

Please adhere to RFP terms

We propose to incorporate the following three clauses into the prospective MSA

Please adhere to RFP terms

AB

Please adhere to RFP terms

Please adhere to RFP terms

Query

NIACL Response

The Project Objective mentions API Management Solution but the Scope of Work talks about API Orchestration as well, so is the ask here only for API Management Solution or an API Management Solution with additional capabilities of API Orchestration / Integration as well?

It is included as detailed in SOW.

What is API Orchestration Logic that you are expecting, Can you please explain in brief?

Vendor is expected to propose the industry standard solution. Any existing logic, if any, shall be shared to successful vendor

How many number of API's require API Orchestration?

These details shall be shared to the successful bidder

Can you please confirm what are the Third Party Aggregators and which are the different systems that we need to integrate with? Is this Integration with the help of API's exposed by those Systems or via direct connectivity to DB or particular tool.

Vendors can research about various Third Party Aggregators working in Insurance domain.

Integration can be via all the approaches mentioned in the query.

Can you please confirm the existing API Technology Stack of NIA? (e.g. JAVA / Dot Net(.net) / any other closed source platform / tool) Accordingly it will be helpful to factor in the efforts and resources with specific skills for Migration.

These details shall be shared to the successful bidder

Can you please confirm if all the Network Related Components (WAF / Firewall / Load Balancers / DNS / SSLs) and Infra Resources (VMs / Bare Metal along with RAM / CPU / OS / DBs) and required Containerized Platform for Microservices (Docker / K8s / OCP) will all be procured and provided by NIA on basis of the Infra Details provided by the Bidder OR Bidder has to bring in all the required INFRA components and subscriptions / licenses if any for solution and then hand it over to NIA after the Project Support Period?

Answered in one of previous queries in this document

Can you please classify the 1500 API's in High / Medium / Simple based on the complexity of the APIs and give us a near exact count of API's falling in each category

These details shall be shared to the successful bidder

Can you please clarify in brief what are your expectations from API Monetization Feature?

Answered in one of previous queries in this document

Can you please clarify in brief what are your expectations from API Containerization Feature?

The requirement is in line with industry standard followed by public sector BFSI companies.

Can you please clarify in brief what are your expectations from API Monitoring Capability?

The requirement is in line with industry standard followed by public sector BFSI companies.

Are you OK with a Hybrid approach where Configuration plane would be in Cloud and data plane would be On-Prem with all the data residing at On-Prem and traffic flowing through the On-Prem? If OK, can you please provide this relaxation that solution can be On-Prem or Hybrid with Data Plane mandatorily being situated in On-Prem?

Answered in one of previous queries in this document

Is Test Automation part of scope. If yes, could you please provide the level of automation expected for API functional testing across DEV/SIT/UAT/PROD-Sandbox environments

Yes. The expectation is in line with industry standard followed by BFSI companies.

What are the non-functional acceptance benchmarks for API performance beyond the stated 1000 TPS—specifically for peak loads, seasonal spikes, and DR failover scenarios?

The vendor must ensure fulfillment of SLA parameters and scalability requirements shared in the RFP document

Does NIA expect business-journey-based API testing (policy issuance, claims, partner integrations), beyond isolated API endpoint validation?

Yes

Please refer to RFP clause

Will NIA require independent CERT-In empanelled vendors for VAPT, or is the expectation that the SI/vendor performs and remediates VAPT internally?

Cyber Security Testing/ VAPT:
The bidder will conduct security testing (Vulnerability Assessment & Penetration Testing) of the applications -which is dedicated to NIA- twice in a year & shall submit the executive summary report to NIA. Any serious gaps identified during this exercise, must be plugged on priority.

DR Drill can be expected once in a year (could be subject to change) as per NIA IS policy and guidelines

What is the expected frequency and depth of DR drills, and should test evidence include RPO/RTO validation reports as part of acceptance?

RTO/RPO validation shall be part of acceptance and Details of validation reports shall be as per NIA requirements and shall be finalised with successful bidder

AP
H

Kindly clarify responsibility split between NIACL and Vendor for OS hardening, firewall policies, and endpoint protection on API platform nodes.

Vendor is responsible for all the activities listed in RFP, unless specifically mentioned otherwise.

Should vendor run a dedicated 24x7 NOC for the platform or integrate with NIACL's existing NOC/SOC? Please confirm ticketing tool, L1/L2/L3 boundaries, and major incident process.

Vendor must integrate with NIA's NOC/SOC. Rest all details pertaining to internal processes of NIA shall be shared to successful vendor

Please provide the last 6 months of support tickets for the current API management setup (incidents, service requests, and change requests) to help us assess the existing operational workload.

These details shall be shared to the successful bidder

Should the Support Coordination Manager be full-time dedicated and onsite, and what is the expected seniority and minimum comparable project experience for this role?

Support Coordination Manager can be off site, but should attend to NIA Management in Mumbai Head Office when called for physical meetings

Experience requirement is mentioned in RFP as following:

Successful bidder must appoint a Support Coordination Manager dedicated to the NIA account, immediately after receiving the work order/ letter of intent. The Coordination Manager should have direct experience of successful end to end implementation/management of at least one comparable project to the NIA's requirement.

For change management, what is the threshold separating a minor change (treated as BAU) from a Change Request (CR)? Please share approval workflow, lead times, and if standard changes can be pre-approved.

Any information not shared in RFP shall be shared with successful vendor based on mutual discussion. An activity beyond scope of RFP shall be considered as Change Request only if it involves at least 10 man days of effort. For Changes requiring less effort, it must be handled by the bidder at no additional cost, as a minor change request

Please share the existing API infrastructure baselines (environment topology, capacity, traffic/load patterns, storage/log volumes, and DR/backup parameters) to help size the solution

Existing details of internal setup of NIA shall be shared to successful vendor after signing of Non Disclosure Agreement

Are you expecting AS-IS migration keeping the backend API's intact on the existing Middleware Layer and just configuring the proxy endpoints in the API Gateway Layer? OR Do you want us to develop the API's in new middleware layer and then expose respective proxy endpoints via API Gateway Layer?

We can have both the approaches depending on the project/partner and criticality of API

Can you categorize the API's based on the payload size? We understand that not all the API's will be having an average heavy payload of 100 KB, can you please help to give a count like 100 API's with 2KB Payload, 500 API's with 5KB Payload and so on: This way it will help design a sustainable solution and help estimate accurate Infra for the solution.

These details shall be shared to the successful bidder

Do you expect the support personnel to develop and onboard new API's during the course of 5 years of Support other than the mentioned 1500 APIs with 20% to 30% additional variance post Go Live? If yes, is there any estimated number that support personnel needs to onboard these many number of API's per month or in a year?

Yes the support personnel must have capability of development of APIs. The estimate shall be shared to the successful vendor. If the API creation requirement under a tight deadline goes beyond the expected capacity of two resources, then these may be considered as part of CR or NIA may consider onboarding additional resources

Query

We humbly request the Client to kindly consider relaxing this criterion.

Eligibility Criteria

The Bidder must have executed or be currently implementing a similar Scope of Work (SOW) / SI project for at least three (3) entities in India (excluding NIA), where each entity has recorded an average annual turnover exceeding INR 50 crores in each of the last three financial years.

Supporting documents Required

Letter of satisfactory installation and performance, on the clients official letterhead in favour of the bidder duly signed and stamped by the authorized representative of the client. OR Purchase order / Agreement

NIACL Response

Please check addendum

We humbly request the Client to kindly consider relaxing this criterion.

Eligibility Criteria

The bidder should submit at-least 3 customer satisfactory performance and support letters from banks/financial institutions/organizations /internal projects in India (other than NIA)

Supporting documents Required

Reference Letter or Undertaking letter

Please adhere to RFP terms

Technical Criteria

The number of implementations completed or currently under implementation for customers in India having an annual turnover greater than INR 50 crores (in the last five years).

API Management Solution **

- if criteria are met for 5 or more Institutions. (15 Marks)
- if criteria are met for 4 or more Institutions. (10 Marks)
- if criteria are met for 3 or more Institutions. (5 Marks)
- if criteria are met for 1 or 2 Institutions. (3 Marks)

API Management Solution in BFSI / Government / PSU / Private Entities - *

- if criteria are met for 3 or more Institutions (15 Marks)
- if the criteria are met for 2 Institutions (10 Marks)
- if the criteria are met for 1 Institution (5 Marks)

Please adhere to RFP terms

- 1. what are the policies of NIA?
- 2. Kindly Provide the information in detail ?

These will be shared to the successful bidder

With only two resources, it is not feasible to provide 24x7 on-site support. We therefore propose to offer 24x7 remote support.

Answered in one of previous queries in this document

There should be an upper limit defined for TPS; otherwise, accurate system sizing will not be possible. Kindly clarify.

Additionally, please confirm whether the responsibility for hardware provisioning lies with the Bidder.

Answered in one of previous queries in this document

We will provide training once during implementation period ? Kindly clarify

NIA can request for training more than once, at no additional cost.

Kindly clarify whether this requirement is related to migration, termination, or handover activities. If so, please provide detailed clarification.

This requirement is with respect to handover activities.

what is the lockin period of project ? Kindly clarify

There is no such clause on lockin period mentioned in the RFP.

Kindly provide detailed clarification on this clause? As, licenses has been considered only for the contract period of the RFP.

Licenses have been considered only for the contract period of the RFP

Need clarification on the nature of support?

This clause talks about the capability of the solution. The product should be deployable both in a physical server as well in a virtualized environment.

Need clarification on data at rest, are we looking for data stored at the Yappes Platform level(api-configs/policies etc) to be encrypted as well?

Support for encryption of API related Data to protect from unauthorized access, physical theft, or breaches etc

1. Can we get the list of accepted formats expected by NIA?
2. Also can we get the list of conversion of formats which is expected by NIA?

Industry standard formats like JSON, XML etc are expected

Do developers deploy directly to the Gateway?
Deployments to the Gateway must be controlled through approval workflows and higher-role authorization. Allowing direct, unapproved deployments can lead to unauthorized or unwanted APIs being published on the Gateway, increasing security and governance risk.

The process is internal to NIA, where proper approval workflow shall be taken care of.

Need clarification on the API virtualization capability.
How is this functionality defined at NIA, and what are the specific use cases it is intended to address?

Vendor must have this capability/feature
These are standard industry requirements and the vendor is expected to have the features which can fulfill the demands of the RFP.

Are we looking to develop API with software code written and executed at the API Gateway Layer?

Internal process details shall be shared to the successful vendor

Can this be added? "In the event that the actual transaction growth exceeds the planned or anticipated capacity (i.e., 1000 TPS + 20% buffer), any required increase in hardware sizing shall be handled through a formal Change Request (CR) process. The additional infrastructure and associated costs for such capacity expansion shall be borne by NIA"

Only endpoints will be at the API Gateway layer. Coding may be required to translate APIs to another set.

can we include a point where in this responsibility be fallen on to the Bidder due to actions/negligence of the Bidder

Answered in one of previous queries in this document

What counts as a "variant"

Please adhere to RFP terms

Variant of an existing API, to be extended to a new partner/project for a similar integration with minor tweaks

Need clarification on what we mean by "Customizing login scripts" and its Usecase	These could be bash scripting, shell scripting, custom scripts for configuration etc. The use cases could be login to portal/gateway etc.
can we get the list of all required standards?	The vendor is expected to understand industry standard from their prior experience in the market
Need clarification on the testing tools that is expected	a tool or platform which could help in various scenarios of API testing like automation testing etc.
What is the expectation by NIA?	training to NIA employees and its partners, on how to use the developer portal, and all other solutions presented as part of vendor's proposal
Please clarify what is the meaning of licenses in the context?	License/ATS/ Subscription charges for API Management Solution along with all components
What is the expectation in terms of customization?	Customisation of standard APIs, configuration files etc
Need to check with NIA , do Bidder need to develop or NIA will do it?	Answered in one of previous queries in this document
Scenarios on change of locations to be understood.Current assumptions team is based out of mumbai/navi-mumbai	Current location is Head Office in Mumbai. NIA may ask relocation of support resources to some other office.
Are we expecting APIs to visible to the users without logging in and also able to access the APIs without authentication?	All this will be discussed, deliberated and finalised as and when the requirement comes. This decision making shall be internal to NIA
What is the caching size expected as it will determine the infra requirements as well	Vendors are expected to plan caching size to ensure scalability and performance in line with RFP and SLA requirements, and based on their prior experience in the market

Clarification / Suggestion
Its 100% after Go-Live. Cant not sustain. Request you to break down into platform install and API delivery (by 250 chunks)
Speaking from experience off of 20+ implementations and migrations - While the platform implementation and readiness can be completed within the timeline, The schedule for migration of 1500 APIs is 2 months only. Given the scale and potential dependencies on NIA teams, request you to amend to have a phased approach (by application or usage or criticality) and extend the timeline to minimum of 6 months in to a phased manner.

NIACL Response

Please adhere to RFP terms

Answered in one of previous queries in this document

To mitigate implementation delays and align payments with progress, request NIA to consider dividing the implementation milestone into sub-milestones with linked payments? For example:

- Design signoff – 15%
- Platform setup completion (all environments) – 15%
- Phase 1 – 250 APIs UAT signoff – 10%
- Phase 2 – 250 APIs UAT signoff – 10%
- Phase 3 – 250 APIs UAT signoff – 10%
- Phase 4 – 250 APIs UAT signoff – 10%
- Phase 5 – 250 APIs UAT signoff – 10%
- Phase 6 – 250 APIs UAT signoff – 10%
- Final Go-live signoff – 10%

Please adhere to RFP terms

" DC - Near DR (synchronous):
Recovery Point Objective (RPO) = zero data loss
Recovery Time Objective (RTO) ≤ 10 minutes

DC - DR (asynchronous):
Recovery Point Objective (RPO) ≤ 15 minutes
Recovery Time Objective (RTO) ≤ 30 minutes

What are the specific RPO (Recovery Point Objective) and RTO (Recovery Time Objective) requirements for the API Management solution in the DR scenario?

Confirm the exact list of environments required: Dev, SIT, UAT, Pre-Prod/Staging, Production (DC), DR, NDR. Are all required to be identical in configuration?

Answered in one of previous queries in this document

The RFP mentions 1000 TPS initial capacity with 20% annual growth. Is this 20% year-on-year growth mandatory for licensing/hardware scaling from Year 1? Should sizing account for cumulative growth over 5 years?

Yes

What is the estimated percentage distribution (e.g., 10% High, 30% Medium, 60% Simple) of the 1500 APIs to be migrated, based on the complexity definitions provided?

Answered in one of previous queries in this document

Is not specified so. should the DR/NDR setup be Active-Active or Active-Passive? Note the S/W cost will be impacted. Is geo-redundancy required?

Answered in one of previous queries in this document

Will there be a mandatory POC? If yes, please share the expected use cases, number of APIs, and key evaluation criteria etc.

Details will be shared after technical bid opening.

Can the POC be performed at OEM's DC or Partners's DC?	Details will be shared after technical bid opening.
As per Annexure VI and Scope of Work, confirm whether NIA will provision all hardware (servers, load balancers, storage) for all required environments (Dev, SIT, UAT, Pre-Prod, Prod, DR, NDR)? Please confirm the RFP requirement is Solely for APIM Software.	Answered in one of previous queries in this document
Can the bidder logically segregate the Dev, SIT, and UAT environments within one physical environment (shared infrastructure with logical separation) to save the S/W cost since these environments do not attract much TPS?	The planning is left to the bidder as long as it does not negatively impact the RFP requirements
Can the bidder physically separate the Sandbox environment from other non-production environments to save the S/W cost since these environments do not attract much TPS?	The planning is left to the bidder as long as it does not negatively impact the RFP requirements
Is the solution provides the feature to keep DC and DR in synch and can achieve prescribed RTO and RPO can we ignore the NDR to save the S/W cost? We have been doing the same for most of the PSUs successfully for last three years.	Answered in one of previous queries in this document
What is the specific use case for the NDR environment? When is the NDR triggered (e.g., simultaneous DC and DR failure)?	Answered in one of previous queries in this document
We assume "go-live" is API to be in the production, sanity check and hand over to support team but not the actual usage. Any production support and issues will be handled by the support team. Please confirm the understanding.	In RFP, Please refer to clause 14. IMPLEMENTATION AND INTEGRATION
If some APIs out of 1500 don't go-live due to reasons beyond bidder's control, how is Go-Live approval affected? What if the project is delayed beyond 5 months due to NIA challenges? How is bidder risk mitigated in such scenarios?	NIA will consider discussion with the vendor over delays attributable to NIA to ensure that bidder is not impacted
Besides REST, SOAP, GraphQL, what other application protocols are currently in use (e.g., SFTP, MQ, JMS, gRPC, TCP/IP and MQTT) that the API Gateway must support for integration?	Industry standard protocol requirements being used in BFSI domain. Vendor is expected to have this understanding from prior experiences
Please provide bifurcation of APIs by protocols ? (REST, SOAP, GraphQL, SFTP, MQ, JMS, gRPC, TCP/IP and MQTT etc.)	Will be shared to the successful vendor

<p>What is the current approximate number of API transactions per month and per year across all existing APIs (1500 approx.)? This is needed to validate the growth assumption to 1000 TPS.</p>	<p>Growth assumption to 1000 TPS is already shared in the RFP</p>
<p>Can we assume (as industry standard) API call volume (TPS) for each environment (Dev, SIT, UAT, Pre-Prod) to be 25% of Production to size the S/W and H/Prod?</p>	<p>Industry standard can be taken as assumption. However, this does not restrict NIA's requirements if actual usage goes beyond 25%</p>
<p>Do you need HA setup for UAT and Sandbox as well?</p>	<p>For UAT and Sandbox it isn't required.</p>
<p>The RFP requirement of 24 X 7 (weekends and holidays included) it requires 5 people for round clock support, where as RFP mentions as 2 engineers. Request you to reconsider and amend the clause.</p>	<p>Answered in one of previous queries in this document</p>
<p>For 24x7 support, are there specific shift timings (e.g., 6 AM-2 PM, 2 PM-10 PM, 10 PM-6 AM)? Does "24x7" cover only L1/L2 monitoring & alert response, or also includes L3 development/deployment support?</p>	<p>First part of the query is answered in one of previous queries in this document It covers all among L1, L2, L3</p>
<p>The RFP mandates half-yearly VA and yearly PT. Will the Bidder be responsible for remediation of all findings (including OS, DB, middleware) within stipulated timelines, at no additional cost?</p>	<p>Yes, bidder will be responsible to fix as long as findings pertain to solution of the bidder. Bidder will be required to assist NIA at NIA's request for fixing other issues where bidder is not involved in fixing but support of APIM is required</p>
<p>The 2 support resources are to be deployed in Mumbai. Can these resources work remotely, or any other location is available in India?</p>	<p>There shall be no change in RFP terms</p>
<p>For the 99.95% uptime SLA, are planned maintenance windows (e.g., monthly patching) excluded from downtime calculation? If yes, what is the allowed duration and frequency?</p>	<p>Planned maintenance windows approved by NIA shall not be counted in downtime. Duration and frequency can be discussed on case to case basis</p>
<p>How many backend applications are there in total that will be integrated with the API Management solution?</p>	<p>These details will be shared to the successful vendor</p>
<p>Can the 5-year software licensing be subscription-based, or is perpetual licensing mandatory?</p>	<p>The RFP allows the flexibility as long as RFP terms are getting fulfilled</p>
<p>Is NIA open to a hybrid SaaS setup where the runtime/data plane is on-premises and the management/control plane is SaaS-based (hosted in AWS/Azure India region)?</p>	<p>Answered in one of previous queries in this document</p>
<p>Confirm the on-prem platform: VMware, OpenShift, K8s. Is hybrid (on-prem + cloud) deployment allowed, or strictly on-premise?</p>	<p>Answered in one of previous queries in this document</p>

What is the component name/product of your existing ESB solution .. Is it home grown or from any OEM? (e.g., IBM ACE/IIB, MuleSoft, TIBCO etc.)	These details will be shared to the successful vendor
Do you have any existing API Gateway? If yes what is it? If not how are you sharing your APIs today?	These details will be shared to the successful vendor
Confirm who manages certificates - does NIA have an HSM for key management?	These details will be shared to the successful vendor
Confirm the log retention period requirement for API transactions and security events?	These details will be shared to the successful vendor
Please provide breakup of existing APIs by protocol (REST/SOAP), authentication method, and integration type.	Answered in one of the other queries in this document
Clarify support requirements for admin vs. developer support.	The support resources should have both capability
Can managed support services be offered instead of dedicated onsite resources?	Please adhere to RFP terms
Do you require separate gateways for internal and external APIs—logical separation or physical separation?	The planning is left to the bidder as long as it does not negatively impact the RFP requirements
What is the TPS requirement for internal Vs external gateways individually across environments?	The TPS requirement has been shared in the RFP document
Confirm expectation: VM scaling vs container autoscaling (OpenShift).	The planning is left to the bidder as long as it does not negatively impact the RFP requirements
Clarify whether mTLS is required for all APIs or select partner APIs only.	It may be required for all APIs
Confirm directory type (AD/LDAP) and SSO requirement (SAML/OIDC).	These details will be shared to the successful vendor
Confirm if GraphQL APIs are currently present or future requirement.	It could be a requirement in future
Confirm if outbound API traffic requires external gateway enforcement with DMZ network.	The planning is left to the bidder as long as it does not negatively impact the RFP requirements
If a hybrid SaaS model is proposed (control plane in cloud), does the cloud region need to be India-only, and does NIA require prior approval for the SaaS provider?	Any cloud setup has to follow MeitY guidelines. Also, the requirement has been raised for an on-premise deployment. The vendor may present the technical demo using both the approaches if it sees significant benefit to NIA while complying with regulatory requirements. However, the vendor should be ready for an on-premise deployment

What is the formal Change Request process during implementation?
Are CRs outside scope subject to additional costs and timelines?

Please refer to RFP clause:
14.8) Any other functionality outside the scope of this RFP would be considered under change request and the same would be handled through the CR process. The costs for Change Requests shall be arrived at through mutual agreed terms between NIA and the successful bidder.

Should the Solution S/W offering should be flexible enough for deployment of components in Hybrid or on-premise with no additional license cost?

Answered in one of previous queries in this document

Should the Solution S/W offering be flexible enough to deploy the APIM solution on VMWARE and Open Shift Container platform with no additional cost to NIA if required?

Answered in one of previous queries in this document

Should the Solution S/W offering be portable to move to any public or private cloud infrastructure in future if required without NIA paying for additional cost for the software ?

Please refer to RFP Clause:

However, it is imperative that it possesses the capability to be seamlessly migrated to a private/public/Hybrid cloud infrastructure in the future, in the event such a transition becomes necessary. Furthermore, the solution should support both physical server and virtualized environment-based deployments

The functional and technical specifications for the APIM solution are not available. Is there plan to provide these annexures later for compliance check?

Entire SOW has listed functional and technical specifications

Standard API Management focuses on lifecycle, security, and exposure of APIs. The inclusion of "various middleware models" for centralized integration suggests a drift toward ESB architecture. We suggest refining the scope to focus on API Lifecycle and Gateway security rather than deep-tier middleware orchestration.

The scope includes integration with various systems of NIA. For example, there is a WAF already in place. The proposed system is to be able to connect to this WAF.

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12

To meet the requirements of local PII processing while ensuring seamless future cloud migration, can a Hybrid SaaS architecture be considered?

In this model:

1. Control Plane: Managed by the OEM as a service (SaaS), hosted within AWS India Regions (Mumbai/Hyderabad) for centralized governance.
2. Data Planes: Entirely self-managed and installed on-premise within NIA's private cloud/virtualized environment to ensure all transactional and PII data stays within NIA's network.
3. Metadata only: Only configuration and metadata are exchanged between planes, ensuring compliance with local data residency requirements.

Answered in one of previous queries in this document

what are the encryption / decryption requirements of NIA?

These are industry standard requirements and shall be shared with the successful bidder

what is the current SIEM solution at NIA ?

These details will be shared to the successful vendor

Please clarify the definition of the "1500 APIs" referenced for migration. Specifically, does this count represent:

Total individual API endpoints (i.e., unique combinations of URL paths and HTTP methods such as GET /user, POST /user, PUT /user)?

Distinct API services/applications (where each service may contain multiple related endpoints)?

It is a mix of both.

To estimate the effort for migration, please clarify the underlying technology stack of current integrations. Are they built using Java, .NET, or a specific middleware/ESB tool? Additionally, please provide a breakdown of the 1,500 APIs by technology/platform.

These details will be shared to the successful vendor

What is the approximate percentage breakdown of protocols in use (e.g., REST, SOAP/XML,)?

Answered in one of the other queries in this document

To estimate the effort for migration, please clarify the underlying technology stack of current integrations. Are they built using Java, .NET, or a specific middleware/ESB tool? Additionally, please provide a breakdown of the 1,500 APIs by technology/platform.

Answered in one of the other queries in this document

What is the existing WAF solution used at NIA ?

These details will be shared to the successful vendor

how many developer portals will be required by NIA ? Will there be requirement for separate internal and external Developer portal ?

Number of developer portals shall depend upon the number of integrations partners of NIA. However, our assumption is that the vendor shall extend role based access of developer portal to various teams and hence it will be one portal only. In case vendor plans to setup different developer portal for each team, the count of such teams shall be shared to the successful vendor.

The RFP defines complexity based on ESB/Middleware functions like ISO8583 over TCP and heavy orchestration. As this is primarily an API Management Solution RFP, please clarify if NIA intends for the solution to act as a full-scale Enterprise Service Bus (ESB). We recommend removing requirements for legacy protocol orchestration (TCP/ISO8583) to align with modern API Management platform.

The Tender is for an API Management Platform.

Kindly confirm if there will 3 Prod environments (DC, DR , NDR) and 4 Non-Prod environments (SIT, UAT, DEV) ?

Answered in one of previous queries in this document

Is the DR and NDR site expected to be Active-Active (load shared with DC) or Active-Passive (Hot/Warm standby)?

Answered in one of previous queries in this document

Does the count of 1500 refer to API endpoints or distinct API services?

Answered in one of previous queries in this document

What is the expected Average Annualized TPS or total projected API requests per year? For API Management platform licensing perspective ?

Answered in one of previous queries in this document

Is the 1000 TPS requirement defined as a Sustained Load (average over a period) or a Peak Instantaneous Load? Additionally, since this is an insurance platform, what are the expected peak transaction hours (e.g., 8:00 AM – 5:00 PM)?

1000 TPS is the peak load.

<p>For the maximum payload size of 25MB, what would be the expected frequency/ TPS of these large requests?</p>	<p>Such granular details shall be shared to the successful vendor</p>
<p>Developing endpoints based on business logic is typically an application or middleware layer responsibility. An API Management solution should primarily manage, secure, and expose existing endpoints. We request NIA to clarify if the vendor is expected to build the underlying business logic or manage the API layer only</p>	<p>Answered in one of the other queries in this document</p>
<p>To avoid "vendor lock-in" and handle unique business logic without ESB-style bloat, is the solution extensible via a plugin architecture? We recommend a platform that supports both out-of-the-box policies and custom plugins</p>	<p>The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations.</p>
<p>Suggestion: Manual "Change Requests" for configuration are often slow and error-prone. The API Management solution should support declarative configuration (YAML/JSON) for GitOps-style workflows? As this allows for automated, version-controlled deployments via cli tools / platform APIs , eliminating manual overhead and increasing reliability.</p>	<p>The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations.</p>
<p>Can you specify the Identity Provider (IdP) currently in use at NIA that the API Gateway must integrate with</p>	<p>These details shall be shared with the successful vendor</p>
<p>Would you recommend having the API management vendors from the Leader Quadrant of the Gartner MQ? This is the norm across majority of public sector RFP's</p>	<p>This is an open RFP with a set eligibility criteria mentioned in the RFP. Please adhere with the same.</p>

Query	
<p>Request an extension of 4 weeks considering the complex scope.</p>	<p>Please adhere to RFP terms</p>
<p>please confirm - NIA has an existing ESB and message queue (or similar integration platform) in place that the proposed API Management solution can positively leverage existing ESB and message queue solution to handle orchestration and complex transformation requirements?</p>	<p>Architecture level details shall be shared to the successful vendor</p>

Please clarify how TPS will be measured for SLA/compliance purposes (per gateway instance, across cluster, or end-to-end including backend calls). Also, should we factor the cost of additional licenses for future growth into the 5-year TCO, or will such licenses be procured and paid separately based on actual utilization and NIA's future purchase orders?

Does NIA have an existing container orchestration platform (e.g., Kubernetes/OpenShift) that must be used for API containerization, or should the vendor propose and deploy a new container platform as part of the infra? If existing, please share versions and any standards we must follow.

Please clarify whether the 1,000 TPS requirement refers to peak sustained TPS (e.g., 5-minute window), average TPS over a period, or maximum burst TPS. Also, please share expected maximum concurrent sessions/users and typical daily transaction volumes to help refine CPU/Memory sizing.

Please share a high-level list of major systems to be integrated (e.g., core insurance platform type, CRM, DWH, payment gateways) and their typical load/throughput. This information is necessary to determine the number of gateway nodes, DB capacity, and network bandwidth required between API platform and backend systems.

Please provide high-level network topology of DC/DR/NDR and existing DMZ structure (number of zones, IPS/IDS/WAF locations, load balancer locations). Are there any specific network segmentation rules or IP ranges that the proposed infra must adhere to? Will NIA provide network devices (firewalls, routers, switches) or should these be considered in the vendor's infra proposal?

Please share details of the existing WAF, load balancer, and reverse proxy products (OEM, model, version) and whether we are expected to reuse the existing licenses for the new API infra or provision separate load balancers and WAF instances specifically for this solution.

Count of APIs, TPS, annual projected growth is already present in the RFP. The vendor is expected to factor the cost for 5 years accordingly. If the volume/traffic etc increases beyond the figures mentioned in RFP, then the vendor must inform NIA, take approval and then the payment shall be done on proportional basis

The vendor must propose the solution, in line with industry standards being followed in BFSI domain

Answered in one of previous queries in this document

These details shall be shared to the successful vendor

These topology details shall be shared to the successful vendor. Vendor proposal must factor infra necessary as part of APIM solution.

Details of existing setup will be shared to the successful vendor. Vendor proposal must factor infra necessary as part of APIM solution.

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Can all the core systems expose and consume REST or SOAP services for use by the API gateway, or will an additional integration mechanism be required?	Please refer to RFP SOW as all the details are mentioned
Please provide a list of all core systems/solutions currently in use at NIA	These details shall be shared to the successful vendor
Total of seven environments will be required (Dev, Test, UAT, Sandbox, DC, DR, and NDR), please confirm the specific purpose of the NDR environment and its proposed location?	Answered in one of previous queries in this document
Please specify the sizing ratio for each of the seven environments relative to the Production DC environment (for example, 50% or 25% of Production for Dev, Test, UAT, Sandbox, DR, and NDR).	Please take industry standard based on prior experience
Will the Bidder need to perform any API Migration Testing in external (demilitarized zone) DC, DR and Prod as well ?	Yes
Assuming that the Testing team will be provided access to partner/external systems or approved mocks for integration testing post API migration. Please confirm.	Yes, wherever applicable.
Will domain-specific test scenarios and regulatory validations be provided for insurance, fintech, and partner integrations?	Yes
Are there specific compliance, audit, or certification test cases that Testing Team must execute for regulatory integrations?	Yes, the details will be shared on project by project basis
Will legacy backend systems continue to co-exist? Do we have to do backward compatibility as well as a part of the API Migration Testing?	Yes
Are DR and NDR environments expected to be tested for failover, data consistency, and recovery time objectives?	Answered in one of previous queries in this document
What the % of SOAP APIs vs REST APIs in scope? Are there any other Webservices in scope apart from SOAP and REST?	Please refer to RFP SOW as all the details are mentioned
How many APIs to be accomodated in the Developer Portal?	Please refer to RFP SOW as all the details are mentioned
Scope of Developer Portal Testing - need more clarity. Do we have to test all positive and negative cases, error messages etc.?	Yes
Developer Portal - Do we need to test on different browsers and devices?	Yes

AP

<p>Developer Portal -Assuming the only language to be tested is English. Please confirm.</p>	<p>Some APIs may accept inputs in other languages, but translations, if any, will be handled by the API implementations. The Gateway does not have to handle multiple languages.</p>
<p>Apart from the 1500 Existing APIs, which will be migrated - will there be any new API development? What is the approximate number?</p>	<p>Please refer to RFP SOW as all the details are mentioned</p>
<p>Assuming that the API Migration Testing is in scope for the Bidder, and Functional Testing of the APIs is not in scope. Please confirm.</p>	<p>Both are in scope. The vendor will be assisted by corresponding project teams</p>
<p>Standard API Management focuses on lifecycle, security, and exposure of APIs. The inclusion of "various middleware models" for centralized integration suggests a drift toward ESB architecture. We suggest refining the scope to focus on API Lifecycle and Gateway security rather than deep-tier middleware orchestration.</p>	<p>Answered in one of previous queries in this document</p>
<p>Please clarify the current private cloud / virtualization stack (hypervisor type, versions, preferred OS, DB, storage technologies) and whether NIA has any mandatory standards (e.g., only Linux, only VMware). Is there a preferred vendor list for servers / storage / virtualization that we must align with while sizing and proposing infrastructure?</p>	<p>Answered in one of previous queries in this document</p>
<p>Please specify whether the vendor is expected to supply, install, and warranty the hardware directly, or only to specify BoQ and assist NIA in procurement. If supply is in our scope, please confirm whether the capital cost of infrastructure should be included in the Commercial Bid under "Implementation Cost" (Table A), and if any specific procurement policy (e.g., minimum 3 OEM quotes) must be followed.</p>	<p>Vendor shall be responsible for procurement, supply, installation etc. Procurement of hardware and software will be the bidder's responsibility. No specific policies need to be followed.</p>
<p>Please clarify NIA's roadmap for cloud: is there a tentative time horizon to move from on-prem private cloud to hybrid/public cloud? Are there any preferred CSPs or cloud architectures we must consider in the initial design (e.g., cloud-agnostic containerization, specific Kubernetes distributions)?</p>	<p>There is no specific plan at present to move from an on-premise (private cloud) system.</p>

AB

Please clarify the scope boundary between NIA and vendor for day-to-day infra management:

- Who will manage OS patching – vendor or NIA?
- Are hardware break-fix calls to OEM to be raised by vendor or NIA?
- Is there an existing DC operations team that we must coordinate with, or is complete infra management expected from the vendor as part of this contract?

- Who will manage OS patching – vendor.
- Are hardware break-fix calls to OEM to be raised by vendor or NIA? - Vendor
- Is there an existing DC operations team that we must coordinate with ? - Yes

Which Identity Provider(s) are in scope (AD/LDAP/Azure AD/others)? Please confirm required auth flows (Client Credentials, Auth Code, SSO for portal) and any mandatory MFA requirement.

These details shall be shared to the successful vendor

Please specify approved encryption standards (AES-256, RSA-2048/3072, SHA-256/384 etc.) and whether HSM/KMS is mandatory for key custody.

Answered in one of previous queries in this document

Pls confirm that the key and certificate management solution will be provided by NIA?

Query is not clear. However, vendor must bring in all tools required to run the API Management platform.

To meet the requirements of local PII processing while ensuring seamless future cloud migration, can a Hybrid SaaS architecture be considered?

Answered in one of previous queries in this document

what are the encryption / decryption requirements of NIA?

Answered in one of previous queries in this document

what is the current SIEM solution at NIA ?

Answered in one of previous queries in this document

Please confirm whether NIA requires data masking/anonymization within logs/analytics by default and whether any PII classification guidelines will be provided.

Vendor must adhere to regulatory guidelines, and NIA's requirements shall be on similar lines

Please confirm if NIA expects a formal Threat Model (e.g., STRIDE), security architecture document, and hardening guide as mandatory deliverables.

These are industry standard requirements and vendor must provide such documentations and models for ensuring clarity to NIA, as and when required

Provide the Name the current integration platform, on which the 1,500 APIs are built and to be migrated from

Answered in one of previous queries in this document

Pls confirm that the 1500 API catalogue and documentation is available with NIA

These details shall be shared to the successful vendor

Please confirm whether our understanding is correct that:
Approximately 1,500 existing APIs will be migrated during the implementation phase, and
An additional 20 to 30 % API variations will be introduced gradually over the 5-year support period.

Yes

The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations.

Can an open-source tool be leveraged for the API Management solution?

It is shared in the RFP

Pls provide score for each of the technical capability required.

Please confirm the existing WAF/LB/Reverse Proxy make & model (vendor/product/version) and whether integration is required via header propagation, mTLS, log forwarding, or API discovery.

Answered in one of previous queries in this document

Please clarify the definition of the "1500 APIs" referenced for migration. Specifically, does this count represent:

Total individual API endpoints (i.e., unique combinations of URL paths and HTTP methods such as GET /user, POST /user, PUT /user)?

Distinct API services/applications (where each service may contain multiple related endpoints)?

Answered in one of previous queries in this document

To estimate the effort for migration, please clarify the underlying technology stack of current integrations. Are they built using Java, .NET, or a specific middleware/ESB tool? Additionally, please provide a breakdown of the 1,500 APIs by technology/platform/ categorization based on functionalities etc.

Answered in one of previous queries in this document

What is the approximate percentage breakdown of protocols in use (e.g., REST, SOAP/XML) ?

Answered in one of previous queries in this document

What is the existing WAF solution used at NIA ?

Answered in one of previous queries in this document

Will there be requirement for separate internal and external Developer portal, How many developer portals will be required by NIA ?

Answered in one of previous queries in this document

Developing endpoints based on business logic is typically an application or middleware layer responsibility. An API Management solution should primarily manage, secure, and expose existing endpoints. We request NIA to clarify if the vendor is expected to build the underlying business logic or manage the API layer only

The RFP includes scope for developing new APIs. Please refer to RFP clauses as all the details are mentioned

Are there any upper limits on power, rack space, or cooling in DC/DR/NDR that we must consider in infra sizing? Please specify if NIA has any preferences/restrictions on form factor (blade vs rack server) and storage architecture (SAN/NAS/HCI).

Bidder should plan on infra sizing to ensure fulfillment of RFP terms

Please confirm if NIA has existing database platforms (e.g., Oracle, SQL Server, PostgreSQL, MySQL) mandated for use by the API Management solution, or if the bidder can choose. Also, please share any IOPS / latency requirements or storage technology preferences (SAN/NAS/HCI) that should be factored into DB sizing.

The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations.

What will be the percentage of high/medium/simple APIs out of 1500 that we should assume for our estimation?

Answered in one of previous queries in this document

The RFP defines complexity based on ESB/Middleware functions like ISO8583 over TCP and heavy orchestration. As this is primarily an API Management Solution RFP, please clarify if NIA intends for the solution to act as a full-scale Enterprise Service Bus (ESB). We recommend removing requirements for legacy protocol orchestration (TCP/ISO8583) to align with modern API Management platform.

Answered in one of previous queries in this document

Pls confirm - API Security Testing and UAT will be carried out by NIA, any issues identified during these activities to be resolved by the bidder?

Answered in one of previous queries in this document

Pls confirm - Platform VAPT will be carried out by NIA, any issues identified during these activities to be resolved by the bidder?

Answered in one of previous queries in this document

Will there be any knowledge transfer given for existing QA/Testing artifacts (test cases, test automation scripts, etc.) if any?

Answered in one of previous queries in this document

<p>Is there any constraint on any Automation Framework like whether it has to be licensed Or can it be Open Sourced? Can we use our inbuilt framework for testing using open source technology, by transferring the files to your system?</p>	<p>The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations.</p>
<p>Please mention if any other specific Tool or Framework preferred for API Automation Testing.</p>	<p>The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations.</p>
<p>Will test data be provided by the Client for Testing?</p>	<p>Yes. Vendor is also expected to create test cases based on knowledge sharing done by us.</p>
<p>Will orchestration workflows be documented and provided to QA for end-to-end validation?</p>	<p>NIA will assist in knowledge sharing of API workflows</p>
<p>What is the approximate % of orchestrated APIs vs Individual APIs?</p>	<p>These details shall be shared to the successful vendor</p>
<p>Pls Confirm - NIA already have tools in place for code repository, code quality review, build, and deployment, and these existing NIA tools will be integrated with API Management Solution</p>	<p>These details shall be shared to the successful vendor. Vendor is expected to integrate with existing systems of NIA</p>
<p>Pls Confirm - NIA already have performance testing tools in place and these existing tools be extended for use in this project?</p>	<p>Performance testing under API management solution comes under the scope of this RFP's requirement</p>
<p>Pls confirm - Bank will allow an onsite/offshore support model to be used during the implementation and support period?</p>	<p>Please adhere to RFP terms</p>
<p>Kindly confirm if there will 3 Prod environments (DC, DR, NDR) and 4 Non-Prod environments (SIT, UAT, DEV) ?</p>	<p>Answered in one of previous queries in this document</p>
<p>Is the DR and NDR site expected to be Active-Active (load shared with DC) or Active-Passive (Hot/Warm standby)?</p>	<p>Answered in one of previous queries in this document</p>
<p><u>Please share the hardening baseline (OS, DB, middleware, gateway) and the expected patch cycle (monthly/quarterly) along with change window constraints.</u></p>	<p>These details shall be shared with the successful vendor</p>
<p>Please clarify whether firewall/IPS/IDS devices are in scope to be supplied and managed by the vendor, or only policy configuration on existing NIA devices. Also, please share the names/versions of existing Database Activity Monitoring, PIM, SIEM, and VA solutions to ensure compatibility of the proposed API infrastructure.</p>	<p>Answered in one of the other queries in this document</p>

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Can you specify the Identity Provider (IdP) currently in use at NIA that the API Gateway must integrate with

These details shall be shared with the successful vendor

Pls Confirm - NIA already have tools in place for infra, OS and DB patching , Backup, Archiving and purging and these existing tools be extended for use in this project?

Answered in one of previous queries in this document

Pls share the expected RTP amd RPO

" DC - Near DR (synchronous):
Recovery Point Objective (RPO) = zero data loss
Recovery Time Objective (RTO) ≤ 10 minutes

DC - DR (asynchronous):
Recovery Point Objective (RPO) ≤ 15 minutes
Recovery Time Objective (RTO) ≤ 30 minutes
"

Please confirm that it will be acceptable to the Bank that, if the OEM releases a new version of the product during the 5-year contract period, the bidder will perform the necessary version upgrades to maintain the full scope of services throughout the contract duration, rather than continuing on an older version that is no longer supported by the OEM.

Answered in one of previous queries in this document

Please confirm whether all the listed server administration activities are expected only for the servers provided under this project, or also for any shared infra components (e.g., shared DB clusters, shared storage). If shared, please provide details of scope boundary with NIA's central infra team.

In case there is some shared infra components under some project, then the vendor shall undertake such activities limited to the scope of API Management solution

Please state the target RPO and RTO values that the API Management solution must achieve. Are there any existing enterprise-wide RPO/RTO standards that we must align to?

" DC - Near DR (synchronous):
Recovery Point Objective (RPO) = zero data loss
Recovery Time Objective (RTO) ≤ 10 minutes

DC - DR (asynchronous):
Recovery Point Objective (RPO) ≤ 15 minutes
Recovery Time Objective (RTO) ≤ 30 minutes
"

Does NIA already have a standardized DR runbook / template and incident command process that we must follow, or should the vendor propose and standardize a new DR runbook and procedures specific to the API Management solution?

These details shall be shared with the successful vendor

Under that Test Results to be shared. Will there be any need to deliver the Test Automation Scripts - will there be any personnel/team from Client who will run it in future?

Yes there can be such a requirement

Assuming that UAT to be done by the Client appointed staff/3rd Party Vendor. Vendor will assist with the bug fixes during the UAT. Please confirm if any other Testing activities and responsibilities of vendor during UAT.

Answered in one of previous queries in this document

Will NIA provide an enterprise backup solution (e.g., existing backup software, tape libraries, backup storage), or should the vendor propose and supply backup software and media infrastructure as part of this project? If existing, please share supported OS/DB versions and integration requirements.

Vendor should propose.

Please clarify and confirm the expected role of the two Facility Management resources during the 5-year support period as they will not be able to fulfill the 24/7 support requirement

Is it envisaged that, if required, they will be utilized for continuous development and migration activities related to the anticipated 20-30% variation in API count, and When not engaged in such activities, they will focus on ongoing support, maintenance, and related operational tasks?

Answered in one of previous queries in this document

Please confirm if NIA has an existing NOC/SOC where our monitoring tools must integrate (e.g., via SNMP, syslog, API), or whether the vendor should set up a dedicated monitoring environment (NMS/APM) as part of the infra. If integration is required, please provide tool names and integration expectations.

Answered in one of the other queries in this document

For clear infra planning, please specify whether the 2 onsite resources are expected to also perform data center visits (for physical interventions on servers/storage) or if all hardware will be remotely manageable via existing DC operations. If DC visits are required, please confirm DC locations and any restrictions (working hours, access controls).

Yes the onsite resources are expected to perform data center visits and work with our existing DC team in Mumbai

Does the count of 1500 refer to API endpoints or distinct API services?

Answered in one of previous queries in this document

Is the 1000 TPS requirement defined as a Sustained Load (average over a period) or a Peak Instantaneous Load? Additionally, since this is an insurance platform, what are the expected peak transaction hours (e.g., 8:00 AM – 5:00 PM)?

Answered in one of previous queries in this document

For the maximum payload size of 25MB, what would be the expected frequency/ TPS of these large requests?

Answered in one of previous queries in this document

Please confirm the target log volume or existing estimates for log generation (per day) so that we can size log storage appropriately for both 18-month online and 7-year archive. Are there any existing central log storage or SIEM platforms (with retention policies) that we must integrate with, or should dedicated storage for API logs be included in the infra sizing?

Bidder should plan based on prior experience. Remaining information shall be shared to successful bidder. Log storage information has been answered in one of the queries in this document

Please clarify whether NIA expects the vendor to provide a log viewer/portal for auditors, or whether logs should be integrated into NIA's existing SIEM / log management tools with role-based access controlled by NIA. If a portal is expected, please specify any requirements for segregation of access between internal audit, external audit, and operations teams.

Answered in one of the other queries in this document

Please confirm frequency—quarterly or yearly—for the CERT-In audit clearance certificate, and what constitutes an acceptable “clearance” (no high/critical findings vs remediation plan).

Annual audit is mandatory. However, NIA can request quarterly audits based on IT-Security team's request

Pls share the distribution of 35 marks on each of the solution feature

This is an atomic line item in the evaluation bifurcation.

Pls share the distribution of 25 marks on each of the technical proposal requirement

This is an atomic line item in the evaluation bifurcation.

we request the NIA to kindly reconsider and extend the proposed timelines for: Discovery and Migration of the 1,500 APIs, and UAT for all APIs so that the schedule aligns with practical implementation constraints and ensures a stable, high-quality delivery. We propose to have phase wise delivery of 300 API in each pahse

Answered in one of previous queries in this document

Pls consider the API acceptance definition as
API has completed technical , performance and security testing
The API is deployed on the Production environment of the NIA,
Necessary configurations (security, throttling, routing, monitoring,
logging) are in place,
The API is accessible to its intended consumers (internal and/or
external) through the Production API Gateway, and
The NIA has formally approved and declared the API as available for
business use.

This is fine.

Please clarify and confirm whether the following approach to log
retention is acceptable:

Instead of maintaining 18 months of logs online in real time (which
would require significant storage and may lead to cost escalation), can
the solution:

Keep logs online / real-time searchable for 3 months, and
After 3 months, move logs to backup/archival storage, from where they
can be retrieved on demand whenever required by NIA or auditors,
while still meeting the overall 18-month minimum retention
requirement and the 7-year archival requirement?

Please adhere to RFP terms

Please clarify payload and PII data will not be logged

Please refer to RFP SOW.

We request that the implementation be planned in five phased
deliveries, with approximately 300 APIs implemented in each phase. We
further request that the implementation cost be proportionately split
across these five phases and become payable upon the Go-Live of each
respective phase, aligning commercial milestones with successful
delivery and deployment of each batch of 300 APIs.

Please adhere to RFP terms

Please confirm whether any component (analytics, developer portal,
support tools) may be cloud-hosted or all components must be strictly
on-prem in India.

Answered in one of previous queries in this
document

AB

Request to reconsider incident management SLA depending on the criticality of the solution

Severity 1 – Critical

Description: failure affecting business-critical services leading to financial/business loss

Response time: within 30 minutes

Resolution/Workaround time: within 2 hours

Severity 2 – High

Description: failure affecting operations

Response time: within 1 hour

Resolution time: within 8 hours

Severity 3 – Medium

Description: Non-critical functionality issue; moderate business impact; workaround available.

Response time: within 4 hours

Resolution time: within 2 business days

Severity 4 – Low

Description: Minor issues, cosmetic defects, queries, or enhancement requests; low or no impact on business.

Response time: within 1 business day

Resolution time: within 5–10 business days (or as mutually agreed / via release plan)

Please check Addendum

Please confirm understanding of uptime - as the percentage of total service time during which the API Management platform (HW and SW Solution supplied by bidder) is operational and accessible in Production.

Yes

In terms of 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 securedly 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.

Answered in one of previous queries in this document

As part of this RFP bidder will supply API Management Solution and Cache solution Only

Vendor proposal must cater to all line items of the RFP

<p>We will use the available enterprise ESB and Messages Broker solution available with the NIA for the proposed solution for Orchestration, transformation and guaranteed delivery Please confirm the available solution</p>	<p>Existing setup details will be shared to the successful vendor</p>
<p>We will use the available enterprise IAM solution available with the NIA for the proposed solution for API Auth and security. Please confirm the available solution</p>	<p>Bidder is responsible for the solution</p>
<p>We will use the available enterprise project management solution available with the NIA . Please confirm the available solution</p>	<p>NIA will not provide any project management solution to the bidder.</p>
<p>We will use the available enterprise ITSM solution available with the NIA . Please confirm the available solution</p>	<p>Existing setup details will be shared to the successful vendor</p>
<p>Any particular test deliverables are expected (Test Strategy, Test Plan, Test Cases, Test Execution Results, Execution Report, Execution logs, Entry and Exit Criteria of SIT/UAT)?</p>	<p>Answered in one of previous queries in this document</p>
<p>Does the Client have any existing Test Case Management, Defect Management and Project Management Tool? If not, then is there any criteria to be adered by the Bidder while proposing a tool for the same?</p>	<p>NIA will not provide any tool to the bidder.</p>
<p>Will the SIT happen in Agile mode or Sprints in parallel with the Migration? Or will it be a big bang approach at the end? Just Like UAT is mentioned at the end?</p>	<p>It can happen either ways as would be proposed by the bidder. NIA is only concerned with timeline adherence.</p>
<p>Does the Client have any SLAs for Testing like - Requirement coverage %, Test coverage %, Pass Rate, time to execute, bug-finding efficiency, defect fix time, etc.?</p>	<p>These will be discussed with the successful bidder.</p>
<p>How will the API gateway be provisioned and configured in the on-premises environment? Will this be automated through IaC or configuration management tools?</p>	<p>This has to be proposed by the vendor in the solution document and technical presentations. NIA is only concerned with fulfillment of RFP terms and timelines. Automation over manual process is preferred.</p>
<p>How will secrets (API keys, certificates, database credentials) be securely stored and accessed in the on-premises environment?</p>	<p>This has to be proposed by the vendor in the solution document and technical presentations.</p>
<p>Any centralized secrets management tool (e.g., HashiCorp Vault on-prem, CyberArk, Azure Key Vault Managed HSM)</p>	<p>These details shall be shared to the successful vendor</p>

AR
12

What authentication and authorization mechanisms are required (OAuth, API keys, JWT, mutual TLS)?

All details are mentioned in the RFP document.

What will be the delivery modality for the program. Is there any preference for a location from where team should work? Is hybrid model allowed?

All details are mentioned in the RFP document.

Please provide the basis of 2 resources for proding 24*7 support? What are the shift timings and weekly off considered?

Answered in one of previous queries in this document

Can vendor suggest their own timeline and payments terms based on the scope shared

Please adhere to RFP terms

Please confirm if subcontracting is allowed with prior permission from client, with vendor fully taking responsibility of delivery and quality

Please adhere to RFP terms

Please elaborate the requirement of API monetization. The monetization normally has 3 parts - API productization, Metering and chargeback using existing Billing Platform.

Answered in one of previous queries in this document

Please clarify if NIA is also looking to build new APIs on proposed solution apart from migrating existing 1500 APIs. If yes, please confirm the how many new APIs are expected to be build every year.

Answered in one of previous queries in this document

Please confirm if Hybrid deployment strategy can be allowed - the Management plane being hosted on vendor managed public cloud and execution plane (API gateway & ESB) being completed hosted on NIA's onPrem private cloud. This architecture also makes sure that the transactional /PII data is always processed locally within NIAs premises.

Answered in one of previous queries in this document

Our understanding is the proposed solution needs to integrate with NIA's existing IDP platform for Oauth 2.0 requirements. Please confirm which Oauth tool NIA is currently using.

Bidder is responsible for the solution

Please confirm if 1500 are API endpoints or these 1500 are actual APIs with multiple endpoints.

Answered in one of previous queries in this document



NIA has defined a API complexity(High, medium, simple) metrics of page 16. Considering this, please confirm how many APIs out 1500 will fall under the Simple, medium and high complexity (e.g. 20% High, 30% medum and 50% simple). This would help doing appropriate migration sizing.

These details shall be shared to the successful vendor

Please confirm the % ratio of internal facing vs external facing APIs.

These details shall be shared to the successful vendor

Please confirm the DC, DR and NDR strategies e.g. Active-active, active passive.

Active-Passive

Please confirm the RTO and RPO requirements between DC, DR and NDR. These would be required for building proposed solution and sizing.

" DC - Near DR (synchronous):
Recovery Point Objective (RPO) = zero data loss
Recovery Time Objective (RTO) ≤ 10 minutes
DC - DR (asynchronous):
Recovery Point Objective (RPO) ≤ 15 minutes
Recovery Time Objective (RTO) ≤ 30 minutes

How Bidirectional replication is getting managed in current setup for core applications. How is DR switchover currently done and acheived within 15 minutes?

These details shall be shared to the successful vendor

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?

These details shall be shared to the successful vendor

Please confirm if developer portal can be hosted on Vendor managed cloud outside on NIA's private cloud.

Answered in one of previous queries in this document

Please confirm if all mentioned environments are seperate environments i.e. total 4 NonProd, 1 DC, 1 DR and 1 NDR. Please confirm if NonProd environments can be combined together as below:

1. DEV & SIT being managed in Same environment
2. UAT
3. Sandbox
4. DC
5. DR
6. NDR

Answered in one of previous queries in this document

As a industry best practice new product major versions get released every year and it is recommended to upgrade to the latest version to make sure new feature/capabilities are available and latest security patches are applied. Also, every product version has not more than 2 to 3 years of Lifecycle.

We request NIA to consider the upgrade strategy included as part of overall proposal from bidder, instead of maintaining the same product version for 5 years.

Answered in one of previous queries in this document

Please confirm if the 1000 TPS needs to be factored on solution hosted in both DMZ and MZ. This would be based current TPS managed via external facing and internal facing API gateways. This will help to optimize the sizing and solution.

Answered in one of previous queries in this document

Our assumption is that NIA's existing log management platform needs to be leveraged. Please confirm

Answered in one of previous queries in this document

Please confirm if this clause is only for NIAs Customer/transactional/PII data. We assume this will not be applicable for metadata related to proposed platform which does not hold/capture/transfer any Customer/transactional/PII data.

This clause is in line with government/regulatory guidelines.

Please share the technical /functional specifications datasheet along with scoring criterias

All details are present in RFP

Please confirm the preferred choice of deployment - VM based or Container platform.

Please confirm which containerization platform(e.g. VMware tanzu, Openshift etc) NIA is currently using.

Answered in one of previous queries in this document

Please confirm which DevSecOps tools are used by NIA currently.

These details shall be shared to the successful vendor

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

Answered in one of previous queries in this document

We are assuming bank will provide following softwares/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.

Answered in one of previous queries in this document

NIA will need to have its SI vendor or IT team to upgrade to the new major/minor version whenever released by OEM to stay current , avail the full benefits of the new version and continue getting support.

Answered in one of previous queries in this document

Normally we can revert with formal Root Cause Analysis only for Sev 1 cases and may take upto 15 days depending on the complexity of the incident / cooperation by the Customer.

Please adhere to RFP terms

Request if we can get a 3 week extension for bid submission upto 6th March 2026 , 4 pm.

Please adhere to RFP terms

Request for the reference Letters on customer letter head as well as Email from Customer should also be acceptable. Most of the Financial customers /Banks do not issue letters but generally send an official email.

Please check addendum

LoL at 100% of contract value will need to be discussed with NIA .

Please adhere to RFP terms

Query

NIACL Response

Please confirm that New India Assurance shall make first year licence payment upon delivery of licences. Payment to be made within 30 days from invoice date.

Please adhere to RFP terms

Request NIA to share the detailed process of QCBS scoring system

Details are already shared in the RFP document. The tender is floated on GeM, and hence will be following GeM process

Considering that the migration is to be done in 2 months, please confirm that these 1500+ APIs will be proxy APIs not requiring any orchestration or transformation. They will have a corresponding single backend endpoint.
In case these are not passthrough APIs, can you categorize the APIs as:
1. Simple - Proxy APIs with single backend endpoint
2. Medium - With one or two backend endpoints and some basic transformation
3. Complex - With more than two backend endpoints or complex transformation of payloads.

These details shall be shared to the successful vendor

Please clarify if EMD required to be submitted.
Are MSMEs required to present an EMD?

Please refer to RFP as all details are mentioned

Please specify if NIA can provide any of the supported third party systems for offloading logs as it is not recommended to store such logs in API solution for 7 years. Supported systems are -
HTTP endpoints
OpenSearch
Elasticsearch
Apache Kafka
Syslog servers

Answered in one of previous queries in this document

Please suggest how UAT of 1500 APIs planned in 0.5 months. Will NIA utilize any automation tools? If yes, specify which tools.

Vendor shall be responsible for testing of the APIs. NIA team shall extend support as and when required.

Please confirm that NIACL will provide an accurate inventory of 1500+ API endpoints in excel format.

This can be discussed at the planning phase after onboarding is complete

Please confirm that NIACL will provide any load balancers required by the solution.	Answered in one of previous queries in this document
Please confirm that NIACL will provide all documentation for Developer Portal in excel format.	Portal documentation shall be the responsibility of the vendor. API documentation shall be the responsibility of the team which has created the API.
Please confirm that NIACL will provide existing REST API definition in OpenAPI (Swagger) format and SOAP definition in WSDL format.	Since RFP requirement includes these formats and definitions, it should not be a matter of concern to the vendor. Exact details shall be shared to the successful vendor
Please confirm that outer limit of liquidated damages will be restricted to the value of the services contract and not the licenses component as that amount has to be routed to the OEM,	Please adhere to RFP terms
Please specify if the project can be delivered in hybrid mode with development being done in Bidders office and deployment being done from NIACL premises	Answered in one of previous queries in this document
Please specify if NIACL will provide remote connectivity to non-production environments.	This can be discussed at the planning phase after onboarding is complete
Are there any integration for automating repetitive tasks across the API lifecycle, to include AI-powered API design and management	There can be such a requirement. However, if vendor has AI based Automation feature in their tool, they may include the same in the proposal to get higher scores in technical evaluation
Are there any tools to generate API test cases, automatically? Or that should be the capability of the products proposed?	Answered in one of previous queries in this document
Are current APIs which are to be migrated, available on various SaaS platforms, or in Hybrid Platform?	Most of the APIs are hosted on-premise, while some are hosted on cloud.
Should the proposed solution, have Integrated tools for design, testing, publishing, and analytics of APIs	Analytics is included under the SOW in RFP

Query	NIACL Response
Please elaborate the requirement of API monetization. The monetization normally has 3 parts - API productization, Metering and chargeback using existing Billing Platform.	Answered in one of previous queries in this document

AB

<p>Please clarify if NIA is also looking to build new APIs on proposed solution apart from migrating existing 1500 APIs. If yes, please confirm the how many new APIs are expected to be build every year.</p>
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Active-Passive

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Answered in one of previous queries in this document

LoL at 100% of contract value will need to be discussed with NIA .

Answered in one of previous queries in this document

Kindly confirm whether MSE bidders claiming turnover and experience relaxation are exempted from submitting OEM turnover documents when bidding as System Integrator with OEM authorization.

Please check Annexure 1. MSME exemption clause is mentioned in the RFP. It applies to the bidder.

Please clarify whether a single OEM authorization letter covering licensing, support, upgrades, and warranty for the entire 5-year contract period is sufficient.

Manufacturer Authorization Form (MAF) should be submitted for the OEM with which the SI is partnering with.

Kindly confirm whether PBG validity is counted from contract signing date or from go-live date.

PBG validity is counted from the contract start date in GeM

Kindly clarify whether the indicative count of 1500 APIs includes only Production APIs or all environments (DEV/UAT/PROD), and whether redesign/refactoring is expected or only migration and standardization.

Answered in one of previous queries in this document

Kindly clarify whether bidders are required to map APIs to complexity categories in the proposal and whether these categories will be used for commercial estimation.

Complexity definition is already shared in the RFP

Kindly confirm expected RPO and RTO values for DC-DR-NDR environments and the frequency of mandatory DR drills during the contract period.

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Recovery Time Objective (RTO) ≤ 10 minutes

DC - DR (asynchronous):
Recovery Point Objective (RPO) ≤ 15 minutes
Recovery Time Objective (RTO) ≤ 30 minutes
"

Please confirm whether sizing, licensing recommendation, procurement coordination, and installation of hardware/software are fully in vendor scope, while ownership remains with NIACL.

Answered in one of previous queries in this document

Kindly clarify the expected frequency of VA/PT audits and whether the same must be conducted only through CERT-In empaneled auditors.

Answered in one of previous queries in this document

Kindly confirm whether any non-PII metadata or logs are permitted to be stored outside NIACL premises for analytics or monitoring purposes.

Answered in one of previous queries in this document

Kindly clarify whether the 24x7 support requirement implies rotational shifts or continuous physical presence at NIACL premises.

Answered in one of previous queries in this document

Kindly confirm whether SLA penalties are capped and, if so, the maximum penalty percentage applicable per quarter or per year.

The details are already mentioned in the RFP

Kindly provide detailed technical evaluation parameters and sub-criteria weightages to enable bidders to align proposals effectively.

Answered in one of previous queries in this document

Kindly clarify whether technical presentation / demo is mandatory for all technically qualified bidders or only for shortlisted bidders.

Details are mentioned in the RFP

Kindly clarify whether the scope of work is limited only to implementation and management of API Management platform (API Gateway, lifecycle, security, monitoring etc.) or whether it also includes development, modification, or ownership of core business application software beyond APIs.

Please refer to SOW of the RFP as it is well defined.

Query
Based on the given clause, we understand that the MSE bidders are relaxed from Experience Criteria. Kindly Confirm.
Based on the given clause, we understand that the MSE bidders are relaxed from Experience Criteria. Kindly Confirm.
Based on the above clause, we understand that the MSE bidders are relaxed from Experience Criteria. Kindly Confirm.

NIACL Response
MSME exemption clauses are already mentioned in RFP. Please adhere to RFP terms
MSME exemption clauses are already mentioned in RFP. Please adhere to RFP terms
MSME exemption clauses are already mentioned in RFP. Please adhere to RFP terms

Kindly confirm if the infrastructure maintenance is part of scope or not?

These details are already explained in RFP.

1. Could you please confirm the approximate number of integrations required in several areas ?

These details shall be shared to the successful vendor

1. Kindly confirm if the bidder will have to procure and supply the infrastructure components also.
2. If NIA is procuring the infrastructure, the bidders will have to provide the required sizing document alone for the application. Please confirm our understanding.
3. Kindly confirm if the infrastructure maintenance is part of scope or not?

These details are already explained in RFP.

2. For the API monetization feature, please clarify the expected model (e.g., pay-per-use, subscription-based, or tiered pricing).

Answered in one of previous queries in this document

3. Regarding the Public API Library of NIA, could you please elaborate on the scope and expectations ?

These details shall be shared to the successful vendor

1. Kindly confirm if the bidder will have to procure and supply the infrastructure components also.
2. If NIA is procuring the infrastructure, the bidders will have to provide the required sizing document alone for the application. Please confirm our understanding.
3. Kindly confirm if the infrastructure maintenance is part of scope or not?

These details are already explained in RFP.

1. Kindly confirm if the bidder will have to procure and supply the infrastructure components also.
2. If NIA is procuring the infrastructure, the bidders will have to provide the required sizing document alone for the application. Please confirm our understanding.
3. Kindly confirm if the infrastructure maintenance is part of scope or not?
4. We request NIA to confirm the infrastructure sizing document based on the volume projection given by NIA. If there is any increase in the Volume, NIA will have to bear the cost of all the Software/Hardware Procurement and the vendor will have to support the configuration setup at a mutually agreed rates.

These details are already explained in RFP.

4. For the addition of new reports as required, could you indicate the approximate number of reports expected ?

The new reports will be based upon project to project requirements.

'Based on the GeM Bid clause for MSE exemption, we understand that the MSE bidders are relaxed from Experience Criteria.

With respect to the relaxation given, we kindly request to consider appropriate changes in the Scoring criteria also for the MSE Bidders

Request to Change as following:

The number of implementations completed for Customers in **India/Overseas** having Annual Turnover greater than INR 50 crores (In the last 5 years)**

Please adhere to RFP terms

'Based on the GeM Bid clause for MSE exemption, we understand that the MSE bidders are relaxed from Experience Criteria.

We also like to point out that as per GeM Disclaimer Point no.12, Incorporating any clause against the MSME policy and Preference to Make in India Policy cannot be done.

Request to Change as following:

'ISO (International Organization for Standardization) / CMMI (Capability Maturity Model Integration) Certifications:

For 2 or more Certifications **with at least 1 ISO (International Organization for Standardization)**- 10 Marks

1 certification (CMMI III and above) - 8 Marks

At least 1 certification (ISO) - 5 marks

This clause is not for experience but for certification which establish quality and vendor credentials. Please adhere to RFP terms

'Based on the GeM Bid clause for MSE exemption, we understand that the MSE bidders are relaxed from Turnover Criteria.

We also like to point out that as per GeM Disclaimer Point no.12, Incorporating any clause against the MSME policy and Preference to Make in India Policy cannot be done.

Request to Change as following:

'Average Turnover of the last three financial years in rupees (FY 2022-23, 2023-24, 2024-25) (This must be individual company/firm turnover and not that of any group of companies) (Proof: P&L Statement should be submitted)

For more than **40 crores** - 5 marks

For **26 to 40 crores** - 3 marks

Please adhere to RFP terms

1. Kindly confirm if the bidder will have to procure and supply the infrastructure components also.
2. If NIA is procuring the infrastructure, the bidders will have to provide the required sizing document alone for the application. Please confirm our understanding.
3. Kindly confirm if the infrastructure maintenance is part of scope or not?
4. We request NIA to confirm the infrastructure sizing document based on the volume projection given by NIA. If there is any increase in the Volume, NIA will have to bear the cost of all the Software/Hardware Procurement and the vendor will have to support the configuration setup at a mutually agreed rates.

These details are already explained in RFP.

Based on the GeM Bid clause for MSE exemption, we understand that the MSE bidders are relaxed from Experience Criteria. We are an MSME and have experience with implementations outside India of more than 3 BFSI entities and the turnover of them in the last 3 years is greater than INR 50 Crores. We request NIA to consider outside india experience and submission of proofs In the form of Contract, POs and sign-off letters.

MSME exemption clauses are already mentioned in RFP. Please adhere to RFP terms

Based on the GeM Bid clause for MSE exemption, we understand that the MSE bidders are relaxed from Experience Criteria. We are an MSME and have experience with implementations outside India of more than 3 BFSI entities of satisfactory performance and support, We request NIA to consider outside india experience and submission of proofs In the form of Contract, POs and sign-off letters.

MSME exemption clauses are already mentioned in RFP. Please adhere to RFP terms

1. Kindly confirm if the bidder will have to procure and supply the infrastructure components also.
2. If NIA is procuring the infrastructure, the bidders will have to provide the required sizing document alone for the application. Please confirm our understanding.
3. Kindly confirm if the infrastructure maintenance is part of scope or not?
4. We request NIA to confirm the infrastructure sizing document based on the volume projection given by NIA. If there is any increase in the Volume, NIA will have to bear the cost of all the Software/Hardware Procurement and the vendor will have to support the configuration setup at a mutually agreed rates.

These details are already explained in RFP. Please refer to query responses in this document for more clarity.

Please confirm if Annexure VII is required as part of the technical bid submission

No. Agreement is to be signed only with the onboarded vendor

Please confirm if Annexure VIII is required as part of the technical bid submission
If so kindly mention if it has to be executed in stamp paper-Rs. 100 or Rs. 500

No. NDA is to be signed only with the onboarded vendor

Please confirm if this annexure has to be submitted by MSE Bidders also.
We understand that MSE bidders are exempted from submission of EMD and tender fee

This annexure must be submitted by all participating bidders. This tender does not include EMD and tender fee.

Please confirm if this annexure can be signed by Bidder Authorized Signatory.

Yes

Please confirm if payment terms for implementation can be negotiated based on different milestone of the implementation

Please adhere to RFP terms

Please confirm if payment terms for support can be negotiated to be on monthly basis.

Please adhere to RFP terms

Please confirm if payment terms for License fee can be negotiated to be released 100% on contract signature.

Please adhere to RFP terms

Kindly request for a pre-bid meeting for discussion on clarification and queries from the prospective bidders

Query response of all the vendors shall be publicly uploaded for everyone's visibility

Query
Requesting NIA for changing it from Bidder to Bidder/ OEM reference to be considered for this particular technical evaluation to maximize the participant

NIACL Response
Bidder experience with any OEM (not restricted to the partner OEM in this tender) shall be considered for evaluating this criteria

	Bidder experience with any OEM (not restricted to the partner OEM in this tender) shall be considered for evaluating this criteria
The Bidder/ OEM should have executed a similar SOW for at least 3 (THREE) entities in India (other than NIA) where the Average Annual turnover of each entity for each of last 3 financial years should be greater than INR 50 crores	Bidder experience with any OEM (not restricted to the partner OEM in this tender) shall be considered for evaluating this criteria
The bidder/ OEM should submit at-least 3 customer satisfactory performance and support letters from banks/financial institutions/organizations in India (other than NIA)	Bidder experience with any OEM (not restricted to the partner OEM in this tender) shall be considered for evaluating this criteria
Requesting NIA to mention the clause for Demerged Company: In case the bidding company/firm is hived off from the demerged company, the experience, eligibility etc. as per the requirement of the RFP may be considered as of the demerged company, provided the demerged company doesn't apply in the same RFP process.	Please refer to RFP terms
Please confirm that New India Assurance shall make first year licence payment upon delivery of licences within 30 days from the invoice date	Please adhere to RFP terms
Request NIA to share the detailed process of QCBS scoring system	Answered in one of previous queries in this document
Please confirm the exact network zones and security devices in path for Internal and External gateways at DC/DR/NDR (e.g., FW, IPS, WAF, LB, reverse proxy), along with preferred integration method (inline vs. side-band) and supported vendors for health probes and TLS re-encryption.	These details shall be shared with the successful vendor
Kindly share the current API inventory (protocols – REST/SOAP/GraphQL, auth methods, payload sizes, rate limits, dependencies), per-API criticality (P0–P3), and the target migration wave plan expectations, to align effort and timelines. Are API specs (OpenAPI/Swagger/WSDL) available for all?	These details shall be shared with the successful vendor
Please clarify expected skill mix (Gateway admin, developer, SRE), shift pattern, and whether L2/L3 from OEM/SI can be provided remotely with defined SLAs while L1 remains onsite.	Answered in one of previous queries in this document

AB

Request maintenance windows for DC/DR/NDR and allowed frequency/duration for planned changes. Confirm whether blue-green/rolling upgrades are acceptable to meet 99.95% uptime.

Yes. But blue-green/rolling upgrades should be duly approved by NIA

Please confirm if any data components (e.g., analytics/telemetry) may be forwarded to OEM cloud in anonymized form. If not permitted, confirm expectation for fully air-gapped analytics, including retention and storage sizing responsibility.

Answered in one of previous queries in this document

Kindly specify whether VAPT cost should be included in TCO or borne by NIA separately. Also confirm scope split (gateway, developer portal, admin consoles, OS/hypervisor, DB, custom policies/plugins).

Entire scope of RFP has to be catered by the vendor under the cost submitted in commercial bid, unless specifically mentioned in the RFP.

Given complexity tiers (High/Medium/Simple) and dependencies on upstream/downstream systems, request confirmation if timeline is flexible based on discovery outcome, or whether NIA will accept phased go-lives with milestone-based acceptance and LD waiver if delays are due to third-party readiness.

Please adhere to RFP terms

Please confirm preferred deliverable formats (HLD/LLD, runbooks, SOPs, DR playbooks, API governance policies, CICD pipelines, IaC), and whether NIA requires bilingual documentation or training (English + Hindi) and count of trainees per batch.

This will be required in line with industry standards in BFSI domain. Training documentation shall be in English. Trainee batch information shall be shared at the time of execution

Kindly clarify shared responsibility and change-management boundaries between NIA's Network/SOC teams and the SI for security device policies, including approval SLAs and tooling (ITSM platform).

Answered in one of previous queries in this document

Please provide standard remediation SLA targets (e.g., Critical – 7 days, High – 15 days) and exception process when fixes require OEM hotfix/major upgrade or pose business risk.

Answered in one of previous queries in this document

Please confirm the steering cadence (weekly project review, monthly governance), reporting templates, and whether NIA expects OEM Technical Account Manager (TAM) participation in QBRs.

This will be discussed in the planning phase.

Kindly confirm the Identity Provider(s) in use (AD/Entra ID, Ping, Okta, others), MFA expectations for portal/admin/API consumers, and whether client-cert (mTLS) is mandatory for partner APIs from Day-1.

Identity Provider details shall be shared to the successful vendor. Please check RFP for clauses on TLS

Please share target RPO/RTO, preferred replication tech (DB/native vs storage), and drill frequency. Confirm if active-active DC-DR is desired for read traffic and whether global traffic management (GTM/DNS) is already available.

Answered in one of previous queries in this document

Kindly confirm concurrency expectations (connections, open sessions), API mix (sync vs async), and whether large-payload APIs (>10MB) can be offloaded to async patterns (chunking/presigned URLs) to optimize gateway sizing.

These details shall be shared with the successful vendor

Please clarify if response/resolution apply to Severity-1 only, and provide severity matrix definition. Also confirm measurement source of truth (APM/Synthetics vs infra uptime) and exclusions (change windows, upstream outages).

Answered in one of previous queries in this document

Given infra is to be procured in NIA's name, please confirm payment milestone for hardware/software CAPEX on delivery/installation acceptance to avoid cash-flow risk, while keeping solution/software acceptance on go-live.

Please adhere to RFP terms

Please confirm certificate authority (internal PKI vs public CA), key sizes, crypto policy, HSM requirements, and whether FIPS 140-2/3 validation is mandatory for crypto modules.

Please adhere to industry standards being followed in BFSI domain

Is monetization required Day-1 for external partners? Please share expected charging models (rate-card, quotas, billing integration). For containerization, confirm preferred platform (VMware/K8s/OpenShift) and whether managed K8s is available on-prem.

Answered in one of previous queries in this document

Please confirm number of batches, attendee counts/roles, mode (on-prem/VC recorded), lab environment availability, and acceptance criteria for knowledge transfer sign-off.

Answered in one of previous queries in this document

Kindly confirm storage responsibility and formats for 7-year archive (WORM, compression), and whether existing SIEM will handle long-term retention to optimize TCO. Share supported syslog/CEF/LEEF formats and onboarding process.

Answered in one of previous queries in this document

Is there any integration required for automating repetitive tasks across the API lifecycle, to include AI-powered API design and management

Answered in one of previous queries in this document

Should the proposed solution have capability to generate API test cases?

Answered in one of previous queries in this document

Should the proposed solution, have tools for design, testing, publishing, and analytics of APIs

Answered in one of previous queries in this document

Reasons For Deviation

NIACL Response

We would like to request NIA to accept PO as a supporting document for this clause and hence modify this clause as below:

Copy of client Purchase order or Letter/email of satisfactory installation and performance, on the clients official letterhead in favour of the bidder duly signed and stamped by the authorized representative of the client.

Please check addendum

We request NIA to make below changes:

The bidder should submit at-least 3 customer satisfactory performance and support letters/email of customer from banks/financial institutions/organizations in India (other than NIA)

Please check addendum

We request you to accept reference email as supporting document. Hence kindly modify the clause as below:

Reference letter/Client email

Please check addendum

Standard API Management focuses on lifecycle, security, and exposure of APIs. The inclusion of "various middleware models" for centralized integration suggests a drift toward ESB architecture. We suggest refining the scope to focus on API Lifecycle and Gateway security rather than deep-tier middleware orchestration.

Answered in one of previous queries in this document

To meet the requirements of local PII processing while ensuring seamless future cloud migration, can a Hybrid SaaS architecture be considered?

In this model:

1. Control Plane: Managed by the OEM as a service (SaaS), hosted within AWS India Regions (Mumbai/Hyderabad) for centralized governance.
2. Data Planes: Entirely self-managed and installed on-premise within NIA's private cloud/virtualized environment to ensure all transactional and PII data stays within NIA's network.
3. Metadata only: Only configuration and metadata are exchanged between planes, ensuring compliance with local data residency requirements.

Answered in one of previous queries in this document

We would like to know what are the encryption / decryption requirements of NIA?

These details shall be shared with the successful vendor

We would like to know what is the current SIEM solution of NIA.

These details shall be shared with the successful vendor

Please clarify the definition of the "1500 APIs" referenced for migration. Specifically, does this count represent:

Total individual API endpoints (i.e., unique combinations of URL paths and HTTP methods such as GET /user, POST /user, PUT /user)?

Distinct API services/applications (where each service may contain multiple related endpoints)?

These details shall be shared with the successful vendor

To estimate the effort for migration, please clarify the underlying technology stack of current integrations. Are they built using Java, .NET, or a specific middleware/ESB tool? Additionally, please provide a breakdown of the 1,500 APIs by technology/platform.

These details shall be shared with the successful vendor

What is the approximate percentage breakdown of protocols in use (e.g., REST, SOAP/XML) ?

These details shall be shared with the successful vendor

To estimate the effort for migration, please clarify the underlying technology stack of current integrations. Are they built using Java, .NET, or a specific middleware/ESB tool? Additionally, please provide a breakdown of the 1,500 APIs by technology/platform.

These details shall be shared with the successful vendor

What is the existing WAF solution used at NIA ?

These details shall be shared with the successful vendor

AR

<p>How many developer portals will be required by NIA ? Will there be requirement for seperate internal and external Developer portal ?</p>	<p>Answered in one of previous queries in this document</p>
<p>The RFP defines complexity based on ESB/Middleware functions like ISO8583 over TCP and heavy orchestration. As this is primarily an API Management Solution RFP, please clarify if NIA intends for the solution to act as a full-scale Enterprise Service Bus (ESB). We recommend removing requirements for legacy protocol orchestration (TCP/ISO8583) to align with modern API Management platform.</p>	<p>Answered in one of previous queries in this document</p>
<p>Kindly confirm if there will 3 Prod environments (DC, DR , NDR) and 4 Non-Prod environments (SIT, UAT, DEV) ?</p>	<p>Answered in one of previous queries in this document</p>
<p>Is the DR and NDR site expected to be Active-Active (load shared with DC) or Active-Passive (Hot/Warm standby)?</p>	<p>Answered in one of previous queries in this document</p>
<p>Does the count of 1500 refer to API endpoints or distinct API services?</p>	<p>Answered in one of previous queries in this document</p>
<p>What is the expected Average Annualized TPS or total projected API requests per year? For API Management platform licensing perspective ?</p>	<p>Answered in one of previous queries in this document</p>
<p>Is the 1000 TPS requirement defined as a Sustained Load (average over a period) or a Peak Instantaneous Load? Additionally, since this is an insurance platform, what are the expected peak transaction hours (e.g., 8:00 AM – 5:00 PM)?</p>	<p>Answered in one of previous queries in this document</p>
<p>For the maximum payload size of 25MB, what would be the expected frequency/ TPS of these large requests?</p>	<p>Answered in one of previous queries in this document</p>
<p>Developing endpoints based on business logic is typically an application or middleware layer responsibility. An API Management solution should primarily manage, secure, and expose existing endpoints. We request NIA to clarify if the vendor is expected to build the underlying business logic or manage the API layer only</p>	<p>Answered in one of previous queries in this document</p>
<p>To avoid "vendor lock-in" and handle unique business logic without ESB-style bloat, is the solution extensible via a plugin architecture? We recommend a platform that supports both out-of-the-box policies and custom plugins</p>	<p>Answered in one of previous queries in this document</p>
<p>Suggestion: Manual "Change Requests" for configuration are often slow and error-prone. The API Management solution should support declarative configuration (YAML/JSON) for GitOps-style workflows? As this allows for automated, version-controlled deployments via cli tools / platform APIs , eliminating manual overhead and increasing reliability.</p>	<p>Answered in one of previous queries in this document</p>

We would like to request for a change in payment terms:

- a) License cost - License cost to be paid on installation of licenses
- b) Infra cost - To be paid on delivery of hardware & software
- c) Implementation cost - To be paid in phases such as BRD sign off, UAT delivery, UAT Sign off, Go live

Please adhere to RFP terms

Migration of 1500 API will take lot of efforts & time for execution. We request NIA to make modification in delivery schedule as requested below.

Implementation & Customization - 3 months

Migration - 5 months

UAT, GoLive - 1 months

Please adhere to RFP terms

Can you also share average / peak TPS numbers. Also total number of api volume over month on month average

Peak TPS and count of APIs are shared in RFP. Further details shall be shared to the successful vendor

Do you have Any upcoming initiatives to use AI for any usecases? i.e. do you expect this API Gateway to support AI guardrails usecases?

Answered in one of previous queries in this document

The Bidder represents and warrants that the repair and maintenance of services/products hereby sold do not violate or infringe upon any patent, copyright, trade secret or other property right of any other person or other entity. The bidder agrees that it will and hereby does, indemnify the company from any claim, directly resulting from or arising out of any breach or claimed breach of this warranty. Subject to the above and notwithstanding anything to the contrary elsewhere contained herein, the maximum aggregate liability of bidder for all claims under or in relation to this Agreement, shall be, regardless of the form of claim(s), shall be limited to 100% of contract value.

The Bidder shall, in no case, be liable for indirect and consequential losses or damages.

Please adhere to RFP terms

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<p>1. The Bidder shall indemnify and hold harmless NIA (and its subsidiaries, affiliates, officers, agents, co-branders or other partners, and employees) from any and all claims, damages, liabilities, costs, and expenses (including, but not limited to, legal fees and all related costs and expenses) incurred by the latter as a result of:</p> <p>1.1. any breach of any provision of this Agreement;</p> <p>1.2. any violation of applicable law from bidder's perspective ; or</p> <p>1.3. breach or claim for violation of Intellectual Property rights of any third party.</p> <p>1.4. gross negligence, act or omission or wilful misconduct, fraud or Wilful misconduct by the Bidder or its representatives, directors, officers, office bearers, employees, agents and affiliates</p>	<p>Please adhere to RFP terms</p>
<p>14.11 The LD will be applicable on non-deployment of resources within a defined timeline. LD will be 0.5% per week of the undelivered portion and shall be a maximum of 5%10% of the quarter order value</p>	<p>Please adhere to RFP terms</p>
<p>Could you elaborate on the tech stack for the existing 1500 APIs and number of Proxies deployment on the Gateway?</p>	<p>These details shall be shared with the successful vendor</p>
<p>Which API Management Gateway in currently in use? We believe you are looking for a 5 months implementation window to migrate only the proxies from the existing API Gateway to the new API Management Platform?</p>	<p>Answered in one of previous queries in this document</p>
<p>Re: HA and DR - Is this currently configured as Active-Active or Active-Passive? Could you help us with the expected RTO and RPO?</p>	<p>Answered in one of previous queries in this document</p>
<p>Please provide us with the complexity split between Small, Medium and Large APIs, in alignment with the complexity definition shared in the document?</p>	<p>These details shall be shared with the successful vendor</p>
<p>Re: Policies, could you share the list of all standard OOTB Policies along with usage of any custom policies. And if used, how many?</p>	<p>These details shall be shared with the successful vendor</p>
<p>Is the variance of 20% to 30% increase on number of APIs YOY, across a 5 year term?</p>	<p>This variance is over the count of APIs to be migrated under this tender</p>
<p>Is there a defined scope of the API Management Platform evaluation for the POC?</p>	<p>POC scope shall be shared at the time of technical evaluation</p>

Query

NIACL Response

Please clarify whether NIA has a preferred OEM/API Management platform or if equivalent solutions such as MuleSoft, Apigee, WSO2, etc. are acceptable.

The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations.

Can you help us define the specification of the systems (internal systems, external APIs, and partner APIs.) you need to integrate & the volume of those systems? i

These details shall be shared with the successful vendor

Please confirm the expected deployment topology and whether sizing approval will be jointly finalized post-discovery.

The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations.

When you say "Provisioning", does it includes the procurement cost of physical hardware or just the architectural design and software deployment that the vendor has to account for ?

Answered in one of previous queries in this document

For data residency, transactional/PII data must be processed locally within NIA premises. What data volume estimates (e.g., in TB) and types (e.g., structured/unstructured) should be considered for sizing the infrastructure?

Details are present in RFP which can be used to calculate the volume estimates. Vendor is expected to utilise its prior experience for taking industry standard assumptions.

Please clarify whether the existing APIs include only REST/SOAP or also legacy protocols such as MQ, ISO8583, file-based integrations.

These details shall be shared with the successful vendor

Could you please provide us with the existing IAM/IdP systems that NIA uses, which we should consider for OAuth2/OIDC integration during implementation?

These details shall be shared with the successful vendor

Security requirements include OAuth 2.0, OpenID Connect, RBAC, TLS 1.3 (with backward compatibility to 1.2), encryption at rest/transit, OWASP Top 10 protection, rate limiting/throttling for DoS mitigation, API key management, IP whitelisting/blacklisting, and detailed logging with SIEM integration. Can you specify supported identity providers (IdPs) for integration and any mandatory cipher suites for TLS?

Answered under various queries in this response document

The solution must support different encryption, authentication, hashing, and authorization methodologies. Are there preferred standards (e.g., AES-256 for encryption, SHA-256 for hashing), and how should fine-grained access controls be implemented for API versions?

The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations.

Logging must include transaction, application, database, change request, and user modification logs, retained for 18 months (archived for 7 years). How should logs be formatted for SIEM integration, and what real-time alerting thresholds are required?

The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations. Further drill down discussions on formatting and alerting can be done at the time of execution

Kindly clarify the intended use cases for API monetization – internal chargeback, partner billing, or external monetization. The RFP requires API monetization features. What monetization models (e.g., pay-per-use, subscription tiers) are prioritized, and are there integration needs with NIA's billing systems?

Answered in one of previous queries in this document

Bidder must migrate ~1500 existing APIs (±20-30%). What is the current API landscape (e.g., technologies like MuleSoft, Apigee; protocols; backend systems such as core insurance platforms, databases)?

These details shall be shared with the successful vendor

Do comprehensive documentation like (Swagger files or WSDLs) and test usecases exists for all the current APIs

It depends on project to project. Vendor shall work with NIA to ensure comprehensiveness of documentation wherever necessary

Could you provide the variety of backend systems involved in the migration

These details shall be shared with the successful vendor

Please clarify whether low-code/no-code capability is expected for business users or limited to technical users/developers.

Expected for all users

Could you help us with the exact specification of the existing private cloud environment that NIA has?

These details shall be shared with the successful vendor

Is there an indicative distribution of High, Medium and Simple APIs out of the 1500 APIs for estimation purposes?

These details shall be shared with the successful vendor

Please confirm whether compliance certifications are required at bid stage or post award.

Please refer to the eligibility criteria in Annexure 1, and technical evaluation marksheet

The bidder must conduct VA half-yearly, PT yearly, and source code reviews for changes. Will NIA provide the testing tools/environment, or must the bidder include certified third-party auditors in the proposal?
Would the cost of the third-party auditors (CERT-IN empaneled) is to be borne by the bidder or NIA ?

Answered in one of previous queries in this document

Periodic rotation of API keys is required. What rotation frequency (e.g., 90 days) and automation level (e.g., via cron jobs) is expected?

It should be in line with industry standard being followed in BFSI domain

The solution must prevent data leakage and support secure payload handling. Are there preferred methods (e.g., tokenization, field-level encryption) or integration with existing NIA DLP (Data Loss Prevention) tools?

The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations. Further drill down discussions on integrations with NIA systems can be done at the time of execution

Please confirm the duration of hypercare support required mandatorily post go-live.

Please refer to SLA clauses where response time and resolution time has been mentioned. NIA is only concerned with adherence of the same

Is there a predefined rate card for CR man-days or should bidders propose one?

Please refer to RFP clause

Any other functionality outside the scope of this RFP would be considered under change request and the same would be handled through the CR process. The costs for Change Requests shall be arrived at through mutual agreed terms between NIA and the successful bidder.

Please provide detailed SLA metrics for Sev-1, Sev-2 and Sev-3 incidents.

Answered in one of previous queries in this document

Would NIA provide devices to the bidder's development team? or would we need to account for additional devices specific ally for deployment for NIA's solution/project?

Vendor should have their own laptops. NIA will provide desktop subject to availability.

AB

Please clarify the expected frequency of DR drills per year and whether penalties apply for drill failures.

These details shall be shared with the successful vendor

Is the 1000 TPS requirement applicable per environment or cumulative across DC and DR?

Applicable per environment in DC and DR

Please confirm whether the cost of 2 onsite resources for 5 years should be included in the commercial quote or we can also consider a POD model for online and offline. And if the support is for 24*7, should we assume that there will be three batches.

Please refer to Commercial Bid Annexure VI

What is the commercial treatment for additional licenses required due to annual growth?

Answered in one of previous queries in this document

Please clarify the expected batch size and duration for each annual training session.

Answered in one of previous queries in this document

Is any price escalation allowed for support resources over the 5-year contract period, because appstrail will be required to give hikes to the people allocated in the project.

The prices submitted as part of the tender remain fixed for the contract duration. Please refer to RFP terms.

Salesforce is globally certified application, as a certified vendor we will follow the same and will provide the same certifications

This is not a query.

On what basis the implementation timeline is suggested? Does NIA has any suggested platform in mind? If yes - Please suggest, If no - is there any flexibility and can be it revisited as the original business requirement dicoverly sessions are done?

The vendor has flexibility to design the architecture as long as RFP requirements are getting fulfilled without any deviations. However, the platform/proposal cannot be changed once the tender has opened since the technical evaluation is based upon the same.

What is the price escalation for the licenses of the platform suggested?

Answered in one of previous queries in this document

Please confirm the milestone-wise payment breakup between implementation and ATS/AMC.

Please adhere to RFP terms

Please clarify whether BFSI experience is mandatory or preferred for eligibility or other industries would also be considered.

Please refer to eligibility criteria clause under Annexure 1

Is OEM authorization letter mandatory at bid submission stage as we are the authorised partner of Salesforce.

Yes it is mandatory as part of Annexure 1

Please clarify whether the turnover requirement applies to the bidder alone or bidder plus OEM combined.	Applies to the bidder alone
Are ISO and CMMI certifications mandatory eligibility criteria or only technical scoring criteria or there is an exemption for MSME organisations.	Answered in one of previous queries in this document
Considering that Appstrail is a growing organization and currently in the advanced stages of acquiring the required certifications, kindly confirm whether a relaxation period of at least four (4) months post-award can be provided for submission of these certifications.	Documents must be part of tender bid submission
Please confirm whether the PBG value reduces after implementation or remains constant for 5 years.	PBG value and validity is shared in RFP
What is the exit and transition plan including knowledge transfer and handover support?	Please refer to "Contract Expiry/Termination" clause in RFP
Please clarify ownership of IP for APIs, integration logic and artifacts developed during the project.	IP of APIs, integration logic and artifacts developed during the project shall be of NIA
Please confirm the maximum penalty cap as a percentage of total contract value.	Details are present in RFP
Please clarify payment settlement terms in case of termination for convenience by NIA/Appstrail.	Please refer to Payment Terms and Commercial Bid Annexure in RFP
In view of the extensive technical, commercial, and compliance requirements outlined in the RFP, request NIA to kindly consider extending the bid submission timeline by a minimum of five (5) weeks.	Please adhere to RFP timelines
The solution must handle high availability, performance, scalability, resilience, and 3rd-party integration. What are the expected peak transaction volumes (e.g., TPS) and latency targets (e.g., <200ms per API call)?	Latency of API calls shall depend upon project to project. The overhead latency added due to API Gateway should remain under industry standard followed by players in BFSI domain comparable to NIA
24x7 monitoring of the API Management Solution is required. What key metrics (e.g., API error rates, CPU utilization) must be monitored, and is integration with NIA's existing monitoring tools (e.g., Nagios) mandatory?	Answered in one of previous queries in this document

AB

query

NIACL Response

The RFP mandates local data processing. Would NIA accept a 'Hybrid' architecture where the Data Plane (which processes all live API traffic, payloads, and PII) resides 100% on-premise in NIA's Data Center, while the Control Plane (used strictly for configuration metadata and aggregated analytics) is hosted in a secure, India-based cloud environment? This model ensures no transactional PII leaves the premise while reducing infrastructure management overhead.

Answered in one of previous queries in this document

To ensure the most efficient architecture, does NIA prefer a solution that separates the 'Management Layer' (Control Plane) from the 'Traffic Layer' (Runtime), allowing the Runtime to scale independently on-premise while the Management Layer is managed as a service?

Answered in one of previous queries in this document

Could you please clarify if this requirement applies to the internal architecture of the proposed API Management Solution itself (i.e., the platform must be containerized/K8s-ready), or is the vendor expected to re-architect NIA's existing backend applications into microservices as part of the scope?

This requirement applies to API Management solution

Does this requirement refer to the ability to configure standard API policies (security, throttling, mediation, transformation) via a User Interface/Configuration without coding, OR does NIA require a full-fledged "Visual Drag-and-Drop" Integration/ESB tool to build complex business applications from scratch?

This requirement applies to API Management solution

Please clarify the scope of "API Containerization." Does this mean the API Gateway software itself must be capable of running in containers (e.g., Docker/Kubernetes), or is the vendor responsible for containerizing NIA's existing legacy backend applications?

Answered in one of previous queries in this document

Can NIA clarify the nature of the "Business Rules" to be implemented? Are these rules strictly related to API Traffic Governance (e.g., routing based on headers, validation, security checks), or is the vendor expected to build complex Core Business Logic (e.g., Insurance Underwriting calculations) inside the API layer?

Answered in one of previous queries in this document

Regarding "Complex Orchestration": Is the expectation that the API Management solution itself performs heavy data processing (e.g., ETL, large batch file processing), or should it primarily orchestrate real-time transactional flows between existing backend systems?

The expectation is that the API Management solution should primarily orchestrate real-time transactional flows between existing backend systems.

Query

How many applications will be in scope of integration with this API management solution?

NIACL Response

These details shall be shared with the successful vendor

Can you please share the current architecture landscape and indicate whether all the applications in the diagram will be interacting through this API management solution?

These details shall be shared with the successful vendor

Please indicate whether the On-premise infrastructure can be implemented as an extension to the current on-premise infrastructure and managed services run for NiA.

Vendor has to do dedicated infrastructure procurement for this tender

Please confirm if these complexity tiers also drive effort-based pricing or only delivery expectation; share sample distribution of APIs by complexity.

Please refer to commercial bid annexure and clauses on Change Request in the RFP

Request inventory of existing APIs: protocol, auth type, payload size, current gateway/middleware, SLAs, dependency maps.

These details shall be shared with the successful vendor

Please list OEM/models and firmware versions of WAF/LB/Proxy to validate compatibility (e.g., F5, Citrix, Fortinet, NGINX).

These details shall be shared with the successful vendor

Please provide data classification policy and cross border data transfer restrictions for partner APIs.

Please refer to DPDP and GDPR guidelines

Please clarify concurrency assumptions, mix of sync/async calls, and burst tolerance (e.g., 2x for 5 minutes).

These details shall be shared with the successful vendor. Vendor is expected to leverage their prior experience to propose suitable architecture to NiA

AB

Please provide target RPO/RTO for API layer and persistence components; share schedule for DR drills per year.

" DC - Near DR (synchronous):
Recovery Point Objective (RPO) = zero data loss
Recovery Time Objective (RTO) ≤ 10 minutes

DC - DR (asynchronous):
Recovery Point Objective (RPO) ≤ 15 minutes
Recovery Time Objective (RTO) ≤ 30 minutes
"

Do you also expect native gRPC and event-driven interfaces (AMQP/Kafka) at Day-1 or Phase-2?

These details shall be shared with the successful vendor

Please clarify monetization model (subscription tiers, usage-based, revenue share) and whether payment gateway integration is in scope.

Answered in one of previous queries in this document

Request list of intended KPIs (e.g., average latency, error rate, policy deployment time) to scope monitoring & reporting effort.

To be discussed with successful vendor

Confirm requirement for service composition (choreography vs orchestration) and transaction compensation patterns (saga).

These details shall be shared with the successful vendor

List required conversions (XML↔JSON, SOAP↔REST, CSV, EDI, ISO8583 mapping) and whether schema registries are in scope.

These details shall be shared with the successful vendor

Confirm passwordless and certificate-based auth acceptance for machine-to-machine flows.

The implementation shall be in line with industry standards implemented in BFSI domain

Please confirm whether NIA expects 30% headroom beyond 1000 TPS for peak and DR.

Peak TPS with annual growth estimations are mentioned in the RFP document

Please confirm preferred CI/CD tools (Azure DevOps/Jenkins/GitLab) and branching strategy; is Git repository access provided by NIA?

Answered in one of previous queries in this document

Please confirm container registry (Harbor/ACR/ECR), base image standards, and runtime security controls expected.

Answered in one of previous queries in this document

Please confirm maximum payload size exceptions beyond 25MB (e.g., document uploads) and whether chunking is required.

These details shall be shared with the successful vendor

Please confirm expected default rate limits for public vs partner APIs and whether per-IP or API key-based policies are preferred.

These details shall be shared with the successful vendor

Please confirm SOAP policy requirements (WS-Security, WS-Policy) and mutual TLS expectations.

These details shall be shared with the successful vendor

Query

NIACL Response

Considering that all transactional and PII data must be processed within NIA premises, please clarify whether the control plane (for metadata transfer only) can be hosted outside NIA premises and/or outside India, while ensuring that all runtime traffic and data processing remain on-premises within NIA's private cloud.

Answered in one of previous queries in this document

Could you please clarify if infrastructure provisioning includes supplying servers, storage, load balancers, OS, and database licenses, or does it only cover sizing and configuration while NIA procures the hardware?

Answered in one of previous queries in this document

Does the scope include migration of ESB/middleware logic (orchestration, mediation, transformations, MQ connectors), or is it limited to the API gateway layer (policies, security, routing) only? If an ESB/iPaaS tool is currently in use, please share the tool details and the future plan for retaining or migrating the ESB integration

Answered in one of previous queries in this document

Is a NIA-defined data destruction process already in place in accordance with the NIA Data Destruction Policy, or should the bidder/service provider define data destruction procedures?

These details shall be shared with the successful vendor

Given the 5-month timeline, can infrastructure setup, API migration, and testing be executed in parallel?

Yes

Could you please confirm whether the Total Cost of Ownership (TCO) should include infrastructure costs, software licenses, ATS/AMC for 5 years, support resources, migration services, and training for both non-production and production environments?

Yes - Please refer to Commercial Bid Annexure in RFP

AB

Will NIA allow any price adjustments during the 5-year contract period in case of changes in statutory taxes, infrastructure pricing, or regulatory compliance costs?

Answered in one of previous queries in this document

Can implementation payments be linked to clear milestones (installation, migration completion, UAT signoff, go-live) instead of 100% post-implementation?

Answered in one of previous queries in this document

Could you please clarify how the 99.95% uptime will be calculated—per node, per environment (DC/DR), or across the entire cluster?

Answered in one of previous queries in this document

Does the 30-minute response time and 2-hour resolution time apply to all priority levels, or only to P1 (critical) incidents?

Answered in one of previous queries in this document

Could you please confirm if the professionals from the OEM, such as trainers or solution architects, be involved without violating the subcontract rule mentioned in RFP document?

Yes

Will NIA allow negotiation of certain agreement clauses (liability cap, indemnity, IP ownership, confidentiality)?

Please adhere to RFP terms

