# REQUEST FOR PROPOSAL FOR

# ESTABLISHMENT AND MANAGEMENT OF

# CALL CENTRE SERVICES

**Date of Issue: 13.05.2020**
**Reference No. IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21**

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**Issued by:**

Marketing Department
Indian Bank, Corporate Office,
254-260, Avvai Shanmugam Salai,
Royapettah, Chennai - 600 014
Phone: +91-44-2813-4495/ 4547
Email: callcentre@indianbank.co.in
Website: http://www.indianbank.in

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| | REQUEST FOR PROPOSAL (RFP) FOR ESTABLISHMENT AND MANAGEMENT OF CALL CENTRE SERVICES | |
|---|---|---|
| 1 | Date of commencement of Bidding Process | 13th May 2020 |
| 2 | Last date and time for accepting the bid queries | 20th May 2020, 3.00 PM |
| 3 | Pre Bid Meeting | 27th May 2020 at 3.00PM |
| 4 | Last date and time for Bid Submission | 4th June 2020, 3.00 PM |
| 5 | Date and Time of 'Technical Bid' Opening | 4th June 2020, 3.30 PM<br><br>Authorised representatives of Bidders are informed to be present during opening of Technical Bid. |
| 6 | Place of opening of Bids | Indian Bank,<br>Corporate Office,<br>254-260 Avvai Shanmugam Salai<br>Royapettah, Chennai: 600 014 |
| 7 | Address for communication | General Manager (Marketing)<br>Indian Bank<br>Corporate Office,<br>254-260 Avvai Shanmugam Salai<br>Royapettah, Chennai: 600 014 |
| 8 | Earnest Money Deposit (EMD) | Rs. 50,00,000/- (Rupees Fifty Lakhs only). EMD should be submitted in a separate sealed envelope at the time of bid submission |
| 9 | Application Money | Rs. 25,000/- (Rupees Twenty-five Thousand only) in the form of Demand Draft in favour of **"Indian Bank, Marketing Department – Application Money for Call Centre"**, payable at Chennai (Non-refundable).<br><br>The DD should be submitted in person at the time of bid submission. |
| 10 | Contact to Bidders | Interested Bidders are requested to send Email to callcentre@indianbank.co.in with following information, so that in case of any clarification, same may be issued to them:<br><br>Name of Company, Contact Person, Mailing Address with Pincode, Telephone Number, Fax Number, Mobile Number and Email Adresss |

## General Details

**Tender No .IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dated 13.05.2020**

| | |
|---|---|
| Department Name | CO: Marketing |
| Scope of Work | Providing Call Centre Services |
| Tender Details | Request for Proposal for Establishing and Managing Call Centre Services |
| Mode of Tender | Reverse Auction |
| Tender Type | Open |
| Type of Contract | Supply & Service |
| Bidding Type | Indigenous |
| Consortium | Not Allowed |
| Download Tender Documents | Allowed Online |
| Purchaser Location | Pan India |

## Key Dates

| | |
|---|---|
| Last Date & Time for receipt of pre-bid queries via e-mail | 20th May 2020, 3 pm |
| Pre-Bid Meeting (Location) | Indian Bank Corporate Office, 254-260 Avvai ShanmughamSalai Royapettah, Chennai: 600 014 |
| Pre-Bid Meeting (Time) | 27th May 2020, 3.00 PM |
| Last Date & Time for Bid Submission | 4th June 2020, 3.00 PM |
| Date & Time of Technical Bid Opening | 4th June 2020, 3.30 PM |
| Bid Validity Period (in days) | As per tender document |
| Price validity and empanelment duration | As per tender document |
| Documents to be submitted physically | Eligibility Criteria (and supporting documents) |
| | Technical Bid (and supporting documents) |
| | Commercial Bid |
| | Application fee DD (if applicable) |
| | EMD |

## Payment Details

| | |
|---|---|
| Application Money | Rs. 25,000/ - (Rupees Twenty-five thousand only) by Demand Draft/ Banker's Cheque only |
| EMD Amount | Rs. 50,00,000/ - (Rupees Fifty Lakhs only) |

| Performance Bank Guarantee (for Successful Bidder) | |
|---|---|
| Eligibility Criteria | As per RFP document |
| General Terms and Conditions | 1. The bidders must fulfill the eligibility criteria to be able to bid.<br>2. The terms and conditions for the bidders who participate in this RFP are specified in the Section 8: Terms and Conditions. Responding to this RFP and submission of the bid by the Bidder will be deemed as consent from the Bidder to all the terms and conditions mentioned in this RFP document and the contents of the RFP along with the Annexure(s)/ Appendices, clarifications issued, if any, will be contractually binding on the bidders. All these terms and conditions and the contents of the RFP along with the Annexure(s)/ Appendices, clarifications issued will form the part of the purchase orders/ any resulting contracts, to be issued to the Successful Bidder/s from time to time as an outcome of this RFP Process.<br>3. The EMD and Bank Draft on account of application fees along with a physical copy of the tender offer and all supporting documents as stated in Annexure 4: Submission Check List must be received at the following address before the date and time of submission of bid.<br><br>Marketing Department,<br>Indian Bank, Corporate Office,<br>254-260 Avvai Shanmugam Salai<br>Royapettah, Chennai: 600 014<br><br>4. The bidders may mail their queries and suggestions for any changes required to be made in the bid document through e-mail to callcentre@indianbank.co.in on or before the date specified above. The changes made based on the suggestions and clarifications of queries shall be uploaded on the Bank's website, www.indianbank.in and shall be deemed to be part of the RFP document.<br>5. The subject of the e-mail containing the bid queries should be given as "Bid queries for RFP Ref. No. IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21".<br>6. No suggestions or queries shall be entertained after the last date for receipt of queries via e-mail as stated above. |

# Table of Contents

# 1 List of Abbreviations

| Acronym | Full Form |
|---------|-----------|
| ACD | Automatic Call Distributor |
| AM | Approach and Methodology |
| BOM | Bill of Materials |
| BPO | Business Process Outsourcing |
| CB | Commercial Bid |
| CD | Compact Disk |
| CIP | Continuous Improvement Plan |
| CRM | Customer Relationship Management |
| CSA | Customer Service Associate/ Agent |
| CTI | Computer Telephony Integration |
| DC | Data Centre |
| DD | Demand Draft |
| DR | Disaster Recovery |
| EMD | Earnest Money Deposit |
| FR | Functional Requirements |
| IB | Indian Bank |
| IBA | Indian Banks` Association |
| ISO | International Organization for Standardization |
| IVR | Interactive Voice Response |
| KPI | Key Performance Indicators |
| KYC | Know Your Customer |
| MIS | Management Information System |
| NBFC | Non Banking Finance Company |
| NDA | Non Disclosure Agreement |
| NEFT | National Electronic Funds Transfer |
| PBG | Performance Bank Guarantee |
| PE | Past Experience |
| PO | Purchase Order |
| PoP | Point of Presence |
| PSU | Public Sector Undertaking |
| QAM | Quality Assurance Manager |
| RCA | Root Cause Analysis |
| RFP | Request for Proposal |
| RRB | Regional Rural Bank |
| RTGS | Real Time Gross Settlement |
| SCB | Scheduled Commercial Bank |
| SLA | Service Level Agreement |
| SLBC | State Level Bankers Committee |
| SLR | Service Level Requirements |
| TB | Technical Bid |
| TCO | Total Cost of Ownership |
| TL | Team Leader |
| TR | Technical Requirements |

# 2 Invitation for Tender Offer

Indian Bank (the "Bank") invites sealed tenders for Technical bid and Commercial bid from eligible bidders to provide Call Centre services on an outsourced model as per the requirements mentioned in this RFP.

In this RFP, the term "bidder" refers to the primary bidder together with other entities responsible for delivering products/ services mentioned in the scope of work.

The complete set of tender documents may be purchased by a bidder on payment of a non-refundable fee of Rs 25,000/ - (Rupees Twenty-five thousand only) by Demand Draft/ Banker's cheque (from any scheduled commercial bank) in favor of "Indian Bank", payable at Chennai.

The bidders are advised to note the following:

1. Bidders who download the tender documents from the website, will be required to submit the tender fee along with their responses.
2. Representatives of bidders who attend the pre-bid meeting are required to carry an authorization document of the company and an identity card for attending the meeting.
3. Bidders are required to submit Bank Guarantee towards Earnest money Deposit (EMD). It should be submitted along with the completed confirmation of Eligibility Criteria in a separate envelope, as stated in Section 8 of this RFP. For more details on EMD please refer to Section8.12.
4. Tender offers will be opened in the presence of the bidder's representatives who choose to attend the opening of the responses at the specified date, time and place. The representatives are required to carry an authorization document of the company and an identity card for attending the meeting.
5. Technical Specifications, Bill of Material documents, Terms and Conditions and various formats for submitting the tender offer are described in the tender document and Annexure.

## 2.1 Purpose of this Document

The Bank wishes to outsource its Call Centre services. Accordingly, the Bank invites technical and commercial proposals from eligible bidders, having proven past experience and competence in providing Call Centre services. The scope of work pertaining to this RFP is mentioned in Section 5.

## 2.2 Disclaimer

The information contained in this RFP document or any information provided subsequently to bidder(s) whether verbally or in documentary form by or on behalf of the Bank is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This RFP is neither an agreement nor an offer and is only an invitation by Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. While effort has been made to include all

information and requirements of the Bank with respect to the services and solutions being sought, this RFP does not claim to include all the information a bidder may require. Each bidder should conduct its own investigation and analysis and should check the accuracy, reliability and completeness of the information in this RFP and wherever necessary obtain independent advice. The Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. The Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

## 2.3 Duration of Contract

Please take note that the contractual period will be 3 (three) years and may be extended at Bank's call for a maximum period of 2 (two) years. However, it is not binding on the Bank to necessarily extend the contract with the existing Service Provider.

In case, during review(s) of the performance of Call Centre by the Bank before expiry of Contract, the Bank decides to terminate the relationship on any account, the Bank may do so by giving a minimum notice period of 3 (three) months to the Service Provider. In this case, the Existing Service Provider would need to ensure smooth transition to a New Service Provider and would be bound by the contract to stay at the same rates until the Bank deems complete transition even if takes more than three months. In case the Service Provider decides to terminate the relationship with the Bank, it will give a minimum notice period of 3 (three) months to the Bank. Also, in both cases, the Existing Service Provider shall be contractually bound to stay on at same rates until smooth transition to a New Service Provider is achieved including successful migration of all processes and calls to the New Service Provider's site(s). Any significant dip in service levels during transition/notice period i.e. drop in key SLA parameters such as wait time, call drop percentage, call quality score etc shall lead to invocation of Performance Bank Guarantee by the Bank.

## 2.4 Operation Centre & Seat Capacity

The Bank's Call Centre is currently operating from two locations – (i) Bank's own premises in Chennai and (ii) Service Provider's premises in Hyderabad.

Presently, Bank proposes to establish a Call Centre at Chennai with an initial seat capacity of **150 CSA (24X7)** from the first day of its operation. Keeping in view of the integration of several functions to Call Centre, it is expected that Bank may in future expand the size and scale up. Hence, the process should have capacity for quick scalability to higher number, upto a maximum of 250 CSA within the same contract.

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# 3  Structure of RFP

## 3.1 Master RFP

This RFP document consists of the following information

1. Overview of services to be provided by selected bidder including the scope of work;
2. Evaluation methodology which shall be followed for evaluation and selection of Successful Bidder;
3. Terms and conditions for this RFP, subject to the Bank entering into a separate contract after selecting the bidder, which shall detail the terms and conditions thereof; and
4. Service level expectation from Successful Bidder

## 3.2 Annexure Seeking Response for Evaluation

A detailed set of annexure is provided to the bidder for formulation of responses. These annexure would be used to normalize the bidder's response for various areas including bidder's qualification criteria, functional requirements, technical requirements, proposed team strength, commercial proposals etc. The list of such annexure is provided in the table below.

| Annexure Number | Name of the Annexure |
|---|---|
| **Annexure 1** | Functional & Technical Specifications |
| **Annexure 2** | Solution and Non-solution Details |
| **Annexure 3A** | Bank Guarantee Proforma for Earnest Money Deposit (EMD) |
| **Annexure 3B** | Technical Bid Format |
| **Annexure 3C** | Commercial Compliance Certificate |
| **Annexure 3D** | Proposed Agency Profile |
| **Annexure 3E** | Confirmation of Terms and Conditions |
| **Annexure 3F** | Tender Offer Cover Letter |
| **Annexure 3G** | Performance Bank Guarantee Format |
| **Annexure 3H** | Compliance Statement |
| **Annexure 3I** | Undertaking for Data and Information Security |
| **Annexure 4** | Submission Checklist |
| **Annexure 5** | Confirmation of Eligibility |
| **Annexure 6** | Commercial Bill of Materials |
| **Annexure 7** | Pre Bid query format |
| **Annexure 8** | Bid Undertaking Letter |
| **Annexure 9** | Application Management Services |
| **Annexure 10** | Hardware Specifications |
| **Annexure 11** | Bidder Presentation Agenda |
| **Annexure 12** | Call Quality Score |
| **Annexure 13** | Requirements from the Bank |
| **Annexure 14** | Integrity Pact |

# 4 Background

## 4.1 About the Bank

**Indian Bank - A premier Public Sector, Government of India Undertaking**

- Established on 15th August 1907 as part of the Swadeshi movement
- Serving the nation with a team of over 18998 dedicated staff as on 31.12.2019
- Total Business crossed Rs. 4.50 lakh  crores as on 31.12.2019
- Operating Profit : Rs. 4795 crores as on 31.12.2019
- Net Profit : Rs.971 crore as on 31.12.2019
- Core Banking Solution(CBS) in all 2887 branches as on 31.12.2019
- Return on Assets (RoA) at 0.33 per cent
- Information Systems & Security processes certified with ISO 27001:2013 standard and is amongst very few Banks certified worldwide.

**International Presence**

- Overseas branches in Singapore , Colombo including a Foreign Currency Banking Unit at Colombo and Jaffna

## 4.2 Existing Setup

Bank is currently running its Call Centre operations on an outsourced model, partnering Service Providers. One of its centres operates from Bank's own premises and another, from Service Provider's.

An indicative list of services being provided by the current Service Providers are broadly mentioned below:

a) Query Response Services
b) Basic Banking Services and Transactions
c) Service Requests
d) Complaints, Feedback and Suggestion Registrations
e) IVR Services
f) Other Services

# 5 Scope of Work

The scope of services that need to be provided by the Successful Bidder can be broadly classified into the following areas:

1. Business Services
   - Inbound
   - Outbound
   - IVR
   - Customer Segmentation

2. Infrastructure &Technology

3. Resources on-boarding and training
   - Resource planning and recruitment
   - Resource training
   - Ratio of key staff members

4. Quality Assurance

5. Reporting and Analytics
   - Regulatory reporting
   - MIS and reports for analytics
   - Ad-hoc/ Customized reports

6. Other requirements
   - Migration
   - Campaigns
   - Data archival
   - Exit management

The Successful Bidder is expected to take over from the incumbent Service Providers and operationalize the Call Centre **within 2 months** from the date of acceptance of the Purchase Order by it.

The Successful Bidder is expected to provide a high quality service to the Bank and adhere to the Service Level Requirements (SLR) mentioned in Section 7 for all in-scope services.

## *5.1 Business Services*

The scope of the business services to be covered by the Call Centre can be broadly classified into the following categories:

1 Inbound Calls
2 Outbound Calls
3 Interactive Voice Response (IVR)Function
4 Customer Segmentation
5 Other Channels & New Initiatives

### 5.1.1 Inbound Calls

Following is an indicative list of services that need to be provided to inbound callers:

| | |
|---|---|
| **Query Response Services** | Basic queries in respect of all existing products and services offered by the Bank through Bank's current CBS Solution. Net Banking / Mobile Banking related inquiries including account opening, account lockout problems, funds reversal issues, issuance and reset of User ID and password would need to be handled. Customers might also need to be handheld and guided through the entire processes of adopting and managing Bank's suite of products and services, especially on the digital channel.<br><br>Card-related queries w.r.t issuance, status, usage, hotlisting, balance inquiry, payments, reissue, etc. to be addressed. Remittance-related queries besides queries pertaining to ASBA, Demat Accounts, PPF, Sr. Citizens Saving Scheme and Pension Accounts to be addressed.<br><br>The Call Centre should be able to provide the location of ATM/Branch from the data bank of ATMs and Branches<br><br>Services to be offered 24x7x365 days without interruption. |

| | Products | Indicative Queries on Features | Indicative Queries on Account |
|---|---|---|---|
| **a. All products and services of Bank** | Deposits<br><br>Loans<br><br>Digital Products and Services<br><br>Remittance Products<br><br>Demat, ASBA and other Market Related Products<br><br>Products for NRI<br><br>Forex Products<br><br>Government Schemes | Minimum Balance<br><br>Rates and Charges<br><br>Eligibility<br><br>EMI and Repayment<br><br>Card Limit and Charges<br><br>Offers<br><br>Account Opening Procedure<br><br>Nomination and Tax Benefits | Balance Outstanding, Maturity Amount, Maturity Date<br><br>Cheques Credited or Debited, Details of Debit or Credit Transactions, etc.<br><br>Income Tax Deductions<br><br>Loan Outstanding, Payments Due, Interest Debited, etc.<br><br>Remittances and Transaction Details<br><br>Digital payment/ receipt/ status of funds, taxes, bills, e-accounts,<br><br>Usage related like installation, ID, password, etc. |

| | | | |
|---|---|---|---|
| b. Partner's Products sold by the Bank *(enquiries only on this channel; sales and services to be through a separate group in compliance with respective apex/ regulatory bodies)* | Insurance<br><br>Mutual Funds<br><br>Other Savings and Investment Products | Product Details and Base Quantitative benefits like Policy Features including Sum Assured, Maturity Value, Surrender Value, etc., Premium Payable, etc.<br><br>Nature of Funds, Past Returns, Allocation Matrix, etc. | Number of insurance products purchased through Bank, Premium Due Date, Amount Assured, Assets Covered, etc.<br><br>Number of funds invested in through Bank, NAV of Fund(s), SIP Due Date, etc. |
| c. Network | <ul><li>Branch / ATM/ BNA/ CSP Location</li></ul> | | |
| Service Requests | <ul><li>Hot-listing/ Blocking all channels</li><li>Outstanding Balances, Minimum Amount Payable and Due Date in Credit Cards (with necessary KYC checks in place)</li><li>Status of Requests for issue / replacement of types of Cards</li></ul>Capturing of Service Requests – Cheque-book issue, Funds Transfer, Statements / Passbooks of accounts, Demand Drafts / Remittance Receipt etc. by<br><ul><li>Logging the service requests in CRM, generating reference numbers and transmitting.</li><li>Handling queries on earlier service requests</li></ul> | | |
| Complaints/ Feedback/ Suggestion Registrations | <ul><li>Capturing complaints / feedback / suggestions from customers and non customers, generating a reference number, providing response to the customer and forwarding the same.</li><li>Handling queries on complaints registered</li><li>All ATM related complaints including non-disbursal of cash would need to be recorded and handled appropriately by forwarding it to concerned department and recording them in the Compliant Management System</li><li>Card hot-listing and complaints related to wrongful transactions</li><li>ATM not working etc.</li><li>Call logging for down ATMs with concerned Service Provider</li><li>Receiving complaints lodged in SPGRS through either IVR or email and offering resolution to the extent possible by coordinating with CO: Customer Service Cell or any functional department so authorized to handle such queries, besides tracking the complaint and effecting closure by networking with Bank's Grievance Redressal System.</li></ul> | | |

| | |
|---|---|
| **Other Services** | Bank will also utilize the services of Call Centre for the following purposes :<br><br>• Escalations:  In respect of all the above, any escalation as required would be handled.<br>• Market Survey : Bank may run a survey through telephone on "Customer Satisfaction" on services by bank<br>• Birthday & Anniversary Greetings<br>• SMS and Email Alerts (having provision to integrate the service with Bank's existing system); all confirmation and reminder services to be introduced<br>• Data cleansing & Enrichment: Call Centre can be used to contact the customer to ensure the correctness of customer details and to enrich the existing information. Change of address, mobile number etc can be effected if the information is passed on from a registered email - follow up for procuring updation sheet from branches nearest to residence / office of customers can be undertaken<br>• If information dump is provided by the Data Centre and customers' telephone number / mobile number is registered with the Bank, the customers can be alerted about Term Deposit Renewal / Dormant Account Status (due to in-operation), Non-Compliance to Minimum Balance Requirements and charges so applicable.<br>• Submission of PAN, Aadhaar/ follow up / KYC compliance follow up etc<br>• Submission of Life Certificates in case of pensioners etc<br>• Cheque book issue enquiries with the help of tracking mechanism available with back office<br>• Activation of Credit / Debit Cards through IVR or getting related information from customers based on decided pattern by bank |

Detailed requirements for services pertaining to Inbound Calls are mentioned in sheet named "Inbound Calls" in Annexure 1: Functional and Technical Specifications.

### 5.1.2 Outbound Calls

Following is an indicative list of services for which outbound calls need to be made to current and prospective/ potential customers:

| Sl No | Area | Description |
|---|---|---|
| 1 | Lead Processing | • Process leads captured from various alternate delivery channels |
| 2 | Marketing Functions | Bank conducts several marketing campaigns for promotion of new / existing products and initiatives from time to time. Bank also runs marketing campaigns for enhancing brand equity and product awareness among target audience. Call Centre will assist in reaching out to the customers, by undertaking the following functions:<br><br>• Out-bound calls to existing and new customers, prospective of buying Bank's products<br>• Out-bound calls for popularizing sales promotional offers – special interest rates, waiver of charges, etc.<br>• During the above process, capturing of leads arising out of dialogue with the customers, registering the same, generating leads and forwarding to pre-set points at backend.<br>• Handling follow-up calls for lead conversion and queries on earlier service requests would also need to be handled.<br>• CSAs would need to be completely well versed with bank's products' information and be able to pitch it to customers calling for enquiries e.g. knowledge of all Bank interest rates and corresponding ones of competitor banks, etc.<br>• CSAs should be able to deal with queries related to new products launched by other banks and how Bank's products stock up against them |
| 3 | Soft Recovery | Bank proposes to use the Call Centre for recovery of its overdue loans, both retail and wholesale via:<br><br>• Soft reminder calls to the customers on the overdue loans<br>• Follow-up calls and co-ordination with recovery CSA (if any) |
| 4 | Welcome Calls | • Make a welcome call to the new customers on their registered mobile number (serving an additional role of verification check) |
| 5 | Continuation of Abandoned Calls | • Make calls to customers whose calls got disconnected due to technical/ operational snag |
| 6 | Calls to customers with dormant Accounts | • Make calls to customers with dormant accounts, i.e. account that do not have a transaction for 2 years (or as defined by the Bank from time to time) |
| 7 | Other services | • As per bank's requirement with mutual agreement. |

Detailed requirements for services pertaining to Outbound Calls are mentioned in sheet named "Outbound Calls" in Annexure 1: Functional and Technical Specifications.

### 5.1.3 Interactive Voice Response (IVR) Facility

The Service Provider selected to run the Call Centre will be required to design the IVR tree structure in consultation and with the approval of the Bank. The Bank may suggest changes and customization in IVR tree structure from time to time, which the Service Provider will be required to execute within the time frame specified by the bank. The Service Provider should be able to configure important messages/advertisements on IVR during the waiting period. The content and time period for such messages/advertisements shall be decided by the Bank.

The IVR system deployed by the bidder should have capabilities to authenticate user based on T-PIN or Debit Card/ Credit Card and PIN combination as well as any other authentication process as per industry benchmarks from time to time.

The expected services are as enumerated under; however, the Bank, at its sole discretion might include more functions on IVR/ CSA level:

| |
|---|
| Apply for a New Deposit Account |
| Add a New Biller |
| View / Modify / Cancel an Existing Biller |
| Pay / Schedule payment to Biller |
| Issuance of Cheque Book |
| Stop Payment of Cheque |
| Cheque Status Enquiry |
| Block Credit / Debit/ Prepaid/ Other Card |
| Intra-Bank Transfer |
| IMPS |
| NEFT |
| RTGS |
| UPI / MMID setup / modify |
| LPG ID updation for DBTL |
| Enroll for Atal Pension Yojana |
| Enroll for Pradhan Mantri Suraksha Bima Yojana |
| Enroll for Pradhan Mantri Jeevan Jyoti Bima Yojana |
| Apply for Locker |
| Request for SMS Alert / Email Statement |
| Request for Internet/ Mobile Banking/ Mobile Wallet facility |
| Change in IB/MB Login Password |
| Apply for Insurance |
| Apply for Mutual Fund |

| |
|---|
| Apply for DEMAT account |
| Apply for Initial Public Offer |
| Apply for Forex / Travel card |
| Submission of Form 15G/H |
| NPS – Open |
| NPS – Transact |
| PPF – Open |
| PPF – Transact |
| Tax Payment |
| Tax Credit Statement,  Re-generate Tax Challan |
| Launch / follow-up on a complaint |
| Changes in Profile Data (address, phone number, etc.) |
| Update Aadhaar / PAN / Form 60 |
| FATCA / CRS confirmation |
| Issuance of Pensioner Life Certificate |
| Request, Attest Bank Statement |
| Issuance of certificate of interest for loan accounts |
| TDS / Form 16 Certificate issuance |
| Balance enquiry |
| Loan account / credit card statement |
| Issuance of Solvency Certificate |
| Open TD / RD |
| Renew / Modify TD / RD |
| Close TD / RD |

Detailed requirements for services pertaining to IVR are mentioned in sheet named "IVR Functions & Other Channels" in Annexure 1: Functional and Technical Specifications.

The Successful Bidder shall provide feature to broadcast important messages/ advertisements on IVR at no cost to the bank during the waiting period (when the customer is waiting to talk to CSA). The content and time period for such messages/advertisements shall be decided by the Bank. Bank would provide the content for advertisement to be configured on the IVR. The Call Centre shall create the voice file for the advertisement up to the satisfaction of the Bank.

The IVR technology deployed should be compliant with all services mentioned above and offer multi-lingual support. Also, it should be flexible to offer new services, as introduced by Bank in due course with mutual agreement.

### 5.1.4 Segmentation

Calls from the segments mentioned below would need to be attended by a separate NRI/Premium Help Desk:

1 Corporate/SME Customers
2 NRI Customers
3 Premium Customers
4. Any other segment which the Bank decides to add in future

The NRI/Premium Help Desk should have the provision of Video Chat and Text Chat and should be handled by senior, more experienced and better rated CSA.

### 5.1.5  Other Channels & New Initiatives

The Bank at its discretion might implement new initiatives at the Call Centre in future. Below is the indicative list of such initiatives:

1. Setting up of Call Centre for activities related to financial inclusion.
2. Any other project undertaken by the Bank in future

If the Bank decides to implement any of the above (or similar) call based initiatives, the cost of each of such new initiative would be at the agreed rates with the bank.

The Bank at its discretion might also implement new channels or integrate other channels at the Call Centre in future. Below is the indicative list of such initiatives:

1 SMS
2 Chat-bot
3 E-Mails
4 Social Media
5 Messenger Services

For any such non-call based initiative, the solution should be robust to enable implementation. The related cost will be negotiated at the time of implementation.

## *5.2  Infrastructure and Technology*

The infrastructure refers to the physical facilities such as premises, furniture, hardware, software, telecom infrastructure and arrangement for connectivity to Bank's data sources / CRM portal for smooth operations of the Call Centre. Bank will provide the leased lines and Toll Free Lines including PRI lines along with the premises for operations. The hardware required for the functioning of the process shall be provided by the Service Provider. Moreover, the maintenance of equipment, subscriptions to software/application licenses, antivirus, technical support for infrastructure will be the sole responsibility of the Service Provider. Common security for the bank building is within bank's scope. Additional arrangements like dedicated security, housekeeping, etc. shall be Service Provider's scope.

The Service Provider will put in place appropriate facilities as mentioned below:

### a. Hardware, Software, Telecom facilities:

The Service Providers will be responsible for all the hardware and software facilities required for smooth operation of a call center. This includes:

- Complete hardware and software for CSAs (eg virtualized desktops, headphones etc)
- IVR application with Server, CTI Solution including ACD, Dialer, voice logger, disaster recovery solutions, etc
- Integration of Service Provider's CRM with Bank's CRM through a standard CTI solution for popping up customer dashboard. In the absence of Bank's CRM, Service Provider must develop a CRM solution specific to the needs of the Call Centre process and align it to business needs of the Bank.
- All contemporary state of the art Business Intelligence Tools including but not limited to Automatic Roster Workforce Management Tool, Call Back Manager with Dialer, Voice Mail module (not only on IVR but for all CSA across all services), Screen recording & Barging & Online Reports & Management Dashboards for Bank. The Service Providers are obligated to provide new Business Intelligence (BI) Tools and their updates at any time during the contract if the bank so desires at no extra cost.
- Other basic infrastructure such as cabling, firewalls for security etc.

The above list is not exhaustive and the Service Provider needs to provide complete infrastructure to meet Bank's requirements as per the Scope of Work.

The Service Provider should provide for all HR related processes for the Call Centre employees and the Bank shall not have any responsibility towards this. The technical quality and standards of all the hardware and software will need to be finalized in consultation with the Bank to ensure that it meets the quality standards as expected by the Bank.

**Bank will provide:**
The Bank will provide only the following facilities:
- Premises for the operation
- Toll Free numbers including PRI lines from multiple telecom operators
- Lease line links of required bandwidth
- Recurring Cost for the lease line links and the Toll Free numbers (PRI lines)
- WAN connectivity enabling access to Bank's customer data.

### b. Premises, Furniture and Amenities:

The Call Centre will operate from the bank premises which shall be at all times under the control of the Bank. The current facility is equipped with furniture, power, lighting, network connectivity, security systems, generator, etc. Provision are available for seating for CSAs, Support Staff and Bank Employees at the site with proper lighting, air conditioning etc. to ensure sufficient comfort levels team. Other basic facilities like water, toilets, etc. are also provided. Adequate training facilities are provided including availability of proper rooms. The Service Provider is expected to make arrangements for projectors and other appliances. The Bank shall make provision for CCTV cameras at the site, the feed from which would be provided in the rooms of the bank officials. The Access Card will be provided from the Bank and control will be in the Bank Official's room.

The following table captures the scope of the Successful Bidder and the Bank pertaining to the infrastructure and technology required for Call Centre set-up and its operations:

| Sl No | Area | Successful Bidder | Bank |
|---|---|---|---|
| 1 | **Call Centre Infrastructure:** | | |
| | Premises <br> • Office space for Call Centre operations | X | ✓ |
| | Others <br> • Head-sets <br> • Telephone Instruments <br> • Desktop <br> Other applicable infrastructure components | ✓ | X |
| 2 | All application license, customization and their installation | ✓ | X |
| 3 | Application maintenance and version upgrades | ✓ | X |
| 4 | Maintenance of servers hosted in Bank's data Centre | X | ✓ |
| 5 | Procurement of IT and network infrastructure equipment for hosting the solution components at Bank's DC and DR | ✓ | X |
| 6 | Procurement of IT and network infrastructure equipment for hosting the solution components at Successful Bidder's DC and DR | ✓ | X |
| 7 | Application hosting space (for CRM) at Bank's DC/ DR | ✓ | X |
| 8 | PRI Connectivity, toll free SMS number (SLBC) and email services (SLBC) | X | ✓ |
| 9 | Connectivity (between Call Centre and bank's DC and DR) | X | ✓ |
| 10 | Office space for designated bank staff (2 seats + 1 cabin) at site | X | ✓ |
| 11 | Customization, development, integration of applications with bank's systems | ✓ | Support |

Note:

- Any component (service/ hardware) that is not explicitly mentioned in the table above is to be provided by the Successful Bidder if required for completing the objective of the RFP.

- Bidder is required to provide supporting facilities like desktops sets, connectivity, application access etc. in training rooms and meeting rooms

Detailed requirements pertaining to tools and technology required by the bank are mentioned in

Annexure 1: Functional and Technical Specifications.

The Successful Bidder shall also provide a read-only access to all tools/ solutions (including capabilities of live call barging) used by bidder to the bank's designated staff at its Call Centre as well as at the Bank's Corporate office.

Key systems to be provided by the bidder as part of the solution include

1. Indicative list of systems to be hosted out of Bank's Data Centre
   - CRM system
2. Indicative list of system(s) to be hosted out of bank's premises
   - IVR Application
   - Complaint Management System
   - Call Monitoring System
   - CTI solution including ACD, dialer, voice logger
   - Outbound dialerAll contemporary state of the art Business Intelligence Tools including but not limited to Automatic Roster Workforce Management Tool, Call Back Manager with Dialer, Voice Mail module (not only on IVR but for all CSA across all services), Screen recording & Barging & Online Reports & Management Dashboards for Bank. The bidder is obligated to provide new Business Intelligence (BI) Tools and their updates at any time during the contract if the bank so desires at no extra cost.
   - Other basic infrastructure such as cabling, firewalls for security etc

3. Integration with the key systems of the bank including but not limited to:

   - **Core Banking System:** The Bank presently uses CBS Bancs of M/s TCS Technologies
   - **ATM Switch:** The Bank is presently using Base 24 ATM Switch of M/s ACI Worldwide, which may be upgraded/ replaced at the discretion of the Bank. However, no data will reside outside the bank's servers. These integrations will be solely with the purpose of enabling authentication access based on customer information.
   - **Internet Banking, Mobile Banking, SMS servers and Debit Card Management System**
   - **Bank's Customer Relationship Management (CRM)software**
   - **Any/ All other systems** as decided by Bank with 24X7X365access

The Service Provider shall deploy its own **Customer Relationship Management (CRM)** software/ application, which will be customized as per the Bank's requirement. The CRM solution, so installed, should be able to support all functionalities as specified by Bank and carry appropriate flexibility to extrapolate to all banking operations in due time.

The following considerations need to be taken for supply of hardware at Bank's location:

1. The bidder must ensure that no hardware equipment, for which **"End-of-Sale"/ "End of Life"** has been declared, is offered as part of this RFP response. No hardware or software should have an **"End-of-Support"** mandated by the respective OEM within seven years from date of installation of hardware or software. The selected bidder will have to provide replacement of such equipment, within the duration of contract, at no additional cost to the Bank.
2. All the hardware and software to be supplied must be IPv4 and IPv6 compliant wherever applicable.
3. In the event that the hardware equipment proposed in the solution and supplied by the Successful Bidder are not operational owing to compatibility problem in the IT environment or other technical issues, the bidder will have to replace the equipment at no extra cost to the bank.

4. In the event that the solution provided is not able to meet the performance standards specified in

the RFP, at the time of Go Live, the Successful Bidder will be required to augment/ upgrade the hardware & software components in the solution to ensure that the performance requirements are met. The additional hardware equipment & software shall be provided by the Successful Bidder at no extra cost to Indian Bank.

5. The Successful Bidder shall provide complete documentation (including related legal documentation) of all the hardware components provided. The documents at a minimum should include hard copies (two sets each) and soft copy to be supplied along with relevant application licenses and associated solution software of the following:

- Technical manuals/ datasheets.
- Installation guides.
- User manuals.
- System administrator manuals.
- Toolkit guides and Troubleshooting guides.

The Successful Bidder shall warrant that the services provided under the contract shall be as per the Service Level Agreement (SLA) between the bidder and Indian Bank.

Indian Bank shall promptly notify the Successful Bidder of any claims arising against the hardware deployed by the Successful Bidder. Upon receipt of such notice from the Bank, the Successful Bidder shall with all reasonable speed and meeting the Service Levels, repair/ replace/ reconfigure/ re-provision the defective equipment or service, without prejudice to any other rights, which Indian Bank may have against the Successful Bidder under the contract.

If the Successful Bidder, having been notified, fails to remedy the defect(s) within a reasonable period as per the terms and conditions of RFP, Indian Bank may proceed to take such remedial action (as per Contract) as may be necessary at the bidder's risk and expense and without prejudice to any other rights, which the Indian Bank may have against the bidder under the contract.

Successful Bidder shall be fully responsible for the manufacturer's warranty in respect of proper design, quality and workmanship of all equipment, accessories etc. covered by the offer.

During the duration of contract, Successful Bidder is required to ensure that any repair/ replacement of defective components in the hardware provided by the bidder as per the scope of this RFP, is carried out by the bidder at no additional charge to Indian Bank.

Bidder needs to handover the operations and management of deployed infrastructure/ hardware for in-scope applications to the Bank's IT operations team or any managed Service Provider designated by the bank and provide adequate training and documents in order to enable the operations team (bank/ any other third party) to manage the IT infrastructure/ hardware post handholding/ stabilization phase.

If any of the peripherals, components etc. are not available or difficult to procure or if the procurement is likely to be delayed, the replacement shall be carried out with equipment of equivalent or higher capacity at no charges to Indian Bank, during the warranty period and AMC with prior consent of the bank.

In the event of non- performance of obligation or failure to meet terms of this RFP, the Bank shall be entitled to invoke the performance guarantee without notice or right of demur to the bidder. Any amount pending for payment due to non-achieving of milestone/s set under the contract for any other reason solely attributable to the bidder will be included in the remaining amount of the contract value.

## 5.3 Resource on-boarding and training

Bank expects the Service Provider to deploy adequately skilled and trained resources for answering bank's calls, to provide a consistent and high quality experience along with a high percentage of first time resolution to the bank's customers. To ensure this, Bank would expect the Successful Bidder to deploy:

1 Customer Service Associates(CSA)
2 Senior Customer Service Associates (Sr.CSA)
3 Team Leader(TL)
3 Assistant Manager (AM)
4 Quality Associate (QA)
5 Quality Team Leader (QTL)
6 Trainer
7 Manager

### 5.3.1 Resource planning and recruitment

The Successful Bidder is required to do the resource planning and resource deployment**, subject to Bank's approval**, while maintaining the minimum qualification as mentioned in the table below:

| Resource | Minimum Education | Language Skills | Experience | Technical skills |
|---|---|---|---|---|
| **Customer Service Associate (with 3 language skills)**<br><br>Final Selection would be only after client interaction | Must be a graduate or Higher ** | Mandatory - Speak, Read and Write in English<br><br>• Should be able to effectively handle calls in any 2 of the following languages: Hindi, Tamil, Kannada, Telugu malayalam , Oriya , Marathi, Gujarati, Bengali and Punjabi (languages can be added as per the requirement of the bank)<br>• Communicate confidently and politely with good speaking skills | • At least consecutive 6 months, full-time, in a Call Centre, or in direct selling/ telemarketing in the service industry. | Awareness on banking and Bank's products |

| | | | | |
|---|---|---|---|---|
| **Senior Customer Service Associate (with 3 language skills)** <br><br> Final Selection would be only after client interaction | Must be a graduate or higher** | Mandatory - Speak, Read and Write in English <br><br> • Should be able to effectively handle calls in any 2 of the following languages: Hindi, Tamil, Kannada, Telugu Malayalam , Oriya , Marathi, Gujarati, Bengali and Punjabi (languages can be added as per the requirement of the bank) <br> • Communicate confidently and politely with good speaking skills | • At least consecutive 18 months, full-time in a Call Centre, or in direct selling/ telemarketing in the service industry | • Detailed knowledge of intricacies of banks products |
| **Team Leaders** (Final Selection would be only after interaction with the bank) | • Must be a graduate or higher <br> • Should be trained on COPC (or similar) methodology | Mandatory - Speak, Read and Write in English <br><br> • Should be able to effectively handle process in any 1 of the following languages: Hindi, Tamil, Kannada, Telugu Malayalam , Oriya , Marathi and Gujarati, Bengali and Punjabi | • At least consecutive 2 years, full-time in a Call Centre, or in direct selling/ telemarketing in the service industry <br> • Experience in coaching and developing skills of people | • Effective Problem solving And decision making skills <br> • Complete knowledge of Bank's products & processes |
| **Manager** Final Selection would be only after client interaction | • Must be a Graduate or equivalent <br> • Must be certified from NASSCOM (or similar certification agency) | Mandatory - Speak, Read and Write in English <br><br> • Should be able to effectively handle process in any 1 of the following languages: Hindi, Tamil, Kannada, Telugu, Malayalam , Oriya , Marathi, Gujarati, Bengali and Punjabi | • At least 5 years, full-time in a Call Centre, or in direct selling/ telemarketing in the service industry as a Manager <br> • Experience in coaching and developing skills of People | • Effective Problem solving and decision making skills <br> • Complete knowledge of Bank's products & processes |

| | | | | |
|---|---|---|---|---|
| **Assistant Manager** Final Selection would be only after client interaction | • Must be a Graduate or equivalent<br>• Must be certified from NASSCOM (or similar certification agency) | Mandatory - Speak, Read and Write in English<br>• Should be able to effectively handle process in any 1 of the following languages: Hindi, Tamil, Kannada, Telugu Malayalam , Oriya , Marathi, Gujarati, Bengali and Punjabi | • At least 3 years, full-time in a Call Centre, or in direct selling/ telemarketing in the service industry<br>• Experience in coaching and developing skills of People | • Effective Problem solving and decision making skills<br>• Complete knowledge of Bank's products & processes |
| **Trainers** Final Selection would be only after client interaction | • Must be a graduate or equivalent<br>• Must be trained on COPC (or similar) methodology | Mandatory - Speak, Read and Write in English<br>• Should be able to effectively handle process in any 1 of the following languages: Hindi, Tamil, Kannada, Telugu, Malayalam , Oriya , Marathi, Gujarati, Bengali and Punjabi | • Experience of at least 2 years, full-time in training in the field of soft skills and communications<br>• Experience/ knowledge of Bank's products & Processes | • Effective Problem solving and decision making skills<br>• Complete knowledge of Bank's products & processes |
| **Quality Associate** Final Selection would be only after client interaction | • Must be a Graduate or Equivalent | Mandatory - Speak, Read and Write in English<br>• Should be able to effectively handle process in any 2 of the following languages: Hindi, Tamil, Kannada, Telugu, Malayalam, Oriya, Marathi, Gujarati, Bengali and Punjabi | • Experience of at least 2 years, full-time in a Call Centre, or in direct selling/ telemarketing in the service industry<br>• Experience/ knowledge of Bank's products &Processes | • Effective Problem solving and decision making skills<br>• Complete knowledge of Bank's products & processes |
| **Quality Team Leader** Final Selection would be only after client interaction | • Must be a Graduate or Equivalent | Mandatory - Speak, Read and Write in English<br>• Should be able to effectively handle process in any 2 of the following languages: Hindi, Tamil, Kannada, Telugu, Malayalam, Oriya, Marathi, Gujarati, Bengali and Punjabi | • Experience of at least 2 years as quality assurance in charge at a BPO<br>• Experience/ knowledge of Bank's products & Processes | • Effective Problem solving and decision making skills<br>• Complete knowledge of Bank's products & processes |

**5.3.2 Resource Training**

The Successful Bidder shall be responsible for conducting project specific resource on-boarding training. This training shall include training of tools and technology, Indian Bank specific processes, products and services, soft skills etc. The Successful Bidders is also expected to evaluate each trainee's performance through appropriate mechanism/ test process approved by the bank and gauge him/her basis the threshold value. The resources clearing the training evaluation test shall be forwarded for on-job training. The period for on-boarding training should be at least 10 working days (80 hours). The Successful Bidder is required to maintain the results and evidences of training evaluation test and evidences for attending training for each trainee and make them available to the Bank or third party auditors as and when requested by the Bank. At no time, any resource with the evaluation score less than the threshold value should be deployed to the bank's project.

The Successful Bidder shall also be responsible for providing on-job training to resources qualifying the training evaluation test. The methodology used for on-job training may include shadow resource, continuous monitoring, 100% call audit and feedback etc. The period for on-job training for each resource should be of at least 1 week post clearing the training evaluation test.

Bank may additionally interview the successful CSA before their deployment on the floor. In case Bank feels that the performance is not adequate, the agent shall have to repeat the required training process or be replaced with suitable agent as defined above at no cost to the Bank.

**5.3.3 Ratio of key staff members**

The criteria for providing CSAs, Sr. CSAs, TLs, QAMs, Trainers and AMs are as follows:

1. 1 Sr. CSA for every 4 CSA (The CSA should not be reporting to a Sr. CSA; A Sr. CSA should be a better and more experienced CSA who handles priority calls as mentioned in scope of services)
2. 1 Team Leader for every 15 CSAs/Sr. CSAs or part thereof
3. 1 Assistant Manager for every 75 CSAs/Sr. CSAs or part thereof
4. 1 QAM for every 30 CSAs/Sr. CSAs or part thereof
5. 1QTL for every 3 QAM or part thereof
6. 1 Trainer for every 50 CSAs/Sr. CSAs or part thereof
7. 1 Manager for the overall process

At no time the ratio can be more than the proposed size. E.g. if the call centre has 76 CSA/ Sr. CSA then the bidder needs to have 2 Assistant Managers.

There should be a promotional process within CSAs so as to ensure that better candidates are incentivized. E.g. CSA to Sr. CSA, Sr. CSA to TL, etc. Also, staff trained/employed on Bank's account cannot be shifted to other accounts without explicit prior approval of bank.

It is clarified here that the Bank shall not make any additional payment in respect of Team Leaders, Assistant Managers, QAMs, trainers etc. deployed by the bidder for taking escalations, supervision and control of CSAs/ Sr. CSAs on the floor.

Notwithstanding the above stipulations, the recommendations made by the Committee on Capacity Building in banks and non-Banks 2014 (headed by Shri. G. Gopalakrishna), released by Reserve Bank of India, should be complied with at all times.

## 5.4 Quality Assurance

The Successful Bidder is expected to deploy dedicated quality assurance team for entire duration of the contract. The quality assurance team should be independent of the operations and training team. The quality assurance team is responsible for the following, but not limited to:

1. Ensuring that the resources deployed are in confirmation to minimum qualification laid out in section 5.3.1
2. Monitoring the performance of Customer Service Associate and Senior Customer Service Associate on a sample basis. The sample size shall be mutually agreed between the Successful Bidder and the Bank.
3. The Successful Bidder should conduct online survey for measuring employee satisfaction and share the report to the Bank at mutually agreed frequencies. Additionally, Bank to be provided with access to the online dashboard where the reports of the employee satisfaction surveys can be pulled out on demand.
4. Monitoring of 100% of calls pertaining to hot-listing of Debit/ Credit/ Prepaid/ Other Cards.
5. Executing Continuous Improvement Plan (CIP) in order to exceed the target Service Levels and KPIs mentioned in this RFP.
6. Performing Root-Cause analysis for repeated failure in service delivery and sharing the report for the same with the Bank.

## 5.5 Reporting and MIS

The Successful Bidder shall provide a solution to generate standard reports including reports to verify KPI & SLA parameters and regulatory & statutory reports. In addition, it should also be capable of generating adhoc/ customized reports/ MIS as per the Bank's requirement. Reports should also be available in web- enabled format & should be configurable to be e-mailed to a defined mailing list.

The report format shall be flexible and shall be available either in MS Excel, MS Word or any other user-friendly structure/ format including graphics depending on the request of the Bank from time to time. The Successful Bidder is required to provide only system generated reports (with no requirement for manual intervention) in order to track the proposed SLAs.

Details of the requirements pertaining to reports and MIS are mentioned in Annexure 1: Functional and Technical Specifications in sheet named "MIS".

## 5.6 Other requirements

### 5.6.1 Migration

The Service Provider shall deploy its own **Customer Relationship Management (CRM)** software/ application, which will be customized as per the Bank's requirement. The CRM solution, so installed, should be able to support all functionalities as specified by Bank and carry appropriate flexibility to extrapolate to all banking operations in due time. The Successful Bidder is required to migrate complete data including call transactions/logs, list of open transactions such as service requests, issues, leads etc from the existing system to new CRM solution. The Successful Bidder shall also be responsible for closing all the open transactions and provide seamless services to the Bank's customer.

### 5.6.2 Archival of Call Centre Data

The Successful Bidder shall archive all the calls (inbound and outbound), screen recordings, mails, SMSes, web-chats, video-chats and any other interaction trail with the caller/ user carried out during the contract period and share it with the bank as and when required by the bank during the contract period. The bidder is required to store and maintain all data for a minimum duration of 90 days from the date of transaction/ interaction. It should also facilitate seamless transfer of this data to Bank's verified data storage channels on mutually agreed frequencies.

The Successful Bidder is also expected to assist the bank in data and call recording retrieval based on the parameters defined by the bank from the data repository during the life of the contract. The Successful Bidder shall also assist the Bank in responding to queries and investigations initiated by the statutory bodies or law enforcement agencies as well as in fulfilling regulatory reporting requirements.

### 5.6.3 Exit Management

The Service Provider shall promptly, on the commencement of the exit management period, either due to termination of the contract or expiry of the contract, supply to the Bank or its nominated Service Providers the following:
1. Information relating to the current services rendered
2. Data related to open transactions such as service requests, issues, leads etc.
3. Migration of archived call records (online and offline), mails, SMSes, web-chats, video-chats screen recordings and other recordings.
4. Process documents, specific to the Bank, created during the contract period
5. Any other information/ support required for successful handover and migration of Call Centre services

The Service Provider shall provide uninterrupted services on existing terms till an alternate solution is available. Additionally, Service Provider is responsible to handover Bank's entire data including CRM data, call logs and audio recordings etc. to the Bank or its nominated Service Provider as informed by the bank.

Before the expiry of the exit management period, the Service Provider shall deliver to the Bank or its nominated Service Provider all new or updated materials from the categories set out above, and shall not retain any copies thereof, except that the bidder shall be permitted to retain one copy of such materials for archival purposes only.

## 6  Evaluation Criteria

Responses from Bidders will be evaluated in THREE stages, sequentially, as mentioned below:

**Stage 1 Eligibility criteria** evaluation will be done as detailed under Section 6.1 in this document.

**Stage 2 Technical Evaluation** consisting of reference site visits, presentation by Bidder and other technical parameters will be done as detailed under Section 6.2 in this document.

**Stage 3 Commercial Evaluation** will be done as detailed under Section 6.3 in this document.

The three stage evaluation shall be done sequentially on knock-out basis. This implies that only those Bidders qualifying in Stage 1 will be considered for Stage 2 and only those who qualify in Stage 2 will be considered for Stage 3.

Please note that the criteria mentioned in this section are only indicative and the Bank, at its discretion, may alter these criteria without assigning any reasons. Bank also reserves the right to reject any/ all proposal(s) without providing any specific reasons. All deliberations and evaluations performed by Bank will be strictly confidential and will be maintained as property of Bank exclusively and will not be available for discussion to any Bidder of this RFP.

### 6.1 Stage 1 – Evaluation of Eligibility Criteria

Bank will evaluate the Bidders on each criteria separately and satisfy itself beyond doubt on the Bidder's ability / position to meet the criteria. Those Bidders who qualify on ALL the criteria will only be considered as "Qualified under Stage 1" of evaluation and will be considered for evaluation under Stage 2.

Those Bidders who do not qualify at this Stage 1 will not be considered for any further processing. The EMD money (as detailed in Section 8.12 of this document) in respect of such Bidders will be returned on completion of the RFP process. Bank, therefore, requests that only those Bidders who are sure of meeting all the eligibility criteria, respond to this RFP process.

Evaluation of eligibility criteria will be as per the information/ response provided by the bidder against eligibility criteria and the supporting documents as mentioned below.

Only those bidders who fulfill the criteria mentioned in the table below are eligible for technical evaluation. Offers received from the bidders who do not fulfill any of the following eligibility criteria are liable to be rejected.

| # | Eligibility Criteria Requirements | Supporting required |
|---|---|---|
| 1 | The Bidder must be a Public/Private Limited Company registered in India under the Companies Act, 1956 | Certificate of Incorporation |
| 2 | The Bidder should have been in the business of managing Call Centre operation for at least 10 years as on 31.12.2019. In case the current Bidder company is the result of a merger / acquisition, at least one of the merging companies should have been in the business of Call Centre operation for at least 10 years as on 31.12.2019. | Certificate of Incorporation |
| 3 | The Bidder or its wholly owned subsidiary which is providing BPO/Call Centre services or the parent company of whom the Bidder is a wholly owned subsidiary, providing BPO/Call Centre services must have net profit from its Indian Call Centre Operations during last three financial years i.e. FY 2016-17, FY 2017-18 and FY 2018-19 | Copies of audited balance sheets and Profit & Loss statements for the last three financial years (i.e. audited statements for FY 2016-17, FY 2017-18 and FY 2018-19). In the event that profit is not publically reported for the Indian call centre operations of the Service Provider / its subsidiary, a certificate to this effect from an authorized Chartered Accountant should be provided. |

| 4 | Bidder's yearly gross revenue from India Call Centre voice operations should be a minimum of Rs. 250 crores during each of the last two financial years, i.e. FY 2017-18 and FY 2018-19. | Financial Statement of the company. (In the event that profit is not publicly reported for the Indian call center operations of the Bidder/its subsidiary/its parent company, a certificate to this effect from an authorized Chartered Accountant should be provided.) |
|---|---|---|
| 5 | PCI DSS Certification | PCI DSS certification should be done from 3 months from the date of acceptance of Purchase Order by the Successful Bidder |
| 6 | Bidder should have an independent internal audit function in place. | Self Declaration |
| 7 | The Bidder should not have been blacklisted/terminated by any Government/Public Sector Organization/Agency for unsatisfactory past performance, corrupt, fraudulent or any other unethical business practices, at any point. The Bidder should not have been blacklisted by IBA or any other Regulatory or Legal entities. | Self Declaration |
| 8 | The Bidder or its wholly owned subsidiary providing BPO/Call Centre services or the parent company of whom the Bidder is a wholly owned subsidiary providing BPO/Call Centre services, must have registered itself with Department of Telecommunication (DoT)/ TRAI. | Copy of DOT/ TRAI certificate for the site. |
| 9 | The Bidder or its wholly owned subsidiary providing BPO/Call Centre services or the parent company, of whom the Bidder is a wholly owned subsidiary providing BPO/Call Centre services, should be operating with an aggregate of at least 4000 CSA on company payroll for its Indian Call Centre Voice operations as on 31.12.2019. | Certificate from the Bidder's HR head |
| 10 | The Clientele of the Bidder or its wholly owned subsidiary providing BPO/Call Centre services or the parent company, of whom the bidder is a wholly owned subsidiary, providing BPO/Call Centre services, must include either:<br>    I.   one reputed Scheduled Commercial Bank (with over 1500 branches and has total business (deposits + advances) greater than Rs. 2 lakh crores) for whom the Service Provider has set up a Call Centre of at least 100 CSA<br>        OR<br>    II.  one reputed client with a revenue of over Rs. 50,000 crores for whom the Service Provider has set up a Call Centre with at least 1500 CSA | Letter from client on its letter head/ LOI/ Agreement that confirms all the required Points |
| 11 | The Bidder should have obtained an ISO certification | Copy of the Certificate |
| 12 | Bidder should provide an undertaking for providing adequate data and information security | Annexure 3I: Undertaking for Data and Information Security |

Note:
- *Bidders need to ensure compliance to all the eligibility criteria points.*
- *Purchase orders without relevant organization's confirmation through a credential letter will not be considered as credential against the criterion.*
- *Experience of providing Call Centre services at Regional Rural Banks and Cooperative Banks would not be considered for eligibility or evaluation purpose in the current RFP.*
- *Public sector/ scheduled commercial banks refer to public sector/ scheduled commercial banks in India only.*
- *The branches being considered in the criteria should be per Bank and not cumulative across Banks.*

## 6.2 Stage 2 – Technical Evaluation

The technical bid submitted by the Bidder will be evaluated only if they fulfill the eligibility criteria i.e. qualify through Stage 1. The technical bid evaluation will be done on a total score of 100. The proposal evaluation will be based on the evaluation matrix consisting of the following parameters.

| S No | Evaluation Criteria | Description | Weightage (%) |
|---|---|---|---|
| 1 | Relevant Experience | Evaluation of experience of managing Call Centers of Indian public and private sector banks and similar volumes | 30 |
| 2 | Reference Site Feedback | Evaluation of Call Centers operations at reference client site through visits and interviews | 20 |
| 3 | Presentation of proposal and product walkthrough to Bank's Evaluation or Project Committee | Presentation of proposal to Evaluation Committee to gauge their understanding of Bank's expectation and product demonstration/ walkthrough of capabilities of the proposed Call Centre using CRM solution | 15 |
| 4 | Understanding of Scope, Approach and Methodology | Assessment of the overall approach and the methodologies including approach for transition and operations, to be adopted by the Service Provider | 15 |
| 5 | Functional & Technical Requirements | Requirements, based on compliance to business, functional and IT requirements | 20 |
| | **TOTAL** | | **100** |

The minimum qualifying aggregate technical score (ATS) for Stage 2 will be 80% of total score for the technical evaluation. Only those bidders who qualify through the Stage 2 - Technical evaluation stage will be short listed for commercial evaluation and reverse auction.

In the event of only one bidder qualifying or none of the bidders qualifying, the Bank at its discretion may choose to award the contract to the qualified bidder or waive criteria to select more than one bidder complied with most of the eligibility, functional, technical criteria as prescribed by the Bank.

Also the Bank may, at its sole discretion, decide to seek more information from the bidders in order to normalize the bids. However, bidders will be notified separately, if such normalization exercise is resorted to.

### 6.2.1 Relevant Experience

The bidder is required to provide documentary evidence of its relevant past experience for the various parameters identified in the table below.

| S No | Past Experience | Score | Max Score |
|------|-----------------|-------|-----------|
| A | Experience in managing Call Centre operations for **inbound calls** from **Bidder's premise** for Scheduled Commercial **Banks in India** with **over 1500 branches** | | 30 |
| | Two or more Public Sector Banks in India | 30 | |
| | One Public Sector Bank in India OR two Private Sector Banks in India | 20 | |
| | One Private Sector Bank in India | 10 | |
| B | Experience in managing Call Centre operations for **outbound calls** from **Bidder's premise** for Scheduled Commercial **Banks in India** with **over 1500 branches** | | 30 |
| | Two or more Public Sector Banks in India | 30 | |
| | One Public Sector Bank in India OR Two Private Sector Banks in India | 20 | |
| | One Private Sector Bank in India | 10 | |
| C | Managing Call Centre operations for **inbound and outbound** calls for **Mutual Fund/ Insurance/ NBFCs in India** (with over 50 CSA for each client) | | 20 |
| | More than 4 Clients | 20 | |
| | 3 or 4 Clients | 15 | |
| | 2 or 1 Client | 10 | |
| D | Managing Call Centre operations for **Client's India operations** with over **100 CSA**(for each client) | | 20 |
| | More than 4 Clients | 20 | |
| | 3 or 4 Clients | 15 | |
| | 2 or 1 Client | 10 | |
| | **TOTAL** | | **100** |

### 6.2.2 Physical and Information Security

The Bidder is required to provide the detailed list of information, data and physical security controls that are deployed by the Bidder's Call Center sites (with at least one of the sites being the one that is proposed by the Bidder).

The Bidder is also required to provide a copy of all available data, information and physical security related certifications including DSCI, ISO27001, BS10012, PCI-DSS, etc.

### 6.2.3 Reference Site Feedbacks

The Bidder is required to provide particulars for reference sites as per the following requirements. Two Sites where the bidder is providing services for Call Centre operations in India, preferably PSU Bank or an Indian Scheduled commercial Bank, for the following services,

• Inbound call handling for queries/requests/complaints handling and

• Outbound call handling for lead generation/marketing/collections and soft recovery

If the reference site is not the same as the proposed Call Centre site for Indian Bank, the Bank reserves the right to visit the same and include the same for evaluation.

### 6.2.4 Team Skills

Responses received in Annexure 2: Solution and Non Solution Details would be used for evaluating the bidder on the skills and experience of the proposed project team and overall operational strength in accordance with the requirements of this project.

The Bidder is required to provide the governance structure/ escalation matrix and profile of all the key personnel (from Manager to the Country Head) of the organization including the proposed banking SMEs who would support the project.

### 6.2.5 Presentation of proposal

Indian Bank will schedule the presentations and intimate the bidders of the time and locations. Failure of a Bidder to complete a scheduled presentation may result in the rejection of that Bidder's proposal.

#### 6.2.5.1 Presentation of Scope Understanding, Approach and Solution

A representative agenda for the presentation is as provided in Annexure 11: Bidder Presentation Agenda. Any changes to the agenda of the presentation will be communicated to the bidder as part of the formal invitation to present the solution and related capabilities.

#### 6.2.5.2 Call Centre & CRM System Demonstration

The Bidder is also expected to provide a comprehensive demonstration of the proposed systems to provide a walkthrough of the typical screens/ processes expected to be handled at the Call Centre. The Bidder is expected to cover the current and future requirements of the bank pertaining to CRM system. The bank will schedule the system demonstrations and intimate the bidders of the time and locations. Any changes to the agenda of the demonstration will be communicated to the bidder as part of the formal invitation to present. Failure of a bidder to complete a scheduled demonstration may result in the rejection of that bidder's proposal.

### 6.2.6 Understanding of Scope, Approach & Methodology

Reponses received in section 9.10 would be used for evaluating the Bidder on the understanding of scope and the overall project approach proposed. Also, the approach to data security will be evaluated on the basis of the technical response document.

#### 6.2.7 Functional & Technical Requirements

Reponses received in Annexure 1: Functional and Technical Specifications would be used for evaluating

the Bidder on the functionality being proposed by the bidder. Scoring for each functional and technical requirement shall be done on the basis of the matrix defined below:

| Bidder`s Response | Vital | Essential | Desirable |
|---|---|---|---|
| **Fully Compliant (F)** | 9 | 6 | 3 |
| **Customization (C)** | 6 | 4 | 2 |
| **Non-Compliant (N)** | 0 | 0 | 0 |

Bidder needs to provide 100% of vital requirements, at least 80% of Essential requirements and at least 60% of Desirable requirements as part of the solution.

Bidders should also secure at-least 75% of the maximum marks for the functional requirements for call center to qualify for commercial evaluation.

## 6.3 Stage 3 – Commercial Evaluation

Indicative Commercial Bid should be submitted by the Service Provider in a separate sealed cover as per Annexure 6: Commercial Bill of Materials and should be without any conditions. Technically qualified bidders as per technical evaluation process will participate in reverse auction process. The bidder with the lowest commercials will be declared successful L1 bidder and shall be awarded the contract.

The bank will conduct reverse auction on Total Cost of Ownership (TCO) and shall exclude all applicable taxes but will include Excise duty, Custom duty, Installation, Commissioning charges/ Expenses comprehensive Maintenance Charges during warranty period including visit expenses, transporting and forwarding charges to respective sites, Insurance for transit period and till installation.

### 6.3.1 Commercial Bid Evaluation Considerations

Commercial bid valuation shall be considered as below in case of any kind of discrepancy:

1. If there is a discrepancy between words and figures, the amount in words shall prevail
2. If there is a discrepancy between percentage and amount, the amount calculated as per the stipulated percentage basis shall prevail
3. The amount stated in the correction form, adjusted in accordance with the above procedure, shall be considered as binding, unless it causes the overall price to rise, in which case the bid price shall prevail
4. If there is a discrepancy in the total, the correct total shall be arrived at by Bank
5. In case the bidder does not accept the correction of the errors as stated above, the bid shall be rejected.
6. At the sole discretion and determination of the Bank, the Bank may add any other relevant criteria for evaluating the proposals received in response to this RFP.
7. Bank may, at its sole discretion, decide to seek more information from the respondents in order to normalize the bids. However, respondents will be notified separately, if such normalization exercise as part of the technical evaluation is resorted to.
8. All liability related to non-compliance of this minimum wages requirement and any other law will be responsibility of the bidder.
9. The highest technical bidder shall not automatically qualify for becoming selected bidder and for award of contract by the Bank.

10. The Bank shall not incur any liability to the affected bidder on account of such rejection.
11. The Bidder whose technical and commercial bid is accepted will be referred to as "Selected Bidder" and the bank will notify the same to the selected bidder.
12. The selected bidder shall provide revised Agent rate and the revised Annexure 6: Commercial Bill of Materials post reverse auction.
13. The final decision on the Successful Bidder will be taken by the Bank. The implementation of the project will commence upon signing of a contract between the Bank and the Selected Bidder based on the evaluation.

## 6.4 *Key Guidelines*

1. Bidder's proposal should strictly conform to the specifications of this RFP.
2. Proposals not conforming to the specifications will be rejected subject to the bank's discretion. Any incomplete or ambiguous terms/ conditions/ quotes may result in disqualification of the offer at bank's discretion. The bidder has to offer specific remarks for technical requirements and clearly confirm compliance. Any deviations on technical requirements should be clearly informed in remarks column.
3. Deviation/ comments on other terms prescribed by the Bank are to be provided in a separate section in technical bid. The bank is not bound to evaluate the deviations mentioned at any other section of the bid.
4. For supplementary information a separate sheet should be used.
5. All pages should be numbered (like 1/ xxx, 2/ xxx where xxx is last page number of bid document) and signed by the authorized signatory under the company seal.
6. Technical Bid documents are to be properly hardbound.
7. Indian Bank reserves the right to reject any or all proposals submitted by various bidders as part of response to this RFP. Similarly, it reserves the right not to include any bidder in the final short-list.

# 7 Service Level Requirements (SLR) and Penalties

## 7.1 *Service Disruption Incidents:*

Service disruption is defined as the events and parameters due to which Call Centre services are completely/partial unavailable for the bank's customers. The service disruption parameters are defined below:

| Severity Type | Impact Area | Indicative lists of incidents |
|---|---|---|
| **Severity 1** | Site Unavailability | • Any unplanned event due to which 40% or more of the deployed Call Centre CSA at site cannot service the Bank's customers due to factors like application malfunction, site unavailability, mass absence of the staff etc. |
| | System unavailability | • Unavailability of critical business applications/ modules provided by the bidder including CRM, IVR Application, CTI solution, etc. that hampers the performance of CSAs.<br>• Integration issue (from bidder's side) between Bank's CBS, Internet banking application, ATM and other in scope application |
| | Infrastructure & Systems | • Unavailability of production environment at both DC and DR simultaneously. |

| **Severity 2** | Site Unavailability | • Any unplanned event due to which 15% to 40% of the deployed Call Centre CSA at site cannot service the Bank's customers due to factors like application malfunction, site unavailability, mass absence of the staff etc. |
|---|---|---|
| | System unavailability | • Unavailability of other critical business applications/ modules provided by the bidder including Knowledge Management System, Complaint Management System, etc. that hampers the performance of CSAs.<br>• Integration issue between other critical application like Knowledge Management System, Complaint Management System, Call Monitoring System etc. |
| | Infrastructure & Systems | • Production environment either at DC and DR but not simultaneously at both locations getting disrupted |
| **Severity3** | Site Unavailability | • Any unplanned event due to which 10% to 15% of the deployed Call Centre CSA cannot service the Bank's customers due to factors like application malfunction, site unavailability, mass absence of the staff etc. |
| | System unavailability | • Unavailability of systems not covered above that provided by the bidder that hampers the performance of CSAs as well as reporting capabilities.<br>• Integration issue between non critical applications |
| | Infrastructure & Systems | • Unavailability of infrastructure components but not amounting to DC/ DR being down<br>• Test, Migration and Training Infrastructure and Application |

## 7.2 Service Resolution Time

| Issue Classification | Response Time | Resolution Time | Penalty in case of non resolution after proposed resolution time |
|---|---|---|---|
| Severity 1 | 15 Minutes | 1 Hour | 3% of Monthly billed amount |
| Severity 2 | 30 Minutes | 4 Hours | 3% of Monthly billed amount |
| Severity 3 | 2 Hours | 24 Hours | 2% of Monthly billed amount |

For the first Severity 1 incident in a rolling quarter (same incident should not have happened in last 90 days), the resolution time is relaxed to two hours.

The penalty percentage would increase by the factor defined in "Penalty in case of non – resolution after proposed resolution time" after completion of each time bucket defined in Resolution Time e.g. for first Severity 1 incident in a rolling quarter if incident is resolved in 5 hours 15 minutes. Penalty will be calculated based on the following calculation methodology:

| Period | Penalty |
|---|---|
| 1Hours | No Penalty |
| < 2 Hours | 1% of Monthly billed amount |
| < 3 Hours | 2% of Monthly billed amount |
| < 4 Hours | 4% of Monthly billed amount |
| 5 Hours 15 Minutes | 5% of Monthly billed amount |

If same incident happens for the second time in a rolling quarter (last 90 calendar days) then the penalties would start from the moment the incident was identified.

E.g. for Severity 2 incident in a rolling quarter if incident is resolved in 8 hours 15 minutes. Penalty will be calculated based on the following calculation methodology:

| Period | Penalty |
|---|---|
| < 2 Hours | No Penalty |
| < 4 Hours | 1% of Monthly billed amount |
| < 8 Hours | 2% of Monthly billed amount |
| < 8 Hours 15 Minutes | 4% of Monthly billed amount |

If same incident happens for the second time in a rolling quarter (last 90 calendar days) then the penalties would start from the moment the incident was identified.
E.g. for Severity 3 incident in a rolling quarter if incident is resolved in 49 hours. Penalty will be calculated based on the following calculation methodology:

| Period | Penalty |
|---|---|
| < 12 Hours | No Penalty |
| < 24 Hours | 1% of Monthly billed amount |
| < 48Hours | 2% of Monthly billed amount |
| < 49 Hours | 3% of Monthly billed amount |

If same incident happens for the second time in a rolling quarter (last 90 calendar days) then the penalties would start from the moment the incident was identified.

## 7.3 Service Expectations

These are critical performance parameters that shall be tracked on a regular basis to evaluate the Call Centre's performance. The Successful Bidder is expected to maintain and ensure that its performance on these parameters is acceptable. In the review meetings, the Bank and the Successful Bidder shall jointly take decisions regarding acceptable performance, on different parameters.

### 7.3.1 Identified Parameters

| # | Parameter | Definition | Data to be captured |
|---|-----------|-----------|---------------------|
| 1 | Call abandonment rate at IVR | Number of calls which were abandoned on IVR without execution of a single function / Number of calls which reached IVR | The number of calls that reached IVR and the number of calls which were abandoned on IVR without execution of a single function, both, would need to be captured. |
| 2 | Call abandonment rate at ACD | Number of calls Abandoned on ACD/Number of calls which reached ACD | The number of calls requesting for CSA and the number of calls which are answered by the CSA, both, would need to be captured |
| 3 | Occupancy Ratio for CSA | Average utilization time of the CSA on a monthly basis | Bidder is required to monitor TOS (Time on System) which is summation of Total Idle time, Total Handling Time, Total Hold time and Total Wrap time for the given period. Occupancy Ratio = (Handling Time + Hold Time + Wrap Time)/ TOS |
| 4 | Call queue wait time | The waiting time in Automatic Call Distributor (ACD) queue after pressing prescribed digit to talk to the agent but before being answered by the agent | This will be captured from the time the customer has keyed the relevant number in the IVR option menu, for speaking to an agent. |
| 5 | Call quality score | This is measured by scoring a random sample of calls on pre-defined parameters, as mentioned in Annexure 12: Call Quality Score. | The Call Centre needs to have a call logging facility to record all the different calls that have been handled by the CSA. A random sample of these calls will then be graded by the Bank's call quality audit team against pre-decided parameters as mentioned in Annexure 12: Call Quality Score. Bank will ensure that there are at least 2 dedicated employees from Indian Bank to monitor and score thesecalls.Theseemployeeswillauditatleast50 calls per day and should cover all CSA at least once in 2 weeks. |

| 6 | CSAT Score | Customer Satisfaction, as measured on call or via SMS or any other method bank deems fit. | The Calls taken by the agents should have a method to measure satisfaction level of the customer on the basis of some or all of the following:<br>i.  Quality of service received<br>ii.  Speed of service<br>iii.  Manner and attitude of the agents<br>iv.  Overall Satisfaction<br>v.  Recommendation to a friend |

### 7.3.2 Expected Service Levels

| # | Parameter | Periodicity | Expected Service Level | Service Duration | Penalty as % of Monthly Billed Amount |
|---|-----------|-------------|------------------------|------------------|----------------------------------------|
| 1 | Call abandonment rate at IVR | Monthly | < 5 % | 7% > Service Level >= 5% | 1 % |
|   |           |             |       | 10% > Service Level >= 7% | 2 % |
|   |           |             |       | Service Level >= 10 % | 5 % |
| 2 | Call abandonment rate at ACD | Monthly | < 5 % | 7% > Service Level >= 5% | 2 % |
|   |           |             |       | 10% > Service Level >= 7% | 4 % |
|   |           |             |       | Service Level >= 10% | 5 % |
| 3 | Occupancy Ratio for CSA | Monthly | >75 % | 70% < Service Level <= 75% | 1 % |
|   |           |             |       | 60% < Service Level <= 70% | 2 % |
|   |           |             |       | Service Level <= 60% | 3 % |
| 4 | Call Answer Time | Monthly | >85% calls attended within 20 seconds | 80% < Service Level <= 85% | 1 % |
|   |           |             |       | 75% < Service Level <= 80% | 2 % |
|   |           |             |       | Service Level <= 75% | 5 % |
| 5 | Call quality score | Daily | > 85 % | 80% < Service Level <= 85% | 1 % |
|   |           |             |       | 75% < Service Level <= 80% | 2 % |
|   |           |             |       | Service Level <= 75% | 3 % |
| 6 | CSAT score | Monthly | 80% | 75% < Service Level <= 80% | 1% |
|   |           |             |     | 70% < Service Level <= 75% | 2% |
|   |           |             |     | Service Level <= 70% | 3% |
| 7 | First Time Resolution | Monthly | 90% | 85% < Service Level <= 90% | 1% |
|   |           |             |     | 80% < Service Level <= 85% | 2% |
|   |           |             |     | Service Level <= 80% | 3% |

All of these service parameters are expected to be provided by the bidder on monthly basis through a system generated report (without any manual intervention) for the bank to review.

## *7.4 Other Parameters*

These are critical performance parameters that shall be tracked on a regular basis to evaluate the Call Centre's performance. The Bank reserves the right to include any of these parameters as part of the SLAs from a future date in consultation with the Bidder.

Unlike SLAs, these parameters shall not be linked to commercial penalties, but the Bidder is expected to maintain and ensure that its performance on these parameters is acceptable. In the review meetings, the Bank and Bidder shall jointly take decisions regarding acceptable performance, on different parameters.

| # | Parameters | Definition | Periodicity | Expected Level |
|---|---|---|---|---|
| 1 | IVR efficiency Rate | Number of calls satisfactorily disposed of at IVR / Total number of calls reaching IVR. The calls considered disposed of at the IVR are the calls that are terminated at IVR menu and which are not opted for talking to the operator | Monthly | > 90 % |
| 2 | Average time taken for a customer to be disposed of at IVR | This is measured as the time it takes for the customers to be successfully serviced by IVR on calls where customer does not ask for an operator | Monthly | > 90% calls to be disposed of within 45 seconds |
| 3 | Hold Time | This is measured as the total time a call was put on hold by the agent | Daily | <10 seconds (on an average) |
| 4 | Wrap Time | This is measured as the total time that was taken by the agent in closing the active call | Daily | <15 seconds (on an average) |
| 5 | Average handling time (AHT) for the Customer | Total time taken by the agent for supporting customer requirements. Active Time + Hold Time + Wrap Time | Weekly | 195 seconds <= AHT <= 225 Seconds |
| 6 | Call handling efficiency of CSA managing inbound/ outbound calls | This KPI measures the efficiency of operators in making inbound/ outbound calls in terms of average:<br>• Number of calls answered/ made by an agent per day<br>• Talk time taken to complete calls | Monthly | >120 calls per CSA per day |
| 7 | Resource Qualification | Asdefinedinsection5.3.1ofthisRFPtobe evaluated on ad hoc basis by the Bank's staff | On going | 100 % |
| 8 | Team Structure | Asdefinedinsection5.3.3ofthisRFPtobe evaluated on ad hoc basis by the Bank's staff | On going | 100 % |
| 9 | First time resolution | Number of calls in which issue was resolved in the first call itself | Monthly | 90 % |

## 7.5 Penalties for Delayed Implementation

1. The Successful Bidder must strictly adhere to the delivery dates or lead times identified in its proposal. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to Indian Bank, may constitute a material breach of the Bidder's performance. As a deterrent for delays during implementation, Indian Bank may levy penalties for delays attributable to the Successful Bidder. The reasons like non-familiarity with the site conditions, bank applications and/ or existing IT infrastructure will not be considered as a reason for delay.
2. Penalty based on following table will be levied for every week's delay in meeting any milestone agreed as part of project plan. If two separate milestones (running parallel) are defaulted then the penalty for all such delays shall be aggregated. Minimum 7 milestones need to be agreed as part of the project plan.
3. A cap of 5% of the Projected Outflow would be reserved as penalties against any delay in meeting milestones.

| Delay | Penalty |
|---|---|
| Up to 1 Week | Grace Period. No penalty |
| 1 – 2 Weeks | INR 1,00,000 |
| 2 – 3 Weeks | INR 2,00,000 |
| 3 – 4 Weeks | 2% of Projected Outflow |
| 4 – 5 Weeks | 3% of Projected Outflow |
| 5 – 6 weeks | 4% of Projected Outflow |
| >6 weeks | 5% of Projected Outflow |

For a delay of more than 6 weeks in implementation, Indian Bank will have the option of looking at more severe options like cancelling the awarded contract.

## 7.6 Cap on penalties

Please take note that Cap on the quarterly penalty is fixed at 10% of the monthly payout and 25% of the quarterly payout. Projected outflow for the penalty calculation will be as follows:

Projected Outflow = CSA Cost per month * 150 * Number of months of Call Centre
Number of months of Call Centre operations: 36 months

## 7.7 Overall Liability of the Bidder

The bidder's aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals. The bidder's liability in case of claims against Indian Bank resulting from willful misconduct or gross negligence of the bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other intellectual property rights, breach of confidentiality, or violation of any legal, regulatory, statutory obligations shall be unlimited.

# 8 Terms and Conditions

## 8.1 General Terms and Conditions

The following are the general terms and conditions proposed to be included in the Contract. The Bank reserves the right to add, delete, modify or alter all or any of these terms and conditions in any manner, as deemed necessary before signing the final agreement. The Successful Bidder will have to enter into a contract agreement directly with the Bank.

The contract agreement will contain various terms and conditions relating to payment, delivery, installation and operationalization, training, commissioning and acceptance, support during periods of warranty and maintenance, penalty due to delay in performance etc. All the diagrams, drawings, specifications and other related literature and information, provided by the bidder for the solution and agreed to by bank, will also form part of the agreement.

The Successful Bidder must initiate work on the project on the very day after signing of the contract/ release of letter of intent, as agreed with the Bank. The Bidder at his own expense will register the contract agreement by paying the appropriate stamp duty. The first page of the contract agreement shall be on a stamp paper of appropriate value.

The original bill/ invoice for the services rendered must be furnished along with the prices thereof as per the terms and conditions contained in this document. The bidder will undertake to ensure that the prices are reasonable and in the range of prices for similar/ same services available in the market. If any abnormal irregularity is detected anytime in respect of the above, the bank will have the right to take appropriate action against the bidder as deemed fit by the bank. Payment shall be made on the actual procurement/ delivery of service.

The Successful Bidder and the team shall abide by the ISMS framework (ISO 27001:2005/ISO 27001:2013 or any other such framework as deployed at the Bank) of the bank which includes Incident Management, Change Management, Capacity Management, Configuration Management, service catalogue etc. These conditions shall apply to the project for outsourcing Call Centre services undertaken by the Bank.

## 8.2 *Application*

For the purpose of the Purchase Agreement as well as for the purpose of the Tender Document, the purchaser is:

General Manager
Marketing Department
Indian Bank,
Corporate Office, 254-260 Avvai Shanmugam Salai
Royapettah, Chennai: 600 014

## 8.3 *Standards*

The services and other materials including all deliverables and reports under the contract shall conform to the standards mentioned in this RFP as well as the Technical Bid submitted by the bidder and/ or agreed between bank and the bidder, and when no applicable standard is mentioned, the services/ products/ deliverables shall be supplied under the authoritative and appropriate international standards of such services/ products/ deliverables and such standards shall be the latest issued by the concerned institution(s).

## 8.4 *Governing Language*

All correspondences and other documents pertaining to the contract shall be in English

## 8.5 *Applicable Law*

The Contract shall be governed and interpreted in accordance with laws in India.

## 8.6 Notice

Any notice given by one party to the other pursuant to the contract shall be sent to the other party (per the address mentioned in the contract) in writing either by hand delivery or by registered post or by courier and shall be deemed to be complete only on obtaining acknowledgment thereof; or by telex or by facsimile or by other electronic media including e-mail and in which case, the notice will be complete only on confirmation of receipt by the receiver. A notice shall be effective when delivered or on the notice's effective date, whichever is later.

## 8.7 Right to Alter Quantities

Bank reserves the right to alter the requirements specified in the RFP. The Bank also reserves the right to delete one or more items from the list of items specified in the RFP. The Bank will inform all bidders about changes, if any.

The Bidder agrees that Bank has no limit on the additions or deletions on the items for the period of the contract. Further the bidder agrees that the prices quoted by the bidder would be proportionately adjusted with such additions or deletions in quantities.

## 8.8 Contract Agreements

Any change made in any clause of the contract which shall modify the purview of the contract within the validity and currency of the contract shall be deemed as an amendment. Such an amendment can and will be made and be deemed legal only when the parties to the contract provide their written consent about the amendment, subsequent to which the amendment is duly signed by the parties and shall be construed as part of the contract. The details of the procedure for amendment shall be as specified in the contract. No variation in or modification of the conditions of the contract shall be made except by written amendment signed by the parties.

No variation in or modification of the conditions of the contract shall be made except by written amendment signed by the parties

## 8.9 Use of Contract Documents and Execution

The Bidder shall not, without bank's prior written consent, disclose the Contract or any provision thereof, or any specification or information furnished by or on behalf of bank in connection therewith, to any person other than a person employed by the bidder in the performance of the Contract. Disclosure to any such employed person shall be made in confidence against Non-disclosure agreements completed prior to disclosure and disclosure shall extend only so far as may be necessary for the purposes of such performance.

Any document, other than the Contract itself, shall remain the property of bank and all copies thereof shall be returned to bank on termination of the Contract.

The bidder shall not, without bank's prior written consent, make use of any document or information above except for the purposes of performing the Contract.

## 8.10 Indemnity

The Bidder shall, at its own cost and expenses, defend and indemnify the bank against all third-party claims including those of the infringement of intellectual property rights, including patent, trademark, copyright, trade secret, industrial design rights or third party claims arising out of non-fulfillment of

duties like ATM hot listing etc. or any other claims arising from the performance of the contract.

The bidder shall expeditiously meet any such claims and shall have full rights to defend itself there from. If the Bank is required to pay compensation to a third party resulting from such infringement, the bidder will bear all expenses including legal fees.

Bank will give notice to the Bidder of any such claim and shall provide reasonable assistance to the bidder in disposing of the claim.

The Bidder shall also be liable to indemnify the bank, at its own cost and expenses, against all losses/ damages, which Bank may suffer on account of violation by the Bidder of any or all national/ international\ trade laws, norms, standards, procedures etc. This liability shall not ensue if such losses/ damages are caused due to gross negligence or willful misconduct by the bank or its employees.

The bidder may procure insurance against damages to hardware/ software/ services components of the proposed Call Centre services. The Bank will be indemnified by the Bidder from losses on account of any such damages.

## 8.11  Cancellation of Contract and Compensation

The Bank reserves the right to cancel the order/ contract of the selected bidder and recover expenditure incurred by the bank on the following circumstances:

1. The Selected Bidder commits a breach of any of the terms and conditions of the contract.
2. The Bidder goes into liquidation voluntarily or otherwise.
3. The progress regarding execution of the contract by the Bidder does not comply with the SLAs proposed in this RFP and the deviations are above the defined threshold limits.
4. Deduction on account of liquidated damages/ Service Level Penalties reach 25% of the quarterly payout.

For point 4, Bank may provide a one-time cure period of maximum of 30 calendar days to the Successful Bidder to provide the Successful Bidder an opportunity to improve the quality of service delivery, post that if there is any subsequent service disruption/ degradation amounting to the service level penalties of 20% of the quarterly payout, Bank reserves the right to cancel the contract and recover expenditure incurred by the bank.

After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the bank reserves the right to get the balance contract executed by another party of its choice by giving three months' notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which the bank may have to incur to carry out the bidding process for the execution of the balance of the contract. This clause is applicable if for any reason the contract is cancelled.

The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and/ or invoking Bank Guarantee, if any, under this contract or any other contract/ order.

## 8.12  Earnest Money Deposit

Each bidder is required to submit Bank Guarantee drawn in favor of "Indian Bank" payable at Chennai, towards Earnest Money Deposit (EMD) of INR 50,00,000/- (Rupees Fifty Lakhs only). The Bank may accept Bank Guarantee for an equivalent amount valid for 210 days from the last date of bid submission

and issued by any scheduled commercial bank.

The format of Bank Guarantee is enclosed in Annexure 3A: Bank Guarantee Proforma for Earnest Money Deposit (EMD).

The EMD made by the bidder will be forfeited or Bank Guarantee furnished by the bidder for EMD shall be invoked if:

1. The Bidder withdraws his tender before processing of the same.
2. The Bidder withdraws his tender after processing but before acceptance of the PO issued by bank.
3. The Selected Bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee.
4. The Bidder violates any of the provisions of the terms and conditions of this tender specification.

The EMD will be refunded to:

1. The Successful Bidder, only after furnishing an unconditional and irrevocable Performance Bank Guarantee(PBG) for 10% of the total project cost for the project duration and valid for contact duration and for additional claim period of 6 (six) months thereafter, validity starting from its date of issuance. The PBG shall be submitted within15 days of the PO issued from the Bank.
2. The unsuccessful bidders shall receive the EMDs back only after acceptance of the PO by the Selected Bidder.

## 8.13 *Performance Bank Guarantee*

1. As mentioned above, the Successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) for 10% of the total project cost of 36 months and valid for 42 months including claim period of 6 (six) months, validity starting from its date of issuance. The PBG shall be submitted within 15 days of the PO from the Bank.
2. The PBG shall be denominated in Indian Rupees. All charges whatsoever such as premium; commission etc. with respect to the PBG shall be borne by the Successful Bidder.
3. The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing bank on the printed letterhead of the issuing bank. Such forwarding letter shall state that the PBG has been signed by the law fully constituted authority legally competent to sign and execute such legal instruments. The executor (BG issuing Bank Authorities) is required to mention the Power of Attorney number and date of execution in his/her favour with authorization to sign the documents.
4. Each page of the PBG must bear the signature and seal of the BG issuing bank and PBG number.
5. In the event of the Successful Bidder being unable to service the contract for whatever reason, bank may invoke the PBG.
6. In the event of delays by Successful Bidder in implementation of project beyond the schedules given in the RFP, the bank may invoke the PBG.
7. Notwithstanding and without prejudice to any rights whatsoever of the bank under the contract in the matter the proceeds of the PBG shall be payable to bank as compensation by the Successful Bidder for its failure to complete its obligations under the contract. Bank shall notify the Successful Bidder in writing of the exercise of its right to receive such compensation within 14 days, indicating the contractual obligation(s) for which the Successful Bidder is in default.
8. The bank shall also be entitled to make recoveries from the Successful Bidder's bills, Performance Bank Guarantee, or any other amount due to him, the equivalent value of any payment made to him due to inadvertence, error, collusion, misconstruction or misstatement.

9. The PBG may be discharged/ returned by bank upon being satisfied that there has been due performance of the obligations of the Successful Bidder under the contract. However, no interest shall be payable on the PBG.

10. For calculation of total project cost, for performance bank guarantee, bidder needs to consider equivalent cost, of 250 CSA for the duration of the contract i.e. agreed Agent cost X 250 X duration of the contract (in months).

## 8.14 Resolution of Disputes

The bids and any contract resulting there from shall be governed by and construed according to Indian laws. All dispute or differences whatsoever arising between the selected bidder and bank out of or in relation to the construction, meaning and operation or effect of the Contract, with the selected bidder, or breach thereof shall be settled amicably. If, however, the parties are not able to resolve any dispute or difference aforementioned amicably, after issuance of 30 days' notice in writing to the other, clearly mentioning the nature of the dispute/ differences, to a single arbitrator, acceptable to both the parties, for initiation of arbitration proceedings and settlement of the dispute(s) and difference(s) strictly under the terms and conditions of the purchase contract, executed between bank and the bidder. In case the decision of the sole arbitrator is not acceptable to either party, the disputes/ differences shall be referred to joint arbitrators with one arbitrator to be nominated by each party and the arbitrators shall also appoint a presiding arbitrator before the commencement of the arbitration proceedings. The arbitration shall be governed by the provisions of the Rules of Arbitration of the Indian Council of Arbitration under the exclusive jurisdiction of the courts at Chennai, India.

The award shall be final and binding on both the parties and shall apply to the purchase contract.

Work under the Contract shall be continued by the selected bidder during the arbitration proceedings unless otherwise directed in writing by bank unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator, as the case may be, is obtained and save as those which are otherwise explicitly provided in the Contract, no payment due or payable by bank, to the bidder shall be withheld on account of the ongoing arbitration proceedings, if any, unless it is the subject matter or one of the subject matters thereof.

The venue of the arbitration shall be at Chennai, India under the exclusive jurisdiction of courts in Chennai.

Submitting to arbitration may be considered as an additional remedy and it does not preclude the parties seek redressal/other legal course.

## 8.15 Delay in Bidder's Performance

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

1. Claiming Liquidated Damages
2. Termination of the purchase agreement fully or partly and claim liquidated damages.
3. Forfeiting of Earnest Money Deposit/ invoking EMD Bank Guarantee

## 8.16  *Liquidated Damages*

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

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

1 Non-delivery of any component or other services mentioned in the order
2 Non-delivery of supporting documentation
3 Delivery/ availability, but no installation of the components and/ or software
4 No integration
5 System operational, but unsatisfactory to the Bank
6 Inability to provide Call Centre services to the bank after completion of migration & set-up period
7 Service disruption or degradation in service expectations amounting to 20% of the quarterly pay-out.

Bank may at its option demand and recover from the Successful Bidder(s) an amount equivalent to 1 (one) percent of the undelivered portion of contract value for every week of delay or part thereof, subject to a maximum of 10% of the overall contract value as ascertained by the Bank based on the bid received. Once the maximum is reached, the bank may consider termination of the contract. Similarly for delay in services, Bank may at its option demand and recover from the Successful Bidder(s) an amount equivalent to 1 (one) percent of the incomplete portion of services for every week of delay or part thereof.

Further, the bank also reserves the right to cancel the order and invoke the Bank Guarantee/ Performance Guarantees incase of inordinate delays in the delivery/ installation of the equipment. Bank may foreclose the bank guarantee without any notice. In the event of bank agreeing to extend the date of delivery at the request of Successful Bidder(s), it is a condition precedent that the validity of Bank guarantee shall be extended by further period as required by bank before the expiry of the original bank guarantee. Failure to do so will be treated as breach of contract. In such an event bank, however, reserves its right to foreclose the bank guarantee.

## 8.17  *Force Majeure*

The bidder shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if any to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.

For purposes of this Clause, "Force Majeure" means an event explicitly beyond the control of the bidder and not involving the bidder's fault or negligence and not foreseeable. Such events may include Acts of God or of public enemy, acts of Government of India in their sovereign capacity and war.

If a Force Majeure situation arises, the bidder shall promptly notify the bank in writing of such conditions and the cause thereof within fifteen calendar days. Unless otherwise directed by the bank in writing, the bidder shall continue to perform his obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

The bidder shall immediately inform the bank on cessation of force majeure.

In such a case the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, the bank and the bidder shall hold discussions in an endeavor to find a solution to the problem. Notwithstanding the above, the decision of the bank shall be final and binding on the bidder.

## 8.18  Audits

Bank can conduct any third party inspection/ audit for any phase. The Bidder must make all necessary changes as mentioned by the results of these audits. Bank will incur the cost of appointment of a third party for audit. Only after the successful completion of the third party audits will the Bidder be allowed to proceed to the next phase.

The Successful Bidder(s) shall allow the bank, it's authorized Personnel, its auditors (internal and external) and/or other statutory authorities, and unrestricted right to inspect and audit the operations and records directly related to the services. If the Successful Bidder(s) is outsourcing any portion of the above activity, it will be the responsibility of the Successful Bidder(s) to ensure that the authorities/ officials as mentioned above are allowed access to the places, systems, processes, records etc. of the activity, for inspection and verification.

The Successful Bidder(s) shall keep complete and accurate records of all the operations in connection with the activities, per prevalent best practices in the industry. All books, records and information relevant to the services shall be preserved in isolation and be presented to the bank or its designees for inspection as and when demanded. The Successful Bidder(s) should recognize the right of Reserve Bank of India (RBI) to cause an inspection to be made of the Successful Bidder(s)/ Service Provider and its books and accounts by one or more of its officers or employees or other person.

The Successful Bidder is required to provide all the internal audit reports in case reference of bank is given in that report.

## 8.19  Prices

The prices shall be quoted in Indian Rupees (INR) (without decimal places) and shall not have any effect from variations/ fluctuations of any other currency.

The price charged by the Bidder for the services performed for the Call Centre outsourcing project shall not vary from the contracted prices and shall remain valid for the contract period.

No adjustment of the contract price shall be made on account of variation of costs of labor and materials or any other cost component affecting the total cost in fulfilling the obligations under the contract. The Contract price shall be the only payment, payable by the purchaser to the bidder for completion of the contractual obligations by the bidder under the contract, subject to the terms of payment specified in the contract.

All out of pocket expenses, travelling, boarding and lodging expenses for the entire completion of the project should be a part of the financial bid submitted by the bidder to the bank. No extra costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc. will be payable by the Bank. The bidder cannot take the plea of omitting any charges or costs and later lodge a claim on the Bank for the same.

The price would be inclusive of all applicable taxes under the Indian law but exclusive of applicable GST, which shall be paid/ reimbursed on actual basis on production of bills. The prices, once offered, must remain firm and must not be subject to escalation for any reason within the period of validity. The entire benefits/ advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to Bank.

## 8.20  Excise Duty

The Excise/ Customs duty will, however, have to be mentioned separately in the invoice and the Bank may set off the applicable excise/ customs duty against duty-free credit scripts for which bank is eligible under Chapter 3 of Foreign Trade Policy.

## 8.21  Professional Fees/Charges

If any of the items/ activities as mentioned in the commercial bill of material as mentioned in Annexure 6: Commercial Bill of Materials are not taken up by the bank during the course of this assignment, the bank will not pay the professional fees/ charges quoted by the bidder in the commercial bill of material against such activity/ item. The bank shall pay the professional fees, only on actual basis, for which services have been availed in the contract period.

## 8.22  Expenses and Taxes

The cost should include all related expenses. There are no additional expenses reimbursable by the bank. The bidder is expected to quote unit price in Indian Rupees as part of the commercial bid inclusive of all applicable costs and taxes like customs duty, excise duty, import taxes, freight, forwarding, insurance, delivery, installation, training etc. but exclusive of only applicable service tax. The bank will not pay any other taxes, cost or charges. Any upward/ downward revision in the tax rates from the date of the bid submission will be to the account of the bank.

The price quoted by the bidder should not change due to exchange rate fluctuations, inflation, market conditions, increase in custom duty or excise tax.

## 8.23  Non-negotiability on RFP

Bank is not responsible for any assumptions or judgments made by the bidders for arriving at any type of sizing or costing. Bank at all times will benchmark the performance of the bidder to the RFP documents circulated to the bidders and the expected service levels as mentioned in these documents. In the event of any deviations from the requirements of these documents, the bidder must make the same available at no extra costs to bank, in order to achieve the desired service levels as well as meet the requirements of these documents.

All terms and conditions, payments schedules, time frame for implementation and expected service levels per this tender will remain unchanged unless explicitly communicated by the bank in writing to the bidders. The bidder shall at no point be entitled to excuse themselves from any claims by bank whatsoever for their deviations in conforming to the terms and conditions, payments schedules, expected service levels, time frame for implementation etc. as mentioned in this RFP.

The Bidders shall adhere to the terms of this RFP and shall not deviate from the same.

## 8.24  Assignment

Neither the contract nor any rights granted under the contract may be sold, leased, assigned, or otherwise

transferred, in whole or in part, by the bidder, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the bank.

## 8.25 *Subcontracting*

The Bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the bidder under the contract without the prior written consent of the bank.

## 8.26 *Limitation of Liability*

Please take note that the aggregate liability of bidder in connection with this Agreement, the services provided by bidder for the specific scope of work document, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise) and including any and all liability shall be limited to the overall contract value for the period of contract.

## 8.27 *Contract Period*

The selected bidder needs to execute a comprehensive, definitive Service Level Agreement (SLA) with the bank covering all terms and conditions of this RFP. SLA will cover performance and availability of the services provided and solutions deployed. The performance of the selected bidder shall be reviewed every quarter, in case of major deviation in performance against the proposed Service Levels the bank reserves the right to terminate the contract at its sole discretion by giving three months' notice.

Any offer falling short of the contract validity period is liable for rejection. Further bank reserves the right to renew the contract after the expiry of the initial term on mutually agreed terms and conditions and cost. The bank will enter into an agreement with Successful Bidder for the duration of the project. The bank reserves the right to terminate the contract, if the assignment is not proceeding in accordance with the terms of contract by issuing a notice of three months.

- Contract Continuity- The contract shall terminate only on explicit correspondence to that effect. Until that time, Successful Bidder shall continue to provide the service at the contracted price per the agreement. As and when the bank decides to change the current business model/ Service Provider, Successful Bidder has to coordinate for migration of Call Centre services and underlying solutions and data application to the bank's new model without causing disruption of the Call Centre services at no extra cost to the bank. The migration period and the support required from Successful Bidder shall be communicated to Successful Bidder one month before the transition starts. Bank shall reserve right to revise the migration period. During transition period Successful Bidder shall at least, but not limited to, provide support in terms of migration support of assets and data, training and knowledge transfer and any other type of support during the defined transition period.
- In event of bidder insolvency, contract termination, and any other Force Majeure conditions, Successful Bidder shall continue to provide the service without causing disruption of the services to customers of the bank at no extra cost to the bank. Also, any interface development carried out/ customization done specifically for bank shall be transferred to bank at no additional cost.
- Successful Bidder agrees to ensure that all the items/ products used for delivering services to the bank including all components are new and are using state of the art technology. Successful Bidder shall provide such proof of the new equipment (e.g. Copy of invoice etc.) to the bank. In case of software supplied with the system, Successful Bidder shall ensure that the same is licensed and legally obtained with valid documentation made available to the bank. Successful Bidder shall indemnify, protect and save the bank against all claims, losses, costs, damages,

- expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc. or such other statutory infringements under the Copyrights Act, 1957 or IT Act 2008 or any Act in force at that time in respect of all the hardware, software and network equipment or other systems supplied by bidder to the bank from any source.
- At all times during implementation/ migration/ maintenance/ business-as-usual running, selected bidder needs to adhere to banks' required compliances vis-à-vis security, confidentiality, integrity and availability and also any guidelines by RBI or any other regulatory/ government agency on the same.
- Bidder shall at least, but not limited to, provide support in terms of migration support of assets and data, training and knowledge transfer and any other support during the defined transition period. There shall be no escalation of cost during the transition period. Transition period will be for 6 months from date of start indicated by bank.
- The bank shall reserve the right to procure any or all of the components of the Call Centre services including intellectual property rights at the end of the contract period at a consideration to be mutually agreed upon between the bank and the Successful Bidder.

## 8.28 Delays in Design, Implementation and Performance Guarantee

The bidder must strictly adhere to the project timeline schedule, for each assignment for performance of the obligations arising out of the contract and any delay will enable the bank to resort to any or all of the following at sole discretion of the bank:
- Claiming Liquidated Damages
- Termination of the agreement fully or partly

In addition to the termination of the agreement, the bank reserves the right to appropriate the damages by invoking the performance guarantee.

## 8.29 Publicity

Any publicity by the Bidder in which the name of the Bank is to be used should be done only with the explicit written permission of the bank.

## 8.30 Privacy and Security Safeguards

The Successful Bidder shall not publish or disclose in any manner, without the bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Successful Bidder under this contract or existing at any bank location. The Successful Bidder shall develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software. The Successful Bidder shall also ensure that all its employees and associated staff who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Successful Bidder under this contract.

## 8.31 Confidentiality

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

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

## 8.32 *Adherence to Terms and Conditions*

The bidders who wish to submit responses to this RFP should abide by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the respondents, such responses may be disqualified and may not be considered for the selection process.

## 8.33 *Execution of SLA/NDA*

The bidder and bank should execute (a) Service Level Agreement, which would include all the service and terms and conditions of the services to be extended as detailed herein and as may be prescribed by the Bank and (b)Non-disclosure Agreement. The bidder should execute the SLA and NDA within one month from the date of acceptance of the purchase order.

## 8.34  Other Terms and Conditions

Bank reserves the right to:-

1. Reject any and all responses received in response to the RFP
2. Negotiate any aspect of the proposal with any bidder and negotiate with more than one bidder at onetime
3. Extend the time for submission of all proposals
4. Select the most responsive bidder (in case no bidder satisfies the eligibility criteria in totality)
5. Share the information/ clarifications provided in response to the RFP by any bidder, with any other bidder(s)/others, in any form.
6. Cancel the RFP at any stage
7. Interview the personnel being deployed on the project
8. Conduct site visits of bidders related to proposed solution and facilities.
9. Take presentations on proposed solution of the bidders

## 8.35  Substitute of Project Team Members

During the contract period, the substitution of key staff identified for the assignment will not be allowed unless such substitution becomes unavoidable to overcome delay in implementation or is critical to meet the obligation. In such circumstances, the bidder can do so only with the concurrence of the bank by providing other staff of the same level of qualifications and expertise.

## 8.36  Professionalism

The bidder should provide professional, objective and impartial advice at all times and hold the bank's interests paramount. It should observe the highest standard of ethics while executing the assignment.

## 8.37  Adherence to Laws and Standards

The bidder should adhere to laws of land and rules, regulations and guidelines prescribed by various regulatory, statutory and Government authorities

Bidder must ensure that all products and services provided pertaining to outsourcing of Call Centre services are compliant to all existing regulatory outsourcing guidelines of GOI/ RBI and also adheres to requirements of the IT Act 2000 (including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007 and amendments thereof. The bidder must submit a self-declaration to this effect.

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

## 8.38  Authorized Signatory

The selected bidder shall indicate the authorized signatories who can discuss and correspond with the bank, with regard to the obligations under the contract.

Requisite power of attorney/ board resolution authorizing the signatories of the bid to respond to this RFP must be submitted along with the bid. The selected bidder shall submit at the time of signing the contract,

a certified copy of the extract of the resolution of its board, authenticated by bank secretary, authorizing an official or officials of the bank or a power of attorney copy to discuss or sign agreements/ contracts with the bank. The bidder shall furnish proof of signature identification for above purposes as required by the bank.

## 8.39  Applicable laws and jurisdictions

The Contract with the selected bidder shall be governed in accordance with the laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Chennai (with the exclusion of all other courts).

## 8.40  Conflict of Interest

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

## 8.41  Exit Management

The bidder shall promptly on the commencement of the exit management period (maximum of 6 months or any mutually agreed period) supply to the Bank or its nominated Service Providers the following:

1. Information relating to the current services rendered, performance data relating to the Call Centre services and reports.
2. Documentation relating to Intellectual Property Rights
3. All data and voice recordings

The bidder shall provide uninterrupted services on existing terms till an alternate solution is available. Before the expiry of the exit management period, the bidder shall deliver to the bank or its nominated Service Provider all new or updated materials from the categories set out in point (1) above, and shall not retain any copies thereof, except that the bidder shall be permitted to retain one copy of such materials for archival purposes only.

## 8.42  Transfer of Agreements

On request by the bank or its nominated Service Provider, the bidder shall effect such assignments, transfers, innovations, licenses and sub-licenses in favor of the bank or its nominated Service Provider, in relation to any equipment lease, maintenance or service provision agreement between the bidder and nominated Service Provider, and which are related to the services and reasonably necessary for the carrying out of replacement services.

The bank and its appointed nominees shall have the right of access to premises where the assets are hosted or from where services are being provisioned.

## 8.43  Payment Terms

The bidder is required to support the bank in defining monthly call volume estimations at least 15 days before the beginning of the month. The bidder is required to provide the CSA projections for the defined call volume with a potential of +/- 10% deviation in the call volumes. Bank would be paying the bidder for the number of CSA deployed for each month based on the agreed rate as part of thisRFP.

The bidder is required to provide the same Agent rate for the site for Call Centre operation.

No payments would be made to the bidder during the migration phase. The payment will be made only after acceptance of all the proposed solutions according to the services provided by the bidder.

All the payments becoming due during each of the months of the contract period will be paid at the beginning of the following month. The first month for this purpose will end after 1 month of operation of Call Centre operations by the bidder.

At all times bank would be paying only for the services/ application modules/ hardware utilized by the bank or deployed in production. At no point, Bank would pay for the services/ modules/ infrastructure that are not deployed for the Bank's use.

Also, the payments for each month/ quarter (as applicable) will be made only after the acceptance of the milestones and relevant activities/ deliverables for that month/ quarter. Any delay in achievement of the milestones or deliverables will result in further delay of the payment.

The Bidder recognizes that all payments to the bidder under this RFP and subsequent agreement are linked to and dependent on successful achievement and acceptance of milestones/ deliverables/ activities set out in the project plan and therefore any delay in achievement of such milestones/ deliverables/ activities shall automatically result in delay of such corresponding payment.

The reasons like non-familiarity with the site conditions and/ or existing IT infrastructure will not be considered as a reason for any delay or extra claims whatsoever.

The fees payable by the bank to bidder shall be inclusive of all costs such as insurance, taxes (including service tax, as per the rates applicable), custom duties, levies, cess, transportation, installation, (collectively referred to as "Taxes") that may be levied, imposed, charged or incurred and the Bank shall pay the fees due under this RFP and subsequent agreement after deducting any tax deductible at source ("TDS"), as applicable. The bidder will need to provide the details for the tax rates as considered in the pricing. This will be used for subsequent tax changes. The Bank shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within reasonable time after its receipt unless otherwise mutually agreed in writing, provided that such invoice is dated after such fees have become due and payable under this RFP and subsequent agreement.

Any objection/ dispute to the amounts invoiced in the bill shall be raised by the bank within reasonable time from the date of receipt of the invoice. Upon settlement of disputes with respect to any disputed invoice(s), the bank will make payment within reasonable time after the settlement of such disputes. All out of pocket expenses, travelling, boarding and lodging expenses for the entire term of this RFP and subsequent agreement is included in the amounts and the bidder shall not be entitled to charge any additional costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc.

The Contract with the selected bidder shall be governed in accordance with the laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Chennai.

# 9 Instructions to Bidders

## 9.1 Three-stage bidding process

The bids in response to this RFP must be submitted in three parts, i.e. Confirmation of Eligibility Criteria (along with the EMD), 'Technical Bid' (TB) and 'Commercial Bid' (CB).

The mode of submission of Confirmation of Eligibility Criteria, Technical Bid (TB) and Commercial Bid (CB) shall be offline only.

One copy each of the Confirmation of Eligibility Criteria (with the EMD and RFP fee if applicable) and the technical bid must be submitted at the same time, giving full particulars in separate sealed envelopes at the bank's address mentioned above, on or before the schedule given above. All envelopes should be securely sealed and stamped. The hard copy of the bid document shall be treated as final in case of any discrepancy with the softcopy.

Bidders are permitted to submit only one technical bid and relevant commercial bid. More than one technical and commercial bid should not be submitted.

Receipt of the bids shall be closed as mentioned in the bid schedule. Bids received after the scheduled closing time will not be accepted by the Bank under any circumstances.

Earnest Money Deposit must accompany all tender offers as specified in this tender document. Bank Guarantee Performa for EMD should accompany the Confirmation of Eligibility Criteria and should not be mixed with the Technical Bid.

All schedules, formats and annexures should be stamped and signed by an authorized official of the bidder's company. The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the bidding documents. Failure to furnish all information required by the bidding documents or submission of a bid not substantially responsive to the bidding documents in every respect will be at the bidder's risk and may result in rejection of the bid.

No rows or columns of the tender should be left blank. Offers with insufficient information are liable to be rejected.

The bid should contain no interlineations, erasures or over-writings except as necessary to correct errors made by the bidder. In such cases, the person(s) signing the bid should initial such corrections.

## 9.2 Technical Bid

The technical bid should be complete in all respects and contain all information asked for, except prices. The technical bid should include all items asked for in Annexure 4: Submission Check List and other formats present in the annexures to this RFP. The technical bid should be complete to indicate that all products and services asked for are quoted and should give all required information.

The technical bid envelope should also include the CD containing the soft copy of the technical bid with annexure and formats. However, it should not contain price related information, failing which the bid will be rejected outright.

The bidder should provide a compliance statement for all the specifications of technical requirements against each item. In case any technical variance/ deviation is offered, the same must be highlighted along with the pros and cons stated in separate columns. The bank at its sole discretion may reject the bid with technical deviations/variance. All relevant product information such as user manuals, technical specifications sheet etc. should be submitted along with the offer. Failure to submit this information along with the offer could result in disqualification of the bid.

The bank, at its discretion, may not evaluate a technical bid in case of non-submission or partial submission of technical details.

It is mandatory to provide the technical details in the exact format of bidder's information as explained above. The offer may not be evaluated by the bank in case of non-adherence to the format or non-submission/ partial submission of technical details per the format given in the tender. The bank will not permit changes in the technical specifications once submitted. The relevant information, printed brochure, technical specification sheets etc. should be submitted along with the offer. Failure to submit this information along with the offer could result in disqualification.

## 9.3 Commercial Bid

Indicative Commercial Bid (Annexure 6: Commercial Bill of Materials) should be submitted by the bidder in a separate sealed cover and should be without any conditions. Technically qualified bidders will be informed to participate in the OL Reverse Auction process. Details of Agency, Date, Time etc will be informed to the qualified bidders later.

## 9.4 Submission of Bids

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

## 9.5 Sealing and Marking of Bid

1 Sealed Envelope A (for bid amount submission)
- DD for RFP fee (if not paid already at the time of RFP procurement)

2 Sealed Envelope B (confirmation of eligibility criteria) should contain:
- Bank Guarantee Proforma for EMD and labeled accordingly
- Annexure 3I: Undertaking for Data and Information Security
- Annexure 5: Confirmation of Eligibility
- Documents supporting the response provided for Annexure5
- Any other documents deemed relevant by the bidder

3 Sealed Envelope C (Technical Bid) should contain:
- Write up on the solution proposed by the bidder as a response to this RFP
- Supporting documents for the technical bid
- Certifications available with the bidder at organization level as well as for the proposed locations

- Annexure 1: Functional and Technical Specifications
- Annexure 2: Solution and Non Solution Details
- Annexure 3B: Technical Bid format
- Annexure 3D: Proposed Agency Profile
- Annexure 3E: Confirmation of Terms and Conditions
- Annexure 3F: Tender Offer Cover Letter
- Annexure 3H: Compliance Statement
- Annexure 4: Submission Check List
- Annexure 5: Confirmation of Eligibility
- Annexure 8: Bid Undertaking Letter
- Annexure 10: Hardware Specification
- Annexure 13: Requirements from the Bank
- Annexure 14: Integrity Pact
- Any other documents deemed relevant by the bidder
- CD containing technical response along with all relevant annexure.

4 Both Envelope B and C should be placed inside a master Sealed Envelope D

5 Sealed Envelope E (Commercial Bid) should contain:
- Annexure 3C: Commercial Compliance Certificate
- Annexure 6: Commercial Bill of Materials

6 Envelopes A, B, C, D and E should have the following inscriptions:
- Top left corner: Contents
- Top right corner: Bid Reference Number and Due Date
- Centre: Address of Bank as stated below
- Bottom left corner: Name, address, contact number and e-mail ID of bidder

Bids duly sealed should be submitted at the below address on or before the last date and time for bid submission. Any other mode of submission, e.g. by courier, fax, e-mail etc. will not be accepted.

General Manager
Marketing Department
Indian Bank,
Corporate Office, 254-260 Avvai Shanmugam Salai
Royapettah, Chennai: 600 014

## 9.6 Late Bids

Any bid received after the due date and time for receipts of bids as prescribed in this RFP will be rejected and returned unopened to the bidder.

## 9.7 Opening of Bids

Bids received within the prescribed closing date and time will be opened in presence of bidders' representatives who choose to attend the opening of the tender on the specified date and time as mentioned earlier in the tender document. The bidder's representatives present shall sign a register of attendance and minutes and they should be authorized by their respective companies to do so. A copy of the authorization letter should be brought for the bank to verify.

The bids shall be opened in 2 phases.

1. In Phase 1, the confirmation of eligibility criteria and the technical bid will be opened as per the schedule given in the RFP by technical bid opening committee of bank appointed for the purpose in the presence of bidder(s) who choose to attend the meeting and sign a register evidencing their attendance. However, the technical bid will be evaluated only for the bidders who satisfy all the eligibility criteria.
2. In Phase 2, indicative commercial bids of only bidders who meet the technical evaluation cut-off shall be opened in the presence of bidders' representatives who choose to attend, at the time, on the date, and at the place that will be communicated to them. The bidders' representatives who are present shall sign a register evidencing their attendance.

The bidders' names, bid modifications or withdrawals, bid prices, discounts, and the presence or absence of the requisite bid security and such other details as the bank, at its discretion, may consider appropriate, will be announced at the commercial bid opening.

Bank reserves the right to take the services of any one or more external agencies for total evaluation of the proposal submitted by the bidder. However, the final decisive parameters would be at the sole discretion of the bank and the bank is not liable to disclose either the criteria or the evaluation report/ reasoning to the bidder(s).

## 9.8 Clarification of Bids

During the bid evaluation, the bank may, at its discretion, ask the bidders for clarifications with respect to their bids. The request for clarification and the response shall be in writing, and no change in the price or substance of the bid shall be sought, offered or permitted. Bank has the right to disqualify the bidder(s) whose clarifications are found not suitable for the requirement according to the scope of the work.

## 9.9 Address for Communication

| Point of Contact | General Manager |
|---|---|
| Address : | Marketing Department Indian Bank, Corporate Office, 254-260 Avvai Shanmugam Salai Royapettah, Chennai: 600 014 |
| Email ID | callcentre@indianbank.co.in |
| Telephone | 044- 28134495, 28134547 |

## 9.10 Technical Proposal Content

1. General information and mandatory forms
    i.   General Information about the bidder including capability, Centre of excellence, teams etc.
    ii.  Forms/ Details as per annexures

2. People plan and training methodology
    i.   Experience of key project personnel in Call Center and banking processes
    ii.  Recruitment and retention strategy
    iii. Resource mobilization plan (strategy and notice period)

    iv.  Performance management strategy
    v.  Account team organization structure
    vi.  Resource training methodology and plan

3. Past experience
    i.  Bidder is expected to provide client details as per format in Annexure 2: Solution and Non Solution Details
    ii.  Bidder is required to substantiate the details provided in Annexure 2: Solution and Non Solution Details with a letter from the bank signed by designated official from the bank, confirming scope of work, date/period of implementation and other relevant details.
    iii. Bidder is expected to provide a comprehensive understanding of best practices related to similar implementation projects from their past experience.

4. Tools and technology proposed
    i.  Bidder is expected to provide solution capabilities and functionalities
    ii.  Bidder needs to provide the functionalities and capabilities of all the Call Center systems that they would be deploying for the project including but not limited to CRM, ACD, CTI etc.
    iii. Certifications available with the bidder at organization level as well as for the proposed locations

5. Physical and Information Security related information
    i. Detailed list of physical security controls deployed by the bidder at its Call Centre
    ii. Detailed list of data security and backup controls deployed by the bidder at its Call Centre
    iii. Detailed list of information security controls deployed by the bidder at its Call Centre
    iv. Provide copy of all available data, information and physical security related certifications including DSCI, ISO27001, BS10012, PCI-DSS, etc.

6. Project approach and methodology
    i.      Bidder is expected to provide their Approach and Methodology for implementation of project.
    ii.     Project Methodology should contain but not limited to following:
- Overall implementation methodology (Objective of phases, deliverables at each phase, etc.)
- Methodology for performing business design
- Methodology for quality control and testing of configured system
- Methodology of internal acceptance and review mechanism for deliverables by the bidder.
- Proposed Acceptance criteria for deliverables
- Methodology and approach along with proposed tools and processes which will be followed by the bidder during project implementation
    iii.    Bidder is expected to provide change management and training plan
    iv.    Bidder is expected to provide risk and quality management plan
    v.     Bidder should articulate how proposed approach and methodology, proposed project plan, proposed teams, subject matter expertise and specific capabilities deployed shall meet the requirements of Indian Bank

7. Project governance

  i.   Bidder should mention proposed Governance structure including designation of representatives in the Governance structure for the project
  ii.  Bidder should provide escalation matrix and interaction frequency with Indian Bank stake holders.
  iii. Frequency of meetings at as per Governance structure proposed and sample of progress report/deliverables shared at various levels of interactions.

## 9.11 Non-Transferable Tender

This tender document is not transferable. Only the bidder who has purchased this tender form is entitled to quote.

## 9.12 Soft Copy of Tender Document

The soft copy of the tender document will be made available on the Bank's website. However, the Bank shall not be held responsible in any way, for any errors/ omissions/ mistakes in the downloaded copy. The bidder is advised to check the contents of the downloaded copy for correctness against the printed copy of the tender document. The printed copy of the tender document shall be treated as correct and final, in case of any errors in the soft copy.

The bidders who are submitting the bid by downloading from the Bank's website will have to pay the non-refundable fee while submitting the bid. The same should not be included in any other envelope and should be submitted in a separate envelope.

## 9.13 Bid validity period

The offer should hold good for a period of 180 days from the last date of bid submission.

## 9.14 Pre bid meeting

For clarification of doubts of the bidders on issues related to this RFP, the bank intends to hold a pre-bid meeting on the date and time as indicated in the RFP.

For any clarification with respect to this RFP, the bidder may send an email to callcentre@indianbank.co.in . The format to be used for seeking clarification is mentioned in Annexure 7: Pre Bid Query Format. It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be in writing only and should be to the designated e-mail ID as stated earlier.

Written requests for clarification may be submitted to the bank at least 2 days prior to pre-bid meeting and clarifications for such queries shall be provided by bank or its representative in the meeting. It may be noted that no queries of any bidder shall be entertained after the last date for submission of queries via e-mail. Only two authorized representatives of the bidders who have purchased the RFP will be allowed to attend the meeting.

## 9.15 Rejection of Bids

The bank reserves the right to reject any or all the bids or scrap the bidding process at any stage without assigning any reason. The Earnest Money Deposits in such event will be returned by the bank. However, the application fee will not be refunded.

## 9.16 Business Rules for reverse auction

### 9.16.1 Applicability

1. Reverse auctions are carried out under the framework of rules that are called Business Rules.
2. All bidders participating in reverse auction shall understand/accept and give an undertaking for compliance with the same to the Bank in the prescribed format (Annexure 3H: Compliance Statement).
3. Any bidder not willing to submit such an undertaking shall be disqualified for further participation

### 9.16.2 Compliance/Confirmation from Bidder

The bidders participating in reverse auction shall submit the following documents duly signed by the same competent authority who signs the offer document in response to the RFP:
1. Acceptance of business rules for reverse auction and undertaking as per format in Annexure 3H: Compliance Statement.
2. Agreement between bidder and Service Provider supporting the reverse auction. (This format will be given by the OEM prior to reverse auction.)
3. Letter of authority authorizing the official/s to take part in reverse auction as per format in Annexure 3H: Compliance Statement.

### 9.16.3 Training to bidders

1. The Bank will facilitate training for participation in reverse auction either on its own or through the Service Provider for the reverse auction.
2. On request where necessary, the Bank/Service Provider may also conduct a 'mock reverse auction' to familiarize the bidders with reverse auction process.
3. Any bidder not participating in training and/or 'mock reverse auction' shall do so at his own risk and it shall not be open for him to make any request / complaint / grievance later.
4. Each bidder shall participate in the training at his / their own cost.
5. The venue, date, time etc. for training in reverse auction shall be advised at the appropriate time.
6. No request for postponement/fixing of training date/time shall be entertained which in the sole view and discretion of the Bank might result in any avoidable delay to either the Reverse Auction or the whole process of selection of bidder.

### 9.16.4 Date/time of reverse auction

1. The date and time of commencement of reverse auction as also duration of 'Reverse Auction Time' shall be communicated at least 4 working Days prior to such auction date.
2. Any force majeure or other condition leading to postponement of auction shall entitle the Bank to postponement of auction even after communication, but the Bank shall be obliged to communicate to all participating bidders the 'postponement' prior to commencement of such 'Reverse Auction'.

### 9.16.5 Conduct of Reverse Auction

1. The reverse auction shall be conducted on a specific web portal meant for this purpose.
2. The reverse auction may be conducted by the bank itself or through a Service Provider specifically identified/appointed/empanelled by the Bank.

### 9.16.6 Proxy Bid

1. Through proxy bid provision in the reverse auction process the bidder can feed in the system directly in strict confidence the initial quote and the lowest bid amount up to which it intends to quote. The system automatically will keep his quote decreasing by specified decremented amount as soon as some other bidder quotes amount lower than proxy bidder's last quote. This obviates the need for him participating in the bidding process until the proxy bid amount is decremented reached by other bidders.
2. When proxy bid amount is reached, the bidder has an option to revise the proxy bid amount or he can prefer to start participating in bidding process.
3. The Service Provider will clarify the proxy bidding in detail during training.

### 9.16.7 Transparency in Bids

All bidders will be able to view during the auction time the current lowest price in portal. Bidder shall be able to view not only the lowest bid but also the last bid made by him at any point of time during the auction time.

### 9.16.8 Masking of Names

1. Names of bidders shall be masked in the Reverse Auction process and bidders will be given suitable dummy names.
2. After completion of Reverse Auction, the Service Provider / auctioneer shall submit a report to the Bank with all details of bid and the original names of the bidders as also the L1 bidder with his / their original names.

### 9.16.9 Start Price

Reverse Auction process shall commence at and after electronically loading the "START-UP PRICE" on the basis of lowest TCO arrived at after evaluation of commercial bids or lesser than the lowest TCO arrived as evaluated by the Bank.

### 9.16.10 Decremented Bid Value

1. The bidders shall be able to bid only at a specified decrement value or multiple thereof and not at any other fractions. The Bid decrement value for each line item or for composite value shall be decided by the Competent Authority depending upon the nature and the value of equipment being procured.
2. For the sake of convenience of bidders, the web portal shall display the next possible decremented value of bid. It is not, however, obligatory on the part of bidders to bid at the next

immediate lower level only. (That is, bids can be even at 2 or 3 lower levels than the immediate lower level.)

### 9.16.11 Reverse Auction Process

1. In order to reduce the time involved in the procurement process, Bank shall be entitled to complete the entire procurement process through a single reverse auction or in multiple reverse auctions by splitting the items of bill of material in different lots.
2. The Bank shall however, be entitled to cancel the reverse auction process, if in its view procurement or reverse auction process cannot be conducted in a fair manner and / or in the interest of the Bank.
3. The Successful Bidder shall be obliged to provide a bill of material at the last bid price at the close of auction.

### 9.16.12 Changes in Business Rules

1. Any change in business rules as may become emergent and based on the experience gained may be made by the Bank.
2. Any/ all changes made in business rules shall be uploaded in the website of the bank www.indianbank.in immediately.
3. If any reverse auction process has commenced and a change is made in business rules, it shall be informed immediately to each bidder participating in the reverse auction and his concurrence to/ acceptance of the change shall be obtained in writing by the Bank.

### 9.16.13 Don'ts applicable to the bidders

1. No bidder shall involve himself/ itself or any of his/ its representatives in any price manipulation directly or indirectly with other bidders. If any such practice comes to the notice, Bank shall disqualify the bidders concerned from the process.
2. Bidder shall not disclose details of his bids or any other details concerning reverse auction process of the bank to any other third party without specific permission in writing from the Bank
3. Neither Bank nor Service Provider/ auctioneer can be held responsible for consequential damages such as no power supply, system problem, inability to use the system, loss of electronic information, power interruptions, UPS failure, etc. at bidders' place. (Bank shall, however, entertain any such issues of interruptions, problems with open mind and fair degree of transparency in the process before deciding to stop or extend the auction.)

### 9.16.14 Errors and omissions

On any issue or area of material not specifically dealt within these business rules, the decision of the bank shall be final and binding on all concerned.

### 9.17 Award of Contract

Following the evaluation, contract may be awarded to the bidder whose bid meets the requirements of this RFP and provides the best value to the bank from both a techno-functional and commercial point of view. The Bank reserves the right to award the contract in whole or in part.

The acceptance of the bid, subject to contract, will be communicated by way of placing a purchase order in writing at the address supplied by the bidder in the bid document. Any change of address of the bidder should therefore be notified promptly to the Assistant General Manager at the address given in this RFP.

### 9.18 Signing of Contract

The Successful Bidder(s) shall be required to enter into a contract with bank, within thirty (30) days of the award of the work or within such extended period, as may be specified by bank. The contract shall be based on this RFP document, P.O, and such other terms and conditions as may be determined by bank to be necessary for the due performance of the work, as envisaged herein and in accordance with the bid. However the terms and conditions of purchase order and RFP shall constitute a binding contract till such a contract is issued.

### 9.19 Legal Compliance

1. The Successful Bidder hereto agrees that it shall comply with all applicable union, state and local laws, ordinances, regulations and codes in performing its obligations hereunder, including procurement of license, permits and certificates and payment of taxes where required. If at any time during the term of this agreement, the bank identifies or information comes to the bank's attention that the Successful Bidder is or may be in violation of any law, ordinance, regulation, or code (or if it is so decreed or adjudged by any court, tribunal or other authority), the bank shall be entitled to terminate this agreement with immediate effect.
2. The Successful Bidder shall maintain all proper records, particularly but without limitation accounting records, required by any law, code, practice or corporate policy applicable to it from time to time including records, returns and applicable documents under the labour legislation.
3. The Successful Bidder shall ensure payment of minimum wages to persons engaged by it as fixed from time to time under the Minimum Wages Act, 1948. In case the same is not paid, the liability under the act shall solely rest with the Successful Bidder.

### 9.20 Adoption of Integrity Pact

The Pact essentially envisages an agreement between the prospective bidders and the Bank, committing the persons /officials of both sides, not to resort to any corrupt practices in any aspect/ stage of the contract.

Only those bidders, who commit themselves to the above pact with the Bank, shall be considered eligible for participate in the bidding process.

The Bidders shall submit signed Pre Contract integrity pact as per the format in (10.22). Those Bids which are not containing the above are liable for rejection.

Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates.

Bidders to disclose the payments to be made by them to agents/brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.

Integrity Pact in respect this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty /Guarantee/AMC if contracted whichever is later.

Integrity Pact, in respect of a particular contract would be operative stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

Integrity pact shall be signed by the person who is authorized to sign the Bid.

The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

| |
|---|
| Shri. K.Saleem Ali, IPS (Retd) |
| Email: Saleemali53@gmail.com |
| Shri. BrahmDutt, IAS(Retd) |
| Email: dutt.brahm@gmail.com |

Change of law / policy / circular relating to Integrity Pact vitiate this agreement accordingly with immediate effect on written intimation.

# 10 Annexure

## 10.1 Annexure 1: Functional and Technical Specifications

The functional and technical specifications of the required Call Centre services are mentioned in the file attached as Annexure 1 – Functional and Technical Specifications.

Annexure 1 -
Functional and
Technical
Specifications
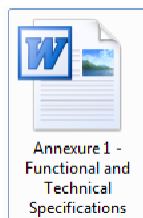
## 10.2 Annexure 2: Solution and Non Solution Details

The requirements for project management methodology, past experience details and reference site details are mentioned in the file attached as Annexure 2 – Solution and Non Solution Details.



Annexure 2 - Solution and Non Solution Details
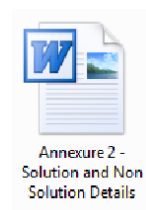
## 10.3 Annexure 3A: Bank Guarantee Proforma for Earnest Money Deposit(EMD)

(To be stamped in accordance with stamp act)

Date:

Bank Guarantee no:

General Manager
Marketing Department
Indian Bank,
Corporate Office, 254-260, Avvai Shanmugam Salai
Royapettah, Chennai: 600014

Dear Sirs,

In accordance with your proposal reference no._____dated
_____M/s_____having its registered office at
_____herein after called ('bidder') wish to participate
in the said proposal for outsourcing Call Centre services at Indian Bank having its Corporate Office at
254-260 Avvai Shanmugam Salai Royapettah, Chennai- 600014.

An irrevocable Financial Bank Guarantee (issued by a nationalized / scheduled commercial Bank) against
Earnest Money Deposit amounting to Rupees_____, Rupees(in words)_____valid upto
_____is required to be submitted by the bidder, as a condition for participation in the said bid,
which amount is liable to be forfeited on happening of any contingencies mentioned in the proposal
document.

M/s_____ having its registered office at _____ has
undertaken in pursuance of their offer to Indian Bank _____ (hereinafter called as the
beneficiary) dated_____has expressed its intention to participate in the said
proposal and in terms there of has approached us and requested us_____
Bank_____to issue an irrevocable financial Bank Guarantee against Earnest
Money Deposit amounting to Rupees_____valid upto.

We, the_____Bank at_____having our Head office at
_____therefore Guarantee and undertake to pay immediately on first written demand
by Indian Bank, the amount of Rupees
_____Rupees_____

_____

_____without any reservation, protest,
demur and recourse in case the bidder fails to comply with any condition of the proposal or any default in
violation against the terms of the bid, without the beneficiary needing to prove or demonstrate reasons for
its such demand. Any such demand made by said beneficiary shall be conclusive and binding on us
irrespective of any dispute or difference raised by the bidder.

This guarantee shall be irrevocable and shall remain valid upto_____. If any further
extension of this Guarantee is required, the same shall be extended to such required period (not exceeding

one year) on receiving instructions  in writing, from (_____) on whose behalf guarantee is issued.

In witness whereof the Bank, through its authorized officer has set its hand stamped on this _____Day of_____2020 at_____

Signed, sealed and delivered by Mr. ………

For and on behalf of the Guarantor to do so and to affix the seal of the Bank, in the presence of.

## 10.4 Annexure 3B: Technical Bid format

Particulars to be provided by the bidder in the technical proposal

RFP no. IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dt. 13.05.2020 for Outsourcing Call Centre Services.

| S No | Particulars | Details to be furnished by the Bidder |
|---|---|---|
| 1 | Name of the bidder | |
| 2 | Year of establishment and constitution "Certificate of Incorporation" should be submitted. | |
| 3 | Location of Registered office /Corporate office and address | |
| 4 | Mailing address of the bidder | |
| 5 | Names and designations of the persons authorized to make commitments to the Bank | |
| 6 | Telephone and fax numbers of contact persons | |
| 7 | E-mail addresses of contact persons | |
| 8 | Description of business and business Background Service Profile & client profile Domestic & International presence Alliance and joint ventures | |
| 9 | Details of the similar assignments executed by the bidder (Name of the Bank, time taken for execution of the assignment and documentary proofs from the Bank are to be furnished) | |
| 10 | Details of the bidder's proposed methodology/approach for providing services to the Bank with specific reference to the scope of work. | |

Declaration:

1. We confirm that we will abide by all the terms and conditions contained in the RFP.
2. We hereby unconditionally accept that Bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP, in short listing of bidders.
3. All the details mentioned by us are true and correct and if Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the proposal and disqualify us from the selection process.
4. We confirm that this response, for the purpose of short-listing, is valid for a period of 180 days, from the date of expiry of the last date for submission of response to RFP.
5. We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

Place:

Date:                                                                    Seal & Signature of the bidder

## 10.5 Annexure 3C: Commercial Compliance Certificate

**RFP No:** IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dt 13.05.2020

To

General Manager
Marketing Department
Indian Bank,
Corporate Office, 254-260 Avvai Shanmugam Salai
Royapettah, Chennai: 600 014

Dear Sir,

Sub: RFP no. IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dt 13.05.2020 for Outsourcing of Call Centre
    Services

Having examined the Bidding Documents the receipt of which is hereby duly acknowledged, we, the undersigned, offer to supply and work as bidder as mentioned in the RFP document & in conformity with the said bidding documents for the same.

I / We undertake that the prices are in conformity with the specifications prescribed.

I / We agree to abide by this bid for a period of 180 (One hundred and eighty only) days after the date fixed for bid opening and it shall remain binding upon us and may be accepted by the Bank, any time before the expiry of this period.

Until a formal contract is prepared and executed, this bid, together with your written acceptance thereof and your notification of award shall constitute a binding Contract between us.

I / We understand that you are not bound to accept the lowest or any bid you may receive.

I / We agree to the terms & conditions mentioned in the Tender document.

Terms & Conditions:
1. The fee quoted shall cover components and services on a fixed price basis inclusive of all costs and taxes like customs duty, excise duty, import taxes, freight, forwarding, insurance, delivery, installation, training etc. at the respective delivery location of the bank but exclusive of applicable GST only applicable (in India) which shall be paid/ reimbursed on actual basis on production of bills. Further, receipts of such payments made to relevant authorities must be produced for equivalent local authority cess. The Bank will not pay any other taxes, cost or charges.
2. Further, we confirm that we will abide by all the terms and conditions mentioned in the Request for Proposal document.
3. Fee is payable only on actual availing of services and no minimum or fixed fees are payable.

Place:

Date:                                                                          Seal & Signature of the bidder

Note:
- The bidder will have to work as per the timing of the Bank
- The Bank reserves the right to renew the contract post completion of the 3 year period at mutually agreed CSA rates

## 10.6 Annexure 3D: Proposed Agency Profile

Sub: RFP no. IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dt 13.05.2020 for Outsourcing of Call Centre Services

| S No | Particulars | Details to be furnished by the Bidder |
|------|-------------|---------------------------------------|
| 1 | Names and designations of the persons authorized to make commitments to the Bank | |
| 2 | Previous Banks where the bidder was associated for similar type of services | |
| 3 | Duration of bidder association with that Bank | |
| 4 | No. of years of experience | |

We hereby acknowledge that the information provided by us is true and to the Best of our Knowledge

Place:

Date:                                                                    Seal & Signature of the bidder

## 10.7 Annexure 3E: Confirmation of Terms and Conditions

To

General Manager
Marketing Department
Indian Bank,
Corporate Office, 254-260 Avvai Shanmugam Salai
Royapettah, Chennai: 600 014

Dear Sir,

Sub: RFP no. IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dt 13.05.2020 for Outsourcing of Call Centre Services

Further to our proposal dated dd/mm/2020, in response to the Request for Proposal for Outsourcing Call Centre Services (hereinafter referred to as "RFP") issued by Indian Bank (IB) we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums and other documents including the changes made to the original tender documents issued by the Bank, provided however that only the list of deviations furnished by us below, which are expressly accepted by the bank and communicated to us in writing, shall form a valid and binding part of the aforesaid RFP document. Indian Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding onus.

Deviations

| S NO | RFP Reference | Deviation | Bidder Comments |
|---|---|---|---|
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |
| 7 | | | |

Place:

Date:                                                                Seal & Signature of the bidder

## 10.8 Annexure 3F: Tender Offer Cover Letter

**RFP No:** IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dt 13.05.2020

To

General Manager
Marketing Department
Indian Bank,
Corporate Office, 254-260 Avvai Shanmugam Salai
Royapettah, Chennai: 600 014

Dear Sir,

Sub: RFP no. IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dt 13.05.2020 for Outsourcing of Call Centre
   Services

Having examined the tender documents including all annexure the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide Call Centre Services to Bank as mentioned in RFP document in conformity with the said tender documents in accordance with the Commercial bid and made part of this tender.

We understand that the RFP provides generic specifications about all the items and it has not been prepared by keeping in view any specific bidder.

We understand that the RFP floated by the Bank is a confidential document and we shall not disclose, reproduce, transmit or made available it to any other person.

We have read, understood and accepted the terms/ conditions/ rules mentioned in the RFP including the conditions applicable to reverse auction proposed to be followed by the Bank.

Until a formal contract is prepared and executed, this tender offer, together with the Bank's written acceptance thereof and the Bank's notification of award, shall constitute a binding contract between us.

We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We undertake that we have an independent internal audit function in place.

We have not been blacklisted/terminated by any Government/Public Sector Organization/Agency for unsatisfactory past performance, corrupt, fraudulent or any other unethical business practices, at any point. We have not been blacklisted by IBA or any other Regulatory or Legal entities. We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive.

This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We certify that we have provided all the information requested by the bank in the format requested for. We also understand that the bank has the exclusive right to reject this offer in case the bank is of the opinion that the required information is not provided or is provided in a different format. It is also confirmed that the information submitted is true to our knowledge and the Bank reserves the right to reject the offer if anything is found incorrect.

Place:

Date:                                                                      Seal & Signature of the bidder

## 10.9 Annexure 3G: Performance Bank Guarantee Format

(To be stamped in accordance with stamp act)

General Manager
Marketing Department
Indian Bank,
Corporate Office, 254-260 Avvai Shanmugam Salai
Royapettah, Chennai: 600 014

In consideration of Indian Bank (hereinafter called "the said Purchaser") having its office at the afore said address, having agreed to purchase/engage _____ from _____ having its office at _____ (hereinafter called "the said Supplier/Service Provider/Contractor)" under the terms and conditions of an Agreement dated _____ (hereinafter called "the said Agreement").

Towards the security for the due fulfillment of the terms and conditions contained in the said Agreement, it has been agreed by the said Supplier/Service Provider/Contractor that he shall provide a Bank Guarantee for
_____ (Rupees _____ only).

We _____ (indicate the name of the Bank) (hereinafter referred to as "the Bank") at the request of _____ (Supplier/Service Provider/Contractor) do hereby undertake and guarantee to pay to the Purchaser an amount not exceeding Rupees _____ (either in lump sum or in parts) against any loss or damage claimed by the said purchaser to have been caused to or suffered or would be caused to or suffered by the Purchaser stated by the said purchaser to be the reason of any breach by the said Supplier/Service Provider/Contractor(s) of any of the terms or conditions contained in the said Agreement.

Unless repugnant to the context or meaning thereof, expressions, Purchaser, Supplier/Service Provider/Contractor, Bank shall mean and include their heirs, representatives, successors, executors, administrators, assigns, etc., as may be applicable,

1. The Bank does hereby undertake to pay the amount(s) due and payable under the guarantee without any demur, merely on a demand from the Purchaser stating that the amount(s) claimed is/are due by way of loss or damage caused to or would be caused to or suffered by the Purchaser by reason of breach by the said Supplier/Service Provider/Contractor(s) of any of the terms or conditions contained in the said Agreement or by reason of the Supplier/Service Provider/Contractor(s) failure to perform its obligations under the said Agreement. Any such demand made by the Purchaser on the Bank shall be conclusive as regards the amount(s) due and payable by the Bank under this guarantee, whether made in one go or in parts. However, Bank's liability under this guarantee shall in totality be restricted to an amount not exceeding Rupees _____, whether or not invoked or if invoked, in part or otherwise.

2. The Bank undertakes to pay the Purchaser any money so demanded notwithstanding any dispute or disputes raised by the Supplier/Service Provider/Contractor(s) or any suit or proceedings pending before any Court or Tribunal relating thereto, unless there is a stay granted by the court or tribunal on such payment. Thereby meaning that Bank's liability under the present guarantee shall be absolute and unequivocal in any circumstances what so ever, if called upon to pay by the Purchaser. However our liability shall not exceeding Rupees _____ (in words)

3.  The Bank further agrees that the guarantee herein contained shall remain in full force and effect during the period that would be taken for the performance of the said Agreement and that it shall continue to be enforceable till all the dues and or advances made by the Purchaser under or by virtueofthesaidAgreementhavebeenfullypaidanditsclaimssatisfiedordischargedortill _____, the Purchaser certifies in writing that the terms and conditions of the said Agreement have been fully and properly carried out by the said Supplier/Service Provider/Contractor(s) and accordingly the Purchaser discharges this guarantee, either in writing or by returning the Original Guarantee Bond or till its expiry whichever is earlier to the Bank.

4.  The Bank before the release of the Bank Guarantee Bond in original by the purchaser and before the expiry of this guarantee, as per clause 3 of this Guarantee Bond, may renew this guarantee for the same period as was initially requested upon for this guarantee or for any shorter period, at the option of the purchaser, under intimation to the Service Provider.

5.  The Bank further agrees with the Purchaser that the Purchaser shall have the fullest liberty without Bank's or Supplier/Service Provider/Contractor(s) consent and without affecting in any manner Bank's obligations hereunder to vary any of the terms and conditions of the said Agreement or to extend time of performance by the said Supplier/Service Provider/Contractor(s) from time to time or to postpone for any time or from time to time any of the powers exercisable by the Purchaser against the said Supplier/Service Provider/Contractor(s) and to forbear or enforce any of the terms and conditions relating to the said agreement and the Bank shall not be relieved from its liability by reason of any such variation, or extension being granted to the said Supplier/Service Provider/Contractor(s)or for  any forbearance, act or omission on the part of the Purchaser or any indulgence by the Purchaser to the said Supplier/Service Provider/Contractor(s) or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving the Bank, in any manner what so ever.

6.  This guarantee will not be discharged during its currency due to the change in the constitution of either the Bank or the Purchaser or the Supplier/Service Provider/Contractor(s), in any manner what so ever.

7.  The Bank lastly undertakes not to revoke this guarantee during its currency or extensions thereof, except with the previous consent of the Purchaser, in writing or otherwise than as is provided in this Guarantee.

8.  The Bank also agrees that the Purchaser at its option shall be entitled to enforce this Guarantee against the Bank as its principal debtor in first instance without proceeding against the said Supplier/Service Provider/Contractor(s), and notwithstanding any security or other guarantees that the Purchaser may have in relation to or in relation to the Supplier/Service Provider/Contractor(s) liabilities from time to time, as this guarantee constitutes a separate, distinct and independent contract between the Bank and the Purchaser.

9.  Any officer of the Purchaser of the rank of Senior Manager or above, duly authorized in this regard, shall be competent to issue demand/notice or to issue any appropriate instructions, as the circumstances may warrant, to the Bank under this Guarantee, which the Bank shall have to comply immediately and forthwith, without raising any dispute or question/s in regard there to, in any manner what so ever.

Notwithstanding anything contained hereinabove:

1.  The liability of the Bank under the guarantee shall not exceed Rupees_____(in words).
2.  This Bank Guarantee shall be valid either till_____or till the issue of a fresh Bank Guarantee to the Purchaser with an extended period in lieu thereof or till the Purchaser certifies in writing that the terms and conditions of the said Agreement have been fully and properly carried out by the said Supplier/Service Provider/Contractor(s) and accordingly the Purchaser discharges this guarantee, in writing and by returning the Original Guarantee Bond to the Bank.

3. The Bank before the release of the Guarantee Bond in Original by the purchaser and before the expiry of this guarantee may at its option renew this guarantee for the same period as was initially agreed upon for this guarantee or any shorter period, at the option of the purchaser, under intimation to the Service Provider.

4. The Bank is liable to consider any notice for invocation of Bank Guarantee as a default by the Supplier/Service Provider/Contractor(s) and shall be under an obligation to pay to the Purchaser the entire amount of Guarantee or any part thereof under this Bank Guarantee only and only if the Purchaser serves upon the Bank a written claim or demand before the expiry of either the Bank Guarantee or any extended period/s under this Bank Guarantee, as the case maybe.

This guarantee will be returned to us as soon as the purpose for which it is issued is fulfilled.

Dated the _____ day of _____ .

SIGNED AND DELIVERED BY

The within named Guarantor,


_____ , by the hand of Shri./ Smt.___ __ , its authorized official

## *10.10 Annexure 3H: Compliance Statement*

(To be submitted by all the bidders participating in Reverse Auction)

RFP Reference No. IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dt 13.05.2020

To

General Manager
Marketing Department
Indian Bank,
Corporate Office, 254-260 Avvai Shanmugam Salai
Royapettah, Chennai: 600 014

Dear Sir,

Sub: RFP no. IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dt 13.05.2020 for Outsourcing of Call Centre Services

1. We_____(name of the company) hereby confirm having submitted our bid for participating in Bank's RFP dated_____for procurement of_____.
2. We also confirm having read the terms of RFP as well as the Business Rules relating to the Reverse Auction for this RFP process.
3. We hereby undertake and agree to abide by all the terms and conditions stipulated by Indian Bank in the RFP document including all annexures and the Business Rules for Reverse Auction.
4. We shall participate in the auction and submit our commercial bid. We shall also abide by the procedures prescribed for reverse auction by the auctioneer company.
5. We, hereby confirm that we will honour the Bids placed by us during the auction process, failing which we shall forfeit the Earnest Money Deposit. We also understand that the bank may debar us from participating in future tenders.
6. We confirm having nominated Mr._____,designated as_____of our company to participate in the Reverse Auction on behalf of the company. We undertake that the company shall be bound by the bids made by him in Reverse Auction.
7. We accordingly authorize Bank and/ or the reverse auction company to issue user ID and password to the above named official of the company.
8. Both Bank and the auction company shall contact the above named official for any and all matters relating to the Reverse Auction.
9. We, hereby confirm that we will honour the Bids placed by Mr._____on behalf of the company in the auction process, failing which we will forfeit the EMD. We agree and understand that the bank may debar us from participating in future tenders for any such failure on our part.
10. We undertake to submit the confirmation of last bid price by us to the auction company/Bank within 48 working hours of the completion of event. We also undertake to submit the Bill of Materials for the TCO (Total Cost of Ownership) in terms of RFP.

Name of Authorized Representative:_____

Signature of Authorized Representative:_____

Verified above signature

Place:

Date:                                                          Seal and signature of the bidder

## *10.11 Annexure 3I: Undertaking for Data and Information Security*

All bidders must sign the Undertaking on Data Security before submitting the Request for Proposal (RFP). Bidders must comply with all clauses mentioned in this undertaking. No changes to the undertaking are allowed.

The Undertaking must be executed on the bidder's company letterhead. Undertaking format is provided below.

(On the Letterhead of the bidder)

Strictly Private and Confidential

General Manager
Marketing Department
Indian Bank,
Corporate Office, 254-260 Avvai Shanmugam Salai
Royapettah, Chennai: 600 014

[Date]

Dear Sir,

Subject: Undertaking for Data and Information Security

We acknowledge that during the course of bid evaluation and subsequent signing of contract with the Successful Bidder against Request for Proposal (RFP) floated for outsourcing Call Centre services at Indian Bank (Bank), we shall have access to and be entrusted with Confidential Information. In this letter, the phrase "Confidential Information" shall mean information (whether of a commercial, technical, scientific, operational, administrative, financial, marketing, business, physical data, digital data or intellectual property nature or otherwise), whether oral or written, relating to Bank and its business that is provided to us pursuant to this undertaking.

In consideration of you making Confidential Information available to us, we agree to the terms set out below:

1. We shall treat all Confidential Information as strictly private and confidential and take all steps necessary (including but not limited to those required by this undertaking) to preserve such confidentiality.
2. We shall use the Confidential Information solely for the preparation of our response to the RFP and subsequently showcasing our capabilities to the evaluation committee and not for any other purpose.
3. We shall not disclose any Confidential Information to any other person or firm, other than as permitted by item 5below.
4. We shall not disclose or divulge any of the Confidential Information to any other client of [name of product Service Provider / implementation partner].
5. This undertaking shall not prohibit disclosure of Confidential Information:

- To our partners/ directors and employees who need to know such Confidential Information to assist with the bidding for RFP floated for outsourcing of Call Centre services:
- To the extent that such disclosure is required bylaw;
- To the extent that such disclosure is required by any rule or requirement of any regulatory authority with which we are bound to comply; and
- To our professional advisers for the purposes of our seeking advice. Such professional advisors will be informed of the need to keep the information confidential.

6. Upon your request we shall arrange delivery to you of all Confidential Information, and copies thereof, that is in documentary or other tangible form, except:
   - For the purpose of a disclosure permitted by item 5 above; and
   - To the extent that we reasonably require to retain sufficient documentation that is necessary to support any advice, reports, or opinions that we may provide.

7. This undertaking shall not apply to Confidential Information that:
   - Is in the public domain at the time it is acquired by us;
   - Enters the public domain after that, otherwise than as a result of unauthorized disclosure by us;
   - Is already in our possession prior to its disclosure to us; and
   - Is independently developed by us.

8. This undertaking shall continue perpetually unless and to the extent that you may release it in writing.

9. We warrant that we are acting as principal in this matter and not as agent or broker for any person, company, or firm.

10. We acknowledge that no failure or delay by you in exercising any right, power or privilege under this undertaking shall operate as a waiver thereof nor shall any single or partial exercise there for the exercise of any other right, power, or privilege.

11. This undertaking shall be governed by and construed in accordance with Indian law and any dispute arising from it shall be subject to the exclusive jurisdiction of the Chennai courts.

Yours sincerely

Name of Authorized Representative:

Signature of Authorized Representative:

Verified above signature

Place:

Date:                                                                    Seal and signature of the bidder

## 10.12 Annexure 4: Submission Check List

The bidder has to ensure that the following have been submitted as a part of the RFP submission process. Failure to provide any of the documents as detailed below could lead to the disqualification of the bidder from the bid.

| Annexure Number | Name of the Document | Bidder`s Remarks (Yes / No) |
|---|---|---|
| | Application Fee DD | |
| | EMD | |
| | Technical write up document giving the overview of the solution proposed by the bidder | |
| Annexure 1 | Functional & Technical Specifications | |
| Annexure 2 | Solution and Non Solution Details | |
| Annexure 3B | Technical Bid Format | |
| Annexure 3C | Commercial Compliance Certificate | |
| Annexure 3D | Proposed Agency Profile | |
| Annexure 3E | Confirmation of Terms and Conditions | |
| Annexure 3F | Tender Offer Cover Letter | |
| Annexure 3H | Compliance Statement | |
| Annexure 3I | Undertaking for Data and Information Security | |
| Annexure 4 | Submission Checklist | |
| Annexure 5 | Confirmation of Eligibility | |
| Annexure 6 | Commercial Bill of Materials (Masked as part of Technical Bid) | |
| Annexure 6 | Commercial Bill of Materials (Unmasked as part of Commercial Bid) | |
| Annexure 8 | Bid Undertaking Letter | |
| Annexure 10 | Hardware Specifications | |
| Annexure 13 | Requirements from the Bank (if required) | |

## 10.13 Annexure 5: Confirmation of Eligibility

| # | Eligibility Criteria Requirements | Supporting required | Bidder`s Response |
|---|---|---|---|
| 1 | The Bidder must be a Public/Private Limited Company registered in India under the Companies Act, 1956 | Certificate of Incorporation | |
| 2 | The Bidder should have been in the business of managing Call Centre operation for at least 10 years as on 31.12.2019. In case the current Bidder company is the result of a merger / acquisition, at least one of the merging companies should have been in the business of Call Centre operation for at least 10 years as on 31.12.2019. | Certificate of Incorporation | |
| 3 | The Bidder or its wholly owned subsidiary which is providing BPO/Call Centre services or the parent company of whom the Bidder is a wholly owned subsidiary, providing BPO/Call Centre services must have net profit from its Indian Call Centre Operations during last three financial years i.e. FY 2016-17, FY 2017-18 and FY 2018-19 | Copies of audited/provisional Balance Sheets and Profit & Loss statements for the last three financial years (i.e. audited statements for 2016-17, 2017-18 and 2018-19) . In the event that profit is not publically reported for the Indian call centre operations of the Service Provider / its subsidiary, a certificate to this effect from a authorized Chartered Accountant should be provided. | |
| 4 | Bidder's yearly gross revenue from India Call Centre voice operations should be a minimum of Rs. 250 crores during each of the last two financial years, i.e. FY 2017-18 and FY 2018-19. | Financial Statement of the company. (In the event that profit is not publically reported for the Indian call center operations of the Bidder/its subsidiary/its parent company, a certificate to this effect from an authorized Chartered Accountant should be provided.) | |
| 5 | Bidder should have an independent internal audit function in place. | Self- Declaration | |
| 6 | The Bidder should not have been blacklisted/terminated by any Government/Public Sector Organization/Agency for unsatisfactory past performance, corrupt, fraudulent or any other unethical business practices, at any point. The Bidder should not have | Self- Declaration | |

| | | | |
|---|---|---|---|
| | been blacklisted by IBA or any other Regulatory or Legal entities. | | |
| 7 | The Bidder or its wholly owned subsidiary providing BPO/Call Centre services or the parent company of whom the Bidder is a wholly owned subsidiary providing BPO/Call Centre services, must have registered itself with Department of Telecommunication (DoT)/ TRAI. | Copy of DOT/ TRAI certificate for the site | |
| 8 | The Bidder or its wholly owned subsidiary providing BPO/Call Centre services or the parent company, of whom the Bidder is a wholly owned subsidiary providing BPO/Call Centre services, should be operating with an aggregate of at least 4000 CSA on company payroll for its Indian Call Centre Voice operations as on $31^{st}$ December 2019. | Certificate from the Bidder's HR head | |
| 9 | The Clientele of the Bidder or its wholly owned subsidiary providing BPO/Call Centre services or the parent company, of whom the bidder is a wholly owned subsidiary, providing BPO/Call Centre services, must include either: (I) one reputed Scheduled Commercial Bank (with over 500 branches and has total business (deposits + advances) greater than INR 1 lakh crore) for whom the Service Provider has set up a Call Centre of at least 50CSA OR (II) one reputed client with a revenue of over INR 50,000 Crore for whom the Service Provider has set up a Call Centre of at least 1500 CSA | Letter from client on its letter head/ LOI/ Agreement that confirms all the required points | |
| 10 | The Bidder should have obtained an ISO Certification | Copy of Certificate | |
| 11 | Bidder should provide an undertaking for providing adequate data and information security | Annexure 3I: Undertaking for Data and Information Security | |

## 10.14 Annexure 6: Commercial Bill of Materials

Following is the template for commercial bill of material for the required Call Centre services:

| Item | Figure |
|---|---|
| Rate per CSA per month (excluding applicable taxes) | C |

Reverse auction would be done on Rate per Agent per month (C).

1. Per month Agent rate would remain fixed for the duration of the contract
2. A CSA has to register 200 logged-in hours per month.
3. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.
4. Prices quoted by bidder should be exclusive of taxes.
5. No extra costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc. will be payable by the Bank. The bidder cannot take the plea of omitting any charges or costs and later lodge a claim on the Bank for the same. Bank would be bearing the cost of network and telecom charges as indicated in this RFP including outbound telecom charges which would be paid at actuals.
6. The bidder is requested to quote in Indian Rupees ('INR'). Bids in currencies other than INR would not be considered.
7. Bank may at its sole discretion ask the bidder to augment the Call Centre staff members for any additional call based service. These additional staff members would be billed at CSA rate defined above. Bank reserves the right to decrease or increase the CSA requirement as per call volume or actual requirement of Bank.
8. After reverse auction, the bidder needs to submit the revised commercial bid as per Annexure 6: Commercial Bill of Materials in which the number of CSA shall remain same as mentioned in the masked commercial bid (submitted as part of the technical proposal).
9. Number of CSA for TCO calculation is an indicative number and only for evaluation purpose, however the actual number of CSA to be deployed for the Call Center would be mutually agreed with the Successful Bidder based on the scope of the RFP.
10. Actual pay out for the Call Center services would be based on the actual number of CSA deployed.
11. Any increase or decrease in the number of Agent requirement has to be justified by the Successful Bidder and same has to be approved by the Bank.

## *10.15 Annexure 7: Pre Bid Query Format*

**Note**: Bidder's request for Clarification - to be submitted minimum of two days before pre-bid meeting

If, bidder, desiring to respond to RFP for Outsourcing Call Centre Services, requires any clarifications on the points mentioned in the RFP, it may communicate with Indian Bank using the following format (in an Microsoft excel (xls/ xlsx) format).

All questions received at least two days before the pre-bid meeting will be formally responded to and questions/points of clarification and the responses will be circulated to all participating bidder if required. The source (identity) of the bidder seeking points of clarification will not be revealed. Alternatively, IB may at its discretion, answer all such queries in the Pre-bid meeting

| Section Number | Page Number | Point Number | Original Clause | Query |
|---|---|---|---|---|
| | | | | |

1 Please indicate the preferred method and address for reply.

2 Bidder is also required to provide the following details in thee-mail:
- Name of the bidder
- Name, contact number and email id of the contact person

## 10.16 Annexure 8: Bid Undertaking Letter

To

General Manager
Marketing Department
Indian Bank,
Corporate Office, 254-260 Avvai Shanmugam Salai
Royapettah, Chennai: 600 014

Date        dd-mm-yyyy

Dear Sir,

Sub: IB/ CO/ MKTG/ Tender/ 01/ Open/ 2020-21 dt 13.05.2020 for Outsourcing of Call Centre
    Services

Over and above all our earlier conformations and submissions as per your requirements of the RFP, we confirm that,

1. We have quoted for all items as requested by Indian Bank in the RFP and stand committed to deliver to the highest standards and quality as required by Indian Bank to meet the timelines of the project. Our bid submission is in line with the requirements of Indian Bank as stated in the RFP.
2. We confirm that we have factored in all costs and expenses for meeting the complete scope and deliverables of the RFP.
3. We are completely aware of the Service Level requirements and timelines specified by Indian Bank and are committed to adhering to the same. We have also clearly taken note of the service level requirements of Indian Bank and expectations from us and wish to confirm that we have taken care of every aspect to meet the same.
4. We have clearly understood Indian Bank's requirements and wish to confirm that we abide by the terms and conditions of the RFP issued thereafter.
5. We confirm and understand that all arithmetical totalling errors will be corrected for the purpose of evaluation only and the consideration of that error for payment would be completely according to Indian Bank's discretion. We also confirm and understand that for all other errors which we have made in the bid, Indian Bank for the purpose of evaluation will take the corrected amount based on the price quoted by us in the price sheets but the payment of such amounts would be completely according to Indian Bank's discretion.
6. We confirm that we will provide the best of our resources and the people proposed by us will be dedicated to Indian Bank for the sake of resource continuity. Further, we also confirm that Indian Bank may interview the key resources proposed by us and confirm their acceptability. In any event if a resource is found unfit by Indian Bank we agree to change the same and provide Indian Bank with a replacement within reasonable time so as to not affect the services/project timelines.
7. We confirm and understand that Indian Bank has an aggressive rollout schedule and we will adhere to the rollout schedule at no additional cost/burden to Indian Bank.
8. We confirm that all the proposed solution components are compatible and interoperable with each other and the solution will meet the functional and technical requirements of Indian Bank.

9. We confirm that the prices and values quoted by us encompass the complete scope of the project and we will ensure that the quality of deliverables for the project is not affected due to any pricing pressures.

10. We wish to confirm that we have back-to-back arrangements from all the OEMs for the sizing (including CPUs, Memory, Cache and Hard Disk etc.), prices and service level commitments. We would be responsible and committed to ensure that the sizing is adequate and service levels as required by Indian Bank are met and adhered. In case the hardware sizing is found to be inadequate and does not meet the SLA then the hardware upgrades, if any, will be provided without any further additional cost or burden to Indian Bank than what has been specified by us in our commercial bid documents.

11. We will be the single point of contact/reference to Indian Bank. Indian Bank will enter into agreement with us only. Our consortium partners confirm that they are willing to enter into back-to-back agreement that is in conformity with the deliverables and other service/uptime commitments we make to Indian Bank as per the RFP. If requested we will share the copy of the back-to-back agreement with our consortium partner to Indian Bank.

Place:

Date:                                                                               Seal and signature of the bidder

(This letter should be on the letterhead of the bidder duly signed by an authorized signatory)

## 10.17 Annexure 9: Application Management Services

The bidder must provide application management services. However, the bidder shall only be allowed to connect to bank's network from bank locations only. The bidder shall not be allowed to establish a remote connection from any third party delivery Centers in order to provide such services.

The bidder is free to propose on-site/hybrid delivery model. However, pure remote delivery model is not acceptable. The following table provides indicative activities under application management services. The scope of work shall be inclusive of but not limited to the activities mentioned under the service category. Bidder shall provide minimum one full-time technical resource onsite for one year post stabilization to carry out activities related to Application Management Services.

| Application Management Services | |
|---|---|
| 1 | Performing client Installation/Reinstallation (Web based Application) |
| 2 | Performing Service Provider/OEM interaction for resolving application related issues |
| 3 | Performing performance tuning of applications |
| 4 | Performing Access Management |
| 5 | Performing periodic review of access and take corrective actions in consent with Indian Bank |
| 6 | Performing patch updates and software updates for in-scope application |
| 7 | Resolving issues related to report generation, workflows, report creation, report customization and assignment of /modification in roles & responsibilities |
| 8 | Resolving migration related issues |
| 9 | Supporting Disaster Recovery activities for the in-scope applications. |
| 10 | Performing any other day-to-day administration and support activities |

## 10.18 Annexure 10: Hardware Specification

The Hardware specifications provided in this section are the minimum specifications that the proposed hardware for Server, OS and Database needs to comply with. In case the hardware offered does not meet the minimum specifications, the bidder will be required to replace the hardware offered.

| S No | Requirements | Compliance (Full / Partial / No) | Remarks |
|------|-------------|----------------------------------|---------|
| 1 | Offered Server, OS & Database should be from manufacturers in the leader's quadrant in the relevant Gartner Magic Quadrant in any of the latest 2 editions. If Gartner's report is not published for the category then the manufacturer should be identified in top 5 in IDC report (International Data Corporation) in any of the latest 2 editions | | |
| 2 | The servers proposed should have 64-bit Quadcore Processor | | |
| 3 | The offered OS should be the Enterprise version of the 64 bit and should be the latest version. | | |
| 4 | Proposed servers shall be scalable / upgradable in terms of Processor Cores and Memory at least by 50%. | | |
| 5 | The bidder should provide information on standard benchmarks for the proposed servers such as TPC-C certified by transaction processing council and/or Oracle TPMC or TPCE that is made available in respective websites. | | |
| 6 | Separate boxes to be proposed for Web Server, Application Server and Database Server. Also, virtualization is not allowed. | | |
| 7 | The memory chipset should be of Double Data Rate 3 (DDR3) – 1333Mhz or higher | | |
| 8 | The future roadmap of the proposed servers needs to be submitted | | |
| 9 | The server should be configured with a DVD Drive. | | |
| 10 | Three Years Onsite Warranty from OEM / OEM Partner directly and AMC for remaining contract Duration | | |
| 11 | Provision of racks and other required infrastructure at the Bank location (including network card on the proposed server etc.) | | |
| 12 | The size of servers for proposed CRM solution should be 3 rack unit or less | | |

## 10.19 Annexure 11: Bidder Presentation Agenda

| S No | Presentation Agenda | Details |
|---|---|---|
| 1 | Introduction to Organization | Brief introduction of the organization and its background |
| 2 | Proposed Call Centre solution and its components (including infrastructure, people, Call Centre and CRM technology and the services provided) | Detailed presentation on the solution scope components as per the functional and technical requirements |
| 3 | Call Centre management and governance approach | Structure, governance processes and SLA adherence as defined in the RFP |
| 4 | Project implementation plan | Proposed project approach which would ensure smooth transition from present state to desired state |
| 5 | Key value propositions | Key differentiators/ value-add presented by the bidder |
| 6 | Project team and skills | Project team profiles and credentials |
| 7 | Relevant banking case studies | Relevant case studies where requirements similar to those to those of the Bank have been met |
| 8 | Certifications | Certifications available with the bidder for various sites and Locations |
| 9 | Data security and confidentiality process | Process followed for ensuring data security and confidentiality for the Bank's data |

## 10.20 Annexure 12: Call Quality Score

Indicative template for call quality score is as follows, however bank jointly with the Successful Bidder would define the final agreed call quality score card that is required to be used for call/ agent evaluation:

| Call Observation Form | |
|---|---|
| Call category | |
| Call Sub-Type | |
| Date | |
| Talk-Time | |
| Agent ID Number | |
| Agent Time | |
| Employee (Reviewer) ID | |
| Employee (Reviewer) Name | |

| Call Quality parameters | | |
|---|---|---|
| Parameter | Rating (1/0) | Weight |
| **Call opening** | | |
| Call answered within Threshold (5 sec) | | 5 |
| Greeted customer, stated Indian Bank, started call in a pleasant manner | | 6 |
| Introduce self (First Name) | | 4 |
| Asked caller's name | | 4 |
| Asked caller the required verification questions (if any) | | 4 |
| **Call type identification** | | |
| Asked caller purpose of the call | | 4 |
| Verified the purpose with the caller (paraphrase) | | 4 |
| Identified the call type and identified the process to be followed | | 2 |
| **Process adherence** | | |
| Followed all process steps/ activities in sequence | | 2 |
| Navigated the system without any errors | | 2 |
| Procured the required information from customer | | 4 |
| Provided complete and accurate information to the customer | | 6 |
| Utilized all information and system access before escalation | | 4 |
| **Verbal contact** | | |
| Used approved questions/ language | | 4 |
| Demonstrated active listening skills | | 2 |
| Used confidence and empathy wordings | | 2 |
| Gave apology/ reassurance/ appropriate response | | 2 |
| Explained hold time/ dead air | | 2 |

## 10.21 Annexure 13: Requirements from the Bank

Infrastructure/ any other requirements from the bank to this RFP should be listed in the table below and submitted along with the bid.

| S No | Item | Description / Specification |
|------|------|----------------------------|
| 1 | | |
| 2 | | |
| | | |
| | | |
| | | |

## *10.22 Annexure 14: Integrity Pact*

(To be executed by the Successful Bidder on Rs.100/- stamp paper for all applicable tenders of value > Rs. 300 lakh)

### INTEGRITY PACT

### Between

### Indian Bank hereinafter referred to as "The Bank" and

### ………………………. Hereinafter referred to as "The Bidder/Contractor"

### <u>Preamble</u>

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

In order to achieve these goals, the Bank will appoint an independent External Monitor (IEM), who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

### Section 1 – Commitments of the Bank

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

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

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

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

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

**Section 2 – Commitment of the Bidder(s)/Contractor(s)**

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

   (a) The Bidder(s) / Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Bank's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.

   (b) The Bidder(s) / Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

   (c) The Bidder(s) / Contractor(s) will not commit any offence under the relevant IPC/PC Act: further, the Bidder (s) / Contractor (s) will not use improperly, for purpose of competition or personal gain, or pass on to others, any information or documents provided by the Bank as partof the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.

   (d) The Bidder (s) / Contractor (s) of foreign origin shall disclose the name and address of the CSA/Representatives in India, if any. Similarly, the Bidder(s)/Contractor (s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further, as
mentioned in the "Guidelines on Indian CSA of Foreign Suppliers'' shall be disclosed by the Bidder (s) / Contractor (s). Further as mentioned in the Guidelines, all the payments made to the Indian Agent/Representative have to be in Indian Rupees only. Copy of the ''Guidelines on Indian CSA of Foreign Suppliers'' is placed at Annexure.

   (e) The Bidder (s) / Contractor (s) will, when presenting his bid, disclose any and all payment she has made, is committed to or intends to make to CSA, brokers or any other intermediaries in connection with the award of the contract.

(2)  The Bidder (s) / Contractor (s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

**Section 3 – Disqualification from tender process and exclusion from future contracts**

If the Bidder (s) / Contractor (s), before award or during execution has committed a transgression through a violation of Section 2, above or any other form such as to put his reliability or creditability in question, the Bank is entitled to disqualify the Bidder (s) / Contractor (s) from the tender process.

## Section 4 – Compensation for Damages

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

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

## Section 5 – Previous Transgression

(1) The Bidders declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprises in India that could justify his exclusion from the tender process.

(2) The Bidder agrees that if he makes incorrect statement on this subject, bidder is liable to be disqualified from the tender process or the contract, if already awarded, is liable to be terminated for such reason.

(3) The imposition and duration of the execution of the bidder will be determined by the bidder based on the severity of transgression.

(4) The Bidder/Contractor acknowledges and undertakes to respect and uphold the Bank absolute right to resort to and impose such exclusion.

(5) Apart from the above, the Bank may take action for banning of business dealings/holiday listing of the Bidder/ Contractor as deemed fir by the Bank.

(6) If the Bidder/Contractor can prove that he has resorted/recouped the damage caused by him and has implemented a suitable corruption prevention system, the Bank may, at its own discretion, as per laid down organizational procedures, revoke the exclusion prematurely.

## Section 6 – Equal treatment of all Bidders/Contractors/Sub-Contractors

(1) The Bidder(s)/Contractor(s) undertake(s) to demand from all sub-contractors a commitment in conformity with this Integrity Pact, and to submit it to the Bank before contract signing. The Bidder(s)/Contractor(s) shall be responsible for any violation(s) of the principles laid down in this agreement/Pact by any of its Sub-contractors/Sub-Service Providers.

(2) The Bank will enter into agreement with identical conditions as this one with all Bidders/Contractors.

(3) The Bank will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

**Section 7 – Criminal charges against violating Bidder(s) /Contractor(s) /Sub contractor(s)**

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

**Section 8 – Independent External Monitor / Monitors**

The Bank appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.

(1) The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidders/Contractors as confidential. He reports to the Authority designated by the Bank.

(2) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentations of the Bank including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidders)/Contractors(s)/Subcontractors(s) with confidentiality.

(3) The Bank will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Bank and the Contractor. The parties offer to the Monitor the option to participate in such meetings.

(4) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Bank and request the Management to discontinue or take corrective action, or to take other relevant action. The Monitor can in this regard submit non- binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.

(5) The Monitor will submit a written report to the Authority designated by the Bank, within 8to 10 weeks from the date of reference or intimation to him by the Bank and, should the occasion arise submit proposals for correcting problematic situations.

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

(7) The word "Monitor" would include both singular and plural.

**Section 9 – Pact Duration**

This pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded on whomsoever it may be. If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged/determined by the Bank.

**Section 10 – Examination of Books of Accounts**

In case of any allegation of, violation of any provisions of this Integrity Pact or payment of commission, the Bank or its agencies shall be entitled to examine the Books of Accounts of the Bidder and the Bidder shall provide necessary information of the relevant financial documents in English and shall extend all possible help for the purpose of such examination.

**Section 11 – Other provisions**

(1) This agreement is subject to Indian Law, Place of performance and jurisdiction is the Corporate Office of the Bank, i.e Chennai.

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

(3) If the Contractor is a partnership or a Consortium, this agreement must be signed by all partners or Consortium members. In case of a Company, the Pact must be signed by a representative duly authorized by Board resolution.

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

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

(6) Any dispute or difference arising between the parties with regard to the terms of this Agreement/Pact, any action taken by the Bank in accordance with this Agreement/Pactor interpretation thereof shall not be subject to arbitration.

The parties hereby sign this Integrity Pact at …………………………on …………………….

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(For & On behalf of the Bank)                    (For & On behalf of Bidder/Contractor)

(Office Seal)                           (Office Seal)

Place----------------------                Place----------------------
Date----------------------                Date----------------------

Witness1:                        Witness1:

(Name &Address)-------------------------      (Name & Address)-------------------------
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Witness2:                        Witness2:
(Name &Address)-------------------------      (Name & Address)-------------------------
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## 10.23 Annexure 15: GUIDELINES FOR INDIAN CSA OF FOREIGN SUPPLIERS

1.0 There shall be compulsory registration of CSA for all Global (Open) Tender and Limited Tender. An agent who is not registered with Bank shall apply for registration in the prescribed Application-Form available on www.indianbank.in

1.1 Registered CSA will file an authenticated Photostat copy duly attested by a Notary Public / Original certificate of the principal confirming the Agency agreement and giving the status being enjoyed by the agent and the commission/remuneration/salary/retainership being paid by the principal to the agent before the placement of order by Bank.

1.2 Wherever the Indian representatives have communicated on behalf of their principals and the foreign parties have stated that they are not paying any commission to the Indian CSA and the Indian representative is working on the basis of salary or as retainer, a written declaration to this effect should be submitted by the party (ie. Principal) before finalizing the order.

**2.0 DISCLOSURE OF PARTICULARS OF CSA/REPRESENTATIVES IN INDIA, IFANY:**

**2.1** Tenderers of Foreign Nationality shall furnish the following details in their offer:

2.1.1. The name and address of the CSA/representatives in India, if any and the extent of authorization and authority given to commit the Principals. In case the agent/representative be a foreign company, it shall be confirmed whether it is real substantial Company and details of the same shall be furnished.

2.1.2 The amount of commission/remuneration included in the quoted price(s) for such CSA/representatives in India.

2.1.3 Confirmation of the Tenderer that the commission/remuneration if any, payable to his CSA/representatives in India, may be paid by Bank in Indian Rupees only.

**2.2** Tenderers of Indian Nationality shall furnish the following details in their offers:

2.2.1 The name and address of the foreign principals indicating their nationality as well as their status, i.e whether manufacturer or CSA of manufacturer holding the Letter of Authority of the Principal specifically authorizing the agent to make an offer in India in response to tender either directly or through the CSA/representatives.

2.2.2 The amount of commission/remuneration included in the price (s) quoted by the Tenderer for himself.

2.2.3 Confirmation of the foreign principals of the Tenderer that the commission/remuneration, if any, reserved for the Tenderer in the quoted price (s), may be paid by Bank in India in equivalent Indian Rupees on satisfactory completion of the Project or supplies of Stores and Spares in case of operation items.

**2.3** In the either case, in the event of contract materializing, the terms of payment will provide for payment of the commission/remuneration, if any payable to the CSA/representatives in India in Indian Rupees on expiry of 90 days after the discharge of the obligations under the contract.

**2.4** Failure to furnish correct and detailed information as called for in paragraph 2.0 above will render the concerned tender liable for rejection or in the event of a contract materializing, the same is liable to termination by Bank. Besides this there would be a penalty of banning business dealings with Bank or damage or payment of a named sum.

## 10.24 Annexure 16: *DISCLOSURE BY INDIAN CSA OF PARTICULARS OF THEIR FOREIGN SUPPLIER/ CONTRACT AGENCY AND FURNISHING OF REQUISITE INFORMATION*

3.1.1 The name and address of foreign supplier/contract agency indicating their nationality as well as their status, i.e manufacturer or agent of manufacturer holding the letter of authority.

3.1.2 Specific authorization letter by the foreign supplier/contract agency authorizing the agent to make directly or through their CSA /representatives.

Annexure 1: Functional and Technical Specifications - Inbound calls

| Sr. No. | Particulars / Functional Requirement | Media / Channels of Service Delivery / Interaction<br>Voice \| SMS\| Email\| Chat\| Video \| Social Media \| Website \| Banner | Type of service delivery<br>Agent Assisted / Self Service | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|---|---|
| 1 | The call center services should support inquiry on below products: | | | | | |
| 1.1 | Deposit and advances | Voice, SMS, Email, Chat, Video | Agent Assisted Service / Self Service | Vital | | |
| 1.2 | Demat accounts | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Essential | | |
| 1.3 | Loyalty and rewards program | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service | Essential | | |
| 1.4 | Debit Cards | Voice, SMS, Email, Video | Agent Assisted Service / Self Service | Vital | | |
| 1.4.1 | Block debit card | Voice, SMS, Email, Video | Self Service | Vital | | |
| 1.4.2 | Change PIN / Generate new PIN | Voice (IVR), SMS, Email | Self Service | Essential | | |
| 1.5 | Any third party product like insurance etc. | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service | Essential | | |
| 1.6 | RTGS/NEFT | | Agent Assisted Service / Self Service | Vital | | |
| 1.6.1 | Status of the transaction | Voice, email, SMS | Self Service | Vital | | |
| 1.6.2 | Charges / transaction time | Voice, email, SMS | Self Service | Vital | | |
| 1.6.3 | Query / complaints | Voice, SMS, Email, Chat, Video, Social Media, Website | | Vital | | |
| 1.6.4 | Any other as per bank's requirement | | | Vital | | |
| 1.7 | FD/RD/CD (including opening and closing) | | | Vital | | |
| 1.7.1 | FD / RD / CD rates | Voice, email, SMS | Self Service | Vital | | |
| 1.7.2 | FD / RD / CD maturity date | Voice, email, SMS | Self Service | Vital | | |
| 1.7.3 | Query / complaints | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service / Self Service | Vital | | |
| 1.7.4 | Any other as per bank's requirement | | | Vital | | |
| 1.8 | Other new product as defined by the bank | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service | Vital | | |
| 2 | The inbound call services should support various type of queries on customer accounts including but not limited to: | Voice, SMS, Email, Chat, Video, Social Media, Website | | | | |
| 2.1 | Balance inquiry | Voice, SMS, Email, SMS | Self Service | Vital | | |
| 2.2 | Maturity amount of FD, maturity date of FD, Interest Rate, Tax Deducted, Tax Projection | Voice , Email, SMS | Agent Assisted Service / Self Service | Vital | | |
| 2.3 | Cheque Status | Voice , Email, SMS | Agent Assisted Service / Self Service | Vital | | |
| 2.4 | Loan account inquiry | Voice , Email, SMS | | Vital | | |
| 2.5 | Payment dues | Voice , Email, SMS | Agent Assisted Service / Self Service | Vital | | |
| 2.6 | Interest debited | Voice , Email, SMS | Agent Assisted Service / Self Service | Vital | | |
| 2.7 | Money / Transfer Fund, NEFT, RTGS [ Status of transfer ] | Voice , Email, SMS | Agent Assisted Service | Vital | | |
| 2.8 | Money / Transfer Fund, NEFT, RTGS [ Query / Complaint ] | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service | Vital | | |
| 2.9 | Queries regarding term deposits | Voice, SMS, Email, Chat, Video, Website | Agent Assisted Service | Vital | | |
| 2.10 | T-Pin related transactions | Voice, SMS, Email, Video | Agent Assisted Service / Self Service | Essential | | |
| 2.11 | Query and view a list of remittances made | Voice, SMS, Email, Video | Agent Assisted Service | Essential | | |
| 2.12 | Presentment Billers with whom the bank has tied up | Voice, SMS, Email, Video | Agent Assisted Service | Essential | | |
| 2.13 | Pending and rejected payments [ Status of payment made] | Voice, SMS, Email | Self Service | Vital | | |
| 2.14 | Rejected Bills [ future schedule for bill payment ] | Voice, SMS, Email, Chat, Video, Website | Agent Assisted Service / Self Service | Essential | | |
| 2.15 | Account opening status | Voice, SMS, Email | Self Service | Vital | | |
| 2.16 | Account lockout problems | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 2.17 | Funds reversal issues | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 2.18 | Issuance and reset of user ID and password | Voice, SMS, Email, Video | Agent Assisted Service / Self Service | Vital | | |
| 2.19 | Mode of Delivery and sent status along with date & time of user ID and password | Voice, SMS, Email | Self Service | Vital | | |
| 2.20 | Account Limit increase & Decrease request | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 2.21 | Account Beneficiary Addition / Deletion request. | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 2.22 | Online FD, duplicate Challan issues | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 2.23 | Non-disbursal of cash | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 2.24 | PPF account inquiry | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 2.25 | ASBA | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 2.26 | Senior citizen saving schemes | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 2.27 | Pension schemes | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 2.28 | Amount of loans | Voice, SMS, Email | Self Service | Vital | | |
| 2.29 | Eligibility criteria for various banking products | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service / Self Service | Vital | | |
| 2.30 | Income tax deducted | Voice, SMS, Email | Self Service | Vital | | |
| 2.31 | Premium payable | Voice, SMS, Email | Self Service | Vital | | |
| 3 | The system should support different type of service request and complains including but not limited to: | | | | | |
| 3.1 | Cheque book issue & stop payment of cheques request | Voice, SMS, Email, Chat, Video | Agent Assisted Service / Self Service | Vital | | |
| 3.2 | Account statement and passbook of any accounts request | Voice, SMS, Email | Agent Assisted Service / Self Service | Vital | | |
| 3.3 | Demand drafts/remittances request | Voice, SMS, Email | Agent Assisted Service | Essential | | |
| 3.4 | Standing Instructions request | | Agent Assisted Service | Vital | | |
| 3.5 | SMS OTP / Alert not delivered complains | SMS | Self Service | Vital | | |
| 3.6 | Internet Banking / Mobile banking / RTGS / NEFT related complaints | Voice, SMS, Email, Chat, Video, Website | Agent Assisted Service | Vital | | |
| 4 | The system should support inquiry on last 10 transactions | Voice, SMS, Email, Video, Website | Agent Assisted Service | Desirable | | |
| 5 | The system should have capability to display the caller unified history to call center agent in single view / window | Voice, SMS, Email, Video, Website, Social Media | Agent Assisted Service | Essential | | |
| 6 | The system should have capability to send balance status of all the linked accounts through SMS / Email on receipt of missed call to a designed number | SMS, Email | Self Service | Desirable | | |
| 7 | ATM related transactions | Voice, SMS, Email, Chat, Video, Website | Agent Assisted Service | | | |
| 7.1 | Card hot-listing and complaints related to wrongful transactions/ Card lost(both debit and credit cards) | Voice, SMS, Email, Video, Website | Agent Assisted Service | Vital | | |
| 7.2 | Call logging for down ATMs | Voice, Email, SMS, Chat, | Self Service | Vital | | |
| 7.3 | ATM PIN block related queries | Voice, SMS, Email, Chat, Video, Website | Agent Assisted Service | Vital | | |
| 7.4 | ATM Card Not Received or ATM Card Received but ATM Pin not Received | Voice, SMS, Email, Chat, Video, Website | Agent Assisted Service | Vital | | |
| 7.5 | ATM Card Received but not working or ATM pin received not working | Voice, SMS, Email, Chat, Video, Website | Agent Assisted Service | Vital | | |
| 7.6 | ATM room not clean /ATM not functional/ATM room not guarded by security | Voice, SMS, Email, Chat, Video, Social Media | Agent Assisted Service | Vital | | |
| 7.7 | Status of delivery of card or pin of primary / secondary | Voice, Email, SMS, | Self Service | Vital | | |
| 7.8 | ATM Cash Shortage | Voice, SMS, Email, Chat, Video | Agent Assisted Service | Vital | | |
| 8 | Information regarding new products | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service | Vital | | |
| 8.1 | Purchase of third party products | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service | Vital | | |
| 8.2 | Utility Bill Payments, tax payments queries | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service / Self Service | Essential | | |
| 8.3 | Current NAV of Schemes that are marketed through Bank's branches | Voice, Email, SMS | Self Service | Desirable | | |
| 8.4 | Funds invested thru bank, their NAV and units held therein | Voice, Email, SMS | Self Service | Desirable | | |
| 8.5 | The Call Centre should be able to provide the location of nearest ATM / Branch from the data of ATMs and Branches | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service / Self Service | Vital | | |
| 8.6 | Bank's flagship schemes / products on retail credit, MSME, e-banking, e-trading, utility bills, etc. | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service | Vital | | |
| 8.7 | Information regarding SLBC | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service | Vital | | |
| 8.8 | Information regarding PMJDY related products | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service | Vital | | |
| 8.9 | Information regarding any future mandates given by the Government/ Bank etc. | Voice, SMS, Email, Chat, Video, Social Media, Website | Agent Assisted Service | Vital | | |

इंडियन बैंक  Indian Bank
इलाहाबाद  ALLAHABAD

Annexure 1: Functional and Technical Specifications - Outbound calls

| Sr. No. | Functional Requirement | Media / Channels of Service Delivery / Interaction Voice \| SMS\| Email\| Chat\| Video \| Social Media \| Website \| Banner | Type of service delivery Agent Assisted / Self Service | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|---|---|
| | **Particulars** | | | | | |
| 1 | The system should support below indicative functions: | | | | | |
| 1.1 | Cross-selling & up-selling of Bank's products and services to existing customers and new prospects, including but not limited to: | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.1.1 | Deposit products | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.1.2 | Advance products | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.1.3 | Retail and wholesale | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.1.4 | Services - RTGS, NEFT | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.1.5 | Internet Banking, Gold Coin, ASBA, Service Charges, International products, etc. | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.1.6 | Third party products, Life and General Insurance | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.1.7 | General Insurance Products | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.1.8 | Mutual Funds | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.1.9 | Indian Bank Credit Cards & Other existing and future products to be launched by Banks from time to time | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.2 | Popularizing sales promotional offers such as special interest rates, waiver of charges, freebies, etc. to customers | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 1.3 | Popularizing Bank's products to new customer | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 2 | The system should allow call centre to perform the following functions: | | | | | |
| 2.1 | Preliminary lead validation – verification of number, name, purpose, etc. | Voice, Email, SMS, Video, Social Media | Agent Assisted Service / Self service | Essential | | |
| 2.2 | Fixing of appointment | Voice, Email, SMS | Agent Assisted Service | Essential | | |
| 2.3 | Assistance in lead escalation and follow up | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 2.4 | Make soft reminder calls to customers on the overdue loans | Voice, Email, SMS | Self Service | Essential | | |
| 2.5 | Make follow-up calls to customers and coordinate with recovery agents (if any) | Voice, Email, SMS | Agent Assisted Service | Essential | | |
| 2.6 | Market survey on "Customer Satisfaction" on services provided by Bank | Voice, Email, SMS, Social Media | Self Service | Essential | | |
| 2.7 | Making welcome calls to new customers | Voice, Email, SMS, Social Media | Self Service | Essential | | |
| 2.8 | Any calls related to security checks | Voice, Email, SMS, Video | Agent Assisted Service | Essential | | |
| 2.9 | Contact Centre can be used to contact the customers to ensure the correctness of customer details and to enrich the existing information. Change of address, mobile no., etc. can be effected if the information is passed on from a registered email; follow up for procuring updating sheet from nearest branches to residence/office of customers can be undertaken | Voice, Email, SMS, Video, Social Media | Agent Assisted Service | Essential | | |
| 2.10 | PAN submission and KYC follow-up | Voice, Email, SMS | Agent Assisted Service | Essential | | |
| 2.11 | Submission of Life certificates in case of pensioners etc. | Voice, Email, SMS | Self Service | Essential | | |
| 2.12 | Alert about Term deposit renewal/ account status turning / existing dormant due to in operation, accounts going below minimum balance and charges applicable. etc. | Voice, Email, SMS | Self Service | Essential | | |
| | **Voice Outbound** | | | | | |
| 3 | The system should support multiple types of outbound dialling methods i..e. Manual, Preview, Progressive and predictive as well as voice blasting / broadcasting | | | Essential | | |
| 4 | The system should have ability to directly import data for marketing campaigns from any other source systems, through excel or CSV files provided by the bank | | | Essential | | |
| 4.1 | The system should allow multiple data upload mechanisms for campaigns - manual data upload, business application trigge, Web service, via SFTP | | | Essential | | |
| 4.2 | The system should offer multiple option for call distribution by using round robin, longer available agent etc. Also TL / Supervisor should be able allocate and reallocate the allocated dialler data | | | Essential | | |
| 4.3 | System should allow schedule definitions to automatically start the dialling on the defined date, time and frequency | | | Essential | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| 4.4 | The system should have ability to manage more than one campaign and can assign specific agents for specific marketing at the same time. | | | Essential | | |
| 5 | The system should be able to change the assignment of the agents to the different marketing campaigns | | | Essential | | |
| 6 | The system should support functionality to view the campaign details on a pane designated for campaigns on the screen | | | Essential | | |

## Annexure 1: Functional and Technical Specifications - Outbound calls

| Sr. No. | Functional Requirement | Media / Channels of Service Delivery / Interaction Voice \| SMS\| Email\| Chat\| Video \| Social Media \| Website \| Banner | Type of service delivery Agent Assisted / Self Service | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|---|---|
| **Sr. No.** | **Particulars** | | | | | |
| 7 | The system should have ability to show the performance of each agent against each campaign | | | Essential | | |
| 8 | The system should allow systematic capturing of leads through various Alternate Delivery Channels (ADCs) which are then allotted to 'Lead Owners' at branches or Zonal Offices/ Admin Offices | | | Essential | | |
| 9 | The system should be able record all the incoming details capturing at least below details: | | | | | |
| 9.1 | Date and time of call - start and end time | | | Essential | | |
| 9.2 | Agent Id | | | Essential | | |
| 9.3 | Caller number | | | Essential | | |
| 9.4 | Customer ID, Account number, Card Number | | | Essential | | |
| 10 | If customer has been unable to speak to the agents after waiting in the queue for a long time, such customers should be reached out to, within a desired time interval, by the outbound agents | | | Essential | | |
| 11 | The system should have capability to do the Extraction of Information from TRAI website related to Do Not Dial numbers and update the central CRM database on specific frequency. Before making any marketing outbound calls, system should verify the number against the DND database. | | | Vital | | |
| 11.1 | System should give an online view of uploaded dialing data - it should clearly identify data in DND, Blacklisted and how many clean / Correct numbers | | | Vital | | |
| 12 | Bank's Branches should be given access to CRM module where data of prospective or live customer will be updated after outbound making calls from the contact centre . | | | Essential | | |
| 13 | There may be certain calls which can not resolved immediately, the call agent should seek permission from the customer for outbound call and the time window so that Outbound call can be initiated to resolve the issue proactively. | | | Desirable | | |
| 14 | The system should offer feature / option of least cost calling / routing, so that the calls are routed via the least cost PRI lines / SIP channels | | | Essential | | |
| 15 | The systems should have ability to dynamically auto adjust the pacing ratio based on the call abandoned rate during process operation without stopping operations | | | Essential | | |
| 16 | The system should allow agent to transfer call to IVR for capturing customer feedback Or call can be transferred to payment gateway IVR | | | Essential | | |
| 17 | System should have the ability to redial the failed or unsuccessful contacts in a specific time. E.g. System initiate dialing & some of the numbers are Busy, Switched off, or not reachable so system identified the Telco call status & redial those numbers as per a defined time limit / schedule. | | | Essential | | |
| 18 | In case any agent has set multiple call back and agent is not available then system should alert supervisor and allow supervisor to reallocate the call-back to other agents | | | Essential | | |
| 19 | The system should have option to define priority dialling for processes and lead level data. System should dial the calls based on the user defined priority | | | Essential | | |
| 20 | The system should have ability to broadcast different set of messages including values of customer specific information from database or applications to different customer segments | | | Essential | | |
| 20.1 | In case called party is not reachable the system should have reattempt as per user defined reattempt tries and else ability to escalate it to supervisor email / SMS | | | Essential | | |
| | **SMS Outbound** | | | | | |
| 21 | The system should support SMS push on incoming call, incoming SMS, incoming email, web form. | | | Essential | | |
| 22 | In case the SMS is not delivered to customer the system should have ability to escalate it to supervisor email / SMS | | | Essential | | |
| | **Email Outbound** | | | | | |
| 23 | The system should support Email push on incoming call, incoming SMS, incoming email, web form. | | | Essential | | |
| 24 | The system should allow email broadcasting to different customer segments | | | Essential | | |
| 25 | The system should have ability to send Emails in HTML format with documents attached | | | Essential | | |
| 26 | The systems should have option to save emails & send it as attachment | | | Essential | | |

| 27 | Based on customer segmentation multiple options for directing traffic on click to call to multiple sets of agents | | | Essential | | |
| 28 | In case the email is not delivered to customer the system should have ability to escalate it to supervisor email / SMS | | | Essential | | |
| **Social Media Outbound** | | | | | | |
| 29 | The system should have ability to auto respond to customer post / message | | | Essential | | 0 |
| 30 | The system should have ability send promotional messages offers, new product service directly from the application | | | Essential | | |

## Annexure 1: Functional and Technical Specifications - Automatic Call Distributor

| | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| Sr. No. | Particulars | | | |
| 1 | The system should have ability to configure Automatic Call Distributor (ACD) by: | | | |
| 1.1 | Agent | Vital | | |
| 1.2 | Skill | Vital | | |
| 1.3 | Group | Vital | | |
| 1.4 | Priority | Vital | | |
| 1.5 | Call type | Vital | | |
| 1.6 | Bank defined segmentation logic - System should support unlimited queues | Vital | | |
| 2 | The system should have ability to call back on queuing basis in the event of all agents are busy. | Essential | | |
| 3 | System should have ability to announce call queue waiting time for all customers. Call queue waiting time is the waiting time in ACD queue after pressing prescribed digit to talk to the agent but before being answered by the agent. | Desirable | | |
| 3.1 | The system should support multi-lingual announcement for process specific queue announcement, hold music | Essential | | |
| 3.2 | The system should identify the agent and customer relationship (Product / service, Region, Last call details etc.) and route the call to associated agent | Essential | | |
| 4 | The system should have ability to do the call routing based on the following | | | |
| 4.1 | Day of week | Vital | | |
| 4.2 | Time of day | Vital | | |
| 4.3 | Customer profiles | Essential | | |
| 4.4 | Agent Skill based routing | Essential | | |
| 4.5 | Region of the incoming call | Vital | | |
| 4.6 | Nature of the call (Trading related calls, Demat Related Cards, Hot Listing Related calls - Such calls are to be attended on priority) | Desirable | | |
| 4.7 | Language selected by the customer in IVR | Vital | | |
| 4.8 | Queue Statistics | Vital | | |
| 4.9 | Call routing based on the customer type HNI / Non HNI (system to lookup customer details like language, region, product / service, product value) | Essential | | |
| 4.10 | Routing capabilities based on the past record - based on most visited IVR option | Essential | | |
| | The system should have ability to connect customer calls to same agent if customer has called within user defined time period | Essential | | |
| 4.11 | System should have feature to rate the agent by QA team for each defined skill and system should use it for skill based routing. | Essential | | |
| 4.12 | The system should have ability to map relationship managers based on the customer region, product, service etc. and ensure that the correct relationship manager are offered calls | Essential | | |
| 5 | The system should support web based administration like adding new agents, assigning skills etc. | Essential | | |
| 6 | Supervisor should be able to do silent monitoring of calls. Supervisors should be able to barge in a agents call and also if required take a call from an agent and attend it. | Vital | | |
| 7 | The system should support integration with EPABX and other systems as applicable | Essential | | |
| 8 | The system should must support Enhanced conditional routing | Essential | | |
| 9 | The system should support Music or recordable messages on hold | Vital | | |
| 10 | The system should support Call back on queuing basis in the event of all agents are busy. | Essential | | |
| 11 | The system should support Adjustable queuing limits | Essential | | |
| 12 | The system should have inbuilt Voice Response Integration | Vital | | |
| 12.1 | Integration with Email - for sending emails based on the option selected on IVR | Essential | | |
| 12.2 | Integration with SMS - for sending SMS based on the options selected on IVR | Essential | | |
| 13 | The system should support maintenance/generation of Call Detail Records for all the calls | Vital | | |
| 14 | The system should have Unified ACD for routing voice calls, chat, email and SMS, Social media, Video to agents based on the defined skills | Essential | | |
| 15 | System should allow abounded call management - Incase call is abandoned initiate auto voice blast and based on the input rout the call to agent, Send SMS, Send Email etc | Essential | | |

## Annexure 1: Functional and Technical Specifications – IVR

| Sr. No. | Particulars | Type of service delivery Agent Assisted / Self Service | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|---|
| | **IVR** | | | | |
| 1 | The system should support multiple languages for IVR | Self service | | | |
| 1.1 | English | | Vital | | |
| 1.2 | Hindi | | Vital | | |
| 1.3 | Tamil | | Vital | | |
| 1.4 | Telugu | | Essential | | |
| 1.5 | Kannada | | Essential | | |
| 1.6 | Malayalam | | Essential | | |
| 1.7 | Odia | | Essential | | |
| 1.8 | Marathi | | Essential | | |
| 1.9 | Gujarati | | Desirable | | |
| 1.10 | Bengali | | Desirable | | |
| 1.11 | Punjabi | | Desirable | | |
| 1.12 | System should support above all languages including the system prompts - Date time announcement, Digits etc.. | | Essential | | |
| 2 | The IVR system should support below indicative services: | | | | |
| 2.1 | Balance inquiry | Self service | Vital | | |
| 2.2 | Account statement request through e-mail | Self service | Essential | | |
| 2.3 | Account statement request through courier | Self service | Desirable | | |
| 2.4 | Last five transactions | Self service | Vital | | |
| 2.5 | Cheque status | Self service | Vital | | |
| 2.6 | New cheque book request | Self service | Essential | | |
| 2.7 | Stop payment of cheque | Self service | Vital | | |
| 2.8 | Revoke stop payment | Self service | Essential | | |
| 2.9 | Hot listing of lost cards | Self service | Vital | | |
| 2.10 | Generation/reset of T-PIN by validating through ATM card number and PIN number | Self service | Vital | | |
| 2.11 | Debit / Credit card PIN Generation / Reset | Self service | Vital | | |
| 2.12 | Interest Rate information product wise | Self service | Essential | | |
| 2.13 | Currency Exchange Rate [Buying Rate / Selling Rate] | Self service | Essential | | |
| 2.14 | Pin code based ATM Locator | Self service | Vital | | |
| 2.15 | Pin code based Branch Locator | Self service | Vital | | |
| 2.16 | Request for interest certificate | Self service | Essential | | |
| 2.17 | Renewal of existing FD | Self service | Vital | | |
| 2.18 | Request for email statement | Self service | Vital | | |
| 2.19 | Mobile banking registration | Self service | Vital | | |
| 2.20 | Activation of debit/credit cards | Self service | Vital | | |
| 2.21 | Debit / Credit card block by validating through ATM card number and PIN number | Self service | Vital | | |
| 2.22 | Personalized special promotional offers - Based on the transactions, region, product / services | Self service | Essential | | |
| 2.23 | Loan processing status - Approved, Not approved, WIP etc. | Self service | | | |
| 3 | The system should have ability to capture all the customer's interactions with the IVR and pass it to the Contact Centre (i.e. CTI Integration) | | Essential | | |
| 4 | The system should have ability to offer different IVR trees based upon different customer segments (region, segment etc.) | | Essential | | |
| 4.1 | The System should offer DYNAMIC IVR selections to caller based on the region, product / service, customer value etc. | | Essential | | |
| 4.2 | The system should offer frequently used IVR options first at the beginning of the call | | Essential | | |
| 4.3 | The system should allow customer to register the complaint on IVR for product / services ticket to be generated and ticket details to be announced on IVR or send the ticket details on registered details via SMS & Email | | Essential | | |
| 4.4 | The system should allow to update customer mobile number on IVR by validating the TPIN, card number, account number etc. | | Essential | | |
| 5 | The system should have ability to refer the profitability of customer from bank's various systems and provide priority based service through IVRS & CTI | | Essential | | |
| 6 | The system should have ability to announce reference number for transaction or service request. | | Essential | | |
| 7 | The system should have ability to add multiple marketing message on the IVR system and to schedule different marketing messages in specific dates and for a specific period. | | Essential | | |
| 8 | The systems should have ability to voice out marketing messages based upon customer type | | Essential | | |
| 9 | The systems should have ability to integrate to T-PIN server to offer online T-PIN generation after certain validations such as date of birth and card expiry date | | Essential | | |
| 10 | The systems should have ability of IVR to hotlist the card directly with integration of switch after validating the customer information such as date of birth, card expiry date and account number. | | Essential | | |
| 11 | Premium Customers Line: Option for premium customers to request for a call back by agents in case the waiting time exceeds 20 seconds (to be parameterized), such that in case a premium customer wishes to stop waiting and registers for the said option, an announcement will be played to customer that an agent will call him back shortly. Thereafter, an agent will make an outbound call to the customer. The maximum call back time will be as defined by the Bank from time to time | | Desirable | | |
| 12 | The systems should have ability to route the caller to the ACD when the customer requires to talk to an agent | | Essential | | |
| 13 | The systems should have ability to support "call back" option in the event of long call waiting | | Essential | | |
| 14 | The systems should have ability to change the IVR Tree by the system user, with no change in the software, through GUI Interface | | Essential | | |
| 15 | Customer should have the ability to punch the account number in case of having multiple accounts linked so as to extract required information automatically | | Essential | | |
| 16 | The systems should have ability of a return IVR call to be made to user defined percentage of customers just after call is complete for knowing the feedback to access the satisfaction level of the customer about the knowledge of the agent about the banking products and overall satisfaction level about the call. Feedback has to be recorded within CRM system | | Desirable | | |
| 17 | The systems should have ability to support audio-text for playback of regulations, procedures and frequently asked questions as per the IVR Call Flow & Call Tree | | Essential | | |
| 18 | Ability of administrators to monitor where an identified customer is on the IVR tree, it can be used to identify the customers and making the outbound call so as to understand their difficulties / problem in using the IVR system | | Essential | | |
| 19 | System should have ability support TTS (Text to speech) so that the text can be picked from the database and announced on IVR | | Essential | | |
| 20 | System should support ASR (Automatic Speech Recognition) using MRCP so that system can recognise customer voice and process the request | | Essential | | |
| 21 | The system should have ability to add the voicemail option on the IVR so that the customer can leave messages after office hours. Also web based access is required for recording playback. | | Essential | | |
| 22 | The system invoke escalation when voice mail messages is not accessed by the user within SLA threshold | | Essential | | |
| 23 | System should have capability to send the voicemail via email as attachment to predefined email ID's | | Essential | | |
| 24 | The system should populate IVR option on the agent screen so that the agent can identify the purpose of call | | Essential | | |

## \Annexure 1: Functional and Technical Specifications – CRM

| Sr. No. | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| | Particulars | | | |
| 1 | The system should be able to support all functionalities given below: | | | |
| 1.1 | Agents should be able capture/log details of each call in the CRM system which should be easily accessible by the Bank's officials | Vital | | |
| 1.2 | Relevant screen pop-ups to the agents along with the details of previous calls during the last 30 days, on the agents desktop on the basis of DNIS (Dialled number identification sequence) etc. | Vital | | |
| 1.3 | The system should capture all customer related interactions (queries / complaints / enquiries) through various channels like Call, Email, SMS etc. Bank shall consider social media as a channel, over a period of time | Vital | | |
| 1.4 | The system should have screens for creating and tracking interactions related to queries, requests and complaints and also for creating and managing campaigns and leads | Essential | | |
| 2 | The system should allow for manual verification through the following data from the Pop-Up Screen: | | | |
| 2.1 | Date of Birth | Vital | | |
| 2.2 | Place of Birth | Essential | | |
| 2.3 | Mother's maiden name | Vital | | |
| 2.4 | Contact Number | Vital | | |
| 2.5 | PAN/ TAN | Essential | | |
| 2.6 | Aadhar | Essential | | |
| 2.7 | CIF Number | Essential | | |
| 2.8 | Customer Name | Vital | | |
| 2.9 | ATM Card Number | Vital | | |
| 2.10 | Any other identifier which bank decides | Vital | | |
| 3 | The system must have these summary items as first screen/ easily navigable screen that can be immediately seen on call being routed to the Agent: | | | |
| 3.1 | Name | Vital | | |
| 3.2 | Mother's maiden name | Desirable | | |
| 3.3 | Residential Address | Vital | | |
| 3.4 | Office Address | Essential | | |
| 3.5 | Contact Number | Essential | | |
| 3.6 | Date of Birth | Essential | | |
| 3.7 | PAN/ TAN | Essential | | |
| 3.8 | Aadhar | Essential | | |
| 3.9 | Debit Card No. | Desirable | | |
| 3.10 | Customer Constitution | Vital | | |
| 3.11 | Total assets, liabilities and profitability of the customer and net worth of the customer, Interest paid by the bank and interest charged by the bank, Fee based income | Essential | | |
| 3.12 | KYC status of the customer along with details of various KYC submitted by the customer. | Vital | | |
| 3.13 | CIF Number | Essential | | |
| 3.14 | Debit card no/Credit card no, Card Limit, card expiry date, Card Name, Card Brand Type, reward Points outstanding, Reward point expiry date, Credit card Balance o/s and Last repayment details | Vital | | |
| 3.15 | List of various other services availed by the customer through bank like Insurance scheme details, Demat, Trading Investment, Locker, NPS details etc. | Essential | | |
| 3.16 | Last 5 Credit Transactions (Overall across all channels and all accounts with account number mentioned) | Essential | | |
| 3.17 | Last 5 Debit Transactions (Overall across all channels and all accounts with account number mentioned) | Essential | | |
| 3.18 | Last 5 Internet Banking Transactions (Overall across all accounts with account number mentioned) | Essential | | |
| 3.19 | Last 5 ATM Transactions (Overall across all accounts with account number mentioned) | Essential | | |
| 3.20 | Last 5 Loan Transactions (Overall across all accounts with account number mentioned) This will enable agents have to get a 360 degree view of the customer | Essential | | |
| 3.21 | Any other field proposed by bank | Desirable | | |
| 4 | The system should allow agents to see all the accounts associated with the customer on call (Owned, Joint a/c holder, Guarantor or any other relationship) | Essential | | |
| 5 | The system should allow agents to view details of accounts the customer has access to. The details include account number, account type, balances. The different types of accounts supported are operative account, loan accounts & deposit accounts. | Vital | | |
| 6 | The system should allow agents to view various types of balances related to an account like account balance, available balance, Limit, DP, Uncleared balance, Hold Balance, Rate of Interest and Penal Interest Rate etc. | Vital | | |
| 7 | The system should allow agents to view overdue amount of various accounts held by the customer along with the IRAC status. Next Due date and Last instalment paid date | Vital | | |
| 8 | The system users should be able to query on account transactions based on various parameters including transaction date range, transaction amount range and transaction type | Essential | | |
| 9 | The system should have ability to sort all transactions based on date | Vital | | |
| 10 | The system users should be able to view details of any transaction | Vital | | |
| 11 | The system users should be able to view additional details of the loan account like Loan Expiry Date, Number of Principal Demand Instalments in Arrears, Principal Demand Arrears, Number of Interest Demand Instalments in Arrears. | Vital | | |
| 12 | The system users should be able to view details of deposit accounts like Maturity date, Maturity Amount, Interest Rate, Tax deducted, Interest credited and projected interest of all accounts of the customers (to know the tax liability) and 15G, 15H submitted or not | Vital | | |
| 13 | The system should allow users to view whether Life certificate is submitted or not in case of pensioner a/c, if submitted then date of submission | Essential | | |
| 14 | The system should be able to provide details whether nominee has been registered or not in operative accounts. | Essential | | |
| 15 | The system users should be able to view collateral details of overdraft accounts including collateral type, collateral description and value. | Vital | | |

| | | | | |
|---|---|---|---|---|
| 16 | The system users should be able to view complete cash flow i.e. principal and interest flows attached to a particular loan account. | Vital | | |
| 17 | The system users should be able to view loan account details including sanction date, sanctioned amount, disbursed amount and current liability, arrear details etc. | Vital | | |
| 18 | The system users should be able to view the repayment schedule, disbursement schedule details and collateral details for loans | Essential | | |

## Annexure 1: Functional and Technical Specifications - CRM

| | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| Sr. No. | Particulars | | | |
| 19 | The system should enable setting up of calculators for assessing the interest payable on retail loans (based on the type of loan, tenor and payment option indicated by the user. | Essential | | |
| 20 | The system should have ability to mark calls as closed, open, call back on a certain date & time etc. with his specific remarks in detail. System will route the call on reminder date and time to a Agent who is free for follow-up | Essential | | |
| 21 | The system should provide below details for product sales on an Inbound call: | | | |
| 21.1 | The agent will get a popup indicating the bank products that are suited for the customer when the customer calls the contact centre Agent | Essential | | |
| 21.2 | System should dynamically identify potential products for Cross Sell/ Up Sell based on customers profile, transaction patern and any other parameter defined by the bank | Essential | | |
| 21.3 | Once the customer is informed of a specific product it will be marked as "Informed" so that it will not be repeated for a pre-defined time to that customer | Essential | | |
| 21.4 | System should flag the products that customer is interested in and auto queue the customer details for outbound calls | Essential | | |
| 21.5 | System should have a capability to identify reminder alerts for the future date as requested by the customer for follow-up calls for any Cross Sell/ Up Sell opportunities | Essential | | |
| 22 | The system should have appropriate escalation Management of open calls to senior agents/ supervisors/ branch officers | Vital | | |
| 23 | The system should have the ability to send emails and SMS notifications to customers at various key touch points | Essential | | |
| 24 | The system should have an effective feedback capture screen | Vital | | |
| 25 | The system should have ability to export data into different file formats | Vital | | |
| 26 | The system should have the ability to read birthday dates from CBS so that agents can wish the customers | Desirable | | |
| 27 | The system should provide support for online performance management: | | | |
| 27.1 | The system should have ability to define KPI's in the system | Essential | | |
| 27.2 | The system should have ability to view KPI for the overall call center performance against the defined KPI (Can be seen by Bank officers, Quality managers and Supervisors only) | Essential | | |
| 27.3 | The system should have ability to view KPI for specific agent performance against the defined KPIs (can be shown by the agent him/herself or the Supervisor/Manager) | Essential | | |
| 28 | The system should have security features enabled to ensure that Agent/contact centre cannot perform any debit / transfer transactions. | Vital | | |
| 29 | If customer is not able to perform card hot listing through IVR (Ex: Does not have TPIN), CRM system should have the ability to open up the bank's portal from within CRM for agents to perform the hot-listing | Vital | | |
| 30 | Knowledge Base module is available with at least the following capabilities: | | | |
| 30.1 | Contact centre Procedures | Vital | | |
| 30.2 | General information (Locations for branches and ATMs, Products information, Products/Services Fees) | Vital | | |
| 30.3 | Changes in the products and services | Vital | | |
| 30.4 | Frequently Asked Questions (FAQ) | Vital | | |
| 30.5 | Configurable list of users who can edit the knowledge base database | Essential | | |
| 30.6 | Searching capabilities in the knowledge base | Vital | | |
| 31 | The system should have ability to load complains in Bank's Complaints Management System through IVR or email, etc. if possible to resolve the complaint passing on to Bank's functional department ,tracking the complaint for closure and coordinating with Bank's Grievance Redressal system | Vital | | |
| 32 | The CRM should capture forms from websites and data from the forms should be populated in LMS Or DMS or CRM. There should be automatic updation of data in CRM or agent application so that agent has a comprehensive view of customer actions. Also system should generate the lead ID and send it to customer via SMS & Email | Essential | | |
| 33 | Complaints received through website should be captured in the CRM database and Agents should be able to access and process the same in the CRM system | Essential | | |
| 34 | The system should have API for data updation from multiple communication channels as well as from applications / database triggers | Essential | | |
| 35 | The system should have ability to identify the caller and populate unified history of the caller including voice, email, chat, video, social media etc. | Essential | | |

## Annexure 1: Functional and Technical Specifications – MIS

| Sr. No. | Functional requirement / Particulars | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| 1 | The system should provide below reports: | | | |
| 1.1 | Number and details of welcome calls made to customers | Vital | | |
| 1.2 | Number and details of collection calls made to customers and their outcome | Vital | | |
| 1.3 | Number of leads generated and qualified by Contact Centre/branch | Essential | | |
| 1.4 | Number of sales done by cross sell and upsell of products to existing customers | Essential | | |
| 1.5 | Caller IVR Selection (Start to Finish) | Essential | | |
| 1.6 | Total amount of time callers had been on IVR | | | |
| 1.6.1 | Detailed | Vital | | |
| 1.6.2 | Summary | Vital | | |
| 1.7 | Number of calls | | | |
| 1.7.1 | Total Number of Calls | Vital | | |
| 1.7.2 | Number of calls dropped on the IVR stage | Vital | | |
| 1.7.3 | Number of calls diverted to contact centre agents | Vital | | |
| 1.8 | Queues analysis | | | |
| 1.8.1 | Number of waiting calls | Vital | | |
| 1.8.2 | Average call time | Vital | | |
| 1.8.3 | Longest waiting time | Vital | | |
| 1.8.4 | Abandoned calls | Vital | | |
| 1.9 | Agent reports (Summary for All the Agents, Summary by Queue, and Detailed by Agent) | | | |
| 1.9.1 | Login & Logout time | Vital | | |
| 1.9.2 | Average answer time | Vital | | |
| 1.9.3 | Average talk time | Vital | | |
| 1.9.4 | Average handling time | Vital | | |
| 1.9.5 | Idle time | Vital | | |
| 1.9.6 | Time agent is ready | Vital | | |
| 1.9.7 | Number of web-chats | Vital | | |
| 1.9.8 | Average chatting time | Vital | | |
| 1.9.9 | Number of e-mails received and responded | Vital | | |
| 1.9.10 | MIS of recorded calls | Vital | | |
| 1.9.11 | Number of call-backs | Vital | | |
| 2 | The system should have ability to provide real time call statistics as a dashboard. | Desirable | | |
| 3 | The system should have ability to provide real time call statistics display on a large LCD screen at the Contact Centre | Desirable | | |
| 4 | Users of the Historical Reports should be able to perform the following functions: View, print, and save reports, sort and filter reports, send scheduled reports to a file or to a printer, export reports in a variety of formats, including PDF, RTF, XML, and CSV | Essential | | |
| 5 | All SLAs and KPIs to be tracked as per contractual requirements should be available as standard reports from the system. | Essential | | |
| 6 | The Service Provider is required to provide the following reports to the bank | | | |
| 6.1 | Daily Reports | Vital | | |
| 6.2 | Weekly Reports | Vital | | |
| 6.3 | Monthly Reports | Vital | | |
| 7 | The system should support graphical representation of the report | Essential | | |
| 8 | The system should support tabular representation of the report | Essential | | |
| 9 | The system should support historical and real time reporting capabilities | Essential | | |
| 10 | The system should support selection of report on the basis of following: | | | |
| 10.1 | Target | Essential | | |
| 10.2 | Account | Essential | | |
| 10.3 | ACD | Essential | | |
| 10.4 | Service | Essential | | |
| 10.5 | Archiving of reports | Essential | | |
| 11 | PMJDY reports | Vital | | |
| 12 | SLBC reports | Vital | | |
| 13 | PMJDY, SLBC abandon calls, outbound reports | Vital | | |
| 14 | attrition reports | Vital | | |
| 15 | Quality reports | Vital | | |
| 16 | Training reports | Vital | | |
| | **Other Reporting Requirements** | | | |
| 17 | The Bank requires the system to support user defined reports | Essential | | |
| 18 | The Bank requires the system to support web publishing of reports | Essential | | |
| 19 | The Bank requires the Tele-banking application engine to provide integration with standard report writers to support user defined reports | Essential | | |
| 20 | The Bank requires support for system and user generated alerts (event based) | Essential | | |
| 21 | The Bank requires support for reports for IVR script execution status | Essential | | |
| 22 | The Bank requires support for reports for IVR script execution flows | Essential | | |
| 23 | The Bank requires the system to ensure complete log of all successful/unsuccessful events/accesses to the system/database by users, resources used and actions performed (including recording all changed values where applicable) | Essential | | |
| | **Audit Trail** | | | |
| 24 | The Bank requires the system to provide comprehensive audit trail features such as: | | | |
| 24.1 | Daily activities log are merged into the history log files | Essential | | |
| 24.2 | Date, time and user-stamped transaction list are generated for different transactions | Essential | | |
| 24.3 | Do transaction screens display system information including Function ID and Name, Processing Date, Current Time, Current User | Essential | | |
| 24.4 | Daily activity reports are provided to highlight all the transactions being processed during the day | Essential | | |
| 24.5 | Support for recording of Unsuccessful attempts to log-in to the system | Essential | | |
| 25 | The system should have inbuilt report scheduler which should generate the report and send on the predefined email ID's | Essential | | |
| 26 | System should provide the report for infrastructure utilization like PRI utilization etc. | Essential | | |
| 27 | The system should have ability to integration with BI tool for analysing the resource requirement, cost / revenue analysis etc. | Essential | | |
| 28 | The system should allow to extract the reports for chats | Essential | | |

| 29 | The system should have inbuilt email reporting I.e. email sent, email received, ticket generated, date time of sent /received etc. | Essential | | |
| 30 | The system should have inbuilt Social Media reports | Essential | | |
| 31 | The system should allow integration with Big data | Essential | | |
| 32 | The system should have inbuilt report for SMSs i.e. Name, date time, number etc | Essential | | |
| 33 | Any other report as per bank's requirement | Essential | | |

## Annexure 1: Functional and Technical Specifications  - Statutory Compliance

| | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| Sr. No. | Particulars | | | |
| 1 | The system must comply with all the statutory/regulatory requirements. Following is an indicative (not exhaustive) list of such compliances required: | | | |
| 1.1 | Compliance of TRAI Regulations | Vital | | |
| 1.2 | DND Compliance | Vital | | |
| 1.3 | System should have ability to lookup the DND list from the DB and incase recipient number is in the DNC than system should reject the DNC numbers | Vital | | |
| 1.4 | Compliance of labour laws | Vital | | |
| 1.5 | Compliance of tax laws | Vital | | |
| 1.6 | Compliance pertaining to software licenses | Vital | | |
| 1.7 | Compliance of local Govt. bodies rules | Vital | | |
| 1.8 | Compliance of DoT guidelines | Vital | | |
| 2 | The Vendors shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and agents. The Vendors shall establish and maintain all proper records including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to their from time to time, including records and returns as applicable under labour legislations | Vital | | |
| 3 | The system should be Application Security Compliant as per bank's policy | Vital | | |
| 4 | The system should have the verifier and approver ability so that the changes made to the system can be approved by the other person (maker checker compliant) | Vital | | |
| 5 | The system should have ability to create the user group and manage the access management at group level | Vital | | |
| 6 | The system should allow to record all the communications / interactions across all media including voice, email, chat, SMS, video, Social Media etc. | Vital | | |

## Annexure 1: Functional and Technical Specifications - CTI

| Sr. No. | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---------|------------------------|----------------------------|------------------------------|--------------------------|
| | **Particulars** | | | |
| | **In case your recommended solution delivers all functionality and does not require any CTI components then please mention in bidders remark column** | | | |
| 1 | The system should support the following features: | | | |
| 1.1 | Soft phone / hard phone, call pick up facilities through agent desktop | Vital | | |
| 1.2 | Call transfer systems for escalation of calls to supervisor, to other agents, along with screen popups and the interaction history, duly recorded | Vital | | |
| 1.3 | Call 'HOLD' facilities, in order to facilitate the Agent to browse the information required to answer the request | Vital | | |
| 1.4 | Call "Retrieve from Hold" facilities | Vital | | |
| 1.5 | Call 'Conferencing' facilities, with supervisor, subject matter expert, etc. | Essential | | |
| 1.6 | Call 'Forward' facilities | Essential | | |
| 1.7 | Intelligent transfer of calls (without disconnection of the call in case a call meant for one segment, lands on to the agent of another segment.) | Essential | | |
| 1.8 | Echo cancellation feature- removal of echo that occurs when a caller speaks or dials during a prompt | Essential | | |
| 1.9 | Call wrap up facilities with appropriate notes / comments, along Call Identification number | Vital | | |
| 2 | The system should have ability to transfer the call outside the contact centre domain, by placing an outward call to bank functional experts, if needed, by keeping call on conference | Essential | | |
| 3 | Agents to have an web based access to the call center application for agents to log in, log out, and make themselves ready and not ready | Desirable | | |
| 4 | Agents should have access to real-time statistics for themselves and the queues to which they are associated. For example, from the agent desktop application, agents should be able to see how many calls they have handled today and how many calls are currently in queue for their team. | Desirable | | |
| 5 | Agents should be able to interact with their supervisor and other agents through text chat / messages. | Essential | | |
| 6 | Agents can be configured to enter reason codes for not ready and logout | Essential | | |
| 7 | CTI system should provide for building the script for all types of customer interactions | Essential | | |
| 8 | The system should have ability to categorize the interactions in a systematic fashion compatible to the Bank, so that the retrieval becomes easy | Essential | | |
| 9 | The system should have ability to automatically build the script on-line, through the Agent-Customer interaction process, by the authorized Agents / Supervisors | Desirable | | |
| 10 | CTI system should have provision to import scripts from remote locations, by functional experts | Essential | | |
| 11 | The system should have ability to support auxiliary codes to enable call centre agents to indicate their current mode of operation (i.e. Available/Unavailable/Wrapping Up/At Lunch, etc…) | Essential | | |
| 12 | The system should have ability to barge-in the agent and customer conversation & should support multiple types of Barge-in like Silent, Coaching, Conference | Essential | | |
| 13 | The system should have ability to screen transfer with call - screen should be transferred to whom agent is transferring the call | Essential | | |

## Annexure 1: Functional and Technical Specifications - Dialer

| Sr. No. | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| | Particulars | | | |
| 1 | The system should have an advanced dialler facility to run outbound calling for marketing, selling or recovery functions. | Vital | | |
| 2 | The system should include a preview dialler system that automatically dials batches of telephone numbers for connection to agents assigned to sales or other campaigns. | Vital | | |
| 3 | The system should have ability to create and configuring campaigns. Supervisor should be able to specify a daily time range during which outbound calls are made. Supervisor should also be able to specify and import a list of customer contacts to be called. | Vital | | |
| 3.1 | The system should have option to copy existing process and reuse the exiting configuration to configure new process. | Essential | | |
| 4 | Once the Campaign is started Agents should get the contact automatically and click to call the contact. | Vital | | |
| 5 | The system should have ability to accept, reject, or skip outbound call requests. | Vital | | |
| 6 | The system should have ability to reclassify calls to any one of many call results, such as Busy, Fax, and Answering Machine. | Vital | | |
| 7 | The system should have ability to reclassifies a contact as "Do Not Call", the administrator can remove this contact from the campaigns | Vital | | |
| 8 | System should have ability to support easy change management i.e. template based design - All changes should be managed centrally and instantly updated at call centre locations. This should creates easy change management as well as delivers incredible flexibility and agility in business operations | Essential | | |
| 8.1 | The system should effect configuration changes of multiple processes with single change in the configuration. | Essential | | |
| 9 | The system should provide the list of process to agent at the time login so that agent can select the particular process and proceed to take call. | Essential | | |
| 10 | The system should support multi channel process configuration. | Essential | | |
| 11 | System should allow to create users as per the organisation hierarchy and mapping them to the campaigns | Essential | | |
| 12 | System should allow agent to set the call-back incase the customer is not reachable or customer ask for call-back | Essential | | |
| 12.1 | The system should allow to set specific call back - Self call back | Essential | | |
| 12.2 | The system should allow to set General call-backs which can be handled by any available agent | Essential | | |
| 12.3 | The system should generate the alert before scheduled call-back - the alert time should be configurable. | Essential | | |
| 13 | System should have ability to record all the interactions - 100% recordings | Essential | | |
| 13.1 | The system should allow configuration of process specific recording file name like Mobile number-PAN number-Date time etc. | Essential | | |
| 13.2 | The system should have ability to record the call from the call initiation(Call Progress Tone recording )& call recording after connect | Essential | | |
| 13.3 | The system should have ability to record the agent actions on the monitor screen (screen recording) | Essential | | |
| 14 | The system should have inbuilt missed call API - Give miss call and get the following information via SMS, Email and voice call | Essential | | |
| 14.1 | Mutual Fund NAV | Essential | | |
| 14.2 | Account Balance | Essential | | |
| 14.3 | Give miss call and get the instant call from the customer service executive | Essential | | |
| 14.4 | Account statement | Essential | | |
| 14.5 | ATM & Branch address | Essential | | |
| 14.6 | Pending / last paid bills, EMI, insurance premium etc. | Essential | | |
| 15 | The system should support web based access to the QA function | Essential | | |
| 15.1 | The system should allow QA to retrieve the recordings based on the customer details, call date time, CLID, DNIS etc. and should be able to playback online | Essential | | |
| 15.2 | The system should allow QA to rate the agents accordingly supervisor can take the actions | Essential | | |
| 16 | The system should support multilingual agent interface for agent - | Essential | | |
| 16.1 | English | Essential | | |
| 16.2 | Hindi | Essential | | |
| 16.3 | Any other language as defined by the bank | Essential | | |
| 17 | The system should have Unified interface for agent - Agent should be able to handle voice, email chat, SMS, Video, Social Media from single interface | Essential | | |
| 17.1 | The agent interface should have option to access Home loan / Car Loan / EMI calculator, | Essential | | |
| 18 | The system should have ability to switch the media during the interaction - If agent is on chat and customer ask agent to call the agent should be able to make the out call during the chat etc. | Essential | | |
| 19 | The system should allow supervisor to monitor the performance of the agent across all media & across all call centres | Essential | | |
| 19.1 | System should allow real time monitoring of queues | Essential | | |
| 19.2 | The system should have inbuilt wallboard for supervisor to adhere to required service levels | Essential | | |
| 19.3 | The system should be able to identify the agents who are not meeting the process requirement and should be highlighted as Lazy agents | Essential | | |
| 19.4 | The system should allow supervisor to forcefully change the status of the agent i.e. force log out, force available etc. | Essential | | |
| 19.5 | The system should have allowsupervoisor to broadcast the messages to the selected agents | Essential | | |
| 19.6 | The system should allow supervisor to define the threshold for the campaigns - once it reaches to the peak value than system should change the colour | Essential | | |
| 19.7 | The supervisor should be able to see the online view of call answered, AHT, call abandoned etc. | Essential | | |
| 20 | The system should have option for blacklisting the caller. | Essential | | |

| 20.1 | The system should have ability to search the caller number in the black list and reject the call. | Essential | | |
| 20.2 | System should support 2 types of call black listing 1) IVR black listing (Call will directly rejected by system) 2) Call patch black listing (Call will land on the system and whenever caller will select agent connect option the call will be disconnected by the system.) | Essential | | |
| 21 | The system should have in built CRM scripter for creating basic CRM which should allow data capture and populate the caller data | Essential | | |

Annexure 1: Functional and Technical Specifications - Technical Requirements

| | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| Sr. No. | Particulars | | | |
| 1 | The Bank requires support for standard libraries for IVR script development for the following: | | | |
| 1.1 | Call accepting | Essential | | |
| 1.2 | Input accepting from the user | Essential | | |
| 1.3 | Call Redirecting | Essential | | |
| 1.4 | Call termination | Essential | | |
| 1.5 | Database operations | Essential | | |
| 1.6 | Message generation (messages for integration with other applications) | Essential | | |
| 1.7 | Support for menu generation | Essential | | |
| 1.8 | Output management | Essential | | |
| 1.9 | Session related data | Essential | | |
| 1.10 | Others (Please specify) | Essential | | |
| 2 | The Bank requires the Tele-banking application provide support for :(also indicate number of available ports for the following) | | | |
| 2.1 | Voice (Analog) | Essential | | |
| 2.2 | GSM and G.726 | Essential | | |
| 2.3 | Fax | Essential | | |
| 2.4 | Internet | Essential | | |
| 2.5 | Others Please Specify | Essential | | |
| 3 | The Bank requires Integration with a PSTN/Switch standards | Essential | | |
| 4 | The Bank requires support for H.323 gateway | Essential | | |
| 5 | The Bank requires the system to be compliant with typical Bus standards | | | |
| 5.1 | CTBus | Essential | | |
| 5.2 | MVIP | Essential | | |
| 5.3 | SCBus | Essential | | |
| 5.4 | Others (Please Specify) | Essential | | |
| 6 | The Bank requires that in case the Application Engine integrates with a DSP Card, the specifications of the DSP Card needs to be provided(For analog-digital conversion) | Essential | | |
| 7 | The Bank requires the Tele-banking application engine to inherently support | | | |
| 7.1 | Pulse phones | Essential | | |
| 7.2 | Tone phones | Essential | | |
| 8 | The Bank requires the Tele-banking Application to support IP (e.g. VoIP) | Essential | | |
| 9 | The Bank requires the Tele-banking Application to have access to (PBX) switch information like | | | |
| 9.1 | ANI | Essential | | |
| 9.2 | DNIS | Essential | | |
| 9.3 | Ability to collect and forward calls | Essential | | |
| 9.4 | Called and calling number identification | Essential | | |
| 9.5 | Message waiting notification, | Essential | | |
| 9.6 | Busy lamp fields | Essential | | |
| 9.7 | Disconnect supervision | Essential | | |
| 9.8 | Others (Please Specify) | Essential | | |
| 10 | The Bank requires the system to have call routing features support like | | | |
| 10.1 | Support for call routing to manned operators | Essential | | |
| 10.2 | Support for multiple media scheduling | Essential | | |
| 10.3 | Support for skill based routing to manned operators | Essential | | |
| 10.4 | Support for monitoring and optimising agent queues | Essential | | |
| 10.5 | Support for pre-routing to agent desktops | Essential | | |
| 11 | The Bank requires the support for IVR script deployment and management | Essential | | |

Annexure 1: Functional and Technical Specifications - Technical Requirements

| | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| Sr. No. | Particulars | | | |
| 12 | The Bank requires the script deployment environment (run-time environment) to comply with any of the application server frameworks like: | | | |
| 12.1 | Enterprise Java Beans (EJB) (Provide information on the version of EJB supported) | Essential | | |
| 12.2 | COM+, MTS | Essential | | |
| 12.3 | Others Please specify | Essential | | |
| 13 | The Bank requires information on the mechanism used by the application for initiating IVR scripts | Essential | | |
| 14 | The Bank requires information on the mechanism used by the application for removing IVR scripts from the run-time environment once the script has been completely executed | Essential | | |
| 15 | The Bank requires the system to support simultaneous execution of multiple IVR scripts | Essential | | |
| 16 | The Bank requires the system to support storage of IVR scripts in | | | |
| 16.1 | File System (of the Application Engine) | Essential | | |
| 16.2 | LDAP directory | Essential | | |
| 16.3 | Database engine (Please specify DBMS supported) | Essential | | |
| 16.4 | File System (of the Application Engine) | Essential | | |
| 16.5 | Others (Please specify) | Essential | | |
| 17 | The Bank requires the audio formats supported by the application engine for storage of audio recordings | Essential | | |
| 18 | The Bank requires information on the storage mechanism used by the application to store recorded audio information | Essential | | |
| 19 | System should allow recording storage at multiple storage servers | | | |
| 19.1 | File System (of the Application Engine) | Essential | | |
| 19.2 | LDAP directory | Essential | | |
| 19.3 | Database engine (Please specify DBMS supported) | Essential | | |
| 19.4 | Others (Please specify) | Essential | | |
| 20 | The Bank requires information on the mechanism the application server uses to connect with a database engine | | | |
| 20.1 | ODBC | Essential | | |
| 20.2 | JDBC | Essential | | |
| 20.3 | Others (Please specify) | Essential | | |
| 21 | Please indicate the Database servers supported by the application (Please specify the version): | | | |
| 21.1 | Oracle | Essential | | |
| 21.2 | SQL Server | Essential | | |
| 21.3 | IBM DB/2 | Essential | | |
| 21.4 | Others (Please specify) | Essential | | |
| 21.5 | The system should be Database agnostic | Essential | | |
| 21.6 | The system should have ability to configure multiple databases for storing the calling information and for fetching the caller information and offer it on IVR or on CRM | Essential | | |
| 21.7 | System should have ability to Logical partitioning of data - system should maintain individual tenant data in different table spaces or database server | Essential | | |
| 21.8 | The system should restrict data view access of each branch / delivery location | Essential | | |
| 21.9 | The system should have single database instance for all the media - data normalization should not be required and data should be analysed across all the media | Essential | | |

Annexure 1: Functional and Technical Specifications - Technical Requirements

| | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| Sr. No. | Particulars | | | |
| 22 | Please indicate the Operating systems supported by the application server | | | |
| 22.1 | Windows | Essential | | |
| 22.2 | AIX | Essential | | |
| 22.3 | HP-UX | Essential | | |
| 22.4 | Sun Solaris | Essential | | |
| 22.5 | Linux | Essential | | |
| 22.6 | Others Please specify | Essential | | |
| 22.7 | The system should be OS agnostic - should run on the OS preferred by bank | Essential | | |
| 23 | Please indicate the Interfacing with dependent systems (also list the products supported) | | | |
| 23.1 | Call Manager | Essential | | |
| 23.2 | Computer Telephony Integration (CTI Tools) | Essential | | |
| 23.3 | Time Division Multiplexing interface | Essential | | |
| 23.4 | PBX | Essential | | |
| 23.5 | CRM engine | Essential | | |
| 23.6 | Others (Please specify) | Essential | | |
| 24 | The system should offers full Multi-tenancy ensuring<br>- Master database should store system configuration data. Which should include server configuration Tanent / sub tanent & resource configuration.<br>- System should have ability to maintain separate database for each Tanent - Which should store user, process level information and transactional information<br>- The system should have ability to maintain seperate database within tanents i.e. allow to create subtanets - This should provide additional level of data partitioning between the tanents and should store process level / subtanent level transactional information like Customer details, Call legs etc<br>- The system should allow login level identification of each tanets<br>- The system should allow to define access levels at tanent / sub tanent level, based on the access rights the data should be accessable. | Essential | | |
| 25 | The system should be allow creation of centralised or distributed operation capability via a SINGLE technology infrastructure instance. | Essential | | |
| 26 | The system should be device agnostic - should support multiple devices like Desktops, Thinclients, Laptop, Smartphones, Tablets etc. | Essential | | |
| 27 | The system should allow to connect multiple remote delivery centres / branch agents / home agents without additional switching equipment at delivary center level | Essential | | |
| 28 | The system should support high level of application virtualization and should support multiple virtual platforms i.e. Proxmox, Vmware, Microsoft Virtualisation. | Essential | | |
| 29 | The system should be hardware agnostic - system should not be dependant on specific hardware | Essential | | |

Annexure 1: Functional and Technical Specifications - Technical Requirements

| | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| **Sr. No.** | **Particulars** | | | |
| 30 | The system should have inbuilt health check utility which should check the system performance and incase of any issue it should trigger an email to supervisor or system admin - The utility should monitor following components<br>- Client connectivity with the server<br>- Database connections<br>- Hardware utilization - RAM, CPU, HDD etc.<br>- PRI / SIP - Up / down alerts etc | Essential | | |
| 31 | The system should support PRI / SIP gateway for PRI / SIP termination | Essential | | |
| 32 | The system should allow PRI termination with Gateway at delivery centers for using local PRI lines at delivery center and should use central technology instance. | Essential | | |

## Annexure 1: Functional and Technical Specifications - Interfaces

| Sr. No. | Functional requirement | Vital/ Essential/ Desirable | Bidder's Compliance (F/C/N) | Bidder Remarks, if any |
|---|---|---|---|---|
| | **Particulars** | | | |
| 1 | The system must support integration with the IVR for Tele-banking | Essential | | |
| 2 | The system must support integration with the Automatic Call Distribution system | Essential | | |
| 3 | The system must support integration with CTI | Essential | | |
| 4 | The system must support display of calling party's number and other details at the workstation of the agent | Essential | | |
| 5 | The system must support recording and monitoring calls handled by all agents | Essential | | |
| 6 | The system must support email and FAX | Essential | | |
| 7 | The system must support video conferencing facility | Essential | | |
| 8 | The system must support a Web Interface for: | | | |
| 8.1 | All features available in telephony interface should be available in the web interface and vice-versa. | Essential | | |
| 8.2 | The Bank requires that the Web interface should also be used to control a combined web-telephony mode where audio flows through the telephone. | Essential | | |
| 9 | The Bank requires the system must support ODBC interface for all types of databases | Essential | | |
| 10 | The Bank requires the system must support interface with bank's internal applications including | | | |
| 10.1 | Core Banking System | Vital | | |
| 10.2 | ATM Switch | Vital | | |
| 10.3 | Internet Banking | Vital | | |
| 10.4 | Mobile Banking | Essential | | |
| 10.5 | Other systems as identified by the bank | Essential | | |
| | **External Interfacing** | | | |
| 11 | The Bank expects the system to provide Message based integration | Essential | | |
| 12 | The Bank requires the following file formats supported for message based integration | | | |
| 12.1 | XML messages | Essential | | |
| 12.2 | Text messages | Essential | | |
| 12.3 | Flat file | Essential | | |
| 12.4 | Others (Please specify) | Essential | | |
| 13 | The Bank requires the following message formats supported by the application: | | | |
| 13.1 | ISO 8583 | Essential | | |
| 13.2 | IFX (XML based) | Essential | | |
| 13.3 | Others (Please specify) | Essential | | |
| 14 | The Bank requires Integration with a Messaging Middleware like: | | | |
| 14.1 | MQ Series | Essential | | |
| 14.2 | MS MQ | Essential | | |
| 14.3 | Tabaco Active Enterprise | Essential | | |
| 14.4 | Support for XML (presence of XML parser) | Essential | | |
| 14.5 | Support for user defined XML Schemas/DTD | Essential | | |
| 14.6 | Others (Please specify) | Essential | | |
| 15 | The Bank requires the Tele-banking application have a set of published APIs | Essential | | |
| 16 | The Bank requires IVR routing based on DTMF | Essential | | |
| 17 | The Bank requires support for multiple languages | Essential | | |
| 18 | The Bank requires an integration with LDAP | Essential | | |
| 19 | The system should have published API / widget for BI / Big data integration | Essential | | |
| 20 | The system should support web service(SOAP & REST) integration for data passing | Essential | | |
| 21 | The system should have ability to integrate (API / Widgets) with core banking application like Finacle, Credit rating system etc. | Essential | | |
| 22 | The system should have ability to integrate with ATM for initiating click to call, click to video from ATM machines. | Essential | | |
| 23 | The system should support click to call click to video on tablets, this will be new access channels for the customers from the ATM centres | Essential | | |
| 24 | At the branch level / public location tablets with internet connectivity to Kiosk to deliver multi model communication channel in multi lingual format to access bank call center via browser | Essential | | |

Annexure 2 : Solution and Non Solution Details - Past Experience

| Questionnaire for Past Experience | |
|---|---|
| **Details – 1** | **Bidder Responses** |
| Name of the Client (Preferably Banking Client) | |
| Detailed Scope of Work for call centre | |
| Contract Closure Date | |
| Number of CSAs deployed | |
| Date of bidder`s onboarding | |
| Date of first process rollout | |
| Date of process implementation signoff | |
| Number of locations / geographies supported | |
| Number of languages supported | |
| Contact person with address and Telephone number from the client who could be reached | |
| Any Other Information that the Bidder wants the Bank to know | |
| **Details – 1** | **Bidder Responses** |
| Name of the Client (Preferably Banking Client) | |
| Detailed Scope of Work for call centre | |
| Contract Closure Date | |
| Number of CSAs deployed | |
| Date of bidder`s onboarding | |
| Date of first process rollout | |
| Date of process implementation signoff | |
| Number of locations / geographies supported | |
| Number of languages supported | |
| Contact person with address and Telephone number from the client who could be reached | |
| Any Other Information that the Bidder wants the Bank to know | |

Please provide all relevant data as applicable
Please add more boxes to enlist more experiences