REQUEST FOR PROPOSAL (RFP)

FOR

**INTEGRATED CUSTOMER CARE -
OUTSOURCING, MANAGEMENT, MAINTENANCE & OPERATIONS**

**Central Bank of India,
Department of Planning, Development and Operations,
Central Office, 2nd Floor, Central Bank Building,
M.G. Road, Mumbai – 400 023**

REQUEST FOR PROPOSAL (RFP) FOR INTEGRATED CUSTOMER CARE (ICC) - OUTSOURCING, MANAGEMENT & OPERATIONS

The information contained in this Request for Proposal (RFP) is provided to the Bidder(s) on the terms and conditions set out in this RFP document. The RFP document contains statements derived from information that is believed to be true and reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with Bank in relation to the provision of services.

The RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between the Bank and any successful Bidder as identified by the Bank, after completion of the selection process as detailed in this document. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officers of Central Bank of India with the Bidder. The purpose of this RFP is to provide the Bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder may require. Each Bidder should conduct their own investigations and analysis and should check the accuracy, reliability, and completeness of the information in this RFP and wherever necessary may obtain independent advice. Central Bank of India 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. Central Bank of India may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

SECTION I: INSTRUCTIONS TO BIDDERS

S. No	Particulars	Timeline
1	Tender Reference Number	CO:PDOD:2022-23:CS:RFP:01
2	Date of RFP Issuance	30/01/2023
3	Cost of RFP / Bid Document: Non-Refundable	₹ 50,000/- (Rs. Fifty Thousand Only) including taxes
4	Last Date of Receiving request for queries / clarifications before the Pre-bid Meeting	07/02/2023
5	Bid Security (EMD)	An amount of Rs.1,00,00,000/- (Rs. One Crore Only) in the form of Bank Guarantee issued by an scheduled commercial bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of banker's cheque/ Account Payee Demand Draft /RTGS/NEFT in the account no.- 3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no CO:PDOD:2022-23:CS:RFP:01 in favor of "Central Bank Of India" and payable at Mumbai/Navi Mumbai.
6	Pre–bid Meeting Date & Time and Venue Details	09/02/2023 at 15:00 hrs. Central Bank of India Planning Development & Operations Department, MMO Building, 2nd Floor, Flora Fountain, M G Road, Fort, Mumbai-400023
7	Last Date and Time submission of Bids Mode of bid submission & online portal's URL	21/02/2023 up to 15:00 hrs. Mode-Online URL: https://centralbank.abcprocure.com/EPROC
5	Time & Date of Opening of technical bids	21/02/2023 at 15:30 hrs
6	Date, time and venue of presentation & demo by the eligible bidders	Shall be intimated separately by the Bank through email to the eligible bidders.

7	Opening of commercial bids	Date and time will be intimated to technically qualified bidders by email registered during bid submission.
8	Address for Communication	General Manager, Central Bank of India, Planning Development & Operations Department, MMO Building, 2nd Floor, Flora Fountain, M G Road, Fort, Mumbai-400023. Mail address : agmcustomerservice@centralbank.co.in cmitps@centralbank.co.in digitalcollection@centralbank.co.in
9	Contact Telephone Numbers	022-61648714, 022-67123669

Abbreviations Used in the Document

Following are the abbreviations and their expansions used in this document.

Abbreviation	Expansion
ACD	Automatic Call Distributor
ADC	Alternate Delivery Channel
AEPS	Aadhar Enabled Payments System
AHT/AHR	Average Handling Time or Average Call Resolution
AI	Artificial Intelligence
AMC	Annual Maintenance Contract
ATM	Automated Teller Machine
ATS	Aggregate Technical Score
Bank	Central Bank of India
BBPS	Bharat Bill Payment System
BPO	Business Process Outsourcing
BPR	Base Payment Rate
CAGR	Compounded Annual Growth Rate
CBoI	Central Bank of India
CBS	Core Banking Solution/Centralized Banking Solution
CCTV	Closed Circuit Television
CR	Cash Recycler
CRM	Customer Relationship Management
CCA	Customer Care Associate
C-sat	Customer Satisfaction
CTI	Computer Telephony Interface
CX Service	Customer Experience Service
DND	Do Not Disturb
DR	Disaster Recovery
FCR	First Call Resolution
FDs	Fixed Deposits
FRMS	Fraud Risk Management System
FTE	Full Time Equivalent
FTR	First Time Resolution

H-1	Highest Scorer among the Bidder, based on Final Score
HR	Human Resources
IBA	Indian Banks Association
ICC	Integrated Customer Care
INR	Indian Rupee
IVR	Interactive Voice Response
KMT	Key Management and Distribution Toolkit
KYC	Know Your Customer
LAD	Letter of Acknowledgement of Debt
LOI	Letter of Intent
MIS	Management Information System
NAV	Net Asset Value
NEFT	National Electronic Funds Transfer
NLP	Natural Language Processing
PRI	Primary Rate Interface
Q & A	Questions and Answers
RBI	Reserve Bank of India
RDs	Recurring Deposits
RFP	Request for Proposal
RTGS	Real Time Gross Settlement
S2S	Service to sales
SLA	Service Level Agreement
SPGRS	Standardized Public Grievances Redressal System
SSML	Speech Synthesis Markup Language
STP	Straight Through Process
Sr. CSA	Senior Customer Service Associate
T Aggregate	Technical Score of the Bidder
TCO	Total Cost of Ownership
T-High	Highest Aggregate Technical Score among the Bidder
TL	Team Leader
TPIN	Telephone Personal Identification Number
TRAI	Telecom Regulatory Authority of India
UPS	Uninterrupted Power Supply

USB	Universal Serial Bus
Bidder	Bidder is one who responds to this RFP document
WAN	Wide Area Network
Wt1	Weight for 1
Wt2	Weight for 2

Table of Contents

1. Introduction

The Bank is issuing this Request for Proposal (RFP) document solely for the purpose of enabling Central Bank of India ("the Bank") to select a Bidder for setting up and management of Integrated Customer Care (ICC) operations on a managed services model. This RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the solution. The Bidder solution will be subject to a selection process and appropriate documentation being agreed between the Bank and the successful bidder as identified by the Bank, after completion of the selection process as detailed in this document.

2. Definitions

- "The Bank" or "CBI" or "CBoI" means, the Central Bank of India (including domestic branches and foreign offices) and includes future branches / offices that may be formed / established in India or outside India.

- Bidder shall mean any entity (i.e. juristic person) who meets the eligibility criteria given in Annexure-A of this RFP and is willing to provide the Services as required in this bidding document. The interested Bidders who agree to all the terms and conditions contained in this document may submit their Bids with the information desired in this bidding document (Request for Proposal)

- "Bidder/Bidder/System Integrator" means an eligible entity/firm submitting the Bid in response to this RFP

- "Bid" means the written reply or submission of response to this RFP.

- "The Contract" means the agreement entered into between the Bank and the Bidder, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.

- "Bidder/Bidder" is the successful Bidder found eligible as per eligibility criteria set out in this RFP, whose technical Bid has been accepted and who has emerged as successful Bidder as per the selection criteria set out in the RFP and to whom notification of award has been given by the Bank.

- "The Contract Price/Project Cost" means the price(s) payable to the Bidder under the Contract for the full and proper performance of its contractual obligations, as per the rate(s) so finalized.

- "Services" means all services, scope of work and deliverables to be provided by a Bidder as described in the RFP and include provision of technical assistance, training, certifications, auditing and other obligation of the Bidder covered under this RFP.

3. Invitation to bid

- The RFP is issued by the bank for Request for Proposal (RFP) For Integrated Customer Care - Outsourcing, Management & Operations

- In order to meet the Services requirements, the Bank proposes to invite tenders from eligible Bidders as per details provided in the Scope of work of this RFP

- The purpose of the bank behind this RFP is to seek a detailed technical and commercial proposal for procurement of the Services desired in this document

- This document shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.

- Interested Bidders are advised to go through the entire document before submission of Bids to avoid any chance of elimination. The eligible Bidders desirous of providing Services to the bank are invited to submit their technical and commercial proposal in response to this RFP. The criteria and the actual process of evaluation of the responses to this RFP and subsequent selection of the successful Bidder will be entirely at Bank's discretion.

- This RFP seeks proposal from Bidders who have the necessary experience, capability & expertise to provide CBoI the proposed Services adhering to Bank's requirements outlined in this RFP.

- The pre bid meeting will be held in person with the bidders who have submitted proof of remittance of document/Tender cost or exemption certificate of MSME by email to the Bank on or before the stipulated time.

- For any clarification with respect to this RFP, the bidder may send their queries/suggestions, valuable inputs and proof of remittance of document cost or exemption certificate of MSME by email to the Bank. It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be in writing only and should be sent to designated email ID within stipulated time as mentioned.

- In accordance with Government of India guidelines, Micro and Small Enterprises are eligible to get tender documents free of cost and also exempted from payment of earnest money deposit upon submission of valid MSME certificate copy.

- Start-ups (which are not MSEs) are exempted only from Bid security amount.

- Tender offers will normally be opened half an hour after the closing time. Any tender received without Document/Tender Cost, will be disqualified.

- Technical Specifications, Terms and Conditions and various format and Performa for submitting the tender offer are described in the tender document and its Annexures.

4. Integrity Pact

Each Participating bidder/s shall submit Integrity Pact as per attached Annexure- F duly stamped for ₹500. Integrity pact should be submitted by all participating bidders at the time of submission of bid documents or as per satisfaction of the Bank. The Non submission of Integrity Pact as per time schedule prescribed by Bank may be relevant ground of disqualification for participating in Bid process.

Bank has appointed Independent External Monitor (hereinafter referred to as IEM) for this pact, whose name and e-mail ID are as follows:

Sri Trivikram Nath Tiwari [mail: trivikramnt@yahoo.co.in]

Sri Jagdip Narayan Singh [mail: jagadipsingh@yahoo.com]

4.1 For any clarifications/issues, bidders are requested to contact with Bank's personnel in the below mail-id before contacting with IEM.

digitalmobile@centralbank.co.in
smitdlc@centralbank.co.in
agmitdlc@centralbank.co.in

4.2 IEM's task shall be to review – independently and objectively, whether and to what extent the parties comply with the obligations under this pact

4.3 IEM shall not be subjected to instructions by the representatives of the parties and perform his functions neutrally and independently

4.4 Both the parities accept that the IEM has the right to access all the documents relating to the project/procurement, including minutes of meetings.

5. Confidentiality

The RFP document is strictly confidential and is not to be reproduced, transmitted or made available by the Bidder to any other party. The Bank reserves the right to update or revise the RFP document or any part of it prior to opening of responses by the Bidder. Bank may also consider providing additional time to submit the responses to RFP. The Bidder acknowledges that any such revised or amended document, if received, will also be subject to the same terms and conditions as this original and subject to the same undertaking for its confidentiality. These provisions shall survive the Contract/Agreement

6. Queries & Clarifications

- Bidders will not disclose or discuss the contents of the RFP document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with the Bank or any of its customers, suppliers or agents without the prior written consent of the Bank, except to the extent provided herein below in this document.
- Bidders are required to direct all communications related to this RFP, to the Nominated Point of Contact person, i.e. General Manager (Operations), Central Bank of India, Planning Development & Operations Department, MMO Building, 2nd Floor, Flora Fountain, MG Road, Fort, Mumbai -400023 & e-mail id: agmcustomerservice@centralbank.co.in. All questions relating to the RFP, technical or otherwise, must be in writing only to the above nominated single Point of Contact.
- The Bank will answer all communications initiated by Bidder as per the time frame mentioned in Bid Details of this Document. However, the Bank may at its absolute discretion seek additional information or material from any Bidder after the time frame for submission of Response to RFP.
- Response to any query raised through nominated Point of Contact person, will be provided to the Bidder via email or on Bank's Website. If the Bank in its absolute discretion deems that the originator of the question will gain an advantage by a response to a question, the Bank reserves the right to communicate such response to all Bidders
- The Bank may in its absolute discretion engage in discussion with any Bidder (or simultaneously with more than one Bidder) after the Response closes to improve or clarify any response.

7. Disclaimer

The Bank and its officers, employees, contractors, agents and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of the Bank or any of its officers, employees, contractors, agents or advisers.

8. Cost & Expenses to be borne by Bidder

All costs and expenses incurred by Bidder in any way associated with the development, preparation and submission of responses, including but not limited to attendance at meetings, discussions, presentations etc. and providing any additional information required by the Bank, will be borne entirely and exclusively by the Bidder.

9. **No Legal Relationship to Bidder**

No binding legal relationship will exist between any Bidder and the Bank until execution of a contractual agreement with the shortlisted Bidder.

10. **Bidder's obligation to Information**

The Bidder will use their own resources to conduct any enquiry to carry out their own analysis regarding any information contained in the RFP document and draw meaning of that information for their satisfaction and use.

11. **Evaluation of Offers**

Each Bidder acknowledges and accepts that the Bank may in its absolute discretion apply whatever criteria it deems appropriate in the selection of Bidder to submit a response including, but not limited to, those selection criteria set out in this RFP document. The Bank has no obligation to make public the detailed results, of the evaluations, the reasons for selection/rejection of a Bidder, reasons why a specified Bidder was not selected, or the names of the final Bidder

12. **Contractual Commitment**

If the shortlisted Bidder is awarded the contract, the contents of their Response to RFP, including any material submitted in the Response to RFP, may on mutual consent be incorporated by reference or integrated as obligations in the formal Service Contract or Service Level Agreement (SLA), to be drafted by Bank. If there is any confusion/overlap in understanding a clause of agreement to be undertaken by Bank and Bidder, the RFP clauses will prevail.

13. **Code of Conduct**

It is the objective of the Bank to obtain the best services possible by giving fair and impartial consideration to all Bidders participating in the RFP process for submitting Response to RFP. Every potential Bidder will be considered on fair and equal basis.

14. **Errors and Omissions**

Each Bidder should notify the Bank of any error, omission, or discrepancy found in this RFP document, not later than the date of closing for submission of RFP response.

15. **Acceptance of Terms**

A Bidder, by submitting the Bid/Proposal in response to this RFP, shall be deemed to have accepted all the terms and conditions of this document.

Section II: Background

Central Bank of India, The Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970 having its Central Office at Chandermukhi, Nariman Point, Mumbai-400021 hereinafter called "Bank" and having 90 Regional Offices (RO), 12 Zonal Offices (ZO) and over 4493 branches spread across India, invites online tender offers (Technical offer and Commercial offer) from eligible Bidders. While the Bank has a vast network of branches, Bank's operations are fully automated and customers of the Bank avail various alternate delivery channels. As part of automation and enhancing customer experience, Bank has established one ICC in Mumbai where telephone lines are provided by Bank and all manpower, premises, technical & physical infrastructure (i.e., Servers, PCs, Telephones etc.) were outsourced from Bidder. The ICC serves through Inbound/Outbound calls, IVR and Email channels.

In the interest of expansion of services to create an Omni-channel experience enabled with self-serve as well as assisted options powered by latest capabilities & technology, Central Bank of India is looking for a bidder that can cater to all of the Bank's Integrated Customer Care needs and operate through 2 locations initially.

The Bank aims to expand the scope of services to our existing and prospective, domestic as well as international customers.

1. Scope of Work

The Bank is seeking to outsource its Customer Care functions by partnering with a bidder with a scalable business model that focuses on timely responsiveness, outreach, state-of-the-art customer service and a quality assurance methodology that results in increased customer satisfaction and a service to sales approach.

The bidder will be responsible for the day-to-day operations, including but not limited to, the hiring, training of resources and management of the ICC capabilities, resources and premises. The ICC must operate 24x7, 365/366 days basis.

The selected bidder will provide state-of-the-art ICC services to the Bank.

1.1 Location

1.1.1 The selected bidder must be capable to set up and run the ICC for the Bank from at least two locations.
1.1.2 The bank's preference is to have 2 sites, the primary site in Mumbai/Navi Mumbai and a second site in Hyderabad.
1.1.3 Potential location options should be adequately dispersed to ensure all major customer languages are catered to and disaster recovery is smoothly managed.
1.1.4 Going ahead Bank may at its sole discretion ask the successful bidder to establish more centres to operate from.

1.2 Scope of Services

1.2.1 Products
The bidder should be capable of providing services for all products offered by the bank and its partners across all verticals. This list, subject to change, is broadly classified(non-exhaustive) into:

- Accounts and deposits: Current Accounts, Savings Accounts, FD, RD, FCNR, NR etc.
- Cards: Debit, Credit, Virtual, Prepaid and others
- Wealth Management Products such as Demat Accounts, Mutual Funds, Bonds, PPF, Insurance etc.

- Advances: Retail, Agri, MSME, corporate and all other fund-based, non-fund-based advances
- All other types of products like government schemes, payments, FOREX, etc.
- Support for ATM related queries as required, Online Payments, Internet Banking, Mobile Banking, UPI, IMPS queries etc.

1.2.2 Services

The successful bidder will be responsible for providing outbound call, inbound call and other ancillary services of the ICC to the customers of Central Bank of India. Indicative list of services to be provided (non-exhaustive) by the bidder is provided below. A more detailed list(non-exhaustive) is provided in Annexure B.

Category	Sub-Category
Marketing and Sales	- Cross Sell Products - Lead generation, follow-up, status tracking
Proactive reach out for digital assistance	- Welcome call for new customers - Outbound calling for Digital Onboarding/Journeys
Customer Satisfaction	Surveys and feedback
Grievance handling & redressal	Complaint redressal
Service Requests & Digital support	- Requests on all products and services - Onboarding of customers - Service requests regarding Net, mobile, digital banking, pension etc - Help needed for all products and services of the bank
Enquiries	- Information for offerings - Assistance regarding products/services - Locator of bank branches/ATM/Kiosks etc

1.2.3 Languages

The Bidder initially will render ICC services (across all audio enabled channels & written channels) in twelve (12) languages, immediately at launch: English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati.

The bank would expect the Bidder to be able to support the remaining languages as per the eighth schedule of the Indian Constitution, eventually, based on availability or if requested directly by the bank.

Bank reserves the right to add any other language which the Bidder will have to provide within a period of 45 calendar days of notification by the bank or as per a mutually agreed time between the Bank and the Bidder, without any extra cost.

To support its overseas customers, all services will be initially provided in two languages – Hindi and English. Later on, the Bank will have the flexibility to change/increase languages as per the Bank's requirement from time to time.

1.2.4 Capabilities

Build by bidder and all IP transferred to bank   Provided by bidder

1: Proactive, personalized customer engagement	A: Customer segmentation	Service provider to ensure personalized, customized handling of each customer segment defined by the bank							
	B: Omni-channel experience	Call/voice	Webchat and chatbots	Video banking	IVR	WhatsApp live chat	Co-Browsing	Social media	E-mail
2: Tech enablement	A: AI- and ML analytics powered decisioning	Conversational bots	Intent recognition	Speech analytics	Sentiment analytics	Knowledge management	Virtual Sales Coach		
	B: Core technology and data	Telephony Setup	Control Tower	Unified agent desktop	Dialer campaign	Integrated CRM	RPA	ACD	
3: Operating model	Operating model	Desk archetypes							
4: Performance & Workforce Management	Performance & Workforce Management	Staff/people	Performance & Workforce management system						

The Bank may at its discretion, ask the bidder to share IP for any customization / knowledge built for the bank, at any point of time.

1.2.4. A. Customer Segmentation

The bank would be providing the segmentation of the customers to ensure specialized handling of each segment (number of segments, type of segments would be at the discretion of the bank).

The bidder should design different workflows (end to end business processes comprising of different steps involving systems, people & departments) based on different customer segments (e.g., 'Premium' customers (as defined by the Bank) should be able to skip the IVR queues and get connected to more experienced, better rated Agents;)

The bidder would be responsible for routing the calls, emails, chats, etc. from customers based on the segmentation provided by the bank. The routing should be based on experience, skills, suitability of the agents. In order to effectively operationalize this, the bank may choose to segregate the ICC into desk archetypes (indicative list described under 1.2.4 Section E) and seek an operating and talent model that caters to it (driven by varying work types and needs). The bidder needs to ensure the appropriate training of the agents to deal with each customer segment.

Till specific segmentation/desk archetypes are defined by the Bank, the bidder should also bring the capability to define basic desk archetypes and analytically segment customers, with a defined approach to cater to each segment. This will be reviewed by the bank and be subject to change at the bank's discretion. The bidder would be responsible for incorporating the aligned segmentation into the routing mechanism.

The Bank requires more experienced, better rated Agents to attend calls related to customers such as overseas customer/NRIs/HNIs/Corporate customers, insurance, Mutual fund products sales etc. (catered to under the premium

desk archetype). The Bidder would also be expected to route calls to the respective Agents depending on caller identification through account number or T-PIN or call from registered mobile or preferred language or any other means for existing customers who call the general toll-free numbers. Such systems to identify callers should be developed by the Bidder to extract relevant information from the Bank's existing CBS / data warehouse (SDR) / calling history or any other platform as desired by the bank when the customer calls the Contact/ ICC.

1.2.4. B. Channels

The bidder should offer omni-channel options for both inbound and outbound operations of the Integrated Customer Care(ICC) with capability to expand channels in the future. The bank has the option to expand the channels included. The Bidder should build each of the following capabilities and transfer them to the Bank, over timelines defined by the Bank in the contract.

The following is an illustrative list of channels and the services to be provided under each channel (not exhaustive):

B.1 Call/Voice:

The Bidder needs to ensure effective multi-lingual support for all inbound/outbound calls to manage customer communication and customer service

- Based on region of origin/selected customer-preference, the call should be routed to agents trained in that language (set of languages defined in 1.2.3)
- The bidder should ensure skills-based routing to allocate calls to agents based on their skills.
- The bidder should have the ability to route calls based on factors including but not limited to Data-driven Routing, Agent-level (last agent/relationship based preferred agent), Service level, Agent Capacity, Caller type / Call type, Predictive Routing, Business Priority Routing, Cost Based Routing, Shared Agent by SLA Routing, Proactive Routing, Geography / region.

B.2 Webchat & Chatbots

The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc.

- The incoming chats of the customers should first be served via bots and then be routed to agent based on the following factors including but not limited to the customer segment, service level, agent capacity, caller/call type, context of the chat, requirements of the customer, agent capacity and language support proficiency.

- The incoming chat requests should be automatically queued, prioritized and routed to agents within the ICC

- The system should provide greetings to the customers (customizable, on direction of the bank), sequence of text or URL message that can be presented to the customer online while waiting for agent, be able to intimate the customers how long he/she will be asked to wait before an agent is available.

- Bot should have a pre-defined logic for a self-serve menu – that is offered to customers after greetings etc. Logic to be built by the bidder and later transfer to the Bank.

- The interface should have the functionality to transfer the chat into a call with an agent, video call, co-browsing session and all other channels defined in the RFP and/or mutually agreed upon with the Bank.

- The chats should be recorded and stored by the bidder for audit, training, and other purposes in compliance with all legal, regulatory norms of government bodies, regulatory agencies under whose purview the Bank's and the Bidder's activities fall under.

B.3 Video Banking

The bidder should offer video banking capabilities for servicing customer requests

- The bidder would be responsible for the integration of video banking channel on all of bank's applications, websites and other channels defined in the RFP and/or mutually agreed upon with the Bank.

- The customer should be able to initiate a video call request to seek real-time assistance during the ongoing conversation with the Integrated Customer Care through chat, email, call, etc.

- The bidder should provide specialized agents for video banking. They should go through appropriate training to deal with the customers and increase resolution rate and cross-sell options.

- The bidder should design interaction flows, cross-sell pitches and video demonstrations for CBoI exclusively and every change needs to be approved by the Bank to ensure it is in accordance with the Bank's norms and policies.

- The bidder must ensure appropriate background, lighting, seating arrangements etc. are for the team handling video calls

B.4 IVR

The bidder needs to setup a best-in-class IVR set up with services including but not limited to, multilanguage assistance, predictive dialer, IVR Flow, AI driven Voice IVR, IVR Blast and self-service functions from day 1 of ICC operations for the Bank. The bank may request for more functions to be added, from time to time, at no extra cost to the Bank.

- The service provide must develop, deploy and maintain on an ongoing basis during the contractual period a best-in-class Speech IVR services using AI in English, Hindi and other Indian vernacular languages. (set of languages defined in 1.2.3)
- IVR flow will be set up by the Bidder with guidance & approval from the bank.
- IVR technologies will be set-up and maintained (for the duration of the contract) by the bidder but the ownership of the technology and the flow will be transferred to the bank (post reverse transition/at the end of the contract term) and all logics, scripts and trees will be owned by the bank.
- The IVR developed and deployed by the Bidder shall be built exclusively for the Bank and hosted at the Bank's location. The details on ownership transfer will be outlined in the Bidder's contract.
- In the first phase, the IVR developed by the Bidder must provide all the services / functionalities being provided by the Bank's existing IVR on day 0. But going forward the bidder must help the bank expand services in discussion with the bank.

- Bidder must extend new developments on Speech IVR to Central Bank of India in line with global developments on Speech IVR /AI technologies to continuously enhance the Customer service. (5 new development requests to be provided free of cost, each year)

- The implementation will cover all helpline numbers and business segments of Bank and its partners covering Domestic, NRI segments, International Territories, premium, loyal or any other, time to time, as desired by the bank.

- System must implement: voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) and bio-metric authentication on existing and future IVR platforms for the ICC with no additional cost in a time bound manner as desired by the bank or defined by a regulator.

- The system must have the capability to contextualize IVR options and validate customer intent by confirming from customers, if they choose to perform self-serve through available IVR self-serve features.

- The solution needs to handle customer conversational small talk and personalization of the BoT should be feasible.

- Agent Call routing based on the intent assessment needs to be built-in, if the call needs to be routed to an agent, then application should be able to pass on the relevant messaging to CTI for serving customers optimally.

- System should be able to generate audio file in .wav format or as per time-to-time requirement of the Bank without any additional charges; specify special character/character sequences/phrase to insert a natural pause while converting voice using SSML tags for all required languages; handle large and complex speech grammars & recognize spoken input over the phone call and interpret the contextual meaning using Natural Language Understanding (NLU).

- 99.9% uptime of the overall speech and IVR solution is required. For every minute of downtime, Bidder should provide online, real time alerts by SMS and email to Bank and its partners for any scheduled downtime, prior approval is to be taken from the Bank or for any unscheduled downtime, real time reporting should be done.

- Bidder should provide call / screen recording on demand in time bound manner. Any delay will attract penalty as defined in SLA clauses 4 of Scope of work. Actual usage of IVR and corresponding reports need to be shared with the Bank, based on the bank's ad-hoc requests or defined cadence.

- Over the above, IVR must provide best in class functionality as per industry standards and in time bound manner as desired by the bank.

B.5 WhatsApp Live Chat

The bidder should be able to service CBoI customers over WhatsApp channel through bots & live-chat(agent led) capability

- All customer segments except for those outlined by the bank are expected to be first serviced by a bot. Agent transfer to only happen as a secondary step. Workflow design must incorporate this.

- The bidder should set up a team of agents for the same and train them to handle all types of customer queries and requests.

- The routing to the agents should be done on the basis of factors including but not limited to the skills of the agents, agent level (based on prior customer interactions and defined desk archetypes), capacity, load and priority basis.

- The logic for a self-serve menu, that is offered to customers (greetings etc.) must be built by the bidder. All such logic, scripts and trees will be owned by the bank.

- The bidder should provide capability to handle inbound requests as well as send outbound chats for promotional, informational, and any other purposes. The system needs to handle English, Hindi and other Indian vernacular languages (agreed in advance with the Bank)

- The capability needs to be developed, implemented, maintained, and continuously enhanced by the bidder to ensure that it is consistently benchmarked against best-in-class market case studies – evidence for the same needs to be shared with the bank on request within the period, requested for by the bank.

B.6 Co-browsing

The bidder should develop and provide the capability to assist customers via co-browsing option for various services like assistance for digital channels, drop in customer journey, etc.

- The agent should have a suite of tools to prompt customers, highlight on-screen and ability to request limited view-only access (while complying with all applicable security, regulatory and consumer protection standards)

- The bidder should ensure integration of the co-browsing functionality with the bank's various applications and technologies.

- The bidder should ensure recording of all co-browsing sessions for future audit or use or to provide training to agents.

- The co-browsing journey should be provided for all inbound and outbound calls, emails, chats, etc.

B.7 Social Media servicing

The bidder should help create and maintain a social media presence for the bank, across all major social media platforms for CBoI

- The bidder should host an 'intent & segmentation engine' that automatically parses and segments comments/tags concerning the Bank, appropriately routes those comments/tags and helps in prioritization.
- The agents should help resolve all queries and respond to requests received on the Social Media platforms of CBoI (existing and new platforms, both) in accordance with the bank's norms & policies.
- The bidder should ensure moderation of conversation and content on all platforms, in accordance with CBoI's norms and policies and on request of the Bank
- The bidder must proactively monitor online conversation specific to CBoI on other pages/forums and revert effectively to these and they must also raise any critical concerns to the Bank over the appropriate channels.
- Bidder must work with relevant department / stakeholders in the bank (e.g. Marketing, PDOD) to ensure responses and communications are in line with bank's policies, strategy etc

- The system must be able to provide facility to store the comments posted and the response provided by agents and customers.
- The system should allow reporting of comments, users, agents and any other resource that plays a role in online conversation
- The bidder should help the bank explore & understand additional automation use-cases that can be deployed to consistently improve customer experience, improve efficiency of bank's response.

B.8 Email

The ICC is expected to host an e-mail management system to manage CBoI customer queries over e-mail

- The proposed system should have mechanism of scanning e-mail subject and/or body to identify matches with ICC information repository and respond automatically to routine Enquiries (Frequently Asked Questions) to reduce the load on the agents so that the agents can provide faster responses to customers.
- The Bidder is required to customize email service capabilities allowing for features including but not limited to standard templates, auto answer, restriction for copy/paste/forwarding of e-mails, segmentation of emails based on some key words etc. as per Bank's requirement.
- The system should also incorporate content analysis, key word search etc to provide suggested responses to the agents based on available/accessible information.
- The bidder should also support efforts to move requests towards webforms or other automated channels actively serviced by bots & agents

1.2.4. C. AI & ML Analytics Powered Decisioning

C.1 Conversational bots

The Bidder should deploy conversational bots(voice, chat both) that can interact with customers 24x7 to guide them and help address issues

- The bots would be deployed across all digital channels including but not limited to Webchat, Email channel automation, Social Media servicing, WhatsApp Banking etc. to assist customers by providing appropriate resolution
- Logic tree for the same to be developed by the bidder in coordination with the bank and must be consistently improved to ensure it evolves to deal with complex customer queries, expeditiously
- The bots should be able to integrate with backend operations of the Bank, to assimilate information and provide intelligent responses to agents
- The bots should provide Level-I response to the customer queries. For instances wherein the bot is not able to provide a resolution, the responses will be provided by representatives of the ICC (i.e., Level – II) through chat.
- Level II communications while driven by an agent, should still be utilized for bot training and improvement, hence, it needs to be integrated with the bot application.
- The solution must include voice bots for automated outbound call campaigns.
- The system has to be brought in by the bidder but all technology, flow, IP for the same would be transferred to the bank as per the terms of the contract.

C.2 Intent Recognition

The bidder should host an analytics-based engine that analyses customer conversation across all channels to understand the historical context of the customer, the actions of the customer and the channel of correspondence to effectively address customer queries (e.g. provide live chat/call agents cues to best address customer queries, pre-emptively respond to concerns/requests) and host contextualized/personalized conversations

- The system should be AI/ML powered with NLP & NLU Capabilities to process the intent and expectations of the customer during live conversation/interaction. Insights and information must be logged in and shared with the on-call/chat agent to better understand customer's context and expectations.

- The intent recognition engine should be designed to provide strategic advice to the agents over their approach in conversation with each customer to create maximum value for the customer by addressing their needs

- The system needs to be developed, maintained, and owned by the bidder with quality checks to be performed by the bank.

- The performance of the system should be benchmarked against best-in-class players and the Bidder must share evidence for the same with the bank

- The system has to be brought in by the bidder but all technology, flow, IP for the same would be transferred to the bank as per the terms of the contract.

C.3 Speech Analytics

The system should have speech analytics capabilities to record conversations and analyze conversations for actionable insights based on their interactions across channels, in a real-time basis

- The system should be able to transcribe audio calls
- The tool must perform post-facto analysis on customer-agent conversations and help identify and track factors affecting performance
- The speech analytics tool should also be able to analyze recordings for both quality monitoring and deriving business insights.

C.4 Sentiment Analytics

The system should be able to use advanced artificial intelligence techniques to gather information and analyze customer sentiment

- The should should analyze conversations over voice, video, and chat-based channels to determine the emotional tone of the customers during different phases of the interaction.
- The system would use oral cues, tone and pace to provide comprehensive emotional analysis and follow-up action prompts; it must also be able to factor this into the calculation of a customer satisfaction score (shared by the Bidder with the bank at the lowest granularity of each call)
- The system should be able to perform post-interaction analyses on sentiments and help suggest follow-up actions
-

C.5 Knowledge Management System

A knowledge management system should be developed by Bidder exclusively for the bank under the guidance of the bank and the ownership of the same should be transferred to the bank as per the timeline outlined in the Bidder's contract:

- The knowledge management system should enable agents to refer to the FAQ database to answer customer queries which should be continuously updated.
- The knowledge management system should guide the agent through a conversation with the customer, prompting them with specific questions and responses to resolve the issue better.
- The system must provide the agent an option to collaborate with TL/SMEs/Ops/Sales/bank branches within a 'Knowledge centre chat-room' for on-call, effective problem solving
- The knowledge management system must consistently measure and document effectiveness of suggestions during completed agent-customer conversations; Agents should get to further append their experiences and feedback on articles' content and structure
- The system should also be able to identify individual training needs and suggest modules to agents for refreshers
- The Knowledge Management system developed for the bank should not be replicated, copied, or deployed in any form for any other bank/entity by the bidder.
- The Knowledge Management System should be accessible for horizontal usage by other internal channels of the bank for knowledge sharing.
- The system has to be brought in by the bidder but all technology, flow, IP for the same would be transferred to the bank as per the terms of the contract.

C.6 Virtual Sales Coach

The Bidder should have a desktop solution that enables Customer Service Agents to make sales more effectively by providing the following features:
- Suggest 'Next best product' for sales through ICC based on analytical models evaluating real-time conversation
- Combine speech & sentiment analytics and behavioral psychology to signal the appropriate cues to agents for future customer conversations
- Detailed suggestions on objection handling such as product USPs, benefits vis-à-vis with products offered by the competitors, etc.

1.2.4. D. Core Tech & Data

D.1 Telephony Setup

The Bank would provide telephone lines to the bidder for telephony setup, but the bidder must ensure a cost effective and flexible, unified solution that comprises multiple, connected applications to manage the ICCs contact operations including but not limited to intelligent call routing and multi-channel conversations.

The intelligent call routing must be able to account for critical factors, including but not limited to consumer segmentation, consumer demands/expectations, desk archetypes, agent capacity/capability etc.

D.2 Control Tower

- The Bidder should have a combined dashboard and action board that provides a unified view across ICC operations

- The system must support a supervisors' analytics dashboard to monitor integrated ICC performance, accessible directly to the banks officials at all times
- The dashboard must have comprehensive drilldown functionality and views to identify and track specific metrics driving overall performance with reasonable accuracy

D.3 Unified agent desktop

The Bidder must have a unified desktop setup that offers a single interface to the ICC agent allowing:

- Switching between and managing all channels

- Viewing relevant customer details and their interaction history

- Creating and routing tickets

- Monitoring present state of tickets, real time metrics such as SLAs, handling times, etc.

- Accessing relevant knowledge/skill-building content and tools

D.4 Dialer Campaign

- Assist in calling leads generated through various sources. Bidder has to bring in the Dialer Campaign technology.

- The solution should provide an advanced dialer facility to run outbound calling for marketing, selling or recovery functions, with workflows/journeys designed for each of them.

- The solution should support preview dialing.

- Once the campaign is started, Agents should get the call automatically and click to initiate the call. Agents should be able to accept, reject, or skip outbound call requests.

- The solution should be capable of creating and configuring campaigns. Supervisors should be able to specify a daily time range during which outbound calls are made and a allocate agents to make the outbound calls.

- Supervisors should also be able to specify and import a list of customer contacts to be called.

- The solution should support predictive dialing that automatically dials batches of telephone numbers for connection to agents assigned to sales or other campaigns.

- Agents should also be able to reclassify calls to any one of many call results, such as Busy, wrong number, Fax etc.

- After an agent reclassifies a contact as "Do Not Call", the Administrator should be able to remove this contact from the campaigns. Scrubbing process to be used where agent identified DNCs are removed.

- The solution should support comprehensive campaign management that allows managers to target and reach the right customers at the right time.

- The solution should be fully compliant with all Domestic & international Do Not Call and other regulatory compliance rules

- The solution should allow for 'call blending' - inbound overflow calls to be routed to outbound agents and outbound overflow calls to be routed to inbound agents during peak times.

- It should be flexible and have a distributed architecture allowing a campaign to be run at a single site or executed centrally and run across multiple locations. The solution should allow for agent scripting

- The solution should provide Integrated real-time and historical reporting with comprehensive campaign data including time-period, contact results, Do Not Call, agent status, revenue and other attributes, at the discretion of the bank.

D.5 Integrated CRM

The Bidder must bring in its own Customer Relationship Management (CRM) initially which needs to be maintained in-house by the Bidder.

The bank would have the option to continue using the bidder's CRM or may require the bidder to integrate with a new CRM, If the bank decides to introduce its own CRM. If the bank decides to introduce its own CRM, the bidder will have to support all standard integration at mutually agreed terms with the bank, based upon efforts involved (reviewed by the efforts estimation committee). The transfer of operations onto the new CRM, once it goes live, would also be managed by the bidder.

The CRM shall be hosted at bank's premises and should be available in DC as well as DR. The selected bidder is required to integrate all the systems with Bank and/or their CRM as required by the Bank.

The CRM must have the functionalities given below:

- The CRM must support an omni-channel platform for best-in-class customer experience and enable integration to ensure effective service and sales
- The application should have the ability to digitize feedback and coaching mechanism which would be used to improve Agent performance and solution should be integrated with the ACD application, able to provide ACD / telephony options from the CRM platform itself.
- The CRM must provide a 360-degree customer view with a comprehensive customer profile indicating their likes, dislikes and preferences (actionable insights)
- It must also be able to perform/integrate predictive analytics to indicate Customer preferences and likely future engagement options e.g. cross-sell / up sell predictor, churn reduction predictor, loyalty predictor etc.
- It must host issue anticipation / prediction and next best action capabilities
- All service requests would be recorded and made seamlessly available to the respective branch / processing centres / wings for processing of such requests through a web-based service request module to be provided by the Bidder.

D.6 Robotics Process Automation

The Bidder must ensure active utilization of RPA to consistently improve ICC effectiveness and efficiency as agents focus on value addition tasks:

- The tool should have capability to efficiently automate rule-based processes.
- It is expected to integrate with other applications and technologies such as chat-bots, CRM, IVR, etc.
- The RPA Tools suite should have screen scraping capabilities.
- IP created must also be transferred to the Bank, as per the details in the contract

D.7 Automatic Call Distribution (ACD)

The bidder must ensure that a best-in-class ACD system is available to manage inbound call volumes and optimize response times.

- The ACD must be able to route calls on the basis of multiple factors including but not limited to (language, location etc.) to agents best equipped

- The ACD must be able to support different types of call distribution (Rotary call, Fixed order call, Simultaneous call distribution etc.)

- The system must have CTI(computer telephony integration) to allow agents to view caller information on their desktops

- It should be able to fully integrate with relevant systems in the ICC eco-system including the IVR, CRM etc.

- The ACD must be able to generate/feed reporting tools with real-time information on ACD performance (average customer waiting time etc.)

1.2.4. E. Desk archetypes

The Bidder should have the required capabilities to operate different desk archetypes:

The bank may suggest segregating the ICC division into desk archetypes and design operating and talent model, accordingly, driven by their varying work-types and needs.

An indicative list of desk archetypes is as follows:

ICC divisions (indicative)	Desk archetypes (indicative)
Inbound servicing and Service to Sales(S2S)	Premium desk
	Standard voice
	Live chat
	Social media
	Email/web form
	Digital assistance
	EFRMS (Fraud Management)
	Complaints and retention
	Service assurance
	Live ops
Outbound sales	Sales campaign

The bank expects the bidder to operate all the desk archetypes across all relevant channels of the ICC (at the discretion of the bank). For example, the Outbound sales campaign can be carried out over a mix of channels from outbound customer calling, e-mails, WhatsApp blast, SMS campaign etc.

Agents should be trained for relevant skills that are required for different desk archetypes (e.g. senior/well-trained agents for Premium desk etc.)

Bidder needs to ensure seamless communication with all desk archetypes over all channels, with key focus on customers based overseas.

The Bidder is expected to have a list of archetypes under their operating model, which should be ready for implementation on Day 0 (till the time, the bank suggests its list). The bank may wish to increase desk archetypes in the future (before and after awarding the contract). It will be expected from the bidder to cater to these needs at no additional costs.

1.2.4. F. Performance & Workforce Management

F.1 Workforce & Performance Management Systems

- Bidder must bring in its own Workforce & Performance Management Systems
- Systems must track performance of individual agents, set goals for individual agents and for the ICC at a holistic level. Reports from this should be readily available to the Bank in real-time and as per request.
- Track key KPIs relating to performance management of individual agents and the ICC at a holistic level. Metrics such as Number of complaints, percentage of first-time resolutions (FTR), turnaround time, number of touchpoints etc.
- The system must also link CSAT scores for individual agents for performance tracking
- Setup mechanisms to embed customer feedback into performance assessment of Customer Care Personnel
- Capabilities of the WMF should be to support agent recruitment, onboarding, provide access, track shifts, working hours, active time etc.
- Live and latest reports as well as complete history of reports since service inception should be readily available to use and review by the bank at its discretion.
- Generate and Update latest dynamically designed Dashboard with multi location, multiuser MIS/ Analytics for Bank to get real time data and reports

F.2 Staff/People

The bidder should be able to meet all personnel requirements for the ICC.

Based on current status and projections, the bidder is expected to have a customer care agent force of ~270 agents at the end of 1st year of contract. This number is expected to increase to ~450 agents by Year 5. This projection is based on increase in service offerings of the customer care, increase in customer base, increase in the adoption rates of the customer base and automation/self-service done in the customer care offerings. The actual numbers can vary and would be at the discretion of the bank.

The bidder is expected to share profiles and seek approval for all profiles being hired / onboarded for bank's ICC.

F.2.1 Customer Care Agents will be at two levels:

a) Customer Care Agents (CCA):

b) Sr. Customer Care Agents (Sr. CCA):

The profile of CCAs should be as follows:

Parameter	CCA Profile	Sr. CCA Profile
Education	Mix of graduates & undergraduates (30% undergraduates at max, 12th pass minimum)	Graduate or equivalent

Language proficiency	Communicate (read, write, speak) in Hindi & English and other regional languages (as required) Very good speaking skills	Communicate (read, write, speak) in Hindi & English and other regional languages (as required) Excellent speaking skills
Domain knowledge	Knowledge of banking products and services	Knowledge of banking products and services
Minimum relevant experience	6-9 months of experience in Customer Care or telemarketing profiles required	2 years of experience in Customer Care or telemarketing roles (no fresh candidates)

Bidder must ensure equip/train Customer care agents and Sr. Customer care agents with capabilities to service premium, standard desks and any other desk archetypes as may be required by the bank (refer to section II, 1.2.4.E for details)

All agents trained/employed on Bank's account cannot be shifted to other accounts without explicit prior approval of bank.

The below estimations are subject to change. The bidder should be able to meet the dynamic personnel requirements of the ICC.

Channel	Year 1(end of year 1)	Year 5 (end of year 5)
Voice & IVR (Inbound calls)	180	220
Chat (Incl. WhatsApp live) & Email	10	50
Social Media, Video Banking, Co-Browsing	10	20
Outbound Sales	40	110
Digital outreach	20	43
EFRMS (Fraud Management)	10	10
Total:	270	453

Bidder to make provisions for specialist desks for different roles.

ICC must have at least 10 dedicated agents for EFRMS(fraud management) Calls

F.2.2 Management Requirements:

The bidder will be expected to source all management and supervisors required for the ICC. This involves:

- Team Leaders (TL)

- Floor Managers (FM)

- Functional Heads (FH)

- Site Managers (SM)

Ratios of personnel should be as follows:

- CCA : Sr. CCA :: 1 : 1 (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)

- CCA : TL :: 15 : 1

- CCA : FM :: 60: 1

- CCA : FH :: 120:1

- 1 Site Manager per ICC site

F.2.3 Bank Staff at ICC:

- The bank will deploy Bank Staff at a Management/Supervisory position

- The bank is expected to have at least 5-8 bank officials placed at each ICC location

- The Bank staff will be present in a supervisory position acting as a link between the ICC and the bank, ensuring quality of service & control over the everyday functioning of the ICC

- The bidder will be required to provide all infrastructure including 5 desks, 1 fully furnished cabin for Bank officials at the ICC Premises (indicative count given, final number to be decided by the Bank)

F.2.4 Training

- The bidder will design the training program for all the employees with consultation from the bank and decide a timeline for the frequency of the training as well. Best in class training pedagogy should be applied to ensure effective training and learning outcomes.

- The bidder must ensure that each customer care agent upon recruitment, undergoes through a training curriculum designed for their role

- Customer care agents must undergo regular trainings that address performance issues, improve skill-set, update agents on the latest developments(new products, new technology, new regulations etc.) etc.

- The training will be targeted for personnel based on their tasks, duties and the kind of service they are attached with

- Use of bots, videos, role plays, system simulations etc should be encouraged to increase training effectiveness.

- The bidder should have the capability to conduct the training program virtually.

The training must cover at the minimum the following:

- Communication and Soft Skills training with a focus on enhancing customer experience

- Customer Care processes

- Technology / systems / applications used

- Products and services of the Bank

- Domain specific training based on the business / channel (e.g. voice, chat, email, social media) the agent is servicing

- The behavioral and cultural expectations of the Bank from a professional Customer Service Associate

- The service provider should also arrange for additional trainings for select agents – as may be identified under performance management

F.2.5 Recruitment:

Following few areas are mandatory for Background Verification checks as per RBI policy and for due diligence on the Customer care personnel to be hired:

- Character references – business and personal.

- Employment verification.

- Court Records verification.

- PAN / AADHAR e-verification or any other identity issued by the Government.

- Local Address verification check also to be obtained.

• Bidder to ensure each customer care personnel goes through a training curriculum upon recruitment

• Customer Care personnel to go through regular trainings which have to be managed by the bidder

• Remuneration/Facilities to employees of Bidder: Bidder to ensure that the hired customer care personnel's compensation, working hours etc meet all laws and regulations at the local, state, and centre level.

Service provider should ensure that these checks are followed for all recruitments, a report of which should be submitted to the bank for reference.

F.2.6 Assessment & Remedial Action

• The Bidder will put in place evaluation systems to continuously evaluate the performance of its resources. A 'Quality Score' may be generated for all agents on daily basis and put up to the Bank on a weekly basis.
• The parameters for 'Quality Score' will include time duration for various functions, customer satisfaction scores, number of calls handled, number of leads generated, fatal error etc.
• The Bank and Bidder may jointly decide on the benchmarks for Quality Score and the Bidder will agree to maintain only those agents who qualify the "Quality Score" criteria as decided above for audit/inspection.
• The bidder may use various tools of performance management for tracking and sharing of "Quality Score"

F.2.7 Quality Management

• Bidder will deploy an exclusive quality management team who will continuously audit the systems and procedures of the ICC.
• This team will also suggest systems to improve the ratings against SLA parameters.
• The Bidder will present information about its internal audit and quality assurance practices in all areas of operations, including human resources in periodical review meetings.
• The Bank's officials, as well as external personnel (RBI officials, auditors) may inspect / audit the ICC facility any time with or without notice to the Bidder and the Bidder shall extend all necessary support and make available necessary data/records relating to ICC.
• The bidder must ensure that the ICC is certified to COPC standards

F.2.8 Industrial relations and discipline

• The Bidder will put in place appropriate disciplinary procedures and ensure congenial industrial relations with its employees.
• Bank shall not intervene in any of the industrial disputes between the ICC employees and management, nor can Bank be drawn in any circumstances in such industrial disputes.

- The employees of the Bidder will never be considered as employees (fulltime or part-time or contractual) of the Bank under any circumstances. The employees of the Bidder will never claim any right to employment in the Bank irrespective of their status of employment with Bidder.

F.2.9 Remuneration/Facilities to employees of Bidder

- The Bank will have no obligation to pay any remuneration, reimbursements or incentives to employees or staff of the Bidder.
- All the payments due to them shall be paid only by the Bidder. Further, basic amenities / facilities such as provision of water, toilets, etc. will also be made available by the Bidder for use by all the employees of Bidder at no costs.

F.2.10 Insurance Coverage

- The Bank will not be liable for any damage/loss to assets, resources and manpower deployed by the Bidder for ICC operations.
- Bidder shall procure all insurance policies to include requisite insurance coverage as applicable including but not limited to Comprehensive general liability insurance and /or third party accident insurance to safeguard any eventuality while the employees of the Bidder are on duty.

F.2.11 Compliance to labour laws

- The Bidder shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and agents (including but not limited to Minimum Wages Act, Provident Fund laws, Workmen Compensation Act etc.).
- The Bidder 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 line of activity from time to time, including records and returns as applicable under labour legislations.

1.3   Regulatory compliance

The ICC must at all points of time ensure compliance with applicable provisions of all regulations such as Ease 5.0, including but not limited to servicing customers across multiple channels, monitor journey drop-offs, manage lead collection & track follow-ups.

It is the responsible of the Bidder to maintain compliance with all applicable provisions and share evidence of the same with the bank for internal/external audits.

1.4   Integration

Integration required with Banks applications, Channels, Servers, Switches, Data warehouse, Banks CRM. The Bidder selected to run the ICC will be required to carry out integration with multiple applications/Systems used by the Bank as part of providing a unified omnichannel desk top application for the agents, the Bidder has to undertake integration/interface with the following systems/applications of the Bank servicing domestic, international, retail lending, credit cards, etc. customers, without any additional cost to the bank.

Indicative list includes:

- Core Banking System: The Bank presently uses Bancs@24 of M/s TCS Ltd

- ATM Switch: The Bank is presently using Tango Switch

- All alternate delivery channels such as Internet Banking, Mobile Banking, Card Management systems, Mobile Wallet, Cash Deposit Machine, IMPS, UPI, AePS and any other Digital banking channels or unified digital banking product of bank

- SMS servers, Email servers, Domain server, FRMS, payment gateway, FI servers, Loan Processing System (LAPS etc), PPF, CRM, e-payment of taxes and Pension package.

- Data Warehouse – Bank is in the process of enhancing its enterprise-wide Data Warehouse for integrating all customer related data from various sources. The Bidder shall integrate his systems with the Data Warehouse for cross flow of information, when launched by the Bank without any additional cost.

- Corporate Website/ Internet Banking/ Mobile Banking/ social media/ for providing Chatbot solution.

- The Bidder will need to allow Bank's CRM when the bank introduces its own CRM to access Bidder's middleware/connectors which are integrated with Bank's respective source systems.

- Friction free Transition and Migration of existing history/data/service request/TPIN/Call Recording etc. and ability to retrieve/review/use (of existing ICC operations) in new ICC solution without any additional cost to be borne by the bank.

- Include lead data from all channels of the bank (ATM, Branch etc) for end-to-end consolidation in ICC, including tracking of status, follow-up on potential leads and monitoring of progress.

- Bank's other applications or partner applications or new/updated applications introduced by Bank during the contract period.

In case of any change in the bank's application/software/capability, it would be the responsibility of the Bidder to integrate the ICC with the bank's application/software/capability with no extra cost.

1.5 Workstation requirements

The successful bidder will put in place the following, but not limited to, infrastructural facilities in all identified ICC locations as well as all future locations, whenever operationalized:
- Desktop, Headphones, Connectors and all other technical requirements for the ICC agents.
- Appropriate furniture and lighting throughout the selected premises
- Air-conditioning
- Security systems: CCTV with camera, provision of security guards, smoke detectors, fire detectors and other general security alert systems, etc
- Access control system
- Standard firefighting systems
- Basic amenities e.g. water facilities, washrooms for both men and women, etc
- Canteen Facility
- Training rooms with furniture, projector and screen
- Power connection with power back up and UPS
- Workstations, cubicles, chairs, etc., constructed / provided to suit a typical ICC
- Managers cabins and workspaces for functionaries
- Management Team, HR, trainers, Conference / meeting rooms with facilities.
- Separate Cabins with requisite infrastructure for CBoI Project Officers.
- Lifts / escalators, wherever required, X-Ray / scanning machines, for security purposes.

- 24x7 NOC Rooms / Hub rooms / Server Rooms / UPS Rooms
- Incident Management Help-desk

1.6   Disaster Recovery and business continuity plan

- The Bidder will be operating from 2 or more ICCs, 24 X7, which will be interconnected for load balancing as well as Disaster Recovery.
- The Bidder has to develop, establish and demonstrate robust framework for documenting, maintaining and testing Business Continuity and recovery plan.
- The bidder should conduct threat and vulnerability assessment, risk analysis and business impact analysis to ensure risk mitigation.
- At any point in time, even in DR situation, at least one location must be operational to ensure continued customer service.
- The Bidder will need to ensure adequate and necessary infrastructure and people availability in case of a contingency situation so that all contacts can be successfully handled even if 1 ICC is not operational.
- The DR plan of the ICC should be reviewed from time to time when new Centres come up and the Bidder should submit changes to the business continuity plan appropriately. On a quarterly basis (or at frequency defined by the Bank at its sole discretion), the Bidder will need to test the DR plans by cutting over from the Main DC to DR and provide results of the same to the Bank.
- The bidder should conduct mock drills, testing & validation drives and user training & awareness programs to ensure preparedness during DR situation.
- All service levels will need to be met even in a DR situation. The hardware/ equipment's infrastructure housed at Bank's ICC DC and ICC DR locations must be exact replica of each other and must have a primary and secondary fall-back option.
- Each of the two Data centres must have primary and secondary fall-back options. The secondary equipment at the Data centres must automatically switch over in case of primary infra fail.
- In case of Data Centre fail, the DR Data Centre must get operational as soon as the Main Centre goes down. Non availability of DR for any of the services will attract penalties.
- All Centres will be functioning concurrently and in case of any exigencies, one centre should be capacitized to handle volumes from the other ICC.

1.7   Phased manner of implementing capabilities

The services to be delivered will be as follows:

A. Migration of existing ICC services: -

Migration of existing ICC Channels:

- Voice (DTMF) (IVR & Agent) – outbound and inbound

- Email – outbound and inbound

- Migration of any new services started in the existing set-up in the interim.

- Critical data among those data that the current vendor may be storing in his Systems/ database may have to be migrated.

An indicative (non-exhaustive) list of current services provided in the existing setup is shown in the table below:

Sr. No.	Services Provided
A.	**Services Over IVR:**
1	Customer Identification basis RMN
2	Blocking of Debit Card
3	Blocking of Internet Banking, Mobile Banking and UPI Services
4	Balance Enquiry
5	Last Five Transactions
6	Cheque Status
7	Cheques Stop Request
8	Cheque Book Request
9	SMS Alert Registration for Deposit & Loan Account
10	E-mail Statement Registration for Deposit & Loan Account
11	E-mail Statement Request for Deposit & Loan Account
12	Request for Debit Card
13	Replacement of Debit Card in Lost, Stolen and Misplaced case
14	Reward Points of Debit Card
15	TPIN Generation
16	Transaction on SMS and Email
17	Request for TDS Certificate
18	Fund Transfer (Intra Bank)
19	Tracking Dispatch of Debit Card
20	Last Payment and Next Installment date for Loan account
B.	**Services Through Agent:**
1	Account Status enquiry
2	Debit Freeze of account
3	Debit Card Issuance details and status of Debit Card
4	Debit Card Hotlisting
5	Funds transfer status enquiry: NEFT, RTGS, UPI, IMPS
6	Launch a complaint
7	Track/ Follow up on a complaint
8	Issuance of certificate of interest of loan accounts
9	Issuance of TDS/ Form 16 Certificate
10	Lead Generation for various products for Bank and third parties
11	Information of banks products and services

B. Onboarding of ICC capabilities as detailed below.

The capabilities will be implemented in 4 phases as shown in the table below with the timeline of the phases being:

1.   Phase 1: Immediate: 0-4 months

2.   Phase 2: Short-Term: 4-12 months

3.   Phase 3: Mid-Term: 12-18 months

4.   Phase 4: Long-Term: 18 months onwards as decided by the bank

Phase	Channels	AI/ML Capabilities	Core Technological Capabilities	Performance & Workforce Management
Phase 1 **(0-4 months)**	Call/Voice, IVR, Email	Knowledge management	Integrated CRM, Telephony setup, Dialer campaign, ACD, Control Tower	Staff/people, Performance & Workforce Management System
Phase 2 **(4-12 months)**	Webchat & Chatbots, Social media servicing	Conversational bots, Speech analytics, Sentiment analytics	Unified Agent Desktop	
Phase 3 **(12-18 months)**	WhatsApp live chat, co-browsing	Virtual sales coach, Intent recognition		
Phase 4 **(18 month onwards)**	Video Banking		RPA & Automation	

- The Bidder would be required to implement the capabilities as described in the table above unless otherwise mentioned in writing by the bank.

- Any delay in implementation of the capability will lead to penalties as described in SLA.

1.8   Period of contract

The contractual period will be **5 years** from the date of starting the first ICC, with the successful migration of all existing process features and integrations (Tranche 1)

- The contract will be deemed completed only when all the contracted services by the Bank are provided and accepted by the Bank as per the requirements of the contract executed between the Bank and the Bidder.

- The Bank will have the right to renegotiate these prices at the end of the contract period Bank may consider extending the contract after completion of five years at its sole discretion and may consider extending it for another 5 years.

However, there is no binding on Bank to necessarily extend the contract with the selected Respondent after five years.

2. Billing Method
- The bank seeks the bidders to quote "cost per FTE per month".
- The bidder must ensure that the cost per FTE is based on phases (1, 2, 3 and 4 as defined under Section II, 1.7.B) and as per the tables provided in Annexure C; At any point of time, bidder must not account for capabilities that would be brought in during future phases.
- The Bidder may incur several costs – cost of agents and other employees, cost of transportation for employees, operational expenses and overheads (stationery, utility items, etc.). It will not be operationally viable to pay all

these expenses individually. Therefore, it has been decided that Bank will fix a single consideration for all services, i.e., cost per FTE (Full Time Equivalent) per month.

- FTE includes the 6 categories of staff mentioned in Annexure C. Bank shall only count the number of FTEs as defined above.
- The Bidder will quote the "Cost per FTE per month". It means the cost shall be for one FTE for one shift of 8 hours (day or night) for one month. The Bidder might deploy any number of shifts of any duration of hours. However, Bank shall consider the total number of logged in duration of Agents in a month and split the same into shifts of 8 hours duration.

3. Execution Timeline

3.1 Transition Period & Timeline

For Primary Location: If the Bidder (Bidder) selected through this RFP is a party different from the Bidder currently operating the ICC for the Bank, the Bidder and incumbent Bidder work with the Bank staff to migrate the existing ICC operations to the new centre as per the below mentioned plan.

The Tentative Transition Plan for Primary Location will have 5 stages as follows:

- Bidder Onboarding & Setup

- Transition Phase 1

- Transition Phase 2

- Transition Phase 3

- Service stabilization period

- Steady State

SI No.	Transition stage	Beginning of Period	Completion of Period	Duration	Remarks
		Migration Plan (new bidder)			
1	Bidder Onboarding & Setup	Week 0: Signing of PO	Week 12: Setup to be completed	12 Weeks	Onboard all phase 1 capabilities (as under Section II, 1.7.B)
2	Transition tranche 1	Week 12: Initiate Tranche 1	Week 16: Tranche 1 Complete	4 Weeks	20% volumes will be transferred to the new bidder
3	Transition tranche 2	Week 16: Initiate Tranche 2	Week 20: Tranche 2 Complete	4 Weeks	50% cumulative volume will be transferred to the new bidder
4	Transition tranche 3	Week 20: Initiate Tranche 3	Week 24: Tranche 3 Complete	4 Weeks	100% cumulative volume will be transferred to the new bidder
5	Service stabilization period	Week 24: Initiate stabilization period	Week 26: stabilization period complete	2 Weeks	
6	Steady state & complete takeover by the new bidder	Week 26: Achieve Steady State			Ensure complete phase 1 has been operationalized at full capacity

The plan suggested above is tentative and subject to mutually acceptable timelines based on discussion with the bidder. However, the end state timeline of complete takeover by new Bidder is not negotiable.

Service Level Tracking during Transition Plan:

- During Transition tranches 1 to 3 (Tentatively week 12 to 24), the selected bidder will measure the agreed SLA values. The selected bidder will monitor and share the SLA performance with the bank and have an approach to continuously improve the performance of SLAs.
- During the Service stabilization period stage (tentatively week 24 to 26) the selected bidder would need to submit to CBoI a set of standard reports assessing selected Bidder's SLA's performance during the previous calendar week against the levels of service mentioned in SLA catalogue. Selected bidder will deliver such reports on 1st day of next week.
- Upon entering the steady state (tentatively week 26 onwards) until the end of contract, the selected Bidder will continue to share the set of standard reports to assessing the selected bidder's SLA's performance during the previous calendar month against the levels of service specified in the SLA Catalogue. These reports will be used to calculate and levy rewards and penalties applicable as per the agreement.

For Secondary Location(s): The secondary location will be setup once the Primary location completes Tranche 1. The secondary plan will follow the same model as the transition plan as described for the Primary Location. This plan is subject to change on the Bank's discretion.

4. Service Level Agreement, Penalties and Rewards

A service grace period, to enable Bank and Bidder to arrive at final SLA's will be provided, 90 days from the completion of Tranche 1 at each site, respectively. There will be no penalty charged during this time. However, Delays in implementation penalty will lead to a penalty as given below for each SLA the chart below. All service levels would be reviewed and updated by the bank periodically

4.1 Penalty for delayed implementation:

The Bank may levy penalties as a deterrent for delays during execution. Factors such as lack of familiarity with site conditions, bank applications and/or existing IT infrastructure will not be accepted as valid reasons.

Penalties would be based on the following table:

Delay (calendar days)	Penalty
15 – 30 days	0.5 % of projected outflow for 1st year
31–60 days	1 % of projected outflow for 1st year
61 - 90 days	2% of projected outflow for 1st year
90-120 days	3% of projected outflow for 1st year
>120 days	5% of projected outflow for 1st year

Bidder to ensure that any modifications to the process/IVR/Voice/MIS/Integration or other systems, as required by Government or regulatory guidelines needs to be implemented free of charge within outlined compliance timelines or mutually agreed period (whichever is shorter); Bidder would be held liable for any delays in achieving such compliance

4.2 Average Handling Time (AHT) or Average Talk Time (ATT)

AHT is defined as the time period from the moment the agent picks up the call, right until the point the conversation closes.

It will be bank's objective to constantly improve the AHT associated with different call / query types. For the first 3 months, after full operationalization(completion of Tranche 3) of the ICC, a base lining of the AHT will be created based on call tagging/ACD reports/call evaluation or any other appropriate measurement technique (in consultation with the Bidder). Thereafter, this will form a key SLA wherein the Bidder will be expected to improve the AHT for different call / contact types, quarter by quarter.

The Bidder will be expected to provide a continuous improvement plan for AHT reduction including but not limited to better agent training, moving calls to self-service channels, process improvements to ensure call avoidance, faster system navigation/ screen refresh etc. to ensure a lower handle time.

The Bank reserves the rights to revise the AHT limits from time to time in consultation with the Bidder. In the first year of operations, the Bank will meet the Bidders at the end of every quarter to compare the current AHT against the observed AHT for every category of call and revise the AHT of different call categories, based on the observations.

However, in the subsequent years of operations, the Bank will execute this exercise only at, its discretion. In case of exceeded AHT found by malafide intention of any agent then the cost of these calls will be reduced from the monthly bill.

4.3 System Availability

Availability is defined as the amount of time, if a customer had called/tried to connect over chat or other channels, they would have been attended to by an agent at the ICC. It excludes any and every form of downtime which might prevent them from being responded to.

Objective	To ensure that the period in which no customer could have been serviced is not more than 0.1% of the total period.
Definition	This is measured as Total down time minutes / Total minutes in a month. For example, if there were 2 hours in July when a customer's call could not have been answered, availability will be [100- {120/ (31days x 24 hours x 60 minutes)}x 100]=99.73%
Data Capture	System availability should be captured by the IT systems at the ICC. Period of non-availability should be clearly split by causes i.e. power failure, network downtime, telecom link failure, manpower failure, hardware downtime etc.
Measurement Interval	Daily
Reporting Period	Monthly

Service Level		
S. No.	System availability value for	Penalty
1	>= 99.9%	Nil
2	> 99% but < 99.9%	1% of monthly billed amount
3	>= 98% but < 99%	2% of monthly billed amount
4	< 98%	3% of monthly billed amount

| 5 | < 95% | 5% of monthly billed amount |
| 6 | < 90% | Bank will withhold the entire monthly payment |

4.4 Call Queue Waiting Time

Objective	To ensure that more than 90% of calls requesting to speak with an agent are attended to within 30 seconds
Definition	This is measured as 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.
Data Capture	This will be captured from the time the customer has keyed the relevant number in the IVR option menu, for speaking to an agent.
Measurement Interval	Measured at 30 min interval levels
Reporting Period	Reported daily (averaged monthly)

Service Level		
S. No.	Percentage of calls attended	Penalty
1	> 90% calls attended within 30 seconds	Nil
2	< 90% calls attended within 30 seconds	2% of monthly billed value

Over time, differentiated service levels would be defined at a desk-level, agreed mutually between the bank and the successful bidder.

4.5 Call abandonment rate (on ACD)

Objective	To ensure that not more than 3% of calls requesting for an agent go unattended.
Definition	This is measured as: Number of calls abandoned on ACD/Number of calls which reached ACD
Data Capture	The number of calls requesting for agents and the number of calls which are answered by the agents, both, would need to be captured
Measurement Interval	Measured at 30 min interval levels
Reporting Period	Reported daily (averaged monthly)

Service Level		
S. No.	Call abandonment rate (on ACD)	Penalty
1	< 3%	Nil
2	Between 3%-5%	1% of monthly bill value
3	Between 5%-8%	1.5% of monthly bill value

4	>8%	2% of monthly bill value

A penalty would be levied only for calls that fail to connect due issues at the bidder's end and not for issues at the telecom provider's end, issues originating from bank's systems or drops at customers end.

4.6 Call completion in IVR

Objective	To reduce the amount of demand that is serviced by the agents and continuously improve on self-service capabilities of the IVR
Definition	This is measured as: Number of calls completed within IVR (post-authentication) and successful execution of one of the self-service options
Data Capture	The number of calls that reached IVR and the number of calls which were completed on IVR with the execution of a single function, both, would need to be captured vs the total number of calls that reached the IVR
Measurement Interval	Daily
Reporting Period	Monthly

Service Level		
S.No.	**Calls completion rate in IVR**	**Penalty**
1	>35%	Nil
2	Between 30%-35%	1% of monthly bill value
3	<30%	2% of monthly bill value

The bank reserves the right to revise the service levels for the IVR functionality and expects it to reach greater than 50% call completion rate in the IVR.

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4.7 Call quality score

Objective	To measure the quality of calls being handled by the agents and ensure that certain standards are adhered to during the calls with respect to quality of information provided, diction, language, politeness, resolution & speed etc.
Definition	This is measured by scoring a random sample of calls on pre-defined parameters as defined by the bank

Data Capture	The ICC needs to have a call logging facility to record all the different calls that have been handled by the agents. The speech analytics solution implemented by the bidder would have to calculate the call quality score. Till the time the speech analytics solution becomes mature, the bank would have an internal team to audit and score these calls
Measurement Interval	Daily
Reporting Period	Monthly

Service Level	
S. No.	**Score on Call quality**
1	> 85%

If the bidder doesn't meet the prescribed service levels for Call Quality, claw backs will be disabled.

4.8 Customer feedback score

Objective	To measure the quality of calls being handled by the agents and check that the services requested are rendered and ensure that certain standards are adhered to during the calls with respect to quality of information provided, diction, language, politeness etc.
Definition	This is measured by using a customer feedback score, collected at the end of a time period of the agent interaction with the client, or as per the service request TAT e.g. if the customer requests a cheque book, and the TAT for the cheque book is 3 days for delivery of a cheque book. Then the SMS is sent within 3 days of the request receipt. The customer will be presented a scale of 1-5 (lowest to highest) to rate the interaction on.
Data Capture	The ICC needs to ensure that customer feedback request is sent through IVR blast, SMS, e-mail, WhatsApp at the end of the agent interaction after a defined period of time. These records will be accessible to Bank officials at all times and will be used to compute feedback scores.
Measurement Interval	Daily
Reporting Period	Monthly

Service Level		
S. No.	**Score on Customer feedback**	**Penalty**
1	> 85% of callers must score the interaction >= 4	Nil
2	> 80% to <or =85% of callers score the interaction >=4	1% of monthly billed value

3	<80% of callers score the interaction >=4	2% of monthly billed value

4.9 First Call Resolution

Objective	To ensure that issues are resolved first time in the ICC
Definition	This is measured as: Number of calls in which issue was resolved in the first call itself/Number of calls for which an SMS was sent to test for FCR
Data Capture	An SMS will be sent to a random sample of customers. For e.g. every 5th customer who calls. This sample shall be dynamically defined by the Bank. Through this SMS, the customer will be requested to confirm whether his/her issue was resolved or not, to which the customer will respond with either a 'Yes' or 'No'. In case the customer does not respond to the SMS, it will be assumed that the issue has been resolved. In case the customer responds with a 'No', an outbound call will be made to the respective customer in order to resolve their issue.
Measurement Interval	Daily
Reporting Period	Monthly

Service Level	
% of calls resolved first time	**Penalty**
>85%	Nil
Between 80% to< or=85%	1% of monthly billed value
<80%	2% of monthly billed value

4.10   Overall Penalty:

The overall penalty for SLA's shall be levied up to a maximum of 10% of monthly bill amount. However, if the maximum penalty limit is reached continuously for 4 monthly billing cycles in a row in a financial year, then the cap may be reviewed by the bank and higher penalty of up to 15% may be charged.

4.11   Clawback:

The Bidder will be entitled to claim back the penalties deducted under a particular category for a month by continuously improving performance under that category to above SLA prescribed, for two successive months. In any case, the aggregate of such claw-back will not exceed the balance of penalties yet to be re-claimed through claw-back mechanism.

Bidder is eligible to earn claw back by raising level of performance above the SLA parameters. The eligibility criteria and gain-share percentage shall be as under:

Sl. No	Parameter	Threshold	Gain-share Percentage
A	Percentage of calls attended	Above 90%	1% for every 2% improvement over threshold
B	Customer satisfaction score	Above 90%	1% for every 2% improvement over threshold
C	First call resolution	88%	1% for every 1% improvement over threshold

5. **Key Performance Indicator (KPI) Parameters**

Similar to SLA's defined in the above sections, there are other critical performance parameters that shall be tracked on a regular basis to evaluate the ICC's performance. The Bank reserves the right to include any of these KPIs as part of the SLA's from a future date in consultation with the Bidder

Unlike SLA's, these KPI's 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 quarterly review meetings, the Bank and Bidder shall jointly take decisions regarding acceptable performance, on different KPI's.

5.1 **IVRS Efficiency (% of calls disposed of successfully at IVR)**

Objective	To measure % of calls that are successfully disposed off by the IVR System. This is to track if appropriate capacity of IVR ports and quality of content is in place to achieve minimum successful disposal rate at IVR.
Definition	This is measured as: Number of calls satisfactorily disposed off at IVR / Total number of calls reaching IVR. The calls considered disposed off at the IVR are the calls that are ended at a defined level in the IVR menu and which don't request for talking to the operator.
Data Capture	The number of calls satisfactorily disposed off at IVR and the total number of calls reaching IVR, both, would need to be captured
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	>35% ; This is expected to increase year on year by at least 5%;

5.2 **Average time taken for a customer to be disposed off at IVR**

Objective	It is a measure to ensure that the IVR menus/content is appropriately designed so that it does not take too long for the customers to be self-serviced through IVR
Definition	This is measured as the time it takes for the customers to be successfully serviced by IVR on calls where customer doesn't ask for an operator.
Data Capture	This is measured from the time the customer reaches IVR to the time the customer is successfully disposed off from IVR (only for those calls in which the customer chooses to be serviced from IVR itself by keying in the required menu option and does not request to speak with an agent)
Measurement Interval	Daily
Reporting Period	Monthly
Desired level	> 90% calls to be disposed off within 90 seconds or as decided mutually during IVR call flow finalization.

5.3   Call handling efficiency of agents managing outbound calls:

Objective	To measure the efficiency of agents in making outbound calls.
Definition	This KPI measures the efficiency of operators in making outbound calls in terms of average: - Number of calls made by an agent per day - Talk time taken to complete calls - No of appointments booked in sales/lead generation campaigns
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	>80 calls connected per agent/day

5.4   Fatal Error

Attribute	Explanation of attribute
Definition	The percentage of total contacts, wherein an error occurs in delivering Customer Care specific services which is totally unacceptable, primarily due to the behavior of the Agent, which might lead to total dissatisfaction of caller or misleading the caller due to providing of wrong information/incorrect service provided by the agent.
Requirement	Throughout the uptime of ICC except for scheduled downtime for scheduled maintenance or when the Bank's system is down for whatever reason.
Measurement range	Low = 0%, High = 0.25%
Compliance	< 0.25%
Frequency	Monthly
Calculation formula	Monthly, by taking <1% of daily activities and scanning for fatal error in each of the documented processes and procedures. The sampling should be divided over the various functional areas. Number of calls where fatal error occurred /sample size = Service Level Attained
Data sources	Listening to voice calls from the log by the Bidder's quality assurance team / Bank's team or / and system report.

5.5   Headcount adherence

Attribute	Explanation of attribute
Definition	The percentage of required headcount that the bidder actually maintains across the ICC locations.

Requirement	Ensure agent headcount tracks required monthly headcount within an error margin of +/- 2%
Measurement Range	Difference between Required and actual; (Required – Actual)/(Actual)
Compliance	< 2%
Frequency	Reported daily
Calculation Formula	(Forecast – Actual)/(Actual)
Data Sources	Internal reports

Section III: Terms and Conditions

1. **Contents of Bid documents**

The Bidder must thoroughly study/analyze and properly understand the contents of this RFP document, its meaning and impact of the information contained therein.

- Failure to furnish all information required in the bidding document or submission of Bid not responsive to the bidding documents in any respect will be at the Bidder's risk and responsibility and the same may finally result in rejection of its Bid. The Bank has made considerable effort to ensure that accurate information is contained in this RFP and is supplied solely as guidelines for Bidders.
- The Bid prepared by the Bidder, as well as all correspondences and documents relating to the Bid exchanged by the Bidder and the Bank and supporting documents and printed literature shall be submitted in English.
- The information provided by the Bidders in response to this RFP will become the property of the Bank and will not be returned. Incomplete information in Bid document may lead to non-consideration of the proposal.
- Bids must be made in the official name of the bidder's entity under which business is conducted, showing the official business address, state in which it is incorporated or organized and must be signed by a duly authorized person. Bids must be prepared in writing, simply and economically, providing a straightforward, concise description of the bidder's bid for meeting the required specifications of this RFP. Bidders must paginate each bid volume and are requested to provide tabs to separate responses to the functional & technical criteria**.**
- Unless agreed to, specifically by the Bank in writing for any changes to the RFP issued, the bidder responses would not be incorporated automatically in the RFP document.
- The successful bidder will be responsible for all remunerations, claims, wages, dues etc. of its employees, agents, contractors and subcontractors in accordance to the statutory laws, regulations and ordinances of the country including, but not limited to, Minimum Wages Act, P.F Laws, Workmen's Compensation Act, Labour laws etc. Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages, dues, and contributions as applicable towards statutory benefits of any of bidder's employee, agents, contractors, and subcontractors, etc. The Bidders 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 them from time-to-time, including records and returns as applicable under labour legislations.
- The bidder shall hold the Bank, it's successors, assignees and administrators, saved , indemnified and harmless against any loss or liability, claims, actions or proceedings, if any, that may arise from whatsoever nature caused to the Bank through the action of its employees, agents, contractors, subcontractors etc. The bidder at their own cost, shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") saved and harmless from and against all third party claims of infringement of intellectual property rights including patent, trademark, copyright, trade-secret, or industrial design rights arising in relation to the performance of the services.

2. **Earnest Money Deposit (EMD):**

Subject to compliance of response submission process as elucidated herein, the Bidder should pay an Earnest Money Deposit as per Table 1 of RFP. The EMD shall be paid by Demand Draft drawn or NEFT in favour of 'Central Bank of India, – EMD for ICC' payable at Mumbai. The EMD will not carry any interest.

The EMD is refundable immediately to the non-selected Bidders upon the completion of Stage A and Stage B of evaluation process as the case may be. In case of selected Bidder, the EMD will be paid back when the shortlisted Bidder submit Performance Bank Guarantee (PBG) as specified above in the document

The EMD made by the bidder will be forfeited if:

- The bidder withdraws his tender before the same has been processed by the Bank
- The bidder withdraws his tender after processing but before issuance of 'Letter of Intent' by Bank to enter into contract"
- The shortlisted bidder withdraws his tender before furnishing the PBG, as required in this RFP.
- The bidder violates any of the provisions of the terms and conditions of this RFP Specifications.

3. Performance Bank Guarantee

The Bank will require the Bidder to provide a Performance Bank Guarantee (PBG), from a Scheduled Commercial Bank, for a sum equivalent to 3% of TCO , to remain valid during the entire contract period plus 3 months. In case the above sum is found to be short of 50% of average billing during the previous six months, the Bidder shall enhance the amount sufficiently to meet such shortages. The format of PBG is as required by the Bank. The said guarantee shall be furnished by the Bidder within 15 days of the date of receipt of letter inter-alia informing awarding of Contract or 7 days from the date of proposed Agreement, whichever is earlier. If the performance guarantee is not as per Table 1 of RFP submitted to the Bank within the period mentioned hereinabove, Bank reserves the right to cancel the Contract. In case of due extension of the Contract, the validity period of the Performance Bank Guarantee should be got extended by the Bidder. The performance guarantee would be returned to the Bidder after the expiry or termination of the Contract, within a period of 6 months.

4. Bid Preparation and submission:

The response to the RFP shall necessarily contain the following:

1. Eligibility Proposal as per Annexure A
2. Technical Proposal
3. Commercial Proposal

Technical Proposal:

The following documents need to be submitted as part of the Technical Proposal:

a) Duly filled in Annexure B(I), B(II), B(III) and B(IV). Bidder should not deviate from the format, bidder must also submit the bidder presentation along with these. Please note that if the Bidder does not appropriately fill up the requisite columns, Bank will not be in a position to evaluate this proposal, and might lead to disqualification at this stage

b) Earnest Money Deposit

c) Application money

d) A letter of undertaking from the Bidder that all documents and information provided therein are valid for at least 180 days (6 months) from the date of closure

All the above documents should be duly signed by authorized signatory..

Commercial Proposal: As part of Commercial Proposal, the Bidder needs to submit a duly filled proposal

- The price quoted per FTE in Annexure C would be final and the Bidder should agree to provide the required services as detailed in this RFP document, failing which Bank may forfeit the Earnest Money Deposit.

- The Commercial Proposal shall be valid for 180 days from the date of submission. Any revision of Commercial Proposal is NOT possible after the same is submitted to the Bank.

- Any Response without "Commercial Proposal" will not be taken for evaluation at all and will be rejected at Stage A only.

1. All responses received after the due date/time be considered late and would be liable to be rejected. E-procurement portal will not allow lodgement of RFP response after the deadline. It should be clearly noted that the Bank has no obligation to accept or act on any reason for a late submitted response to RFP. The Bank has no liability to any Respondent who lodges a late RFP response for any reason whatsoever, including RFP responses taken to be late only because of another condition while responding.

2. "Cost of Tender Document" may be paid through RTGS (Real Time Gross Settlement) / NEFT favouring CENTRAL BANK OF INDIA, BANK ACCOUNT NO.-3287810289, IFSC CODE - CBIN0283154 or by way of Bankers Cheque/Demand Draft/Pay Order favouring Central Bank of India, payable at Mumbai, which is non-refundable, must be submitted separately along with RFP response. The RFP response without proof of payment of application money or cost of tender document shall not be considered and shall be rejected, except in case of bidder being MSME as per the exemption applicable to it.

3. The details of the transaction viz. scanned copy of the receipt of making transaction is required to be uploaded on e-procurement website at the time of "final online bid submission The RFP response without proof of amount paid towards Application Money / Bid Security (Annexure 12) are liable to be rejected.

Instructions to Bidders: e-tendering

The Bidders participating through e-Tendering for the first time, for Central Bank of India will have to complete the Online Registration Process on the portal. All the bidders interested in participating in the online e-Tendering process are required to procure Class II or Class III Digital e-Token having -2- certificates inside it, one for Signing/Verification purpose and another for Encryption/Decryption purpose. The tender should be prepared & submitted online using the bidder's authorized individual's (Individual certificate is allowed for proprietorship firms) Digital e- Token. If any assistance is required regarding e-Tendering (registration / upload / download/ Bid Preparation / Bid Submission), please contact on the support numbers given in the support details.

Registration Process for Bidders

1. Open the URL: https://centralbank.abcprocure.com/EPROC/

2. On Right hand side, Click and save the Manual "Bidder Manual for Bidders to participate on e-tender"

3. Register yourself with all the required details properly.

4. TRAINING: Agency appointed by the Bank will provide user manual and demo / training for the prospective bidders

5. LOG IN NAME & PASSWORD: Each Bidder / Bidder will be assigned a Unique User Name & Password by the agency appointed by the Bank. The Bidders are requested to change the Password and edit the information in the Registration Page after the receipt of initial Password from the agency appointed by the Bank.

GENERAL TERMS & CONDITIONS: Bidders are required to read the "Terms and Conditions" section of the portal (of the agency concerned, using the Login IDs and passwords given to them.

Bid Submission Mode	https://centralbank.abcprocure.com/EPROC

	Through e-tendering portal (Class II or Class III Digital Certificate with both Signing & Encryption is required for tender participation)
Support person and phone number for e-tender bidder for any help in accessing the website and uploading the tender documents or any other related queries.	e-Procurement Technologies Limited Technical Support Team **Mr. Sujith Nair:** 079 68136857 sujith@eptl.in **Ms. Geeta:** 079 90334460 geeta@auctiontiger.net **Ms. Khushboo:** 09510813528 khushboo.mehta@eptl.in **Ms. Pooja:** 09328931942 pooja.shah@eptl.in **Ms. Komal:** 07904407997 komal.d@eptl.in **Mr Nandan Valera:** 9081000427 nandan.v@eptl.in **Ms Vrusha Soni:** 9904407997 vrusha@eptl.in **Mobile Numbers:** +91-9904407997| 9081000427

Note: please note Support team will be contacting through email and whenever required through phone call as well. Depending on nature of assistance support team will contact on the priority basis. It will be very convenient for bidder to schedule their online demo in advance with support team to avoid last minute rush.

6. All bids made from the Login ID given to the bidder will be deemed to have been made by the bidder.

7. BIDS PLACED BY BIDDER: The bid of the bidder will be taken to be an offer to sell. Bids once made by the bidder cannot be cancelled. The bidder is bound to sell the material as mentioned above at the price that they bid.

Preparation & Submission of Bids

The Bids (Eligibility Cum Technical as well as Commercial) shall have to be prepared and subsequently submitted online only. Bids not submitted "ON LINE" shall be summarily rejected. No other form of submission shall be permitted.

Do's and Don'ts for Bidder

1. Registration process for new Bidder's should be completed at the earliest

2. The e-Procurement portal is open for upload of documents with immediate effect Hence Bidders are advised to start the process of upload of bid documents well in advance.

3. Bidder has to prepare for submission of their bid documents online well in advance as the upload process of soft copy of the bid documents requires encryption (large files take longer time to encrypt) and upload of these files to e-procurement portal depends upon bidder's infrastructure and connectivity.

4. To avoid last minute rush for upload bidder is required to start the upload for all the documents required for online submission of bid one week in advance

5. Bidder to initiate few documents uploads during the start of the RFP submission and help required for uploading the documents / understanding the system should be taken up with e-procurement bidder well in advance.

6. Bidder should not raise request for extension of time on the last day of submission due to non-submission of their Bids on time as Bank will not be in a position to provide any support at the last minute as the portal is managed by e-procurement bidder.

7. Bidder should not raise request for offline submission or late submission since only online e-Procurement submission is accepted.

8. Part submission of bids by the Bidder's will not be processed and will be rejected.

Terms & Conditions of Online Submission

1. Bank has decided to determine L1 through bids submitted on Bank's E-Tendering website https://centralbank.abcprocure.com/EPROC. Bidders shall bear the cost of registration on the Bank's e-tendering portal. Rules for web portal access are as follows:

2. Bidder should be in possession of CLASS II or CLASS III-Digital Certificate in the name of company/bidder with capability of signing and encryption for participating in the e-tender. Bidders are advised to verify their digital certificates with the bidder at least two days before due date of submission and confirm back to Bank.

3. Bidders at their own responsibility are advised to conduct a mock drill by coordinating with the e-tender bidder before the submission of the technical bids.

4. E-Tendering will be conducted on a specific web portal as detailed in (schedule of bidding process) of this RFP meant for this purpose with the help of the Bidder identified by the Bank as detailed in (schedule of bidding process) of this RFP.

5. Bidders will be participating in E-Tendering event from their own office / place of their choice. Internet connectivity /browser settings and other paraphernalia requirements shall have to be ensured by Bidder themselves.

6. In the event of failure of their internet connectivity (due to any reason whatsoever it may be) the bidder or Bank is not responsible.

7. In order to ward-off such contingent situation, Bidders are advised to make all the necessary arrangements / alternatives such as back – up power supply, connectivity whatever required so that they are able to circumvent such situation and still be able to participate in the E-Tendering Auction successfully.

8. However, the bidders are requested to not to wait till the last moment to quote their bids to avoid any such complex situations.

9. Failure of power at the premises of bidders during the E-Tendering cannot be the cause for not participating in the E-Tendering.

10. On account of this, the time for the E-Tendering cannot be extended and BANK is not responsible for such eventualities.

11. Bank and / or Bidder will not have any liability to Bidders for any interruption or delay in access to site of E-Tendering irrespective of the cause.

12. Bank's e-tendering website will not allow any bids to be submitted after the deadline for submission of bids. In the event of the specified date and time for the submission of bids, being declared a holiday for the Bank, e-tendering website will receive the bids up to the appointed time on the next working day. Extension / advancement of submission date and time will be at the sole discretion of the Bank.

13. During the submission of bid, if any bidder faces technical issues and is unable to submit the bid, in such case the Bank reserves its right at its sole discretion but is not obliged to grant extension for bid submission by verifying the merits of the case and after checking necessary details from Bidder.

14. Utmost care has been taken to reduce discrepancy between the information contained in e-tendering portal and this tender document. However, in event of any such discrepancy, the terms and conditions contained in this tender document shall take precedence.

15. Bidders are suggested to attach all eligibility criteria documents with the Annexures in the technical bid.

Guidelines to Contractors on the operations of Electronic Tendering System of Central Bank of India

Pre-requisites to participate in the Tenders

Registration of Bidders on Electronic Tendering System on Portal of Central Bank of India(CBoI) : The Bidders Non Registered in Central Bank of India and interested in participating in the e-Tendering process of Central Bank of India shall be required to enrol on the Electronic Tendering System. To enroll Bidder has to generate User ID and password XXXXX

Registration of New bidders:

https://centralbank.abcprocure.com/EPROC/bidderregistration

The Bidders may obtain the necessary information on the process of Enrolment either from Helpdesk Support Team: 079-68136815, 9879996111 or may download User Manual from Electronic Tendering System for CBoI. i.e. https://centralbank.abcprocure.com/EPROC

Preparation of Bid & Guidelines of Digital Certificate

The Bid Data that is prepared online is required to be encrypted and the hash value of the Bid Data is required to be signed electronically using a Digital Certificate (Class – II or Class – III). This is required to maintain the security of the Bid Data and also to establish the identity of the Bidder transacting on the System. This Digital Certificate should be having Two Pair (1. Sign Verification 2. Encryption/ Decryption)

The Digital Certificates are issued by an approved Certifying Authority authorized by the Controller of Certifying Authorities of Government of India through their Authorized Representatives upon receipt of documents required to obtain a Digital Certificate.

Bid data / information for a particular Tender may be submitted only using the Digital Certificate.

Certificate which is used to encrypt the data / information and Signing Digital Certificate to sign the hash value during the Online Submission of Tender stage. In case, during the process of preparing and submitting a Bid for a particular Tender, the Bidder loses his / her Digital Signature Certificate (i.e. due to virus attack, hardware problem, operating system problem); he / she may not be able to submit the Bid online. Hence, the Users are advised to store his / her Digital Certificate securely and if possible, keep a backup at safe place under adequate security to be used in case of need.

In case of online tendering, if the Digital Certificate issued to an Authorized User of a Partnership Firm is used for signing and submitting a bid, it will be considered equivalent to a no objection certificate / power of attorney to that User to submit the bid on behalf of the Partnership Firm. The Partnership Firm has to authorize a specific individual via an authorization certificate signed by a partner of the firm (and in case the applicant is a partner, another partner in the same form is required to authorize) to use the digital certificate as per Indian Information Technology Act, 2000 and subsequent amendment.

Unless the Digital Certificate is revoked, it will be assumed to represent adequate authority of the Authority User to bid on behalf of the Firm for the Tenders processed on the Electronic Tender Management System of Central Bank of India as per Indian Information Technology Act, 2000 and subsequent amendment. The Digital Signature of this Authorized User will be binding on the Firm. It shall be the responsibility of Partners of the Firm to inform the Certifying Authority or Sub Certifying Authority, if the Authorized User changes, and apply for a fresh Digital Signature Certificate. The procedure for application of a Digital Signature Certificate will remain the same for the new Authorized User.

The same procedure holds true for the Authorized Users in a Private / Public Limited Company. In this case, the Authorization Certificate will have to be signed by the Director of the Company or the Reporting Authority of the Applicant.

The bidder should Ensure while procuring new digital certificate that they procure a pair of certificates (two certificates) one for the purpose of Digital Signature, Non-Repudiation and another for Key Encryption.

Recommended Hardware and Internet Connectivity

To operate on the Electronic Tendering System, the Bidder are recommended to use Computer System with at least 1 GB of RAM and broadband connectivity with minimum 512 kbps bandwidth. However, Computer Systems with latest i3 / i5 Intel Processors and 3G connection is recommended for better performance.

Operating System Requirement: Windows 7 and above Browser Requirement (Compulsory): Internet Explorer Version 9 (32 bit) and above and System Access with Administrator Rights.

Toolbar / Add on / Pop up blocker

Users should ensure that there is no software installed on the computers which are to be used for using the website that might interfere with the normal operation of their Internet browser. Users have to ensure that they do not use any pop-up blockers, such as those provided by Internet Explorer and complementary software, like for example the Google tool bar. This might, in certain cases depending on users' settings, prevent the access of the EAS application.

Online viewing of Detailed Notice Inviting Tenders

The Bidders can view the Detailed Tender Notice along with the Time Schedule (Key Dates) for all the Live Tenders released by CBoI on the home page of CBoI e-Tendering Portal on https://centralbank.abcprocure.com/EPROC.

Download of Tender Document

The Pre-qualification / Main Bidding Documents are available for free downloading. However, to participate in the online tender, the bidder must purchase the bidding documents via Demand Draft /online mode by filling the cost of tender form fee.

Online Submission of Tender

Submission of Bids will be preceded by Online Submission of Tender with digitally signed Bid Hashes (Seals) within the Tender Time Schedule (Key dates) published in the Detailed Notice Inviting Tender. The Bid Data is to be prepared in the templates provided by the Tendering Authority of CBoI. The templates may be either form based, extensible tables and /

or unloadable documents. In the form based type of templates and extensible table type of templates, the Bidders are required to enter the data and encrypt the data/documents using the Digital Certificate / Encryption Tool.

In case Unloadable document type of templates, the Bidders are required to select the relevant document / compressed file (containing multiple documents) already uploaded in the briefcase.

Note:

— The Bidders upload a single documents unloadable option.

— The Bid hash values are digitally signed using valid class – II or Class – III Digital Certificate issued any Certifying Authority. The Bidders are required to obtain Digital Certificate in advance.

— The bidder may modify bids before the deadline for Online Submission of Tender as per Time Schedule mentioned in the Tender documents.

— This stage will be applicable during both. Pre-bid / Pre-qualification and Financial Bidding Processes.

The documents submitted by bidders must be encrypted using document encryption tool which available for download under Download section on https://centralbank.abcprocure.com/EPROC

Steps to encrypt and upload a document:

— Select Action: Encryption -> Tender ID: (enter desired tender ID) -> Envelope: (Technical / Price Bid) -> Add File: (Select desired document to be encrypted) -> Save File(s) to: (select desired location for encrypted file to save).

— After successful encryption, format of encrypted file will change to .enc which is required to be uploaded by bidders.

— After encryption bidders are required to upload document as per the mandatory list mentioned in the envelope i.e. Technical / Commercial

Note: Bank and e-Procurement Technologies Limited shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-tender platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the event. Bidders are advised to ensure system availability and prepare their bid well before time to avoid last minute rush. Bidder can fix a call with support team members in case guidance is required by calling on below mentioned numbers.

Bidders need to take extra care while mentioning tender ID, entering incorrect ID will not allow Bank to decrypt document.

Close for Bidding

After the expiry of the cut- off time of Online Submission of Tender stage to be completed by the Bidders has lapsed, the Tender will be closed by the Tender Authority.

Online Final Confirmation

After submitting all the documents bidders need to click on "Final Submission" tab. System will give pop up "You have successfully completed your submission" that assures submission completion.

Short listing of Bidders for Financial Bidding Process

The Tendering Authority will first open the Technical Bid documents of all Bidders and after scrutinizing these documents will shortlist the Bidders who are eligible for Financial Bidding Process. The short-listed Bidders will be intimated by email.

Opening of the Financial Bids

The Bidders may join online for tender Opening at the time of opening of Financial Bids. However, the results of the Financial Bids of all Bidders shall be available on the e-Tendering Portal after the completion of opening process.

Tender Schedule (Key Dates)

The Bidders are strictly advised to follow the Dates and Times as indicated in the Time Schedule in the detailed tender Notice for the Tender. All the online activities are time tracked and the electronic Tendering System enforces time-locks that ensure that no activity or transaction can take place outside the Start and End Dates and time of the stage as defined in the Tender Schedule.

At the sole discretion of the tender Authority, the time schedule of the Tender stages may be extended.

5. Evaluation

Responses from Bidder will be evaluated in three stages, sequentially, as outlined below:

Stage A: Eligibility Evaluation: The eligibility of the bidder will be evaluated as detailed under Annexure A. Bidders complying with each criteria of the eligibility evaluation would progress to stage B.

Stage B: Technical Evaluation: Technical evaluation will be done in 4 parts:

- **Bidder profile evaluation**: This includes an evaluation of across parameters such as organization profile, existing operations, domain expertise etc. defined under Annexure BI.IThe Bidder technical proposal should comprise of all the information outlined in Annexure B(I)
- **Specifications evaluation:** This includes a detailed evaluation of the Bidder's response to the technical and functional requirements defined in the RFP under Annexure BII
- **Presentations by Bidder** on their capabilities and proposed solution for the Bank. Bidder will also be required to provide a copy of the presentation to the Bank, detailed under Annexure BIII
- **Site visits by Bank's team**: Details of the evaluation parameters can be found in Annexure BIV

The Bank will allot a score to each of the above 4 components individually as per given evaluation formats. Only Bidders with technical score equal to or more than 80% of the maximum possible score in stages B will progress to the commercial stage.

Stage	Sub-parts	Section	Weightage	Maximum Marks Obtainable
Stage B	I	Bidder Profile	10%	100
	II	Specifications (Technical & Functional)	40%	400
	III	Bidder presentation	20%	200
	IV	Site visits	30%	300
Total (Stage B)			**100%**	**1000**

Total Technical Score

The Bank will allot a score to each of the above 4 components (B(I) to B(IV)) individually as per attached evaluation formats. The technical cut off score is 80% for bidders to qualify and reach the next stage of bidding. Bank reserves the right to reduce the technical cut off score at its discretion

Evaluation Committee:

All bids shall be evaluated by an Evaluation Committee set up for this purpose by the Bank. Bank reserves the right to constitute the committee with Bank's own staff or take assistance or support of Bank's consultants or any other Agency. However, the final decision would be taken by the Bank.

Stage C: Commercial Evaluation

The three-stage evaluation shall be done sequentially on a knock-out basis. This implies that those Bidders qualifying in Stage A will only be considered for Stage B and those who qualify in Stage B will only be considered for Stage C, Commercial Evaluation.

Commercial bids of only those Bidders who qualify across stages A & B would be opened. The Bidders having the lowest TCO as per Annexure C would be recommended for the award subject to due diligence and further negotiations with the lowest tenderer of the contract.

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

6. **Evaluation of Price Bids and Finalization**

- The Commercial Bids of only those Bidders, who are short-listed after technical evaluation, would be opened
- All the Bidders who qualify in the evaluation process shall have to participate in the online **reverse auction** to be conducted by Bank's authorized bidder on behalf of the Bank.
- Shortlisted Bidders shall be willing to participate in the reverse auction process and must have a valid digital signature certificate. Such Bidders will be trained by Bank's authorized bidder for this purpose. Bidders shall also be willing to abide by the e-business rules for reverse auction framed by the Bank / Authorized bidder. The details of e-business rules, processes and procedures will be provided to the short-listed Bidders.
- The successful Bidder will be selected on the basis of net total of the rate discovered in the Reverse Auction
- The successful Bidder is required to provide rate confirmation and rate breakup within 48 hours of conclusion of the Reverse Auction, failing which Bank may take appropriate action
- Errors, if any, in the price breakup format will be rectified as under:

(a) If there is a discrepancy between the unit rate(s) and total price which is obtained by multiplying the unit rate with quantity, the unit rate shall prevail, and the total price shall be corrected unless it is a lower figure. If the Bidder does not accept the correction of errors, the Bid will be rejected.

(b) If there is a discrepancy in the unit rate quoted in figures and words, the unit rate in figures or in words which corresponds to the total Bid price for the Bid shall be taken as correct.

(c) If the Bidder has not worked out the total Bid price or the total Bid price does not correspond to the unit rate quoted either in words or figures, the unit rate quoted in words shall be taken as correct.

(d) The Bidder should quote for all the items/Services desired in this RFP.

7. Award Criteria

- The Bank will notify successful Bidder in writing by letter or fax/email that its Bid has been accepted. The Selected Bidder has to return the duplicate copy of the same to the Bank within 7 working days, duly Accepted, Stamped and Signed by Authorized Signatory in token of acceptance.
- The RFP including all addenda in total shall be incorporated into the contract by reference.
- The Bank has the right to cancel any or all the bids and its decision would be final. The bid shall be typed or written in indelible ink and shall be signed by the bidder or a person duly authorized to bind the bidder to the contract. The authorization shall be supported by written power of attorney accompanying the Bid. All pages of the bid except un-amended printed literature shall be initialed by the person(s) signing the Bid. The bid shall contain no interlineations, erasures or over writing except as necessary to correct errors made by the bidder, in which case such corrections shall be initialed by the person(s) signing the bid
- Until the execution of a formal contract, the Bid document, together with the Bank's notification of award and the Bidder's acceptance thereof, would constitute a binding contract between the Bank and the successful Bidder.
- The contract/ agreement will be based on Bidder's offer document with all its enclosures, modifications arising out of negotiation /clarifications etc. and will include SLA, project plan – phases & milestones and schedule, copies of all necessary documents, licenses, certifications, etc.
- The Bank reserves the right to stipulate, at the time of finalization of the contract, any other document(s) to be enclosed as a part of the final contract.
- Failure of the successful Bidder to comply with the requirements/terms and conditions of this RFP shall constitute sufficient grounds for the annulment of the award and forfeiture of the EMD and PBG.

8. Powers to Vary or Omit Work

- No alterations, amendments, omissions, additions, suspensions or variations of the work (hereinafter referred to as variation) under the contract shall be made by the successful Bidder except as directed in writing by Bank.
- The Bank shall have full powers, subject to the provision herein after contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents.
- If any, suggested variations would, in the opinion of the finally selected Bidder, if carried out, prevent him from fulfilling any of his obligations under the contract, he shall notify Bank thereof in writing with reasons for holding such opinion and Bank shall instruct the successful Bidder to make such other modified variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents. If the Bank confirms its instructions, the successful Bidder's obligations shall be modified to such an extent as may be mutually agreed, if such variation involves extra cost. Any agreed difference in cost occasioned by such variation shall be added to or deducted from the contract price as the case may be.
- In any case in which the successful Bidder has received instructions from the Bank as to the requirements for carrying out the altered or additional substituted work which either then or later on, will in the opinion of the finally selected Bidders, involve a claim for additional payments, such additional payments shall be mutually agreed in line with the terms and conditions of the order.
- If any change in the work is likely to result in reduction in cost, the parties shall agree in writing so as to the extent of change in contract price, before the finally selected Bidder(s) proceeds with the change.

9. **No Waiver of Bank Rights or Successful Bidder's Liability**

Neither any sign-off, nor any payment by the Bank for acceptance of the whole or any part of the work, nor any extension of time, nor any possession taken by the Bank shall affect or prejudice the rights of Bank against the finally selected Bidder(s), or relieve the finally selected Bidder(s) of his obligations for the due performance of the contract, or be interpreted as approval of the work done, or create liability in the Bank to pay for alterations/ amendments/ variations, or discharge the liability of the successful Bidder(s) for the payment of damages whether due, ascertained, or certified or not or any sum against the payment of which he is bound to indemnify the Bank nor shall any such certificate nor the acceptance by him of any such amount paid on account or otherwise affect or prejudice the rights of the successful Bidder against Bank.

10. **Contract Amendments**

No variation in or modification of the terms of the Contract shall be made, except by written amendment, signed by the parties.

11. **Bank's Right to Accept Any Bid and to Reject Any or All Bids**

a) This RFP is not an offer to contract, but rather is to be used to establish a common framework within which an agreement can be reached. Bidder shall warrant and put fort requirements specified herein in such a manner to achieve the overall intent and purpose described in this RFP.

b) The Bank reserves the right to accept or reject any Bid in part or in full or to cancel the bidding process and reject all Bids at any time prior to contract award, without incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's action

12. **Compliance with IT & IS Security Policy**

The Bidder shall have to comply with Bank's IT & IS Security policy in key concern areas relevant to the RFP, details of which will be shared with the finally selected Bidder. Some of the key areas are as under:

i. Responsibilities for data and application privacy and confidentiality
ii. Responsibilities on system and software access control and administration
iii. Custodial responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned to the Bidder
iv. Physical Security of the facilities
v. Physical and logical separation from other customers of the Bidder
vi. Incident response and reporting procedures
vii. Password Policy of the Bank
viii. Data Encryption/Protection requirements of the Bank.
ix. In general, confidentiality, integrity and availability must be ensured

13. **Bank's Right to Verification:**

The Bank reserves the right to verify any or all of the statements made by the Bidder in the tender document and to inspect the Bidder's facility, if necessary, to establish to its satisfaction about the Bidder's capacity/capabilities to perform the job.

14. **Purchase Price**

i. Total cost of Services would be the Total Cost of Ownership (TCO) and has to be quoted in commercial Bid.
ii. Bidders should ensure that exchange rate fluctuations, changes in import duty/other taxes should not affect the rupee value of commercial Bid over the validity period defined in this RFP.
iii. The applicable TDS will be deducted at the time of payment of invoices.

iv.   Terms of payment are given in the Annexure C of the RFP.

15. Right to Audit

Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Bidder. The Bank shall be given access to all books, records, and information relevant to the outsourced activity available with the Bidder. Further, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank.

Bidder shall provide the bank with the right to conduct audits on the Bidder whether by its internal or external auditors, or by external specialists appointed to act on its behalf and to obtain copies of any audit or review reports and findings made on the Bidder in conjunction with the services performed for the bank.

Bidder should allow the Reserve Bank of India (RBI) or persons authorized by it to access Bank documents, records or transaction or any other information given to, stored or processed by Bidder within a reasonable time failing which Bidder will be liable to pay any charges/ penalty levied by RBI.

Bidder should recognize the right of the Reserve Bank to cause an inspection to be made of the Bidder and its books and account by one or more of its officers or employees or other persons. Bidder should allow the Reserve Bank of India (RBI) to conduct audit or inspection of its Books and account with regard to Bank's documents by one or more Bidder should implement "Information Security Policy" of the Bank, as amended from time to time, for its ICC operations without any extra cost to Bank. The copy of IS policy can be obtained on demand. Bank reserves the right to conduct Information Security Audit of ICC operations of the Bidder at periodic intervals. Compliance of guidelines / advisories published by regulators from time to time should be ensured. Any audit requirements to be strictly complied by the Bidder at their own cost.

16. Sub-contracting / Outsourcing

a) The selected Bidder will undertake to provide the ICC services required in this RFP to the Bank and will not outsource or subcontract any or all of the services being offered to Bank to any company or to a company fully / partly owned by the Bidder, except with the prior written consent of the Bank.

b) In case subcontracting is permitted by the Bank, the contracting Bidder will be responsible for all the services provided to the Bank regardless of which entity is conducting the operations. The contracting Bidder is also responsible for ensuring that the sub-contractor comply with all security requirements of the contract and the Bank can obtain independent audit report for the same. In such a case, the Bidder shall provide subcontracting details to the Bank and if required, Bank may evaluate the same.

17. Non-Sharing of resources

All dedicated resources including premises, personnel and technology for CBoI, when free and not in use, will be left to remain idle and the bidder shall not use these for any other process due to security reasons

18. Validity of Agreement/Contract

The agreement/contract will be valid for a period of 5 years from the date of starting the first ICC with the successful migration of all existing process features and integrations (Tranche 1) signing and the bank will reserve the right to extend the agreement/contract up to a maximum period of 5 years.
During transition of services to a new bidder, the Bidder will ensure there is a smooth transition of services while onboarding the new bidder. The bidder shall provide the necessary information and support to the new bidder and the bank staff for operating the contract center at no additional cost.

The bidder will have to agree to the transition plan as devised and finalized by the bank including a parallel run period of the Bank's choice.

19. Insurance

The Bank will not be liable for any damage/loss to assets, resources and manpower deployed by the Bidder for ICC operations. Bidder shall procure all insurance policies to include requisite insurance coverage as applicable including but not limited to Comprehensive general liability insurance and /or third party accident insurance to safeguard any eventuality while the employees of the Bidder are on duty.

20. Limitation of Liability

1) Bidder's aggregate liability in connection with obligations undertaken as a part of the RFP regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value.
2) Bidder's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of Bidder, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited. Bank shall not be held liable for and is absolved of any responsibility or claim / litigation arising out of the use of any third-party software or modules supplied by Bidder as part of procurement under the RFP.
3) Under no circumstances CBoI shall be liable to the selected Bidder for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if CBoI has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or lost business. Subject to any law to the contrary, and to the maximum extent permitted by law neither parties shall be liable to other for any consequential/ incidental, or indirect damages arising out of this agreement.
4) All employees engaged by the party shall be in sole employment of the party and both the parties shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall other party be liable for any payment or claim or compensation (including but not limited to compensation on account of injury/death/termination) of any nature to the employees and personnel of the other party

"Willful Misconduct" means any act or failure to act with an intentional disregard of any provision of this Agreement, which a party knew or should have known if it was acting as a reasonable person, which would result in injury, damage to life, personal safety, real property, harmful consequences to the other party, but shall not include any error of judgment or mistake made in good faith.

21.Confidentiality

Bidder acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, contract, purchase order to be issued, data papers and statements and trade secret of the Bank relating to its business practices and their competitive position in the market place provided to the selected Bidder by the Bank in connection with the performance of obligations of Bidder under the purchase order to be issued, in part or complete shall be considered to be confidential and proprietary information ("Confidential Information") and shall not be disclosed to any third party/published without the written approval of the Bank.

ii. The Confidential Information will be safeguarded and Bidder will take all the necessary action to protect it against misuse, loss, destruction, alterations or deletions thereof. In the event of a breach or threatened breach by Bidder of this section, monetary damages may not be an adequate remedy; therefore, Bank shall be entitled to injunctive relief to restrain Bidder from any such breach, threatened or actual.

iii. Any document, other than the Contract itself, shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Bidder's performance under the Contract, if so required by the Bank.

All material in this RFP is considered CONFIDENTIAL and shall not be disclosed, reproduced, transmitted, or made available by the bidder, or any of its employees, representatives or potential subcontractors, to any other person and for any reason other than responding to this RFP. The bidder will not disclose or discuss the contents of the RFP document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with Bank or any of its customers or suppliers without the prior written consent of Bank.

The bidder shall not publish or disclose in any manner, without Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the bidder or existing at any Bank location. The 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. Adequate back-up measures will need to be put in place so that no data is lost even in case an entire facility goes down. The bidder shall also ensure that all subcontractors 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 bidder or existing at any Bank location.

22.Delay in the Bidder's Performance
i. Services shall be made by the Bidder within the timelines prescribed in Scope of Work section of this document
ii. If at any time during performance of the Contract, the Bidder should encounter conditions impeding timely delivery and performance of Services, the Bidder shall promptly notify the Bank in writing of the fact of the delay, it's likely duration and cause(s). As soon as practicable after receipt of the Bidder's notice, the Bank shall evaluate the situation and may, at its discretion, extend the Bidders' time for performance, in which case, the extension shall be ratified by the parties by amendment of the Contract.
iii. Any delay in performing the obligation/ defect in performance by the Bidder may result in imposition of penalty, liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract (as laid down elsewhere in this RFP document)

23.Bidder's obligations
i. The Bidder is responsible for and obliged to conduct all contracted activities in accordance with the contract using state-of-the-art methods and economic principles and exercising all means available to achieve the performance specified in the Contract.
ii. The Bidder is obliged to work closely with the Bank's staff, act within its own authority and abide by directives issued by the Bank from time to time and complete implementation activities.
iii. The Bidder will abide by the job safety measures prevalent in India and will free the Bank from all demands or responsibilities arising from accidents or loss of life, the cause of which is the Bidder's negligence. The Bidder will pay all indemnities arising from such incidents and will not hold the Bank responsible or obligated.
iv. The Bidder is responsible for managing the activities of its personnel or sub-contracted personnel (where permitted) and will hold itself responsible for any misdemeanors.
v. The Bidder shall treat as confidential all data and information about the Bank, obtained in the process of executing its responsibilities, in strict confidence and will not reveal such information to any other party without prior written approval of the Bank

24.Technical Documentation

1. The Bidder shall provide documents related to review records/ Test Bug Reports/ Root Cause Analysis Report, list of all Product components, list of all dependent/external modules and list of all documents relating to traceability of service level failure, within mutually agreed TAT.

2. Bidder shall deliver the following documents to the Bank for every software including third party software before software/ service become operational, which includes, user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, on-line tutorials/ CBTs, system configuration documents, system/database administrative documents, debugging/diagnostics documents, test procedures etc.

3. Bidder shall also provide documents related to Review Records/ Test Bug Reports/ Root Cause Analysis Report, list of all Product components, list of all dependent/external modules and list of all documents relating to traceability of the Software Solution as and when applicable.

4. Bidder shall also provide the MIS reports, data flow documents, data register and data dictionary as per requirements of the Bank. Any level/ version changes and/or clarification or corrections or modifications in the above-mentioned documentation should be supplied by Bidder to the Bank, free of cost in timely manner.

25.Reverse Transition

Reverse Transition Services are the services provided by the Bidder to the Bank during the reverse transition period. Bank has the right, in its sole discretion, to invoke the reverse transition plan on completion of the 1 years of contract. During the Reveres Transition period, the Bidder will facilitate an orderly transfer of the Services to the Bank/subsidiary/associate/Joint Venture or to an alternative third party bidder nominated by Bank. Where Bank elects to transfer responsibility for service delivery to a number of Bidders, Bank will nominate a services provider who will be responsible for all dealings with bidder regarding the delivery of Reverse Transition Services.

The Reverse Transition Services, to be provided by the Bidder to the Bank shall include the following:

- **Software :** The Bidder shall ensure that all Software/applications/tools which are being used at the ICC to provide services shall be transferred to the Bank/its designee and the Bank enters into separate annual maintenance agreements for maintenance of their respective Softwares /applications / tools provided under this Agreement, upon commercially reasonable term and terms and conditions as available currently to the Bidder or better than the same.

- **Hardware:** The Bidder shall ensure that all hardware being used at the ICC to provide services shall be transferred to the Bank / it designee at a mutually agreed rate.

- **Knowledge transfer**
  - **People transfer:** The Bidder shall provide the necessary support for transfer of all dedicated resources including all the Agents and their Team Leaders, engaged for rendering services under this RFP to the Bank/its designee.
  - **Parallel Run:** The Bidder agrees that the parallel-run shall/may continue for a period of 3 to 6 Months, post the notice period of three months, during which the Bidder shall adequately supervise the hand-over of the various components of the Bidder 's functions under this RFP.
- **Licenses / Warranties:**
  - All the licenses / warranties held by or in the name of the Bidder shall be assigned or transferred "As Is"in the name of the Bank/its designee. The Bidder shall execute any and all such documents as may be necessary in this regard.
  - The Bidder shall return confidential information and will sign-off and acknowledge the return of such confidential information.

- o Bidder shall provide all other Services as may be agreed by the Parties in connection with the Reverse Transition Services.
- o The Bidder recognizes that considering the enormity of the Assignment, the Transition Services listed herein are only indicative in nature and the Bidder agrees to provide all assistance and services required for fully and effectively transitioning the customer care services provided by the Bidder under this RFP and subsequent Agreement, upon termination or expiration thereof, for any reason whatsoever to the Bank/its designee.

26. Patent Rights/Intellectual Property Rights

- For any licensed software used by the finally selected Bidder for performing services for the Bank, the Bidder shall have the right as well as the right to license for the outsourced services. Any license or IPR violation on the part of Bidder/ Subcontractor should not put the Bank at risk. The Bank reserves the right to audit the license usage of the Bidder.
- The Bidder shall, at its own expenses without any limitation, defend and indemnify the Bank and keep the Bank saved and harmless against all third party claims or infringements of Intellectual Property Rights including patent, trademark, copyright, trade secret or industrial design rights arising from the performance of the services or use of the products or any part thereof in India or abroad.
- The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend itself therefrom. If the Bank is required to pay compensation to a third party resulting from such infringement(s), the Bidder shall be fully responsible therefore, including all expenses and court and legal fees.
- The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.
- Where software license is granted by the Bidder and ownership remains with the Bidder, the Bank may ask to deposit the Source Code in an ESCROW arrangement.

27. Liquidated Damages

If the Bidder fails to deliver and perform any or all the services within the stipulated time schedule as specified in this RFP/ Contract, the Bank may, without prejudice to its other remedies under the Contract, and unless otherwise extension of time is agreed upon without the application of Liquidated Damages, deduct from the amount payable, as liquidated damages. Once the maximum deduction is reached, the Bank may consider termination of the Contract. The Penalty and Liquidated Damages as mentioned in this RFP shall be independent to each other and will be levied separately or jointly as the case may be as per discretion of the Bank

28. Conflict of Interest

Bidder shall not have a conflict of interest (the "Conflict of Interest") that affects the bidding Process. Any Bidder found to have a Conflict of Interest shall be disqualified. In the event of disqualification, the Bank shall be entitled to forfeit and appropriate the Bid Security and/or Performance Security (Performance Bank Guarantee), as the case may be, as mutually agreed upon genuine estimated loss and damage likely to be suffered and incurred by the Bank and not by way of penalty for, inter alia, the time, cost and effort of the Bank, including consideration of such Bidder's proposal (the "Damages"), without prejudice to any other right or remedy that may be available to the Bank under the bidding Documents and/ or the Concession Agreement or otherwise. Without limiting the generality of the above, a Bidder shall be deemed to have a Conflict of Interest affecting the bidding Process, if:

(a) the Bidder, its Member or Associate (or any constituent thereof) and any other Bidder, its Member or any Associate thereof (or any constituent thereof) have common controlling shareholders or other ownership interest; provided that this disqualification shall not apply in cases where the direct or indirect shareholding of a Bidder, its Member or an

Associate thereof (or any shareholder thereof having a shareholding of more than 5% (five per cent) of the paid up and subscribed share capital of such Bidder, Member or Associate, as the case may be) in the other Bidder, its Member or Associate, has less than 5% (five per cent) of the subscribed and paid up equity share capital thereof; provided further that this disqualification shall not apply to any ownership by a bank, insurance company, pension fund or a public financial institution referred to in section 2(72) of the Companies Act, 2013. For the purposes of this Clause, indirect shareholding held through one or more intermediate persons shall be computed as follows:

(i) where any intermediary is controlled by a person through management control or otherwise, the entire shareholding held by such controlled intermediary in any other person (the "Subject Person") shall be taken into account for computing the shareholding of such controlling person in the Subject Person; and

(ii) subject always to sub-clause (i) above, where a person does not exercise control over an intermediary, which has shareholding in the Subject Person, the computation of indirect shareholding of such person in the Subject Person shall be undertaken on a proportionate basis; provided, however, that no such shareholding shall be reckoned under this sub-clause if the shareholding of such person in the intermediary is less than 26% of the subscribed and paid up equity shareholding of such intermediary; or

(b) a constituent of such Bidder is also a constituent of another Bidder; or

(c) such Bidder, its Member or any Associate thereof receives or has received any direct or indirect subsidy, grant, concessional loan or subordinated debt from any other Bidder, its Member or Associate, or has provided any such subsidy, grant, concessional loan or subordinated debt to any other Bidder, its Member or any Associate thereof; or

(d) such Bidder has the same legal representative for purposes of this Bid as any other Bidder; or

(e) such Bidder, or any Associate thereof, has a relationship with another Bidder, or any Associate thereof, directly or through common third party/ parties, that puts either or both of them in a position to have access to each other's information about, or to influence the Bid of either or each other; or

(f) such Bidder or any of its affiliates thereof has participated as a consultant to the Bank in the preparation of any documents, design or technical specifications of the Project.

29.Fraud & Corrupt Practices

i. The Bidder and their respective officers, employees, agents and advisers shall observe the highest standard of ethics during the bidding Process. Notwithstanding anything to the contrary contained herein, the Bank shall reject an Application without being liable in any manner whatsoever to the Bidder if it determines that the Bidder has, directly or indirectly or through an agent, engaged in corrupt/fraudulent/coercive/undesirable or restrictive practices in the bidding Process.

ii. Without prejudice to the rights of the Bank, if a Bidder is found by the Bank to have directly or indirectly or through an agent, engaged or indulged in any corrupt/fraudulent/coercive/undesirable or restrictive practices during the bidding Process, such Bidder shall not be eligible to participate in any EOI/RFP issued by the Bank during a period of 2 (two) years from the date such Bidder is found by the Bank to have directly or indirectly or through an agent, engaged or indulged in any corrupt/ fraudulent/ coercive/ undesirable or restrictive practices, as the case may be

For the purposes of this Clause, the following terms shall have the meaning hereinafter, respectively assigned to them:

(a) "corrupt practice" means

(i) the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the actions of any person connected with the bidding Process (for avoidance of doubt, offering of employment to or employing or engaging in any manner whatsoever, directly or indirectly, any official of the Bank who is or has been associated in any manner, directly or indirectly with the bidding Process or the Letter of Authority or has dealt with matters concerning the Concession Agreement or arising there from, before or after the execution thereof, at any time prior to the expiry of one year from the date such official resigns or retires from or otherwise ceases to be in the service of the Bank, shall be deemed to constitute influencing the actions of a person connected with the bidding Process); or

(ii) engaging in any manner whatsoever, whether during the bidding Process or after the issue of the Letter of Authority or after the execution of the Agreement, as the case may be, any person in respect of any matter relating to the Project or the Letter of Authority or the Agreement, who at any time has been or is a legal, financial or technical adviser of the Bank in relation to any matter concerning the Project;

(b) "Fraudulent practice" means a misrepresentation or omission of facts or suppression of facts or disclosure of incomplete facts, in order to influence the bidding Process

(c) "Coercive practice" means impairing or harming or threatening to impair or harm, directly or indirectly, any person or property to influence any person's participation or action in the bidding Process;

(d) "Undesirable practice" means (i) establishing contact with any person connected with or employed or engaged by the Bank with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the bidding Process; or (ii) having a Conflict of Interest; and

(e) "Restrictive practice" means forming a cartel or arriving at any understanding or arrangement among Bidders with the objective of restricting or manipulating a full and fair competition in the bidding Process.

30. Cancellation of contract and compensation

The Bank reserves the right to cancel the contract of a shortlisted Bidder in cases;

a)   The selected Bidder commits a breach of any of the terms and conditions of the RFP/SLA.

b)   The selected Bidder becomes insolvent or goes into liquidation voluntarily or otherwise.

c)   If the selected Bidder fails to complete the due performance of the contract in accordance with the agreed terms and conditions

d)   An attachment is levied or continues to be levied for a period of 7 days upon effects of the tender.

The Bank would, however, provide 30 days' notice to rectify any breach/ unsatisfactory progress. The Bank can also invoke Performance Bank Guarantee under the above circumstances. In addition, any other lapse, which may come to the notice of the Bank at a later date, shall also be informed to the company, as a reason for invocation of PBG.

31. Termination for Default

The Bank, without prejudice to any other remedy for breach of Contract, by a written notice of not less than 90 (ninety) days sent to the Bidder, may terminate the Contract in whole or in part:

a. If the Bidder fails to deliver and perform any or all the Services within the period(s) specified in the Contract, or within any extension thereof granted by the Bank; or

b. If the Bidder fails to perform any other obligation(s) under the contract; or

c. Laxity in adherence to standards laid down by the Bank; or

d. Discrepancies/deviations in the agreed processes and/or Services.; or

e. Violations of terms and conditions stipulated in this RFP.

f. Selected bidder is found to be indulging in frauds.

g .The bank suffers a reputation loss on account of any activity of successful bidder penalty is levied by regulatory authority.

h. In the event of sub contract or assignment contrary to the terms of agreement

ii. In the event the Bank terminates the Contract in whole or in part for the breaches attributable to the Bidder, the Bank may procure, upon such terms and in such manner as it deems appropriate, Services similar to those undelivered, and the Bidder shall be liable to the Bank for any increase in cost for such similar Services. However, the Bidder shall continue performance of the Contract to the extent not terminated.

iii. If the contract is terminated under any termination clause, the Bidder shall handover all documents/ executable/ Bank's data or any other relevant information to the Bank in timely manner and in proper format as per scope of this RFP and shall also support the orderly transition to another Bidder or to the Bank.

iv. During the transition, the Bidder shall also support the Bank on technical queries/support on process implementation or in case of software provision for future upgrades.

v. The Bank's right to terminate the Contract will be in addition to the penalties/liquidated damages and other actions as deemed fit.

vi. In the event of failure of the Bidder to render the Services or in the event of termination of agreement or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangement for getting the Services contracted with another Bidder. In such case, the Bank shall give prior notice to the existing Bidder. The existing Bidder shall continue to provide services as per the terms of contract until a 'New Bidder' completely takes over the work. During the transition phase, the existing Bidder shall render all reasonable assistance to the new Bidder within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services. If existing Bidder commits a breach of this obligation, they shall be liable for paying a penalty on demand to the Bank, which may be settled from the payment of invoices or by invocation of Performance Bank Guarantee.

32.Force Majeure
Should either party be prevented from performing any of its obligations under this proposal by reason of any cause beyond its reasonable control, the time for performance shall be extended until the operation or such cause has ceased, provided the party affected gives prompt notice to the other of any such factors or inability to perform, resumes performance as soon as such factors disappear or are circumvented.

If under this clause either party is excused performance of any obligation for a continuous period of 90 days, then the other party may at any time hereafter while such performance continues to be excused, terminate this agreement without liability, by giving notice in writing to the other.

"Force Majeure Event" means any event due to any cause beyond the reasonable control of the Party, including, without limitation, unavailability of any communication system, sabotage, fire except caused by any other than natural events,

flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

33.Termination for Insolvency

The Bank may, at any time, terminate the Contract by giving written notice to the Bidder, if the Bidder becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any person. In this event, termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.

34.Termination for Convenience

The Bank, by written notice of not less than 90 (ninety) days sent to the Bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Bidder under the Contract is terminated, and the date upon which such termination becomes effective.

35.Disputes (applicable in case of successful Bidder only)

All disputes or differences whatsoever arising between the parties out of or in connection with this contract or in discharge of any obligation arising out of the Contract (whether during the progress of work or after completion of such work and whether before or after the termination of this contract, abandonment or breach of this contract), shall be settled amicably. If however, the parties are not able to solve them amicably, either party (the Bank or Bidder), may give written notice to other party clearly setting out there in specific dispute(s) and/or difference(s) and shall be referred to a Board of Governance and settled; The award made in pursuance thereof shall be binding on the parties. In the absence of consensus, the dispute may be referred to joint arbitrator; one to be nominated by each party and the said arbitrators shall nominate a presiding arbitrator, before commencing the arbitration proceedings. The disputes shall be settled in accordance with the applicable Indian Laws.

The Bidder shall continue work under the Contract during the dispute proceedings unless otherwise directed by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the dispute is obtained.

Any such dispute proceedings shall be held at Mumbai City, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be in English.

36.Governing Language:

The governing language shall be English.

37.Applicable Law & Jurisdiction

The RFP and the Contract shall be interpreted in accordance with the laws of the Union of India and shall be subjected to the exclusive jurisdiction of courts at Mumbai City.

i. The bidder shall undertake to observe, adhere to, abide by, comply with all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this RFP and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees / officers / staff / personnel / representatives / agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.

ii. Compliance in obtaining approvals/permissions/licenses: The bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the

conduct of their own business under any applicable Law, Government Regulation / Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees / officers / staff / personnel / representatives / agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Bank will give notice of any such claim or demand of liability within reasonable time to the bidder.

iii. This indemnification is one of the legal remedies available to the Bank. The bidder is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities.

38.Taxes and Duties

a) The Bidder shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price Bid by the Bidder shall include all such taxes in the contract price.

b) Rate(s) quoted should be exclusive of all Central / State Government taxes/duties, GST and levies as per the Government notification in this regard, from time-to-time and shall be borne by the Bank.

c) Rate(s) payable to the Bidder as stated in the Contract shall be firm and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, any upward revision in Custom duty. The Bidder will pass on to the Bank, all fiscal benefits arising out of reductions, if any, in Government levies viz. custom duty or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.

d) All expenses, stamp duty and other charges/ expenses in connection with the execution of the Agreement as a result of this RFP process shall be borne by the Bidder.

39.Tax deduction at Source

1. Wherever the laws and regulations require deduction of such taxes at the source of payment, the Bank shall effect such deductions from the payment due to the Bidder. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by the Bank as per the laws and regulations for the time being in force. Nothing in the Contract shall relieve the Bidder from his responsibility to pay any tax that may be levied in India on income and profits made by the Bidder in respect of this contract.

2. The Bidder's staff, personnel and labour will be liable to pay personal income taxes in India in respect of such of their salaries and wages as are chargeable under the laws and regulations for the time being in force, and the Bidder shall perform such duties in regard to such deductions thereof as may be imposed on him by such laws and regulations.

40.Legal Relationship
No binding legal relationship will exist between any of the bidders and the Bank until execution of a contractual agreement to the full satisfaction of the Bank.

41.Indemnity
The Bidder agrees fully and effectually to indemnify, defend and hold harmless the Bank and its officers, directors, employees, representatives, agents, and assigns ("Indemnified") at its own expenses against the Losses including loss / injury to the image/ reputation suffered or incurred by the Bank as a direct result of any negligent or fraudulent act or omission by it and its employees / agents, in breach of any of its obligations contained or referred to in this RFP or proposed Agreement.

In addition, the Bidder hereby also agrees to indemnify and hold harmless the Bank against the Losses claimed, made or incurred against the Bank arising out of or in connection with the performance or discharge of Bidder's obligations and duties under this proposed Agreement or in respect of any Losses sustained or suffered by any third party, otherwise than by the Bank's gross negligence or willful misconduct. The Bidder understands, acknowledges and agrees that this provision is the essence of the contract and, consequently, Bidder desires to provide the Bank (being indemnified) with specific contractual assurance of each Indemnifier's rights to full indemnification against any proceedings.

If indemnification claim involves litigations from third party then the indemnification by Bidder shall be subject to:

a)   The Bank having provided written notice within reasonable period of time about the event;

b)   Subject to Applicable Laws, the Bank will provide to Bidder an opportunity to defend;

c)   To the extent possible for the Bidder in Bank's view, the Bank having taken due diligence exercise to mitigate or minimize the claim or liability;

d)   The Bank refraining from accepting or admitting the claim or liability for Bidder;

e)   Bank reasonably cooperating with Bidder for defense of a third party claim; and

f)   The Bank restricted from giving any press release that results in compromise of Bidder's defense of the indemnification.

46.   Non-Solicitation

The selected Bidder, during the term of the contract and for a period of one year thereafter shall not without the express written consent of the Bank, directly or indirectly:

a.   Recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee of the Bank or associate or engaged in any capacity, by the Bank in rendering services in relation to the contract; or

b.   Induce any person who shall have been an employee or associate of the Bank at any time to terminate his/her relationship with the Bank.

47.   Vicarious Liability

The selected bidder shall be the principal employer of the employees, agents, contractors, sub-contractors etc., engaged by the selected bidder and shall be vicariously liable for all the acts, deeds, matters or things, whether the same is within the scope of power or outside the scope of power, vested under the contract. No right of any employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc. by the selected Bidder, for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the selected bidder shall be paid by the selected bidder alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the selected bidder's employees, agents, contractors, subcontractors etc. The selected bidder shall agree to hold the Bank, its employees, successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the Bank through the action of selected Bidder's employees, agents, contractors, sub-contractors, etc.

Annexure A: Eligibility (Pre-qualification Criteria).

Sl. No.	Pre-Qualification Criteria	Detail of Proof to be Attached	Complia-nce (Yes/No)
1	The bidder should be a company registered in India as per Company Act 1956 /2013 or a Limited Liability Partnership company under the Limited Liability Partnership Act 2008 in India or a PSU/Government organization and should be in existence for last 3 years from the date of issuance of the RFP. Indian BPO Services is that part of the bidding organization that services both Indian and International customers, out of India. In case the current bidder is the result of a merger/ acquisition, at least one of the merging companies should have been in operation for a minimum of 3 years	Certificate of incorporation/registration to be submitted.	
2	Bidder should have minimum annual turnover of Rs. 100.00 crore / equivalent amount from Integrated Customer Care operations, during any two of the last three financial years (2019-20, 2020-21 & 2021-22). In case the audited financials for the year 2021-22 is not available, CA Certificate /Provisional Balance sheet should be submitted. This must be the individual company turnover and not that of any group of companies. Applicable provisions for Start-ups will be applied.	Copies of the audited balance sheet and P&L Statement of thecompany showing thesame is to be submitted	
3	The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 crore in at least in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22). In case the audited financials for the year 2021-22 is not available, CA Certificate /Provisional Balance sheet should be submitted. Applicable provisions for Start-ups will be applied.	Copies of the audited balance sheet and Loss statementof the firm is to be submitted.	
4	The Bidder should have experience of running Integrated Customer Care for at least 3 clients. Bidders should have supported at least one Scheduled Commercial Bank (SCB Client) during the last two financial years out of the last three years of operations ((2019-20, 2020-21 & 2021-22). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore	The bidder has to submit Purchase order/Certificate of performance showing that the contract was/is in force within last 3 years	

5	The selected bidder must be capable to set up and run Integrated Customer Care from multiple locations in India and support a pan-Indian customer base and service them in major languages (English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati)		
6	The Bidder should presently be operating an Integrated Customer Care across multiple sites, with at least 2 of the sites having over 500 FTEs per site .Each site supporting multiple languages		
7	The Bidder providing BPO / Integrated Customer Care services or the parent company of whom the Bidder is a wholly owned subsidiary, providing BPO / Integrated Customer Care services, must have registered itself with Department of Telecommunications (DOT) or any other authorized agency, as applicable. The Bidder should also have a valid TRAI OSP license		
8	The Bidder must be possessing the following certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISMS Security standard SOC2 Compliance certifications, as applicable. All regulatory and security compliance should be undertaken by the bidder. Maintained throughout and need to be submitted year on year		
9	Bidders should not have been blacklisted for deficiency in service by any Public Sector Bank / any regulatory body etc., IBA, RBI, TRAI, DOT, or regulator of any other country during the last 5 years. The bidder shall give an undertaking (on their letter head) that they have not been blacklisted by any of the Govt. Authority or PSUs. In case, in the past, the name of their Company was blacklisted by any of the Govt. Authority or PSUs, the same must have been removed from the blacklist as on as on 31/12/2022, otherwise the bid will not be considered.	An undertaking to this effect must besubmitted in their letter head as per Annexure M.	
10	The bidder should not have: - NPA with any Bank /financial institutions in India - Any case pending or otherwise, with any organization across the globe which affects the credibility of the bidder in the opinion of Central Bank of India to service the needs of the Bank		
11	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017 or The Bidder is from such a country and has been registered with the Competent Authority i.e., the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure I to	Certified copy of the registration certificate as per Annexure - Q	

	the said Office Memorandum / Order and we submit the proof of registration herewith.		

Annexure A1: Bidder's Profile Format

S. No.	Parameters	Response	
1	Name of the Firm/Company		
2	Year of Incorporation inIndia		
3	Names of the Partners/Directors		
4	Name and Address of thePrincipal Banker		
5	Addresses of Firm/Company		
	a) Head Office		
	b) Local Office in Mumbai (ifany)		
6	Authorized Contact person		
	a) Name and Designation		
	b) Telephone number/Mobile No.		
	c) E-mail ID.		
7	Financial parameters		
	Business Results (last threeyears)	Annual Turnover (Rs.In ……………Crores)	EBITDA (Rs. In ……Crores)
	2021-22		
	2020-21		
	2019-20		
	(Only company figures needto be mentioned. Not to include group/subsidiary Company figures)	(Mention the above amountin INR only)	
	No. of Technical Staff available		

N.B. **Enclose copies of Audited Balance Sheet along with enclosures**

Dated this…….. Day of   2023

(Signature)

(In the capacity of) Duly authorized to sign bid with seal for & on behalf of (Name & Address of the Bidder)

(Letter to the bank on the bidder's letterhead)

(Bank may, at its discretion, extend this deadline for submission of bids by releasing corrigendum to this tender document).

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023

Dear Sir,

Sub: Request for Proposal (RFP) for Selection of Bidder for Integrated Customer Care – Outsourcing, Management & Operations.

With reference to the above subject, having examined and understood the instructions, terms and conditions forming part of it, we hereby enclose our offer for the desired solution as detailed in your above referred RFP.

We further confirm that the offer is in conformity with the terms and conditions as mentioned in the RFP and all required information as mentioned is enclosed.

We also confirm that the offer shall remain valid for 180 days from the date of the offer.

We hereby undertake that supporting software supplied, if required will be licensed, legally obtained and with latest version.

We understand that the Bank is not bound to accept the offer either in part or in full and that the Bank has right to reject the RFP in full or in part without assigning any reasons whatsoever.

We understand that

a. You are not bound to accept the lowest or any bid received by you, and you may reject all or any bid.
b. If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the purchaser to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bid together with your written acceptance thereof shall constitute a binding contract between us.
c. If our bid is accepted, we are to be responsible for the due performance of the contract.
d. You may accept or entrust the entire work to one Bidder or divide the work to more than one Bidder without assigning any reason or giving any explanation whatsoever.
e. Bidder means the bidder who is decided and declared so after examination
Of commercial Bids.
f. We enclose cost of RFP Rs.100,000/- (Rupees one lakh Only) and the
details of the same is as under.

DD No./ NEFT UTR No   :

Date   :

Name of Issuing Bank   :

Dated at   this   day of   2021

   Or

Details of Fee Exemption:

We hereby declare that all the information & Statements made in this RFP are true and accept that any misinterpretation contained in it may lead to our disqualification. We agree to all terms & conditions of the RFP.

Yours faithfully,

For

Signature

Name

Authorized Signatories

(Name & Designation, seal of the firm)

Annexure B: List of services & functions

The following table indicates an illustrative (not exhaustive) list of functions to be covered under as part of Integrated Customer Care (ICC). Most of these offerings will be required from day 1 of taking over of operations by the bidder and some may be be allowed on discretion of Bank in a phased manner over a period of time. The Bidder while designing and developing the IVR and NLP AI based voice Bot IVR scripts/tree, will be expected to incorporate these services as part of the IVR offering as well.

The bank will have the final discretion to define/revise the list of categories and the underlying services both, at any point of time.

S. No.	Category	List of services (indicative only)
1	Service requests & Digital support	All service requests or requests for digital support, on products/services of the Bank. This includes existing as well as new products/service as advised by the Bank from time to time without additional costs. Sample list of services under this category: ATM Pin Change Balance Confirmation Certificate Beneficiary (Addition, Deletion, Modification) Card Application Review Card Application Status Change In Mode Of Holding Change Of Address Change Of Bank Mandate Aadhar Update Account Closure Account Constitution Change Customer Request For Account Statement Customer Request For Interest Statement Customer Service Meeting Issuance Of Advices / Certificates - Balance Confirmation Certificate Issuance Of Advices / Certificates - Duplicate No Dues Certificate Issuance Of Advices / Certificates - Foreclosure Statement Product Code Change FD Closure Convert credit card transaction to EMI Foreclosure of credit card EMI Credit card international status change Online Payment Related Internet Banking Related Internet Banking Transaction Failure Login Issues

| 2 | Enquiries | General enquiries on Products & services of the Bank and its partners sold & serviced by the Bank should be made available for all the required services. This includes new products/services/enhancements development as advised by the Bank time to time without any additional cost.
Sample list of services under this category:

TDS Certificate Enquiry
TDS Deduction Enquiry
Uncleared Funds Enquiry
AMB Enquiry
Payee List Enquiry
Branch Timings Enquiry
Nearby ATM Enquiry
Foreclosure Amount Enquiry
Foreclosure Of Loan
General Enquiry
Credit card balance enquiry
Credit card Cash balance enquiry
Credit card Transaction history enquiry
Credit card application status enquiry
Debit Card Benefits Enquiry
Debit Card Offers Enquiry
Fd Rates Enquiry
Interest Certificate Enquiry
Rd Rates Enquiry
Insurance claims enquiry
Loan offers enquiry
Loan processing stage enquiry
Loyalty/Privilege offers related enquiry |

3	Grievance handling	Customer grievances concerning the bank's products/services need to be managed. This includes new products/services that as advised by the Bank from time to time, without additional costs. Queries would need to be logged and tracked in an appropriate monitoring tool, to be provided by the Bidder. Complaints would also have to be timely escalated to the Bank's concerned departments to ensure timely redressal of issues. Sample list of services under this category: Card Not Issued At The Time Of A/C Opening Customer Complaints - Improper charges related Customer Complaints - Offer related complaints Customer Complaints - Payment related complaints Customer Complaints - Loan processing complaints Customer Complaints - Other Complaints Delivery Dispute Verification failure Incorrect Policy Details Incorrect Portfolio Display Insurance Co Service Issue Pan Mismatch login otp not received Interest rate dispute
4	Marketing & sales	Promotion of the bank and its products & services to enhance brand quity and improve product awareness. This also includes up-sell, cross-sell of the bank's products to customers. Leads discovered in the process must be recorded and followed-up on. Sample list of services under this category: Product promotion Telesales Birthday / Anniversary Greeting Waiver of charges Lead generation & follow-up Cross-sell products

5	Proactive outreach (digital assistance)	Actively anticipate and address potential customer needs for assistance/information through outbound outreach. Agents must actively support customers undergoing migration to digital channels, guide drop-offs, stuck customers through the entire process for Digital journeys etc. Sample list of services under this category: Pre-approved loans Loyalty products Credit card upgrades Netbanking assistance Customer migration to digital channels (Mobile app etc.) Digital journey drop-off assistance Co-browsing assistance
6	Customer satisfaction	Customer satisfaction surveys across various services/products provided by the Bank including on their satisfaction with the customer care services. This can be conducted through voice calls/ IVR bot-calling/Emails/SMS etc at the discretion of the Bank and the detailed feedback should be collated with detailed analyses. Customer suggestions Branch staff feedback Customer care interaction feedback/quality score Issue resolution feedback CSAT and touch point survey

Annexure B(I): Bidder Profile Evaluation

BIDDER PROFILE EVALUATION

Total 100 marks

Category	S. No.	Parameter	Maximum marks
Company profile & financials	1	Bidder organization structure & financial profile	15
	2	Bidder's expertise in handling customer care services	15
Geographical presence	3	Degree of site readiness for ICC operations	15
Conformance with SLAs (of existing/former clients)	4	Compliance to Service Level Agreements (of previous/existing clients)	15
Domain expertise	5	Banking Industry-specific skill sets	20
Technical expertise	6	Technical Expertise - (Hardware / Software/ Telecom)	20
Total: 100 Marks			**100**

The bidder's profile would be evaluated basis complete information asked for in this document in the following section. It is mandatory to submit the technical details in the prescribed format duly filled in, as part of the bid submission. The Bank, at its discretion, may choose not to evaluate a bid in case of non-submission/partial submission of these details. The proposal must be submitted in an organized and structured manner.

1. Bidder organization structure & financial profile

S. No.	Team Profile	Details
1	Number of years of experience within Banking industry	
2	Number of years of experience within customer care/BPO industry	

S. No.	Criteria	Break-up of business revenue		
		FY 19-20	FY 20-21	FY 21-22
1	Revenue from Banking & Financial Services (Customer care operations only)			

2. Bidder's expertise in handling customer care services

S. No.	Customer care channels supported	No. of years	No. of seats
1	Voice		
2	Web Chat		
3	Email		
4	IVR		
5	WhatsApp chat		
6	Video Banking		
7	Co-browsing		
8	Social media management		
9	SMS/Voice/Email blaster services		
10	Any other		

S. No.	Core-competency (Banking only)	No. of seats	Remarks
1	Inbound contact handling – queries, requests, transactions		
2	Outbound contact handling		
3	Cross sell / Lead generation / Lead closure		
4	Inbound cross selling and up selling		
5	Outbound tele-marketing		

3. Degree of site readiness for ICC operations

S. No.	Geographical presence	Details
1	Do you have available infrastructure setup at Mumbai and/or Hyderabad or will it be setup after getting this order?	

2	How much time will be required to setup complete infrastructure at preferred sites for ICC operations?	
3	Are these sites ISO certified? How much time is required for getting sites ISO certified?	

4. Compliance to Service Level Agreements (of previous/existing clients)

Service Level Agreements			Rate of compliance during	
Client 1 (please specify sector & type of processes)		**Benchmarks for SLA**	**FY 20-21**	**FY 21-22**
SLA-1	Please mention SLA-1 here			
SLA-2	Please mention SLA-2 here			
SLA-3	Please mention SLA-3 here			
SLA-4	Please mention SLA-4 here			
Client 2 (please specify sector & type of processes)		**Benchmarks for SLA**	**FY 20-21**	**FY 21-22**
SLA-1	Please mention SLA-1 here			
SLA-2	Please mention SLA-2 here			
SLA-3	Please mention SLA-3 here			
SLA-4	Please mention SLA-4 here			
Client 3 (please specify sector & type of processes)		**Benchmarks for SLA**	**FY 20-21**	**FY 21-22**
SLA-1	Please mention SLA-1 here			
SLA-2	Please mention SLA-2 here			
SLA-3	Please mention SLA-3 here			
SLA-4	Please mention SLA-4 here			

5. Banking Industry-specific skill sets

S. No.	Banking industry processes	Team Profile			
		No. of seats	**Size**	**Experience**	**Remarks**
1	Inbound activities				
2	Outbound activities				
3	Service request processing expertise				
4	Complaints management processes				
5	Omni channel delivery experience				

6. Technical expertise

S. No.	Tools & Systems	Brand/make	Technical specifications of the tool	Integration aspects	Any other remarks
1	Interactive Voice Response (IVR)				
2	Dialler				
3	CRM				
4	Automatic Call Distribution System (ACD)				
5	Email				
6	Chatbots				
7	WhatsApp				
8	Video Banking				
9	Co-Browsing				
10	Intent Recognition Engine				
11	Speech Analytics				
12	Sentiment Analytics				
13	Voice Screen Contact Logger / Recording system				
14	Web chat / Video chat				
15	HR Mgt Systems				
16	Robotics Automation tools				
17	Management Information System				
18	Knowledge Management Systems				
19	Workforce Management System				
20	Tools for Integration with CRM, IVRS, CBS etc.				

Technical Evaluation formats

Annexure B(II): Specifications Evaluation

SCORING TEMPLATE FOR

**SPECIFICATIONS (Functional &
Technical)**
OF INTEGRATED CUSTOMER CARE

Total 400 marks

S. No.	Required Functionalities/Features/Specification/Requirement	Maximum Marks
A	**Customer Segmentation**	**5**
1	Should be able to design workflows that support defined customer segments & desk archetypes across all services, functions as defined in the scope of work of this RFP	3
2	Should be able to suggest / define basic desk archetypes, till such time customer segments are defined by the bank	2
B	**Automatic Call Distribution System**	**20**
3	Should host a routing algorithm/system that routes calls based on factors including but not limited to agent skill, time of the day, the nature of the Enquiry, the caller's language preference etc.	5
4	Should support multiple types of routing, including but not limited to: round robin, regular, uniform, simultaneous, weighted	5
5	Should support complete integration with CRM and any other applications/systems as desired by the Bank	5
6	Should allow for the Bank to easily make changes to the ACD rules and workflows (with full audit report and approval framework designed to track it)	5
C	**IVR**	**20**
7	Should provide services with features including but not limited to multilingual support, predictive dialer, IVR blast, contextualized self-serve functions (Detailed under Section II, 1.2.4, B.4)	2
8	Should be capable of designing and implementing (post bank's approval) customizable IVR logic trees	5
9	Support advanced encryption standards (128 bit) for routing financial transactions and customer data through IVRS	1
10	Should route transactions over secured HTTPS, SSL channels and comply with PCI DSS standards, GDPR, ISO 27001 and all other applicable standards	1
11	Must ensure compliance with all guidelines as prescribed by regulatory authorities like DOT / TRAI, RBI, IRDA etc.	1
12	System should be able to read data from HTTP, XML Pages and other required platforms (in-line with other best-in-class implementations)	1
13	Should support CRM integration to deliver an integrated customer care experience (and any other applications/systems as desired by the Bank)	1
14	Should support standard databases like Oracle, MS SQL, Informix, DB2, Sybase integration and any other, as discussed with the Bank	1
15	Should ensure that all URL links used within the IVR and in all other applications during interfacing or integrating to backend systems should be secured and encrypted	1

16	Should support voice file upload and download in .WAV format (and in other formats mutually discussed with the Bank)	1
17	Should support simulation and debugging within the IVR application development environment	1
18	Should have centralized Web-based management interface for administrator to perform the following activities: Managing Devices, configuring devices and uploading new IVR scripts etc	1
19	System should allow access to IP media server for music on hold, announcements etc.	1
20	Should have GUI based visual application designer to configure call flows on the IVR	1
21	Should support for Java2 Enterprise Edition (J2EE) for Java Message Service (JMS), Enterprise Java Bean (EJB), and Java Native Interface (JNI) data integration	1
D	**Chatbots**	**10**
22	Should be able to service customers across the bank's ecosystem of existing/planned applications, websites	3
23	Should be capable of designing and implementing (post bank's approval) customizable logic trees, service menus and linked journeys	2
24	Should ensure that bots service incoming customer requests first prior to routing to agents, with circumvention allowed for select customer segments (as directed by the Bank)	1
25	Should allow for customer requests to be routed to other channels (call, video, co-browsing etc)	2
26	Should be based on AI and have natural language processing (NLP) capability to recognize sentence structure, interpret/prioritize queries etc	2
E	**Video Banking**	**10**
27	Should be able to offer live assistance/support over the video channel, to select customer segments (as directed by the bank)	2
28	Should be able to design interaction workflows, cross-sell pitches and video demonstrations for CBoI's complete product/services suite	5
29	Should support high quality video calls and ensure dynamic adjustment to bandwidth variations/issues	3
F	**Email**	**5**
30	Should host e-mail management system to manage CBoI customer queries over e-mail	1
31	Should have capability to perform content analysis, categorization, keyword search capabilities to provide suggested responses to agents	1
32	Should allow for customized templates and auto-responses for routine queries	1
33	Should ensure adequate controls on agents (restriction for copy/paste/forwarding of e-mails)	1
34	Should support personalization of responses	1
G	**WhatsApp live chat**	**10**
35	Should be able to define logic for service menus to serve CBoI customers over WhatsApp channel	5
36	Should ensure bots provide first level response with agents coming in at later stage as required (defined under workflow, customizable on request)	3
37	Support inbound requests as well as send outbound messages for promotional, informational, and any other purposes	2
H	**Co-browsing**	**5**
38	Should be able to assist customers via co-browsing option with features such as screen-share ability, annotation, dual-control experiences etc	3
39	Should ensure recording of all co-browsing sessions for audit, training purposes	2

I	Social media	10
40	Should help resolve customer queries, track mentions etc. of the bank across social media platforms (in accordance with bank policies & norms)	4
41	Should be able to automatically parse, segment comments and prioritise customer comments or queries	2
42	Should allow agents to initiate chat, track requests, monitor history on each platform	2
43	Should have functionality to capture & analyse customer feedback (aggregate customer pain points, agent performance feedback etc.)	1
44	Should store comments posted and customer conversation with bots/agents	1
J	Speech analytics	10
45	Should be able to analyze customer communication across channels and generate text-to-speech reports, customer insight reports etc.	5
46	Should support screen & voice recording and quality monitoring	3
47	Should be able to transcribe audio calls and analyze conversations for actionable insights (e.g. customer behaviour insights, factors affecting agent performance etc.)	2
K	Sentiment analytics	5
48	Engine should be able to analyze customer sentiment across all interaction channels	2
49	Should be able to analyse factors such as oral cues, tone, pace to provide customer emotional analysis and share action prompts with agent	1
50	Should support phonetic analysis techniques	1
51	Should be able to identify and suggest redirection to the most appropriate channel, conversations that require intervention or present value-additive opportunities	1
L	Intent recognition	5
52	Should host an analytics-based engine to analyse customer conversation across channels to understand and effectively respond to customers (e.g. provide live chat/call agents cues to best address customer queries, pre-emptively respond to concerns/requests)	3
53	Should be powered by AI/ML and NLP (Natural Language Processing) & NLU(Natural Language Understanding) capabilities to process the intent and expectations of the customer	2
M	Knowledge management system	15
54	Should develop KMS exclusively for the bank with the following (non-exhaustive) capabilities: 1. Refer agents to FAQ database for customer queries (dynamically updated) 2. Allow collaboration with across divisions within the bank through the Knowledge centre chat-room 3. Measure and document effectiveness of suggestions given during completed agent-customer conversations 4. Feedback feature within KMS 5. Identify individual training needs and suggest modules to agents	5
55	Should support sharing live-prompts with agents during customer interactions to improve quality of interactions based on context, customer preferences etc.	5
56	Should have advanced search capabilities (including context-based searches) to retrieve specific information	3
57	Should be accessible by other internal channels of the bank for knowledge sharing	2
N	Computer telephony integration	15
58	Should have complete computer-telephony integration/web services interfaces as required, including tools for integration with CRM system	4

59	Should support standards such as: W3C Voice Extensible Mark-up Language (VXML),W3C Natural Language Semantics Mark-up Language (NLSML), W3C Speech Synthesis Mark-up Language (SSML) etc.	4
60	Should be fully redundant such that backup system is able to take the complete load	2
61	Should provide full telephony control (Answer, Hold, Transfer, Conference, Make Call, Release etc.)	3
62	Should be based on TSAPI (Telephony Service Application Program Interface) standards and TAPI (Telephony Applications Program Interface)	2
O	**Telephony setup**	**15**
63	Support advanced encryption standards (128 bit) for routing financial transactions and customer data through IVRS	4
64	Should route transactions over secured HTTPS, SSL channels and comply with PCI DSS standards, GDPR, ISO 27001 and all other applicable standards	4
65	Should ensure compliance with all guidelines as prescribed by regulatory authorities such as DOT / TRAI, RBI, IRDA etc.	3
66	System should be able to read data from HTTP, XML Pages and other required platforms (in-line with other best-in-class implementations)	4
P	**Dialer**	**20**
67	Should support outbound dialing, predictive dialing and automatic call routing	5
68	Should support pre-loaded call scripts and dynamic additions, modifications	3
69	Should support latest technology like SIP, IP, TDM and Hybrid	3
70	System should be able to suppress or block "do not contact" telephone numbers. The system should be able to allow the telephone numbers be updated / removed / modified at any time during the campaign in bulk upload or one by one, as per the use case/desire of the Bank, always ensuring the most effective process	3
71	Should have the ability to upload the text file from the local workstation into the dialer (web based approach preferred)	3
72	Should provide detailed reporting of mutually aligned metrics concerning system and agent effectiveness	3
Q	**CRM**	**20**
73	Should bring their own CRM system that offers a 360 degree customer view	4
74	Should be able to integrate with all channels and functions (e.g. CTI, ACD, IVRS etc.) of the ICC	4
75	Should be able to provide ACD / telephony options from the CRM platform itself	4
76	Should be able to provide capabilities including but not limited to predictive analytics on customer preferences, analyse potential for future engagements, issue anticipation etc.	4
77	Should have all service requests recorded and made available to the respective branch, processing centres for a web-based service request module (to be provided by bidder)	4
R	**RPA**	**5**
78	Should have RPA capabilities to simplify data entry, integrate workflows across ICC channels, summarize customer interactions etc.	3
79	Should be able to support both attended & unattended bots (for live agent assistance during customer interactions, background information processing)	2
S	**Virtual sales coach**	**10**

80	Should have desktop solution to support agents that includes the following features (non-exhaustive): 1. 'Next-best-product' for sales through ICC 2. Combine speech analytics & behavioral analytics to guide sales scripts 3. Detailed suggestions on objection handling such as product USPs, benefits vis-à-vis with products offered by the competitors, etc	5
81	Should be able to seamlessly integrate with the CRM & KMS, to provide live prompts to agents during customer interactions	5
T	**Reporting**	**10**
82	Should have a reporting dashboard that has real-time access to all ICC data and allows viewing different reporting views (configurable on the request of the bank)	3
83	Should ensure all historical and real-time reports should be available in daily, weekly, monthly aggregations. Support should be in-place for 15 / 30 minutes and 1 hour reporting (cadence at bank's discretion)	1
84	Should provide all out of the box (or default) historical reports available in the proposed solution as "Report Name" and its data elements.	1
85	Should be able to generate basic analytical insight reports	2
86	Should have presentable views including but not limited to tabular and graphical report outputs	1
87	Should offer searching, drill-down, drill through and one-click export (Excel, PDF, webpage, XML or CSV) options	1
88	Should provide detailed reports on IVR AHT, and wait time between Voice Gateway/Media Gateway to reach IVR (complete set of reports to be aligned with Bank, additional requests to be taken without any further cost)	1
U	**People requirements**	**20**
89	Should ensure all agents meet the qualification requirement standards (detailed under Section II, 1.2.4 F.2.1) and recruitment must comply with relevant RBI norms and applicable laws	4
90	Should be able to meet the personnel requirements of the bank (estimates given under Section II, 1.2.4 F.2.1, table 2)	4
91	Should adhere to the management requirements across all levels (under Section II, 1.2.4 F.2.2)	4
92	Should ensure all provisions for bank staff (under Section II, 1.2.4 F.2.3) are complied with	4
93	Should ensure best-in-class training pedagogy for all employees based on their tasks, services and kind of duties that they are associated with (minimum requirements for training detailed under Section II, 1.2.4 F.2.4)	4
V	**Call recording**	**15**
94	Should support 100% Bulk Recording and Quality Recording for Voice as well as Screen	2
95	Should support recording of H.323 or newer version on arrival and/or SIP endpoints (hard and soft)	2
96	Should have provision to convert voice files into standard formats and other formats (on request)	2
97	Should have provision for ICC supervisors & bank officials access to call recordings	2
98	Should support eLearning and coaching modules	1
99	Should support N+1 and/or N+N Redundancy from day one	2
100	Should support archiving of call records on removable media such as DVD, Blu-Ray, Tapes and archiving on external storage media such as SAN, NAS	2

101	Should support daily backup of call recordings and storage of recordings should be available in two separate copies, retained for 10 years (per prevailing statutory act, e.g. IT act 2008, Section 6 in the Prevention of Money-laundering)	2
W	**Data availability & Integrity**	**25**
102	Solution should ensure full back up and real time DR of data of all the calls inbound outbound and product calls since inception and restore functions with logging in case of any system hijack or failure.	3
103	Should support multiple users and distributed system access and shall allow one or more logins to view the same record simultaneously.	3
115	Should apply locks/safeguards at the record level for update processing to ensure correct updating of the data.	2
116	Should support real time and batch update processing.	4
117	Should allow administrators to override or correct user data with logging of complete trail for audit and internal monitoring purposes (captured in separate MIS, published on cadence aligned with bank)	2
118	Should capture all attributes such as time, date, user, field changed, pre-change content, post-change content (non-exhaustive)	4
120	Should support customize layouts and restrict data access based on roles and position of users.	3
121	Should not allow any users to erase completely previously entered data with all such changes captured in audit trail	2
122	Should allow the system administrator to define views, roles, and responsibilities in a single location in the system.	2
X	**Security**	**25**
123	Should implement "Information Security Policy" of the Bank, as amended from time to time, for its ICC operations without any extra cost to Bank. (The copy of IS policy can be obtained on demand)	6
124	Should comply with the bank's right to conduct Information Security Audit of ICC operations of the Bidder at periodic intervals.	3
125	Should maintain all information on security events and provide customized reports on demand. (Template reports on pre-defined publishing cadence)	4
126	Should support backup all data and metadata across all the sub systems of the proposed solution	2
127	Should use encryption when transmitting passwords over the network Solution and shall provide appropriate security at the RDBMS level to protect data from unauthorized personnel	3
128	Should ensure the provision of a Firewall to ensure the security of the Servers at the ICC end and all the important servers must be placed in a very secured zone of the Firewall with a strong security policy at ICC end.	2
129	Should assist Bank in investigating and remediating any security issues detected.	2
130	Should not support alteration of data in any audit trail on data entities or transactions	1
131	Should generate audit trails for reports/queries executed	1
132	Should protect the stored audit records from unauthorized deletion and shall prevent modifications to the audit records.	1
Y	**Standards**	**20**
133	Should host an intuitive user interface across all services & functions	4
134	Should ensure English is the primary language in all systems	3

135	Should support customized layouts and restrict data access based on roles and position of users	3
136	Solution allows users to change their passwords based on authentication rules	3
137	Solution complies with RBI Outsourcing policy and IT security Act and any other regulatory data standards	4
138	Should adhere to a documented approach for migrating code and configuration across environments	3
Z	**Integration**	**25**
139	Should be able to seamlessly integrate all capabilities with Banks applications, Channels, Servers, Switches, Data warehouse, Banks CRM (indicative list outlined in Section II, 1.4): 1. Core banking system 2. ATM switch 3. All alternate delivery channels 4. Data warehouse 5. Corporate Website/ Internet Banking/ Mobile Banking/ social media/ for providing Chatbot solution 6. Transition & migration of existing history/data/service request/TPIN/Call Recording etc. and ability to retrieve/review/use (of existing ICC operations) in new ICC solution 7. Bank's other applications or partner applications or new/updated applications introduced by Bank during the contract period	25
AA	**General requirements**	**45**
140	Should stablish & manage ICC from a primary site in Mumbai & further additional sites as listed under Section II, 1.1 (final discretion of the bank)	2
141	Should ensure coverage of all products of the bank, indicative list shared in (Section II, 1.2.1)	2
142	Should support complete list of services & functions, including but not limited to categories detailed in Annexure B	2
143	Should ensure ICC services support 12 languages (as under Section II.1.2.3) and other languages, requested by the bank within timelines (as under Section II.1.2.3)	1
144	Should ensure active monitoring (detailed reports, KPI tracking) & communication of ICC performance through their workforce management system & performance management system	2
145	Should be able to route requests to agents across channels and for all services, based on factors including but not limited to: 1. Data-backed routing 2. Agent type (last agent, relationship-based customer preference etc., agent capacity) 3. Service level 4. Customer segment 5. Caller type/call type 6. Predictive routing	3
146	Should ensure solutions should be extendable, scalable with no inherent limitation on the number of modules, data formats and fields that can be customized	3
147	Should ensure that solution should be scalable to deal with increased transaction volumes as provided in the volume metrics	1
148	Should ensure compatibility with multiple versions of Windows, Android & iOS and device compatibility (most modern browsers, mobile phones, laptops and tablets)	1
149	Solutions should allow for performance troubleshooting, bottleneck identification	1

150	Should provide comprehensive performance, utilization and load related reports and statistics, encompassing all systems/applications/agents across the ICC	1
151	Should support load balancing and fail-over techniques to prevent performance degradation as a result of extra loads and to provide additional reliability	1
152	Should support an error logging framework	1
153	Should feature a roll-back capability so that any changes applied to the system can be rolled back if there is any negative impact on the production system.	1
154	Should extend their entire technology stack i.e. Software solution (IVR, CRM, Call Flow, ACD, Logger, Dialer etc.) as mentioned in the scope of work and also hardware requirements such as terminals, phones, headsets etc.	1
155	Should ensure compliance of guidelines / advisories published by regulators from time to time should be ensured. Any audit requirements should be strictly complied by the Bidder at their own cost.	1
156	Should ensure all components (direct, indirect) proposed in the solution should be of the latest version that is available in the market at the time of going live	3
157	Should ensure all components should be upgraded without loss of feature functionality as defined in the RFP during the period of contract	3
158	Should for Windows call licenses, Symantec client licenses etc. for the client. Windows team can provide signature update file for Symantec client. Server Rack space will be provided in the Data-centre for new setup (Bidder has to make provision for Rack)	2
159	Should ensure that all the ICC's systems including servers and client PCs are included under the bank's domain and are authenticated through the Active Directory Services of the Bank	3
160	Should take sole responsibility for the maintenance of equipment, subscriptions to software/application licenses, antivirus, technical support for ICC's infrastructure.	3
161	Should ensure that the technical quality and standards of all the hardware and software are as per industry standards or exceeding it.	3
162	Should ensure that the hardware and software should function as per the requirements of the Bank. In case the hardware or software are not performing as per the stated standards, the Bidder must augment the system without any additional cost to Bank	4

Technical Evaluation formats

Annexure B(III): Bidder Presentations

Total 200 marks

S. No.	Evaluation particulars
1	Bidder's understanding of Bank's scope and proposed approach
2	Bidder's capability to support Bank's technical requirements and specifications
3	Bidder's capabilities in Customer Care Center management for other banks
4	Bidder's technical capabilities and ability to leverage new technology including AI & ML
5	Bidder's plan for transition from current bidder & ability to meet CBoI's timelines
6	Bidder's implementation plan and expertise for CBoI ICC project
7	Productivity metrics measured currently by bidder
8	Bidder's unique value proposition
9	Availability of trained resources for deployment at Bank to support Outbound Sales, Grievance Handling, proactive reach out for digital assistance, and support for Service Requests
10	Bidder's quality of dashboards and tools for measuring SLA's & monitoring ICC performance
11	Bidder's governance plan and escalation matrix
12	Bidder's proposed team members to support the CBoI ICC Project
Total Marks 200	

Annexure B(IV): Site Visit

Total 300 marks

S. No.	Criteria
1	Successful demonstration of proposed solution, specifically: Technologies used - hardware, software, applications, telecom expertise
2	Sophistication of technological stack
3	Bidder's capabilities to support CRM/ Chatbots/Analytics/Machine Language
4	Security, backup and data practices
5	Location, Quality of premises & amenities
6	Functioning of different channels
7	Scope of services covered: Inbound calls, Outbound calls, IVR , ChatBots
8	Design of IVR flows and configurability
9	Competence of agents and recruiting
10	Quality management of agents /Including Attrition and Churning
11	Training facilities and resources
12	Monitoring, reporting & compliance of SLAs
13	Metrics capturing and improving KPIs
14	Dashboard /Reports produced for client
15	Quality of Bidder's own CRM
16	Bidder's ability to integrate to Banks CRM
17	Network connectivity to Bank

Annexure C: Commercial Proposal

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023.

Dear Sir,

REF: Response to RFP For Integrated Customer Care - Outsourcing, Management & Operations – Commercial Proposal

Commercial Bid ICC RFP: Table 1a-Mumbai Site

	Year - 1			Year - 2			Year - 3			Year - 4			Year - 5			*(Prices quoted should be exclusive of taxes)*
	Total Resources	Annual Cost of Resource	Total Price Y1	Total Resources	Annual Cost of Resource	Total Price Y2	Total Resources	Annual Cost of Resource	Total Price Y3	Total Resources	Annual Cost of Resource	Price Total Y4	Total Resources	Annual Cost of Resource	Total Price Y5	Total for 5 years (Y1+Y2+Y3+Y4+Y5)
Site Manager	1			1			1			1			1			
Functional Head	2			2			2			3			3			
Floor Manager	3			4			4			5			5			
Team Leader	12			14			15			18			20			
Sr. CCA	90			97			109			136			145			
CCA	90			97			109			137			146			
Total (T1)	200			215			240			300			320			

Commercial Bid ICC RFP :Table 1b-Hyderabad Site

	Year - 1			Year - 2			Year - 3			Year - 4			Year - 5			*(Prices quoted should be exclusive of taxes)*
Hyderabad																	
	Total Resources	Annual Cost of Resource	Total Price Y1	Total Resources	Annual Cost of Resource	Total Price Y2	Total Resources	Annual Cost of Resource	Total Price Y3	Total Resources	Annual Cost of Resource	Price Total Y4	Total Resources	Annual Cost of Resource	Total Price Y5	Total for 5 years (Y1+Y2+Y3+Y4+Y5)
Site Manager	1			1			1			1			1			
Functional Head	1			1			1			1			2			
Floor Manager	2			2			2			2			3			
Team Leader	6			6			8			9			12			
Sr. CCA	45			50			60			62			80			
CCA	45			50			58			65			82			
Total (T2)	100			115			130			140			180			

Commercial Bid ICC RFP :Table 1c-Total Cost of Ownership (TCO)

Particulars	Total price (5 years) *excluding taxes*
Total (T1) for Mumbai site	T1
Total (T2) for Hyderabad site	T2
TCO (T1 + T2)	
TCO in words	

*Cost for technology should include all the technology outlined in the RFP and should include the cost of the infrastructure and applications supported for the CBoI.

 # The cost mentioned in the Table-2 below is for the Bank's information only and not part of TCO

S. No.	Tools & Systems	Brand/make	Technical specifications of the tool	Y1	Y2	Y3	Y4	Y5	Total
	Table 2: Commercial Table for ICC RFP								
1	Interactive Voice Response (IVR)								
2	Computer Telephony Integration (CTI)								
3	Dialer								
4	CRM								
5	Automatic Call Distribution System (ACD)								
6	Email								
7	Chatbots								
8	WhatsApp								
9	Video Banking								
10	Co-Browsing								
11	Intent Recognition Engine								
12	Speech Analytics								
13	Sentiment Analytics								
14	Voice Screen Contact Logger / Recording system								
15	Web chat / Video chat								
16	Other non-voice capabilities								
17	HR Mgt Systems								
18	Performance Appraisal systems								
19	Quality Mgt Tools								
20	Business Intelligence tools								
21	Robotics Automation tools								
22	Management Information System								

Note:
1. The technical evaluation score cut off will be 80%. Successful bidders will qualify for Reverse Auction
2. The entire cost should be loaded on "per FTE" cost.

3. Prices quoted should be exclusive of taxes

4. An FTE must have 182 log-in hours per month (login hours includes talk+hold+wrap+available).

5. Please note that no billing shall be made for any service separately i.e. Physical Premise, IVR, CRM development and maintenance etc.

6. The Technically qualified bidders will be eligible to participate in the reverse auction. Bank reserves the right to disqualify bidders where the price variance is higher than 20% of the average price of bidders

7. Space provided to each FTE should be as per the industry norms and should be a minimum of 50 sq ft of carpet area per FTE

8. Space/cabin provided to Bank officials should be similar to Bank standards. (Not less than 100 sq. ft per bank official)

9. Bidders should strictly quote in the columns given and for periods as mentioned above. No rows or columns should be deleted.

10. No column/row should be left blank. In case of '0' (Zero)/NIL, it should be mentioned clearly as '0' (Zero)/NIL.

11. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

12. Prices quoted by Bidders should be exclusive of taxes**.** 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.

13. The number of FTEs as given above are indicative only. Bank reserves the right to decrease or increase the FTEs requirement as per call volume or actual requirement of Bank.

14. The bidder is requested to quote in Indian Rupees ('INR'). Bids in currencies other than INR would not be considered.

Payment Terms

S. No	Specifications
1	Payment will be based on FTE count as agreed in the contract
2	The bidder must ensure that the cost per FTE is based on phases (1,2,3,4 as defined under Section II, 1.7.B) and as per the tables provided in Annexure C; At any point of time, bidder must not account for capabilities that would be brought in during future phases.
3	In the event the bidder is able to complete only partial implementation of any phase of capability setup, the bank may make adjustments to the payment to the bidder. Terms of such modification to the payments, would be mutually discussed between the bidder and the bank, during the contract negotiations.
4	Payment will be made within 30 days of receipt of invoice and acceptance by the Operations team
5	The payments for each month will be made only after the acceptance/verification of the invoice for that month
6	All out of pocket expenses, travelling, boarding and lodging expenses for the entire Term of this RFP and subsequent agreement is included in the 'per FTE cost 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

We certify that all the components quoted above includes cost of all activities and prices quoted are all in compliance with the terms stipulated in the RFP No CO:PDOD: CS2022-23 dated 30-01-2023

We also confirm that we agree to all the terms and conditions mentioned in this RFP No CO:PDOP: CS2022-23 dated 30-01-2023

Place:

:

Date:

Business Address:

Authorized Signatory along with seal

Name:

Annexure D: Confidentiality / Non-Disclosure Agreement

This CONFIDENTIALITY AGREEMENT (the "Agreement") entered into on this _ day of 2020, and shall be deemed to have become in full force and effect from (the "EffectiveDate").

BY and between M/s._____a company incorporated under the provisions of

the Companies Act,_____in force in India, having its registered office at

_____(hereinafter referred to as " ----------------- "

or "Bidder" which expression shall, unless it be repugnant or contrary to the context or

meaning thereof, mean and include its, successors and permitted assigns) of the ONE PARTAND

Central Bank of India, a nationalized Bank constituted under Banking Companies (Acquisition & Transfer of Undertakings) Act 1970 having its Central Office at Chandermukhi, Nariman Point, Mumbai – 400021 (hereinafter referred to as "Central Bank of India" or "Bank" which expression shall, unless it be repugnant to the context or meaning thereof, mean and include its successors and permitted assigns), of the OTHER PART:

---------- and the Bank shall hereinafter jointly be referred to as "Parties" and individually as a "Party".

In this Agreement, "**Affiliate**" means any entity which from time to time Controls, is Controlled by or is under common Control with the relevant party or entity, where "Control" means having the ability (including, without limitation, by means of a majority of voting rights or the right to appoint or remove a majority of the board of directors) to control the management and policies of an entity.

WHEREAS:-

i. Bidder inter-alia is engaged in the business of providing IT related solutions & services to various business entities in India & abroad.

ii. ---------------------------Central Bank has agreed to disclose, transmit, receive, and/or exchange certain "confidential information" to cover the business transaction between parties for the provision of services related to Integrated Customer Care - Outsourcing, Management & Operations ("the Purpose") as more particularly described in Purchase Order no , issued by Central Bank in favor of M/s. --.

 NOW THIS AGREEMENT WITNESS:

1. **Interpretation**

In this Agreement "**Confidential Information**" means all information belonging to a Partythat is or has been disclosed to one Party (the "Receiving Party") by the other Party (the"Disclosing Party") in connection with the business transacted/ to be transacted betweenthe Parties. Confidential information shall also include

any copy, abstract, extract, sample, note or module thereof. The Receiving Party may use the Confidential Information solely for and in connection with the business transacted/ to be transacted between the Parties.

Notwithstanding the foregoing, "Confidential Information" shall not include any information which the Receiving Party can show: (a) is now or subsequently becomes or is in possession of the Receiving Party, legally and publicly available without breach of this Agreement by the Receiving Party, (b) was rightfully in the possession of the Receiving Party without any obligation of confidentiality prior to receiving it from the Disclosing Party, (c) was rightfully obtained by the Receiving Party from a source other than the Disclosing Party without any obligation of confidentiality, (d) was developed by or for the Receiving Party independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence, or (e) is disclosed pursuant to an order of a court or governmental agency as so required by such order, provided that the Receiving Party shall, unless prohibited by law or regulation, promptly notify the Disclosing Party of such order and afford the Disclosing Party the opportunity to seek appropriate protective order relating to such disclosure.

2. **Confidentiality:**

2.1   Except to the extent as agreed herein, the Receiving Party agrees to regard, preserve and keep as secret and confidential all Confidential Information of the Disclosing Party or its clients or any member of their group disclosed under this Agreement. In maintaining confidentiality hereunder the Receiving Party agrees and accepts that it shall not, either on its own account or jointly with or for any other person, firm, company or any other entity, without obtaining the written consent of the disclosing party.

I.   disclose, transmit, reproduce or make available any such Confidential Information to any person firm, company or any other entity other than its directors, partners, advisers, agents or employees, who need to know the same for the purpose of evaluating, preparing, considering, negotiating, advising in relation to or in furtherance of the purpose aforesaid; or

II. use the Confidential Information for any purpose other than evaluating, preparing, considering, negotiating, advising in relation to or in furtherance of the purpose for which it is disclosed; or

III. disclose, announce or otherwise publicize the existence of its association with the Disclosing Party or the existence of the project with the Disclosing Party or any other arrangement (existing or possible) between the disclosing party, its clients or itself in connection with any project/assignment; or

IV. use any such Confidential Information for its own benefit or the benefit of others or do anything prejudicial to the interests of the Disclosing Party or its clients or any member of their group or their projects.

2.2 The Receiving Party also agrees and accepts that it may endeavor:

I.   use at least the same degree of care in safeguarding such Confidential Information as it uses for its own Confidential information of like importance and such degree of care shall be at least that which is reasonably calculated to prevent such inadvertent disclosure;

II. keep the Confidential Information and any copies thereof secure and in such a way so as to prevent unauthorized access by any third party;

III. limit access to such Confidential Information to those of its (including its Affiliates") directors, partners, advisers, agents or employees who are directly involved in the consideration/evaluation of the Confidential Information and bind each of its directors, partners, advisers, agents or employees so involved to protect the Confidential Information in the manner prescribed in this Agreement; and

IV. upon discovery of any disclosure or suspected disclosure of Confidential Information, to take reasonable effort to as per the circumstances, to inform the Disclosing Party of such disclosure in writing and immediately return to the Disclosing Party all such Information, in whatsoever form, including any and all copies thereof.

3. **Return or destruction:**

The Receiving Party may, upon completion of the purpose mentioned aforesaid or at any time on receipt of a written demand from the disclosing party: i) immediately return all written Confidential Information and all copies thereof provided to, or produced by, it or its advisers, as the case may be, which is in such party's possession or under its custody and control; ii) to the extent practicable, but without prejudice to the obligations of confidentiality herein, immediately destroy all analyses, compilations, notes, studies, memoranda or other documents prepared by it or its advisers to the extent that the same contain, reflect or derive from Confidential Information relating to the other party; iii) so far as it is practicable to do so (but, in any event, without prejudice to the obligations of confidentiality contained in this Agreement), immediately expunge any Confidential Information relating to the Disclosing Party or its clients or any member of their group or their projects from any computer, word processor or other device in its possession or under its custody and control.

4. **Permitted disclosure:**
The provisions of paragraph 2 shall not restrict any disclosure required by law or by any court of competent jurisdiction, the rules and regulations of any recognized stock exchange or any enquiry or investigation by any governmental, official or regulatory body which is lawfully entitled to require any such disclosure provided that, so far as it is lawful and practical to do so prior to such disclosure, the Receiving Party shall promptly notify the other party of such requirement with a view to providing the opportunity for the Provider to contest such disclosure or otherwise to agree the timing and content of such disclosure.

5. **Ownership of Information:**
Except to the extent as agreed herein, the Confidential Information and copies thereof, in whatsoever form shall at all times remain the property of the Disclosing Party or its clients and its disclosure shall not confer on the Receiving Party any rights (including any intellectual property rights) over the Confidential Information whatsoever beyond those contained in this Agreement.

6. **No Representation:**

Neither the disclosure, transmission receipt or exchange of Confidential Information nor anything else in this Agreement will constitute an offer by or on behalf of the Disclosing Party or be construed as soliciting any business or organization changes or any assurance of any business commitment or an inducement to incur / undertake any obligations not specified herein and neither party will be under any obligation to accept any offer or proposal which may be made by the other or on behalf of such other party.

7. Remedies and Relief:

The parties hereto acknowledge that remedies at law may be inadequate to protect the Disclosing Party or its clients against any actual breach of this Agreement by the Receiving Party, and, without prejudice to any other right and remedies otherwise available to the Disclosing Party or its clients, the Receiving Party agrees that Disclosing Party has a right to seek injunctive relief in its favor upon proof of actual damage and upon establishment of the fact that such actual damage has taken place due to reasons directly attributable upon the Receiving Party. Such injunctive relief shall be in addition to any other remedies available hereunder, whether at law or equity. Disclosing Party shall be entitled to recover its cost and fees, including Advocate's fees, incurred in obtaining any such relief. Further, in the event of litigation relating to this Agreement, the prevailing party shall be entitled to recover its cost and expenses including Advocate's fees.

8. No Assignment

This Agreement shall not be assigned by either party, by operation of law or otherwise, without the prior written consent of the other party. This Agreement shall inure to the

benefit of and will be binding upon the parties" respective successors and permitted assigns.

9. Severability

In the event that any of the provisions contained in this Agreement is found to be invalid, illegal or unenforceable in any respect by a Court of competent jurisdiction, the validity, legality, or enforceability of the remaining provisions contained in this agreement will not be in any way affected or impaired by such a finding.

10. Delay or Waiver

No delay or failure of either Party in exercising any right hereunder and no partial or single exercise thereof shall be deemed of itself to constitute a waiver or an expectation of non-enforcement of such right or any other rights hereunder. No waiver of any provision of this Agreement shall be valid unless the same is in writing and signed by the party against whom such waiver is sought to be enforced. A waiver or consent given by either party on any one occasion is effective only in that instance and will not be construed as a bar to or waiver of any right on any other occasion.

11. Notices

Notices as required by this Agreement shall be sent to the Parties at the addresses mentioned first herein above or such other addresses as the Parties may designate from time to time, and shall be sent by certified or registered mail with acknowledgement due on receipt.

12. Term

This Agreement shall commence from the Effective Date of this Agreement and shall be valid for a period of FIVE Years there from. Confidentiality obligations under this Agreement shall continue to be binding and applicable without limit in point in time except and until such information enters the public domain, without breach of the agreement. Either Party may terminate this Agreement for breach, if the defaulting Party fails to rectify the breach within the one month notice period issued by the non- defaulting Party. Upon expiration or termination as contemplated herein the Receiving Party shall immediately cease any and all disclosures or uses of Confidential Information; and at the request of Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules thereof.

13. JURISDICTION FOR DISPUTE RESOLUTION:

All disputes and differences of any kind whatsoever arising out of or in connection with the purchase order shall be referred to arbitration. The arbitrator may be appointed by both the parties or in case of disagreement each party may appoint an arbitrator and such arbitrators shall appoint an Umpire before entering on the reference. The decision of the Umpire shall be final. Such arbitration shall be governed by the provisions of Indian Arbitration and Conciliation Act 1996. All arbitration proceedings shall be at Mumbai, Maharashtra State, India only.

14. Governing Law

The provisions of this Agreement shall be governed by the laws of India and shall be subject to the exclusive jurisdiction of courts in Mumbai.

15. Indemnity

The Receiving Party agree to indemnify and hold harmless the Disclosures against all costs, liability, losses and claims incurred by the Disclosing Party as a result of a breach of this Agreement.

16. Modification

Modification to any of the provisions of this Agreement shall be void unless it is writing and duly executed by Parties.

17. Headings

The headings given herein above are for ease of reference only and shall not attach or have any effect/ meaning whatsoever contrary to what is stated in the agreement.

18. Counterparts

This Agreement has been signed in duplicate, each of which shall be deemed to be an original. The exchange of a fully executed Agreement (in counterparts or otherwise) by fax shall be sufficient to bind the parties to the terms and conditions of this Agreement.

IN WITNESS WHEREOF THE PARTIES HERETO HAVE CAUSED THIS AGREEMENT TO BE EXECUTED   BY THEIR AUTHORIZED REPRESENTATIVES ON THIS _____DAYOF 2020

Signed and delivered by   Signed and delivered by

M/s_____   Central Bank of India

Signed by: Signed by:

Name …………………………….   Name ……………………………………

Title ……………………………….   Title …………………………………….

in the presence of   in the presence of

……………………………………….   ……………………………………………

Annexure E: Reference Site Details

The reference sites submitted must be necessarily of those Banks/Companies where the proposed Bidder/ services/product has been awarded the contract prior to Issuance of this RFP. For those references where the offered solution is accepted but implementation is not started, the acceptance should be valid as on the last date for submission of bids at Central Bank of India.

Please provide reference details in the format defined below:

Particulars	Response
Name of the Institution	
Country of Operation	
Address of the Organization	
Date of commencement of Project	
Date of completion of Project	
Scope of Work for Solution	
Number of concurrent users	
Name of the contact person for reference	
Contact details of contact person	
Modules used at Branches/Offices	

Project Details
   a. **Customer care Locations**
   b. **Number of FTE**
   c. **Channels supported**
   d. **Maintenance & support**	

(Enclose necessary documentary proof)

*Provide Information in respect of at least 1 major customer who fulfills the qualificationCriteria. References may be enclosed from the customer from the above reference.

Dated this........ Day of 2020

(Signature)

(In the capacity of)

Duly authorized to sign bid with seal for & on behalf of (Name & Address of the Bidder)

Annexure H – Format for Performance Bank
Guarantee(Covering Delivery obligations)

NOTE:

1. This guarantee should be furnished by a Nationalized Bank / Scheduled Bank, other than Central Bank of India, as per the following format.
2. This bank guarantee should be furnished on stamp paper value as per Stamp Act. (not Less than Rs.500/-).
3. The stamp paper should be purchased either in the Name of the Bank executing the Guarantee or in the name of Central Bank of India.
4. This Bank Guarantee should be furnished within 30 days from the date of purchase order or the delivery period prescribed in the purchase order whichever is earlier.
5. This Bank Guarantee should be directly sent to the Purchaser by the Issuing Bank under Registered Post with Acknowledge Due.

To
Central Bank of India,
Central Bank of India,
Department of Information Technology,
Sector- 11, Plot No 26,
Opposite CBD Railway Station,
 CBD Belapur, Navi Mumbai – 400614

 Dear Sir,

In consideration of Central Bank of India, Central Bank of India, Department of Information Technology, Sector- 11, Plot No 26, Opposite CBD Railway Station, CBD Belapur, Navi Mumbai - 400614, placing an order For Integrated Customer Care - Outsourcing Management & Operations, on____having   registered office at_____(herein after called the Bidder) as per the purchase contract entered into by the Bidder vide purchase contract no_____dated_____(herein after called the said contract), we_____(Name of the Guarantor Bank), a 'scheduled Bank', issuing this guarantee through its branch at _____ presently located at _____

_____

(herein after called the bank), do hereby irrevocably and unconditionally guarantee the Bank for due performance of the Bidder for Selection of Bidder for Integrated Customer Care - Outsourcing, Management & Operations r as per the said contract entered into by the Bidder with you.

If the said Bidder fails to implement or maintain the system or any part thereof as per the contract and on or before the schedule dates mentioned therein, we_____(Name of the Guarantor Bank), do hereby unconditionally and irrevocably agree to pay the amounts due and payable under this guarantee without any demur and merely on demand in writing from you during the currency of the contract stating that the amount claimed is due by way of failure on the part of the Bidder or loss or damage caused to or suffered / or would be caused to or suffered by you by reason of any breach by the said Bidder of any of the terms and conditions of the said contract, in part or in full. Any such demand made on us shall be conclusive as regards the amount due and payable under this guarantee.

We_____(Name of the Guarantor Bank), further agree that this guarantee shall continue to be valid unless you certify that the Bidder has fully performed all the terms and conditions of the said contract and accordingly discharge this guarantee, or until

_____, whichever is earlier. Unless a claim or demand is made on us in writing under this guarantee on or before_____, we shall be discharged from all our obligations under this guarantee. If you extend the schedule dates of performance under the said contract, as per the terms of the said contract, the Bidder shall get the validity period of this guarantee extended suitably and we agree to extend the guarantee accordingly at the request of the Bidder and at our discretion, provided such request is served on the bank on or before_____.

Failure on part of the Bidder in this respect shall be treated as a breach committed by the Bidder and accordingly the amount under this guarantee shall at once become payable on the date of receipt of demand made by you for payment during the validity of this guarantee or extension of the validity period.

You will have fullest liberty without affecting this guarantee to postpone for any time or from time to time any of your rights or powers against the Bidder and either to enforce or forebear to enforce any or all of the terms and conditions of the said contract. We shall not be released from our liability under this guarantee by the exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the Bidder or any other forbearance act or omission on your part or any indulgence by you to the Bidder or by any variation or modification of the said contract or any other act, matter or thing whatsoever which under the law relating to sureties would but for the provisions hereof have the effect of so releasing us from our liability hereunder.

In order to give full effect to the guarantee herein contained you shall be entitled to act as if we are your principal debtors in respect of all your claims against the Bidder hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights if any which are in any way inconsistent with the above or any other provision of this guarantee.

The words the Bidder, the beneficiary of this guarantees i.e. Yourself, and ourselves i.e.

_____(Name of the Guarantor Bank), unless repugnant to the context or otherwise shall include their assigns, successors, agents, legal representatives. This

guarantee shall not be effected by any change in the constitution of any of these parties and will ensure for and be available to and enforceable by any absorbing or amalgamating or reconstituted company or concern, in the event of your undergoing any such absorption, amalgamation or reconstitution.

This guarantee shall not be revocable during its currency except with your prior consent in writing. This guarantee is non-assignable and non-transferrable.

Notwithstanding anything contained herein above:

I) Our liability under this bank guarantee shall not exceed 3% of the TCO.

II) This bank guarantee shall be valid up to………………. (Date of expiry of Bank Guarantee) .

III) We are liable to pay the guaranteed amount or any part thereof under this bank guarantee only if you serve upon us a written claim or demand (and which should be received by us), on or before   12:00 hours (Indian standard time for full contract plus one year grace period) where after it ceases to be in effect in all respects whether or not the original bank guarantee is returned to us.

This guarantee deed must be returned to us upon expiration of the period of guarantee.

Signature …………………………………

Name …………………………………………

(In Block letters)

Designation ………………………………

(Staff Code No.)……………………………..

Official address:

(Bank's Common Seal)

Attorney as per power of Attorney No.Date:

Annexure F: Pre-Contract Integrity Pact

Tender Ref. No: CO:PDOD:2022-23:CS:RFP:01

INTEGRITY PACT

Whereas Central Bank of India having its registered office at Chandermukhi, Nariman Point, Mumbai, India -400 021 acting through its I n f o r m a t i o n T e c h n o l o g y

Department, represented by General Manager / Dy. General Manager hereinafter referred to as the Buyer and the first party, proposes to procure (Name or category of the Equipment, services, etc.) hereinafter referred to as Stores and / or Services.

M/s_____

And

represented by_____

Chief Executive Officer, (which term, unless expressly indicated by the contract, shall be deemed to include its successors and its assignee), hereinafter referred to as the bidder/seller and the second party, is willing to offer/has offered the Stores and / or Services.

Whereas the Bidder/Seller is a private company/public company/

/partnership/registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is a Public Sector Undertaking and registered under Companies Act 1956. Buyer and Bidder/Seller shall hereinafter be individually referred to as "Party" or collectively as the "parties", as the context may require.

1. Preamble

Buyer has called for tenders under laid down organizational procedures intending to enter

into contract /s for supply / purchase / etc. of_____ and the Bidder

/Seller is one amongst several bidders /Proprietary Bidder /Customer Nominated Source/Licensor who has indicated a desire to bid/supply in such tendering process. The Buyer values and takes primary

responsibility for values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidder (s) and / or Seller(s).

In order to achieve these goals, the Buyer will appoint Independent External Monitor(s) (IEM) in consultation with Central Vigilance Commission, who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

2. Commitments of the Buyer

The Buyer commits itself to take all measures necessary to prevent corruption and fraudulent practices and to observe the following principles: -

(i)   No employee of the Buyer, personally or through family members, will in connection with the tender, 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.

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

(iii)   The Buyer will exclude from the process all known prejudiced persons.

If the Buyer obtains information on the conduct of any of its employees which is a criminal offence under the Indian Legislation Prevention of Corruption Act 1988 as amended from time to time or if there be a substantive suspicion in this regard, the Buyer will inform to its Chief Vigilance Officer and in addition can initiate disciplinary action.

3.   Commitments of the Bidder(s) /Seller(s):

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

The Bidder(s) /Seller(s) will not directly or through any other persons or firm, offer promise or give to any of the Buyer'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 during the tendering or qualification process or during the execution of the contract.

The Bidder(s) /Seller(s) will not enter with other Bidders / Sellers 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.

(i) The bidder(s) /Seller(s) will not commit any offence under the Indian legislation, Prevention of Corruption Act, 1988 as amended from time to time. Further, the Bidder(s) /Seller(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Buyer as part of the business relationship, regarding plans, technical proposals and business details, including information constrained or transmitted electronically.

(ii)   The Bidder(s) /Seller(s) shall ensure compliance of the provisions of this Integrity Pact by its sub-supplier(s) / sub-contractor(s), if any, Further, the Bidder /Seller shall be held responsible for any violation/breach of the provisions by its sub-supplier(s) /Sub-contractor(s).
The Bidder(s) /Seller(s) shall ensure compliance of the provisions of this Integrity Pact by its sub-supplier(s) / sub-contractor(s), if any, Further, the Bidder /Seller shall be held responsible for any violation /breach of the provisions by its sub-supplier(s) /sub-contractor(s).

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

4. Agents / Agency Commission

The Bidder /Seller confirms and declares to the Buyer that the bidder/Seller is the original manufacturer/authorized distributor / stockiest of original manufacturer or Govt. Sponsored /Designated Export Agencies (applicable in case of countries where domestic laws do not permit direct export by OEMS of the stores and /or Services referred to in this tender / Offer / contract / Purchase Order and has not engaged any individual or firm, whether Indian or Foreign whatsoever, to intercede, facilitate or in any way to recommend to Buyer or any of its functionaries, whether officially or unofficially, to the award of the tender / contract / Purchase order to the Seller/Bidder; nor has any amount been paid, promised or intended to be paid to any such individual or firm in respect of any such intercession, facilitation or recommendation. The Seller / Bidder agrees that if it is established at any time to the satisfaction of the Buyer that the present declaration is in anyway

incorrect or if at a later stage it is discovered by the Buyer that the Seller incorrector if at a later stage it is discovered by the Buyer that the Seller/Bidder has engaged anysuch individual /firm, and paid or intended to pay any amount, gift, reward, fees, commission or consideration to such person, party, firm or institution, whether before or after the signing of this contract /Purchase order, the Seller /Bidder will be liable to refund that amount to the Buyer. The Seller will also be debarred from participating in any RFP / Tender for new projects / program with Buyer for a minimum period of five years. The Buyer will also have a right to consider cancellation of the Contract / Purchase order either wholly or in part, without any entitlement of compensation to the Seller /Bidder who shall in such event be liable to refund agents / agency commission payments to the buyer made by the Seller /Bidder along with interest at the rate of 2% per annum above LIBOR (London Inter-Bank Offer Rate) (for foreign Bidders) and Base Rate of SBI (State Bank of India) plus 2% (for Indian Bidders). The Buyer will also have the right to recover any such amount from any contracts / Purchase order concluded earlier or later with Buyer.

5. Previous Transgression

5.1 The Bidder /Seller declares that no previous transgressions have occurred in the last three years from the date of signing of this Integrity Pact with any other company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprise in India that could justify Bidder's /Seller's exclusion from the tender process.

5.2 If the Bidder /Seller makes incorrect statement on this subject, Bidder /Seller can bedisqualified from the tender process or the contract, if already awarded, can be terminated for such reason without any liability whatsoever on the Buyer.

6. Company Code of Conduct

Bidders /Sellers are also advised to have a company code of conduct (clearly rejecting theuse of bribes and other unethical behavior) and a compliance program for the implementation of the code of conduct throughout the company.

7. Sanctions for Violation

7.1 . If the Bidder(s) /Seller(s), before award or during execution has committed atransgression through a violation of Clause 5, above or in any other form such as to put hisreliability or credibility in question, the Buyer is entitled to disqualify the Bidder(s) /Seller(s) from the tender process or act as per the procedure mentioned herein below:

(i) To disqualify the Bidder /Seller with the tender process and exclusion from future contracts.

(ii) To debar the Bidder /Seller from entering into any bid from Buyer for a periodof two years.

(iii) To immediately cancel the contract, if already signed /awarded without any liability on the Buyer to compensate the Bidder /Seller for damages, if any. Subject to Clause 5, any lawful payment due to the Bidder/Seller for supplieseffected till date of termination would be made in normal course.

(iv) Advance Bank Guarantees / Performance Bonds / Warranty Bonds, etc. which may have been furnished by the Bidder /Seller to the extent of the undelivered Stores and / or Services.

7.2 . If the Buyer obtains Knowledge of conduct of Bidder /Seller or of an employee or representative or an associate of Bidder /Seller which constitutes corruption, or if the Buyer has substantive suspicion in this regard, the Buyer will inform to its Chief VigilanceOfficer.

8. Compensation for Damages

a. If the Buyer has disqualified the Bidder(s) /Seller(s) from the tender process prior to the award according to Clause 8, the Buyer is entitled to demand and recover the damagesequivalent to Earnest Money Deposit in case of open tendering.

b. If the Buyer has terminated the contract according to Clause 8, or if the Buyer is entitled to terminate the contract according to Clause 8, the Buyer shall be entitled to encash the advance bank guarantee and performance bond / warranty bond, if furnished by the Bidder / Seller, in order to recover the payments, already made by the Buyer for undelivered Stores and / or Services.

9. Price Fall Clause

The Bidder undertakes that it has not supplied /is not supplying same or similar product/systems or subsystems at a price lower than that offered in the present Bid in respect of any other Ministry /Department of the Government of India or PSU during the currency of the contract and if it is found at any stage that same or similar product
/Systems or Subsystems was supplied by the Bidder to any other Ministry /Department of the Government of India or a PSU or any Public Sector Bank at a lower price during the currency of the contract, then that very price will be applicable to the present case and the difference in the cost would be refunded by the Bidder to the Buyer, if the contract has already been concluded".

10. Independent External Monitor(s)

10.1 The Buyer has appointed independent External Monitors for this Integrity Pact in consultation with the Central Vigilance Commission (Names and Addresses of the Monitorsare given in RFP).

10.2 As soon as the integrity Pact is signed, the Buyer shall provide a copy thereof, along with a brief background of the case to the independent External Monitors.

10.3 The Bidder(s) / Seller(s) if they deem it necessary, may furnish any information as relevant to their bid to the Independent External Monitors.

10.4 If any complaint with regard to violation of the IP is received by the buyer in a procurement case, the buyer shall refer the complaint to the Independent External Monitors for their comments / enquiry.

10.5 If the Independent External Monitors need to peruse the records of the buyer in connection with the complaint sent to them by the buyer, the buyer shall make arrangement for such perusal of records by the independent External Monitors.

10.6 The report of enquiry, if any, made by the Independent External Monitors shall be submitted to MD & CEO, Central Bank of India, Chandermukhi, Nariman Point, Mumbai -21 within 2 weeks, for a final and appropriate decision in the matter keeping in view the provision of this Integrity Pact.

11. Law and Place of Jurisdiction

This Integrity Pact is subject to Indian Laws, and exclusive Jurisdiction of Courts at Mumbai, India.

12. Other Legal Actions

The actions stipulated in this Integrity Pact are without prejudice to any other legal actionthat may follow in accordance with the provision of the extant law in force relating to any civil or criminal proceedings.

13. Integrity Pact Duration.

13.1. This Integrity Pact begins when both parties have legally signed it. It expires
for the successful Bidder / Seller 10 months after the last payment under the contract,and for all other Bidders / Sellers within 6 months form date of placement of order /finalization of contract.

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

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

14.   **Other Provisions**

14.1. Changes and supplements need to be made in writing. Side agreements have not been made.

14.2. The Bidders (s)/ Sellers (s) signing this IP shall not initiate any Legal action or approach any court of law during the examination of any allegations/complaint by IEM and until the IEM delivers its report.

14.3. In view of nature of this Integrity Pact, this Integrity Pact shall not be terminated by any party and will subsist throughout its stated period.

14.4. Nothing contained in this Integrity Pact shall be deemed to assure the bidder / Seller of any success or otherwise in the tendering process.

14.5. This Integrity Pact is signed with Central Bank of India exclusively and hence shall not be treated as precedence for signing of IP with MoD or any other Organization.

14.6. The Parties here by sign this Integrity Pact at_____on_____ (Seller/Bidder) and_____on _(Buyer)

BUYER   BIDDER * /SELLER*

Signature: Signature:

General Manager/Dy G M,   Authorized Signatory (*)
Central Bank of India,

…………………………..Division

Date: Date:

Stamp: Stamp:

Witness   Witness

1._____   1._____

2._____   2._____

   _____   _____

(*) – Authorized signatory of the company who has also signed and submittedthe main bid.

Annexure G: Bid Clarification/ Query Format

Bidders have to provide their queries on eligibility criteria, scope of work, terms & conditions etc. in excel format as mentioned below. Bidders are requested to categorize their queries under appropriate headings. Bidders are requested to provide a reference of the page number, state the clarification point and the queries/suggestion/deviation that they propose as shown below (all the queries will be entertained in this Microsoft Excel format by e-mail):

Queries will not be accepted in any other format other than Microsoft Excel.

Sl. No.	Clause no.	Page no.	Clause	Query	Bank Response

Place:

Date:

Signature:

Name & Designation:
Business Address:

Annexure H: Certificate of Local Content for Make in India (MII)

(Certificate from the statutory auditor or cost auditor of the company (in case of companies) .or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content, on their letter head with .Registration Number with seal.)

Date:

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023.

Dear Sir,

 Ref.: RFP No.: CO:PDOD:2022-23:CS:RFP:01 dated 30/01/2023

1. This is to certify that proposed_____<product details> is having the local content of_____% as defined in the above-mentioned RFP.

2. This certificate is submitted in reference to the Public Procurement (Preference to Make in India), Order 2017 – Revision vide Order No. P-45021/2/2017-PP (BE-II) dated June 04, 2020.

3. _____(Details of Locations where value additions are made and break up of local content percentage should be provided)

Signature with company seal
Name:

Company / Organization:

Designation within Company / Organization:

Address of Company / Organization:

Date:

Name of Authorised Representative: _____
Signature of Authorized Representative: _____

Annexure I: Restriction on Procurement due to National Security

(This Certificate should be submitted on the letterhead of the bidder as well as theOEM/ Manufacturer duly signed by an authorized signatory)

Date:

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023.

Dear Sir,

Ref.: RFP CO:PDOD:2022-23:CS:RFP:01 dated 30/01/2023

1. "I have read the clause regarding restrictions on procurement from a bidder/OEM of acountry which shares a land border with India; / certify that this bidder is not from such a country or, if from such a country, have been registered with the Competent Authority. I hereby certify that this bidder fulfills all requirements in this regard andis eligible to be considered. (Where applicable, evidence of valid registration by the Competent Authority shall be attached.)"

2. I have read the clause regarding restrictions on procurement from a bidder/OEM of acountry which shares a land border with India and on subcontracting to contractors from such countries; I certify that this bidder is not from such a country or, if from such a country, have been registered with the Competent Authority and will not subcontract any work to a contractor from such countries unless such contractor is registered with competent authority. I hereby certify that this bidder fulfills all requirement in this regard and is eligible to be considered. (Where applicable, evidence of valid registration by competent authority shall be attached)

Yours faithfully,

Authorized Signatory
Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

Annexure J Business Rules for Reverse Auction

Business rules for Bank's "For Integrated Customer Care - Outsourcing, Management & Operations" Reverse Auction through E- Procurement.

The detailed procedure for Reverse Auction to be followed in the Request for Proposal for "For Integrated Customer Care - Outsourcing Management & Operations" Project is given below:

The response to the present tender will be submitted by way of submitting the Technical offer & Indicative Commercial offers in separate sealed covers. The technical details with the relevant information /documents/acceptance of all terms and conditions strictly as described in this tender document will have to be submitted by the Bidders. The Indicative commercial bids submitted by the Bidders who are short listed in the technical bid evaluation process will be opened and those Bidders will be invited to participate in the online Reverse Auction to be conducted by the company selected by the Bank. Bidders who are short listed from Technical evaluation will be trained by the Reverse Auction Company for this purpose, and they will have to abide by the E-business rules framed by the Bank in consultation with Reverse Auction Bidder. The e-business rules are furnished hereunder in this document.

Further, please note that the Bidder(s) who do not qualify in the technical bid processes will not be considered for participation in Reverse Auction. For participating in reverse auction digital signature is a pre-requisite.

BUSINESS RULES FOR REVERSE AUCTION

1. **APPLICABILITY**
   1.1. Reverse Auctions are carried out under the framework of rules that are called Business Rules
   1.2. 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 Exhibit-A .
   1.3. Any bidder not willing to submit such an undertaking shall be disqualified for further participation respecting the procurement in question.

2. **ELIGIBILITY**
   2.1. Only bidders who have submitted Integrity pact (IP) signed by authorized signatory, technically qualified and who submit the prescribed undertaking to the Bank alone can participate in Reverse Auction relevant to the procurement for which RFP isfloated.

3. COMPLIANCE/CONFIRMATION FROM BIDDERS:

3.1. The bidders participating in Reverse Auction shall submit the following duly signed by the same Competent Authority who signs the offer documents in response to the RFP:

3.1.1. Acceptance of Business Rules for Reverse Auction and undertaking as per format under Annexure K(C)

3.1.2. Agreement between bidder and bidder. (This format will be given by the bidder prior to announcement of Reverse Auction)

3.1.3. Letter of authority authorizing the name/s of official/s to take part in Reverse Auction as per format in (Annexure K (B)).

3.1.4. Undertaking of Process Compliance Statement for Reverse Auction as per format prescribed under Annexure K(C).

4. TRAINING

4.1. The Bank will facilitate training for participation in Reverse Auction either on its ownor through the bidder for the Reverse Auction.

4.2. Where necessary, the Bank/bidder may also conduct a 'mock reverse auction' to familiarize the bidders with Reverse Auction process.

4.3. Any bidder/bidder not participating in training and/or 'mock reverse auction' shall doso at his own risk and it shall not be open for him to make any complaint/grievance later.

5. TOTAL COST OF OWNERSHIP (TCO)

5.1. TCO refers to the aggregate amount payable by the Bank for transfer of ownership.

5.2. TCO shall encompass but not be limited to the following:

5.3. Cost of services, perpetual enterprise level licenses, Onsite support, Product upgradation, customization etc.,

5.4. Cost of software, apps etc.,

5.5. Installation, implementation and commissioning charges, if any.

5.6. The prices should include the comprehensive onsite warranty maintenance, services, and visits to the concerned offices as specified in the RFP.

5.7. Training costs for the product/service/equipment if and as defined in RFP.

5.8. ATS charges for the period as specified in the RFP

5.9. TCO, however, shall not include variables of GST. These shall be paid as per actual and on production of receipts. However, no penalties respecting GST shall be paid by the Bank and the bidder shall bear such expenses.

6. DATE/TIME FOR TRAINING

6.1. The Venue, Date, Time etc. for training in Reverse Auction shall be advised at the appropriate time.

6.2. The Bank shall Endeavour to fix such Date/Time at mutual convenience to the bidder/s, bidder and the Bank.

6.3. No request for postponement/fixing of Training Date/Time shall be entertained whichin 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.

7. DATE/TIME OF REVERSE AUCTION

7.1. The Date and Time of commencement of Reverse Auction and also the duration of 'Reverse Auction Time' shall be communicated at least 3 working days prior to such auction date

7.2. 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'.

8. CONDUCT OF REVERSE AUCTION

8.1. The Reverse Auction shall be conducted on a specific web portal meant for this purpose.

8.2. The Reverse Auction may be conducted by the Bank itself or through a bidder specifically identified/appointed/empanelled by the Bank.

9. BIDDER'S ROLE & RESPONSIBILITIES

9.1. In all Reverse Auctions conducted by the Bank through a Bidder, the Bank shall enter into a separate agreement clearly detailing the role and responsibilities of the bidder hosting the web portal for the Reverse Auction.

9.2. For creating necessary obligations and rights, the bidder will also enter into an agreement with each bidder as per a format designed by him for this purpose. The Bank shall resolve any points/issues concerning such agreement of bidder and bidder.

9.3. While a Service Level Agreement (SLA) by the bank with the bidder is an arrangement for smooth and fair conduct of the Reverse Auction, the Bank shall be directly responsible to bidders for fair and transparent conduct of Reverse Auction.

9.4. The bidder at the end of each Reverse Auction shall provide the bank with all details of the bids and reports of reverse auction.

9.5. The bidder shall also archive the data pertaining to the Reverse Auction for a minimum period of 3 years.

10. TRAINING AND AUCTION

10.1. Bidder / auctioneer are responsible for conduct of adequate training to all technically qualified bidders representing the reverse auction and bidding process.

10.2. Each bidder / bidder shall participate in the training at his / their own cost.

10.3. Wherever it is considered necessary and asked by the bidders or as decided by the auctioneer or by Bank a mock auction may also be conducted for the benefit of all concerned.

10.4. Authorized representatives of the bidders named in the authorization letter given by the bidder (Exhibit-B) shall be given unique user name, password by the bidder / auctioneer.

10.5. Each bidder shall change the password and edit the information in the registration page after receipt of initial password.

10.6. All the bids made from the login ID given to bidder shall ipso-facto be considered bid made by

the bidder / bidder to whom login ID and password were assigned by the bidder / auctioneer.

10.7. Any bid once made through registered login ID / password by the bidder / bidder cannot be cancelled. The bidder, in other words, is bound to sell the "Offering" as per the RFP at the bid price of TCO.

10.8. Every successive bid by the bidder / bidder being decremented bidding shall replace the earlier bid automatically and the final bid as per the time and log-in ID shall prevail over the earlier bids.

10.9. The Bank shall conduct the reverse auction as per the Standard English reverse auction, that is, no two bids can have identical price from two different bidders. In other words, there shall never be a "Tie" in bids.

11. PROXY BID

11.1. A proxy bid is one where bidder can submit the lowest bid amount by him in strict confidence to the system directly. This obviates the need for him participating in the bidding process until the proxy bid amount is decrementally reached by other bidders.

11.2. 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.

11.3. Since it is an English auction with no ties, two bidders submitting identical proxy bid amount and succeeding in auction simultaneously does not arise.

11.4. During training, the issue of proxy bidding will be clarified in detail by the bidder.

12. TRANSPARENCY IN BIDS

12.1. 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.

12.2. MASKING OF NAMES

- Names of bidders/ bidders shall be anonymously masked in the Reverse Auction process and bidders will be given suitable dummy names.
- After completion of Reverse Auction, the bidder / 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.

13. START PRICE

13.1. Bank shall determine the start price either on its own or through asking for information of price band on TCO from each bidder at appropriate time during or at the conclusion of technical evaluation. Based on the price band so informed by bidders, Bank would determine the start price for reverse auction.

14. DECREMENTAL BID VALUE

14.1. The bidders shall be able to bid only at a specified decrement value and not at any other

fractions. The Bid decrement value shall be Rs.25,000/- or 0.25% of the Start price of the Reverse Auction, whichever is higher.

14.2. The bid decrement value shall be rounded off to the nearest thousands of rupees.

14.3. 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. and should not exceed 5% of the bid value)

15. COPY OF BUSINESS RULES

15.1. The Bank shall supply copy of the Business rules to any bidders / bidders, wishing to participate in the reverse auction. Such request shall be made in writing to the Bank by an authorized representative of the bidder.

15.2. The Bank shall also handover a copy of the Business Rules with a covering letter duly signed by an authorized signatory of the Bank.

15.3. For any dispute concerning the Business Rules, the hard copy of Business Rules supplied by the Bank for the reference of reverse auction process will alone be considered final and bidding.

16. SPLITTING OF ORDERS

16.1. If any RFP specifically authorizes splitting of orders for the sake of reducing dependency on single source of supply or provision of service, Bank is entitled to split the order in the order and as provided in RFP.

16.2. While splitting the order, Bank shall specify the maximum quantum for L1, L2 etc. in RFP.

16.3. In case L2 bidder is not willing to supply at L1 price, Bank shall call L3, L4 etc. in order to arrive at the split quantum to be awarded.

16.4. The Bank shall also be entitled to award the contract to L2, L3 or L4 etc. bidders in the event of L1 bidder backing out to honor the commitment, or for that matter not in a position to supply the offering as per RFP.

17. REVERSE AUCTION PROCESS

17.1. 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. For this purpose, Bank shall do all it can to award the contract to L1 bidder or in the circumstances where awarding of contract may have to be done to the L2, L3 bidder as provided for in the RFP.

17.2. The Bank shall however, be entitled to cancel the procurement of Reverse Auction, if in its view procurement or reverse auction process cannot be conducted in a fair manner and / or in the interest of the Bank.

17.3. The successful bidder shall be obliged to provide a Bill of Material at the last bid price at the close of auction.

18. EXPENDITURE ON REVERSE AUCTION

18.1.   All expenses of reverse auction shall be borne by the Bank.

18.2.   Bidders, however, shall attend the training or mock auction at their own cost.

19.   CHANGES IN BUSINESS RULES

19.1.   Any change in Business Rules as may become emergent and based on the experience gained shall be made only by a Committee of senior / top executives of the Bank.

19.2.   Any / all changes made in Business Rules shall be uploaded in the Website immediately.

19.3.   If any reverse auction process has commenced and a change is made in Business Rules, it shall be informed immediately to each bidder/ bidder and his concurrence to / acceptance of the change shall be obtained in writing by the Bank.

20.   DON'TS APPLICABLE TO THE BIDDER/BIDDER

20.1.   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 bidder / bidders concerned from the reverse auction process.

20.2.   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.

20.3.   Neither Bank nor bidder / 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. (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.)

21.   GRIEVANCES REDRESSAL

21.1.   Any aggrieved bidder / bidder through Reverse Auction process can make complaint in writing within 48 hours of the Reverse Auction to the Chief Compliance Officer of the Bank.

21.2.   The Chief Compliance Officer along with the Chief Law Officer of the bank and Chief of Audit Dept. shall give personal hearing to the aggrieved bidder / bidder and decide upon the complaint / grievance.

21.3.   Decision of the Grievance Redressal Committee shall be binding on the Bank as well as on all bidders participating in the Reverse Auction.

21.4.   Any bidder can also make complain in writing to our IEM's within 48 hours of the Reverse auction.

22.   ERRORS AND OMISSIONS

22.1.   On any issue or area of material concern respecting Reverse Auction not specifically dealt with in these Business Rules, the decision of the bank shall be final and binding on all concerned.

Place:

Date:

Signature:

Name & Designation:

Business Address:

Annexure K(A): Compliance Statement – Reverse Auction

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

Exhibit -A

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023

DECLARATION

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 Central Bank of India in the RFP document including all annexure and the Business Rules for Reverse Auction.

4 We shall participate in the on-line auction conducted by_____Ltd. (Auction Company) and submit our commercial bid. We shall also abide by the procedures prescribed for online auction by the auction company.

5 We, hereby confirm that we will honor the Bids placed by us during the auction process, failing which we shall be suspended from participating in future tender for 2 years. 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 I Reverse Auction.

7 We undertake to submit the confirmation of last bid price by us to the auction company/Bank within 24 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.

Signature with company seal Name:

Company / Organization:

Designation within Company / Organization:

Address of Company / Organization:

Date:

Name of Authorized Representative: _____

Signature of Authorized Representative: _____

Verified above signature

Competent Authority Signature: _____

Date: _____

Annexure K(B): Letter of Authority for Participation in Reverse Auction

Exhibit –B

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023

1 We_____(name of the company) have submitted our bid for participating in Bank's RFP dated_____for procurement of_____.

2 We also confirm having read and understood the terms of RFP as well as the Business Rules relating to the Reverse Auction for this RFP process.

3 As per the terms of RFP and Business rules, we nominate Mr._____, designated as_____of our company to participate in the Reverse Auction.

4 We accordingly authorize Bank and / or the Auction Company to issue user ID and password to the above named official of the company.

5 Both Bank and the auction company shall contact the above named official for any and all matters relating to the Reverse Auction.

6 We, hereby confirm that we will honor the Bids placed by Mr._____on behalf Of the company in the auction process, failing which we shall be suspended from participating in future tenders for 2 years. We agree and understand that the bank may debar us from participating in future tenders for any such failure on our part.

Signature with company
seal Name –

Company/ Organization

Designation within Company / Organization
Address of Company / Organization

Date:

Name of Authorized Representative: _____

Signature of Authorized Representative: _____

Verified above signature

Signature of Competent Authority: _____

Date: _____

Annexure K(C): Undertaking of Process Compliance Statement for RA

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

Exhibit – C   **Place:**

                                                                                                    Date:

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023

Sir,

Subject: Our bid for RFP For Integrated Customer Care - Outsourcing, Management & Operations

This letter is to confirm that:

1. The undersigned is authorized representative of the company.
2. We have studied the Commercial Terms and the Business Rules governing the Reverse Auction as mentioned in the RFP and confirm our agreement to them.
3. We confirm that Central Bank of India and Auction Bidder shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-auction platform due to loss of internet connectivity, electricity failure, virus attack,problems with the PC, any other unforeseen circumstances etc before or during the auction event.
4. We also confirm that we have a valid digital signature certificate issued by a valid Certifying Authority.
5. We also confirm that we will mail the price confirmation & break up of our quoted price as per Annexure C within 24 hour of the completion of the reverse auction.
6. We, hereby confirm that we will honour the bids placed by us during the auction process.

Signature with company seal
Name –

Company/ Organisation

Designation within Company / Organisation
Address of Company / Organisation

Date:

Name of Authorized Representative: _____

Signature of Authorized Representative: __

Verified above signature

Signature of Competent Authority: _____

Date: _____

Annexure L: Bid Security Declaration

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023

Dear Sir,

Subject: Request for Proposal (RFP) for Selection of Bidder for Integrated Customer Care - Outsourcing, Management & Operations Establishment

We _____ (bidder name), hereby declare that if we

withdraw/ modify our bids during period of bid validity, our participation in future tenders is liable to be suspended for 2 years from the date of submission of Bid.

We, also hereby declare that:

1. If any statement or any form enclosed by us as part of this Bid turns out to be false / incorrect at any time during the period of prior to signing of Contract and
2. In case, we become successful bidder and if:
   a) we fail to execute Contract within the stipulated time or
   b) we fail to furnish Performance Bank Guarantee within the timelines stipulated in this RFP document.

Then, our participation in future tenders is liable to be suspended for 5 years from the date of submission of Bid.

Date

For _____

Signature_____
Name _____

Authorized Signatories

(Name & Designation, seal of the firm)

Annexure M: Undertaking by Bidder

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023

Undertaking (To be submitted by all Bidders on their letter head)

We _____(bidder name), hereby undertake that-

• As on date of submission of tender, we are not blacklisted by the Central Government / any of the State Governments / PSUs in India or any Financial Institution in India.

• We also undertake that, we are not involved in any legal case that may affect the solvency / existence of our firm or in any other way that may affect capability to provide / continue the services to bank.

Yours faithfully,

Authorized Signatories
(Name, Designation and Seal of the Company)

Annexure N: Undertaking of Information Security

(This letter should be on the letterhead of the bidder as well as the OEM/ Manufacturer duly signed by an authorized signatory on Information security as perregulatory requirement)

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023

Sir,

Subject: Request for Proposal (RFP) for Selection of Bidder for Outsourcing, Management, Maintenance & Operations of ICC

We hereby undertake that the proposed solution / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done)

Yours faithfully,

Authorized Signatory Designation:

Bidder's Corporate Name

Address

Email and Phone #

Place:

Date: -

Annexure O: Manufacturer Authorization Form

<< Manufacturer Authorization letter >>

<<On company letterhead>>

Date:

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023

Dear Sir,

We ……………………………………………………………… (Name of the Manufacturer) who are established and reputable manufacturers of …………………………………… having factories at ………, …………, ………, …………… and …………… do hereby authorize M/s ……………………… (who is the Bidder submitting its bid pursuant to the Request for Qualification issued by the Bank) to submit a Bid and negotiate and conclude a contract with you for supply of equipment manufactured by us against the Request for Qualification received from your Bank by the Bidder and we have duly authorized the Bidder for this purpose.

We, hereby, extend warranty for the equipment and support services offered for our products supplied against this RFP by the above-mentioned Bidder.

If Bank desires transfer of the warranty and support services, supposed to be delivered by the successful Bidder, to its preferred Bidder, in such a case, OEM should transfer such warranty and support services without any additional cost to the Bank for the period of contract.

Yours Faithfully,

Authorized Signatory

(Name, Phone No., Fax, E-mail)

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

Annexure P: Conformity Letter

Date

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023

Sir,

Sub: Tender No. CO:PDOD:2022-23:CS:RFP:01

Further to our proposal dated _____, in response to the RFP document (hereinafter referred to as "RFP DOCUMENT") issued by Central Bank of India ("Bank") 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 document and the related addendums and other documents including the changes made to the original tender documents issued by the Bank.

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

Yours faithfully,

Authorized Signatory

Designation

Company   Name

Annexure Q: Undertaking letter - Land Border Sharing

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

Date:_____

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023

Sir,

Subject: Tender Ref. No: CO:PDOD:2022-23:CS:RFP:01 dated 30/01/2023 for Integrated Customer Care - Outsourcing, Management & Operations

We, M/s_____ are a private/ public limited company/ LLP/ firm <strike off whichever is not applicable> incorporated under the provisions of the Companies Act, 1956/2013, Limited Liability Partnership Act 2008/ Indian Partnership Act 1932, having our registered office at _____ (referred to as the "Bidder") are desirous of participating in the Tender Process in response to our captioned RFP and in this connection we hereby declare, confirm and agree as follows:

We, the Bidder have read and understood the contents of the RFP and Office Memorandum & the Order (Public Procurement No.1) both bearing no.F.No.6/18/2019/PPD of 23rd July 2020 issued by Ministry of Finance, Government of India on insertion of Rule 144 (xi) in the General Financial Rules (GFRs) 2017 and the amendments & clarifications thereto, regarding restrictions on availing/ procurement of goods and services, of any Bidder from a country which shares a land border with India and/ or sub-contracting to contractors from such countries.

In terms of the above and after having gone through the said amendments including in particular the words defined therein (which shall have the same meaning for the purpose of this Declaration cum Undertaking), we, the Bidder hereby declare and confirm that:

Strike off whichever is not applicable

1   "I/we have read the clause regarding restrictions on procurement from a bidder of the country which shares a land border with India; I/ we certify that _____ is not from such a country.

2   "I/we have read the clause regarding restrictions on procurement from a Bidder of a country which shares a land border with India; I/we certify that _____ is from such a country. I hereby certify that _____ fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority is attached]"

Further, in case the work awarded to us, I/we undertake that I/we shall not subcontract any of assigned work under this engagement without the prior permission of Bank.

Further, we undertake that I/we have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India and on sub-contracting to contractors from such countries; I certify

that our subcontractor is not from such a country or, if from such a country, has been registered with the Competent Authority and will not sub-contract any work to a contractor from such countries unless such contractor is registered with the Competent Authority. I hereby certify that our sub-contractor fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority]"

We, hereby confirm that we fulfil all the eligibility criteria as per the office memorandum/ order mentioned above and RFP and we are eligible to participate in the Tender process. We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, Bank shall be within its rights to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action in accordance with law. Bank shall also be within its right to forfeit the security deposits/ earnest money provided by us and also recover from us the loss and damages sustained by the Bank on account of the above.

This declaration cum Undertaking is executed by us through our Authorized signatory/ ies after having read and understood the Office Memorandum and Order including the words defined in the said order.

Dated this _____ by _____20___

Yours faithfully,

Authorized Signatory
Name:
Designation:
Bidder's Corporate Name:
Address:
Email & Phone No.:

List of documents enclosed:

4.4.1   Copy of Certificate of valid registration with the Competent Authority (strike off if not applicable)
4.4.2   _____
4.4.3   _____
4.4.4   _____

Annexure R: Cover Letter

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

Date:_____

To,
General Manager,
Central Bank of India,
Planning Development & Operations Department,
MMO Building, 2nd Floor,
Flora Fountain, M G Road, Fort, Mumbai-400023.

Sir,

Subject: RFP CO:PDOD:2022-23:CS:RFP:01 dated 30/01/2023 For Integrated Customer Care - Outsourcing, Management & Operations

1. Having examined the Scope Documents including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, deliver, install and maintain all the items mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your bank in conformity with the said Scope Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of this Scope.

2. If our Bid is accepted, we undertake to abide by all terms and conditions of this Scope and also to comply with the delivery schedule as mentioned in the Scope Document.

3. We agree to abide by this bid Offer for 180 days from date of bid (Commercial Bid) opening and our Offer shall remain binding on us which may be accepted by the Bank any time before expiry of the offer.

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

5. 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".

6. We certify that we have provided all the information requested by the bank in the format prescribed 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.

Authorized Signatory Name:
Designation:
Bidder's Corporate Name Address:
Email and Phone: