



Central Bank of India

Department of Information Technology,

Tender No. CO: DIT: PUR: 2023-24:379

Request for Proposal (Bid) Document
For
Digital collections- Platform, Call Center and FOS
agents

**REQUEST FOR PROPOSAL (RFP) FOR DIGITAL COLLECTIONS- PLATFORM, CALL
CENTER AND FOS AGENTS**

TENDER NO. 379

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.

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Period of Validity

Bids shall remain valid for 120 days from the last date of bid submission. A bid valid for shorter period shall be rejected by the bank as non-responsive.

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SECTION I: INSTRUCTIONS TO BIDDERS

S. No	Particulars	Timeline
1	Tender Reference Number	CO:DIT:PUR:2023-24:379
2	Date of RFP Issuance	13/04/2023
3	Cost of RFP / Bid Document: Non-Refundable	₹ 2,00,000/- (Rs. Two Lakhs Only) including taxes
4	Last Date of Receiving request for queries / clarifications before the Pre-bid Meeting	20/04/2023
5	Bid Security (EMD)	An amount of Rs.4,00,00,000/- (Rs. Four 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 of 120 days 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:DIT:PUR:2023-24:379 in favor of "Central Bank Of India" and payable at Mumbai/Navi Mumbai.
6	Pre-bid Meeting Date & Time and Venue Details	24/04/2023 at 15:00 hrs. Central Bank of India Credit monitoring and policy Department, 15 th Floor, Chandermukhi, Nariman Point, Mumbai – 400021
7	Last Date and Time submission of Bids Mode of bid submission & online portal's URL	12/05/2023 up to 15:00 hrs. Mode-Online URL: https://centralbank.abcpurchase.com/EPROC
5	Time & Date of Opening of technical bids	12/05/2023 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, Credit monitoring and policy Department, 15 th Floor, Chandermukhi, Nariman Point, Mumbai - 400021 Mail address :

S. No	Particulars	Timeline
		agm1creditmon@centralbank.co.in smitpurchase@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
CBol	Central Bank of India
CBS	Core Banking Solution/Centralized Banking Solution
Bank	Central Bank of India
CRM	Customer Relationship Management
FTE	Full Time Equivalent
CCC	Collections call center
CCA	Collections calling agent
MIS	Management Information System
NAV	Net Asset Value
FOS	Feet on street
AM	Assistant Manager
ATS	Aggregate Technical Score
AHT/AHR	Average Handling Time or Average Call Resolution
AI	Artificial Intelligence
AMC	Annual Maintenance Contract
CR	Cash Recycler
LAD	Letter of Acknowledgement of Debt
LOI	Letter of Intent
SLA	Service Level Agreement
CTI	Computer Telephony Interface
TRAI	Telecom Regulatory Authority of India
SLA	Service Level Agreement
CTI	Computer Telephony Interface
TRAI	Telecom Regulatory Authority of India
DR	Disaster Recovery
FCR	First Call Resolution
FDs	Fixed Deposits
FRMS	Fraud Risk Management System
FRMS	Fraud Risk Management System
DPD	Days Past due
MSME	Micro, Small and Medium enterprises
H-1	Highest Scorer among the Bidder, based on Final Score
HR	Human Resources
INR	Indian Rupee

Abbreviation	Expansion
IVR	Interactive Voice Response
PO	Purchase Order
PRI	Primary Rate Interface
PSU	Public Sector Undertaking
PRI	Primary Rate Interface
Q & A	Questions and Answers
RBI	Reserve Bank of India
NEFT	National Electronic Funds Transfer
RFP	Request for Proposal
RTGS	Real Time Gross Settlement
S2S	Service to sales
T Aggregate	Technical Score of the Bidder
TCO	Total Cost of Ownership
T-High	Highest Aggregate Technical Score among the Bidder
TL	Team Leader
UPS	Uninterrupted Power Supply
USB	Universal Serial Bus
Bidder	Bidder is one who responds to this RFP document

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 collections call center, Field Agents with Technology platform for Digital Collections. 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 "CBol" 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 Digital Collections- Platform, Call Centre and FOS agents
- 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 CBol 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]

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

agm1creditmon@centralbank.co.in

smitpurchase@centralbank.co.in

digitalcollection@centralbank.co.in

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
3. IEM shall not be subjected to instructions by the representatives of the parties and perform his functions neutrally and independently
4. Both the parties 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 (Credit monitoring and Policy department), Central Bank of India, Credit monitoring and Policy department, 15th Floor, Chandermukhi, Nariman Point, Mumbai – 400021 e-mail id: agm1creditmon@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.

The RFP document has been prepared solely for the purpose of enabling Central bank of India (CBoI) to select a bidder for supply and implementation of an Automated collections monitoring system along with field agents and collections specific call center. The detailed scope of work is mentioned below. However, Bank reserves the right to modify/ change the scope of work at any phase of this contract

1 General Scope

Digital collections- Platform, Call Center and FOS agents includes 3 major sections as mentioned below:

1.1 Collections call center

Agent calling: Collection services comprises of the Agent calling Customers for:

- reminder calling so that customers pay their EMI on time
- In the event of a default, to recover the unpaid balance

1.2 Feet on Street (FoS)

- **Field collection services** means collection services comprised of the agents attempting to contact customers by sending an agent (door to door collector) to the address of the defaulted customer
- **Cheque/Cash Pickup Services:** Whenever agent visits the customer's address to collect outstanding amount, they should offer different payment options to the customer - digital payment (through payment link, UPI, mobile banking, net banking), payment by visiting branch, payment by giving cheque to the agent (In cheque option, agent should submit the cheque to the nearest CBol branch), or payment in cash (In cash option, agent should deposit the cash at the nearest branch of CBol within 24 hours or next working day). These services shall be offered only when Bank decides and requests to enable them.

1.3 Tech/ Digital enablers

- **Collections monitoring system:** Comprehensive solution for collection monitoring, management, reporting etc. across stakeholders
- **Smart Apps for Field Agents:** Integrated front end interfaces for field agents – real time tracking, journeys etc.
- **Contact Centre Interface:** Integrated front end interfaces for collection call center agents
- **Digital payment channels for collection:** Digital journeys and interfaces for self-serve payments by customers
- **Bot calling:** Calling customers as per the script provided by bank for both reminder calling to regular customers and recover unpaid balance in case of default

2 Detailed Scope:

Bidder should provide the following services to the bank

2.1 Collections call center

2.1.1 Services

Category	Activity
Pre-delinquency calling	<ul style="list-style-type: none"> Welcome calling: Call to customer before first EMI of the loan (to welcome customer and give EMI reminder) Reminder calling by allocated customers
SMA 0, 1 and 2 (0-90 DPD)	<ul style="list-style-type: none"> Calling to delinquent customers as per the script shared by the bank Multiple calling attempts based on disposition Follow up calling in case of failed Promise to Pay (PTP) Recording customer disposition as per the bank's prescribed format SMS and Email trigger in cases specified by bank

2.1.2 Languages

The Bidder initially will render Call Centre services (across all audios enabled channels & written channels) in twelve (12) languages: English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odia, Bengali, Assamese, and Gujarati.

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.

2.1.3 Other responsibilities

- Tele-callers should be polite and courteous and follow etiquettes as per the guidelines provided by bank, any offensive language shall not be tolerated
- Customer shall always be intimated that the conversation is being recorded.
- It shall be ensured that while calling the customers, conversation should be clear with good quality sound and Tele-callers should be thorough with script and situation.
- Collections calls to be done on working days between 08.00 hours to 19.00 hours (or as per existing TRAI guidelines as may be notified from time to time).
- Customer's request to avoid calls at a particular time or at a particular place would be utmost honored, calling at inappropriate occasions such as bereavement in the family or such other calamitous occasions etc. will be avoided for making calls.
- Tele-callers shall suggest the alternate digital payment methods wherever necessary as per the script
- Tele-callers start working as per their allocation/Plan/Script, making calls to the customers /Borrowers from their assigned locations. Appropriate team strength to be maintained by collection partner in case of any absentee caller
- Minimum connects per month per (Full Time Equivalent) FTE should be 3750

- 200 Hours of monthly logging by a tele-caller will be counted as 1 FTE
- The tele-callers should specifically collate each calling action into the system (as PTP, Broken PTP, call back, Customer not picking, declined call etc.). The Bidder should deploy technical capability to record 100% of calls done to customers. Screen recording will be done for all the cases.
- The first three rounds of calling should be completed within 10-12 days of cycle allocation. In case allocations finish early, cases to be reallocated at any point in the cycle.
- After every successful PTP, SMS reminders should be triggered to the customer on the promise to pay date with details of how to pay and amount to be paid in multiple languages. (It should be automatically sent through collections monitoring system for every PTP disposition)
- All customer actions and tele-calling actions should be captured in system on real time

2.1.4 Collections call center- Tech & Data

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 call center operations including workstations for the calling agents, integration to the dialer as required.

Dialer

- The solution should provide an advanced dialer facility to run collections calling
- The solution should be capable of creating and configuring campaigns (SMA0, 1,2 campaign). Supervisors should be able to specify a daily time range during which collections calls are made
- The solution should support predictive dialing that automatically dials batches of telephone numbers for connection to assigned agents
- Agents should also be able to reclassify calls to any one of many call results, such as Busy, wrong number, 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

2.1.5 Management Requirements

The bidder system should be able to meet all personnel requirements for the Collections call center. Based on current status and projections, the bidder is expected to have a customer care agent force of 140 agents at the end of 1st year of contract. This number is expected to increase to 250 agents by Year 5. This projection is based on increase in customer base and expected decrease in bounce rate. 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 Collection's call center.

- Collections calling agent (CCA):

- 1) All the CCA qualification should be minimum 12th pass or Graduate in any discipline, with at least 40% of the agents must be graduate
- 2) Must have undergone training on lines of COPC (HPMT) or similar training.
- 3) The CCA must have experience in handling and managing collections outbound calls.
- 4) Awareness on Banking and Bank's related loan products.
- 5) Excellent verbal communication and soft skills. While generally, all the CCA's should be conversant with either English or Hindi languages, at least 70% of the CCA should be preferably conversant in English or one or more Indian Languages apart from Hindi and the remaining should be compulsorily conversant in English and one or more Regional Languages.
- 6) Experience of at least 6 months in a Collections specific call center. However fresh candidates can be considered subject to cap of 40%. And at least 30% of the CCA should have at least 1 year of collections calling experience.

- Team Leaders (TL):

The profile of the Team Leaders should be as follows:

- 1) Must be a Graduate or equivalent.
- 2) Must have undergone training on lines of COPC (HPMT) or similar training.
- 3) Able to speak, read and write in Hindi and English, and if required other regional languages.
- 4) Able to communicate confidently and politely, with good speaking skills.
- 5) Experience of at least 2 years in a Collections call center as TL (Fresh candidates CANNOT be considered).
- 6) Experience in coaching and developing skills of people.
- 7) Effective problem-solving and decision-making skills.
- 8) Knowledge of Bank's products & processes along with detailed knowledge of Bank products, their uniqueness, comparison to competitors etc.

- Floor Managers

The profile of Manager should be as follows:

- 1) Must be a Graduate or equivalent.

- 2) Must have undergone training on lines of COPC (HPMT) or similar training.
- 3) Able to speak, read and write in Hindi and English.
- 4) Able to communicate confidently and politely, with good speaking skills.
- 5) Experience of at least 3 years in a Collections call center as Manager (Fresh candidates CANNOT be considered).
- 6) Experience in coaching and developing skills of people.
- 7) Effective problem-solving and decision-making skills.
- 8) Complete knowledge of Bank's products & processes.

- **Trainers**

There should be a minimum of 1 trainer at any point of time on the site. The profile of the trainers should be as follows:

- 1) Must be a Graduate or equivalent.
- 2) Experience / excellent knowledge of Bank's products & processes.
- 3) Experience of at least two years in training in the field of soft skills and communications.

Ratios of personnel should be as follows:

- Calling agent: Team lead:: 25 : 1
- Calling agent: Floor Manager:: 60: 1
- Calling agent: Trainers:: 100:1

Bank Staff at Call center

- The bank will deploy Bank Staff at a Management/Supervisory position
- It is expected to have at least 1-2 bank officials placed at call center
- The Bank staff will be present in a supervisory position acting as a link between the call center and the bank, ensuring quality of service & control over the everyday functioning of the call center
- The bidder will be required to provide all infrastructure including 2 desks, 1 fully furnished cabin for Bank officials at the call center (indicative count given, final number to be decided by the Bank)

2.1.6 Call Records Recording, Retention and Retrieval Process

- The calls are to be recorded automatically in standard voice format, each call to have a unique identification tag while storing
- Record of calls to be retained for a period of 12 months from the date of generation of each record
- The system of Recording of Calls should be checked on periodic basis to ensure that calls are being recorded; a log to demonstrate that Call Recording System was checked must be maintained

- The collection partner to intimate Bank within 24 hrs. for any error/lapse detected in the call recording mechanism
- The call recordings should be handed over to the Bank, as and when requested.

2.1.7 Call Monitoring by the Bidder

- On a weekly basis the Quality Supervisor/TL, is responsible to monitor at least 5 calls per agent
- The evidence of such call monitoring to be maintained by the Bidder for record purposes
- All customer issues need to be noted on system and to be escalated to the designated officer of CBol
- Agency is required to maintain audit trail of all customer interactions.
- Tech Enablement to capture audit trail and improve performance reporting

2.1.8 Assessment and 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, call quality score, promise rate, (PTP given by customers out of call connected), resolution rate, 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.

Apart from Quality score there will be some SLAs also that the bidder has to maintain, SLAs are defined in later sections.

2.2 FOS (Feet on Street):

2.2.1 Two major services to be provided by field agents

Field collection services means collection services comprised of the agents attempting to contact customers and by sending a FOS agent (door to door collector) to the address of the defaulted customer between sunrise to sunset only

Cheque/Cash Pickup Services: Whenever agent visit the customer's address to recover outstanding amount, they should offer different payment options to the customer -viz- digital payment (through payment link, UPI, mobile banking, net banking), payment by visiting branch, payment by giving cheque to the agent (In cheque option, agent should submit the cheque to the nearest CBol branch), or payment in cash (In cash option, agent should submit the cash to nearest branch of CBol within 24 hours or on next working day). These services shall be offered only when Bank decides and requests to enable them.

In future bank can add more collections related services to be provided by field agents. Bidder should

2.2.2 FOS capabilities

- a. Different field agents (with different experience level) should be used for different DPD buckets (SMA 0, 1, 2). Bidder and bank could mutually decide on the experience level of the agents for different buckets.
- b. Bidder should make sure that adequate FOS agents should be available at bank's confirmed locations
- c. Collection agency shall deploy FOS agents for contacting the borrowers whose loan dues are in default. FOS agents deployed for our Bank should work solely for CBol only.
- d. Field force must be available in multi-language including but not limited to English, Hindi, Marathi, Gujarati, Punjabi, Bengali, Kannada, Tamil, Telugu, and Malayalam
- e. If during the visit customer offers a cheque/cash for EMI payment the collection agent shall decide for depositing cheque/cash within one working days into customer's loan account with the bank
- f. Field agents should visit the customer house as per priority order given by the bank in the FOS app.
- g. Bidder is responsible for reputational or/and monetary risk during collection of cheques/cash from the borrowers and should indemnify the Bank if any loss arises due to malfunctioning/misappropriation by FOS. An Indemnity to be submitted by Bidder in this regard before execution of work

2.2.3 Tech support for FOS

- a. Bidder should provide field agents- smart phone/ tablet which support FOS app with following features
 - i. Screen size- minimum 6 inches
 - ii. Resolution- 1720*1200 pixels at minimum
 - iii. Storage- 32 GM RAM
 - iv. Battery capacity- 5000 mAh
- b. The Bidder shall also provide Mobile app (FOS app) (mentioned in detailed in 1.4.3) to their FOS agents which is integrated with the collection monitoring system for real time updating of the FOS visits, collection activity, borrower response, Promise to Pay, payment information, feedback, etc.
- c. FOS shall provide an acknowledgement/payment receipt via SMS/E-mail/ printed receipt as per the customer convenience in case FOS is allowed to collect Cheque/cash. FOS shall carry portable printer to provide printed receipt to the customer.

- d. The Field Collection Manager shall manage the activities of FOS agents and automate the process of allocation, visits, recording of actions with auto reconciliation.
- e. The duration of the visit with the mapped location shall be recorded in FOS app

2.2.4 Reporting and reconciliation

- a. Auto-reconciliation of the customer payments and receipts shall be made on a daily basis
- b. Daily updating the feedback of the visits made and sharing the same with the respective Team Leaders, in addition to the payment particulars or the customer feedback captured by the FOS agent via mobile app and uploaded directly to the system

2.2.5 Conduct of collections FOS

The Bidder shall, at all times, comply with all laws and regulations governing the conduct of FOS agents

Training of FOS

- a. FOS should have detailed knowledge of intricacies of collection process.
- b. The FOS should be thoroughly trained on fair practice code for lenders, BCSBI Code, Guidelines issued by Local Authorities of respective state (if any) in the collection of dues and banks code for collection of dues.
- c. The FOS should be given training to act as counsellors to customers and behavior trainings need to be carried out regularly.

Diligence on FoS (to be done by the bidder)

- a. Due diligence on employees before appointment should be current (not older than 6 months)
- b. Bidder shall submit all documents related to KYC/Police verification for FOS periodically/as and when requested by BANK.
- c. The collection agency shall ensure that FOS has excellent verbal communication and soft skills.
- d. All FOS agents must be DRA certified

Conduct practices for FOS

- a. No bad behavior with customers. There should be a strict Code of Conduct which agents will have should adhere to. There should be a clear termination policy for repeat offenders.
- b. FOS shall not use methods or tactics which are inconsistent with or unacceptable to the policies of the Bank nor should it bring discredit to the reputation of the bank, and should there be any doubt as to whether any method or tactic might contravene this sub-clause, the Bidder shall consult the Bank before employing such method or tactic and shall abide by any decision of the Bank with respect thereto.

- c. FOS should only visit the debtor between 7:00 AM and 7:00 PM, unless the special circumstance of his / her business or occupation requires the FOS Agent to contact at a different time
- d. Prior appointment should be attempted to visit customer beyond normal visiting hours as mentioned above, as far as possible
- e. FOS will respect personal space, maintain adequate distance from the customer
- f. FOS will not enter the customer's residence / office against his / her wishes
- g. No alcoholic beverages are to be consumed while on the job by FOS
- h. FOS will not use abusive language or threaten or use strong-arm tactic
- i. The FOS must be in proper attire as prescribed by bank while meeting with Customer and said display their id card to the customer
- j. The identity card issued shall have the full details including full name, designation of the FOS Agent along with his photograph and the details of the Bidder such as name, address and contact telephone numbers in case customer feels to contact

2.2.6 FOS location

The FOS requirement will be on a PAN India basis. Exact no. of agents in all regions/ states will be at the discretion of the bank as per requirements. The bidders should have arrangements to deploy FOS in all locations finalized by bank. For this, they can use people in their payrolls or partner with local regional agencies.

The Final bidder should take care of all the shrinkages such as weekly off, planned, and unplanned leave, statutory leave, and hire enough number of field agents to ensure uninterrupted working for the bank

Bidder should ensure that field agents on field are able to speak regional language of respective area besides Hindi or English to deal with the customers of respective regions.

2.2.7 Management Requirements

The bidder should be able to meet all personnel requirements for the Collections field agents. Based on current status and projections, the bidder is expected to have 500 field agents at the end of 1st year of contract. This number is expected to increase to 990 agents by Year 5. This projection is based on increase in customer base and expected decrease in bounce rate. 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 field collections.

The service provider should source all agents, managers and supervisors required for the FOS. This involves:

- Collection Agent (CA)/Collection Recovery Executive (CRE)
 1. All CRE must be minimum 12th pass or Graduate in any discipline, with at least 40% of the agents being graduate

2. The CRE must have experience in handling and managing borrowers at field for collection of their dues.
3. Excellent verbal communication and soft skills. While generally, all the CREs should be conversant with local language besides English and/or Hindi languages.
4. Experience of at least 6 months as Collection/recovery Agent. However fresh candidates can be considered subject to cap of 30%. And at least 30% of the agents should have at least 1 year of experience as collection/ recovery agent.
5. Debt Recovery Agent (DRA) Certification course offered by IIBF, or equivalent institute is necessary, if the CRE is not having the same at the time of recruitment, Bidder should ensure duly obtaining the same within 3 months.
6. Well versed in The Fair Practice Code for Lenders, BCSBI and Banks Code for collection of dues to mitigate reputational risk of Bank.

- **Team Leaders (TL)**

The profile of the Team Leaders should be as follows:

1. Must be a Graduate or equivalent.
2. Must have completed DRA Certification course offered by IIFB or equivalent institute.
3. Able to speak, read and write in Hindi and English, and if required other regional languages.
4. Able to communicate confidently and politely, with good speaking skills.
5. Experience of at least 2 years in a Field Collections/Recovery (Fresh candidates CANNOT be considered).
6. Experience in coaching and developing skills of people.
7. Effective problem-solving and decision-making skills.
8. Knowledge of Bank's products & processes along with detailed knowledge of Bank products, their uniqueness, comparison to competitors etc.

- **Manager**

The profile of Manager should be as follows:

1. Must be a Graduate or equivalent.
2. Must have completed DRA Certification course offered by IIFB or equivalent institute.
3. Able to speak, read and write in Hindi and English.
4. Able to communicate confidently and politely, with good speaking skills.
5. Experience of at least 3 years in the field of collections/recovery (Fresh candidates CANNOT be considered).
6. Experience in coaching and developing skills of people.

7. Effective problem-solving and decision-making skills.
8. Complete knowledge of Bank's products & processes.

- Trainers

The profile of the trainers should be as follows:

1. Must be a Graduate or equivalent.
2. Experience / knowledge of Bank's products & processes.
3. Experience of at least two years in training in the field of soft skills and communications.

Ratios of personnel should be as follows:

Field agent: Team lead: 10: 1

Field agent: Manager: 100: 1

Field agent: Trainer: 100:1

2.2.8 Performance measure:

Connects: Minimum unique customers connect per month per FOS should be 150

2.2.9 DRA Certification

The cost for DRA certification to be borne by the Bidder for all field agents.

2.2.10 Assessment and 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, customer visits, PTP given by customers, resolution rate, 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.

Apart from Quality score there will be some SLAs also that the bidder should maintain, SLAs are defined in later sections.

2.3 Common guidelines for Collection's call center and FOS

2.3.1 Recruitment:

Following few areas are mandatory for Background Verification checks as per RBI policy and for due diligence on the agents (both CCA and FOS) 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 CCA and FOS goes through a training curriculum upon recruitment
 - CCA and FOS to go through regular trainings which should be managed by the bidder
 - Remuneration/Facilities to employees of Bidder: Bidder to ensure that the hired CCA and FOS compensation, working hours etc. meet all laws and regulations at the local, state, and center 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.

2.3.2 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 Collections call center employees/ Field agents 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.

2.3.3 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.

2.3.4 Insurance Coverage

- The Bank will not be liable for any damage/loss to assets, resources and manpower deployed by the Bidder for Collections 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.

2.3.5 Compliance to labor 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 labor legislations.

2.3.6 Grievance handling

- If the customer or customers threaten(s) to approach law enforcement authorities over any action of the Field Agent, then the Bidder shall provide timely information to the Bank about such threat and events leading to such threat. Bidder should submit the full report consisting of information about all customer connects and disposition and should actively assist bank in case of any legal action
- If there is any issue/ problem raised by any customer, then bidder must immediately escalate it to bank through proper channels and should submit full report consisting of information about all customer connects and disposition

2.4 Collections Tech capabilities: [To be used for both collections (0-90 DPD) and recovery (90+DPD)]

Collections Tech capabilities must have following 4 modules:

1. **Collection's monitoring system.** It will contain below mentioned modules
 - i. **Customer connects and communication tracker:** Dashboard to record and view all the connects and conversations that have happened with the customer (refuse to pay, promise to pay, date promised). Automatic reminders to call customers on PTP (promise to pay) date in case of non-payment
 - ii. **Communication:** Omnichannel, multi-lingual communication [through SMS, WhatsApp, bot] supported by digital payment link

Automatic trigger of SMS, WhatsApp bot, E-mail, and Voice Bot as per the system configurations

- iii. **Channels performance monitoring:** Tracking call center and field agents' productivity; And generate easy to read reports for SLAs evaluation
 - iv. **Case allocation:** Based on AI/ ML based model allocate customers to Voice bot, call center, and field agents
 - v. **Dashboard:** Customizable dashboards to view overall SMA data. Different screens access to Central office, Zonal office, regional office, and Branches
 - vi. **FOS app integration:** Monitoring system should integrate with FOS app and no data should be stored in App
 - vii. **Call center Interface integration:** Monitoring system should integrate with Call center interface and no data should be stored in the call center interface
2. **FOS App:** Integrated front end interfaces for field agents – real time tracking, journeys etc.
 3. **Call center interface:** Integrated front end interfaces for collection call center agents
 4. **Voice bot:** Voice bot solution for payment reminder and follow-up on promised dates

2.4.1 Collections monitoring system.

Modules of collections monitoring system

I. Customer connects and communication tracker:

- Full customer history to be maintained with all follow-up actions taken, all responses entered by every level (tele callers, field, branch, region, zonal level etc.) with full audit trails of the customer actions and follow-ups to be done. This should also have feasibility to capture dates of action taken for tracking purpose. At any stage, full customer history to be pulled up. Trails Disposition Master Creation to be done with front end rights for any modifications. POP up to display for PTP Cases to FOS as per dates fed.
- It should record customer PTP response across branch, call center, field agents.

II. Communication:

- It should automatically send digital communications to all the SMA customers as per the rules defined by bank. Channels as below to be made live on single click-
- It should have capability to send below mentioned communications to all SMA/NPA customers
 - › SMS/EMAILS/ WhatsApp messages (Welcome SMS/ Payment reminder / Successful Payment Ack.)
 - › Payment link
 - › Legal Notice
 - › Issue receipt for money received
 - › Receipt Cancellation
 - › Intimation for customer to update/add their contact details etc.

- It should be able to provide tracking of all digital and physical communications sent by bank (e.g., legal notice delivered or not)
- Collection's monitoring system should automatically trigger following things to customers as per the rules and data given by the bank
- It should provide success/ failure report of all communications sent by bank including but not limited to by SMS, WhatsApp, email, physical post, etc.

1. Text SMS

- System should trigger messages automatically to customers as per pre- defined logics given by bank, including but not limited to:
 - EMI overdue messages to SMA customers
 - EMI reminder messages to all customer before EMI due date
 - Thank you message with receipt number after cash/ cheque collection by field agent
- Call center and Field agents should have functionality to send SMS to customers as per journey aligned with the bank, including but not limited to scenarios such as mentioned below. It will be on discretion of bank to add scenarios time to time
 - To send digital payment link immediately to customer while agent on call
 - To send feedback link to customer (in specified cases)
 - Send EMI due reminders before due date
 - Send repeated reminders to customers in case of EMI default
- All message templates must be customizable by the bank. And all messages must be approved by bank before sending to any customer
- Messages must be available in multiple languages (list of languages to be aligned with bank)

2. Voice bot calling

The service provider needs to setup a best-in-class voice bot facility with services, explained in later sections in detailed

3. WhatsApp/ Chat Bot

- System should trigger messages automatically to customers as per pre- defined logics given by bank, including but not limited to:
 - EMI overdue messages to SMA customers
 - EMI reminder messages to all customer before EMI due date
- Call center and Field agents should have functionality to send WhatsApp messages to customers as per journey aligned with the bank, including but not limited to scenarios such as mentioned below. It will be on discretion of bank to add scenarios time to time
 - To send digital payment link immediately to customer

- To help customer with basic queries regarding loan (like EMI amount, due date, benefits of paying EMIs on time, etc.)
- All WhatsApp messages templates must be customizable by the bank. And all such messages must be approved by bank before sending to any customer
- WhatsApp Messages must be available in multiple languages (list of languages to be aligned with bank)
- Chatbot flow and script will be finalized by bank post discussion with final bidder

4. Email

- System should trigger messages automatically to customers as per pre- defined logics given by bank, including but not limited to:
 - EMI overdue messages to SMA customers
 - EMI reminder messages to all customer before EMI due date
- Call center and Field agents should have functionality to send WhatsApp messages to customers as per journey aligned with the bank, including but not limited to scenarios such as mentioned below. It will be on discretion of bank to add scenarios time to time
 - Send payment link to customer for EMI payment
 - To send feedback link to customer (in specified cases)
 - Send loan account statement to customer for loan details
- All Email templates must be customizable by the bank. And all such templates must be approved by bank before sending to any customer
- Emails must be available in multiple languages (list of languages to be aligned with bank)

III. Channels performance monitoring:

- FOS agents tracking dashboard. To track productivity of every agent/ agency and generate performance reports based on different parameters (like resolution rate across different products, geographies, buckets, etc.)
- Geo-tracker for FoS- Monitoring system should have the ability to display and check the geo location of each FOS/Agents/Employee whose ID is created on this monitoring system. Real time dashboard with location to be generated. Also, ability to identify shorter routes between different set of customers planned to visit for a day
- Call center performance monitoring: Track productivity of call center agents on daily basis
- Voice Bot performance monitoring: Track Voice Bot performance, productivity, etc.

IV. Case allocation:

- Treatment strategy (mode of communication to the customer) for all accounts will be shared based on AI/ML models (by bank only). System should be able to remember the treatment strategy till model is run again and new treatment strategy is shared. (Frequency of models running will be on discretion of bank)

- All customer data will be allocated to call center and field agents as per the internal treatment strategy and customer segmentation models
- It should get integrated with allocation AA models (built by bank) for automatically allocating SMA customers to different outreach mechanisms (e.g., Call center, field agents, Bot, SMS, etc.)
- The system should primarily be able to allocate cases based on pre-defined and soft coded logic as well as matrix logic (based on a front-end master as well as manual rights also required).

Ability for agencies to allocate to their branches/FOS (Feet on Street) and vice versa. Customer issues to be part of the workflow and the same to be built into the capability

V. MIS reports and dashboard:

- The collections monitoring system should have the capability to show bank's SMA/ NPA data- branch wise, zone wise, region wise, product wise and bucket wise and give graphical representation as well
- NPA Identification, Classification, provisioning & regulatory reporting as per IRAC norms
- Realtime NPA reporting to meet RBI IRAC norms for Banks
- Overall portfolio/pool performance analysis reports and yield reports
- Report related to overall resolutions drill down to collector/ zone/ state/ region/ product/ bucket wise
- Auto generation of MIS reports for risk monitoring and accounting.
- The proposed solution should be capable of integrating with existing as well as any new regulatory reporting systems. Accordingly, the solution should have the provision to capture and maintain the requisite data set of loan transfer transactions so that the same may be seamlessly integrated within timelines.
- Report of performance of the bidders and all SLA performances
 - › Auto generation of Regulatory reports/disclosures for Bank e.g., RBI Annexures
 - › Availability of Monthly report to enable Bucket wise analysis of:
 - » Delinquency period wise i.e., up to 30/31-60/61-90/more than 90 days
 - » Geographical wise delinquency report of the pool
 - » Product wise delinquency report of the pool
 - » Pre-payment rates of the pool
 - » List of loan accounts foreclosed with amount.
 - › GL and other accounting reports as per Bank's requirement.
 - › The bidder should also provide any customized reports, MIS reports as per requirement of the Bank.
 - › 2 people will be required to for MIS reporting

VI. Technical requirements

- a. The proposed system should integrate with CBS to get accounts details of the delinquent/ non-delinquent customers on real time basis, up-dation of the collection efforts made by the collection staff etc. covering various work stages that the collected money may go through till it is posted into the respective payer's account at the Bank
- b. Monitoring system developed to be accessible on web as well as mobile (Android and IOS system both)
- c. The system should be able to communicate with the external system like Enforcement Agencies/Advocates/Law firms /Regulators etc.
- d. Mobile app/ WEB should have secured restricted access functionality so that different stakeholders can access only their concerned features
- e. System should have goal setting tool to define specific objectives for agents, call center and branches
- f. The Proposed solution should have the ability to integrate with all dialers and CRMs of third-party Bidders (Tele-Calling Agencies/Field Agencies/Digital Intervention Agencies). Call recordings to be uploaded for audit and call quality checks/hygiene. Dialer Integration should have provision for call recording for Audit and call quality along with the use of specific technology like facetime, voice, rest APIs and so on.
- g. Recovery management system including one time settlement system with different scenario; customized for different customers
- h. Launch in multiple languages and customized version for different zones
- i. APIs based integration (Tentative)
 1. Integration with CBS
 2. Integration with Data warehouse
 3. Integration with LOS(Loan Originating System)
 4. Integration with NHAI Server
 5. Integration with VAAHAN Site
 6. Integration with Collections calling team
 7. Integration with FoS App
 8. Integration with Credit Information Bureaus
 9. Integration with NSDL
 10. Integration with E-Mail Server
 11. Integration with Payment Gateways
 12. Integration with CRM (Customer Relationship Management)

Note: Above shared list of APIs is indicative list only where bank have rights to modify the API list based on requirement.

2.4.2 FOS app:

The collections monitoring system should include an app (Mobile APP) for FOS. The app should have the capabilities of recording the dispositions, geo tagging, detailed follow up recording, update additional documents and details, print receipt for payments, contact tracing and route mapping

- FOS app should be connected to the main system and no data should be stored in FOS app; Data should be pulled from server only.
- Mobile APP shall be integrated with the main collection system (maintained by Bidder) with automatic synchronization
- Mobile APP shall prioritize the visits to borrowers' places based on the risk categorization of the borrowers decided by the bank
- The schedule of appointments details should be accessible through Mobile APP
- GPS facility to navigate to customer's location
- Mobile APP should calculate the duration of the visit with the mapped location
- The app shall have facility for updating the main core collection system for the FOS visits, collection activity, feedbacks, and payment information received from customer like- promise to pay etc. on real time basis
- Mobile APP shall have facility of recording the payment collection details with option of taking pictures
- The handheld app should have feature for providing an acknowledgement/payment receipt via SMS as per the receipt management process mutually decided with the borrower
- It should have capability to be linked with OTS (one time settlement) dashboard so that it could help the agent in closing the one time settlement with the customer

2.4.3 Call center Interface:

The collections monitoring system should include call center interface. The interface should have the capabilities of recording the dispositions, detailed follow up recording, contact tracing

- Call center interface should be connected to the main system and no data should be stored in it; Data should be pulled from server only.

2.4.4 Voice bot calling

The service provider needs to setup a best-in-class voice bot facility with services, including but not limited to

- Reminder calling to regular customer before due date
- Calling to delinquent customers as per the allocation given by bank
- Assist customer in making online payment using digital payment link

- Provide multilingual assistance (should be able to provide at least 12 languages [English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odia, Bengali, Assamese, and Gujarati] to start with and then add new language as per bank's request)
- Call customer in case of PTP break
- Welcome calling to new loan customers to remind first EMI due

2.4.5 The Infrastructure Requirements (For Tech capabilities)

- Collections monitoring system will be hosted in Bank's DC in Navi Mumbai, and DR in Hyderabad
- Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components
- Bank has Oracle ULA and can provide unlimited number of Oracle DATABASE licenses which bidder can make good use in its proposed solution
- Following products are available with Bank.
 - a. Database Enterprise Edition Licenses
 - b. Partitioning Licenses
 - c. Diagnostic Pack
 - d. Tuning Pack
 - e. Real Application Clusters
 - f. Audit Vault Database Firewall
 - g. Data Masking & Subsetting
 - h. Database Vault
 - i. Advanced Security Option
 - j. WebLogic License
- However, Bidder has to install, maintain, and manage the Database
- Any IT infrastructure component not listed above and required by the Collection Monitoring System covered under this RFP including servers, operating system, database, storage, network components, software, license etc. should be procured, setup and maintained by the bidder
- The successful bidder should:
 - a. Design the solution with high availability, and secure infrastructure in Data Centre, and Disaster Recovery site as per Industry accepted security standards and best practices
 - b. Disaster recovery center should be a 100% replica of primary data center
 - c. In future, if bank shifts any of the sites mentioned above (DC/DRC) to a new location, the successful bidder shall provide respective services from the new location

- Provide required hardware and software specifications along with security components as per statutory guidelines to maintain required SLA
 - a. All components should be designed to have High Availability configuration at both DC and DRC
 - b. Hardware specifications should include following (as applicable):
 - i. Number of virtual servers
 - ii. Processor specifications including number of Virtual Processor Cores in each virtual server.
 - iii. Memory requirement for each server.
 - iv. Storage Requirement
 - v. Operating System with version details
- Ensure compliance with data retention requirements
 - a. Ensure online data availability for 3 years and archive data after 3 years based on agreement with Bank
 - b. Ensure archived data is available for 5 years from the date of archival and is retrieved when required by the bank
 - c. Ensure data purging happens only after approval from the Bank
 - d. Ensure data backup/archival solution is modular
- Implement flawless switching of all the services under purview of this RFP to Disaster Recovery (DR) sites during DR drill as and when decided by Bank or in case of non-availability of primary / DC site
- Proactively monitor collections monitoring system infrastructure for availability, performance, latency etc. and ensure optimal performance as per SLA
- Ensure regular backups are being created as per process agreed with the Bank and conduct periodic testing of backup restoration process
- Periodically conduct capacity planning (at least once in six months & ad-hoc basis if there is surge in volume) and advise the Bank on infrastructure upgrade requirements with detailed explanation
- Provide detailed bill of material (as detailed in Commercial Bid -Annexure C for all components which need to be provided by the Bidder, including software components etc. and manpower for each year
 - a. Provide separate hardware requirements for each environment (Production Data Center (DC), Production Disaster Recovery (DR), Development/Test and UAT)
 - b. Cost estimate should be provided in the format mentioned in Bill of Material section <Annexure C >

2.4.6 Disaster Recovery Mechanism

The successful bidder should:

1. Design the solution with high availability, and secure infrastructure in Data Centre, and Disaster Recovery site as per Industry accepted security standards and best practices
2. In future, if bank shifts any of the sites mentioned above (DC/DRC) to a new location, the successful bidder shall provide respective services from the new location
3. Provide required hardware and software specifications along with security components as per statutory guidelines to maintain required SLA
 - a. All components should be designed to have High Availability configuration at both DC and DRC
 - b. Hardware specifications should include following (as applicable):
 - i. Number of virtual servers
 - ii. Processor specifications including number of Virtual Processor Cores in each virtual server.
 - iii. Memory requirement for each server.
 - iv. Storage Requirement
 - v. Operating System with version details
4. Ensure regular backups are being created as per process agreed with the Bank and conduct periodic testing of backup restoration process
5. Periodically conduct capacity planning (at least once in six months & ad-hoc basis if there is surge in volume) and advise the Bank on infrastructure upgrade requirements with detailed explanation
6. Provide detailed bill of material (as detailed in Commercial Bid -Annexure C) for all components which need to be provided by the Bidder, including software components etc. and manpower for each year

2.4.7 Testing

The proposed solution should support A/B testing to review the effectiveness of new build and how the users react to the change

The successful bidder must:

- Ensure that all developed, configured, or deployed software are tested
- Ensure Unit Testing, Integration testing, Functional Testing, User Acceptance Testing, Regression Testing, Performance Testing, Load Testing, and Security and Compliance Testing is executed as required for customer facing journeys, backend changes and APIs (using mock/stub APIs)

- Provide and configure all necessary tools for testing like JMeter, Selenium, Cucumber, Appium etc. for user interface testing, functional testing, API testing and other testing scope
 - a. Ensure automated unit testing, functional testing, and non-functional testing (e.g., performance test, security test) are integrated into CI/CD pipeline and execution reports are part of release artefacts
 - b. Ensure at least 85% test coverage for custom-built code
- Ensure that test cases are documented during build phase meeting the acceptance criteria of use case scenarios
 - a. Ensure comprehensive coverage of both expected and negative scenarios
- Setup test environment appropriately reflecting real-world scenarios with test data generated for all attributes (with anonymization as required)
- Ensure performance testing is conducted for both synthetic as well as on real-world endpoints with performance criteria (stress, endurance, load, peak, scaling time etc.) agreed with the Bank
- Ensure performance and stress test reports meeting the requirements are shared with the Bank
- Assign dedicated resources to support UAT at Bank's specified premises
- Share the UAT plan and pre-requisites two weeks in advance, and work to complete the UAT on time
 - b. The project plan should include all important milestones and approaches to achieve the desired goals. E.g., Dry runs, parallel runs, roll back plans, contingency plans etc.
 - c. Ensure two rounds of comfort test, final UAT and sign-off from Bank's team
 - d. Any deviation in the scheduled UAT plan must be immediately communicated to the bank
- Ensure customization or further build of the platform, if required based on the UAT observations, must be done by the bidder at no additional cost to the Bank
- Report UAT status daily to the Bank's IT head or the person nominated for the rollout at the Bank's end
 - a. Co-ordinate with the Bank's IT team whenever any input is required from the bank regarding UAT

2.4.8 Customization of the Software

The proposed solution should support customization through modern open-source languages (like Java, JavaScript, NodeJS etc.)

- a. Any proprietary language should not be used and any Bidder dependency for customizations should not exist
- b. Bidder should clearly mention which open-source language is required for customizations

- c. Manual with documentation of customization process, steps to use Integrated Development Environment (IDE), Software Development Kit (SDK) or appropriate modules should be provided by the bidder with FAQs, video etc.
- d. The successful bidder should support customization requests from the Bank, in case the requirement cannot be supported through available configuration features

2.4.9Key Metrics

- The proposed solution should support the following uptime, RPO and RTO requirements of the Bank in production:

Metric	Requirement
RPO	0 minute
RTO	90 minutes
Uptime for all Production systems	99.0%

- Bidder to provide Application Performance Monitoring Tool details as part of the scope. Bank may at its discretion choose to integrate with alternate application performance monitoring tool available with bank.
- Integration of the collections monitoring platform with the chosen APM tool to measure above metrics is in scope
- The proposed solution should support the following capacity requirements of the Bank:

Metric	Requirement
Bank login/Day	~5500
FOS login/Day	~1000
Call center logins/Day	~200

- The successful bidder should demonstrate that the proposed solution meets the required key metrics
- The proposed solution should support the following incident management requirements of the Bank: Table A:
- The successful bidder should demonstrate that the proposed solution meets the required key metrics
- The proposed solution should support the following ticket management requirements of the Bank:

Severity	Response Time	Resolution Time	RCA Time
Severity 1	30 minutes	4 hours	<24 hours
Severity 2	60 minutes	8 hours	<48 hours
Severity 3	4 hours	48 hours	<72 hours
Severity 4	24 hours	4 days	1 Week

- a. Effective workaround is acceptable for Severity 1 and Severity 2 tickets

- b. Complete Root Cause Analysis (RCA) should be conducted in 24 hours
- c. Permanent resolution should be deployed within 24 hours or per timelines agreed with the Bank
- d. Overall Penalty: Capped at 10% of the contract value

3 Documentation

The successful bidder is responsible to:

- Provide and maintain following documentation for all implementations and customizations done:
 - a. Project plan consisting of – Scope, Schedule, Resources, Quality, Risk & Communications
 - b. Business requirement document
 - c. Non-functional requirement document
 - d. Functional design document
 - e. Technical design document
 - f. Interface design document
 - g. Architecture diagrams with specifications
 - h. Requirement traceability matrix
 - i. Test plans
 - j. Test scripts with comprehensive test cases
 - k. Test summary (including defect status and details)
 - l. Performance test report
 - m. Deployment plan
 - n. Installation qualification or deployment manual
 - o. Release notes
 - p. User handbook including screen/report layouts, business workflows, key actions, support details etc.
 - q. Security scan reports (SAST, DAST etc.)
- Provide system administrator handbook including system security, user/system access management, application monitoring, audit trail monitoring, database administration including backup, restoration and archival, patch deployment, content management, and other maintenance and operational activities

- Provide bug fix reports, root cause analysis reports, workaround implementation reports etc. as required for maintenance and support actions
- Provide documentation of Business Continuity Planning process, design aspects and operational workflow
- Documentation of Disaster Recovery (DR) drills including process followed, report of outcomes, observations, action items etc.
 - a. Demonstrate and provide required documentation for Business Continuity of services in every DR failure scenario
- Provide FAQ documentation and demo videos of features for better understanding of the Collections monitoring system
- All documentation should have diagrams, screenshots, flowcharts, and simple language for easy understanding of the Collections monitoring system
- Any modifications in the above-mentioned documentation during upgrades, patching, customizations etc. should be supplied by the bidder to the Bank, free of cost in timely manner
- All documentation should be uploaded to Bank's centralized document repository, and accessible to all Bank stakeholders and team members at all times

4 Intellectual Property

- The Bank intends to procure and own the Collections monitoring system developed by the successful bidder
- The successful bidder should provide comprehensive warranty for the application and Bank will be paying the AMC after completion of the warranty period
- The Bank should have the ownership of all the Intellectual Property rights associated with the system and source code, both future and present, even after the warranty/AMC period
 - a. Source code for customization done for Bank in Collections monitoring system and for other related services shall be provided by the bidder to the Bank for unlimited and unrestricted use by the Bank
 - b. Bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation
- The Bank should have the rights to modify the platform and source code without any restrictions. However such modification shall be carried out by the Bidder.
- In case the successful bidder is coming with software, which is not its proprietary software, then the bidder must submit evidence in the form of agreement it has entered into with the software Bidder which includes support from the software Bidder for the proposed software for the full period required by the Bank
- If the successful bidder has used any specific proprietary platform or components, an escrow agreement needs to be executed

- a. The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder
 - b. Bidder shall transfer all Intellectual Property Right on non - exclusive basis for all the customizations done for Bank for the solutions and these IP rights would also be applicable for Bank's subsidiaries (Domestic or International) and sponsored RRBs.
 - c. The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied/procured by the bidder to the Bank in order to protect the Bank's interests in an eventual situation
 - d. The Bank and the bidder shall enter into a tripartite escrow Agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent
 - e. As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization
 - f. All costs for the Escrow will be borne by the bidder
 - g. The escrow code along with all documentation shall be periodically updated every one year by the bidder. Bidder shall submit a self-certificate confirming the same after every update
- The Bank shall also have the right to conduct source code audit by third party auditor
 - The Bank shall have right to audit of the complete solution proposed by the successful bidder, and inspection by the regulators of the country.
 - The successful bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software
 - The successful bidder shall also provide licensed software for all software products whether developed by it or acquired from others and shall assign in the name of the bank.
 - The successful bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard.
 - In case of any event of default on account of defects in the licenses or any of the above, bank will not be responsible in any manner and any liability on account of such event will be on the bidder.

Enterprise Licensing

- The Collections monitoring system should follow enterprise-wide perpetual licenses for all modules offered without any constraint like number of users, transactions, APIs, screens, delivery channels, devices, branches etc.
- License for the Collections monitoring system should cover all installations like primary site, DR, other environments like Development, UAT, Sandbox etc. based on Bank's requirements without limitations on number of users, servers, usage, integrations etc.
- All software envisaged is required to be on-premises software licensed to Bank
- The successful bidder must:

- a. Provide licensing policy to the Bank covering the platform, solution, hardware, software, or any other component supplied as part of this RFP
- b. Ensure the software supplied must be the latest version of the software supplied by the OEM. Beta versions of any software shall not be accepted
- c. Consider the disaster recovery environment while proposing the software licenses
- d. Offer technical and functional support of the service for contract tenure post implementation of solution
- e. Provide complete functional and technical solution for any new platform, model, and OS and DB upgrade within thirty days of launch in India without any extra cost
- f. Ensure Collections monitoring system along with final customization should be VAPT certified at no extra cost to Bank
- g. Ensure support contract for the solution should include any and all regulatory (RBI, NABARD, NPCI, IBA, IRBT, CIBIL etc.) global or country wide or state-wide updates, cyber security framework updates etc. free of cost during the tenure of contract
- h. Ensure support contract for the solution should include program updates, patches, fixes, and critical security alerts as required.

5 Warranty and AMC

- The BIDDER shall provide one-year comprehensive onsite warranty and four years AMC/ ATS (Total Five Years) for the Collections monitoring system and other associated solutions in scope of the RFP, including software and associated modules and services. The warranty shall start from date of Going-live.
- The Product should have a roadmap for 5 years from the date of Going-live. The BIDDER should provide assurance that the Collections monitoring system and other associated solutions in scope of the RFP work as per the functional, technical, and operational specifications set out in the RFP.
- The BIDDER shall provide assurance that as and when any problem arises, the same would be rectified immediately by the BIDDER without any additional cost to the Bank.
- The warranty and AMC of the software shall include all version upgrade, patches/fixes, upgrades, compliance of mandates (legal guidelines of GOI as per Gazette of India, regulatory authorities, RBI, NPCI, etc.) and maintenance support, troubleshooting, performance fine tuning, problem resolution for the OS, database, middleware, and the application software for total solution provided by the BIDDER.
- The warranty and AMC of the hardware shall include preventive maintenance, performance fine tuning, error rectification, replacement of parts for all the hardware components of the total solution provided by the BIDDER.
- The AMC rates quoted by the BIDDER in the Commercial bid shall be valid for a period three years after expiry of the Five-year contract period.
- Warranty and AMC support shall be mission critical working days with site engineers for hardware and software. Proactive and preventive measures form a part of the AMC.

- The Bank reserves the right to terminate the AMC after giving three months' notice.
- Warranty and AMC shall cover, inter alia, free provision of such spares, parts, kits, software upgrades as and when necessary to ensure that the Equipment's function in a trouble-free manner. The BIDDER shall correct any faults and failures in the Equipment's and shall repair and replace worn out defective parts of the Equipment's on 24x7 basis. In cases where unserviceable parts of the Equipment need replacement on account of product malfunction caused by circumstances not attributable to the Bank, the BIDDER shall replace such parts at no extra cost to Bank with new parts or those equivalent to new parts in performance without any downtime on this account.
- If any hardware/ software goes out of support/ End of life/ sunset during the warranty/ AMC period, the same would be replaced by the next version of software/hardware without any cost to the Bank. Also, hardware/software replacements shall be done in a planned manner to ensure that no downtime is required on this account.
- The BIDDER warrants that the services provided under the contract shall be as per the Service Level Requirement specified in this RFP. The Bank shall notify the BIDDER in writing of any claims arising under this warranty. Upon receipt of such notice, the BIDDER shall with all reasonable speed, repair/replace/reconfigure/re-provision the defective equipment or service, without prejudice to any other rights, which the Bank may have against the BIDDER under the contract.
- If the BIDDER, having been notified, fails to remedy the defect(s) within a reasonable period as per the terms and conditions of this RFP, the Bank may proceed to take such remedial action as may be necessary at the BIDDERS's risk and expense and without prejudice to any other rights, which the Bank may have against the BIDDER under the contract.
- The BIDDER guarantees that all the software supplied by the BIDDER is licensed and legally obtained.
- The BIDDER shall be fully responsible for the manufacturer's warranty in respect of proper design, quality and workmanship of all equipment, accessories etc. covered by the offer.
- The BIDDER must warrant all equipment, accessories, spare parts etc., against any manufacturing defects during the warranty period. During the warranty period BIDDER shall maintain the equipment and repair/replace all the defective components at the installed site, at no additional charge to the Bank.
- Warranty shall not become void if the Bank buys any other supplemental hardware from a third party and install it with these equipment's. However, the warranty would not apply to such hardware items installed.
- The same maintenance standards specified for warranty period is applicable during the AMC period as well.
- If any of the peripherals, components etc. are not available or difficult to procure or if the procurement is likely to be delayed, the replacement shall be carried out with equipment of equivalent capacity or higher capacity at no charges to the Bank, during the currency of warranty or AMC period.
- The AMC charges provided by the BIDDER in the Commercial bid cover the cost of hardware, operating system software, database, application software etc. The AMC of the software includes all patches, future Version and other upgrades, compliance of mandates (of Regulatory Authorities, RBI, NPCI etc.) and other relevant standards, and maintenance

support for the OS, database, and the applications. The payment would be made quarterly in arrears. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank

- The ATS for software should be minimum 15% of the License cost.

6 Facility Management and Maintenance Services

- Bidder shall designate one of its personnel as the Project Manager, to interact with the Designated Customer Support Contact from the Bank for the purposes of getting approvals, progress report, discussing and resolving issues, arranging meetings, successful implementation of this project etc. Bidder shall also provide Facility Management having hierarchical and scope-based support personal such as L2, L3 and Team leads.
- During implementation phase there should be a team of at least 6 resources L3 – 1 and L2 – 5 including resources of OEM.
- For FM services there should be a team of 5 resources (L1 - 3 and L2 - 2) on all working days. However, Bank shall decide the actual requirement of the resources after due assessment.
- There should be a team of L3 & L2 resources preferable self-sufficient Agile team to attend bug fixes, handle Change Requests, maintenance, and support.
- Bidders should ensure to manage and maintain software as mentioned in the RFP and as per the agreement the bidder should deploy at Bank's Site required number of onsite technical experts throughout contract period. The deployed resources (to have adequate skill, good academics & be technically sound) should manage the above-mentioned scope of work and have experience for monitoring & management of the proposed solution. The deployed resources should be available and work on all working days. The bidder should be able to recruit/ deploy the resources within 30 days of placing the order/LOI for the onsite technical resource.
- Bidders to ensure that deployed resources should be competent to develop/ configure/ handle/ integrate/ maintain/ manage/ Implement/ Test / Go-live the proposed Collections monitoring system.
- Bidder should ensure that the onsite resources should perform testing, support, monitoring, implementation, integration, Trouble Shooting, reporting, RCA reports, coordination with bank's teams, Audit compliance, any other statutory compliance, Patch Installation (OS, DB, App and Software) fixes, analytics, fraud risk/rule management & monitoring, day to day MIS reports, Regulatory reports, conducting DR Drill, backup/restore. These activities are an indicative gist of activities which may increase depending upon the requirement of the Collections monitoring system Eco system.
- Bidder should ensure continuity of resources during the implementation phase.
- The Onsite resources shall also prepare and maintain the detailed process documentation, Standard operating procedure and other documentation as required for implementation, maintenance, and management of the solution and same shall be submitted before signoff and within 30 days of GO-LIVE of solution & be properly updated during the contract period.

- The deployed resources shall be on the bidders' payroll/contracts and will not be having any employment right with the bank. These resources will not have any right whatsoever to lodge claim of any nature directly or indirectly with the bank. The selected bidder shall address such issues without involving the bank. The onsite resources provided for Facility Management at Bank's premises should be on payroll of the successful bidder and not on any third-party payroll. In case, if the successful bidder has to depute third party resource payroll and not bidder's payroll, the permission of the same is to be taken from the Bank before deployment and it will be successful bidder's responsibility for any action taken on part of the deployed resource by the bidder.
- The deputed persons have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised/ disclosed/ misused/ misappropriated then bank would take suitable action as deemed fit and selected Bidder would be required to compensate the bank to the fullest extent of loss incurred by the bank. Bidder is expected to adhere to Bank's request for removal of any personnel, if bank notices any negligence/gross misconduct/violation of trade secret/disclosure of bank's data to third party and any decision of the bank in this regard would be final and binding upon the selected Bidder.
- Bidders to ensure that the resources deployed for onsite support should possess minimum 2-year experience. Bank reserves the right to claim change in resource based on the performance of the resources.
- If Bank has to increase or decrease resources at onsite or off-site same shall be done at the same rate as provided in this RFP.
- Monitoring and Management of Collections monitoring system including infrastructure deployed. Bidder should provide the dashboard for Real-time monitoring of Collections monitoring system traffic/transactions/API calls etc. and get the transaction status and its reason of failure, if any. Breakup of Business and Technical decline.
- Configuration management: The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with the latest configuration and both the sites (DC & DR) have consistent configuration.
- Patch Management: The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with patches as and when they are released after due testing. Critical patches should be applied immediately as per Bank Policy.
- Service Level Management, Service reporting- Maintain the service levels as per the RFP and provide a periodic report to the Bank assessing all device performance under the scope of RFP against the Service Levels. Service Levels will include Availability measurements and Performance parameters (Utilization of CPU, RAM, storage, TPS, performance etc.)
- Change Management: The successful bidder must ensure that all supplied & installed infrastructure & solutions related changes are properly updated and recorded with version controlling and to have consistent setup both the sites (DC & DR).
- Database Management: The successful bidder should ensure management of the Database.
- Coordination with different Bank's partners and other regulatory entities. Work as per Standard Operating Processes defined by the Bank, create and maintain SOPs as per project requirement.

REQUEST FOR PROPOSAL (RFP) FOR DIGITAL COLLECTIONS- PLATFORM, CALL CENTER AND FOS

- Co-ordinate with Bank's IT Team or teams identified by the Bank. Preliminary trouble shooting of any issue related to the Collections monitoring system as reported by Bank staff or customer.
- Update ticket status in Bank's monitoring tool or in such a manner that same will readily available as & when required with logging.
- Log ticket bidder internal helpdesk for solution related issues through any of the following mode: Telephonic, Email, Ticketing Tool etc.
- Maintain log of all down calls for MIS purpose and provide daily, weekly, monthly, quarterly reports to Bank in formats finalized during operations.
- Interface with and coordinate problem identification and resolution with the appropriate support organizations within or external to the Bank; Co-ordinate with OEM for ticketing, escalation and resolution of issues and restoration of hardware or associated software.
- Provide a periodic report to the Bank assessing all device performance under the scope of RFP against the Service Levels.
- Operation Management: The successful bidder should review the performance of the equipment/ technology deployed with the bank on a bi-annual basis and take necessary upgrades, i.e., of equipment and software, as and when required without any additional cost to the Bank. Successful bidder should monitor measures, evaluates, and records status and performance information about all the equipment and software brought in by the bidder to aid in performance monitoring and tuning of the environment. Performance metrics should include utilization, throughput and other critical system needs. The successful bidder shall implement proactive procedures to address trends identified from performance and monitoring data. The successful bidder should provide standard reports that are to be provided to designated Bank personnel.
- Successful bidder should fix any security findings/vulnerabilities identified by various security agencies hired/consulted by the Bank without any additional cost during the contract period. Further, if the security observation(s) cannot be closed by applying updates/patches/fixes/upgrades to the supplied equipment and replacement is the only option to close the observation(s), then the successful bidder has to replace the device(s) with device meeting all the specifications of the RFP at no extra cost to the Bank. However, the Bank reserves the right to waive off the hardware replacement depending on the type of vulnerability and its associated risk.
- End of Sales / End of support: The Bidder has to ensure that any solution/equipment supplied as part of this RFP should not have either reached or announced 'End of Sales' (1 years from last date of submission of Bid.) or end of support for at least 5 years from the date of issue of purchase order. In the event if any equipment supplied by the bidder reaches end of support, within the 5 years period from the date of supply, the bidder has to replace the equipment with devices having equivalent or upgraded specification, at no additional cost to the Bank or revamp the entire solution (if required).
- The Solution including Application & Hardware shall have a roadmap for 5 years from the Project Sign Off date. A certificate to this effect should be provided by the bidder . Continuing the services / maintenance beyond 5 years would be as per the Service Continuity clause in this RFP.

- Facility Management (FM) on all working days basis shall be a part of solution for entire contract period. End to end service support shall be provided by the bidder. The bidder shall ensure the availability of dedicated FM personnel on all working days during the contract period. The bidder shall ensure that the FM personnel are available exclusively for Collection's monitoring system. FM personnel shall have a graduate degree at a minimum, have 2 years of experience in the field of Collections monitoring system of Software support and have in-depth knowledge of the solution provided. Bank reserves the right to interview the FM personnel including Project Director intended to be deployed and if not found suitable may reject them.
- The bidder shall provide mission critical support for both hardware and software for Collection's monitoring system. The mission critical support includes all working days weeks support with site engineers for hardware and software.
- The bidder shall deploy a Project Manager having minimum 10 years of work experience in the same field stationed at Mumbai / Navi Mumbai for entire contract period.
- Incident Management -

The bidder shall establish robust Incident Management process including:

- a. Provide prompt support for incident management for all components of the Collections monitoring system
 - b. Provide automated fault detection and resolution
 - c. System to provide for automatic escalation in case of problem not getting resolved
 - d. Do proactive maintenance of all devices
 - e. Analyze machine performance and suggest improvement
- Service desk
 - a. Providing technical assistance for logging, troubleshooting, and managing the service requests for the Collections monitoring system
 - b. Monitoring, alerting, troubleshooting and resolution of incidents/ problems for the Collections monitoring system
 - c. Monitoring and alerting on the health of the Collections monitoring system
 - d. Providing technical assistance for logging, trouble shooting and managing collections monitoring system related service requests
 - Accounting and Reconciliation
 - a. Recording and Storage of all transactions pertaining to the Collections monitoring system and associated services, as described in the Bank
 - b. MIS reports for all Collections monitoring system and associated activities on a routine basis or as requested by the Bank
 - c. Ability to interface with the Bank's data and analytics systems to provide the reports required by the Bank, in the format as prescribed by the Bank

- Information protection
 - a. Backup, storage, and restoration of data related to the Collections monitoring system and associated services, in a secure and reliable manner
 - b. Backup, storage, and restoration of configuration data for the Collections monitoring system and associated infrastructure
 - c. Backup, storage, and restoration of any mission critical data related to the Collections monitoring system and associated services
 - d. Backup, storage, and restoration to enable the Bank to achieve regulatory compliance as per Bank, RBI, or other applicable guidelines.
- Business Continuity/ Disaster Recovery
 - a. Implementing and maintaining BCP and the DR readiness (including data replication), for the Collections monitoring system and associated services in order to meet the Bank's RTO and RPO Objective.
 - b. Replication of data between the primary and the DR site from the disaster recovery perspective.
 - c. Bidder to perform Drill (Switch-over and Switch-back) activity as and when scheduled by the Bank
- Compliance and assurance
 - a. Assisting the Bank in attaining and ensuring on- going compliance to various regulatory and data security/ privacy requirements
 - b. Addressing relevant threats/ risks identified in a proactive manner and through audit observations
 - c. Providing analysis and MIS for Switch and associated services related data, to demonstrate audit readiness and adherence to the agreed service levels.
 - d. For all existing applications, BIDDER shall submit Data Dictionary (wherever feasible) as a part of System documentations.
 - e. Shall submit within 10 days from signing of this Agreement, an Application Integrity Statement from application system Bidder providing reasonable level of assurance about the application being free of malware at the time of sale, free of any obvious bugs and free of any covert channels in the code
 - f. Compliance to Bank IS policy and other related policy, adherence to Bank Minimum Baseline security requirement, adherence to all internal and external audits and Quarterly/half yearly VAPT requirement
 - g. Bidder should close the audit and VAPT observations within the stipulated timeline
- Provide preventive and breakdown maintenance activities without any impact on day-to-day operations to maintain the required business uptime covering the working days of the collections call center

- Provide 36 hours' notice to the Bank and seek approval before executing any preventive maintenance
 - a. This notice should have details of the changes being implemented including testing results, impact to Collection's monitoring system's users, communication process for users, fallback process and any other documentation requested by the Bank
 - b. Provide updates throughout the maintenance window at frequency agreed with the Bank
- Provide status of support activities and tickets on a regular basis to the Bank and attend all required meetings on governance of the IT systems
- Ensure root cause analysis and ticket management processes are followed as per SLA timelines defined by the Bank in this RFP

7 Mandatory Training/Knowledge Transfer

- The successful bidder is responsible to impart required training to the Bank's project and core teams and support, configure and maintain the Collections monitoring system
- The successful bidder shall organize following training to the Bank's team:
- Five working days training to the Bank's Core Team (to be imparted before UAT in multiple batches)based on agreement with the Bank
- Comprehensive training to the Bank once in a year during the contract period, as and when required by the Bank
 - a. Training to IT team should cover configuration, operations, maintenance & support, administration of software, platform architecture and components, installation, troubleshooting processes, user management, data base administration and maintenance, report generation, security management, backup & disaster recovery etc.
 - b. Training to business user groups should cover operational features, functionalities in the modules, report generation, auditing, and any other operational activities
 - c. Training to the Business Operations team to on-board partners, view reports, integrate partners using APIs, or any other activity to be handled by the concerned team
- Training material to be provided to all the trainees (including support Bidder, if any) with illustrations of scenarios, required actions, possible support features etc.
- All trainings will be conducted onsite at Central Bank office in Navi Mumbai
- The successful bidder should indicate the optimum number of days / hours required for all training programs onsite
- The successful bidder should provide self-paced training content with video, audio, and subtitles (e-Learning material)

8 Onsite Support

The Bank shall give Bidder and its personnel only physical access to the Support Location, and the designated hardware & Equipment to enable Bidder to provide the Maintenance & Support Services. Any mode of remote access will not be allowed from any Network outside Bank's Network.

9 Audit and Evaluation:

The Bidder IT infrastructure would have to undergo the following Review/Audit at defined frequencies or as required by the Bank

- a. Source Review
- b. Information security
- c. Bank/Third party audits
- d. RBI audit
- e. Internal / Concurrent Audits / Reviews

10 Security Requirements

- Data Encryption/Decryption with 256 bits shall be as per Bank's Standard for all the files pushed through SFTP Server.
- The collection agency shall adhere with the upcoming Data Protection Law.
- The collection agency shall recommend a highly secure model, agreeable by the Bank to ensure utmost data security of customer data whether in rest or transit.
- The technical quality and standards of all the hardware and software will need to be finalized in consultation with the Bank to ensure that it meets the quality standards as expected by the Bank.
- All the servers installed by the collection agency shall be configured and hardened in accordance with Banks Operating System (OS) and application security hardening best practices. Vulnerability Scan/Penetrating testing shall be performed on all new servers and information obtained shall be evaluated to fix any GAPS.
- The collection agency to provide dedicated infrastructure including workstations, V-LAN network, area of operation for Bank Collection Management Activities running out of the Bidder site.
- The usage of floppy drives, CD ROM drives/USB shall be restricted from all workstations. The collection agency shall Disable or remove all unnecessary interfaces, ports from the devices.
- The collection agency to install firewall and other technology and security procedures to prevent unauthorized access or improper use.
- No Modem /external devices to be installed in the network.

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- No laptops of any kind to be connected on network, unless approved by Bank authorized personnel.
- All windows servers/desktops shall have real-time antivirus protection enabled and antivirus to be updated regularly. The collection Agency shall submit for the antivirus updation report to Bank's IT security team.
- Bank applications and data on servers should be separated from other customers with firewall. Separate Server for Bank should be provisioned. Bank data should not be shared across common servers.
- The collection Agency shall document the latest OS (Operating System), database and hardware configuration settings and submit the same with the Bank's team.
- No Person working on a Bank Data would be allowed to take anything outside the Bidder shop. Proper checking of Agents needs to be undertaken when he/she enters the site and when he/she leaves the site for any kind of paper, device such as CD ROM, Hard disk, Floppy etc.
- No workstation would be allowed to take print out unless approved by Bank FTE on the site.
- Parallel ports on the all the workstations would need to be disabled.
- Bank will reserve the rights to audit the premises at any time they feel right. The Bidder would not have any concern about the audit and will Grant full access to the auditor (Bank or Third Party) to conduct the audit as per the Bank requirements. It is not mandatory to disclose the date and time of the audit of the premises.
- Data purging has to be in line with Bank policies/guidelines issued to partner on time-to-time basis.
- Hard drives used for data transfer should be destroyed Post data upload. The Bidder will destroy/format the hard drive-in front of the Bank representative and send a confirmation to respective business FPRs.
- All data transfer between the Bidder and Bank should be in encrypted format with 256-bit encryption.
- Only supervisor should have necessary access to the data. Lower-level staff will have access to data only on need-to-know basis.
- Agents must submit their handbags/mobile phone/PDAs to the Team leader before they login to the systems.
- Agents should not be allowed to take any notebook/papers outside the office premises (no paperwork).
- Fire Detection and Prevention measures should be in place.
- Air-conditioning system should be installed for Data Centre area.
- Identification badges should be provided to employees, visitors, contractors, and third-party personnel entering the premises.
- Register should be maintained for entry and exit of visitors, contractors, and third-party personnel.
- All changes on the network/system would go through the change management process which will have to be approved by Bank Information Security officer. • The Bidder needs to comply

with Bank data classification standards. The entire data/information is classified as Confidential.

- The Bidder must have provision for the CCTV recording for all entry/exit points and all workstations.
- Also, all recording backups must be kept preserved for at least 12 months. Out of this, at least one month data to be kept online. After this should be handed over to the Bank.
- No Password will be shared between Employees of the Bidder. Individual employees will own individual id & password.
- Agents shall not be allowed to send mails to external domains like Gmail, Yahoo, etc.
- Agents shall not be allowed to copy and paste to local system.
- It is preferable that the Bidder shall implement ISMS in accordance with ISO 27001.
- The access to call & screen records should be limited to authorized individual(s).
- Generic IDs shall not be used to access to banks data. Periodic user IDs and access review shall be performed for all system components.
- Audit trails for all the activities performed on agent have to be generated and maintained as per bank's policy
- Agents shall not have excess privileges (administrator) rights in the application / systems accessed by them.
- Bidder to implement COB requirements to ensure 24/7/365 uptime with possibility to retrieve information in case of any issue.

11 Period of contract

The contractual period will be **5 years** from the date of signing of contract

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 up to another 5 years.

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

12 Project Timeline

The successful Bidder is expected to adhere to the following timelines concerning the implementation of the solutions/services in bank.

All 3 implementation i.e. of tech enablers, call center and FOS shall be carried out in parallel.

i. Tech enablers

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S. No	Activity	Time Period for Completion	Time period from Project Start Date	Deliverables
1	Installation of the Collections monitoring system	Within 2 weeks	2 weeks	Delivery and installation of all the related Collections monitoring system components.
2	Acceptance test	2 Weeks	4 weeks	Acceptance test involving installation and commissioning and successful operation of the Collections monitoring system.
3	Integrations	8 weeks	12 weeks	Integrations with bank CBS, LMS, LOS, Data warehouse, SMS vendor, WhatsApp chatbot vendor, Email vendor, FOS App, Collection's call centre, Credit information bureaus, Bank CRM.
4	Customizations of dashboards, FOS app and voice bot	2 weeks	14 weeks	All the functionalities/ requirements as depicted in scope of work shall be made live.
5	Move to Production	1 weeks	15 weeks	

ii. Call center

S. No	Activity	Time Period for Completion	Time period from Project Start Date	Deliverables
1	Set up call centre	Within 2 weeks of Sign off	2 weeks	Set up of the call centre including dialler and telephony system Integration with collections monitoring system
2	Onboard 50 calling agents	4 Weeks	6 weeks	30% volumes will be transferred to the new bidder
3	Onboard rest of 100 calling agents	4 Weeks	10 Weeks	100% volume will be transferred to the new bidder

iii. FoS

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S. No	Activity	Time Period for Completion	Time period from Start Date	Deliverables
1	Pilot Phase (2 states): Onboarding of FOS for pilot region	Within 4 weeks of Sign off	4 weeks	Pilot phase will be done in two states decided by the bank. Bidder must arrange FOS based on bank's requirements for pilot.
2	Pilot phase Go-Live	12 weeks	16 weeks	Pilot performance will be tracked for a period of 3 months
2	Phase 1: Launch of FOS in more 8 states	12 Weeks	28 weeks	Bidder must arrange FOS based on bank's requirements for phase 1 (In additional 8 states)
3	Phase 2: Launch of FOS in 10 more states	12 Weeks	40 Weeks	Bidder must arrange FOS based on bank's requirements for phase 2 (In additional 10 states)
4	Phase 3: Launch in rest of India	12 Weeks	52 Weeks	Bidder must arrange FOS based on bank's requirements for phase 3 (In remaining states)

13 Billing Method

The Bidder will provide the following break up

1. Cost per call center agent per month
 2. Cost per FOS per month
 3. Support cost for Call Center Platform per month
- 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.
 - FTE indicates an agent occupying a workstation, deployed at any point in time when the Collections call center is up. FTE does not include other staff members (quality teams, managers, support staff members, IT experts, etc.). Bank shall only count the number of FTEs as defined above and shall not count other staff members put on deployment for operations and management of Collections Call Center
 - FOS indicates only the agent that is dedicatedly devoted for CBol and visit customer house for collections. FOS does not include other staff members (quality teams, managers, support

staff members, training experts, etc.). Bank shall only count the number of FOS as defined above and shall not count other staff members put on deployment for overall field operations

- 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.
- The Bidder will quote the "Cost per FOS per month". It means the cost shall be for one FOS for one shift of 8 hours for one month. The Bidder might deploy any number of shifts between the working hours allowed. 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.

14 Service Level Agreement

This section describes the service levels that has been established for the Services offered by Bidder to the Bank. Bidder shall monitor and maintain the stated service levels to provide quality customer service to the Bank

The Bank expects that the successful Bidder to adhere to the following minimum Service Levels:

- Any fault/ issue/ defect failure intimated by Bank through any mode of communication like call/e-mail/fax etc. are to be acted upon, so as to adhere to the service levels.
- The Bidder should have 24X7X365 days monitoring, escalation, and resolution infrastructure.
- Bidder to arrange for updation required in the system to meet the changes suggested by RBI/ Govt. of India/ regulatory authorities towards compliance as part of agreement at no extra cost to bank for the entire contract period

14.1 SLA for Collections calling team (Call center penalties will be imposed on call center monthly billing and not overall billing)

I. Connects per FTE

Objective	To measure calls, connect by each agent, calls dials and connectivity ratio
Definition	This is measured by scoring total number of calls connected per FTE
Data Capture	The collections call center needs to capture calls related data of each and every FTE.
Measurement Interval	Daily
Reporting Period	Monthly

Service level		
S. No.	Contact percentage of total records	Penalty
1	3750 or above	Nil
2	3700 to 3750	2% of monthly billed amount

3	3650 to 3700	3% of monthly billed amount
4	3600 to 3650	4% of monthly billed amount
5	3550 to 3600	6% of monthly billed amount
6	3500 to 3550	8% of monthly billed amount
7	3500 below	10% of monthly billed amount

II. 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 etc.
Definition	This is measured by scoring a random sample of calls on pre-defined parameters as defined by the bank in agreement with Bidder
Data Capture	The collections call center needs to have a call logging facility to record all the different calls that have been handled by the agents. A random sample of these calls will then be graded by the Bank's call quality audit team against pre-decided parameters Bank will ensure that there are at least 1 dedicated employee from CBol to monitor and score these calls. These employees will audit at least 20-25 calls per day and should cover all agents at least once in 2 weeks.
Measurement Interval	Daily
Reporting Period	Monthly

Service Level

S. No.	Score on Call quality	Penalty
1	> 85%	Nil
2	> 80% to <or =85%	2% of monthly billed value
3	>or = 75% to <or=80%	3% of monthly billed value

III. FTE logins for collections calls

Objective	To ensure the ordered number of agents are provided by Bidder for outbound calling on each day
Definition	This is measured by tracking the total number of agents which are present at the call center on each day
Measurement Interval	Daily
Reporting Period	Daily

Service Level

% of total agents present on	Penalty
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any day	
> 99%	Nil
Between 70% to 99%	2% of daily billed value
< 70%	3% of daily billed value

IV. Manpower profiles

Bank will also levy penalty in case the manpower profiles are not maintained as per Bank's requirement specified in Section 1.4.1.5

or ratio of team structure is not maintained as given in this document. The penalty structure shall be of following two types:

The personnel do not meet the minimum qualifications as laid out by Bank for their designation/profile.

For assessing this requirement, the Bank may conduct periodic sample checks of the agents at any time of the month.

Service Level	
% Of total agents meeting qualification criteria	Penalty
>99%	Nil
Between 80% to 99%	1% of monthly billed value
70%- 80%	5% of monthly billed value
60%-70%	10% of monthly billed value
Below 60%	15% of monthly billed value

The ratio of the team structure must be maintained as laid out by the Bank

Service Level	
No. of TL/ FMs short from bank's required number	Penalty
0	Nil
1-5	1% of monthly billed value
5-10	5% of monthly billed value
10-15	10% of monthly billed value
>15	15% of monthly billed value

14.2 Penalty for Feet on Street (Field agent penalties will be imposed on Field agents monthly billing and not overall billing)

I. Unique customers connect per FOS per month

Service level

S. No.	Contact percentage of total records	Penalty
1	150 or above	Nil
2	140 to 150	1% of monthly billed amount
3	130 to 140	2% of monthly billed amount
4	140 below	3% of monthly billed amount

II. Daily FOS count

Penalties for short logins as mentioned below: (This is measured by tracking the total number of agents which are present at field on each day)

Objective	To ensure the ordered number of agents are provided by Bidder for door knocks on each day
Definition	This is measured by tracking the total number of agents which are actively working for CBol
Measurement Interval	Daily
Reporting Period	Daily

Service Level	
% of total agents present on any day	Penalty
> 99%	Nil
Between 70% to 99%	2% of daily billed value
< 70%	3% of daily billed value

III. Manpower profiles

Bank will also levy penalty in case the manpower profiles are not maintained as per Bank's requirement specified in Section 1.4.2.7 or ratio of team structure is not maintained as given in this document. The penalty structure shall be of following two types:

The personnel do not meet the minimum qualifications as laid out by Bank for their designation/profile.

For assessing this requirement, the Bank may conduct periodic sample checks of the agents at any time of the month.

Service Level	
% of total agents meeting qualification criteria	Penalty
>99%	Nil
Between 80% to 99%	1% of monthly billed value
70%-80%	5% of monthly billed value

Service Level	
% of total agents meeting qualification criteria	Penalty
60%-70%	10% of monthly billed value
Less than 60%	15% of monthly billed value

The ratio of the team structure must be maintained as laid out by the Bank

Service Level	
No. of TL short from bank's required number	Penalty
0	Nil
1-10	1% of monthly billed value
10-20	5% of monthly billed value
20-30	10% of monthly billed value
>30	15% of monthly billed value

14.3 Collections technical capabilities (including collections monitoring system and FoS app) (system and app penalties will be imposed on monitoring system billing and not overall billing)

The Bank expects that the successful Bidder to adhere to the following minimum Service Levels:

- Any fault/ issue/ defect failure intimated by Bank through any mode of communication like call/e-mail/fax etc. are to be acted upon, so as to adhere to the service levels. Business/ Service Downtime and Deterioration shall be the key considerations for determining "Penalties" that would be levied on the Successful Bidder.
- The Bidder should have 24X7 monitoring, escalation, and resolution infrastructure.
- Time bound problem addressing team (onsite/offsite) for the complete contract period.
- Bidder to arrange for updation required in the system to meet the changes suggested by RBI/ Govt. of India/ regulatory authorities/tax authorities towards compliance as part of ATS at no extra cost to bank for the entire contract period. Any delay in meeting the timelines would result in penalty.
- Bidder will have to guarantee a minimum uptime of 99.50%, calculated on a monthly basis. Application availability will be 99.50% on 24x7x365. The penalty will be calculated as per the details given below.

Uptime percentage - 100% less Downtime Percentage (For both collections monitoring system, FOS app)

Downtime percentage - Unavailable Time divided by Total Available Time, calculated on a monthly basis.

Total Available Time – 24 hours per day for seven days a week excluding planned downtime.

Unavailable Time - Time involved while the solution is inoperative or operates inconsistently or erratically.

Service level	
Uptime percentage	Penalty details
A >= 99%	No Penalty
99% > A >= 98.0%	2% of cost of monthly subscription charges
98.0% > A >= 97.0%	5% of cost of monthly subscription charges
97.0% > A	Penalty at an incremental rate of 1% (in addition to a base of 5%) of cost of monthly subscription charges for every 0.1% lower than the stipulated uptime

The uptime percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent year payment. The charges will be subject to an overall cap of 20% of the Yearly subscription Charges and thereafter, Bank has the discretion to cancel the contract. If Bidder materially fails to meet an uptime of 99% for three (3) consecutive months, the Bank may have the right to terminate the contract. In case if there are no pending invoices to be paid by the Bank to the Bidder, the Bidder has to submit a pay order / cheque payable at Mumbai in favor of Central bank of India for the same within 15 days from the notice period from the Bank

14.4 Resolution based SLA requirements (applicable for overall solution i.e., Collection's call center, FOS, collections monitoring system)

Key points on SLA

The terms of the SLA defined in this section (6.4) will be modified post 90 days of operations basis performance observed and relevant market benchmarks and will form the basis of performance-linked penalty given below. The indicative numbers for resolution rate across different portfolio are given below

Resolution rate

Bidder should maintain following resolution percentage (indicative) with customers in steady state, 90 days post start of operation:

In columns Total loan outstanding is mentioned and in rows SMA bucket of the customer is mentioned:

Bucket (Total loan outstanding)	20 lakhs +	10-20 lakhs	5-10 lakhs	0-5 lakhs
SMA 0 (0-30 DPD)	95%	95%	90%	90%
SMA 1 (30-60 DPD)	85%	85%	80%	80%
SMA 2 (60-90 DPD)	75%	75%	60%	60%

Bank reserves the right to change the above-mentioned slab and / or resolution percentage at any point of time.

Failure to achieve the required resolution in any bucket and POS (Principal outstanding) category will lead to following penalties

S. No.	Difference in resolution %ages	Penalty
1	Upto 5%	1%
2	5% to 10%	2%
3	Beyond 10%	3%

For example: If Bidder achieves only 92% resolution rate in SMA 0, 20 lakhs + category and 81% resolution rate in SMA 0, 5-10 lakhs loan category. In this case the final penalty imposed will be 1% + 2%= 3% of monthly billed

Note: baseline for resolution rate will be taken as 1st of every month and resolution rate will be calculated at month end, Bank can change the baseline in future as and when required.

Overall Penalty:

The overall penalty of all SLAs shall be levied up to a maximum of 30% 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 may be charged.

Claw back:

The Bidder will be entitled to claim back the penalties deducted under a resolution category for a month by achieving a resolution rate of 97% 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.

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 with the statutory laws, regulations and ordinances of the country including, but not limited to, Minimum Wages Act, P.F Laws, Workmen's Compensation Act, Labor 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 labor legislations.
- The bidder shall hold the Bank, its 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 favor of 'Central Bank of India, – EMD for Collections Call Center 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 lodgment 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 favoring CENTRAL BANK OF INDIA, BANK ACCOUNT NO.-3287810289, IFSC CODE - CBIN0283154 or by way of Bankers Cheque/Demand Draft/Pay Order favoring 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 are 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 J) 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.abcpurchase.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 Username & 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.abcpurchase.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.

1. All bids made from the Login ID given to the bidder will be deemed to have been made by the bidder.
2. 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 "ONLINE" shall be summarily rejected. No other form of submission shall be permitted.

Dos 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

9. Bank has decided to determine L1 through bids submitted on Bank's E-Tendering website <https://centralbank.abcpocure.com/EPROC>. Bidders shall bear the cost of registration on the Bank's e-tendering portal. Rules for web portal access are as follows:
10. 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.
11. 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.
12. 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.
13. 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.
14. In the event of failure of their internet connectivity (due to any reason whatsoever it may be) the bidder or Bank is not responsible.
15. 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.
16. However, the bidders are requested to not to wait till the last moment to quote their bids to avoid any such complex situations.
17. Failure of power at the premises of bidders during the E-Tendering cannot be the cause for not participating in the E-Tendering.
18. On account of this, the time for the E-Tendering cannot be extended and BANK is not responsible for such eventualities.
19. 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.
20. 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.
21. 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.
22. 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.
23. 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 (CBol): 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 enroll on the Electronic Tendering System. To enroll Bidder has to generate User ID and password XXXXX

Registration of New bidders:

<https://centralbank.abcpocure.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 CBol. i.e., <https://centralbank.abcpocure.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 CBol on the home page of CBol e-Tendering Portal on <https://centralbank.abcpocure.com/EPROC> and also on Bank's official Website under Tender's section <http://www.centralbankofindia.co.in/>.

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 CBol. 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.abcpurchase.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. n

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.
- **Specification's 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
- **Product demo:** 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 attached evaluation formats. Evaluation of bidders will be done on the base of marks on individual parameters, to be allotted by the authorized committee of the bank.

Only Bidders with technical score equal to or more than 80% of the maximum possible score in stages B and minimum 60% across all 7 parameters (Call center, Feet on Street (FOS), Collection's monitoring system, FOS app, Call center interface, Voice bot, Security guidelines) in stage B II (Technical and Functional- Details in Annexure B (II)) will progress to the commercial stage.

Stage	Sub-parts	Section	Maximum Marks Obtainable
Stage B	I	Bidder Profile	100
	II	Specifications (Technical & Functional)	300
	III	Bidder presentation	150
	IV	Product Demo	150
Total (Stage B)			700

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 declared as the L1 bidder after due diligence.

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.

- 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.
- 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.
- The Bidder should quote for all the items/Services desired in this RFP.

6 Splitting of order

Bank has option to give entire order to 1 successful bidder or it can split the order with more than one entity area / location wise depending on the criteria of experience, infrastructure and geographical presence of the agencies for particular area on equal commercial terms. The allocation will be for all three segments, viz. Platform, Call Center and FOS, in toto for specific area / location.

The distribution of the segments, the geography, the portfolio and the branches, will be sole discretion of the bank and will be binding for all bidders

7 Payment terms

Payment will be released by the Central office from where the purchase order is issued. All the Payment shall be made in INR only. Payment terms are as under:

The Bidder must accept the payment terms proposed by the Bank. The commercial bid ~~submitted~~ by the Bidder must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the professional fees quoted by the bidder in the price bid against such activity / item.

Payment for Collections monitoring system

S. No	Category	Specifications	Payment Schedule
1	Collections monitoring system- License Cost	Sign-off of on installation /commissioning of Collections Platform	40%
		Acceptance By Bank Team	30%
		UAT and move to Production	15%
		Installation at DR	15%
2	Voice Bot	Requirement Sign-off	40%
		Go-live for 6 Languages	30%

REQUEST FOR PROPOSAL (RFP) FOR DIGITAL COLLECTIONS- PLATFORM, CALL CENTER AND FOS

		Go-live for 6 Languages	30%
3	Implementation and Integration	Requirement Sign-off	40%
		UAT Sign-off for all Integrations	40%
		Successful Completion of DR Drill	20%
4	Annual Maintenance Cost	Annual Technical Support (ATS) Charges	Payment on Quarterly basis in arrears
5	Other Software Cost	Licenses for OS and DB	30% on Delivery Sign-off
			60% on Installation Sign-off
			10% after 3 months after Go Live Date

Payment for Call center and Field agent

S. No	Specifications
1	Payment will be based on actual count of call center agents and field agents count deployed in the billing period
3	In the event the vendor is able to complete only partial implementation of any phase of capability setup, the bank may make adjustments to the payment to the vendor. 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 credit monitoring department
5	The payments for each month will be made only after the acceptance/verification of the invoice for that month
6	No out of pocket expenses, travelling, boarding and lodging expenses for the entire Term of this RFP will be paid by bank. All such charges are included in the 'per FTE' and 'per FOS' 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

8 Award Criteria

- The Bank will notify successful Bidder in writing by letter or 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.

9 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.

10 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.

11 Contract Amendments

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

12 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 forth 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

13 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

14 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.

15 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.

16 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 Collections Call Center 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 Collections Call Center 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.

17 Sub-contracting / Outsourcing

- a. The selected Bidder will undertake to provide the Collections Call Center 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.

18 Non-Sharing of resources

All dedicated resources including premises, personnel, and technology for CBol, 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

19 Validity of Agreement/Contract

The agreement/contract will be valid for a period of 5 years from the date of starting 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.

20 Insurance

The Bank will not be liable for any damage/loss to assets, resources and manpower deployed by the Bidder for collection capabilities. 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.

21 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.
24. 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.
25. Under no circumstances CBol shall be liable to the selected Bidder for direct, indirect, incidental, consequential, special, or exemplary damages arising from termination of this Agreement, even if CBol 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.
26. 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.

22 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.

- i. 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.
- ii. 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.

23 Delay in the Bidder's Performance

- i. Services shall be made by the Bidder within the timelines prescribed in Scope of Work (Project timelines) 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, its 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.

24 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

25 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.
27. 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.
28. 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.
29. 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.

26 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 Reverse 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 Collections Call Center 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 Software's /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 Collections Call Center to provide services shall be transferred to the Bank / its 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.
 - Bidder shall provide all other Services as may be agreed by the Parties in connection with the Reverse Transition Services.
 - 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.

27 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.

28 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

Any delay in execution of corresponding deliverables (Mentioned in section 2 (Sub section 12) – Project timelines) may result in imposition of penalty of 1% of the amount of deliverable for each week.

1. For tech enablers- any delay in move to production (Post week 15)
2. For call center- any delay in Onboarding rest of the 100 agents (Post week 10)
3. For FOS- any delay in launch of Phase 1 (Post week 28)

However, the total amount of delays penalty will be pegged at 10% of the Total contract value (TCV). Once the amount is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.

If Bank envisages undue delay in any deliverable execution than Bank reserve the right to start per week penalty even before the above-mentioned timelines

29 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 considered 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.

30 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.

31 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.

32 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 subcontract or assignment contrary to the terms of agreement
 - i. 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.

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

33 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.

34 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.

35 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.

36 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 arbitrator appointed by both parties 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.

37 Governing Language:

The governing language shall be English.

38 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.

39 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.

40 Tax deduction at Source

1. Wherever the laws and regulations require deduction of such taxes at the source of payment, the Bank shall affect 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.
30. The Bidder's staff, personnel and labor 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.

41 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.

42 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 those results in compromise of Bidder's defense of the indemnification.

43 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.

44 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.

45 Period of Validity

Bids shall remain valid for 120 days from the last date of bid submission. A bid valid for shorter period shall be rejected by the bank as non-responsive.

ANNEXURE A: ELIGIBILITY (PRE-QUALIFICATION CRITERIA).

Sl. No.	Pre-Qualification Criteria	Detail of Proof to be Attached	Compliance (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. The bidder on standalone basis or along with group/holding companies should be in existence for last 3 years from the date of issuance of the RFP.	Certificate of incorporation/registration to be submitted.	
2	Bidder on standalone basis or along with group/holding companies should have minimum annual turnover of Rs. 10.00 crore / equivalent amount during any one of the last two financial years (2020-21 & 2021-22).	Copies of the audited balance sheet and P&L Statement of the company showing the same is to be submitted	
3	The bidder should have a positive Net worth at least in one financial year out of the last two years of operations (2020-21 & 2021-22).	Copies of the audited balance sheet and P&L Statement of the company showing the same is to be submitted	
4	Bidder should have at least 1 team for tech/infrastructure support at Mumbai and should be able to provide efficient and effective support	Share relevant evidence.	
5	The Bidder should have separate teams of Collection's call agents And DRA certified field agents for collections PAN India (on-roll / empaneled through agencies) and have capability to scale up the numbers of agents as per bank's requirements.	Share relevant evidence.	
6	The Bidder should have experience of providing collections services including support agents and tech capabilities to at least 2 clients with: At least two Scheduled Commercial Banks or at least one Scheduled Commercial Bank and one NBFC amongst them.	The bidder must submit Purchase order/Certificate of performance showing that the contract was/is in force within last 2 years	
7	The bidder should not have: <ul style="list-style-type: none"> 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 	Self-Declaration	

**REQUEST FOR PROPOSAL (RFP) FOR DIGITAL
COLLECTIONS- PLATFORM, CALL CENTER AND FOS**

Sl. No.	Pre-Qualification Criteria	Detail of Proof to be Attached	Compliance (Yes/No)
	Bank of India to service the needs of the Bank		
8	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 to the said Office Memorandum / Order and we submit the proof of registration herewith.	Certified copy of the registration certificate as per Annexure -	
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 be submitted in their letter head as per Annexure L.	

ANNEXURE A1: BIDDER'S PROFILE FORMAT

S. No.	Parameters	Response
1	Name of the Firm/Company	
2	Year of Incorporation in India	
3	Names of the Partners/Directors	
4	Name and Address of the Principal Banker	
5	Addresses of Firm/Company	
	a) Head Office	
	b) Local Office in Mumbai (if any)	
6	Authorized Contact person	
	a) Name and Designation	
	b) Telephone number/Mobile No.	
	c) E-mail ID.	
7	Financial parameters	
	Business Results (last three years)	Annual Turnover (Rs. InCrores) EBITDA (Rs. InCrores)
	2021-22	
	2020-21	
	2019-20	
	(Only company figures need to be mentioned. Not to include group/subsidiary Company figures)	(Mention the above amount in 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,
Central Bank of India,
Credit Monitoring and policy department
15th Floor, Chander Mukhi, Nariman point

Dear Sir,

Sub: Request for Proposal (RFP) for Selection of Bidder for Digital collections and operation capabilities

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 the details of the same is as under.

DD No./ NEFT UTR No :

Date :



**REQUEST FOR PROPOSAL (RFP) FOR DIGITAL
COLLECTIONS- PLATFORM, CALL CENTER AND FOS**

Name of Issuing Bank:

Dated at _____ this _____ day of _____ 2023 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(I): BIDDER PROFILE EVALUATION

BIDDER PROFILE EVALUATION

Total 100 marks

Si No	Parameter	Maximum Marks
A	Implementation with providing collections management solution (should contain all 3 monitoring system, calling, field agents)	15
1	2<x<5 scheduled commercial banks or NBFC	5
2	6<x<9 scheduled commercial banks or NBFC	10
3	x> 10 scheduled commercial banks or NBFC	15
B	No. of years' experience providing overall collections services. (should contain all 3 monitoring system, calling, field agents)	15
1	Less than 1 year	5
2	1 to 3 year	10
3	More than 3 years	15
C	Positive recommendations from current clients stating impact in terms of resolution numbers and bounce rate	15
1	2<x<5 scheduled commercial banks or NBFC	5
2	6<x<9 scheduled commercial banks or NBFC	10
3	x> 10 scheduled commercial banks or NBFC	15
D	No. of collections specific calling agents	20
1	Upto 300	10
2	301 to 499	15

3	500 and above	20
E	Field strength: Number of DRA certified Field Agents (on-roll / empaneled through agencies)	20
1	Up to 500 agents	5
2	501-1000 agents	10
3	1001-1500 agents	15
4	Above 1500 agents	20
F	Geographical presence of Field agents	15
1	Up to 5 states	5
2	6 to 20 states	10
3	Above 20 states	15
Total		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. Implementation experience

S. No.	Team Profile	Details
1	Total no. of Scheduled commercial bank the bidder implemented collections management system (monitoring system, calling, field agents)	
2	Total no. of NBFCs the bidder implemented collections management system (monitoring system, calling, field agents)	

2. Years of experience

S. No.	Team Profile	Details
1	No. of years' experience providing overall collections services. (Monitoring system, calling, field agents etc.)	

*Documentation required for both point 1 and 2: Bidder to provide on its letter head year wise list of their customers and work description/ scope of every project.

Bidder must also provide purchase order detailing implementation at Bank /NBFC customers, implementations, number of field agents by geography for each implementation

3. Recommendations

S. No.	Team Profile	Details
1	Total no. of Scheduled commercial bank given positive recommendations about work and implementations with impact in numbers	
2	Total no. of NBFCs given positive recommendations about work and implementations with impact in numbers	

*Documentation required for both point 3: Bidder to provide on its bank/NBFC letter head recommendations with special mention of impact numbers (resolution rate)

4. Calling strength

S. No.	Agents	Details
1	Number of collections specific calling agents of the bidder	

*Documentation required: Bidder to provide on its letter head total deployed calling agents with the bidder as on date and customer wise calling agents deployed by the bidder

5. Field strength

S. No.	Agents	Details
1	Number of DRA certified Field Agents on-roll	
2	Number of DRA certified Field Agents empaneled through agencies	

6. Geographical presence

S. No.	Geographical presence	Details
1	List of States and Union territories of India where field agents of the bidder are available (both on roll and empaneled through agencies)	

*Documentation required: Bidder to provide on its letter head

State wise on-roll field agents

State wise no. of field agents contracted/ promised by agencies to supply to bidder

ANNEXURE B(II): SPECIFICATIONS EVALUATION

Technical Evaluation formats

SCORING TEMPLATE FOR

Specifications (Functional & Technical) of Collections capabilities

Total 300 marks

S. No.	Required Functionalities/Features/Specification/Requirement	Yes/No	Comments
A	Call center		
	Services		
1	Bidder must be doing pre-delinquency calling for at least 2 scheduled commercial banks or 1 scheduled commercial bank and 1 NBFC		
2	Bidder must be doing SMA 0,1,2 (0-90 DPD) collections calling for at least 2 commercial banks or 1 scheduled commercial bank and 1 NBFC		
	Skill sets and management requirements		
3	Availability of 20+ team leads- with minimum qualification of graduation and 1+ years of experience		
4	The Bidder calling agents should be graduate and have accredited by authorized agency (40%+)		
5	Bidder must be doing collections calling for at least 1 scheduled commercial bank or NBFC in:		
	English, Hindi, Tamil and Telugu		
	Malayalam, Kannada, Marathi, Gujarati		
	Punjabi, Odia, Bengali, Assamese		
	Call Records Recording, Retention and Retrieval Process (M)		
6	Should support 100% Bulk Recording and Quality Recording for Voice as well as Screen		
7	Should have provision to convert voice files into standard formats and other formats (on request)		

8	Should have provision for call center supervisors & bank officials' access to call recordings		
9	Ability to record all calls in standard voice format		
10	Storage/ Ability to retain all call recording for a period of 12 months		
	Tech capabilities		
11	Should support latest technology like SIP, IP, TDM and Hybrid		
12	System should be able to suppress or block "do not contact" telephone numbers. The system should be able to allow the telephone numbers to 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		
13	Should have the ability to upload the text file from the local workstation into the dialer (web-based approach preferred)		
14	Should support API/Integrations with the Bank's backend systems (existing and those setup in the future)		
15	Should support predictive dialing		
16	Should support automatic call routing		
17	Should support pre-loaded call scripts and dynamic additions, modifications		
	Telephony Setup		
18	Support advanced encryption standards (128 bit)		
19	Should ensure compliance with all guidelines as prescribed by regulatory authorities such as DOT / TRAI, RBI, IRDA etc.		
B	Field agents		
	Services		
20	Bidder must be providing FOS for customer door knocks to at least 2 scheduled commercial banks or 1 scheduled commercial bank and 1 NBFC		
21	Bidder must be providing FOS for cheque/ cash collection to at least 1 scheduled commercial bank		

	or NBFC		
	Capabilities and certifications		
22	Bidder must have at least 200 field agents (with at least 1 year of experience) who are experience in specific bucket collection (e.g., SMA0, 1,2)		
23	The Vendor shall, always, comply with all laws and regulations governing the conduct of FOS agents. Appropriate records to be maintained internally and easily accessible to the bank		
24	Bidder must have 100+ team leads with minimum 2 years' experience in a Field Collections/Recovery		
25	The Bidder should have proper training mechanism in place to provide training as per content and methodology prescribed by bank covering Product, Process, Quality, Regulatory awareness		
	Tech support for FOS		
26	Smart phone/ Tablet available (which can support latest FOS app) with at least 95% of the field agents		
27	At least 50% of the field agents of bidder have portable printers to provide cash/ cheque acknowledgement receipt to the customers		
	Location presence		
28	Bidder must be providing minimum 30 field collections agents to at least 1 scheduled commercial bank or NBFC in:		
	Maharashtra		
	Madhya Pradesh		
	Gujrat		
	Uttar Pradesh		
	Tamil Nadu		
C	Security Guidelines		
29	Dedicated operation area should be defined for Bank at call center site		
30	V-LAN should be separate from rest of the network. Only our campaign should run from that segregated		

	network		
31	All workstations on the network would be dumb terminals. They would have no floppy drives, no CD ROM drives; USB ports should also be disabled on all workstations		
32	Internet will be given only business need basis and access to the Internet must be restricted; No Modem of any kind to be allowed in the network, no laptops of any kind to be connected on network, unless approved by Bank authorized personnel.		
33	Firewalls need to be installed to protect network from intrusions from the Internet.		
34	All windows servers/desktops should have real- time antivirus protection enabled, and Anti-Virus should be updated daily. Also the report for the antivirus updation to be shared with information security and mark cc to Respective business FPRs.		
35	Bank applications and data on servers should be separated from other customers with firewall. Separate Server for Bank should be provisioned. Bank data should not be shared across common servers.		
36	Process should be in place to keep server configuration current, including updates with latest service pack,		
37	All servers should be configured and hardened as per the Bank, Indian standards. Vulnerability scan should be performed on all new servers and gap fixed prior to put in the network.		
38	No Person working on a Bank Data would be allowed to take anything outside the Vendor shop. Proper checking of Agents needs to be undertaken when he/she enters the site and when he/she leaves the site for any kind of		

	paper, device such as CD ROM, Floppy etc.		
39	No workstation would be allowed to take print out unless approved by Bank FTE on the site.		
40	Parallel ports on the all the workstations would needs to be disabled.		
41	Audit trails for all the activities performed on agent have to be generated and maintained as per bank's policy and bank will reserve the rights to audit the premises at any time they feel right. The Vendor would not have any concern about the audit and will Grant full access to the auditor (Bank or Third Party) to conduct the audit as per the Bank requirements. It is not mandatory to disclose the date and time of the audit of the premises.		
42	Data purging must be in line with Bank policies/guidelines issued to partner on time to time basis.		
43	IF CD's/Hard drives used for data transfer should be destroyed Post data upload from the CD, The Vendor will destroy/format the CD/hard drive-in front of the Bank FTE and send a confirmation to respective business FPRs.		
44	All data transfer between the Vendor and Bank Should be in encrypted format with 256-bit encryption.		
45	Only supervisor should have necessary access to the data. Lower-level staff will have access to data only on need to know basis.		



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46	Register should be maintained for entry and exit of visitors, contractors and third-party personnel and identification badges should be provided to employees, visitors, contractors and third-party personnel entering the premises		
47	All changes on the network/system would go through the change management process which will have to be approved by Bank Information Security officer.		
48	The Vendor needs to comply with Bank data classification standards. The entire data/information is classified as Confidential.		
49	The Vendor must provision for the CCTV recording for all entry/exit points and all workstations also all recording backups must be kept with the vendor		
50	No Password will be shared between employees of the Vendor. Individual employee will own individual id & password.		
51	The Vendor shall implement ISMS in accordance with ISO 27001		
52	The access to call & screen records should be limited to authorized individual(s).		
53	Capturing all customer feedback, ATRs, action taken and allocation		
S. No.	Required Functionalities/Features/Specification/Requirement	Available (A)/ Customizable (C)	Comments
D	Collection's monitoring platform		
	Customer connects and disposition tracker		

54	The Platform should be capable to provide different module/screens to different users (such as employee/ field agents/ tele callers) so that they are able to record customer disposition		
55	The platform should be capable to show all old customer dispositions (like no. of connects, disposition- PTP, RTP, agent name, etc.) to the user while entering new disposition		
	Communication		
	SMS		
56	Should have the ability to provide multi-lingual support (list of languages to be aligned with the bank)		
57	Should allow for customized message templates		
58	Capability to integrate with call center interface and FOS app to trigger immediate SMS during conversations with the customers (both manually (by agents) and automatically- as per logic defined by bank) (messages such as payment links, geo branch location, cheque/ cash acknowledgement receipt to the customers, etc.).		
	Chatbot/ WhatsApp bot		
59	Should have the ability to provide multi-lingual support (list of languages to be aligned with the bank)		
60	Capability to integrate with call center interface and FOS app to trigger immediate SMS during conversations with the customers (both manually (by agents) and automatically- as per logic defined by bank) (messages such as payment links, geo branch location, cheque/ cash acknowledgement receipt to the customers, etc.)		
61	Chat Bot script and logic flow should be customizable within 30 days of SOW finalization		
62	Experience in setting up chatbot bot in 2 scheduled commercial banks or 1 Scheduled commercial bank and 1 NBFC		
	Email		

63	Should have the ability to provide multi-lingual support (list of languages to be aligned with the bank)		
64	Should support personalization to enhance customer experience (customized email templates)		
65	Capability to integrate with call center interface and FOS app to trigger immediate SMS during conversations with the customers (both manually (by agents) and automatically- as per logic defined by bank) (mails such as payment links, geo branch location, cheque/ cash acknowledgement receipt to the customers, etc.)		
	Channels performance dashboard		
66	Call center dashboard: Ability to provide customized online dashboard (as per bank requirement) to evaluate daily call center performance, productivity, etc.		
67	Field agent dashboard: Ability to provide customized online dashboard (as per bank requirement) to track all cases assigned to FOS, status of cases, agents working on them and other imp info as aligned with bank		
68	Voice Bot dashboard: Ability to provide customized online dashboard (as per bank requirement) to evaluate daily voice Bot performance, productivity, etc.		
	Case allocation		
69	The proposed solution should be capable to retain all cases once logged on Automated Collection System with facility to upload any additional trails/details & option to download based on filters provided through front end menu option		
70	The Bidder proposed Solution should record the audit trails and time/date stamp for each account as per cases allocated to respective collectors/FOS/agency. Individual as well as bulk upload facility to be there along with generation of reports.		
	Advanced analytics-based models		

71	Bidder should have the capabilities/ data models to predict probability of bounce of regular customers based on risk and past behavior and to assign most effective treatment strategy		
72	Bidder should have the capabilities/ data models to segment SMA customers based on their roll forward risk and past behavior and to assign most effective treatment strategy		
73	Bidder should have the capabilities/ data model to predict best time and mode to connect with SMA customers (based on data insights) to maximize the resolutions and connect rate		
74	Bidder should have the capabilities/ data model to assign customers to field agents based on experience/ expertise of the agent and customer behavior		
	MIS Reports, Online Dashboard, Response files(M)		
75	Ability to provide daily output files as per Bank's requirements		
76	The proposed solution should have capacity to generate reports w.r.t to each module on real time basis as per format shared. Facility to customize each report level drill down to collector/zone/state/region/product/bucket wise.		
77	Platform should have ability to provide customizable dashboards within 45 days of SOW to view overall SMA/ NPA data, with different filters and sorting options (Like Zone wise, region wise, Branch wise, SMA bucket wise, etc.)		
	Technical requirements		
78	Monitoring system developed to be accessible on web as well as mobile (Android and IOS system both)		
79	Platform Should have capability to integrate with:		
	1. Integration with CBS		
	2. Integration with Data warehouse		
	3.Integration with LOS (Loan Originating System)		

	4 Integration with CRM (Customer Relationship Management)		
	5. Integration with Litigation management system		
	6. Integration with fraud reporting system		
80	Platform Should be pre-integrated with below mentioned sources		
	1. Integration with NHAI Server		
	2. Integration with VAAHAN Site		
	3. Integration with Credit Information Bureaus		
	4. Integration with NSDL		
	5. Integration with E-Mail Server		
	6. Integration with Payment Gateways		
	7. Integration with postal department		
	8. Integration with E-court server		
	9. integration with E-Auction portal		
81	The system should be able to communicate with the external system like Enforcement Agencies/Advocates/Law firms /Regulators etc.		
82	Platform should support secure and specific access for bank employee/Agency/FOS/Tele callers		
83	The platform should have the facility to configure predefined SMS, IVRs, emails that would be automatically sent to customers on fulfilling a particular rule. Facility to generate success report for SMS/emails and all modes.		
84	The Proposed solution should have the ability to integrate with all dialers, CRMs of third-party vendors, FOS app, Call center interface, etc.		
85	The system should be to integrate with FOS app and call center interface to send and receive data on real time basis		
E	FOS App		
	Technical requirements		

86	FOS mobile app should have capability to get integrated with the main collection system (maintained by Vendor) with automatic synchronization		
87	FoS app should support app both web based and mobile based interface		
88	The proposed solution should have facility to generate virtual ID card for FOS/Agents and option to generate at respective FOS/Agents end at their IDs		
89	The proposed solution should be capable of generating reports for agent's IDs creation and have facility to de-activate agent ID after certain Idle days as per specifications given by bank. And should also have Facility to activate/de-activate any agent ID with admin access		
90	FOS app should have functionalities like access restrictions/ team level allocations up to respective collection manager/agency		
91	The proposed solution should have call recording facility for FOS communication with customer		
	Other capabilities		
92	There should be different access for agencies, bank department and field agents		
93	The proposed Solution should be capable of defining the allocation rules to different agents/agencies. Facility to override the team/agency allocation using an individual/batch upload should be provided.		
94	The proposed solution should be capable to display agent Location history along with reports generation. Facility to search for a collector on google maps should be provided using their name/IDs or mobile number.		
95	The proposed solution should have facility to generate reports of pay-out calculated /Detailed calculation logic rule engine wise/dashboard with customized admin rights for downloading the reports. It should be customizable as per SLAs and payment terms of the banks		

F	Call Center Interface and CRM		
96	Call center interface should have capability to get integrated with the main collection system (maintained by Vendor) with automatic synchronization		
97	The Platform should have a CRM for call center to allocate the customer data to tele-callers and to pull old customer dispositions (like no. of connects, disposition- PTP, RTP, agent name, etc.)		
98	Tele-callers' interface should have click to send SMS, Email to customer in cases mentioned by bank		
99	Tele-callers' interface should be customizable within 30 days of SOW as per bank's requirement and it should have option to record all the information that bank requests		
G	Voice Bot		
100	Experience in setting up voice bot for collections calling in 3 scheduled commercial banks or 2 scheduled commercial banks and 1 NBFC		
101	Voice Bot should be configurable in following languages:		
	English, Hindi, Tamil and Telugu		
	Malayalam, Kannada, Marathi, Gujarati		
	Punjabi, Odia, Bengali, Assamese		
102	Voice Bot script should be customizable within 30 days of SOW finalization		
103	Bidder must be doing more than 20,000 voice Bot collections call on an average day		

*Bank can ask for additional proves for technical evaluation if required

ANNEXURE B(III): BIDDER PRESENTATIONS

Total 150 marks

S. No.	Evaluation particulars
1	<p>Bidder's capabilities in terms of:</p> <ul style="list-style-type: none"> Call Centre agents – collection specific capabilities, experience, performance, photos of current call center premises, availability of dedicated space for Central Bank collections team, management practices
2	<p>Bidder's capabilities in terms of:</p> <ul style="list-style-type: none"> FOS for Collections - geographic coverage, strength of field force / tie-ups / capabilities to scale, performance management, trainings & certifications, tools & devices available
3	<p>Bidder's capabilities in terms of:</p> <ul style="list-style-type: none"> Tech Enablers – availability of features, unique proposition in end to end Collections Monitoring System, FOS App, Call Centre Interface, Voice Bot etc
4	<p>Actual case examples for providing Collections Management solutions (monitoring system, calling, field agents etc.):</p> <ul style="list-style-type: none"> Engagement model taken with Scheduled commercial banks, NBFCs Approach adopted (use of systems, channels) to drive resolution rates Impact achieved in terms of resolution rate and bounce rate and key drivers, learnings required to achieve the impact Use of new technology in the approach including AI & ML and development strategy models (like contact strategy, agent allocation model)
5	<p>Bidder's understanding of Bank's scope and proposed approach:</p> <ul style="list-style-type: none"> Bidder's approach to put all the capabilities together as per bank's requirement Bidder's plan (in terms of timelines) to implement collections management solution (monitoring system, calling team, field agents) in the bank
6	Bidder's team profile and planned dedicated team for our project
7	Bidder's unique value proposition
8	Response to questions
Total Marks	
150	

ANNEXURE B(IV): PRODUCT DEMOS

Total 150 marks

S. No.	Criteria
1	<p>Successful demonstration of Collections monitoring system</p> <ul style="list-style-type: none"> • Including dashboards and reports generated by the system • Omnichannel interface (Mobile App, Web, Tab view) • Hyper personalization features • Interface of Call center • FOS app • Data security and backup practices
2	<p>Successful demonstration of FOS App</p> <ul style="list-style-type: none"> • Features and unique proposition of FOS App • Omnichannel interface (Mobile App, Web, Tab view) • Hyper personalization features
3	<p>Successful demonstration of Call center Interface</p> <ul style="list-style-type: none"> • Features and unique proposition of Call center interface • Hyper personalization features
4	<p>Voice bot capabilities in terms of</p> <ul style="list-style-type: none"> • Multiple languages • AI used • Unique proposition such as automatic language switch, humanized voice, etc.
Total	150

ANNEXURE C: COMMERCIAL PROPOSAL

To,

General Manager,

Central Bank of India,

Credit Monitoring and Policy department

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

Dear Sir,

REF: Response to RFP For Digital collections- Platform, Call center and FOS agents– Commercial Proposal

The commercial bid evaluation will be done on the basis of total cost, which is a sum of total tele-calling cost, field agent cost, digital collections monitoring system cost. The bidder will have to quote for "Per-seat cost" for tele-calling, "

TABLE-1: For Tech capabilities (Collection's monitoring system, FOS app, Call center interface, Chatbot, and Voice bot)

			Recurring Charges in Rs					<u>Total cost for 5 Years excluding taxes (in Rs)</u>
Sl. No.	Description	One Time Charge	Y1	Y2	Y3	Y4	Y5	
1	Collections monitoring system- License Cost + ATS		NA					
2	Voice Bot		NA					
3	Implementation and Integrations		NA	NA	NA	NA	NA	
4	Database (If other than Oracle)		NA					
5	Operating System (If other than Windows)		NA					
	Total (T1) of line items 1 to 5							

For sending SMS, E-mail, WhatsApp messages the gateways will be provided by the bank. For voice bot calling also Bank will provide all SIMs. Bidder should integrate with bank's current Service Providers.

TABLE-2: For Tele-calling team and Field agents

<u>S. No.</u>	<u>Item description</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Total cost for 5 Years excluding taxes (in Rs)</u>	<u>Compliance (Y/N)</u>
<u>1</u>	No. of FTEs	140	160	190	220	250		
<u>2</u>	Cost of FTEs year-wise as per the required number of FTE at serial no. 1							
<u>3</u>	No. of FOS Agents	500	620	740	860	990		
<u>4</u>	Cost of FOS Agents year-wise as per the required number FOS Agents at serial no. 3.							
	Total (T2) of line items 2 and 4							

Table 3: Breakup of Customizations involving efforts over and above scope of RFP.

<u>SN</u>	<u>Requirement</u>	<u>Quantity</u>	<u>Recurring Cost in Rs.</u>					<u>Total cost for 5 Years excluding taxes (in Rs)</u>
			<u>Year 1</u>	<u>Year 2</u>	<u>Year3</u>	<u>Year4</u>	<u>Year5</u>	
<u>1</u>	Customizations involving 300 person-days efforts over and above scope of RFP. For every year.	300						
<u>2</u>	Customisation of Additional Language in Voice Bot	5	NA	NA	NA	NA	NA	
<u>T3</u>	Total of Line items 1 and 2							

Commercial Bid ICC RFP :Table 3-Total Cost of Ownership (TCO)

Particulars	Total price in Rs. (5 years) <i>excluding taxes</i>
Total (T1) Tech Capabilities	T1
Total (T2) for CC and FOS Agents	T2
Total (T3) Additional Customisations	T3
TCO (T1 + T2 + T3)	
TCO in words	

Note:

1. The technical evaluation score cut off will be 80%. Prices quoted should be exclusive of taxes
31. Please note that no billing shall be made for any service separately i.e., Physical Premise, Voice Bot, etc.
32. Bank reserves the right to disqualify bidders where the price variance is higher than 20% of the average price of bidders
33. 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
34. Space/cabin provided to Bank officials should be similar to Bank standards. (Not less than 100 sq. ft per bank official)
35. Bidders should strictly quote in the columns given and for periods as mentioned above. No rows or columns should be deleted.
36. No column/row should be left blank. In case of '0' (Zero)/NIL, it should be mentioned clearly as '0' (Zero)/NIL.
37. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.
38. 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.
39. The number of FTEs and FOS as given above are indicative only. Bank reserves the right to decrease or increase the FTEs and FOS requirement as per call volume or actual requirement of Bank.
40. The bidder is requested to quote in Indian Rupees ('INR'). Bids in currencies other than INR would not be considered.
41. Additional Per Person-day rates (applicable in case of enhancement of scope in future). The same will be as per Table 3 for the respective year and mutually agreed terms thereafter. The effort estimation shall be based on Function Point Analysis (FPA) or other industry Standard practices.

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 CO: DIT: PUR: 2023-24:379.

We also confirm that we agree to all the terms and conditions mentioned in this CO: DIT: PUR: 2023-24:379.

Place:
Authorized Signatory along with seal:
Date:
Name:
Business Address:

ANNEXURE D: CONFIDENTIALITY / NON-DISCLOSURE AGREEMENT

This CONFIDENTIALITY AGREEMENT (the "Agreement") entered into on this _ day of 2023 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 Digital collections and operations capabilities ("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 Party that 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 between the 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 anytime 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 therefrom. 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 City only

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 _____DAY OF 2023

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 qualification Criteria. References may be enclosed from the customer from the above reference.

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)

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.
42. This bank guarantee should be furnished on stamp paper value as per Stamp Act. (not Less than Rs.500/-).
43. 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.
44. 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.
45. 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,

Credit monitoring and policy department,

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

Dear Sir,

In consideration of Central Bank of India, Central Bank of India, **Credit monitoring and policy department**, 15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

, placing an order For Digital collections- Platform, Call center and FOS agents, 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 Digital collections- Platform, Call center and FOS agents– 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 guarantee 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 affected 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.
- IV. After the expiry of the bank Guarantee claim period of 3 months is applicable.

This guaranteed 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:DIT:PUR:2023-24:379

INTEGRITY PACT

Whereas Central Bank of India having its registered office at Chandermukhi, Nariman Point, Mumbai, India -400 021 acting through its Information Technology

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/Licenser 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 incorrect or if at a later stage it is discovered by the Buyer that the Seller/Bidder has engaged any such 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

- a. 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.
- b. If the Bidder /Seller makes incorrect statement on this subject, Bidder /Seller can be disqualified 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 the use 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

- a. If the Bidder(s) /Seller(s), before award or during execution has committed a transgression through a violation of Clause 5, above or in any other form such as to put his reliability 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 period of 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 supplies effected 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.
 - b. 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 Vigilance Officer.

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 damages equivalent 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)

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

- b. 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.
- c. The Bidder(s) / Seller(s) if they deem it necessary, may furnish any information as relevant to their bid to the Independent External Monitors.
- d. 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.
- e. 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.
- f. 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 City, India.

12. Other Legal Actions

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

13. Integrity Pact Duration.

- a. 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 from date of placement of order / finalization of contract.
- b. 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.
- c. 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

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

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- b. 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.
- c. 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.
- d. Nothing contained in this Integrity Pact shall be deemed to assure the bidder / Seller of any success or otherwise in the tendering process.
- e. 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.
- f. 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: Stamp: Witness	Date: Stamp: Witness
1. _____	1. _____
2. _____	2. _____

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,

Credit monitoring and policy department,

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

Dear Sir,

Ref.: RFP No.: CO:DIT:PUR:2023-24:379

1. This is to certify that proposed _____<product details> is having the local content of _____% as defined in the above-mentioned RFP.
46. 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.
47. _____(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 Authorized 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 the OEM/Manufacturer duly signed by an authorized signatory)

Date:

To,

General Manager,

Central Bank of India,

Credit monitoring and policy department,

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

Dear Sir,

Ref.: RFP : CO:DIT:PUR:2023-24:379

1. "I have read the clause regarding restrictions on procurement from a bidder/OEM of a country 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 and is eligible to be considered. (Where applicable, evidence of valid registration by the Competent Authority shall be attached.)"
48. I have read the clause regarding restrictions on procurement from a bidder/OEM of a country 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 SignatoryName:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

ANNEXURE J: BID SECURITY DECLARATION

To,

General Manager,

Central Bank of India,

Credit monitoring and policy department,

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

Dear Sir,

Subject: Request for Proposal (RFP) for Selection of Bidder for Digital collections- Platform, Call center and FOS agents

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
49. 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 K: UNDERTAKING BY BIDDER

To,

General Manager,

Central Bank of India,

Credit monitoring and Policy department,

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

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 L: 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 per regulatory requirement)

To,

General Manager,

Central Bank of India,

Credit monitoring and policy department,

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

Sir,

Subject: Request for Proposal (RFP) for Selection of Bidder for Digital collections-Platform, Call center and FOS agents

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 M: MANUFACTURER AUTHORIZATION FORM

<< Manufacturer Authorization letter >>

<<On company letterhead>>

Date:

To,

General Manager,

Central Bank of India,

Credit monitoring and policy department,

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

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 N: CONFORMITY LETTER

Date

To,

General Manager,

Central Bank of India,

Credit monitoring and policy department,

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

Sir,

Sub: Tender No. CO:DIT:PUR:2023-24:379

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 O: 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,
Credit monitoring and policy department,**

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

Sir,

Subject: Tender Ref. No: CO:DIT:PUR:2023-24:379 for Digital collections- Platform, Call center and FOS agents

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]"

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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. Copy of Certificate of valid registration with the Competent Authority (strike off if not applicable)
5. _____
6. _____
7. _____

**ANNEXURE P:
LETTER**

COVER

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

Date: _____

To,

General Manager,

Central Bank of India,

Credit monitoring and policy department,

15th Floor, Chandermukhi, Nariman Point, Mumbai - 400021

Sir,

Subject: RFP CO:DIT:PUR:2023-24:379 For Digital collections- Platform, Call center and FOS agents

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.

50. 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.
51. 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.
52. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
53. 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".
54. 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

**REQUEST FOR PROPOSAL (RFP) FOR DIGITAL
COLLECTIONS-PLATFORM, CALL CENTER AND FOS
AGENTS TENDER NO. XXX**

Name:

Designation:

Bidder's Corporate Name Address:

Email and Phone: