



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
एक परिवार एक बैंक

Request for Proposal – Outsourcing of Management & Operations of Contact Centre

RFP Reference:012021

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1. Definitions & Abbreviations

Abbreviation	Description
ACD	Automatic Call Distributor
AHT	Average Handling Time or Average Call Resolution
AMC	Annual Maintenance Contract
ATM	Automated Teller Machine
ATS	Aggregate Technical Score
Bank	BANK OF MAHARASHTRA
Bidder/Respondent	Bidder/Respondent is one who responds to this RFP document
BOM	BANK OF MAHARASHTRA
BPO	Business Process Outsourcing
BPR	Base Payment Rate
CAGR	Compound Annual Growth Rate
CBS	Core Banking Solution/Centralized Banking Solution
CCTV	Closed Circuit Television
CRM	Customer Relationship Management
CSA	Customer Service Associate
CTI	Computer Telephony Interface
DND	Do Not Disturb
DR	Disaster Recovery
FCR	First Call Resolution
FDs	Fixed Deposits
FTE	Full Time Equivalent
FTR	First Time Resolution
H-1	Highest Scorer among the Vendors, based on Final Score
HR	Human Resources
IB	Internet Banking
IBA	Indian Banks Association
INR	Indian Rupee
IST	Indian Standard Time
IVR	Interactive Voice Response
KYC	Know Your Customer
MIS	Management Information System
NAV	Net Asset Value
NEFT	National Electronic Funds Transfer

PRI	Primary Rate Interface
Q & A	Questions and Answers
QRC	Queries, Requests & Complaints
RBI	Reserve Bank of India
RDs	Recurring Deposits
RFP	Request for Proposal
RTGS	Real Time Gross Settlement
SI	System Integrator
SLA	Service Level Agreement
Sr. CSA	Senior Customer Service Associate
T-High	Highest Aggregate Technical Score among the Vendors
TL	Team Leader
TPIN	Telephone Personal Identification Number
TRAI	Telecom Regulatory Authority of India
UPS	Uninterrupted Power Supply
USB	Universal Serial Bus
Vendor/SI	Entity with which the Bank will have a contract for implementing the Contact Centre solution.
WAN	Wide Area Network

2. RFP Particulars

2.1 Key Details

S. No.	Item	Description
1	RFP Reference	012021
2	Address of Communication and Address for submission of Bid	<p>➤ Deputy General Manager, Bank of Maharashtra, Operations Department, Head Office, 3rd Floor, 1501, Lokmangal, Shivaji Nagar, Pune – 411005 Tel: 020 –25614375</p> <p>Email: dgmoperations@mahabank.co.in dgmabc@mahabank.co.in cmmahaseva@mahabank.co.in</p>
3	Application Money (RFP cost)	Non- refundable fee of Rs. 15000/- (Rs. Fifteen Thousand only) by demand draft in favour of “Bank of Maharashtra” payable at Pune
4	EMD (Earnest Money Deposit)	Bidders are required to submit the Bid security declaration as per annexure No. 10.12

2.2 Activity Schedule

S. No.	Milestone	Last Date/ Timeline
1	Issue of RFP Document	13/01/2021
2	Receipt of Queries/ Clarifications on RFP	22/01/2021 – 17:00 Hrs (IST)
3	Pre Bid Meeting	27/01/2021
4	Bid Submission date (Soft Copy and Hard Copy)	04/02/2021 – 14:00 Hrs (IST)
5	Opening of Eligibility bid and Technical Bid	04/02/2021–16:00 Hrs (IST)

3. Introduction

3.1 About Bank of Maharashtra

Bank of Maharashtra, is a corporate body constituted under the Banking Companies (Requisition and Transfer of Undertaking) Act 1970 having its Head Office at 1501, Lokmangal, Shivaji Nagar, Pune -411005 hereinafter called "Bank" established in 1936, was nationalized in the year 1969 and today is a leading public sector undertaking listed in BSE/NSE.

Bank of Maharashtra is a nationalized bank with a standing of 85 years. It has a three tier organizational set up consisting of branches, Zonal Offices and Head Office. The Bank has more than 1872 branch offices, 1682 CDs/ATMs, 98 BNAs, 178 Cash Recyclers across the length and breadth of the country. In the state of Maharashtra, the Bank has 1100+ branch offices, the largest network of branches by any Public Sector Bank in a state. The Bank has set up specialized branch offices to cater to the needs of SMEs, Corporate, agriculturists and importers & exporters. All the Branches of the Bank are networked and under Core Banking Solution. The products and services offered by the Bank include demand deposits, time deposits, working capital finance, term lending, trade finance, retail loans, government business, banc assurance business, mutual funds and other services like Demat, ASBA, lockers and merchant banking etc.

The Bank is known as a front runner in implementation of technology initiatives.

3.2 Current Landscape

Bank of Maharashtra has implemented banking software viz. B@ncs24, a core banking solution from Tata Consultancy Services, along with integrated modules. This also includes integrated modules i.e. Exim Bills- Trade finance Module, Channel-G- Govt. Business Module, Oracle Apps- GL application, ALM, AML-finDNA, Online FI Solution & ATM switch. Currently all the branches are under CBS. Tele banking, SMS banking, Internet banking and mobile banking facilities are available to Bank of Maharashtra customers.

The Bank has a Call Centre since 2009. At present, the Bank's Call Centre is operating in Pune with a capacity of 60 agents shift wise. The bank is currently handling calls in the range of 10000-11000 including IVRS calls on daily basis.

Bank of Maharashtra launched "**Mahaseva**", a 24X7 single point contact to provide information on all the products and services of the bank, on 28th September 2011. Since 1st December 2018 Bank has outsourced completely operation and management of call center including infrastructure, manpower & technology (Contact Centre & CRM solutions). It is also single point contact for customer complaints and grievances. The customer care executives at the Call Centre provide information on Banking products and Services and issues related Internet Banking, mobile Banking, UPI, ATM card through inbound/outbound calling and emails. Customer care executives also make outbound calls for facilitating the branches to contact customers for selling various Loan products. The Call Centre also provides an interactive voice response (IVR) facility for registered customers.

The current scope of services of the Bank's outsourced Call Centre includes inbound calls, outbound calls & IVR functions.

- ▶ The types of inbound calls received include queries/complaints related to accounts, loans, advances, deposits, services like lockers, demat, internet banking, Mobile Banking, NEFT/RTGS, ATMs, and other miscellaneous complaints / queries /

requests.

- ▶ The types of outbound calls made include lead generation and follow up, alert calling to customers for which alerts are issued by SOC (security operation center) based on the parameters decided at their end, various other alerts issued by NPCI etc. These calls are made from time to time as per the requirements of the Bank.
- ▶ The Call Centre has an interactive voice response (IVR) facility which allows retail customers to resolve their queries without manual intervention. Following facilities are available to registered Customers through IVR: Current balance, Last five transactions, Cheque related queries and requests, ATM card blocking, blocking request of various digital channels etc.
- ▶ The Call Centre also handles customer complaints and grievances which includes raising claim requests related to various online transactions including but not limited to failed transactions through debit card, Internet Banking, mobile banking, UPI, refund requests etc and complaints and providing reference numbers to the customers.
- ▶ Emails handled at Mahaseva originate mainly from direct email sent to mahaconnect@mahabank.co.in, hocomplaints@mahabank.co.in which are handled by an office on a dedicated system. The Bank Officer uses Microsoft Outlook to respond to these emails on daily basis. Mails are also sent by Customer through his/her Internet Banking Account.

With a view to further improve its services to existing and prospective customers; the Bank plans to outsource its complete Contact Centre function including infrastructure, manpower & technology (Contact Centre & CRM Solution) to two different vendors simultaneously at two different locations, preferably in two different cities which can work as DR /DC for each other. The locations from where the call center will be operated should be either metro or Urban cities.

4. Instructions to Bidders

4.1 Invitation to Bid

Bank of Maharashtra hereby invites sealed responses (hereinafter referred to as “Bids/ Responses”), to this Request for Proposal, from all eligible bidders to meet the requirements set out in this RFP document. Details of Bid related activities are given in the activity schedule Section 2.2.

This Request for Proposal document (“RFP”) has been prepared solely to enable Bank of Maharashtra (or “Bank”) in the selection of suitable Vendors for operations and management of Bank’s Contact Centre.

This RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or other arrangement in respect of the Contact Centre services. The provisions of the Contact Centre services are subject to appropriate documentation (Contract) being agreed between Bank of Maharashtra and the selected bidders for the purpose.

The formulation of the Evaluation criteria, the conduct of the evaluation of the responses to the RFP and the subsequent selection of the successful bidder(s) will be entirely at the discretion of Bank of Maharashtra and its decision shall be final and no correspondence about the decision shall be entertained.

Bids will be opened in the presence of the bidders or authorized representatives of the bidders who choose to attend the opening of tender on the above-specified date, time and place. However, considering the present situation arising out of outbreak of COVID-19, Bank may opt for Online Bid submission for which separate communication will be sent to the bidders.

4.2 Information provided in the RFP

This RFP document contains statements derived from information that is believed to be 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 Bidder to determine whether or not to enter into a contract or arrangement with Bank of Maharashtra in relation to the provision of Contact Centre services.

Neither Bank of Maharashtra nor any of its employees, agents, contractors, or advisers gives any representation or warranty, express or implied as to the accuracy or completeness of any information or statement given or made in this RFP document. Bank of Maharashtra shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP.

The Bidders 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.

The RFP document is intended solely for the information of the party to whom it is issued ("the Respondent/ Bidder") and no other person or organization.

4.3 Terms and Conditions

The terms and conditions for the Bidders who participate in this RFP are specified in the Section named "Terms and Conditions" Section 9. Responding to this RFP and submission of the bid by the Bidder will be deemed as consent from the Bidder to all the terms and conditions mentioned in this RFP document and the contents of the RFP along with the Annexure(s), clarifications issued, if any, will be contractually binding on the Bidders unless the Bidder specifies proposed deviations in the format mentioned in the Annexure 10.11 as part of the RFP response. These deviations will be discussed mutually between the Bank and the selected Bidder and finalized in the contract document.

4.4 Cost of Bidding

The Bidder shall be responsible for and bear all the costs incurred in connection with participation in the RFP process, preparation and submission of its bid, including, but not limited to, costs incurred in conduct of informative and other diligence activities, participation in meetings/ discussions/ presentations, preparation of proposal, in providing any additional information required by Bank of Maharashtra to facilitate the evaluation process. Bank of Maharashtra will in no case be responsible or liable for any costs, regardless of the conduct or outcome of the bidding process.

4.5 Relationship between Bank of Maharashtra and the bidders

It is clarified that no legal binding relationship exists between any of the bidders and Bank of Maharashtra till the execution of a contractual agreement.

4.6 Code of Conduct

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

4.7 Application Money

- ▶ RFP document can be purchased from the Bank, at the address mentioned in Section 2, against payment of Rs. 15000/- in the form of a demand draft issued by a scheduled

commercial bank in favour of “Bank of Maharashtra” payable at Pune.

- ▶ Alternatively, the RFP document can be downloaded from the Bank's website www.bankofmaharashtra.in . In such an event, the service provider will have to pay, at the time of submission of their bid, a non-refundable fee of Rs.15000/- in the form of a demand draft issued by a scheduled commercial bank in favour of “Bank of Maharashtra” payable at Pune.
- ▶ In the event of non-payment of the fee of Rs.15000/- towards the RFP form at the time of submission of the offer, the offer will not be opened/ considered.

4.8 Earnest Money Deposit

Bidders are required to submit the bid security declarations as per the annexure.

4.9 Instructions for Bid Submission

Only one submission by each Bidder to this RFP will be permitted. Each response has to be submitted as hard copy and as a soft copy on CD. The bidder can bid for any one location and not for both simultaneously. The Bidder will submit the response only in the manner detailed herein. This bid is non-transferable.

A submission in a different manner, including a submission through Email, will not be accepted by the Bank and will be summarily rejected.

It should be noted that in case of any discrepancy in information submitted by the Bidder in hard copy and soft-copy, the hard-copy will be given precedence. However, in case of non-submission of any hard copy document and if the same is found submitted in the soft-copy, Bank reserves right to accept the same at its discretion.

The Bidders should submit their Bid along with required bid security declaration, Annexures, Certificates and other required documents (Refer Section 4.10 for list of documents for submission of bid) in sealed envelopes in the following manner:

- a) Eligibility Bid –The Hardcopy and Softcopy on CD of the Eligibility Documents should be submitted in a sealed envelope super-scribed as:

“ELIGIBILITY BID for RFP Ref: MMYYYY” for

Outsourcing of Management & Operations of Contact Centre

SUBMITTED BY (Bidder’s Name)”

- b) Technical Bid – The Hardcopy and Softcopy on CD prepared towards the response of Technical Bid should be submitted in a separate second envelope super-scribed as:

“TECHNICAL BID for RFP Ref: MMYYYY for

Outsourcing of Management & Operations of Contact Centre

SUBMITTED BY (Bidder’s Name)”

- c) Commercial Bid – Hardcopy & Softcopy on CD for the Commercial Bid should be in a separate sealed envelope super-scribed as:

“COMMERCIAL BID for RFP Ref: MMYYYY for

Outsourcing of Management & Operations of Contact Centre

SUBMITTED BY (Bidder's Name)"

Please Note that Prices must not be indicated in the Technical Bid but should only be indicated in the Commercial Bid failing which the Bid may be rejected.

- ▶ All the envelopes should indicate clearly the name, address, telephone number, E-mail ID, of the bidder along with 'name of location for which the bidder is bidding for'.
- ▶ All hardcopies of the bid must be spirally bound and serially numbered.
- ▶ The hardcopies of the bid (all documents and Annexures submitted as a part of bid or called for by the RFP) must be duly signed on each page and stamped on each page. Bid shall be signed by the Bidder or a person duly authorized to bind the Bidder to the Contract. Authorization by the bidder for the signatory shall be in form of a Power of Attorney or a duly certified copy of the Board resolution appointing the authorized signatory.
- ▶ The bid will be treated as legally void and will be rejected if:
 - i. Bid is not signed by the duly authorized person or
 - ii. Bid submitted is unsigned or partially unsigned or
 - iii. An image of signature found pasted on pages instead of wet signature or
 - iv. Scanned bid is submitted

By submitting a signed bid, the bidder's signatory certifies that in connection with this RFP:

- ▶ The bidder's organization or an agent of the bidder's organization has arrived at the prices in its bid without consultation, communication or agreement with any other Bidder or with any competitor, with a view to restrict competition,
- ▶ The prices quoted in the bid have not been knowingly disclosed and will not be knowingly disclosed by the bidder's organization or by any agent of the bidder's organization, directly or indirectly, to any other Bidder or to any competitor.
- ▶ No attempt has been made or will be made by the bidder's organization or by any agent of the bidder's organization to induce any other person or firm to submit or not to submit a bid for the purpose of restricting competition

4.10 Documents Required for Bid Submission

Following is a list of documents needed to be submitted as part of bid response.

4.10.1 Eligibility Bid

1	Annexure 10.1- Cover Letter
2	Annexure 10.3– Organization Profile
3	Supporting Documents as detailed in Section 8.1
4	Demand Draft for Application Money
5	Demand Draft for Earnest money Deposit OR Bank Guarantee (format as per Annexure 10.2)

4.10.2 Technical Bid

1	Annexure 10.4- Relevant experience Details
2	Annexure 10.5– Reference Site Details
3	Annexure 10.6 –Team Skills
4	Annexure 10.8 – Technical Response
5	Annexure 10.10– Proposed deviations to Terms and Conditions
6	Annexure 10.13 – Functional and Technical Requirements

4.10.3 Commercial Bid

1	Annexure 10.9 – Commercial Offer
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The above list of requirements is indicative. The bidder should refer to the complete RFP for all requirements that are required to be submitted along with Eligibility Bid, Technical Bid and Commercial Bid (s). The Annexure and their contents should be submitted as stated in the format only. The Bid may be rejected in case of non-adherence to any of the above instructions.

4.11 Pre-Bid Meeting & Clarifications

- ▶ **Bidder will have to purchase the RFP document to participate in the pre-bid meeting**
- ▶ Bank of Maharashtra shall hold a pre-bid meeting with the prospective bidders as stated in Activity Schedule. Only 2 representatives maximum per bidder will be allowed to attend the meeting and the names of the attendees will have to be informed to Bank of Maharashtra by the bidder/prospective bidder through the mail id for correspondence as mentioned in the Activity Schedule, two working days in advance. Representatives of the bidder(s) attending the pre-bid meeting will have to bring their company Identity Cards at the time of pre-bid meeting for verification. The Bidders will have to ensure that all their queries are submitted in one consolidated mail in a single excel sheet as per the format mentioned herein below, latest by the date & time mentioned in the Activity Schedule.
- ▶ Clarifications, if any, regarding the terms & conditions of this RFP, any error, omission or discrepancy found in this RFP document, have to be obtained by the bidder latest by the date & time mentioned in the Activity Schedule. Thereafter, no representations/queries will be entertained in this regard. Later on if any issue(s) arise BANK OF MAHARASHTRA will consider the matter on merits and decide the same, prior to opening of commercial bids.
- ▶ The queries should necessarily be submitted in the following format to the Email ids dgmoperations@mahabank.co.in, cmmahaseva@mahabank.co.in; mahaconnect@mahabank.co.in

#	RFP Document Reference(s) (Section)	Clause(in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause

The Bank will endeavor to provide timely response to all queries. However, Bank of Maharashtra shall not be responsible for ensuring that the bidders' queries have been received. Any requests for clarifications received after the indicated date and time may not be entertained by Bank of Maharashtra.

- ▶ At any time prior to the last date for receipt of bids, Bank of Maharashtra, may, for any reason, whether at its own initiative or in response to clarifications requested by prospective Bidders, modify the RFP Document by clarifications.
- ▶ If the Bank in its absolute discretion deems that the originator of the question will gain an advantage by a response to a question, then the Bank reserves the right to communicate such response to all Bidders.
- ▶ The clarifications will be notified to the Bidders on the website www.bankofmaharashtra.in. These clarifications (if any) issued by Bank of Maharashtra at any time before the due date of submission of the bid will become a part of the RFP

document.

- ▶ The Bank may, in its absolute discretion engage in discussion or negotiation with any Bidder (or simultaneously with more than one Bidder) after the Response closes to improve or clarify of any response.
- ▶ In order to provide prospective bidders reasonable time for taking the clarifications into account, Bank of Maharashtra, may, at any time prior to the date of bid submission extend the date for the submission of Bids
- ▶ Requests for clarification on telephone will not be entertained.

Considering the present situation arising out of outbreak of COVID-19, Bank may opt for conducting Pre-Bid Meeting through Video Conference. Bank is not bound to reply the queries of bidder who has not attended the pre bid meeting.

4.12 Lodgement of Response to RFP

4.12.1 Response to RFP Closing Date & Time

The final Response to this RFP must be received within the time and date specified in the Schedule in Section 2.2 of this document. Any submissions not complying with the aforesaid timelines are liable to be rejected.

4.12.2 Registration of Response to RFPs

Registration will take effect when Bank receives the Response to this RFP from the Vendor. The response to RFP must contain all documents, information, and details required by this RFP document. If the submission of response to RFP does not include all the information required or is incomplete, the Response to RFP is liable to be rejected. All submissions, including any accompanying documents, will become the property of the Bank. Vendors shall be deemed to license, and grant all rights to the Bank to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other Vendors who have registered a submission and to disclose and / or use the contents of the submission as the basis for any subsequent processes, notwithstanding any copyright or other Intellectual Property Right that may subsist in the submission or accompanying documents.

4.12.3 Response to RFP Validity Period

Responses to this RFP shall remain valid and open for evaluation according to their terms for a period of at least 6 months from the time it is submitted.

5. Scope of Services

5.1 Contact Center Model

The contact centre will be based on a fully outsourced model i.e. all three of the below heads will be outsourced to the Contact Centre Vendors

1. Infrastructure (including Real Estate)
2. Technology
 - a. Contact Centre Technology (IVR, CTI, ACD etc.)
 - b. CRM Solution
3. Manpower

5.2 Scope of Function

The scope of functions to be covered by the contact centre can be broadly classified into the following categories

1. Inbound Calls
2. Outbound Calls
3. Other Channels
4. IVR and ACD functions
5. Integration of call center solution with bank's CRM and other systems
6. CRM solution
7. CTI
8. Auto Dialer
9. Reporting
10. Statutory Compliances
11. Disaster recovery and Business Continuity plan

5.2.1 Inbound Calls

An indicative (not exhaustive) list of functions to be covered under inbound calls, is given below:

S.No	Category	Description
1	General and account related queries on products & services of the Bank & third-party products	<p>An indicative list of products on which general or account related queries are expected to be received are:</p> <ul style="list-style-type: none">▶ Deposits & Advances▶ Demat accounts▶ Loyalty & Rewards program▶ RTGS/NEFT▶ Debit Cards/ Credit cards▶ NPS▶ Prime Minister Yojana's e.g. PMAY, APY, PMJBY, PMJJY▶ Any other new products <p>The Agents are expected to be knowledgeable with the bank's product information and process, steps involved in sanctioning in loan, types of retail, MSME loan products, demat operations, mutual fund, insurance products etc</p> <ul style="list-style-type: none">▶ Interest rates on advances and deposits▶ Forex rates

		<ul style="list-style-type: none"> ▶ Loan Turn Around Times (TATs) <p>This information is expected to be available to the agent in their system.</p>
		<p>Types of account related queries expected to be received include:</p> <ul style="list-style-type: none"> ▶ Balance o/s [Principle Amount, Interest Amount] ▶ Maturity amount of FD, maturity date of FD, ▶ Interest Rate, Tax Deducted, Tax Projection ▶ Status of cheques [credited or debited or stop payment instructions] ▶ Loan o/s [Principle Amount, Interest, Amount, Charges], payments due, interest debited, EMI etc. ▶ Status of various transactions conducted through all channels viz branch and online ▶ Lockers, Mutual funds, Insurances,
		<p>Enquiries can also be expected on last transactions information</p>
		<p>On receipt of any call (numbers registered in the database) the last 5 call histories should be displayed to call agent with narrations and status thereof.</p>
		<p>On a call to a toll number, balance status of all linked operative accounts (Savings, Current, CC) may be sent automatically through SMS/email to the registered mobile number. Also on call on IVR account statement need to be emailed for specified period.</p>
2	Enquiry on basic banking services and transactions	<p>An indicative list of enquiries is given below:</p> <ul style="list-style-type: none"> ▶ Money/Transfer Fund, NEFT, RTGS [Status of transfer] or Queries regarding Term deposits ▶ Purchase of third party products ▶ Lockers- availability and rent ▶ Utility Bill Payments, tax payments ▶ Query and view a list of remittances made ▶ Presentment Billers with whom the bank has tied up ▶ Pending and rejected payments [Status of payment made] ▶ Rejected Bills [future schedule for bill payment] ▶ Refund status
3	Complaints and Service Requests	<p>The indicative types of service requests expected to be received include:</p> <ul style="list-style-type: none"> ▶ Cheque book issue & stop payment of Cheques ▶ Account statement, mini statement(Historical/ periodical) and passbook of any accounts ▶ Demand drafts/remittances ▶ Standing Instructions ▶ SMS, OTP /Alert not delivered ▶ Internet Banking/ Mobile banking / RTGS / NEFT/UPI ▶ Issuance of TDS certificates, Interest certificates, Form 16, balance certificate etc

		<ul style="list-style-type: none"> ▶ Hot listing of Debit/Credit card and registration of fraud transaction complaints
		Queries on earlier service requests/complaints/Charge back claims would also need to be handled
		All Enquiry / Services/complaints / feedback / suggestions from customers and non-customers would need to be recorded in to the CRM Software
		All web site based complaints accepted at bank's official web site would be integrated with Bank CRM so that redressal will be done by Contact Centre/ branch/zonal office/head office/designated authorized officials and responses are recorded so as to make them available to the customers and other stake holders
		Agents/Users to should be able to access the product knowledge database/Script/FAQs so that the calls are handled universally to all the customers.
4	Queries on Internet, Mobile Banking, UPI, SMS &Tele Banking	<p>The types of queries related to Basic Banking with Internet & Mobile Banking include:</p> <ul style="list-style-type: none"> ▶ account opening status ▶ account lockout problems ▶ User creation status and issues ▶ funds transfer/reversal status and issues ▶ issuance and reset/unlock/lock of user ID and password ▶ Mode of Delivery and sent status along with date & time of user ID and password ▶ Account Limit increase & Decrease request ▶ Account Beneficiary Addition/Deletion request,[Status of Beneficiary] ▶ Online FD, duplicate tax challan issues <p>Customers might also need to be handheld and guided through the entire processes of internet and mobile banking onboarding, redressal of errors etc</p>
5	ATM specific queries and complaints	<p>Indicative list of ATM related queries and complaints include:</p> <ul style="list-style-type: none"> ▶ Non-disbursal of cash, raising claim in the portal, status of claim request ▶ Card hot-listing and complaints related to wrongful transactions/ Card lost(both debit and credit cards) ▶ Call logging for down ATMs with concerned vendor ▶ ATM PIN block related queries ▶ ATM Card/ ATM PIN Not Received ▶ ATM Card/ PIN Received but not working ▶ ATM room Not clean /ATM not functional/ATM room not guarded by security ▶ Status of delivery of card or pin of primary/ secondary o ATM Cash Shortage/Excess ▶ The Contact Centre should be able to provide the location of ATM/Branch from the data of ATMs and Branches ▶ Transaction failure while transacting through UPI/ BNA/ IMPS ▶ UPI deactivation request ▶ UPI registration query

		▶ Enquiry for BNA location
6	NRI Accounts	All above listed functions and services would also need to be provided for NRI accounts. There would be a separate toll number for NRI/ HNI customers. There has to be ability to receive call originated outside the country in addition to domestic calls.
7	Call Recording	Ability to digitally record all incoming calls capturing at-least the following details: <ul style="list-style-type: none"> ▶ Date and time of call - start and end time ▶ Agent Id ▶ Caller number ▶ Customer ID, Account number, Card Number Recording system should have ability to provide search on the above data as well search on Mobile No, Email_Id The voice quality should be good and clearly audible to recognize customer and there should not be any noise/voice of other agents

5.2.2 Outbound Calls

An indicative (not exhaustive) list of the functions to be covered under outbound calls, is given below:

S No	Category	Description
1	Marketing Functions & Campaign management	<p>The Bank may conduct several sales campaigns for promotion of new/ existing products from time to time. The Bank also runs marketing campaigns for enhancing brand equity and product awareness among target audience. The Contact Centre will be required to assist the Bank in its endeavors by making outbound calls to customers and non- customers, to execute the following indicative list of functions:</p> <ul style="list-style-type: none"> ▶ Cross-selling & up-selling of Bank's products to customers ▶ Popularizing sales promotional offers such as special interest rates, waiver of charges, free bees, etc. to customers ▶ Popularizing Bank's products to new customer ▶ Out bound calls to the various leads generated at Banks sourcing channels, such as Branch, Business Development officer, Zonal office, head office, social media campaigns, website etc. <p>During the above process, any leads arising out of dialogue with customers and non-customers would need to be recorded in CRM.</p>

2	Soft Recovery	<p>The Bank require to use the Contact Centre for soft recovery of its overdue loans, in which case, the Contact Centre will be required to execute the functions, given below. The Details of borrower accounts would be displayed in CRM.</p> <ul style="list-style-type: none"> ▶ Make soft reminder calls to customers on the overdue loans ▶ Make follow-up calls to customers and coordinate with recovery agents (if any)
3	Others	<p>The Bank may also utilize the services of Contact Centre for the following purposes:</p> <ul style="list-style-type: none"> ▶ Market survey on “Customer Satisfaction” on services provided by Bank ▶ Calling Bank's branches/offices to convey information about new initiatives. Whenever any such information done at HO, to train /to sensitize the staff ▶ Making welcome calls to new customers ▶ Any calls related to security checks (SOC calls), alerts from npcI etc <p>If customer has been unable to speak to the agents after waiting in the queue for a long time, such customers should be reached out to, within a desired time interval, by the outbound agents</p> <p>Vendor should do the Extraction of Information from TRAI website related to Do Not Dial numbers and update the CRM database on specific frequency. Before making any marketing outbound calls, system should verify the number against the DND database.</p> <p>CRM module where data of prospective or live customer to be updated after making outbound calls from the contact centre.</p> <p>There may be certain calls which cannot be resolved immediately, the call agent should seek permission from the customer for outbound call and the time window so that Outbound call can be initiated to resolve the issue <u>proactively</u></p> <p>Ability to digitally record all incoming calls capturing at-least the following details:</p> <ul style="list-style-type: none"> ▶ Date and time of call - start and end time ▶ Agent Id ▶ Caller number ▶ Customer ID, Account number, Card Number <p>Recording system should have ability to provide search on the above data as well search on Mobile No, Email_Id</p> <p>The voice quality should be good and clearly audible to recognize customer and there should not be any noise/voice of other agents</p>

5.2.3 Other Channels

In addition to calls, agents would be handling emails and web-chat as well.

S No	Category	Description
1	Emails and website	Agents should be able to access the emails that the customers have sent from their internet banking account, and create a record in CRM and process the same. The redressal/response should be sent to the customer, Bank officials through email.
		Complaints received through website would be captured in the CRM database and Agents should be able to access and process the same in the CRM system.
		Agents should be able to access the emails directly sent to the contact centre, create a record in CRM and process the same. The redressal/response should be sent to the customer, Bank officials through email.
2	Web-chat	Agents should be able to perform web-chat with customers who have requested a chat interaction through the website. The interaction log has be recorded against the customer once the chat is over. The web-chat should be free text based chat

Webcam based Video Conferencing may be taken up, in future, as a channel in the Contact Centre to interact with Bank's customers. There should be provision to add the video conferencing functionality in future as per banks requirement. However, it is not in the current scope of services to be provided.

5.2.4 IVR and ACD

The contact centre IVR should provide the below list of services and ACD should provide the below features and functionalities

S No	Category	Description
1	IVR Structure	The Vendor selected to run the Contact Centre will be required to design the IVR tree structure in consultation and with the approval of the Bank. The Bank may suggest changes and customization in IVR tree structure from time to time, which the Vendors will be required to execute
		The Vendor should be able to configure important messages/advertisements on IVR free of cost during the waiting period of caller. The content and time period for such messages/advertisements shall be decided by the Bank.
		If there is any change in IVR voice menu option then bank will provide only English tree structure content [in text format]. IT is vendor's responsibility to convert it in to audio format and also into audio format of specified language other than English.
		IVR should provide music or Key announcements when customers are kept on hold or during call waiting. The content of the music may be provided by the bank.
		IVR system must have ability to integrate Bank's CBS for fetching the below requirements on real time basis. Below are the indicative lists of IVR options. The

		<p>addition/modification in below options will be decided by the Bank during implementation phase.</p> <p>(A) General Information</p> <ul style="list-style-type: none"> ▶ Balance Enquiry <ul style="list-style-type: none"> 1. Saving Account 2. Current Account 3. CC Account 4. Term Loan Account 5. Term Deposit Account ▶ Account Statement Request <ul style="list-style-type: none"> 1. Receive Statement by e-mail and/ SMS for request period 2. Receive Statement by Courier ▶ Listing of last 5 transactions(periodical) ▶ Cheque related queries <ul style="list-style-type: none"> 1. Current status of cheque 2. New cheque book request and status of cheque book request 3. Stop payment request for single/ multiple cheque 4. Revoke stop payment request for single/ multiple cheque ▶ Payment request and Fund Transfer ▶ General Information on Products <ul style="list-style-type: none"> 1. Domestic Deposit Products 2. NRI Deposit Products 3. Loan Products 4. Other services such as Lockers <p>(B) Hot-listing of Lost Card [Credit/ Debit]</p> <p>(C) Unblocking/blocking of Debit card</p> <p>(D) Blocking/unblocking of digital channels like Internet Banking, UPI, Mobile Banking etc</p> <p>(E) Generation/ reset of T-PIN by validation himself through ATM card number</p> <p>(D) Other Requests</p> <ul style="list-style-type: none"> 1. Interest Rate information product wise 2. Currency Exchange Rate (Buying Rate/ Selling Rate) 3. ATM Locator 4. Branch Locator 5. Request for Interest Certificate 6. Renewal of existing FD 7. Request for email statement 8. Mobile Banking Registration 9. Opening and closure of TDR/RD accounts 10. ATM card Status 11. Interest certificate requests, form 16 requests, TDS certificate requests 12. Mobile number updation
		<p>IVR should support the following languages - English, Hindi, Marathi, Gujrathi, Punjabi, Tamil, and Telugu & Kannada - in the current scope. There should be a provision to add more languages in the future</p>
		<p>Ability to capture all the customer's interactions with the IVR and pass it to the Contact Center (i.e. CTI Integration)</p>

		<p>Ability to offer different IVR trees based upon different customer segments (region, segment etc.)</p> <p>By referring the profitability of customer from bank's various systems priority based service is to be provided through IVRS & CTI</p> <p>Ability to announce reference number for transaction or service request</p> <p>Ability to add multiple marketing messages on the IVR system and to schedule different marketing messages in specific dates and for a specific period. Ability to voice out marketing messages based upon customer type</p> <p>Ability to integrate to t-pin server to offer online tpin generation after certain validations such as date of birth and card expiry date</p> <p>Ability of IVR to hotlist the card directly with integration of switch after validating the customer information such as date of birth, card expiry date and account number.</p> <p>Premium Customers Line: Option for premium customers to request for a call back by agents in case the waiting time exceeds 20 seconds (to be parameterized), such that in case a premium customer wishes to stop waiting and registers for the said option, an announcement will be played to customer that an agent will call him back shortly. Thereafter, an agent will make an outbound call to the customer. The maximum call back time will be as defined by the Bank from time to time</p> <p>Ability to route the caller to the ACD when the customer requires to talk to an agent</p> <p>Ability to support "call back" option in the event of long call waiting</p> <p>Ability to change the IVR Tree by the system user, with no change in the software, through GUI Interface</p> <p>Customer should have the ability to punch the account number in case of having multiple accounts linked so as to extract required information automatically</p> <p>Ability of a return IVR call to be made to minimum 50% customers just after call is complete for knowing the feedback to access the satisfaction level of the customer about the knowledge of the agent about the banking products and overall satisfaction level about the call. Feedback has to be recorded within CRM system</p> <p>Ability to support audio-text for playback of regulations, procedures and frequently asked questions as per the IVR Call Flow & Call Tree.</p> <p>Ability of administrators to monitor where an identified customer is on the IVR tree, it can be used to identify the customers and making the outbound call so as to understand their difficulties/ problem in using the IVR system</p>
		<p>IVR system to be integrated to various other banks application including CBS to fetch details required to handle queries/service requests of the customers as per the services expected to be delivered to the customer through IVR as per Ease 3.0 agenda of Govt.</p>

- ▶ Updation in IVR menu:- The development time and cost of modification or Updation of IVRS menu options is directly dependent upon the task to be performed. The task can be categorized into two segments:
- ▶ Minor Changes [E.G. Updation in IVR menu tree option such as title change or number or sequence change for an existing option.]. This should be performed with no cost to the bank
- ▶ Major Change- these changes can be transaction related or any operation through IVRS [E.G. installation of New menu option in IVRS which needs integration of IVRS+CRM+CBS]

2	ACD – Functionalities	<p>Ability to configure ACD</p> <ul style="list-style-type: none"> ▶ by agent or by skill ▶ by group ▶ by priority ▶ by call type <p>Enhanced conditional routing. One feature could be "Ring One" according to at least one of the following configuration:</p> <ul style="list-style-type: none"> ▶ With 'Least Recent' - the extension that received a call the longest time ago will be on the top of the list ▶ With 'Fewest Calls' - the extension that received the least number of calls will be on the top of the list ▶ Random selection <hr/> <p>Call back on queuing basis in the event of all agents being busy</p> <hr/> <p>Adjustable queuing limits</p> <hr/> <p>Voice Response Integration</p> <hr/> <p>Call routing to be done based on the following:</p> <ul style="list-style-type: none"> ▶ Day of week ▶ Time of day ▶ Customer profiles ▶ Agent Skill based routing ▶ Region of the incoming call ▶ Nature of the call (Trading related calls, demat Related Calls, Hot Listing Related calls - Such calls are to be attended on priority) ▶ Language selected by the customer in IVR ▶ Queue Statistics <hr/> <p>Support routing for Web-Callback (initiated from the Website)</p> <hr/> <p>Support routing for emails received on the Contact Center email account</p> <hr/> <p>Calls from the segments mentioned below would need to be attended by more experienced, multi- skilled and suitably trained agents:</p> <ul style="list-style-type: none"> ▶ Corporate/SME customers ▶ Premium Customers [based on top 100 criteria or other decided by bank] ▶ Calls received from branches ▶ Any other segment which the Bank decides to add in future
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		System should have ability to announce call queue waiting time for all customers. Call queue waiting time is the waiting time in Automatic Call Distributor (ACD) queue after pressing prescribed digit to talk to the agent but before being answered by the agent.
		ACD should support Web based administration like adding new agents, assigning skills etc.
		Supervisor should be able to do silent monitoring of calls. Supervisors should be able to barge in an agents call and also if required take a call from an agent and attend it.

5.2.5 Call Centre Setup Integration with Bank's various applications

System	Brief Description	Integration Touch Points	Technology Platform
Core Banking System	Bancs@24 – Core Banking solution	<ol style="list-style-type: none"> 1. Call centre functionality related to customer and account related information must be integrated with core banking system in on-line real-time mode through query. 2. Vendor should ensure that certain fields like account number would need to be masked to ensure data security. Detailed list of fields to be masked in CRM to be provided during requirements gathering phase 	AIX/IBM Server with Oracle 11g database
IB/ Mobile Banking/ SMS Banking/ Tele Banking	Activation of Internet Banking/ SMS/ Tele/ Mobile. Queries regarding reconciliation of taxes related to IB. Blocking of IB during emergency situations with proper verification from the customer	Central Point of Integration for these functionalities with the CRM system is the IB database	AIX/ IBM Server with Oracle 11i database
ATM switch/ DCMS	Bank has its own ATM switch and DCMS. All card related activities like card processing, card issuance and activation, PIN generation, PIN Renewals, hot listing, re-issuance	Hot listing/ blocking/ unblocking/status/limit change/pin generation-pin change/card activation	AIX unix and Oracle
IVR –	Integration with the IVR for tele-banking		
	Integration with the ACD		

Interfaces	Integration with CTI
	ODBC interface for all types of database
	Integration with core banking system in on-line real time/ batch mode as applicable
	Integration with DCMS for exchanging debit card details
	Integration with ATM switch and internet banking/ mobile banking and any other software which bank desires at any point of time
	All the agents should have either an IP hardphone or IP softphone option. IP phone should have a separate headset jack

- ▶ The solution should also support standard excel/ csv file uploads for uploading of relevant data.
- ▶ Call center solution also need to be integrated with Credit card switch/solution of the Bank's vendor to discharge various tasks as that of ATM switch mentioned above.

5.2.6 CRM Solution

The Vendors shall deploy their own Customer Relationship Management (CRM) software, which will be customized as per the Bank's requirement. The CRM should be able to support all following functionalities:

S No	Category	Description
1	CRM	<p>The Contact Centre CRM should be able to support all functionalities given below:</p> <ul style="list-style-type: none"> ▶ All agents should capture/log details of each call in the CRM systems which should be easily accessible by the Bank's officials ▶ Relevant screen pop-ups to the agents along with the details of previous calls during the last 30 days, on the Agents desktop on the basis of CLI, DN IS (Dialed number identification sequence) etc. ▶ CRM system should capture all customer related interactions (queries / complaints/enquiries/leads) through various channels like Call, Email etc. Bank shall consider social media as a channel, over a period of time ▶ CRM system should have screens for creating and tracking interactions related to queries, requests and complaints and also for creating and managing campaigns and leads ▶ Bank may use the Vendor CRM for redressal of complaints and Leads management. For extending the vendor CRM, bank will not pay any additional cost. Vendor must ensure that licensing should not be any issue for usage in respect of users / branches <p>The contact centre Pop-Up screen in CRM must have these summary items as first screen that is immediately seen on call being routed to the Agent:</p> <ul style="list-style-type: none"> ▶ Name of the customer ▶ Mothers maiden name ▶ Residential Address ▶ Office Address ▶ Contact No. (Office, Home, Cell No.) ▶ Date of Birth ▶ PAN/TAN ▶ Aadhar ▶ Debit card no/Credit card no ▶ Customer Constitution ▶ Total assets, liabilities and profitability of the customer and net worth of the customer, Interest paid by the bank and interest charged by the bank, Fee based income ▶ KYC status of the customer along with details of various KYC submitted by the customer. ▶ CIF Number ▶ Debit card no/Credit card no (masked), Card Limit,

		<p>card expiry date, Card Name, Card Brand Type, reward Points outstanding, Reward point expiry date, Credit card Balance o/s and Last repayment details</p> <ul style="list-style-type: none"> ▶ List of various other services availed by the customer through bank like Insurance scheme details, Demat, Trading Investment, Locker, NPS details etc. ▶ Last 5 Credit Transactions (Overall across all channels and all accounts with account number mentioned) ▶ Last 5 Debit Transactions (Overall across all channels and all accounts with account number mentioned) ▶ Last 5 Internet Banking Transactions (Overall across all accounts with account number mentioned) ▶ Last 5 ATM Transactions (Overall across all accounts with account number mentioned) ▶ Last 5 Loan Transactions (Overall across all accounts with account number mentioned) <p>This will enable agents have to get a 360 degree view of the customer</p>
		CRM should allow agents to see all the accounts associated with the customer called (Owned, Joint a/c holder, Guarantor or any other relationship)
		CRM should allow agents to view details of accounts the customer has to access to. The details include account number, account type, balances. The different types of accounts supported are operative account, loan accounts & deposit accounts.
		CRM should allow agents to view various types of balances related to an account like account balance, available balance, Limit, DP, Uncleared balance, Hold balance, Rate of Interest and Penal Interest rate etc.
		CRM should allow agents to view overdue amount of various accounts held by the customer along with the IRAC status, next due date and last installment paid date
		CRM users should be able to query on account transactions based on various parameters including transaction date range, transaction amount range and transaction type
		CRM system should have ability to sort all transactions based on date
		CRM users should be able to view details of any transaction
		CRM users should be able to view additional details of the loan account like Loan Expiry Date, Number of Principal Demand Installments in Arrears, Principal Demand Arrears, Number of Interest Demand Installments in Arrears.
		CRM users should be able to view details of deposit accounts like Maturity date, Maturity Amount, Interest Rate, Tax deducted, Interest credited and projected interest of all accounts of the customers (to know the tax liability) and 15G, 15H submission status
		CRM system should allow users to view whether Life certificate is submitted or not in case of pensioner a/c, if

	submitted then date of submission
	CRM system should be able to provide details whether nominee has been registered or not in operative accounts.
	CRM users should be able to view collateral details of overdraft accounts including collateral type, collateral description and value.
	CRM users should be able to view complete cash flow i.e. principal and interest flows attached to a particular loan account.
	CRM users should be able to view loan account details including sanction date, sanctioned amount, disbursed amount and current liability, arrear details etc.
	CRM users should be able to view the repayment schedule, disbursement schedule details and collateral details for loans
	CRM system should enable setting up of calculators for assessing the interest payable on retail loans (based on the type of loan, tenor and payment option indicated by the user.
	The Agent must have facility to mark calls as closed, open, call back on a certain date & time etc with his specific remarks in detail. System will route the call on reminder date and time to an Agent who is free for follow-up
	All transactions within CRM should be audit trailed
	All master data fields coming from core banking system should be read only within the CRM application
	Product Sales on an Inbound call: <ul style="list-style-type: none"> ▶ The Agent will get a popup indicating the bank products that are suited for the customer when the customer calls the contact centre Agent ▶ Based on this hints, the Agent will inform and try to sell a specific product to the customer ▶ Once the customer is informed of a specific product it will be marked as "Informed" so that it will not be repeated for a pre-defined time to that customer
	CRM system should have appropriate escalation Management of open calls to senior agents/ supervisors/ branch officers
	CRM system should have the ability to forward certain QRC's to branch as applicable. Branch officials should also receive email notifications when leads or QRCs are assigned to them
	CRM system should have the ability to send emails and SMS notifications to customers at various key touch-points.
	CRM system should have an effective feedback capture screen
	CRM system should have ability to export data into different file formats
	CRM system should have the ability to read birthday dates from CBS so that agents can wish the customers
	CRM system should provide support for online performance management: <ul style="list-style-type: none"> ▶ Ability to define KPI's in the system

		<ul style="list-style-type: none"> ▶ Online view for the overall Contact Centre performance against the defined KPI (Can be seen by Bank officers, Quality managers and Supervisors only) ▶ Online view for specific agent performance against the defined KPIs (can be shown by the agent him/herself or the Supervisor/Manager)
		All security features must be enabled in the CRM system to ensure that Agent/contact centre cannot perform any debit / transfer transactions
		If customer is not able to perform card hot-listing through IVR (Ex: Does not have TPIN), CRM system should have the ability to open up the bank's portal from within CRM for agents to perform the hot-listing
		<p>Knowledge Base module should be made available in the CRM system with at least the following capabilities:</p> <ul style="list-style-type: none"> ▶ Contact centre Procedures ▶ General information (Locations for branches and ATMs, Products information, Products/Services Fees) ▶ Changes in the products and services ▶ Frequently Asked Questions (FAQ) ▶ Configurable list of users who can edit the knowledge base database ▶ Searching capabilities in the knowledge base

5.2.7 CTI

S No	Category	Description
1	CTI	<p>CTI should support the following features:</p> <ul style="list-style-type: none"> ▶ Soft phone / hard phone, call pick up facilities through Agent desktop ▶ Call transfer systems for escalation of calls to supervisor, to other agents, along with screen popups and the interaction history, duly recorded ▶ Call 'HOLD' facilities, in order to facilitate the Agent to browse the information required to answer the request ▶ Call "Retrieve from Hold" facilities ▶ Call 'Conferencing' facilities, with supervisor, subject matter expert, etc ▶ Call 'Forward' facilities ▶ Intelligent transfer of calls (without disconnection of the call in case a call meant for one segment, lands on to the agent of another segment.) ▶ Echo cancellation feature- removal of echo that occurs when a caller speaks or dials during a prompt ▶ Call wrap up facilities with appropriate notes / comments, along Call Identification number
		Agents to have a facility to transfer the call outside the contact centre domain, by placing an outward call to bank functional experts, if needed, by keeping call on conference

		Agents to have an agent desktop software, agents log in, log out, and make themselves ready and not ready from the agent desktop application
		Agents to have an agent desktop software, agents log in, log out, and make themselves ready and not ready from the agent desktop application
		Agents should be able to interact with their supervisor and other agents through text chat / messages..
		Agents can be configured to enter reason codes for not ready and logout
		CTI solution will provide for building the script for all types of customer interactions
		The solution will have options to categorize the interactions in a systematic fashion compatible to the Bank, so that the retrieval becomes easy
		The solution will have provision to automatically build the script on-line, through the Agent-Customer interaction process, by the authorised Agents / supervisors
		CTI solution will have provision to import scripts from remote locations, by functional experts
		Ability to support auxiliary codes to enable Contact Centre agents to indicate their current mode of operation (i.e. Available/Unavailable/Wrapping Up/At Lunch, etc...)

5.2.8 Auto Dialer

S No	Category	Description
1	Dialer for Outbound Calls	An advanced dialer facility to run outbound calling for marketing, selling or recovery functions.
		The solution will include a preview dialer system that automatically dials batches of telephone numbers for connection to agents assigned to sales or other campaigns.
		The solution should be capable of creating and configuring campaigns. Supervisor should be able to specify a daily time range during which outbound calls are made. Supervisor should also be able to specify and import a list of customer contacts to be called.
		Once the Campaign is started Agents should get the contact automatically and click to call the contact.
		Agents should be able to accept, reject, or skip outbound call requests. Agents should also be able to reclassify calls to any one of many call results, such as Busy, Fax, and Answering Machine.
		After an agent reclassifies a contact as "Do Not Call", the Administrator can remove this contact from the campaigns

5.2.9 Reporting

S No	Category	Description
1	Generic	Number and details of welcome calls made to customers

	Reporting	Number and details of collection calls made to customers and their outcome Number of leads generated and qualified by Contact Centre/ branch Number of sales done by cross sell and upsell of products to existing customers
2	Reports	<p>Caller IVR Selection (Start to Finish)</p> <p>Total amount of time callers had been on IVR</p> <ul style="list-style-type: none"> ▶ Detailed ▶ Summary <p>Number of calls</p> <ul style="list-style-type: none"> ▶ Total Number of Calls ▶ Number of calls dropped on the IVR stage ▶ Number of Calls Diverted to contact centre Agents <p>Queues analysis</p> <ul style="list-style-type: none"> ▶ Number of Calls ▶ Number of Waiting Calls ▶ Average Call Time ▶ Longest Waiting Time ▶ Abandoned Calls <p>Agent reports (Summary for All the Agents, Summary by Queue, and Detailed by Agent)</p> <ul style="list-style-type: none"> ▶ Login & Logout Time ▶ Average Answer Time ▶ Average Talk Time ▶ Average Handling Time ▶ Idle Time ▶ Time Agent is Ready ▶ Number of Web-Chats ▶ Average Chatting Time ▶ Number of Emails Received and Responded ▶ MIS of recorded calls ▶ Number of call-backs

5.2.10 Statutory Compliances

S No	Category	Description
1	Statutory Compliances	<p>The service provider, in the process of providing the services must comply with all the statutory/regulatory requirements. Following is an indicative (not exhaustive) list of such compliances required.</p> <ul style="list-style-type: none"> ▶ Compliance of TRAI Regulations ▶ DND compliance ▶ Compliance of Labor laws ▶ Compliance of taxation laws ▶ Compliance relating to software licenses ▶ Compliance of local Govt. bodies rules ▶ Compliance to DOT (Department of Telecommunication) guidelines <p>The Vendors shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and agents. The Vendors shall establish and maintain all proper records</p>

		including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to their from time to time, including records and returns as applicable under labour legislations
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- ▶ The Bidder will be responsible to provide, implement, customize and integrate the Contact Centre technology solution including IVR, ACD, Dialer, CTI, CRM and any other technology components to meet the above requirements.
- ▶ The Bidder will be responsible for providing disaster recovery setup and plan for the Contact Centre technology solution.
- ▶ The Contact Centre solution should be an on premise solution and servers will be hosted in the Bank’s DC and DR premises. The Bidder is responsible for providing adequate remote monitoring capabilities and personnel for maintaining system uptime SLAs as mentioned in section 6. The Bidder staff is responsible to coordinate with Bank’s DC and DR team to maintain system uptime.

5.2.11 Disaster recovery and Business Continuity plan

The proposed contact center solution must be capable of and compatible for disaster recovery & Business Continuity Plan implementation as and when required by the bank. The selected vendors should highlight the provisions for disaster recovery and show that application facilitates disaster recovery.

5.3 Location

The Bank plans to outsource its complete Contact Centre function to two different vendors simultaneously at two different locations, preferably in two different cities which can work as DR /DC for each other. The locations from where the call center will be operated should be either metro or Urban cities.

The Contact Centres will be required to commence operations latest within 4 months from the date of award of contract by the bank.

5.4 Infrastructure

The initial capacity of each Contact Centre location will be 40. The Vendors, however, should be in a position to scale up the number of seats within 3 weeks at the request of the Bank. The infrastructure shall be available for scaling up of operations up to total of 80 seats within short span of time.

- ▶ The vendor can offer their existing sites/facility/setup at Bank specified center for running the Contact Centre, however, the set up for the Bank must be separate and exclusively identifiable.
- ▶ The premises can be freehold or leasehold. However, if it is a leased premises, the vendor must obtain lease on long term 5 years
- ▶ The vendor must obtain all the licenses and permissions from respective authorities for using the premises for Contact Centre purposes
- ▶ The vendor must pay the rent and other expenses on time as required
- ▶ Vendor must provide all the amenities like furnishing, electricity, water, cafeteria, air-conditioning etc., required for the Contact Centre agents and Bank staff
- ▶ Vendor must provide adequate training facilities including rooms with whiteboards, projectors and other appliances
- ▶ Vendor should provide CCTV cameras at the site, the feed from which would be provided in the rooms of the bank officials. Vendor should also provide for adequate

security personnel for the Contact Centre premises.

- ▶ Vendor must comply with IT security requirements of the Bank and additionally provide the firewalls, Server based/Network based IDS and other IT Security devices as per the Bank's requirements
- ▶ Vendor will supply and maintain the complete Contact Centre requirements in terms of PCs, telephones, PBX, ACD, Call Recording tool (audio and video) cabling, local servers, power & telecom requirements (including power backup) and other infrastructure.
- ▶ Vendor shall provide leased lines, both toll and toll free numbers including PRI lines. The recurring cost incurred by the vendor for this would be reimbursed by the bank on actuals.
- ▶ Call audio recording in the live server should be capable of saving the records for 6 months. Calls related to financial transactions to be stored for a period of 7 years
- ▶ Vendor shall provide ongoing maintenance and support services for the implemented solution (Software, Hardware and equipment)
- ▶ Vendor should follow all the guidelines and regulations related to COVID-19 issued by Govt. from time to time.

5.5 Role of Bank Staff at the Contact Centre

Bank requires vendors to deploy the manpower resources required for running the contact centre. However bank will also depute its officers to ensure quality of service and control of day to day operations of the contact centre. The decision of the bank will prevail in every case of dispute.

Some of the activities of the bank staff at the contact centre include:

- ▶ Perform quality monitoring of calls
- ▶ Liaise with supervisors to ensure adherence to KPI's
- ▶ Manage escalations if vendor is not able to resolve QRC's
- ▶ Update floor supervisors on volume forecasting and to ensure necessary actions are taken by the vendor

The total number of Bank Officers in the Contact Centre premises will be 5 at each location, to begin with. This number will increase in future depending on the volume of call escalations and quality monitoring requirements as the Contact Centre scales up.

The bank staff can also barge into calls on a daily basis. For this purpose administration level permissions to access all sub-systems servers (including IVR, ACD) would need to be provided.

The staff may also deploy tools to monitor performance of various systems to rule out any possibility of tampering with data likely to affect billing by the Vendors. Vendors shall also provide uninterrupted support to the Bank staff.

5.6 Manpower Requirements

The Bidder shall deploy and dedicate sufficient number of contact centre agents, team leaders, quality monitoring personnel etc. to provide uninterrupted services.

Bank provides the below indicative guidelines but Bidder can decide the optimal ratio of agents to team leaders to ensure meeting of SLA requirements. Bidder should also need to have sufficient buffer resources for managing absence of agents due to leave, sickness,

training etc.

Agent to Team Leader Ratio – Bidder will deploy “Agent to Team Leader Ratio” as 15:1, i.e. there should be one team leader per 15 agents. Similarly, Bidder will deploy sufficient numbers of quality control teams, training and management teams to ensure that the SLA parameters are met.

The Bidder should ensure that key profiles such as Account Manager, Contact Centre Operations Head, and Technical Lead are retained for first six months of Contact Centre operation or in case of transfer, discontinuation of engagement, to be replaced with persons of equivalent skill set and experience with appropriate and sufficient knowledge handover sessions to ensure that there is no discontinuity in services.

5.6.1 Roles & Responsibilities

It is expected that the Bidder may adhere to the following indicative criteria for recruiting / deploying their employees. The Bank will at its discretion, check the qualification of the persons to be recruited for the Contact Centre.

Resources to be engaged/ employed by Bidder in the Contact Centre cannot be construed as employee of Bank of Maharashtra and cannot claim any benefit thereof.

The following are the minimum requirements for Contact Centre Agents:

- ▶ Minimum 12th passed and pursuing graduation, preferably graduate or equivalent
- ▶ Able to speak, read and write in Hindi, English and Marathi
- ▶ Experience of at least 1 year in a Contact Centre, or in direct selling telemarketing in the service industry
- ▶ Awareness of Banking and Bank's products e.g. interest rates, renewal periods etc.

The following are the minimum indicative requirements for Team Leaders:

- ▶ Must be graduate or equivalent
- ▶ Certified from NASSCOM or similar certification acceptable to the Bank
- ▶ Should be above 18 years of age
- ▶ Able to speak, read and write in Hindi, English and Marathi
- ▶ Experience of at least 3 years in a Contact Centre, or in direct selling telemarketing in the service industry (Fresh candidates CANNOT be considered)
- ▶ Experience in coaching and developing skills of people
- ▶ Effective problem-solving and decision-making skills
- ▶ Good knowledge of Bank's products & processes, their uniqueness, comparison to competitors etc.

The following are the minimum requirements for the Contact Centre Head of operations

- ▶ Should be minimum Post graduate
- ▶ Certified from NASSCOM or similar certification acceptable to the Bank
- ▶ Should have a minimum experience of 10 years out of which at least 1 Year experience should be as Call Center Head of Operations

The following are the minimum requirements for the Quality Manager are

- ▶ Should be minimum graduate in any discipline
- ▶ Should have good knowledge of banking processes and products
- ▶ Should be Minimum 3 Year experience as Quality Manager in any Call center / BPO, preferably from banking domain.

The profile of other functionaries shall be as per industry best practices. Bank may also be part of final selection panel in the recruitment process. Bank reserves the right to recommend the ex-employees of the Bank for any of the positions in the proposed Contact

Centre.

If the behaviour of any resource of the selected vendor is not up to the satisfaction of the Bank or any such staff misbehaviour with any customer/s of the Bank during the performance of given assignment, the Bidder will immediately, on the advice of the Bank, remove such resource without expressing any objection to the Bank in any manner.

5.7 Contact Centre Timings and Holidays

The Contact Centre will operate 24x7 be available to customers on all 365 days, including holidays, national holidays and Sundays. The Vendor's services and resources are required to be available accordingly. The distribution of Contact Centre agents will be decided into various shifts as per Bank's requirements time to time through mutual agreement between the Bank and the Vendor.

5.8 Languages

The selected Bidder will render Contact Centre services in Hindi, Marathi and English. Bank reserves the right to include 2 to 3 regional languages in future at no additional cost.

5.9 Training

The Bidder, in consultation with the bank, shall provide training to all the resources on the systems, processes and procedures laid down by the bank. The training will cover the following:

- ▶ Proposed contact centre processes
- ▶ Products and services of the bank
- ▶ The behavioural and cultural expectations of bank from a professional contact centre agent
- ▶ Information security and their relevance and importance to customers
- ▶ Communications and soft skills training
- ▶ Knowledge of banking systems, operational procedures, KYC norms etc.

First time training shall introduce the Contact Centre resources on systems, procedures and processes in an elaborate manner. However, since the Bank will keep modifying its products and services, introducing new products and campaigns, changing its interest rates, etc., the Bidder will put a training system in place to ensure continuous updating of knowledge, processes and skills.

Vendor has to arrange for periodic training to the agents when bank introduces new products or when new agents are introduced.

The actual requirement of training may be assessed while implementing the Contact Centre and will be decided mutually by Bank and selected Vendor. Bank in coordination with the Vendor will also organize a Train the Trainer programme to train the trainers of the Vendor on bank's products and services, processes, etc.

The training infrastructure will be made available in the premises by the vendor. At least one training room with necessary accessories like whiteboard, projector, furniture, etc., will be provided. The Vendor will bring in necessary faculty support for the training on Contact Centre processes. However, Bank will support training efforts by providing its faculty on Banking operations and processes from time to time.

Bank reserves the right to conduct personal interview of the agents for verification of bank

products knowledge anytime without notice.

6. Service Level Agreements

The Bidder will ensure meeting of following SLA parameters and will enter into an agreement with Bank on SLA parameters indicated below. SLA performance compliance will have to be achieved by the Contact Centre.

6.1 Service Level Agreement Parameters

- ▶ Call Answer
- ▶ Call Abandonment rate
- ▶ First Call Resolution Rate
- ▶ Average Handling Time
- ▶ Fatal Error
- ▶ Customer Satisfaction
- ▶ System Availability
- ▶ Short Logins for inbound/outbound calls
- ▶ Minimum Qualifications and experience of the Agents/Team Leaders/Quality Manager and Call Center operations Head

6.2 Definition and details of SLA Parameters –

6.2.1 Call Answer

Component	Explanation of Component
Definition	Answer time is the number of seconds it takes for any customer/non customer to connect with the Contact Center representative after pressing prescribed digit to talk to the agent.
Requirement	Throughout the uptime of Call Centre except for scheduled downtime for a scheduled maintenance or when the Bank's system is down for whatever reason.
Measurement Frequency	Monthly
Report Frequency	Daily
Calculation Formula	% of Number of calls answered in <30 seconds/total calls = Service Level Attained
Data Sources	Bank's ACD and CTI solution with date and time-stamp Capabilities

Penalty Clause

SNo	% Call Answer	Penalty
1	> 90% calls attended within 30 seconds	Nil
2	<90% and >=85% calls attended within 30 seconds	1% of monthly billed value
3	<85% and >=80% calls attended within 30 seconds	1.5% of monthly billed value

4	<80% calls attended within 30 seconds	2% of monthly billed value
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6.2.2 Call Abandonment Rate

Component	Explanation of Component
Definition	The proportion of calls that hang up or are disconnected before the contact center agent answers the phone. A wrong immediate hang-up exclusion not exceeding 5 seconds is acceptable.
Requirement	Throughout the uptime of Call Centre except for scheduled downtime for scheduled maintenance or when the Bank's system is down for whatever reason.
Measurement Frequency	Monthly
Report Frequency	Daily
Calculation Formula	% of Number of abandoned calls (Inbound calls that have been assigned to an agent and hang up / Total inbound calls reaching ACD) = Service Level attained
Data Sources	Bank's ACD and CTI solution with date and time-stamp Capabilities

Penalty Clause

SNo	% Call Abandonment Rate Monthly	Penalty
1	<2%	Nil
2	Between 2% - 5%	1% of monthly billed value
3	Between 5% - 8%	1.4% of monthly billed value
4	Between 8% - 10%	1.7% of monthly billed value
5	Between 10%-20%	2% of monthly billed value

6.2.3 First Call Resolution Rate

Component	Explanation of Component
Definition	First contact completion applies when the first person, the customer reaches, answers the question, resolves the problem or dispatches service where appropriate. Warm transfers and call backs should be considered second or greater contact.
Requirement	Throughout the uptime of Call Centre except for scheduled downtime for scheduled maintenance or when the Bank's system is down for whatever reason
Measurement Frequency	Monthly
Report Frequency	Daily
Calculation Formula	Number of calls resolved on the first call / Total Inbound calls = Service Level Attained.

Data Sources	The ACD, CTI and CRM solutions with date and time-stamp Capabilities.
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Penalty Clause

SNo	% First Call Resolution Rate Monthly	Penalty
1	>85%	Nil
2	Between 85%-75%	1% of monthly billed value
3	Between 75%-65%	1.4% of monthly billed value
4	Between 65%-60%	1.7% of monthly billed value
5	>60%	2% of monthly billed value

6.2.4 Average Handling Time

Component	Explanation of Component
Definition	The proportion of calls whose total duration from beginning of actual interaction to closure, that exceeds an Average Handling Time, which is currently set at 2.5 minutes.
Requirement	Throughout the uptime of Call Centre except for scheduled downtime for scheduled maintenance or when the Bank's system is down for whatever reason
Measurement Frequency	Monthly
Report Frequency	Daily
Calculation Formula	Percentage of Number of calls whose handling time is less than 2.5 minutes / Total number of calls = Service Level Attained
Data Sources	The ACD & CTI solution with date and time-stamp capabilities.

Penalty Clause

SNo	% Average Handling time Monthly	Penalty
1	>=99%	Nil
2	Between 99% to 80%	2% of monthly bill value
3	Between 80% to 60%	3% of monthly bill value
4	Between 60% to 50%	5% of monthly bill value

6.2.5 Fatal Error

Component	Explanation of Component
Definition	The percentage of total contacts, wherein an error occurs in delivering Contact Centre specific services which is totally unacceptable, primarily due to the behavior of the Agent, which might lead to total dissatisfaction of caller or misleading

	the caller due to providing of wrong information.
Requirement	Throughout the uptime of Call Centre except for scheduled downtime for scheduled maintenance or when the Bank's system is down for whatever reason
Measurement Frequency	Monthly
Report Frequency	Daily
Calculation Formula	Monthly by taking 1% of daily Calls attended by agents from recording and listening these calls. The sampling should be divided over the various functional areas. % of Number of calls where fatal error occurred / sample size = Service Level Attained.
Data Sources	Listening to voice calls from the log by the vendor's quality assurance team/ Bank's team or / and system Report.

Penalty Clause

SNo	% Fatal Error Monthly	Penalty
1	<=0.1%	Nil
2	Between 0.1% to0.25%	2% of monthly bill value
3	Between 0.25%to0.5%	5% of monthly bill value

6.2.6 Customer Satisfaction

Component	Explanation of Component
Definition	Measures performance of service provided to Customer. Used to identify customer's opinion of Contact Centre agent's service performance.
Requirement	Customer response to satisfaction survey questions over IVR to know whether QRC was resolved, whether agent had sufficient knowledge and overall satisfaction with Contact Centre service. (Note : Customer satisfaction survey process will start after 1 month from commencement of operations)
Measurement Frequency	Monthly
Report Frequency	Daily
Calculation Formula	A return IVR call to be made to a specific percentage of customers just after call is completed for knowing the feedback to access the satisfaction level of the customer about the resolution provided, the knowledge of the call representative and overall satisfaction level about the call.
Data Sources	Monthly calculation will be done based on IVR report available of the above said data.

Penalty Clause

SNo	% Customer Satisfaction Monthly	Penalty
1	>=85%	Nil
2	Between 85%to70%	2.5% of monthly bill value
3	Between 70%to60%	5% of monthly bill value

6.2.7 System Availability

Component	Explanation of Component
Definition	This is measured as Total down time minutes / Total minutes in a month. For example, if there were 2 hours in July when a customer's call could not have been answered, availability will be $[100 - \frac{120}{(31 \text{ days} \times 24 \text{ hours} \times 60 \text{ minutes})}] \times 100 = 99.73\%$.
Requirement	To ensure that the period in which no customer could have been serviced is not more than 0.03% of the total period
Measurement Frequency	Daily
Report Frequency	Daily
Calculation Formula	Monthly by taking cases where the down time occurs
Data Sources	System availability should be captured by the IT systems at the Contact Centre. Period of non-availability should be clearly split by causes i.e. power failure, network downtime, telecom link failure, manpower failure, hardware downtime etc

Penalty Clause

SNO	System availability per month	Penalty
1	$\geq 99.7\%$	Nil
2	$> 99\%$ but $< 99.7\%$	1% of monthly billed amount
3	$\geq 98\%$ but $< 99\%$	2% of monthly billed amount
4	$\geq 96\%$ but $< 98\%$	3% of monthly bill amount
5	$\geq 90\%$ but $< 95\%$	4% of monthly billed amount
6	$< 90\%$	5% of monthly billed amount

6.2.8 Short Logins For Inbound/ Outbound Calls

Component	Explanation of Component
Definition	This is measured by tracking the total number of agents which are present at the Contact Centre on each shift on each day
Requirement	To ensure the ordered number of agents are provided by Vendors for inbound / outbound calling in each shift start time on each day to take/ make the calls. There will be separate report for each shift.
Measurement Frequency	Monthly
Report Frequency	Daily
Calculation Formula	% of total agents present on any day
Data Sources	Data should be provided by login database on daily basis

Penalty Clause

SNo	% of Total Agents present	Penalty
1	>=99.99%	Nil
2	<=99.98% and >90%	1% of monthly bill value
3	<90%	2% of monthly bill value

For any day when % of total agents present is less than 80%, 100% of the corresponding daily billed value will be levied as penalty.

6.2.9 Minimum Qualification And Experience Of The Agents/ Team Leaders/ Quality Manager And Call Centre Operations Head

Component	Explanation of Component
Definition	This is measured separately for each four types of categories as mentioned above in Section 5.6.1
Requirement	To ensure that all the above four categories individually meet the minimum qualifications and experience criteria separately.
Measurement Frequency	Monthly
Report Frequency	Monthly
Calculation Formula	$100 - \text{Sum of (Number of person not meeting the education qualifications or experience criteria for a category / total number of persons under that category * 0.25)}$ for all four categories
Data Sources	Qualifications Certificate and experience certificates of the staff members of all the above four categories.

Penalty Clause

SNo	% Ratio of Minimum Qualification	Penalty
1	>=99.9%	Nil
2	Between <=99.9% and >90%	2.5% of monthly bill value
3	<90%	5 % of monthly bill value

If the above said default continues for more than three months then bank reserves right to deduct the penalty at 10% of monthly billed amount because of this single parameter. The vendor has to ensure the voice integrity and take sufficient precautions to prevent any voice data leakage. If any such incident takes place, Bank reserves the right to cancel the contract.

6.3 Summary of SLA Parameters

SNo	SLA Parameters	Service Level Required
1	Call Answer	Less than 30 seconds
2	Call Abandonment Rate	Less than 2 %
3	First Call Resolution Rate	Greater than 85%
4	Average Handling Time	Less than 2.5 minutes
5	Fatal Error	Less or equal to than 0.1%
6	Customer Satisfaction	Greater than or equal to 85%
7	System Availability	Greater than or equal to 99.7%
8	Short Login for inbound/outbound calls	Greater than 99.98%
9	Minimum Qualifications and experience of the Agents/Team Leaders/ Quality Manager and Call Center operations Head	Greater than or equal to 99.9%

6.4 Penalties

1. The maximum penalty for a month, inclusive of all the above SLA components, will be limited to 20% of the monthly bill amount. However, the Bank will have the discretion to charge a maximum penalty of 25% of monthly bill amount If any three or more than three of the above service levels are not met consecutively for more than three months.
2. Bank will have the discretion to charge penalty at double the standard rate (as mentioned in section 6.2) for a particular SLA component in case it is not met for three or more months.
3. Bank will have discretion to terminate the contract, in case the vendor earns penalty successively for five months for a particular SLA component, during the entire contract period. It is further be clarified that this right is the prerogative of the Bank only.
4. Vendors will provide a relevant tool to calculate all above performance parameters results of which may be vetted by the Bank independently. In case, any inaccuracy is found in the results of the tool for any parameter, the Bank may consider levying maximum penalty for that parameter.

7. Key Performance Indicators

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

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

1. IVRS Efficiency (% of calls disposed of successfully at IVR)
2. Average time taken for a customer to be disposed off at IVR
3. Call handling efficiency of agents managing outbound calls
4. Collections Conversion

7.1 IVRS Efficiency (% of calls disposed of successfully at IVR)

Objective	To measure % of calls that are successfully disposed off by the IVR System. This is to track if appropriate capacity of IVR ports and quality of content is in place to achieve minimum successful disposal rate at IVR.
Definition	This is measured as: Number of calls satisfactorily disposed off at IVR / Total number of calls reaching IVR. The calls considered disposed off at the IVR are the calls that are ended at a defined level in the IVR menu and which don't request for talking to the operator.
Data Capture	The number of calls satisfactorily disposed off at IVR and the total number of calls reaching IVR, both, would need to be captured
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	>=50%

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

Objective	It is a measure to ensure that the IVR menus/content is appropriately designed so that it does not take too long for the customers to be self- serviced through IVR
Definition	This is measured as the time it takes for the customers to be successfully serviced by IVR on calls where customer doesn't ask for an operator.
Data Capture	This is measured from the time the customer reaches IVR to the time the customer is successfully disposed off from IVR (only for those calls in which the customer chooses to be serviced from IVR itself by keying in the required menu option and does not request to speak with an agent)
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	> 90% calls to be disposed off within 45 seconds

7.3 Call handling efficiency of agents managing outbound calls

Objective	To measure the efficiency of agents in making outbound calls.
Definition	This KPI measures the efficiency of operators in making outbound calls in terms of average: 1 Number of calls made by an agent per day 2 Talktime taken to complete calls
Data Capture	This is measured from the time the customer reaches IVR to the time the customer is successfully disposed off from IVR (only for those calls in which the customer chooses to be serviced from IVR itself by keying in the required menu option and does not request to speak with an agent)
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	>150 calls per agent & Average Talk Time should be around 2.5 Minutes.

7.4 Collections Conversion

Objective	Conversion of collections from customers contacted for soft collections recovery of amounts due for credit cards, loans, etc
Measurement Interval	Monthly
Reporting Period	Daily
Desired Level	>60%(to be revisited based on first three months of collections operations)
Calculation Formula	Conversion of Collections = Actual Amount Paid per customer contacted of the due amount/ Promise to Pay as communicated by contact centre agent

8. Evaluation

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

Stage A. Eligibility criteria evaluation will be done as detailed under **Section 8.1** in this document.

Stage B. Technical Evaluation consisting of reference site visits, presentation by Bidder and other technical parameters will be done as detailed under **Section 8.2** in this document.

Stage C. Techno-commercial Evaluation will be done as detailed under **Section 8.3** in this document.

The three stage evaluation shall be done sequentially on 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.

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

8.1 Stage A – Evaluation of Eligibility Criteria

The Bidder will meet the eligibility criteria mentioned in this section individually. Bank will evaluate the Bidders on each criterion severally and satisfy itself beyond doubt on the Bidder's ability/ position to meet the criteria. Those Bidders who qualify on ALL the criteria will only be considered as "Qualified under Stage A" of evaluation and will be considered for evaluation under Stage B.

Those Bidders who do not qualify at this Stage A will not be considered for any further processing. The Bid security declaration in respect of such Bidders will be returned on completion of the RFP process. Bank, therefore, requests that only those Bidders who are sure of meeting all the eligibility criteria only need to respond to this RFP process.

Evaluation of Eligibility criteria will be as per the information provided in Annexure 10.3 and the supporting documents as mentioned below.

SNo	Eligibility Criteria	Supporting Documents Required
1	The Bidder should be a public/ private limited company registered in India and should be in existence for at least 3 years.	Certificate of Incorporation
2	The Bidder should have a minimum turnover of 20 Crores per annum from its India Contact Centre Operations during last three financial years, 2017-18, 2018-19, 2019-20	Audited Financial statement for the financial years, 2017-18, 2018-19, 2019-20 equivalent documentary proof. Current Accounting Year- In case due to the Bidder's reporting cycle, submitting the Audited Financial statement for Year 2019-20 is not feasible then the

		last year for that bidder may be considered as 2018-19
3	The Bidder should have made a net profit and positive networth in any two of the last three financial years,	Audited Financial statements for the financial years 2017-18, 2018-19, 2019-20 Current Accounting Year - In case due to the Bidder's reporting cycle, submitting the Audited Financial statement for Year 2019-20 is not feasible then the last year for that bidder may be considered as 2019-20
4	The Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT.	Documentary proof from the Bidder
5	The Bidder should be providing Contact Centre services from India for at least three years with minimum aggregate of 500 FTEs in India during the last financial year 2019-20.	Self-Declaration with authorized signatory
6	The Bidder should currently be providing the following services for reputed commercial Bank excluding RRBs and cooperative banks clients for which the Bidder has Contact Centre setup in India. 1. Inbound Call Handling for queries/ requests/ complaints handling and 2. Outbound Call Handling for lead generation/marketing/collections	Relevant Credential Letters from client. OR Purchase Order with Organizations Confirmation of having executed the PO to satisfaction.
7	The Bidder should currently be providing a CRM solution, to at least one client, for running the Contact center services.	Self-Declaration with authorized signatory
8	The Bidder should not have been blacklisted/ terminated by any Government/ Public Sector Organization/ Agency for unsatisfactory past performance, corrupt, fraudulent or any other unethical business practices, as on the date of bid submission. If a Bidder chooses not to disclose any such issue, and the same comes to Bank's notice at a later date, the Bank, may at its discretion, disqualify the bidder and forfeit the Earnest Money Deposit amount.	Self-Declaration with authorized signatory
9	Acceptance of Pre-Contract Integrity Pact	As per Annexure 10.11

8.2 Stage B - Technical Evaluation

The technical bid submitted by the Bidder will be evaluated only if they fulfil the eligibility criteria i.e. qualify through stage A. The technical bid evaluation will be done on a total score

of 100. The proposal evaluation will be based on the evaluation matrix consisting of the following parameters.

Category	S No	Evaluation Criteria	Description	Weightage (%)
Vendor Capability	1	Relevant Experience	Evaluation of experience of managing contact centres of Indian public and private sector banks and similar volumes	10
	2	Reference Site Feedback	Evaluation of contact centre operations at reference client site through visits and interviews	25
	3	Team Skills	Evaluation of Bidder's operational strength in India and the proposed team for the engagement	10
	4	Presentation of proposal to Evaluation Committee	Presentation of proposal to Evaluation Committee to gauge their understanding of Bank's expectation	10
Solution Capability	5a	Approach to data security	Ability of the vendor to provide the complete solution ensuring data security	5
	5b	Understanding of Scope, Approach and Methodology	Assessment of the overall approach and the methodologies to be adopted by the vendor	5
	6	Functional & Technical Requirements	Requirements, based on compliance to business, functional and IT requirements	10
	7	Contact Centre and CRM Solution Demo	Demo of typical banking processes as handled in Contact Centre using CRM Solution	25
			Total	100

8.2.1 Relevant Experience

Reponses received in Annexure 10.4 would be used for evaluating the Bidder previous relevant experience

8.2.2 Reference Site Feedbacks

Reponses received in Annexure 10.5 would be used for evaluating the Bidder performance in previous engagements. The Bidder is required to provide particulars for reference sites as per the following requirements.

One Site where CRM solution provided by bidder is being used for Contact Centre operations in an Indian Scheduled commercial Bank, preferably PSU Bank, for the following services,

- ▶ Inbound Call Handling for queries/requests/complaints handling and
- ▶ Outbound Call Handling for lead generation/marketing/collections and soft recovery

If the reference site is not the same as the proposed contact center site for Bank of Maharashtra, the Bank reserves the right to visit any site and include the same for evaluation.

8.2.3 Team Skills

Responses received in Annexure 10.6 –Team Skills would be used for evaluating the Bidder on the skills and experience of the proposed project team and overall operational strength in accordance with the requirements of this project.

8.2.4 Presentation of Proposal

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

A representative agenda for the presentation is as provided in Annexure 10.7 – Bidder Presentation Agenda. Any changes to the Agenda of the presentation will be communicated to the bidder as part of the formal invitation to present.

8.2.5 Understanding of Scope & Approach & Methodology

Responses received in Annexure 10.8 – Technical Response would be used for evaluating the Bidder on the understanding of scope and the overall project approach proposed. Also, the approach to data security will be evaluated on the basis of the technical response document.

8.2.6 Functional & Technical Requirements

Responses received in Annexure 10.13 – Functional & Technical Requirements would be used for evaluating the Bidder on the functionality being proposed by the Bidder.

8.2.7 Contact Centre and CRM solution Demo

The Bidder is expected to provide a comprehensive demo of the proposed systems to provide a walkthrough of the typical screens/ processes expected to be handled at the Contact Centre. A representative list of components to be covered in the system demo is provided below. Bank of Maharashtra will schedule the system demos and intimate the bidders of the time and locations. Any changes to the Agenda of the demo will be communicated to the bidder as part of the formal invitation to present. Failure of a bidder to complete a scheduled demo may result in the rejection of that Bidder’s proposal.

SNo	Component	Description
1	Contact Center solution demo	Displaying the key information - profile, holdings, transactions & interactions of customer
2	Complaint Logging and Handling Processes	Complete Complaint process starting from Inbound Call popup to fulfillment by Branch. Also, handling of service requests received through other channels as per the scope.
3	Lead Qualification and assigning process	Complete Lead process including outbound calling, cross selling/up selling up to lead closure by Branch

4	Collections Calling process	Complete collections process including follow up rules and collections tracking
5	Knowledge Management module	Product Information management, FAQ handling & Call procedures and scripts
6	Standard Reports available	Reports being used to track standard SLAs and KPIs
7	Application level security features	Data security features and access controls built in the application

▶

- ▶ The minimum qualifying aggregate technical score (ATS) for Stage B will be **70%** of total score for the technical evaluation. Only those vendors who qualify through the Stage B - Technical evaluation stage will be short listed for opening of commercial offer.
- ▶ In the event only one vendor qualifies or none of the vendors qualify, then the bank at its discretion may choose to award the contract to the qualified vendor or waive criteria to select more than one vendors complied with most of the eligibility, functional, technical criteria as prescribed by the Bank.
- ▶ Also the bank may, at its sole discretion, decide to seek more information from the Bidders in order to normalize the bids. However, Bidders will be notified separately, if such normalization exercise is resorted to.

8.3 Stage C – Techno Commercial Evaluation

1. Bank seeks the Bidder to quote a common / single quote under the pricing method “cost per FTE per shift 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. Therefore, it has been decided that Bank will fix a single consideration for all services, i.e., cost per FTE (Full Time Equivalent) per shift per month.
2. The Final “Bid Score” resulting from “Techno-Commercial Evaluation” shall be the basis for identification of a single vendor. The Bidder will provide the commercial offer in the format provided in Annexure 10.9 Bank reserves the right to reject any commercial offer not provided in the specified format.

8.3.1 Cost per FTE per shift per month

- ▶ FTE indicates an agent occupying a work station, deployed at any point in time when the Contact Centre 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 Contact Centre.
- ▶ The Bidder will quote the “Cost per FTE per shift 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 has to quote the price which will be valid at least for two cities which are at least 100 KM distant from each other and bidder has to provide services from the any city out of these chosen by the Bank. These cities as mentioned in the RFP can be metros/urban.**

Calculation Example	Calculation Result
The total logged in duration in a month for Agents at 14 hours a day, (to be split into shifts of any duration) Average 30 Agents ▶ No. of days in the calendar month	12600 logged hours/month
Number of FTEs per month per shift shall be = 12600 hours/8 hours /30 (incase the number of days in calendar month is 30)	52.5 FTEs
Amount payable to Vendor. If the “cost per FTE per shift per month” is Rs.20000, then, the amount payable shall be	52.5 x 20000 = Rs. 1050000

- ▶ Cost of other staff members & others operational costs will have to be built into the “Cost per FTE per shift per month” and no other cost will be paid by the Bank. (except reimbursements based on actuals as mentioned in section 5.4).
- ▶ Agents mean one who handles the calls directly.
- ▶ The time duration spent by agent or team leader on on-going/ regular training shall not be considered as “logged-in” duration.
- ▶ There shall be no difference in “Cost per FTE per shift per month” between agent and team leader.
- ▶ There shall be no difference in “Cost per FTE per shift per month” between evening shift and day shift.
- ▶ If the Bank decides to scale up or scale down the operations, the above “Cost per FTE per shift per month” will remain to be the same and Bank will pay depending on the total logged in time duration of agents.

8.3.2 Calculation of Commercials

The commercials will be calculated basis the commercial offer provided by the Bidder in the format provided in Annexure 10.9

- ▶ Future cash flows should be discounted at 10% p.a. to arrive at the present value of the entire bid.

A sample commercial calculation table is provided below:

	Year 1	Year 2	Year 3	Year 4	Year 5
No. of FTEs	40	50	60	70	80
Cost per FTE per shift per Month (C)	A	1.05 x A	1.10 x A	1.15 x A	1.20 x A
Yearly Total Billing Amount	40xCx12	50xCx12	60xCx12	70xCx12	80xCx12
	Total		=	Sum of Billing amounts for all 5 years	
	Net Present Value of Bid		=	Net Present Value of billing amounts of all 5 years	

8.3.3 Techno Commercial Evaluation

The final evaluation Bid score will be calculated as per the following formula

Bid Score = [(Lowest Bid/ Bidder's Bid) x 40%] + [(Aggregate Technical Score(ATS) of the Bidder/ Highest Aggregate Technical Score (ATS) among all Bidders) x 60%]

The "Bid Score" resulting from "Techno-Commercial Evaluation" shall be the basis for identification of Bidders. The Bidder obtaining the highest final score will be ranked as "H-1". Similarly, Bidders with second & third highest final scores will be ranked as "H-2" and "H-3" and so on.

Reverse auction

The bidder may quote the best competitive price in the commercial bid as Bank reserves the right to opt for Reverse Auction and in case Bank does not opt for Reverse Auction, the commercial bid submitted by the bidders will be opened to decide the L1 price. The contract will be awarded to successful bidder as mentioned in point 8.3.3.

Our Bank's Business Rules and Terms & Conditions of Reverse Auction will be conveyed in case bank goes for reverse auction. Please note the contents and comply with the requirements of the same. Bidders are requested to ensure that they have a valid digital certificate well in advance to participate in Reverse Auction event. The cost of the digital certificate has to be borne by the bidder only. Bidders shall participate in the training or mock auction at their own cost

9. Terms & Conditions

9.1 Invoicing & Payment Terms

Billing will be on a monthly basis. Three copies of the invoice should be submitted within 30 days of the end of the billing period. This shall also include all supporting documents on the basis of which the invoice has been prepared including (but not limited to) the following:

- ▶ Total number of seats
- ▶ Total number of logged hours
- ▶ Performance report on all SLAs and KPIs and calculation of applicable penalties (if any)
- ▶ Any other documents as applicable

The payment for the invoice received along with all stipulated supporting documents shall be done within 6 weeks of bill receipt date provided by Bank.

9.2 Indemnity

Bidder agrees fully and effectually to indemnify, defend and hold harmless the Bank and its officers, directors, employees, representatives, agents, and assigns at its own expenses against the losses suffered or incurred by the Bank as a direct result of any negligent or fraudulent act or omission by it and its employees, in breach of any of its obligations contained or referred to in proposed Agreement.

In addition, Bidder hereby also agrees to indemnify and hold harmless the Bank against all claims, Losses, costs, damages, expenses, action suits, and other proceedings (including reasonable attorney fees) 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.

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:

- ▶ The Bank having provided written notice within reasonable period of time about the event;
- ▶ Subject to Applicable Laws, the Bank will provide to Bidder an opportunity to defend;
- ▶ To the extent possible for the Bidder in Bank's view, the Bank having taken due diligence exercise to mitigate or minimise the claim or liability;
- ▶ The Bank refraining from accepting or admitting the claim or liability for Bidder;
- ▶ Bank reasonably cooperating with Bidder for defence of a third party claim; and
- ▶ The Bank restricted from giving any press release that results in compromise of Bidder's defence of the indemnification

9.3 Cancellation of Contract and Compensation

The Bank reserves the right to cancel the contract of a shortlisted Vendor and recover expenditure incurred by the Bank in the following circumstances.

- ▶ The selected Vendor commits a breach of any of the terms and conditions of the RFP/SLA
- ▶ The selected Vendor becomes insolvent or goes into liquidation voluntarily or otherwise
- ▶ The process regarding execution of the contract, made by the selected Vendor is found to be unsatisfactory
- ▶ If the selected Vendor fails to complete the due performance of the contract in accordance with the agreed terms and conditions
- ▶ An attachment is levied or continues to be levied for a period of 7 days upon effects of the tender.

9.4 Non – Disclosure

All Bank's product and process details, documents, data, applications, software, systems, papers, statements and business/customer information (hereinafter referred to as 'Confidential Information') which may be communicated to or come to the knowledge of Vendors and/or its employees during the course of discharging their obligations shall be treated as absolutely confidential and Vendors and its employees shall keep the same secret and confidential and not disclose the same, in whole or in part to any third party without the prior written permission of Bank nor shall use or allow to be used any information other than as may be necessary for the due performance by Vendors of its obligations. Vendors shall indemnify and keep Bank indemnified safe and harmless at all times against all or any consequences arising out of any breach of this undertaking regarding Confidential Information by Vendors and/or its employees and shall immediately reimburse and pay to Bank on demand all damages, loss, cost, expenses or any charges that Bank may sustain suffer, incur or pay in connection therewith.

It is clarified that "Confidential Information" means any and all information that is or has been

received by the Vendors (Receiving Party) from the Bank (Disclosing Party) and that (a) relates to the Disclosing Party and (b) is designated by the Disclosing Party as being confidential or is disclosed in circumstances where the Receiving Party would reasonably understand that the disclosed information would be confidential (c) is prepared or performed by or on behalf of the Disclosing Party by its employees, officers, directors, agent, representatives or consultants. In maintaining confidentiality, the Receiving Party on receiving the confidential information and material agrees and warrants that it shall take at least the same degree of care in safeguarding such confidential information and materials as it takes for its own confidential information of like importance and such degree of care shall be at least, what reasonably calculated to prevent such inadvertent disclosure. Also, keep the confidential information and confidential materials and any copies thereof secure and in such a way so as to prevent unauthorized access by any third Party. The Receiving Party, who receives the confidential information and the materials, agrees that on receipt of a written demand from the Disclosing Party, they will immediately return all written confidential information and materials and all copies thereof provided to and which is in Receiving Party's possession or under its custody and control. The Receiving Party to the extent practicable, immediately destroy all analyses, compilation, notes studies memoranda or other documents prepared by it and the same contain, reflect or derive from confidential information relating to the Disclosing Party. The Receiving party immediately expunge any confidential information, word processor or other device in its possession or under its custody & control and thereafter furnish a Certificate signed by the Authorized person confirming that best of his/her knowledge, information and belief, having made all proper enquiries and the requirement of confidentiality aspect has been complied with.

The restrictions mentioned hereinabove shall not apply to-

- a) Any information that is publicly available at the time of its disclosure or become publicly available following disclosure (other than as a result of disclosure by the disclosing Party contrary to the terms of this document) or any information which is independently developed by the Receiving Party or acquired from a third party to the extent it is acquired with the valid right to disclose the same.
- b) 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 government, statutory 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 disclosures, the Receiving Party shall promptly notify the Disclosing Party of such requirement with a view to providing the Disclosing Party an opportunity to obtain a protective order or to contest the disclosure or otherwise agree to the timing and content of such disclosure.
- c) The confidential information and material and all copies thereof, in whatsoever form shall at all the times remain the property of the Disclosing Party and disclosure hereunder shall not confer on the Receiving Party any rights whatsoever beyond those contained in this document. The confidentiality obligations shall survive the expiry of the proposed Agreement between the Bank and Vendor.

9.5 Audit

Bank reserves the right to conduct an audit/ongoing audit of the services provided by Vendor.

Vendors 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 Vendors within a reasonable time failing which Vendors will be liable to pay any charges/penalty levied by RBI.

Vendors 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 RBI officials or

employees or other persons duly authorized by RBI.

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

9.7 Publicity

Vendors, either by itself or through its group companies or Associates, shall not use the name and/or trademark/logo of Bank, in any sales or marketing publication or advertisement or in any other manner.

9.8 Amendments

Any provision of contract may be amended or waived, if and only if such amendment or waiver is in writing and signed, in the case of an amendment by each Party, or in the case of a waiver, by the Party against whom the waiver is to be effective.

9.9 Assignment

Selected Vendors shall not assign, in whole or in part, the benefits or obligations of contract to any other person without the prior written consent of the Bank, such consent not to be unreasonably withheld. Bank may assign any of its rights and obligations to any of its Affiliates without prior consent of Vendor.

9.10 Severability

If any provision of this RFP / contract or any other agreement or document delivered in connection with this RFP / contract, if any, is partially or completely invalid or unenforceable in any jurisdiction, then that provision shall be ineffective in that jurisdiction to the extent of its invalidity or unenforceability, but the invalidity or unenforceability of that provision shall not affect the validity or enforceability of any other provision of this RFP / contract, all of which shall be construed and enforced as if that invalid or unenforceable provision were omitted, nor shall the invalidity or unenforceability of that provision in one jurisdiction affect its validity or enforceability in any other jurisdiction.

9.11 Captions & Headings

The captions and headings in this RFP are for convenience only and are not intended to be full or accurate descriptions of the contents thereof. They shall not be deemed to be part of this RFP and in no way define, limit, extend or describe the scope or intent of any provisions hereof.

9.12 Applicable law and jurisdiction of court

The Contract with the selected Vendors shall be governed in accordance with the Laws of India for the time being in force and will be subject to the exclusive jurisdiction of Courts at Pune (with the exclusion of all other Courts).

9.13 Resolution of Disputed and Arbitration

The Bank and the Vendors shall make every effort to resolve any disagreement or dispute amicably, arising in connection with the Contract, by direct and informal negotiation between the designated Officer of the Bank for Contact Centre and designated representative of the Vendor. If designated Officer of the Bank for Contact Centre and representative of Vendors are unable to resolve the dispute within reasonable period as deemed fit by the Bank, they shall immediately escalate the dispute to the senior authorized personnel designated by the Bank and Vendors respectively. If even elapse of reasonable period as deemed fit by the Bank, after the commencement of such negotiations, both the parties are unable to resolve contractual dispute amicably, Bank can refer the dispute or disagreement to formal arbitration by appointing a sole Arbitrator under the provisions of Arbitration & Conciliation Act, 1996. The arbitration will be in English. The venue for such Arbitration shall be Pune.

9.14 Confidentiality

- ▶ This document contains information confidential and proprietary to the Bank. Additionally, the service providers will be exposed by virtue of the contracted activities to the internal business information of the Bank. Disclosures of receipt of this RFP or any part of the aforementioned information to parties not directly involved in providing the services requested could result in the disqualification of the service providers, premature termination of the contract, or legal action against the service providers for breach of trust.
- ▶ Selected service provider will have to sign a legal non-disclosure agreement with the Bank before starting the project.

9.15 Right to alter quantities

- ▶ The Bank reserves the rights to alter quantities, revise/modify all or any of the specifications, delete some items specified in this offer, when finalizing its requirements or declare the RFP void before or after receiving the responses.
- ▶ That is, the Bank reserves its right to increase or decrease the number agents, services to be performed, locations in which the Contact Centres to be set up, etc.
- ▶ Bank reserves its right to normalize the Commercial Offers received to suit its requirements. The amounts quoted for the line items in the commercial proposal would form base for such normalization process.
The TCO worked out by the Bank after normalization, would be binding on the selected bidder.

9.16 No Commitment to Accept Lowest or any Tender

The Bank shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all tenders without assigning any reason whatsoever.

9.17 Performance Guarantee (3%)

The Bank will require the selected Bidder to provide a Performance Bank Guarantee (PBG),

from a Scheduled Commercial Bank, to the extent of 3% of the value of the contract, to remain valid during the entire contract period. In case the above sum of is found to be short of 50% of average billing during the previous six months, the Vendor shall enhance the amount sufficiently to meet such shortages. The format of PBG will be provided by the Bank. The said guarantee shall be furnished by the Vendor 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 submitted to the Bank within the period mentioned herein above, 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 extended by the Vendor. The performance guarantee would be returned to the Vendor after the expiry or termination of the Contract

The Bank shall be entitled to invoke this Performance Bank Guarantee (PBG) after giving notice, in case the Bank finds that the terms of this document are violated or if the vendor fails to perform as per the contract. The PBG may also be invoked in case the penalties imposed by the Bank in this document are not sufficiently covered from regular payments.

9.18 Period of Contract

The contractual period will be 5 years. The contractual period may be extended subject to an extension of 1 year at a time. However, there is no binding on the Bank to necessarily extend the contract with the selected Vendor.

In case, during reviews of the performance of Contact Centre by the Bank before expiry of Contract, the Bank decides to terminate the relationship on any count, the Bank may do so by giving a notice for a period of 3 months to the Vendors. In this case, the Vendors would need to ensure smooth transition to a new Vendors and will be bound by the contract to stay at the same rates until the bank deems complete transition even if takes more than three months. In case the Vendors decide to terminate the relationship with the Bank, they will give a minimum notice for a period of 9 months to the Bank.

Also, in both cases, the Vendors shall be contractually bound to stay on at same rates until smooth transition to a new Vendor is achieved – all processes and calls have been successfully migrated to the new vendors' sites. Any significant dip in service levels during transition/notice period i.e. drop in key SLA parameters as mentioned in section 6 shall lead to invocation of Performance Bank Guarantee by the Bank.

9.19 Foreign Branches

Bank is at present not having any foreign branches. In future, when branches are opened abroad, the scope of the project, as mentioned in the RFP and SLA, should cover those locations also. Similarly this is applicable for Subsidiary and Group Company Branches also.

10. Annexures

10.1 Cover Letter

Cover letter to be provided on the Vendor's Letter head

To

Deputy General Manager,

Bank of Maharashtra,

Operations Department,

Head Office, 3rd Floor, 1501, Lokmangal, Shivaji Nagar, Pune-411005

Sub: Response to RFP Reference

Dear Sir,

With reference to the above RFP, having examined and understood the instructions, terms and conditions, we hereby enclose our offer, as detailed in your above referred inquiry.

We confirm that the offer is in conformity with the terms and conditions as mentioned in the above referred RFP. The proposed deviations are furnished in the format provided in Annexure 10.11 and will be discussed mutually before finalization of the Contract Document. We further confirm that the information furnished in the proposal, annexures, formats, is correct. Bank may make its own inquiries for verification and we understand that the Bank has the right to disqualify and reject the proposal, if any of the information furnished in the proposal is not correct.

We also confirm that the prices offered shall remain fixed for a period of one hundred eighty (180) days from the date of submission of the offer. We also understand that the Bank is not bound to accept the offer either in part or in full. If the Bank rejects the offer in full or in part the Bank may do so without assigning any reasons thereof.

We further understand that the finalized prices will be frozen for a period of five years of Contract and that the Bank may place its requirements for providing the number of agents as per its requirements and the service providers must arrange for such number trained agents at the same price, within 3 weeks of such communication.

Yours faithfully,

Authorized Signatories

(Name, Designation and Seal of the Company) Date:

10.2 Bank Guarantee Format

To
**Deputy General Manager,
Bank of Maharashtra,
Operations Department,
Head Office, 3rd Floor, 1501,
Lokmangal, Shivaji Nagar,
Pune – 411005**

RFP Ref No

Whereas, Bank of Maharashtra, having its head office at Bank of Maharashtra, Operations Department, Head Office, 3rd floor, 1501, Lokmangal, Shivaji Nagar, Pune; hereinafter called "Bank" which impression includes its successors, assignees and transferees, has floated an Request For Proposal (RFP) for Outsourcing and Management of Operations of Contact Centre
AND

Whereas M/s _____ a body corporate constituted under XXXXXXXXXXXXXXXXXXXX having its registered office at _____ which impressions includes its successors, assignees or transferees, hereinafter called "Bidder" has responded to RFP by submitting a formal proposal as per the requirement duly detailed in the RFP.

AND WHEREAS one of the material conditions, in the RFP was to provide Bid Security or earnest money for the INR XXXXXXX/- (XXXXXX Indian Rupees), in the form of Demand Draft or Financial Guarantee of any scheduled Bank, along with the proposal responding to the RFP.

AND

Whereas the said Bidder has applied & requested us _____ constituted under

(Name of the Bank) having registered office at _____ hereinafter called "Guarantor" or "Guarantor Bank", to provide bid security by way of Financial Bank Guarantee or Bid Guarantee to the Company in compliance with the terms of the RFP or Tender.

Whereas the 'Bidder' has submitted the proposal in response to RFP, we, theBank having our head

office _____ hereby irrevocably guarantee an amount of Rs. (in words) as bid

security as required to be submitted by the Bidder as a condition for participation in the said process of RFP.

We, the Guarantor Bank, at the request of the "Bidder" and in consideration of the Bidder's proposal to the Bank, do hereby irrevocably and unconditionally declare, agree and execute this guarantee whereby the we shall be bound, obliged and liable to pay the Bank Rs. XXXXXXX/- (XXXX Indian Rupees), and we further undertake and agree to make the payment of the said amount of Rs. XXXXXXX/- forthwith on the written demand from the Bank, without (i) assigning or insisting for any proof, evidence or document in support of the demand, (ii) requiring the Company to provide any further documents (iii) raising any dispute whatsoever, (iv) going into the question of validity, propriety or legality of the said demand; or (v) requiring the Company to invoke any legal remedy that may be available to it, provided any one of the following conditions do occur:-

1. The Bidder has withdrawn its bid during its validity period as duly specified in the Tender/RFP

2. The Bidder fails or refuses to execute formal contract/s after its proposal is accepted by the Company and such acceptance is duly conveyed to it.
3. The Bidder fails or refuses to provide Performance Guarantee or Security in terms of the Tender/RFP after its proposal is duly accepted.
Notwithstanding anything contained hereinabove:-
 - a) Our financial liability or obligation under the Guarantee shall not exceed XXXXXXXX/- (XXXX Indian Rupees)
 - b) The Bank Guarantee shall be valid up to <<date>>;
 - c) We shall be liable to pay the sum assured or any part of it under the Guarantee only and only if the Bank invokes this guarantee and written claim or demand for the guaranteed amount is served upon us on or before <<date>>
4. This Guarantee shall not be prejudiced or affected by changes in the constitution of the Guarantor howsoever arising and the Guarantor and its successors shall continue to be liable in terms thereof.
5. This Guarantee is irrevocable and the same shall not be revoked except with the prior written consent of then Bank. This Guarantee will remain in force during the tenure of the Agreement.
6. The he Bank shall be entitled to proceed against the Guarantor without making the Bidder a party to such proceedings.

Date: _____ (Authorised Signatory)

Place: _____ [For and on behalf of the Guarantor Bank]

10.3 Organization Profile

COMPANY PROFILE & FINANCIALS						
Description	Response					
Name of Company/Organization						
Ownership Details (Individual / Sole-Proprietorship /Partnership/ Private/Public/ Trust / Government owned)						
Holding Company or Parent Company (if any)						
Whether the company is registered in India (Yes / No)						
Date of incorporation/ Year of commencing operations						
Date of commencement of Contact Centre services from India						
Address of Registered office						
Names of Directors/ Promoters						
Organization Structure (description)						
Contact person details 1. "Single point of Contact" on regular basis and 2. "Alternate point of contact" in case this resource is not reachable Please include address, phone numbers and e-mail address						
Address for communication; · Postal address with pin code · E-mail address · Phone numbers						
Registration with DoT or any other agency (please specify) authorized by DoT. (Yes/No)						
Aggregate Number of FTEs in India over last three financial years	2019-20	2018-19		2017-18		
Indian Contact Centre location details	Location	No. of Seats	No. of FTEs	Date of Commencement of operation		
	1					
	2					
	3					
	4					
	5					
Turnover for last three financial years (in Crores INR)	2019-20	2018-19		2017-18		
Profit for last three financial years (in Crores INR)	2019-20	2018-19		2017-18		
Repute Commercial Banks for	Name &	No. of	No. of	Inbound	Outbound	

which contact centre set up in India	Address of the Client	Seats	FTEs	Calling Scope	Calling scope
	1				
	2				
	3				
	4				
	5				

10.4 Relevant Experience Details

Indian Commercial Banking Client Details												
Sl. No	Name & Address of Client - Indian Banks	Private/ Public Sector Bank?	No. of Seats	No. of FTEs	Scope of Services Provided	Services provided? (Y/N)				Functionality Provided		
						Space	Contact Centre Technology	CRM solution	People	Inbound Calls	Outbound Sales Calls	Collections
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
						Services provided? (Y/N)				Functionality Provided		
Sl. No	Name & Address of Client - Indian Banks	Private/ Public Sector Bank?	No. of Seats	No. of FTEs	Scope of Services Provided	Space	Contact Centre Technology	CRM solution	People	Inbound Calls	Outbound Sales Calls	Collections
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												

10.5 Reference Site Details

Reference Site Details

One Site where CRM solution is being used for Contact Centre operations in an Indian scheduled commercial Bank, preferably PSU Bank, for the following services –

- ▶ Inbound Call Handling for queries/ requests/ complaints handling
- ▶ Outbound Call Handling for lead generation/ marketing/ collections and soft recovery

Please provide a details of the reference site in the format specified below
Client Details
Name of the Organization
Whether a Commercial Bank(Yes/No)
Total Business of the Organization as per current financial year
Address of the Organization
Site Details
Site Address
Date of commencement of Operations
Scope of Services (Inbound/ Outbound/ Collections)
No. of FTEs
CRM Solution provided by Vendor (Yes/No)
Brief scope of CRM solution provided
Contact Details
Name & Designation of the contact person for reference
Phone/Mobile number of the contact person
E-Mail id of the contact person
Reference to Documents submitted as proof

10.6 Team Skills

10.6.1 Bidder Operational Strength in India

- ▶ Please fill in the current resource data in the below format for **India Operations** only.

Role	Total Number of resources currently on payroll	Total Number of resources with Banking Domain experience, currently on payroll
Agents		
Team Leaders		
Managers		
Quality Assurance Executives		

10.6.2 Key Profiles of Proposed Account Team

Please fill in the profile data in the below format for the key profiles, (as described below) proposed for the engagement

Role*	Total Work Experience (in years)	Banking domain experience (in years)	Relevant Qualifications & Certifications	Brief description of relevant experience at Contact Centre	Names of organizations worked with till date
Account Manager					
Call Centre Operations Head					
Technical Lead					

Role*	Brief Description
Account Manager	<ul style="list-style-type: none"> ▶ Single point of Contact for BOM for all project related concerns/ ▶ Works with BOM on contract/ agreements finalization
Call Centre Operations Head	<ul style="list-style-type: none"> ▶ Responsible for overall daily operations of the Contact Centre ▶ Work with BOM on SLA performance tracking ▶ Oversee quality process and share dashboards with BOM
Technical Lead	<ul style="list-style-type: none"> ▶ Responsible for implementation and maintenance of Contact Centre solution ▶ Responsible for integration of BOM systems with the Contact Centre solution

10.7 Bidder Presentation Agenda

Sr. No.	Presentation Agenda	Details
1	Introduction to the Organization	Brief introduction of the organization and its background.
2	Proposed Contact Centre Solution and its components (including Infrastructure, People, Contact Centre and technology and the Services provided)	Detailed presentation on the solution scope components as per the functional and technical requirements
3	Contact Centre Management and Governance Approach	Structure, governance processes and SLA adherence as defined in the RFP
4	Project Implementation Plan	Proposed Project Approach which would ensure smooth transition from present state to the desired state
5	Key Value propositions	Key differentiators/ value-add presented by the Bidder
6	Project Team and Skills	Project Team profiles and credentials
7	Relevant Banking Case Studies	Relevant case studies where requirements similar to those of the Bank's, have been met

10.8 Technical Response

The technical response document should include at a minimum the following sections.

	Technical Response Section	Description
1	Understanding of Scope	Scope coverage in solution proposed
		Proposed Solution Architecture
		Location and Languages covered
		Solution Performance and Scalability
2	Project Implementation Plan	Implementation Timelines & Phasing
		Dependencies, Risks & Mitigation Strategies
		Transition Plan
		Data Transfer Strategy
		Approach for Testing
		Approach for integration with existing applications
3	People Plan	Recruitment & Retention Strategy
		Resource Mobilization Plan (Strategy & Notice period)
		Development & Training Strategy
		Performance Management Strategy
		Account Team Organization Structure
4	SLA Management	Tools used for measuring SLAs
		Methods for improving SLA adherence
5	Other Factors	Quality Monitoring approach
		Disaster Recovery Approach and Plan
		Sub-Contracting approach (scope, risks, mitigation)
6	Data Security	Formal disciplinary action procedures in case of security breach
		Employee reference checking process
		Training Approach on Data Security
		Non-Disclosure agreement enforceability with agents
		Compliance with ISO 27001 Security Practices
		Security Measures for Subcontractors
		Measures for security of PCs and Storage Devices
		Measures for preventing unauthorized software installation
		Internet and Email security features for employees
Other Security Infrastructure (Access Cards, CCTV etc.)		

10.9 Commercial Offer

Commercial Offer to be provided on the Vendor's Letter head

To

Deputy General Manager,
Bank of Maharashtra,
Operations Department,
Head Office, 3rd Floor, 1501,
Lokmangal, Shivaji Nagar, Pune-411005

Sub: **Commercial Offer as part of response to RFP Reference MMYYYY dated:**
DD/MM/YYYY

This is the commercial proposal for the Response to RFP issued by Bank of Maharashtra for providing outsourced Contact Centre services. These costs indicated below are final and we, the Bidder, agree to provide the Contact Centre services as detailed in the above mentioned RFP. The Contact Centre services will be governed by the "Service Level Agreements" to be entered into the Bank with us, which will encompass the services mentioned in the above referred RFP.

Cost per FTE per shift per month in INR for First Year	
Locations of the proposed call center	1. Name of the City : District : State : 2. Name of the City : District : State :

- ▶ The above quotation is in compliance to RFP document REF: MMYYYY Dated: ___/___/2020.
- ▶ The costs shown above are EXCLUSIVE OF TAXES. All applicable taxes at actuals will be paid by Bank separately.
- ▶ Any TDS deductible, as per the Income Tax Regulations, will be deducted by the Bank from amounts payable.

The above quoted costs are valid for at least 180 days from the date of submission of bids.

Yours faithfully,

Authorized Signatory Name:

Designation:

Company's stamp/seal:

10.10 Format for proposing deviations to Terms & Conditions

Page No. & Section No.	Original Term	Modified Term/ Bidder Comments

10.11 Format PRE - CONTRACT INTEGRITY PACT

Pre-Contract Integrity Pact

(To be executed on RS 500 Stamp Paper)

General:

This pre-bid pre-contract Agreement (hereinafter called the Integrity Pact) is made on _____ day of month of _____ 2021, between on one hand, Bank of Maharashtra through authorized official Shri _____, _____, Operations Department, Bank of Maharashtra (hereinafter called the "BUYER", which expression shall mean and include unless the context otherwise required, his successors in office and assigns) of the First Part and M/s _____ represented by Shri. _____ Chief Executive Officer (herein called the "BIDDER/Seller" which expression shall mean and include unless the context otherwise requires his successors and permitted assigns) of the Second Part.

WHEREAS the BUYER proposes to procure (Name of the Stores/Equipments/Item) and the BIDDER/Seller is willing to offer/has offered the stores and

WHEREAS the BIDDER is a private company/public company/Government undertaking/partnership/registered export agency/LLP/One Person Company, constituted in accordance with the relevant law in the matter and the BUYER is Operations Department of Bank of Maharashtra

NOW, THEREFORE,

To avoid all forms of corruption by following a system that is fair transparent and free from any influence/ prejudiced dealings prior to, during and subsequent to the currency of the contract to be entered into with a view to:-

Enabling the BUYER to obtain the desired said Equipment/product/services at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and

Enabling BIDDERS to abstain from bribing or indulging in any corrupt practice in order to secure the contract by providing assurance to them that their competitors will also abstain from bribing and other corrupt practices and the BUYER will commit to prevent corruption, in any form by its officials by following transparent procedures.

The parties hereto hereby agree to enter into this Integrity Pact and agree as follows:

Commitments of the BUYER:

1.1 The BUYER undertakes that no officials of the BUYER, connected directly or indirectly with contract will demand, take a promise for or accept directly or through intermediaries any bribe, consideration gift reward favor or any material or immaterial benefit or any other advantage from the Bidders either for themselves or for any person, organization or third party related to the contract in exchange for an advantage in the bidding process, bid evaluation contracting or implementation process related to the contract.

1.2 The BUYER will, during the pre-contract stage, treat all BIDDERS alike, and will provide to all BIDDERS the same information and will not provide any such information to any

particular BIDDER which could afford an advantage that particular BIDDER in comparison to other BIDDERS.

- 1.3 All the officials of the BUYER will report to the appropriate Government office any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach.
2. In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER to the BUYER with full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.

COMMITMENTS of BIDDERS

3. The BIDDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:-
 - 3.1 The BIDDER will not offer, directly or through intermediaries, any bribe gift consideration reward favor, any material or immaterial benefit or other advantage, commission fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with bidding process, or to any person organization or third party related to the contract in exchange for any advantages in the bidding, evaluation contracting and implementation of the contract.
 - 3.2 The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favor, any material benefit or other advantage commission fees brokerage or inducement to any officials of the BUYER or otherwise in procuring the Contract or forbearing to do or having done any act in relation to the obtaining or execution of the contract or any other contract with the Government for showing or forbearing to show favor or disfavor to any person in relation to the contract or any other contract with Government.
 - 3.3 BIDDERS shall disclose the name and address of agents and representatives and Indian BIDDERS shall disclose their foreign principals or associates.
 - 3.4 BIDDERS shall disclose the payments to be made by them to agents/brokers or any other intermediary, In connection with bid/contract.
 - 3.5 The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufacturer/integrator and not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries whether officially or unofficially to the award of the contract to the BIDDER, nor has any amount been paid, promised or intended to be paid to any such individual firm or company in respect of any such intercession facilitation or recommendation.
 - 3.6 The BIDDER, either while presenting the bid or during pre-contract negotiations or before signing the contract shall disclose any payments he has made is committed to or intends to make to officials of the BUYER or their family members, agents, brokers

or any other intermediaries in connection with the contract and the details of services agreed upon for such payments.

- 3.7 The BIDDER will not collude with other parties interested in the contract impair the transparency fairness and progress of the bidding process, bid evaluation contracting and implementation of the contract.
- 3.8 The BIDDER will not accept any advantage in exchange for any corrupt practice unfair means and illegal activities.
- 3.9 The BIDDER shall not use improperly, for purposes of competition or personal gain, or pass on to others any information provided by the BUYER as part of business relationship, regarding plans, technical proposals and business details including information contained in any electronic data carrier. The BIDDER also undertakes to exercise due and adequate care lest any such information is divulged.
- 3.10 The BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
- 3.11 The BIDDER shall not instigate or cause to instigate any third person to commit any of the actions mentioned above.
- 3.12 If the BIDDER or any employee of the BIDDER or any person acting on behalf of the BIDDER either directly or indirectly, is a relative of any of the officers of the BUYER, or alternatively, if any relative of an officer of the BUYER has financial interest/stake in the BIDDER's firm, the same shall be disclosed by the BIDDER at the time of filing of tender.

The term 'relative; for this purpose would be as defined in Section 6 of the Companies Act 1956

- 3.13 The BIDDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee of the BUYER.

4. Previous Transgression

- 4.1 The BIDDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact, with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Enterprise in India or any Government Department in India that could justify BIDDER's exclusion from the tender process.
- 4.2 The BIDDER agrees that if it makes incorrect statement on this subject, BIDDER can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason.

5. Earnest Money (Security Deposit)

- 5.1 While submitting commercial bid, the BIDDER shall submit the Bid security bond as specified in the annexure no 10.12.

6. Sanctions for Violations:

- 6.1 Any breach of the aforesaid provisions by the BIDDER or any one employed by its or action on its behalf (Whether with or without the knowledge of the BIDDER) shall entitled the BUYER to take all or any one of the following actions, wherever required:-

- 6.1.1 To immediately call of the pre contract negotiations without assigning any reason or giving any compensation to the BIDDER. However, the proceedings with the other BIDDER(s) would continue.
- 6.1.2 The Earnest Money Deposit (in pre-contract stage) and /or Security Deposit / Performance Bond (after the contract is signed) shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assigning any reason thereof.
- 6.1.3 To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER.
- 6.1.4 To recover all sums already paid by the BUYER, and in case of an Indian BIDDER with interest thereon at 2% higher than the prevailing Prime Lending Rate of State Bank of India, while in case of a BIDDER from country other than India with interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER from the Buyer in connection with any other contract for any other project such outstanding payment could also be utilized to recover the aforesaid sum and interest.
- 6.1.5 To encash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER, in order to recover the payments, already made by the BUYER, along with interest.
- 6.1.6 To cancel all or any other Contracts with the Bidder. The Bidder shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the Bidder.
- 6.1.7 To debar the BIDDER from participating in future bidding processes of the Bank for a minimum period of five years, which may be further extended at the discretion of the BUYER.
- 6.1.8 To recover all sums paid in violation of this Pact by Bidder(s) to any middleman or agent or broker with a view to securing the contract.
- 6.1.9 In cases where irrevocable letter of credit have been received in respect of any contract signed by the BUYER with the BIDDER, the same shall not be opened
- 6.1.10 Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanctions for violation of this Pact.

7. Fail Clause:

The Bidder undertakes that it has not supplied / is not supplying similar products/systems or subsystems/ services 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 and if it is found at any stage that similar products/systems or sub systems was supplied by the Bidder to any other Ministry/Department of Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, 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.

8. Independent Monitors:

- 8.1 The BUYER has appointed Independent Monitors (hereinafter referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission (Names and Address of the Monitors to be given).
- 8.2 The task of the Monitors shall be to review independently and objectively whether and to what extent the parties comply with the obligations under this Pact.
- 8.3 The Monitors shall not be subject to instructions by the representatives of the parties and performs their functions neutrally and independently.
- 8.4 Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings.
- 8.5 As soon as the Monitor notices, or has reason to believe, a violation of this Pact, he will so inform the Authority designated by the BUYER.
- 8.6 The BIDDER(s) accepts that the Monitors has the right to access without restriction to all Project documentation of the BUYER including that provided by the BIDDER. The BIDDER will also grant the Monitor upon his request and demonstration of a valid interest, unrestricted and unconditional access to his pocket documentation. The same is applicable to subcontractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/subcontract(s) with confidentiality.
- 8.7 The BUYER will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the parties. The parties will offer to the Monitor the option to participate in such meetings.
- 8.8 The Monitor will submit a written report to the designated Authority of BUYER/Secretary in the Department/within 8 to 10 weeks from the date of reference or intimation to him by the BUYER/BIDDER and, should the occasion arise, submit proposals for correction problematic situations.

9. Facilitation of Investigation

In case of any allegation of violation of an provisions of this Pact or payment of commission the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER and the BIDDER shall provide necessary information and documents in English and shall extend all possible help for the purpose of such examination.

10. Law and Place of Jurisdiction

This pact is subject to Indian Law. The place of performance and jurisdiction is the seat of the BUYER

11. 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 provisions of the extant law in force relating to any civil or criminal proceedings

12. Validity:

- a. The validity of this Integrity Pact shall be from date of its signing and extend up to 5 years or the complete execution of the contract to the satisfaction of both the BUYER

and the BIDDER/Seller, including warranty period whichever is later, in case BIDDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.

- b. Should one or several provisions of this pact turn out to be invalid; the remainder of this Pact shall remain valid. In this case, the parties will strive to come to an agreement to their original intentions.

13. The parties hereby sign this Integrity Pact at _____ on _____

BUYER

BIDDER

Name of the Officer:

CHIEF EXECUTIVE OFFICER

Designation:

(Office Seal)

Operations Department

Bank of Maharashtra

(Office Seal)

Place _____

Date _____

Witness:

1 _____

(Name & Address) : _____

2 _____

(Name & Address) : _____

Witness:

1 _____

(Name & Address) : _____

2 _____

(Name & Address) : _____

10.12 : Performa for BID Security Declaration

(To be provided on letter head of the Bidder's Company)

To

Dy. General Manager
Operations Department
Bank of Maharashtra

SUB: Bid Security Declaration

REF: YOUR RFP NO: 012021 dated DD/MM/YYYY

Dear Sir,

This has reference to your RFP for Outsourcing of Management & Operations of

Contact Centre. We _____ (bidder

Name), hereby undertake that we are liable to be suspended from participation in any future tenders of the Bank for 2 years from the date of submission of Bid in case of any of the following:

1. The bidder withdraws/modifies his tender after processing date i.e. Last Bid Submission Date, but before acceptance of the PO issued by Bank.
2. If any statement or any form enclosed by us as a part of this bid turns out to be false/ incorrect at any time during the period of prior to signing of Contract.

In case of us becoming successful bidder and if:

- 3.1 We fail to execute contract within the stipulated time.
- 3.2 We fail to furnish Performance Bank Guarantee within the timelines stipulated in this RFP document.
- 3.3 The bidder violates any of the provisions of the terms and conditions of this tender specification.

Date:

Place:

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company

10.13. Functional and Technical response
A. Inbound calls

S.No	Category	Description	Compliance (Yes/No)	Bidders Comment
1	General and account related queries on products & services of the Bank & third-party products	<p>An indicative list of products on which general or account related queries are expected to be received are:</p> <ul style="list-style-type: none"> ▶ Deposits & Advances ▶ Demat accounts ▶ Loyalty & Rewards program ▶ RTGS/NEFT ▶ Debit Cards/ Credit cards ▶ NPS ▶ Prime Minister Yojana's e.g. PMAY, APY, PMJBY, PMJJY ▶ Any other new products <p>The Agents are expected to be knowledgeable with the bank's product information and process, steps involved in sanctioning in loan, types of retail, MSME loan products, demat operations, mutual fund, insurance products etc</p> <ul style="list-style-type: none"> ▶ Interest rates on advances and deposits ▶ Forex rates ▶ Loan Turn Around Times (TATs) <p>This information is expected to be available to the agent in their system.</p>		
		<p>Types of account related queries expected to be received include:</p> <ul style="list-style-type: none"> ▶ Balance o/s [Principle Amount, Interest Amount] ▶ Maturity amount of FD, maturity date of FD, ▶ Interest Rate, Tax Deducted, Tax Projection ▶ Status of cheques [credited or debited or stop payment instructions] ▶ Loan o/s [Principle Amount, Interest, Amount, Charges], payments due, interest debited, EMI etc. ▶ Status of various transactions conducted through all channels viz branch and online ▶ Lockers, Mutual funds, Insurances, 		
		Enquiries can also be expected on last transactions information		
		On receipt of any call (numbers registered in the database) the last 5 call histories should be displayed to call agent with narrations and status thereof.		

		On a call to a toll number, balance status of all linked operative accounts (Savings, Current, CC) may be sent automatically through SMS/email to the registered mobile number. Also on call on IVR account statement need to be emailed for specified period.		
2	Enquiry on basic banking services and transactions	<p>An indicative list of enquiries is given below:</p> <ul style="list-style-type: none"> ▶ Money/Transfer Fund, NEFT, RTGS [Status of transfer] or ▶ Queries regarding Term deposits ▶ Purchase of third party products ▶ Lockers- availability and rent ▶ Utility Bill Payments, tax payments ▶ Query and view a list of remittances made ▶ Presentment Billers with whom the bank has tied up ▶ Pending and rejected payments [Status of payment made] ▶ Rejected Bills [future schedule for bill payment] ▶ Refund status 		
3	Complaints and Service Requests	<p>The indicative types of service requests expected to be received include:</p> <ul style="list-style-type: none"> ▶ Cheque book issue & stop payment of Cheques ▶ Account statement, mini statement(Historical/ periodical) and passbook of any accounts ▶ Demand drafts/remittances ▶ Standing Instructions ▶ SMS, OTP /Alert not delivered ▶ Internet Banking/ Mobile banking / RTGS / NEFT/UPI ▶ Issuance of TDS certificates, Interest certificates, Form 16, balance certificate etc ▶ Hot listing of Debit/Credit card and registration of fraud transaction complaints 		
		Queries on earlier service requests/complaints/Charge back claims would also need to be handled		
		All Enquiry / Services/complaints / feedback / suggestions from customers and non-customers would need to be recorded in to the CRM Software		
		All web site based complaints accepted at bank's official web site would be integrated with Bank CRM so that redressal will be done by Contact Centre/ branch/zonal office/head office/designated authorized officials and responses are recorded so as to make them available to the customers and other stake holders		
		Agents/Users to should be able to access the product knowledge database/Script/FAQs so that the calls are handled universally to all the customers.		
4	Queries on Internet, Mobile Banking, UPI, SMS &Tele Banking	<p>The types of queries related to Basic Banking with Internet & Mobile Banking include:</p> <ul style="list-style-type: none"> ▶ account opening status ▶ account lockout problems ▶ User creation status and issues 		

		<ul style="list-style-type: none"> ▶ funds transfer/reversal status and issues ▶ issuance and reset/unlock/lock of user ID and password ▶ Mode of Delivery and sent status along with date & time of user ID and password ▶ Account Limit increase & Decrease request ▶ Account Beneficiary Addition/Deletion request,[Status of Beneficiary] ▶ Online FD, duplicate tax challan issues 		
		Customers might also need to be handheld and guided through the entire processes of internet and mobile banking onboarding, redressal of errors etc		
5	ATM specific queries and complaints	<p>Indicative list of ATM related queries and complaints include:</p> <ul style="list-style-type: none"> ▶ Non-disbursal of cash, raising claim in the portal, status of claim request ▶ Card hot-listing and complaints related to wrongful transactions/ Card lost(both debit and credit cards) ▶ Call logging for down ATMs with concerned vendor ATM PIN block related queries ▶ ATM Card/ ATM PIN Not Received ▶ ATM Card/ PIN Received but not working ▶ ATM room Not clean /ATM not functional/ATM room not guarded by security ▶ Status of delivery of card or pin of primary/ secondary o ATM Cash Shortage/Excess ▶ The Contact Centre should be able to provide the location of ATM/Branch from the data of ATMs and Branches ▶ Transaction failure while transacting through UPI/ BNA/ IMPS ▶ UPI deactivation request ▶ UPI registration query ▶ Enquiry for BNA location 		
6	NRI Accounts	All above listed functions and services would also need to be provided for NRI accounts. There would be a separate toll number for NRI/ HNI customers. There has to be ability to receive call originated outside the country in addition to domestic calls.		
7	Call Recording	<p>Ability to digitally record all incoming calls capturing at-least the following details:</p> <ul style="list-style-type: none"> ▶ Date and time of call - start and end time ▶ Agent Id ▶ Caller number ▶ Customer ID, Account number, Card Number <p>Recording system should have ability to provide search on the above data as well search on Mobile No, Email_Id</p> <p>The voice quality should be good and clearly audible to recognize customer and there should not be any noise/voice of other agents</p>		

B. Outbound calls

S No	Category	Description	Compliance (Yes/No)	Bidders Comment
1	Marketing Functions & Campaign management	<p>The Bank may conduct several sales campaigns for promotion of new/ existing products from time to time. The Bank also runs marketing campaigns for enhancing brand equity and product awareness among target audience. The Contact Centre will be required to assist the Bank in its endeavors by making outbound calls to customers and non- customers, to execute the following indicative list of functions:</p> <ul style="list-style-type: none"> ▶ Cross-selling & up-selling of Bank's products to customers ▶ Popularizing sales promotional offers such as special interest rates, waiver of charges, free bees, etc. to customers ▶ Popularizing Bank's products to new customer ▶ Out bound calls to the various leads generated at Banks sourcing channels, such as Branch, Business Development officer, Zonal office, head office, social media campaigns, website etc. 		
		<p>During the above process, any leads arising out of dialogue with customers and non-customers would need to be recorded in CRM.</p>		
2	Soft Recovery	<p>The Bank require to use the Contact Centre for soft recovery of its overdue loans, in which case, the Contact Centre will be required to execute the functions, given below. The Details of borrower accounts would be displayed in CRM.</p> <ul style="list-style-type: none"> ▶ Make soft reminder calls to customers on the overdue loans ▶ Make follow-up calls to customers and coordinate with recovery agents (if any) 		
3	Others	<p>The Bank may also utilize the services of Contact Centre for the following purposes:</p> <ul style="list-style-type: none"> ▶ Market survey on "Customer Satisfaction" on services provided by Bank ▶ Calling Bank's branches/offices to convey information about new initiatives. Whenever any such information done at HO, to train /to sensitize the staff ▶ Making welcome calls to new customers ▶ Any calls related to security checks (SOC calls), alerts from npci etc 		
		<p>If customer has been unable to speak to the agents after waiting in the queue for a long time, such customers should be reached out to, within a desired time interval, by the outbound agents</p>		
		<p>Vendor should do the Extraction of Information from TRAI website related to Do Not Dial numbers and update the CRM database on specific frequency. Before making any marketing outbound calls, system should verify the number against the DND database.</p>		
		<p>CRM module where data of prospective or live customer to be updated after making outbound calls from the contact centre.</p>		

		There may be certain calls which cannot be resolved immediately, the call agent should seek permission from the customer for outbound call and the time window so that Outbound call can be initiated to resolve the issue <u>proactively</u>		
		<p>Ability to digitally record all incoming calls capturing at-least the following details:</p> <ul style="list-style-type: none"> ▶ Date and time of call - start and end time ▶ Agent Id ▶ Caller number ▶ Customer ID, Account number, Card Number <p>Recording system should have ability to provide search on the above data as well search on Mobile No, Email_Id</p> <p>The voice quality should be good and clearly audible to recognize customer and there should not be any noise/voice of other agents</p>		

C. Other Channels

S No	Category	Description	Compliance (Yes/No)	Bidder's comment
1	Emails and website	Agents should be able to access the emails that the customers have sent from their internet banking account, and create a record in CRM and process the same. The redressal/response should be sent to the customer, Bank officials through email.		
		Complaints received through website would be captured in the CRM database and Agents should be able to access and process the same in the CRM system.		
		Agents should be able to access the emails directly sent to the contact centre, create a record in CRM and process the same. The redressal/response should be sent to the customer, Bank officials through email.		
2	Web-chat	Agents should be able to perform web-chat with customers who have requested a chat interaction through the website. The interaction log has be recorded against the customer once the chat is over. The web-chat should be free text based chat		

D. IVR and ACD

S No	Category	Description	Compliance (Yes/No)	Bidder's comment
1	IVR Structure	The Vendor selected to run the Contact Centre will be required to design the IVR tree structure in consultation and with the approval of the Bank. The Bank may suggest changes and customization in IVR tree structure from time to time, which the Vendors will be required to execute		

		<p>The Vendor should be able to configure important messages/advertisements on IVR free of cost during the waiting period of caller. The content and time period for such messages/advertisements shall be decided by the Bank.</p>		
		<p>If there is any change in IVR voice menu option then bank will provide only English tree structure content [in text format]. IT is vendor's responsibility to convert it in to audio format and also into audio format of specified language other than English.</p>		
		<p>IVR should provide music or Key announcements when customers are kept on hold or during call waiting. The content of the music may be provided by the bank.</p>		
		<p>IVR system must have ability to integrate Bank's CBS for fetching the below requirements on real time basis. Below are the indicative lists of IVR options. The addition/modification in below options will be decided by the Bank during implementation phase.</p> <p>(A) General Information</p> <ul style="list-style-type: none"> ▶ Balance Enquiry <ul style="list-style-type: none"> 6. Saving Account 7. Current Account 8. CC Account 9. Term Loan Account 10. Term Deposit Account ▶ Account Statement Request <ul style="list-style-type: none"> 3. Receive Statement by e-mail and/ SMS for request period 4. Receive Statement by Courier ▶ Listing of last 5 transactions(periodical) ▶ Cheque related queries <ul style="list-style-type: none"> 5. Current status of cheque 6. New cheque book request and status of cheque book request 7. Stop payment request for single/ multiple cheque 8. Revoke stop payment request for single/ multiple cheque ▶ Payment request and Fund Transfer ▶ General Information on Products <ul style="list-style-type: none"> 5. Domestic Deposit Products 6. NRI Deposit Products 7. Loan Products 8. Other services such as Lockers <p>(B) Hot-listing of Lost Card [Credit/ Debit]</p> <p>(C) Unblocking/blocking of Debit card</p> <p>(D) Blocking/unblocking of digital channels like Internet Banking, UPI, Mobile Banking etc</p> <p>(E) Generation/ reset of T-PIN by validation himself through ATM card number</p> <p>(D) Other Requests</p> <ul style="list-style-type: none"> 13. Interest Rate information product wise 14. Currency Exchange Rate (Buying Rate/ Selling Rate) 15. ATM Locator 16. Branch Locator 		

	<p>17. Request for Interest Certificate 18. Renewal of existing FD 19. Request for email statement 20. Mobile Banking Registration 21. Opening and closure of TDR/RD accounts 22. ATM card Status 23. Interest certificate requests, form 16 requests, TDS certificate requests 24. Mobile number updation</p>		
	IVR should support the following languages - English, Hindi, Marathi, Gujrathi, Punjabi, Tamil, and Telugu & Kannada - in the current scope. There should be a provision to add more languages in the future		
	Ability to capture all the customer's interactions with the IVR and pass it to the Contact Center (i.e. CTI Integration)		
	Ability to offer different IVR trees based upon different customer segments (region, segment etc.)		
	By referring the profitability of customer from bank's various systems priority based service is to be provided through IVRS & CTI		
	Ability to announce reference number for transaction or service request		
	Ability to add multiple marketing messages on the IVR system and to schedule different marketing messages in specific dates and for a specific period. Ability to voice out marketing messages based upon customer type		
	Ability to integrate to t-pin server to offer online tpin generation after certain validations such as date of birth and card expiry date		
	Ability of IVR to hotlist the card directly with integration of switch after validating the customer information such as date of birth, card expiry date and account number.		
	Premium Customers Line: Option for premium customers to request for a call back by agents in case the waiting time exceeds 20 seconds (to be parameterized), such that in case a premium customer wishes to stop waiting and registers for the said option, an announcement will be played to customer that an agent will call him back shortly. Thereafter, an agent will make an outbound call to the customer. The maximum call back time will be as defined by the Bank from time to time		
	Ability to route the caller to the ACD when the customer requires to talk to an agent		
	Ability to support "call back" option in the event of long call waiting		
	Ability to change the IVR Tree by the system user, with no change in the software, through GUI Interface		
	Customer should have the ability to punch the account number in case of having multiple accounts linked so as to extract required information automatically		
	Ability of a return IVR call to be made to minimum 50% customers just after call is complete for knowing the feedback to access the satisfaction level of the customer about the knowledge of the agent about the banking products and overall satisfaction level about the call. Feedback has to be recorded within CRM system		

		Ability to support audio-text for playback of regulations, procedures and frequently asked questions as per the IVR Call Flow & Call Tree.		
		Ability of administrators to monitor where an identified customer is on the IVR tree, it can be used to identify the customers and making the outbound call so as to understand their difficulties/ problem in using the IVR system		
		IVR system to be integrated to various other banks application including CBS to fetch details required to handle queries/service requests of the customers as per the services expected to be delivered to the customer through IVR as per Ease 3.0 agenda of Govt.		

E. Call Centre Setup Integration with Bank's various applications

System	Brief Description	Integration Touch Points	Compliance (Yes/No)	Bidder's comment
Core Banking System	Bancs@24 – Core Banking solution	<ol style="list-style-type: none"> 1. Call centre Functionality related to customer and account related information must be integrated with core banking system in on-line real-time mode through query. 2. Vendor should ensure that certain fields like account number would need to be masked to ensure data security. Detailed list of fields to be masked in CRM to be provided during requirements gathering phase 		
IB/ Mobile Banking/ SMS Banking/ Tele Banking	Activation of Internet Banking/ SMS/ Tele/ Mobile. Queries regarding reconciliation of taxes related to IB. Blocking of IB during emergency situations with proper verification from the customer	Central Point of Integration for these functionalities with the CRM system is the IB database		
ATM switch/ DCMS	Bank has its own ATM switch and DCMS. All card related activities like card processing, card issuance and activation, PIN generation, PIN Renewals, hot listing, re-issuance	Hot listing/ blocking/ unblocking/status/limit change/pin generation- pin change/card activation		
IVR – Interfaces	Integration with the IVR for tele-banking			
	Integration with the ACD			
	Integration with CTI			
	ODBC interface for all types of database			
	Integration with core banking system in on-line real time/ batch mode as applicable			
	Integration with DCMS for exchanging debit card details			

	Integration with ATM switch and internet banking/ mobile banking and any other software which bank desires at any point of time		
	All the agents should have either an IP hardphone or IP softphone option. IP phone should have a separate have headset jack		
	The solution should also support standard excel/ csv file uploads for uploading of relevant data.		
	Call center solution also need to be integrated with Credit card switch/solution of the Bank's vendor to discharge various tasks as that of ATM switch mentioned above.		

F CRM Solution

S No	Category	Description	Compliance (Yes/ No)	Bidder's Comment
1	CRM	<p>The Contact Centre CRM should be able to support all functionalities given below:</p> <ul style="list-style-type: none"> ▶ All agents should capture/log details of each call in the CRM systems which should be easily accessible by the Bank's officials ▶ Relevant screen pop-ups to the agents along with the details of previous calls during the last 30 days, on the Agents desktop on the basis of CLI, DN IS (Dialed number identification sequence) etc. ▶ CRM system should capture all customer related interactions (queries / complaints/enquiries/leads) through various channels like Call, Email etc. Bank shall consider social media as a channel, over a period of time ▶ CRM system should have screens for creating and tracking interactions related to queries, requests and complaints and also for creating and managing campaigns and leads ▶ Bank may use the Vendor CRM for redressal of complaints and Leads management. For extending the vendor CRM, bank will not pay any additional cost. Vendor must ensure that licensing should not be any issue for usage in respect of users / branches 		
		<p>The contact centre Pop-Up screen in CRM must have these summary items as first screen that is immediately seen on call being routed to the Agent:</p> <ul style="list-style-type: none"> ▶ Name of the customer ▶ Mothers maiden name ▶ Residential Address ▶ Office Address ▶ Contact No. (Office, Home, Cell No.) ▶ Date of Birth 		

	<ul style="list-style-type: none"> ▶ PAN/TAN ▶ Aadhar ▶ Debit card no/Credit card no ▶ Customer Constitution ▶ Total assets, liabilities and profitability of the customer and net worth of the customer, Interest paid by the bank and interest charged by the bank, Fee based income ▶ KYC status of the customer along with details of various KYC submitted by the customer. ▶ CIF Number ▶ Debit card no/Credit card no (masked), Card Limit, card expiry date, Card Name, Card Brand Type, reward Points outstanding, Reward point expiry date, Credit card Balance o/s and Last repayment details ▶ List of various other services availed by the customer through bank like Insurance scheme details, Demat, Trading Investment, Locker, NPS details etc. ▶ Last 5 Credit Transactions (Overall across all channels and all accounts with account number mentioned) ▶ Last 5 Debit Transactions (Overall across all channels and all accounts with account number mentioned) ▶ Last 5 Internet Banking Transactions (Overall across all accounts with account number mentioned) ▶ Last 5 ATM Transactions (Overall across all accounts with account number mentioned) ▶ Last 5 Loan Transactions (Overall across all accounts with account number mentioned) <p>This will enable agents have to get a 360 degree view of the customer</p>		
	CRM should allow agents to see all the accounts associated with the customer called (Owned, Joint a/c holder, Guarantor or any other relationship)		
	CRM should allow agents to view details of accounts the customer has to access to. The details include account number, account type, balances. The different types of accounts supported are operative account, loan accounts & deposit accounts.		
	CRM should allow agents to view various types of balances related to an account like account balance, available balance, Limit, DP, Uncleared balance, Hold balance, Rate of Interest and Penal Interest rate etc.		
	CRM should allow agents to view overdue amount of various accounts held by the customer along with the IRAC status, next due date and last installment paid date		
	CRM users should be able to query on account transactions based on various parameters including transaction date range, transaction amount range and transaction type		
	CRM system should have ability to sort all transactions based on date		
	CRM users should be able to view details of any transaction		
	CRM users should be able to view additional details of the loan account like Loan Expiry Date, Number of Principal Demand Installments in Arrears, Principal Demand Arrears, Number of Interest Demand Installments in Arrears.		
	CRM users should be able to view details of deposit accounts like Maturity date, Maturity Amount, Interest Rate, Tax deducted, Interest credited and projected interest of all accounts of the customers (to know the tax liability) and 15G, 15H submission status		
	CRM system should allow users to view whether Life certificate is submitted or not in case of pensioner		

	a/c, if submitted then date of submission		
	CRM system should be able to provide details whether nominee has been registered or not in operative accounts.		
	CRM users should be able to view collateral details of overdraft accounts including collateral type, collateral description and value.		
	CRM users should be able to view complete cash flow i.e. principal and interest flows attached to a particular loan account.		
	CRM users should be able to view loan account details including sanction date, sanctioned amount, disbursed amount and current liability, arrear details etc.		
	CRM users should be able to view the repayment schedule, disbursement schedule details and collateral details for loans		
	CRM system should enable setting up of calculators for assessing the interest payable on retail loans (based on the type of loan, tenor and payment option indicated by the user.		
	The Agent must have facility to mark calls as closed, open, call back on a certain date & time etc with his specific remarks in detail. System will route the call on reminder date and time to an Agent who is free for follow-up		
	All transactions within CRM should be audit trailed		
	All master data fields coming from core banking system should be read only within the CRM application		
	Product Sales on an Inbound call: <ul style="list-style-type: none"> ▶ The Agent will get a popup indicating the bank products that are suited for the customer when the customer calls the contact centre Agent ▶ Based on this hints, the Agent will inform and try to sell a specific product to the customer ▶ Once the customer is informed of a specific product it will be marked as "Informed" so that it will not be repeated for a pre-defined time to that customer 		
	CRM system should have appropriate escalation Management of open calls to senior agents/supervisors/ branch officers		
	CRM system should have the ability to forward certain QRC's to branch as applicable. Branch officials should also receive email notifications when leads or QRCs are assigned to them		
	CRM system should have the ability to send emails and SMS notifications to customers at various key touch-points.		
	CRM system should have an effective feedback capture screen		
	CRM system should have ability to export data into different file formats		
	CRM system should have the ability to read birthday dates from CBS so that agents can wish the customers		
	CRM system should provide support for online performance management: <ul style="list-style-type: none"> ▶ Ability to define KPI's in the system ▶ Online view for the overall Contact Centre performance against the defined KPI (Can be seen by Bank officers, Quality managers and Supervisors only) ▶ Online view for specific agent performance against the defined KPIs (can be shown by the agent him/herself or the Supervisor/Manager) 		
	All security features must be enabled in the CRM system to ensure that Agent/contact centre cannot perform any debit / transfer transactions		

		If customer is not able to perform card hot-listing through IVR (Ex: Does not have TPIN), CRM system should have the ability to open up the bank's portal from within CRM for agents to perform the hot-listing		
		Knowledge Base module should be made available in the CRM system with at least the following capabilities: <ul style="list-style-type: none"> ▶ Contact centre Procedures ▶ General information (Locations for branches and ATMs, Products information, Products/Services Fees) ▶ Changes in the products andf services ▶ Frequently Asked Questions (FAQ) ▶ Configurable list of users who can edit the knowledge base database ▶ Searching capabilities in the knowledge base 		

G. CTI

S No	Category	Description	Compliance (yes/No)	Bidder's Comment
1	CTI	CTI should support the following features: <ul style="list-style-type: none"> ▶ Soft phone / hard phone, call pick up facilities through Agent desktop ▶ Call transfer systems for escalation of calls to supervisor, to other agents, along with screen popups and the interaction history, duly recorded ▶ Call 'HOLD' facilities, in order to facilitate the Agent to browse the information required to answer the request ▶ Call "Retrieve from Hold" facilities ▶ Call 'Conferencing' facilities, with supervisor, subject matter expert, etc ▶ Call 'Forward' facilities ▶ Intelligent transfer of calls (without disconnection of the call in case a call meant for one segment, lands on to the agent of another segment.) ▶ Echo cancellation feature- removal of echo that occurs when a caller speaks or dials during a prompt ▶ Call wrap up facilities with appropriate notes / comments, along Call Identification number 		
		Agents to have a facility to transfer the call outside the contact centre domain, by placing an outward call to bank functional experts, if needed, by keeping call on conference		
		Agents to have an agent desktop software, agents log in, log out, and make themselves ready and not ready from the agent desktop application		
		Agents to have an agent desktop software, agents log in, log out, and make themselves ready and not ready from the agent desktop application		
		Agents should be able to interact with their supervisor and other agents through text chat /		

		messages..		
		Agents can be configured to enter reason codes for not ready and logout		
		CTI solution will provide for building the script for all types of customer interactions		
		The solution will have options to categorize the interactions in a systematic fashion compatible to the Bank, so that the retrieval becomes easy		
		The solution will have provision to automatically build the script on-line, through the Agent-Customer interaction process, by the authorised Agents / supervisors		
		CTI solution will have provision to import scripts from remote locations, by functional experts		
		Ability to support auxiliary codes to enable Contact Centre agents to indicate their current mode of operation (i.e. Available/Unavailable/Wrapping Up/At Lunch, etc...)		

H Auto Dialer

S No	Category	Description	Compliance (Yes/No)	Bidder's comment
1	Dialer for Outbound Calls	An advanced dialer facility to run outbound calling for marketing, selling or recovery functions.		
		The solution will include a preview dialer system that automatically dials batches of telephone numbers for connection to agents assigned to sales or other campaigns.		
		The solution should be capable of creating and configuring campaigns. Supervisor should be able to specify a daily time range during which outbound calls are made. Supervisor should also be able to specify and import a list of customer contacts to be called.		
		Once the Campaign is started Agents should get the contact automatically and click to call the contact.		
		Agents should be able to accept, reject, or skip outbound call requests. Agents should also be able to reclassify calls to any one of many call results, such as Busy, Fax, and Answering Machine.		
		After an agent reclassifies a contact as "Do Not Call", the Administrator can remove this contact from the campaigns		

I. Reporting

S No	Category	Description	Compliance (Yes/No)	Bidder's comment
1	Generic Reporting	Number and details of welcome calls made to customers Number and details of collection calls made to customers and their outcome Number of leads generated and qualified by Contact Centre/ branch		

		Number of sales done by cross sell and upsell of products to existing customers		
2	Reports	Caller IVR Selection (Start to Finish)		
		Total amount of time callers had been on IVR <ul style="list-style-type: none"> ▶ Detailed ▶ Summary 		
		Number of calls <ul style="list-style-type: none"> ▶ Total Number of Calls ▶ Number of calls dropped on the IVR stage ▶ Number of Calls Diverted to contact centre Agents 		
		Queues analysis <ul style="list-style-type: none"> ▶ Number of Calls ▶ Number of Waiting Calls ▶ Average Call Time ▶ Longest Waiting Time ▶ Abandoned Calls 		
		Agent reports (Summary for All the Agents, Summary by Queue, and Detailed by Agent) <ul style="list-style-type: none"> ▶ Login & Logout Time ▶ Average Answer Time ▶ Average Talk Time ▶ Average Handling Time ▶ Idle Time ▶ Time Agent is Ready ▶ Number of Web-Chats ▶ Average Chatting Time ▶ Number of Emails Received and Responded ▶ MIS of recorded calls ▶ Number of call-backs 		

J. Statutory Compliances

S No	Category	Description	Compliance (Yes/No)	Bidder's comment
1	Statutory Compliances	<p>The service provider, in the process of providing the services must comply with all the statutory/regulatory requirements. Following is an indicative (not exhaustive) list of such compliances required.</p> <ul style="list-style-type: none"> ▶ Compliance of TRAI Regulations ▶ DND compliance ▶ Compliance of Labor laws ▶ Compliance of taxation laws ▶ Compliance relating to software licenses 		

		<ul style="list-style-type: none"> ▶ Compliance of local Govt. bodies rules ▶ Compliance to DOT (Department of Telecommunication) guidelines 		
		The Vendors shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and agents. The Vendors shall establish and maintain all proper records including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to their from time to time, including records and returns as applicable under labour legislations		

K. Disaster recovery and Business Continuity plan

S No	Category	Description	Compliance (Yes/No)	Bidder's comment
1	Disaster recovery and Business Continuity plan	The proposed contact center solution must be capable of and compatible for disaster recovery & Business Continuity Plan implementation as and when required by the bank. The selected vendors should be highlight the provisions for disaster recovery and show that application facilitates disaster recovery.		