

S. No.	Page No	RFP Document Reference(s) (Section	(in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the	BOM Response
1	7	2.1.3	Application Money (RFP cost)	what is Date of submitting the DD, is it supposed to be couriered. Will the RFP cost adjusted or waived off if the contract is awarded to the bidder	To be submitted before the bid submission date and bidder to arrange it to reach on address mentioned in the RFP document by suitable mode. Application money will not be adjusted or waived off regardless the status of the RFP
2	7	2.1.4	EMD (Earnest Money Deposit)	EMD amount clarity required	Self explanatory
3	9	3.2	The bank is currently handling calls in the range of 10000-11000 including IVRS calls on daily basis	Bifurcation of calls between contact center & IVRS will help. Also current trending AHT will help	to be informed to the successful bidders
4	9	3.2	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	Will there be a specific choice of these 2 locations or bidder can choose the location	No specific choice

			center will be operated should be either metro or Urban cities		
5	12	4.9 Instructions for Bid Submission	a) Eligibility Bid – The Hardcopy and Softcopy on CD of the Eligibility Documents should be submitted in a sealed envelope super-scribed as:a) Eligibility Bid –The Hardcopy and Softcopy on CD of the Eligibility Documents should be submitted in a sealed envelope super-scribed as:	Due to the Covid-19 exigencies still exist, we request the bank to kindly consider online submission instead of hard copy submission. These were standard practices across BFSI and Government bids during the last one year. Please confirm.	NO CHANGE. As per RFP document
6	13	4.9	The bidder can bid for any one location and not for both simultaneously	It is a request to allow bidder to bid for multiple location	Not accepted. However The bidder has to quote the price which will be valid for 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.
7	14	4.11 Pre-Bid Meeting & Clarifications	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	Due to the Covid-19 exigencies still exist, we request the bank to kindly consider online pre-bid meeting instead of physical face-to-face meetings. These were standard practices across BFSI and Government bids during the last one year. Please confirm.	NO CHANGE.

			bidder who has not attended the pre bid meeting.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.		
8	16	5.2 Scope of Services	Integration of call centre solution with bank's CRM and other systems	Let us know how Bank's CRM/Portal/LMS would be extended to delivery location? Through Internet/MPLS/P2P?	Bank has no CRM. The connectivity for other portal/applications is to be offered through P2P or through MPLS with encryption at both end
9	16	5.2 Scope of Services	Integration of call centre solution with bank's CRM and other systems	How many applications will be extended by the Bank which needs to be integrated with the call centre CRM and dialer.	Refer 5.2.5 , The list is indicative only and vendor is required to integrate all the application as per banks requirement
10	16	5.2 Scope of Services	Integration of call centre solution with bank's CRM and other systems	What is the internet bandwidth required to access the bank provided systems, like 128 kbps/256 kbps.	All the connectivity is to be offered through P2P/MPLS link only.
11	16	5.2.1 Inbound Calls	Inbound calls	For Inbound - What would be the daily / monthly call volume? please share desk / queue wise details For Inbound - What is the AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)For Inbound - What would be the daily /	IVR call volume mentioned in RFP documents. No separate AHT calculation for beta and normal Period IVR call volume mentioned in RFP documents. No separate

				monthly call volume? please share desk / queue wise details	AHT calculation for beta and normal Period
12	16	5.2.1 Inbound Calls	Inbound calls	For Inbound - How many Call Queues to be catered to / Desks to be managed?	Depends on volume. Can not be specified now
13	16	5.2.1 Inbound Calls	Inbound calls	For Inbound - What is the Peak Volume to Off peak Volume Ratio of a day in a week/ month?	to be informed to the successful bidders
14	16	5.2.1 Inbound Calls	Inbound calls	For Inbound - What is the Call Distribution Pattern Half hourly Interval wise ?..Please share last 6 months trend (in numbers) language wise	to be informed to the successful bidders
15	16	5.2.1 Inbound Calls	Inbound calls	For Inbound - What is the Call Distribution Pattern - Day wise (from Day 1 to Day 30) ?..Please share last 6 months trend (in numbers).language wise	to be informed to the successful bidders
16	16	5.2.1 Inbound Calls	Inbound calls	Please share Service Level Holiday (Blue Day) for day/interval where actual call offered is higher than forecast	to be informed to the successful bidders
17	16	5.2.1 Inbound Calls	Inbound calls	How many step authentication is required on Account before the information is provide to customer	to be informed to the successful bidders
18	16	5.2.1 Inbound Calls	Inbound calls	Please share volume% of query types	to be informed to the successful bidders
19	16	5.2.1 Inbound Calls	Inbound calls	Please advise who will be responsible for forecasting. If Bank than forecasting methodology and frequency to be shared by Bank. If the vendor is responsible for the forecasting, 3 months rolling forecast will be shared with the bank and 1st month will be locked with 2nd & 3rd to be adjusted needs to be approved by the Bank. Locked forecast can't be changed and basis the same SL holidays need to be given for any SL & Abn breach due to forecast deviation above on call offered	to be discussed and mutually decided with successful bidders.

20	16	5.2.1 Inbound Calls	Inbound calls	Service Level & Abdn holiday for the interval/ day (Day SL will be calculated basis the intervals within the threshold as per FD and answering levels) shall be considered if calls actual calls received is $\geq 105\%$ of forecast	will not be considered
21	16	5.2	The scope of functions to be covered by the contact centre	Please help in providing break-up of volume (Inbound calls, outbound calls, other channels etc.) as percentage. Which process is expected to planned to start initially.	All processes to be start Simultaneously. Outbound calls are approx. 20 % of Inbound call volume as of now, which may vary based on bank's requirement. Almost 800 emails per day are received which are presently handled by BOM team.
22	16	5.2	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	Manpower split required LOB wise (Inbound, Outbound & Other channels)	The split to be mutually decided with successful bidders. Depends on the volume of IB /OB calls and other channels
23	16	5.2.2.1	Marketing Functions & Campaign management	1. How will the data be provided for outcalling 2. What will be the frequency of data 3. Will outcalling involve cold calling too 4. will the data be consented data 5. How will data scrubbing process take place 1. How will the data be provided for outcalling	1. The call centre solution to integrate with the banks different sourcing channel viz Website, miss called utility, SMS utility, social media , branch, ZO and HO etc 2. To be mutually decided with successful bidder 3. Yes

					4. To be mutually decided with successful bidder1. The call centre solution to integrate with the banks different sourcing channel viz Website, miss called utility, SMS utility, social media , branch, ZO and HO etc
24	19	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.	Let us know the countries from which the calls will be received and to which we have to make the calls. Do we need to provide country specific TFN number or there is any existing number already available in the system?	No county can be specified. No country specific TFN required. No such number is available as of now
25	19	Outbound Calls	The Bank may conduct several sales campaigns for promotion of new/ existing products from time to time.	Please confirm the preference of the bank, to stay with traditional PRI based calling or would require GSM based calling also.	To be discussed and decided mutually with successful bidders.
26	19	5.2.2 Outbound Calls	Outbound calls	For Outbound - What is the operational window & days ? [9.00 am - 7.00 pm, Mon - Sat], please share desk / queue wise details	To be decided mutually with successful bidder
27	19	5.2.2 Outbound Calls	Outbound calls	For Outbound - Would there be One time Allocation of Data for the Month?	to be allocated as per ther requirement of the bank
28	19	5.2.2 Outbound Calls	Outbound calls	If it is Non One time allocation - What is the Data Allocation Pattern - Day wise (from Day 1 to Day 30)	as per bank's requirement
29	19	5.2.2 Outbound Calls	Outbound calls	For Outbound - What Total number of Calling attempts on any Non Contactable	To be decided mutually with

				Case permissible?(considering escalation limit)	successful bidder
30	19	5.2.2 Outbound Calls	Outbound calls	For Outbound - How many Call Queues to be catered to / Desks/ Sub process to be managed?	To be decided mutually with successful bidder
31	19	5.2.2 Outbound Calls	Outbound calls	For Outbound - What is the current AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)	AHT varies with the type of outbound i.e alert calling, beneficiary confirmation calling, lead follow up etc. No different AHT period wise
32	19	5.2.2 Outbound Calls	Outbound calls	For Outbound - What is the percentage of follow-up calls on connected ?	Currie not understood
33	19	5.2.2 Outbound Calls	Outbound calls	For Outbound - What is the AHT of follow-up calls?	As AHT for outbound varies considerably from type of OB calls.
34	19	5.2.2 Outbound Calls	Outbound calls	For Outbound - What will be the LOB & Bucket wise daily/monthly volumes? Please share LOB wise details	to be informed to the successful bidders
35	19	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Email - What is the operational window?	to be discussed and mutually decided with successful bidders.
36	19	Call Recording	Call recording retention	Please confirm the number days the call recording to be retained. As a standard practice, we keep one month recording online, then shift it to offline and transfer back the recording to the client through SFTP links or tapes as per client requirement. Please confirm	As per industry practice. However the data is to be provided to the bank as when it is required.
37	19	Marketing Functions & Campaign management	Lead Generation	Please confirm if the outbound team needs to generate lead only or have to sell the products.	Agent may have to sell the product as well
38	19	5.2.2.2	Soft Recovery	1. How will the data be provided for outcalling 2. What will be the frequency of data 1. How will the data be provided for outcalling 2. What will be the frequency	1. Through intergration with Bank's system 2. To be mutually decied with successful

				of data1. How will the data be provided for outcalling 2. What will be the frequency of data	bidder1. Through intergration with Bank's system 2. To be mutually decied with successful bidder1. Through intergration with Bank's system 2. To be mutually decied with successful bidder
39	20	Others	Calling Bank's branches/offices to convey information about new initiatives. Whenever any such information done at HO, to train /to sensitize the staff 4 Making welcome calls to new customers 4 Any calls related to security checks (SOC calls), alerts from npci etcCalling Bank's branches/offices to convey information about new initiatives. Whenever any such information done at HO, to train /to sensitize the staff	Please confirm if it will IVR based calling services (commonly known as IVR blaster) or would require agent based calling to be done.	Depends on the activity.
40	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Email - What is the expected turn around time? [48 hrs / 24 hrs]	To be decided mutually with successful bidder and would be as per Banks customer service policy
41	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Email - What is the daily / monthly email transactions to be handled?	800 emails are as of now which are presently handled by the BOM team.

42	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Email - What is the AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)	no such data available
43	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Email - What is the Email Distribution Pattern Half hourly Interval wise ?..Please share last 3 months trend (in numbers).	Presently emails are being handled by the BOM team and volume per day is approx 800 emials
44	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Email - What is the Email Distribution Pattern - Day wise (from Day 1 to Day 30) ?..Please share last 3 months trend (in numbers).	no such data available
45	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Email - Will the agents handling emails have to make out calls for co-ordination?	To be decided mutually with successful bidder
46	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	if yes, what is the AHT of these calls?	To be decided mutually with successful bidder
47	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	Language requirement for Emails shall be English only, is the understanding correct?	Yes
48	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Chat - What is the operational window?	To be decided mutually with successful bidder
49	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Chat - What is the expected service levels and time?	To be decided mutually with successful bidder
50	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Chat - What is the daily / monthly Chat transactions to be handled?	no such data available
51	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Chat - What is the AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)	no such data available
52	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Chat - What is the Chat Distribution Pattern Half hourly Interval wise ?..Please share last 3 months trend (in numbers).	no such data available
53	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Chat - What is the Chat Distribution Pattern - Day wise (from Day 1 to Day 30) ?..Please share last 3 months trend (in numbers).	no such data available

54	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	For Chat - Will the agents handling Chats have to make out calls for co-ordination?	To be decided mutually with successful bidder
55	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	if yes, what is the AHT of these calls?	To be decided mutually with successful bidder
56	20	5.2.3 Other Channels	Email, Online-chat/web and video chat	We understand that the language requirement for Chats shall be English only, please confirm if our understanding correct?	Yes
57	20	5.2.3.1	Emails and website	Clarity on skill set & experience	Same to contact center agent.
58	20	5.2.3.2	Web-chat	Clarity on skill set & experience	Same to contact center agent.
59	20	5.2.3.2	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.	Can we bake this costing in the commercial	No
60	20	Customer satisfaction on CRM	Cast Survey format	Please confirm the module requirement of CSAT in the CRM for the agents to fill in.	to be informed to the successful bidders
61	20	5.2.3	Can you elaborate on email & chat process alerts.	Need a clarification on email alerts as such it will work in customer centric approach from one id or multiple id and alerts will be generated automatically to agents	to be discussed and decided mutually with the successful bidder.
62	21	5.2.3,	Webcam based Video Conferencing may be taken up, in future	Should the proposed pricing include this facility as well. Please clarify.	No

63	21	5.2.4	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>1)The vendor needs to host the IVR in the vendors premises or needs to be hosted at bank Data center?</p> <p>2)The voice prompt required for IVR will be provided by BOM or vendor needs to provide the same?</p> <p>3) What will be the frequency of changes to be done in IVR?</p>	<p>1. Vendor's DC and DR</p> <p>2.Vendor</p> <p>3.Depends on Banks requirement</p>
64	21	5.2.4.1	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.The Vendor should be able to con	<p>1) Does the messages means the SMS?Please confirm.</p> <p>2) The GSM gateway required for sending the SMS will be provided by BOM or vendor needs to arrange the same. Also the SIM cards required to send the SMS will be provided by BOM or vendor needs to arrange the same.</p> <p>3)Prompts & scripts to be provided by bank</p>	<p>1. No. its voice message/advt run during the waiting period.</p> <p>2. Bank is having SMS service provider and vendor has to intefrate with it</p> <p>3. Only text content in English will be provided.</p>
65	21	5.2.4.1	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.	Does it mean that text will be provided by bank and vendor needs to create the prompt in required language.Please confirm	Yes.

66	21	5.2.4.1	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	API for integrating Bank's CBS will be provided by BOM .Please confirm.	Yes.
67	21	5.2.4.1	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	For any additional language , the cost for IVR prompts will be passed on the BOM.Please confirm.	No. to be borne by vendor.
68	21	5.2.4.1	Ability to integrate to t-pin server to offer online tpin generation after certain validations such as date of birth and card expiry dateAbility to integrate to t-pin server to offer online tpin generation after certain validations such as date of birth and card expiry date	API for integrating t-pin server will be provided by BOM .Please confirm.	Yes.
69	21	5.2.4.1	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.Ability of IVR to hotlist the card directly with integration of	API for integrating hotlist card will be provided by BOM .Please confirm.	Yes.

			switch after validating the customer information such as date of birth, card expiry date and account number.		
70	21	5.2.4.1	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.	BOM will provide required API's and connectors for integrating various other bank applications.Please confirm	BOM will only provide APIs.
71	21	5.2.4.1	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]	Major change will be charge back to back on actuals	It can be charged to Bank subject to Bank's categorization of the change as a major.
72	21	5.2.4.1	Voice Response Integration	Need more clarity on the requirement	Integration of ACD with IVR for to most appropriate agent.
73	21	5.2.4.1	Support routing for Web-Callback (initiated from the Website)Support routing for Web-Callback (initiated from the Website)	BOM will provide the nessary integration API/connectors	Yes.
74	21	5.2.4	Please explain the flow of IVR in detail, need to create one IVR or Multiple IVR?	Need to have a clarification on IVR flow in detailed?	Flow will be discussed and decided with the successful bidder. IVR to be created to cater the

					requirement stated in the RFP document.
75	21	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 to be recorded against the customer once the chat is over. The web-chat should be free text based chat	Please let us know if Chat and Email application is already available with the bank and we only need to integrate it with the call centre system Or We need to provide the complete Chat and email solution to the bank. Please let us know if Chat and Email application is already available with the bank and we only need to integrate it with the call centre system	We dont have webchat application asof now and vendor need not provide the same. Whenever Bank would made it available vendor has to integarte with it. For emails vendor will be working on ticket based solution.wherein inbound emails are converted into the tickets and these tickets are to be attended by agensts. The reply of these tickets should go to the customer as email and from ID to which it(customer) has sent it.
76	22	IVR Structure	IVR system must have ability to integrate Bank's CBS for fetching the below requirements on real time basis.IVR system must have ability to integrate Bank's CBS for	We understand Dynamic advance self service IVR is required with CBS integration. Please confirm.	IVR to fulfill the required stated in the RFP document
77	25	5.2.5	5.2.5 Call Centre Setup Integration with Bank's various applications	Will API provided by bank or bidder has to prepare?	Bank will share APIs

78	25	5.2.5	<p>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.</p> <p>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</p>	1) the data from Core banking needs to be displayed as required however should not be saved. Please confirm if the understanding is correct.	Yes
79	25	5.2.5	Hot listing/ blocking/ unblocking/status/limit change/pin generationpin change/card activationHot listing/ blocking/ unblocking/status/limit change/pin generationpin change/card activation	The integration is required to be done on IVR only. Please confirm	Both with IVR and CRM
80	27	5.2.6	Please explain CRM Integration level in more detail	Need to have a clarification on CRM integration on which levels that integration operation will be done.	Refer RFP document for the same esp. no 5.2.5 on page no 25.
81	27	5.2.6 CRM Solution	Channels	What are channels through which customer makes contact - Phone/email/web/SMS	ALL
82	27	5.2.6 CRM Solution	Work distribution	How is the work distributed among agents E.g.: Function based distribution/ Priority based distribution or round robin or manual etc	As per the requirement of solution and best effective way suiting the requirement.

83	27	5.2.6 CRM Solution	Escalation	Please define the escalation matrix with supporting use-case, scenario that needs to be triggered from the CRM	escalation metrics differs from case to case. Usally it is agent, TL, BoM official.
84	27	5.2.6 CRM Solution	How cases need to get resolved	<p>How do you resolve the cases-like knowledge base/FAQ/solutions/collaborations</p> <p>How are the cases currently resolved which are part of FAQ and coming from standard Knowledge base? Are the FAQs/SOPs maintained in CRM How do you resolve the cases-like knowledge base/FAQ/solutions/collaborations</p> <p>How are the cases currently resolved which are part of FAQ and coming from standard Knowledge base? Are the FAQs/SOPs maintained in CRM How do you resolve the cases-like knowledge base/FAQ/solutions/collaborations</p> <p>How are the cases currently resolved which are part of FAQ and coming from standard Knowledge base? Are the FAQs/SOPs maintained in CRM</p>	successful bidder to build the knowledge base in CRM. Bank will be providing information on products, processes and services from time to time.
85	27	5.2.6 CRM Solution	KPI's	What are the KPI that need to be tracked like customer satisfaction/First call resolution	Refer RFP document.
86	27	5.2.6 CRM Solution	Support	How is the support organization structured (Customer Support, Technical Support, Customer Service)?	To be decided mutually with successful bidder
87	27	5.2.6 CRM Solution	Case generation	What is the Origination point of cases , do they come from email, web, chat, phone ?	Any of these sources

88	27	5.2.6 CRM Solution	Reporting and Dashboards	<p>How do executives currently track or report on tickets/complaints? How do service reps share status with management?</p> <p>What type of dashboards do you use or would you like to see?How do executives currently track or report on tickets/complaints? How do service reps share status with management?</p> <p>What type of dashboards do you use or would you like to see?How do executives currently track or report on tickets/complaints? How do service reps share status with management?</p> <p>What type of dashboards do you use or would you like to see?</p>	<p>Presently reports are accessible from vendor CRM.</p> <p>Complaints are required to be lodged in CRM and would be tracked by agents, branches, administrative offices including user departments through it. The is case with Service requests.</p>
89	27	5.2.6 CRM Solution	Integration	<p>Is there a need of integration of CRM with any other systems</p> <ul style="list-style-type: none"> • Inbound to CRM • Outbound from CRM • Bi-directional between CRM and another system <p>Is there a need of integration of CRM with any other systems</p> <ul style="list-style-type: none"> • Inbound to CRM • Outbound from CRM • Bi-directional between CRM and another system <p>Is there a need of integration of CRM with any other systems</p> <ul style="list-style-type: none"> • Inbound to CRM • Outbound from CRM • Bi-directional between CRM and another system 	Yes. Refer RFP document
90	27	5.2.6 CRM Solution	Integration	Please describe the integration landscape with CRM. What information (entities) is/are exchanged to and fro CRM?	As defined in the RFP document
91	27	5.2.6 CRM Solution	Integration	What are the platform(s) of the target system(s)?	PI refer RFP document.
92	27	5.2.6 CRM Solution	Integration	What is the desired method of access to the target system's data (i.e. JDBC, flat file, API)?	API based
93	27	5.2.6 CRM Solution	Integration	What is the required frequency of information exchange (i.e. real time, ad hoc, batch)?	real time

94	27	5.2.6 CRM Solution	Integration	Does the integration process require creates, updates, deletes, merges, comparison logic, transformations, and/or aggregations?	Yes all
95	27	5.2.6 CRM Solution	Integration	From a CTI perspective, what systems will call centre technology integrate with ? Kindly mention with the versions of the systems	Please refer RFP docuement.Ven dor to provide complete contact center solution.
96	27	5.2.6 CRM Solution	Integration	Kindly detail the various applications used by call centre agents, back-office teams, quality, MIS. If the applications have been built internally, kindly mention it	Please refer RFP docuement.Ven dor to provide complete contact center solution.
97	27	5.2.6 CRM Solution	Integration	If there are multiple integration points, is there a prioritization of which ones should be addressed first?	Please refer RFP docuement.Ven dor to provide complete contact center solution.
98	27	5.2.6 CRM Solution		Please confirm if the source code of the CRM and IVR tree will be shared with the new vendor or it has to be newly created by the new vendor.	it has to be newly created by vendor
99	27	5.2.6,	The Vendors shall deploy their own Customer Relationship Management (CRM) software, which will be customized as per the Bank's requirement.	Please share list of preferred CRM software by the bank, if any	No such preference
100	27	5.2.6	All agents should capture/log details of each call in the CRM systems which should be easily accessible by the Bank's officials	1) The access to the bank officials to be extended over internet .If yes howmany users we need to factor who will have an access to the CRM. 2) What kind of rights to be given to the bank official?is it read only or read and write	All branches , zonal offices and head office users will be accessing the CRM. No internet is required as CRM is will be hosted in Bank's DC and DR and will be accessible to Bank users

					through Bank's Network.
101	27	5.2.6	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 see all the accounts associated with the customer called (Owned, Joint a/c holder, Guarantor or any other relationship)	Here CRM is referring to vendor CRM or bank's CRM. Please share the details of bank CRM which needs to be integrated with vendor CRM	Vendor's CRM. Vendor to integrate its CRM with bank's CBS for the required function.
102	27	5.2.6	CRM should allow agents to view details of accounts the customer has access to. The details include account number, account type, balances. The different types of accounts supported are operative account, loan accounts & deposit accounts.	Will BOM extend the required fields of BOM CRM to Vendor CRM as it will have customer data	Vendor to integrate its CRM with bank's CBS and other applications for the required function.
103	33	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	Please confirm the volume bifurcation between both the vendors. We understand that it will be 50/50%, i.e. 5000 calls per day. Please confirm if our understanding is correct.	Bi-furcation would be done by the bank as per the requirement

			where the call centre will be operated should be either metro or Urban cities.		
104	33	CRM Solution	The Contact Centre solution should be an on premise solution and servers will be hosted in the Bank's DC and DR premises.	We understand all telecom servers would be hosted at Bank DC and DR at both locations and CCT would be extended to delivery location through MPLS/P2P link. Please confirm.	CRM Server and database servers are to be hosted in banks DC and DR, and other applications can be hosted in vendors DC and DR premises
105	33		Infrastructure	Assuming that the full capacity of the call centre is 160 FTEs including both locations of both the vendors. Please confirm.	PI refer RFP document.
106	33	5.4 Infrastructure	Vendor should provide CCTV cameras at the site, the feed from which would be provided in the rooms of the bank officials	Please confirm the number of days backup required for the CCTV recordings. We understand that the IP CCTV link will be provided to the officials, which they can monitor on their systems.	one month backup is required. Yes.
107	33	5.2.11	Disaster recovery and Business Continuity plan	Any location preference for DR BCP	No.
108	33	5.4	Vendor shall provide leased lines, both toll and toll free numbers including PRI lines	Will bank not provide the existing Toll & Toll free numbers	Yes.
109	33	5.4	Calls related to financial transactions to be stored for a period of 7 years	There has to be a mutual agreement on transferring the recording to bank as bidder server will be blocked	As per RFP, No change.
110	33	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	What is the bifurcation of seats for respective LOB out of 40 seats? Please provide breakup of seats for Inbound, Outbound, Email, Chat, etc.	To be decided mutually with successful bidder based on volume and bank's requirement

			operations up to total of 80 seats within short span of time.		
111	33	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.	Are same agents expected to manage Inbound, Outbound, Email and Chat as well? Please confirm.	based on the skillset of resources
112	34	5.6	Manpower Requirements	a. Ratio for Agent to QA is not been defined under manpower requirements. b. We need to include the scope of QTL as well, wherein the span ratio is not mentioned for the QA Team	NO CHNAGE. THE VENDOR TO ENSURE MEETNG SLA PARAMETERS AND EMPLOY BEST INDUSTRY PRACTICE.
113	34	5.4	Infrastructure - Vendor should follow all the guidelines and regulations related to COVID-19 issued by Govt. from time to time.	Please specify if there is any SOP which is published by the Bank. Please share the same.	No such SOP.
114	34	5.4	Manpower Requirements	Please confirm if the Support Staffs like QA, Trainer, AM's, MIS/WFM shall be as considered as per vendor's standard ratios. Please confirm.	As per best industry practice and sufficient enough to ensure uninterrupted services and SLA parameters
115	34	5.6 Manpower Requirements	Similarly, bidder will deploy sufficient numbers of Quality Control teams, Training and Management	Trainer Ratio to agents is not specifically mentioned, 1: 100 Should be the Ideal Ratio in such cases, need confirm.	the ratio should be as per best industry practice.

			teams to ensure that the SLA parameters are met		
116	34	5.4 Infrastructure	The vendor can offer their existing sites/facility/setup at Bank specified centre for running the Contact Centre, however, the set up for the Bank must be separate and exclusively identifiable.	We understand that we can provide our current operating facility where it will be partitioned and access control will be provided. Please confirm if our understanding is correct.	There should be proper demarcation and access control
117	34	5.4	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	Request to confirm if the recordings can be shared on quarterly basis and purge the recordings after taking Bank's approval.	To be mutually decided with the successful bidder and as per best industry practice
118	35	5.6.1	Minimum 12th passed and pursuing graduation, preferably graduate or equivalent	Clarification on split of 12th pass & pursuing graduation will help	Self explanatory
119	35	5.6.1	Able to speak, read and write in Hindi, English and Marathi	Is bank looking for regional candidates also, if yes need bigurcation	As of now no. but based on the hits on IVR for regional language regional candidates can be considered.
120	35	5.6.1	Certified from NASSCOM or similar certification acceptable to the Bank	clarity require on similar certification courses acceptable by bank	To be mutually decided and agreed.
121	35	5.6.1	Is it Mandatory for TL & Call centre head to be NASSCOM certified	Need a clarification Yes / No	Yes
122	35	5.6	5.6 Manpower Requirements	1. What will be contractual ratio for Quality Analyst, Trainer & Quality Manager? 2. What will be minimum indicative requirements for Quality Auditor & Trainer?	1. The Bidder employ as per best industry practise to ensure uninterrupted services and

					meeting of SLA requirements. 2. As above
123	35	5.6.1	Roles & Responsibilities - Roles & responsibilities of QA to be defined	a. Roles & responsibilities of the QA is not been mentioned in the RFP. Requirement of Quality Manager has been mentioned instead, hence we will consider the Job Description of QA as per Internal Framework	AS PER RFP DOCUMENT AND ROLE OF QA AS PER BEST INDUSTRY PRACTICE.
124	35	5.6.1 Roles and Responsibility	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.	Skill Set Requirements not mentioned for the Trainer role. Requesting the bank to please define it.	as per industry practice
125	36	5.9 Training	Bank reserves the right to conduct personal interview of the agents for verification of bank	Need Clarity on this statement as to when shall this be done before hiring or after Class room Training (Is this the mode of Certification)	It is not the mode of certification and the personal interview can happen at any time, even it can be conducted tenure agent to ensure the quality
126	36	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.	Please confirm the Training Duration of the CSAs	To be decided mutually with successful bidder
127	36	5.6.1 Roles & Responsibilities	5.6.1 Roles & Responsibilities	Please provide the regional languages requirements over and above Marathi, English and Hindi.	Refer RFP document.

128	36	5.6.1 Roles & Responsibilities	5.6.1 Roles & Responsibilities	Please confirm if the bank officials would be a is part of the hiring of agents & support staff.	Refer RFP document.
129	36	5.6.1 Roles & Responsibilities	5.6.1 Roles & Responsibilities	If there is any specific background verification to be done for the selected agents.	Criiminal history check
130	36	10.6.2 Key Profiles of Proposed Account Team	10.6.2 Key Profiles of Proposed Account Team	Technical Lead - Request you to please clarify on how many years of experience the candidate should have	No such specified requirement
131	36	5.9	Training	Training will be billable? Need clarity	No.
132	36	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.	All LOBs Inbound, Outbound, Email & Chat shall be operational 24/7, is the understanding correct?	Yes, except outboud calling won't be operational during night hours as per TRAI guidelines.
133	36	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.	if otherwise, please provide LOB wise operating window.	As above
134	36	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.	What would be language wise bifurcation? Please provide language wise volume / FTE count for Inbound, Outbound, etc LOB wise	to be informed to the successful bidders
135	36	5.9 Training	5.9 Training	Please confirm the spans to be considered for the trainer	AS PER REQUIREMET OF THE BANK
				Please confirm the availability of simulated environments for practice in new hire training?	NO simulated environment available
				What are the models of training - classroom vs virtual vs blended?	Classroom
				What is the certification criteria for various stages of Training?	To be decided mutually with successful bidder

				What is the trainer certification criteria?	as per industry practice
136	36	5.9	5.9 Training	There are no details updated in RFP regarding training infrastructure like 1. How many Training room require? 2. What will be Training PC ratio in Training room? 3. NHT,OJT, Certification module along with 0-30 bucket KPI	To be mutually decided with the successful bidder and as per best industry practice
137	37	6.2.1	Calculation Formula	% of Number of calls answered in <30 seconds/total calls = Service Level Attained (Total inbound calls reaching ACD post IVR announcement)% of	NO CHANGE.
138	37	6.2.1	Penalty	Please confirm if 1% to 2% penalty shall be applicable on Inbound approved billed value and not on overall billed (excluding Outbound, Chat, Email or any other LOB's)	Overall billed value
139	38	6.2.3	First Call Resolution Rate - FCR/FTR >85%	FCR Calculation should be based on CRM tagging for the same query repeat and should be considered basis ACPT logic, wherein uncontrollable factors should be excluded while calculating the FCR. Need to discuss on calculation methodology	To be decided mutually with successful bidder
140	38	6.2.3	Penalty	Please confirm if 1% to 2% penalty shall be applicable on Inbound approved billed value and not on overall billed (excluding Outbound, Chat, Email or any other LOB's)	Overall billed value
141	39	6.2.4	Penalty if the AHT exceeds planned AHT	Request for beta period for about 3 months where there is no penalty in the metrics as initially AHT of agents will be very high till they get used to the process. Request for separate target for tenured agents and new Joinees. If there is any process or script change, generally AHT increases. So AHT is suggested to be revised in such situations.	The suggestion is not considered

142	39	6.2.4	Average Handling Time	The AHT target should be defined as per Baseline activity, we can define the AHT during the beta phase. AHT of 150 secs will very less for Banking process and needs discussion. Going beyond the controllable threshold for AHT has direct impact on Customer Experience. Also, overall AHT for MTD can be set as a target and no on % of calls answered as the call type will vary from general enquiries to complaints and such complaints may be due to banking issues/outage.	No change , as per RFP document
143	40	6.2.5	Fatal Error	Fatal Error Target is 2% as per COPC and industry standard. We can consider Errors with High Criticality as per Zero Tolerance Policy for this KPI If any additions in the criteria should be specified or further discussion is required to revised the FE% target Call Quality scores target should be 85% as per the COPC standard & industry best practice.	No change , as per RFP document
144	40	6.2.5	Penalty	Please confirm if 2% to 5% penalty shall be applicable on Inbound approved billed value and not on overall billed (excluding Outbound, Chat, Email or any other LOB's)	Overall billed value
145	40	6.2.6	Customer Satisfaction	Need to specify the rating scale and measurement scales considered for target	No scale to measure the satisfaction. Feedback as satisfied/not satisfied will be recorded
146	40	6.2.6	Penalty	Please confirm if 2.5% to 5% penalty can be applicable on Inbound approved billed value and not on overall billed (excluding Outbound, Chat, Email or any other LOB's)	Overall billed value

147	40	6.2.5	<p>1.Fatal error <=0.1% Penalty - Nil</p> <p>2.Between 0.1% to 0.25% Penalty 2% of monthly bill value</p> <p>3.Between 0.25% to 0.5% Penalty 5% of monthly bill value</p>	<p>1. As per BPO industry standard there should be a tolerance of 2% on fatal error under "No" penalty zone (Example :If we answer One lakh calls in a month so audit sample would be 1K (1% of monthly call)as per 6.2.5 and we can afford only one fatal error in one thousand calls, which is not practically possible)</p> <p>2. Need to be more specific on data source for calculation of penalty (Refer inter audit dump or external sampling)</p>	<p>1. No Query</p> <p>2. Call audit by Banker as well vendor's team</p>
148	41	6.2.7	System Availability	Telecom link failure is non-controllable event and requesting the bank to remove it from the vendor's responsibility.	No change , as per RFP document
149	41	6.2.7	Penalty	Please confirm if 1% to 5% penalty can be applicable on Inbound approved billed value and not on overall billed (excluding Outbound, Chat, Email or any other LOB's)	Overall billed value
150	41	6.2.8	Short Logins For Inbound/ Outbound Calls	For Inbound - Short logins can't be considered as the manpower deployment will be based on call forecast and real time call flow. If this metrics need to be considered than Bank needs to provide intraday call forecast based staffing. For outbound - Manpower will be planned basis data/lead flow provided by the Bank hence Bank needs to share this in advance. Also, daily login requirement needs to be mutually agreed between the vendor & Bank basis the above scenarios.	to be discussed and mutually decided with successful bidders. Short logins applicable to both Inbound and outbound calls
151	41	6.2.8	Penalty - For any day when % of total agents present is less than 80%, 100% of the corresponding daily billed value will be levied as penalty.Penalty -	80% billed value should basis the LOB and exclusion for any natural calamities/disasters/strike or any unforeseen events which are not in control of the vendor. Also before calculating 80% and also on total agent present, should	No change. Exclusion acceptable to bank can be considered.

			For any day when % of total agents present is less than 80%, 100% of the corresponding daily billed value will be levied as penalty.	be based on login target LOB wise and not on overall billable FTE's.	
152	42	6.2.9	Minimum Qualification And Experience Of The Agents/ Team Leaders/ Quality Manager And Call Centre Operations Head Minimum Qualification And Experience Of The Agents/ Team Leaders/ Quality Manager And Call Centre Operations Head	This should only be applicable for billable & dedicated resources	as per RFP document
153	42	6.2.9	Penalty	Should be applicable LOB wise and not on overall Billed resources	Overall billed value
154	42	6.2.9	Minimum Qualification And Experience Of The Agents/ Team Leaders/ Quality Manager And Call Centre Operations Head	Can we have this excluded from the penalty gird	No.
155	43	6.2.2	Penalty	Please confirm if 1% to 2% penalty shall be applicable on Inbound approved billed value and not on overall billed (excluding Outbound, Chat, Email or any other LOB's)	Overall billed value
156	43	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	We request the bank to reconsider the capping of penalty to 10% instead of 20%. Please confirm.	NO CHANGE.

			three of the above service levels are not met consecutively for more than three months.		
157	44	7.1	IVRS Efficiency (% of calls disposed of successfully at IVR)	This is no controllable metrics for call centre as the IVR journey is completed by customer and also the IVR flow is designed as per the Bank/RBI guidelines	as per RFP document
158	44	7.2	Average time taken for a customer to be disposed off at IVR	This is no controllable metrics for call centre as the IVR journey is completed by customer and also the IVR flow is designed as per the Bank/RBI guidelines	as per RFP document
159	45	7.3	Call handling efficiency of agents managing outbound calls	>150 calls per agent & Average Talk Time should be around 2.5 Minutes will depend on data provided by the bank and the contactable base. If the provided data against the billed FTE is less than desired capacity, then this metrics can be met. Also if the data quality for Contactability is non controllable. Hence, the measure should be on dial outs and not calls.	No change , as per RFP document
160	45	7.3 Call handling efficiency of agents managing outbound calls	>150 calls per agent & Average Talk Time should be around 2.5 Minutes.>150 calls per agent & Average Talk Time should be around 2.5 Minutes.	As the call handling efficiency of agent to handle 150 calls shall depend on the overall volume and quality of data, we recommend to exclude this parameter, please confirm?	NO CHANGE.
161	51	8.3.1,	Agents mean one who handles the calls directly.	Please confirm the billing methodology for agents working on other channels (e-mail, Web-chat etc)	as per FTE cost
162	54	9.5	Audit	We request the bank to provide 7 days prior intimation for audit and other related activities.	As per requirement of Bank
163	56	9.17	Performance Guarantee (3%)	Is the PG negotiable?	No.

164	56	9.13	Resolution of Disputed and Arbitration - 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.	Suggest to appoint Arbitrator with the mutual discussion of both the Parties.	NO CHANGE.
165	57	9.18	Notice period	We request for similar notice period for Bank and Vendor.	No change
166	57	9.18	Period of Contract - 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.	We request to consider 3 months notice period instead of 9 months. Please confirm.	NO CHANGE.
167	67	Infrastructure	Internet and Email security features for employees	As standard practice we provide Ms Office/O365 along with mail id for support users only like TLs, Trainer etc. Agents are not provide email id and they work on open office. Hope this is fine.	We dont required internet connection. Inward mails are to be converted to tickets and these inputs will be answered and replies to these emails should go as if they are getting reply to their email form.
168	90	Statutory Compliances	The Contact Centre solution should be an on premise solution and servers will be	Let us know Bank DC/DR address with contact person detail in case P2P/MPLS link is required.	Bank DC is at Pune. Bank's DR is at Hyderabad.

			hosted in the Bank's DC and DR premises.		
169	90	Statutory Compliances	The Contact Centre solution should be an on premise solution and servers will be hosted in the Bank's DC and DR premises.	Let us know if this MPLS/P2P link will be provided from Bank's end or we need to establish this connectivity from our end?	Vendor to procure and establish the connectivity including equipments. Such as firewalls, routers etc
170	90	Statutory Compliances	The Contact Centre solution should be an on premise solution and servers will be hosted in the Bank's DC and DR premises.	In case Bank is going to establish this connectivity then let us know if Bank will also provide router and firewall to terminate links at delivery location or we need to consider router and firewall from our end.	NA
171	90	Statutory Compliances	The Contact Centre solution should be an on premise solution and servers will be hosted in the Bank's DC and DR premises.	In case we have to provide router and firewall then let us now if we need to consider it for both Bank's end and delivery location or only for delivery location?	Both end
172	90	Statutory Compliances	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.	We understand that one of our IT resource will be placed at the Bank's DC and DR 24 X 7. Please confirm if our understanding is correct. This is required over and above the remote monitoring facilities.	No IT resource will be allowed in Bank's DC and DR. No such resource is required at DC and DR.
173	90	Statutory Compliances	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	Please provide detail of IT security requirement, what all components are required like- DLP, Encryption, SIEM, PIM, Masking etc.	to be informed to the successful bidders

			Bank's requirements		
174	-	General	Who will provide the PRI lines?	--.	Vendor to provide PRI lines and recurring cost incurred by the vendor would be reimbursed by the Bank on actuals
175	-	General	BOM provide connectivity between Data centre to Call centre or Bidder need to procured.	Need to know that the connectivity between data center to call center will be from Bank side or that need to be procured from Vendor side.	Vendor side
176	-	General	PCIDSS	Please confirm if there is a requirement of PCIDSS certification for the process.	Yes.
177	-	General	Contract Employees	Since the RFP is silent on minimum wages and having the employees on the service provider's rolls, please confirm if it is ok to consider contract employees for the process.	to be decided by the vendor with due compliances of the statutory guidelines
178	-	General		Beta period shall be 90 days from the go-live date ? Please confirm.	NO CHANGE.
179	-	General	Limitation of Liability	We request to add the below mentioned also: Service provider's liability to the other party for damages, from any cause whatsoever and regardless of the form of action, whether in contract or in tort, including proven negligence, shall be limited to the actual amount billed by Service Provider to customer in the two (2) calendar months prior to the cause of action first arose. In no event will a party be liable to the other party for any special, indirect, incidental, consequential or punitive damages arising out of or in connection with this agreement, whether such liability arises from contract, warranty, tort (including	NO CHANGE.

				negligence), strict liability or otherwise, and whether or not such party has been advised of the possibility of such loss or damage. We request to add the below mentioned also:	
180	-	General	Non-Solicitation	<p>We request to add the below mentioned also:</p> <p>During the Term of this Agreement and for a period of 3 months after the date of termination of this Agreement, neither Party will knowingly solicit any of the other Party's employees who, were directly involved in the delivery or receipt of the Services. The restrictions contained in this paragraph regarding non-solicitation of employees will not apply to any of the following: (a) any such employee who has ceased to be employed by a Party for at least three (3) months prior to being solicited; or (b) any employee who responds (without specific solicitation) to a general solicitation through newspapers including online, web, internet based job postings or similar means or other publications of general circulation, placement agencies or similar means; or (c) as otherwise mutually agreed upon by the Parties. We request to add the below mentioned also:</p>	NO CHANGE.
181	-	General	General	Beta period shall be 90 days from the go-live date to review and base line metrics	No change , as per RFP document. No

				and till such time penalty will not be applicable? Please confirm.	Beta period is specified and considered.
182	-	General	SMS notifications to customers at various key touchpoints.	Let us know if Bank is already having SMS gateway and we need to do integration or we need to propose SMS Service?	Bak is having SMS service provides. So required intergartion to be done.
183	-	Technical Response	Internet and Email security features for employees	Let us know if dedicated ILL links are required or we can provide required internet bandwidth from our existing internet links. Only authorized applications/websites will be allowed.	We dont required internet connection. Hence NA