

REPLIES TO PRE-BID QUERIES - RFP - 022018 - OUTSOURCING OF MANAGEMENT & OPERATIONS OF CONTACT CENTRE

Sr.No	RFP Document Reference(s) (Section)	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Bank's Reply
1	8.1 Stage A – Evaluation of Eligibility Criteria	The Bidder should have a minimum turnover of 100 Crores per annum from its India Contact Centre Operations during last three financial years, 2014-15, 2015-16,2016-17	Pl. consider our request of showing a turnover of Rs100 crores during the last three financial years, from BPO/Contact Centre Operations.	Corrigendum published
2	8.1 Stage A – Evaluation of Eligibility Criteria	The Bidder should be providing Contact Centre services from India for at least three years with minimum aggregate of 1000 FTEs in India during the last financial year 2016-17.	Pl. consider the request of considering - proving Two years Contact centre Sevices with minimum 1000 FTEs in India.	Corrigendum published
3	General	Business Continuity	Is BCP required or not.If yes then, pl. specifyc location that needs to be proposed for BCP.	BCP with split option with 60:40 is required. However, monitoring by Bank's staff will be from single location
4	8.1 Stage A – Evaluation of Eligibility Criteria		Pl. consider our request to show the turnover & experience of a taken over company	If the take over process is complete as per Indian Law, the same will be considered
5	5.2 Scope of Function		Please share ratio of Seat count for Inbound, Outbound, email and chat	Required information will be shared with L1 bidder
6	5.2.5 Call Centre Setup Integration with Bank's various applications		The application which are to be integrated, where are they deployed? Is it in Bank of Maharashtra DataCenter or cloud? Is there any secondary site of Bank of Maharashtra with which integration is also required.	All applications are deployed in BOM DC DR Site at Hyderabad
7	7.1 IVRS Efficiency (% of calls disposed of successfully at IVR)	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	Please share number of IVR Channels or port required as it is not mentioned in RFP.	Cannot be specified. Will depend on the volume. To be calculated by the Bidder
8	5.4 Infrastructure	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	Are the offline stored calls to be handed over to Bank of Maharashtra. If so, which device to be used to handover .What would be the frequency of handover.	It has to be managed by the vendor and to be retrieved/ provided to BOM as and when required.
9	8.1 Stage A – Evaluation of Eligibility Criteria	The Bidder should have made a net profit in any two of the last three financial years, positive networkh	Request if the same can be changes to: The Bidder should have made an operating profit in all/ any two of the last three financial years, positive networkh as on March 2017	As per RFP

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10	5.4 Infrastructure	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.	Is there any Screen recording requirements? If yes, percentage to be captured and the retention period.	As per RFP
11	5.2.5 Call Centre Setup Integration with Bank's various applications page no.28		Please clarify where Exim Bills is going to be used in contact centre? Vendor has to do Integration with IVR or CRM? Where and what would be the mechanism and approach to be used for integration ?	Integration with IVR and CRM both. API based integration.
12	General	General	Please clarify how Bank CBS system will be accessible over P2P link/Internet / MPLS , & who will be provide?	Access only through API, not directly. All will be provided by vendor
			Please share the Data centre address primary as well as DR where the connectivity to be established for CBS access.	DC at Pune DR at Hyderabad
			Desired bandwidth for per user/per session for accessing Bank CBS system?	API based
13	5.2.10 Statutory Compliances page no 36	The Bidder is responsible for providing adequate remote monitoring capabilities and personnel for maintaining system uptime SLAs as mentioned in section 6.	Is there any specific remote monitoring tool requirement?Please elaborate scope of work	No
14	5.2.10 Statutory Compliances page no 36	The Contact Centre solution should be an on premise solution and servers will be hosted in the Bank's DC and DR premises.	1) Does this mean all voice infrastructure including IVR, ACD, Dialer, voice logger and CRM provisioned by Vendor will be Hosted at Bank DC and DR. Can we propose CRM will be provision at Bank DC & DR and voice infrastructure at Vendor premises including ACD Dialer ,Voice Logger on a logically segregated environment.	Yes
15	General	General	Does the call centre agents require Internet access ? If yes what will be the desired bandwidth per agent/per session	Cannot be specified by the Bank

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16	General	General	WAN components like (Router,Firewall) at vendor end and bank end for Link termination would be provisioned by Bank or vendor need to provision the same? Please confirm	Vendor
17	5.4 Infrastructure page 37	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	We request authority to share the IT security compliance document.Is there any specific security requirement from IGS like PCI-DSS	Standard compliances to be in place. Yes, certification is required.
18	5.2.10 Statutory Compliances page no 36	The Bidder will be responsible for providing disaster recovery setup and plan for the Contact Centre technology solution.	What is the type of DR site the Client is looking for like Split site ,Warm Site,Hot Site.	Split site
19	5.2.1 Inbound Calls	Call Recording: Recording system should have ability to provide search on the above data as well as search on Mobile No, Email_Id	This would be applicable to Validated TPINs / Authenticated Users	Applicable to both
20	5.2.3 Other Channels	2 Web-chat	Whether Web Chat application, would be provided by Client. Whether the Web Chat application is embedded on the e xisting Client web site.Whether chat application, needs to be provided by contact centre. Type of chat to be supported, pro-active / re-active. Type of support provided to embed, contact centre web chat application, on existing web site.	To be provided by the vendor
21	5.2.3 Other Channels	Webcam based Video Conferencing	Assuming, this to be extension of Web chat; Whether any Mobile App based Video conferencing to be factored for future scope, with CRM readiness	Yes. As per Bank's requirement
22	5.2.6 CRM System	1 CRM <input checked="" type="checkbox"/> PAN/TAN <input checked="" type="checkbox"/> Aadhar <input checked="" type="checkbox"/> Debit card no/Credit card no	Is there any validation to be built on PAN / Aadhar / debit / credit card No, to ensure they are authentic IDs. Systems provided for authentication	Yes, validations to be built. Standard logic for authentication to be followed
23	5.2.6 CRM System	1 CRM Bank shall consider social media as a channel, over a period of time	Kindly ellaborate the scope for Social Media. List of entities, to be facatored i.e Facebook, Twitter, ..	All

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24	5.2.6 CRM System	1 CRM 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	Average Number of Users, that can be factored for Branches / SMEs	1000 concurrent users
25	5.2.6 CRM System	Product Sales on an Inbound call: <input checked="" type="checkbox"/> The Agent will get a popup indicating the bank products that are suited for the customer when the customer calls the contact centre Agent	How would this information be provided. System, through which this would flow. Whether this would be real time integration, or Static information, being periodically updated	Information will be provided through integration with CRM. Periodically updated.
26	5.2.9 Reporting	Reports	We are considering Web Reports to be factored in CRM; Any requirement for reports / Dashboard reports, to be extended on Mobile App, to be made available to Bank	Not required
27	5.2.5 Call Centre Setup Integration with Bank's various applications:	Integration Touch Points & Technology Platform	We are assuming, listed are the applications, to be integrated with CRM. All account / lead related information needed for request / information, to be populated on CRM, as listed in 5.2.6, would be available in the listed application. Specify the mode of communication required for integration. Integration points with the applications and other peripheral systems which Client has and needs us to integrate with. For integration, support/ documentation and APIs to be provided for the existing software?	Mode of communication required for integration will be API
28	General	General	Whether dedicated resources, would be required at Bank's DC / DR for maintenance of hardware, software, troubleshooting etc.	Server maintenance is vendor's responsibility. Should be undertaken as and when required. Blade/ Rack mountable servers to be provided
29	5.2.1 Inbound Calls	3 Complaints and Service Requests SMS OTP /Alert not delivered	Elaborate on the service listed. We assume, OTP / Alert would be issued, by the banking system, which would initiate the transaction based on the request placed.	Required information will be shared with L1 Bidder

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30	5.2.2 Outbound Calls	1 Marketing Functions & Campaign management	Method and approach for receiving calling data for various outbound calling activities listed. Whether, there would be any real time calling data, to be received from various aggregators or from bank site. Kindly elaborate the mode of communication.	Required information will be shared with L1 Bidder
31		1 Marketing Functions & Campaign management	Is there an existing system, available with Bank, which can be utilised for product pitch. How is the information, about existing product list currently availed by calling customer, would be provisioned to contact centre. Whether this would be part of the calling data provided, or whether customer data, would be integrated with contact centre CRM, to populate relevant details, as mutually agreed. Previsous interactions, would be limited to contact centre interactions, or the same to be provided by Bank, based on branch request / web request, based on which analytics to be built.	Required information will be shared with L1 Bidder
32	5.2.2 Outbound Calls	3 Others Market survey on "Customer Satisfaction" on services provided by Bank	Whether this would be IVR base or Form based, captured by Agent. Whether CSAT application, to be provided by Bank, or needs to be build by service provider. If yes, Expected scope for Csat / number of forms to be built, with level of inter dependency with earlier selected option, if any.	Both IVR based and Form based. To be provided by the Vendor
33	5.2.2 Outbound Calls	2 Soft Recovery	How is the information provided for delinquent customers. How do we receive the updates on payments done and subsequently the calling data, needs to be updated	Excel Sheet
34	General	General	Expected Number of Report Users, who would require access to the reporting tool	Required information will be shared with L1 Bidder
35	General	General - Email	For Email management, Client Email access and credentials be provided by the client?	Required information will be shared with L1 Bidder

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36	General	General - Email	Does the provided email id also have an interface (or web portal) from where the emails can be checked for troubleshooting and diagnosis purpose?	Required information will be shared with L1 Bidder
37	General	General - Email	Type of existing email configuration; POP3 / SMTP or Exchange.	Required information will be shared with L1 Bidder
38	General	General - SMS	Does Bank have an SMS gateway & will the same be shared with the Service Provider? With required API's for integration	Yes
39	Legal	6.4 Penalties - Bank may forthwith (without notice to IGS) terminate the contract if IGS fails to meet the same SLA component for 5 months during the term of the Contract.		No Query
40	Legal	9 Indemnity - Uncapped liability of IGS to indemnify the Bank against any claim/proceeding relating to: any negligent or fraudulent act or omission by IGS and its employees non-performance IGS's obligations and duties -No obligation of the Bank to indemnify IGS whatsoever.	4. Limitation on Liability: (i) Exclusion of Indirect Losses: Notwithstanding anything contained in this Agreement neither Party shall be liable with respect to any subject claim arising out of or in connection with this Agreement under any contract, negligence, tort, strict liability or other legal or equitable theory for any special, indirect, consequential or exemplary damage, loss of revenue, loss of good will, or anticipated profits, or lost business and even if such Party has been advised of the possibility of such damages. (ii) Liability for Direct Losses: Subject to the provisions contained in the above paragraph, in no event shall liability of either Party to the other Party for damages in connection with this Agreement exceed average one (3) month's remuneration paid by the Client to Service Provider for the Services rendered under this Agreement.	As per RFP
41	Legal	9.3 Cancellation of Contract and Compensation	IGS does not have termination right. -Bank may cancel the Contract with immediate effect and recover expenditure incurred, without serving any notice to IGS.	Refer to clause No 9.18 Pg No 62

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42	Legal	9.4 Non Disclosure	The clause is unilateral i.e. no obligation on the Bank w.r.t non-disclosure of confidential information of IGS.	As per RFP
43	Not Provided in the Rfp: We propose to add the following:	<ul style="list-style-type: none"> - Termination by IGS- No right available with IGS to terminate except in case of Force Majeure Event. - Non-payment of fees- No remedy available to IGS for material breach or Non-payment by Bank except arbitration. - Limitation of liability- No provision relating to capping of IGS's liability. 	<p>1. Termination for Convenience: Either Party may terminate this Agreement for convenience by giving an advance written notice of thirty (30) days to the other Party. In the event of such Termination by Client, Service Provider shall not be liable or responsible for meeting all agreed SLAs for performance of Services through the date of termination.</p> <p>2. Termination for Non-Payment: In the event Client defaults in the payment of any amount due to Service Provider under this Agreement and does not cure the default within agreed period within thirty (30) days after the date of such payment was due, then Service Provider may, in addition to its rights under this Clause, terminate this Agreement by giving written notice to the Client.</p> <p>3. Termination for material breach: In the event either party materially breaches this Agreement or any Annexure, which breach is not cured within thirty (30) days after written notice is given to the breaching party specifying the breach or, with respect to those breaches which cannot reasonably be cured within thirty (30) days, should the breaching party fail to proceed within thirty (30) days to begin curing the breach and thereafter proceed with reasonable</p>	Refer to clause No 9.18 Pg No 62
44	3.2 Current Landscape, Pg. 9 of 81	The Bank has a Call Centre since 2009. At present, the Bank's Call Centre is operating in Pune with a capacity of 40 agents shift wise. The bank is currently handling calls in the range of 6000-7000 including IVRS calls on daily basis.	While we understand that the Bank has a current capacity of 40 agents shift wise, please confirm if the 40 agents have been outsourced by the bank or is in Bank's Payroll. Also, please provide the bifurcation of agents LOB wise. For e.g. Inbound 30, Outbound 5, Email 5	Cannot be defined as it will depend on the volume. Vendor has to decide.

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45	4.10.2 Technical Bid, Pg. 15 of 81	Annexure 10.9 – Functional and Technical Requirements	Point 5 - Annexure 10.9 of Technical Bid mentions Functional and Technical Requirement, however, the same is missing in the RFP document. Current RFP document has commercial offer section in Annexure 10.9	Refer to Corrigendum published
46	Section 10.8	Other Security Infrastructure (Access Cards, CCTV etc.)	Please confirm if dedicated enclosure along with access control system is required for bank operations. This might include additional cost.	Yes
47	5.2.1 Inbound Calls, Pg. 20 of 81	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.	Please provide the list of countries from where the calls will be originated.	Cannot be defined
48	5.2.6 CRM System Page No. 33	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	CRM does not store any customer related information except basic information, CRM will consume API provided by the core banking system to perform hot listing, please confirm	Yes. API will be provided by the Bank
49	5.3 Location	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.	Does the Bank require a separate DR setup? If yes, please mention the DR capacity i.e. it is required @ 100% DC capacity or less. Is it expected/required to be Active Passive or Active - Active setup	100% capacity at DR site is required
50	Page 22 - 3 - Others	Bank's Branches should be given access to CRM module where data of prospective or live customer will be updated after outbound making calls from the contact centre.	Is there any Mobile use case required at the Branch level/ will the branches log into CRM through Mobile device or through desktop?	No
51	5.3 Location	Bank proposes to have one location within India to commence with its Contact Centre Operations. Though the bank proposes to commence operations from a single location, the disaster recovery for the technology solution is in current scope as mentioned in the above section.	While we understand that the Bank wants one location for delivery of services, please confirm if the Bank is looking to include another location as BCP, in form of cold seats/warm seats in the solution.	Split site

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52	5.3 Location	The Contact Centre solution should be an on premise solution and servers will be hosted in the Bank's DC and DR premises.	Please share the Bank's Location address details for DC and DR setup	Bank's DC setup at Pune and DR setup at Hyderabad
53	5.4 Infrastructure	The total initial capacity of the Contact Centre location will be 60.	Our understanding is that the associates taking the inbound calls should be able to make outbound calls as and when needed. Additionally, there will be associates to cater to e-mail and webchat. Please confirm the bifurcation of associates with respect to the various channels i.e. Inbound, Outbound, E-mail and Webchat. Eg. Inbound 40, Outbound 10, Email 5, Webchat 5	Required information will be shared with L1 Bidder
54	5.2.6 CRM System	The Vendors shall deploy their own Customer Relationship Management (CRM) software, which will be customized as per the Bank's requirement.	From our current operational experience with three of the leading banks in India, we have deployed opensource app. Please confirm if Bank of Maharashtra has any preference towards CRM solutions that is being considered- User Licensed app or Custom/Homegrown App or Opensource App	Functions/ Requirements as specified by the Bank should be adhered to irrespective of the source
55	5.2.6 CRM System	The Vendors shall deploy their own Customer Relationship Management (CRM) software, which will be customized as per the Bank's requirement.	Please consider if we need to consider provisioning for inbound sms in the CRM.	Yes
56	5.4 Infrastructure	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	We assume 6 Months of Calling Data should be available online. How & who will distinguish the calls which needs to be stored for 7 Years?	It has to be managed by the vendor and to be retrieved/ provided to BOM as and when required.
57	5.2.1 Inbound Calls	On missed call to a designated toll number, balance status of all linked operative accounts (Savings, Current, CC) may be sent automatically through SMS to the registered mobile number.	Please confirm if the SMS gateway will be provided by bank or vendor.	Yes
58	5.6 Manpower Requitement	Agent to Team Leader Ratio – Bidder will deploy “Agent to Team Leader Ratio” as 10:1, i.e. there should be one team leader per 10 agents. Similarly, Bidder will deploy sufficient numbers of quality control teams, training and management teams to ensure that the SLA parameters are met.	As per market standard, agent to team leader ratio considered is 15:1. Please confirm if we can go ahead with the same.	Agent to Team Leader Ratio - 15:1 acceptable to Bank. Corrigendum is published for the same

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59	5.6.1 Roles & Responsibilities, Pg. 39 of 81	Certified from NASSCOM or similar certification acceptable to the Bank	Please confirm the TAT to call such customers	As per RFP
60	5.8 Languages, Pg. 40 of 81	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.	Request Bank to confirm the 2-3 regional languages that needs to be included in future and the required headcount support for the same. This will help us provide the perfect location strategy	Required information will be shared with L1 Bidder
61	5.9 Training, Pg. 40 of 81	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 timelines.	Required information will be shared with L1 Bidder
62	5.2.2 Outbound Calls - Sr 3. Page 22	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	Please confirm the TAT to call such customers	Required information will be shared with L1 Bidder
63	6.3 Summary of SLA Parameters - Page 47	Call Abandonment Rate - Less than 2%	What is short abandonment threshold?	Short abandonment threshold of 10 seconds is acceptable to Bank
64	7.3 Call handling efficiency of agents managing outbound calls - Page 49	>150 calls per agent & Average Talk Time should be around 2.5 Minutes.	Please confirm if it is 150 dialouts or connects	Connects
65	8.3.1 Cost per FTE per shift per month - Page 55	Number of FTEs per month per shift shall be = 12600 hours/8 hours /30 days	Will Month of Feb be considered as 28 days rather than 30 days (Consider Hrs/FTE 240)	As per RFP
66	6.2.8 - Short Logins For Inbound/ Outbound Calls - Page 45	This is measured by tracking the total number of agents which are present at the Contact Centre on each shift on each day	While billing is based on the hours delivered, then there shouldn't be a penalty leived on this parameter. Please confirm our understanding.	As per RFP
67	8.3.1 Cost per FTE per shift per month - Page 55	The time duration spent by agent or team leader on on-going/ regular training shall not be considered as "logged-in" duration.	Please specify if this will be applicable for any new product updated from banks side or only new joiners classroom training. Also, investment time for agent like - Daily briefing, 1-2-1 feedback, quality & product updates will be considered or excluded from logged in duration	As per RFP
68	8.3.1 Cost per FTE per shift per month - Page 55	The time duration spent by agent or team leader on on-going/ regular training shall not be considered as "logged-in" duration	Please confirm if Quality briefing, Feedback session and other Adhoc activities are also considered as logged in duration.	As per RFP. All these activities are over and above the logged in duration

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69	Inbound	NA	Intraday call flow pattern for last 1 year with langugae wise volume split	Required information will be shared with L1 Bidder
70	Outbound	NA	Volume to be dailed, AHT, Attempts, RPC%	Required information will be shared with L1 Bidder
71	Email and Webchat	NA	Email volume & AHT, Turn Around Time for the same Webchat volume & AHT, Response Time	Required information will be shared with L1 Bidder
72	Language	NA	Language % Split for Inbound & Outbound	Required information will be shared with L1 Bidder
73	6.2.3 FCR Calculation - Page no. 42	Penalty Clause - More than 85% FCR	Repeat identified through ACD, CTI and CRM has customer calling within SLA or TAT of Request and Complaint. FCR to be considered post validation of Repeat Call Analysis from Quality	Required information will be shared with L1 Bidder
74	8.3.2 Calculation of Commercials, Pg. 55	A sample commercial calculation table is provided below:	Based on the inputs provided in this section of the RFP, we understand that there will be Y-O-Y rampup on the number of FTE's. Please confirm and request the Bank to share the complete rampup plan	Required information is provided on Pg 55-56, under Calculation of Commercials.
75	6.2.6 Customer Satisfaction	Penalty Clause - $\geq 85\%$	As per the industry standards, banking industry benchmark is 69%. Kindly confirm if we can get a relaxation on this to 75%.	As per RFP
76	8.3.2 Calculation of Commercials - Page 55	Future cash flows should be discounted at 10% p.a. to arrive at the present value of the entire bid.	Kindly elaborate this point	Discounted Rate has been specified. Vendor to do the calculation as per the standard formula