Punjab & Sind Bank

(A Government of India undertaking)

**REQUEST FOR PROPOSAL FOR
CALL CENTER SERVICES ON OUTSOURCED MODEL FOR THREE YEARS**

**Tender No. PSB/HOIT/RFP/89/2017-18
Dated 12.07.2017**

PUNJAB & SIND BANK

HO – IT Department

21, Rajendra Place, New Delhi 110 008

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ANNEXURES

KEY - INFORMATION

Particulars	Details
Tender Number	**PSB/HOIT/RFP/89/2017-18**
Tender Title	Request for Proposal for Call Center Services on Outsourced Model for three years
Participation Fee (Non Refundable)	Rs. 10,000/- (Rs. Ten Thousand Only) by Demand Draft/Pay order favoring Punjab And Sind Bank
Bid Security (EMD)	Rs. 3,00,000/- (Rs. Three Lac Only) *(by way of Financial Bank Guarantee only valid for 7 months)*
Performance Bank guarantee	10% of Bid Value in form of PBG issued from any Scheduled Commercial Bank valid up to 3 years plus 60 days from the date of Purchase Order.
Bid Validity	180 days
Date of Publishing the tender on Bank's Website https://www.psbindia.com	**12.07.2017**
Last Date for submission of Pre-Bid Query	**19.07.2017 by 5 p.m** (queries must be mailed to hoit.tenders@psb.co.in only) Please mention the tender reference in Subject Line. Queries sent on any other mail-id and after scheduled time and date shall not be considered.
Date & time of Pre-Bid Meeting	**20.07.2017 15.00 Hrs**
Last Date and time for submission of Bids	**02.08.2017 15.00 Hrs**
Date and Time of Opening of Technical Bids	**02.08.2017 15.30 Hrs**
Date and Time of opening of Commercial Bids	To be notified later to the qualifying bidders only.
Place of Opening of Bids	Punjab & Sind Bank Head Office, Information Technology Department Second floor, Rajendra Place, New Delhi - 110028
Contact Persons for any clarifications/ Submission of Bids	Sh. Upendra Ray –CM (IT)
Contact Numbers	(M) 9599607794

1 INTRODUCTION

1.1 PROJECT OBJECTIVE
As the Bank is extending their customer service through various delivery channels, Punjab & Sind Bank now wishes to provide services to their customers through a call center. This call center should be purely on outsourced model to be setup at vendor premises. The vendor should setup all required infrastructure as required for operation of an outsourced model of call center. This call center will be operated from Vendor premises.

Bank Setup
Bank's Head Office is located in New Delhi. The Bank has 24 Zonal Offices and more than 1500 branch offices across India. The Bank's Data Center (DC) is located in Vashi Mumbai and Disaster Recovery Center is at Greater Noida. The DC/DR is connected to the branches, Zonal office and Head Office through Bank-wide Wide Area Network.

1.2 PROJECT SCOPE
Vendors ("Bidders") are required to submit their proposals in strict adherence with the following:
1. Operationalization of call center for Punjab & Sind Bank fully on outsourced basis. This call center should offer services in the following four categories as per Business requirements of the Bank:

a) Information services
b) Enquiry Services
c) Request Services
d) Grievances & Resolution

2. Bank will Provide required connectivity between call center location & the Bank locations (DC and DR) as per Business requirement of the Bank.

3. To provide necessary CRM solution for the implementation of call centre at their front end.

4. Bidder has to provide IVR solution and selected Vendor has to design IVR flow as per scope of work and take the Banks approval during implementation phase.

5. The Bank is using Finacle 7.0.25 for Core Banking Solution, which uses connect 24 interfaces which talks with other applications using ISO 8583 based messaging format. The vendor will be provided with restricted view interface to Finacle which can be used by the vendor to provide all account level information to customer

6. Vendor has to provide services from one centre located in Delhi/NCR region.

7. Bidder has to provide one seat for Bank's official to monitor Call Center operations on daily basis.

2 ELIGIBILITY CRITERIA

The call center vendor must satisfy the eligibility criteria as given below. Vendor is required to provide the supportive documents for eligibility proof.

Sr.No	Eligibility Criteria	Support Documents to be Submitted
EC-1	The bidder should be a Company/Firm registered under relevant statute in India under Companies Act 1956 since last five years as on RFP submission date.	Certificate of Incorporation & Commencement of Business whichever applicable) should be submitted.
EC-2	The Bidder should have a minimum turnover of Rs. 10 Crore per annum for the past three years i.e. 2013-14, 2014-15 and 2015-16 from their Indian operations.	Bidders to submit audited copies of Balance sheet and Profit & Loss Account for the relevant years.
EC-3	The bidder should have positive net worth or net profit during last three financial years, i.e., 2013-14, 2014-15, 2015-16.	Bidders to submit audited copies of Balance sheet and Profit & loss Account for the relevant years
EC-4	The Bidder should have an established setup in India with presence at Delhi/New Delhi/NCR. The call center services and setup offered should be at Delhi/New Delhi/NCR	Support Documents are required to be enclosed.
EC-5	The Bidder should not have been blacklisted/terminated by any Govt./ Public Sector Organization/Agency for unsatisfactory past performance, corrupt, fraudulent or any unethical business practices, at any point. If a Bidder chooses not to disclose any such issue, and the comes to the Bank's notice at a later date, the Bank will be free to revoke any contract entered with the bidder at its discretion	The bidder to submit an Undertaking on its letter head clearly stating that they are not been banned/ blacklisted/ terminated by any Bank, PSU/GOI Departments.
EC-6	The Bidder should have worked as call center vendor for at least One Scheduled Commercial Bank in India [having more than 500 branches and total business (deposits + advances) greater than 1.00 lakh crores] for whom the bidder should have set up and currently running a Call Centre for banking operations (inbound and outbound calls) of at least 25 Full Time	Copy of Purchase Order/ Agreement with the Bank or Letter from the Bank.

	Employees (FTEs) for the last one year.	
EC-7	The Bidder must have registered itself with Department of Telecommunication (DoT)/ TRAI.	Copy of DOT/ TRAI certificate for the proposed sites

However the eligibility criteria percentage mentioned in point 5.2 will be finally prevail.

2.1 ELIGIBILITY EVALUATION

2.1.1 General Instructions :

2.1.1.1 The Vendor needs to comply with all the eligibility criteria   mentioned above. Noncompliance to any of these criteria would result in outright rejection of the vendor's proposal.

2.1.1.2 The Vendor is required   to   provide proof for each of the   points for eligibility evaluation. Technical bid not accompanied by relevant proof documents from the clients will not be considered for evaluation.

2.1.1.3 Any assumptions made by the vendors in response of this RFP will be at their own   risk and costs. The bank will not be liable for any such assumptions / representations made by the vendor's. The Bank's assumptions and decision will be final.

2.1.1.4 The Bank reserves the right to disqualify the vendor who does not submit sufficient proof of their credentials as prescribed in eligibility criteria.

2.1.2 Eligibility proof submission format

2.1.2.1 A hard copy of the credential letters from clients neatly bound and labeled.

2.1.2.2 Vendor's Information

a. Provide details of organization along with all the key contacts including their work phone, Mobile phone, work address and e-mail details.

b. Provide certificate of incorporation

c. Provide audited annual statement of accounts for the last three financial year i.e. 2013-2014, 2014-2015 and 2015-2016 in support of the following:

- Turnover and profit from products / services
- Locations in which the company has offices.
- Total number of employees in India

d. Provide the necessary documentation in support for the vendor of the following:

- Corporate structure & History of the company
- Number of years in this business and relevant business lines
- Specific certifications (ISO, SEI CMM, SAS 70, BS 7799, COPC etc.) (Copy of the certificate(s))

2.1.2.3 Call Center Capability

a. Solution Implementation capability
- Implementation Details:
- Time-frame
- Man power availability

- Any other information considered relevant by you

   b. Credentials

Describe your company's experience in providing the products and services, relevant to this request, in the following format:

- Name of the Company / Bank
- Year of Start of operations
- Key client references for each product providing details such as name, address, e-mail address, phone no., fax no. and mobile no.

c. The Vendor is expected to provide Call Centre agents who have   expertise in Call Centre operations and should have basic banking knowledge. The Vendor should have a well defined methodology including processes and controls for providing call centre services in the financial/banking domain.

2.1.2.4 Call Centre capability

Credentials in running the Call center of a Scheduled Commercial Bank in India [having more than 500 branches and total business (deposits + advances) greater than 1.00 lakh crores] for whom the bidder should have set up a Call Centre of at least 25 Full Time Employees (FTEs) for a minimum period of one year

2.1.2.5 The first   stage of   evaluation will be   validation of   the eligibility criteria. Only   those vendors that meet the eligibility criteria will be considered for further Stages of evaluation.

3 SCOPE OF WORK
3.1 CALL CENTER STRATEGIES
3.1.1 Customer Access Strategy

Punjab & Sind Bank intends on engaging a voice based call center to service their customers. This call center should be purely on outsourced model. The Call Center solution should be a single location customer contact solution which will handle In-bound as well as out bound call services(out bound calls if introduced in future by Bank) .

3.1.2 Agent Specification for call handling

The number of agents in a particular shift should be decided by the vendor based on the call volume and in consonance with the Service Level defined in the RFP.

The Bank expects to increase the agent's strength as per business requirements from 11 to 20 in the following years.

Vendor should have arrangement of one seat for Bank's Official.

3.1.2.1 Agent Qualities
All the agents should have the following qualities:

1. The agent must have experience in handling and managing in bound and out bound calls
2. Ability to handle and track calls in a timely manner
3. Excellent communication skills (verbal – Languages: English and Hindi)
4. Experience working within a high pressure and demanding environment.
5. Agents should be minimum graduates.
6. Agents should be of core/regular employees of the Vendor.
7. The Vendor should execute NDA from each of its employee/agent and submit to Bank.

3.1.2.2 Agent wise Job roles
The agent strength should be mixed in the following manner to handle the operations in an efficient way:

General (Agents) – These agents would solve minor technical / inquiry based difficulties / queries of the customers

Experienced Bankers (Supervisors) – These agents would have a better understanding of banking and products Punjab & Sind Bank has to offer. They should have analytical skill to understand the situation and explain to the customer ensuring satisfaction

3.1.2.3 Agent Skill set
Agents should possess the skill mixture some of which are indicated below:
➢ Strong Verbal communication skills Language (English & Hindi)
➢ Teaming Quality
➢ Leadership Quality
➢ Banking Knowledge
➢ Ability to sell banking products / services

3.1.2.4 Quality Service required from the agents:
Maintaining customer satisfaction is a critical factor and some of the some of Metrics that are required to measure Customer Satisfaction are as follows:
♦ Number of calls resolved by agents as First Point of Contact (FPOC)   Resolution Rate (%)
♦ Average call response time (This is the average time taken by callers waiting in a queue to be attended by an agent). Also known as Average Speed of   Answer (ASA)
♦ Average call handling time,(This is the average amount of time during which agents work with callers, including actual talk time, hold time and after call work / wrap up time)
♦ Abandoned call rate (%) (This is the percentage of calls abandoned by a caller when a caller is in agent queue)
♦ Average delay before abandon (This the average time spent by callers in agent queue before abandoning calls)
♦ Repeat call rate (%) (This is the number of calls relating to a previous ticket /.complaint number)

♦ Average After call work time / Wrap up time (This is the time taken by an agent to complete talks related to a call after the call has terminated. Ex. Data entry or placing outbound calls etc)

♦ Average hold time (AHT) (This is the average amount of time a caller is connected with an agent and placed on hold while waiting to be transferred for an escalation or while an agent seeks assistance for the caller's issue)

♦ Average talk time (ATT) (This is the amount of time a caller is connected with an agent and not on hold)

♦ Number of complaints escalated to Level 2 and resolution time

♦ Number of complaints escalated to Level 3 and resolution time

♦ Error rates (re-work and overrides)

♦ Customer survey results (call satisfaction levels).

3.1.3 Call Center Services

The call center is supposed to provide the following services (not exhaustive) to the customers:

i) Information Services

Information services will provide customers with information on :

➢ Bank's Deposit products / schemes
➢ Loan products / schemes
➢ Credit / Debit Card
➢ Branch / ATM location
➢ Rate of interest / Service Charge
➢ Depository related information
➢ Marketing a specific product information

ii) Enquiry Services

Enquiries on:

➢ Balance in accounts
➢ Mini Statement/Transaction details
➢ Status of cheque issued or deposited
➢ status of cheque book
➢ Status of Internet banking, Mobile Banking
➢ Interest earned and paid
➢ Standing instructions
➢ TDS deducted
➢ OD/CC- Limit / interest
➢ Information on PPF, Collection of Govt. Taxes
➢ All inquiries on CBS related issues
➢ Inquiries related to new applications like UPI, BBPS etc.
➢ Inquiries related to new schemes, functionalities, offers etc of the Bank

iii) Request Services

Request services may be introduced for customers within the scope of call center setup and services.

iv) Grievances & Resolution (Not exhaustive):

 ➢ Reporting of unauthorized transactions by customers: Call Center must provide customers a 24*7 access for reporting of unauthorized transactions that have taken place and/ or loss or theft of payment instrument such as card, internet banking and mobile banking etc. The loss/ fraud reporting system should ensure that immediate response (including auto response) is given to the customers acknowledging the complaint along with registered complaint number. Such system must record the time and date of delivery/ reporting of the complaint. The details to be shared with the bank on daily basis as per predefined format. The details of such complaints to be maintained for three years.
 ➢ Internet Banking – PIN not received, login problem, site not working
 ➢ Mobile Banking –login problems and App related problems.
 ➢ CBS related issues
 ➢ Hot listing of debit cards

Punjab & Sind Bank may add additional related or similar services to this list, upon notice to the Vendor. The Vendor is expected to draft formal process manuals and call flow to handle all above requests. The Bank will obtain necessary clearance / approval from concerned department on the call center processes drafted by the vendor. In case the department finds the processes drafted to be contrary to the Bank's policies and procedures, the vendor will modify or create a new process to ensure organizational compliance. The vendor may use Microsoft Word, Excel and PowerPoint tools to create the process documents.

3.1.4 Access to the Bank's backend applications as per Business requirement of the Bank: Punjab & Sind Bank uses multiple applications to service all its customers. The call center vendor is expected to carry out the required informational view of Core Banking System and other applications to answer the customer call. Access to the applications will be provided through Bank's MPLS. Bank will provide connectivity upto router at vendor's end. The vendor is responsible to provide secured environment for connecting Bank's MPLS at the call center

• Core Banking System
 ➢ Punjab & Sind Bank uses Finacle (from Infosys). The vendor will be provided with restricted view access to Finacle which can be used by the vendor to provide all account level information to customer.
• Internet Banking
 ➢ Punjab & Sind Bank has a comprehensive Internet Banking portal. The vendor is expected to train agents on the entire internet banking workflow so as to handle any calls relating to the website and internet banking.
 ➢ The agents are also required to be able to provide all information as available on the internet portal to calling customers.
 ➢ The agents should be able to resolve queries related to internet banking account opening status, username and password issuance, login problems, account lockout problems, funds reversal issues, etc.

- Mobile Banking
  - ➢ The vendor is expected to train agents on the entire Mobile Banking application so as to handle any calls relating to the Mobile Banking.

In addition to the above, call centre agents should be able to access Bank's Website (www.psbindia.com) over internet to solve customers' queries.

The vendor is expected to train agents for any third party software of the Bank as per business requirement of the Bank.

3.1.5 Process Delivery

The Bank expects the Vendor to ensure an end to end process delivery by entering customer details in the Call Center solution, generating a ticket number for each unique query which can be provided to the back end departments as a link to pursue the query and bring it to its conclusion.

In order to achieve this the service provider is expected to create a process for each and every activity to be offered through the call center and link it to each and every department of the Bank involved in the backend processing.

The Bank expects that queries generated at the Call Center by the front end provided by them are pooled at the end of day to each relevant back end departments who resolve them and update the back end in order that the call center agents accessing the front end are aware of the query resolution.

The departments are mentioned below.

S.no	Operation Department	Queries Handled
1.	Planning & development department	General Banking
2.	HO IT (CBS Cell)	Internet / Mobile Banking and all inquiries in Finacle
3	Advances Department	Loan / Advance related queries

3.1.6 Call Center Technology

The vendor is expected to deploy the latest technology in the proposed outsourced Call Center solution at NCR Delhi for Punjab & Sind Bank.

3.1.6.1 Interactive Voice Response (IVR) Menu System
- ➢ Receive all inbound calls on the telephone number specified by the Bank and prompts the callers to make their selection(s)
- ➢ Identify customer through CLI and support intelligent call routing
- ➢ Include speech recognition engine in order to support and interpret multiple languages, especially English
- ➢ Provide an easy to configure system that enables the users to change the IVR tree with no hard coding
- ➢ Support messages scheduling
- ➢ The IVR solution must be capable to capture usage details of each customer as the customer traverses through a call. The IVR solution

should have an interface through which usage details can be shared with other solutions.
- ➢ The IVR must integrate with the rest of the proposed solution to provide seamless call center performance

3.1.6.2 Automatic Call Distribution (ACD)
- ➢ Handle high call volumes efficiently
- ➢ Support multiple groups for all call types
- ➢ Provide the capability of combining data with the Interactive Voice Response (IVR) menu system that can intelligently rout calls requesting further assistance to a smart Automatic Call Distributor (ACD)
- ➢ Provide highly configurable system for adding/removing users, assigning users to different queues and defining skill sets
- ➢ Support skill-based routing
- ➢ Allow calls to be transferred within the call center
- ➢ Support the relaying of the information messages (marketing messages) to voice callers waiting in queues or on hold

3.1.6.3 Computer Telephone Integration (CTI)
- ➢ Should be able to integrate with hybrid setup of a call center solution
- ➢ Ability to generate and service requests
- ➢ On transferring the call to another agent the screen too should be transferred to that agent's screen
- ➢ The CTI must be capable of activating the fast dialing feature of the ACD
- ➢ Call events should be handled from the system such as hold, retrieve hold, conference, transfer etc.
- ➢ CTI should be integrated with core call center system and update the IVR

3.1.6.4 Call Center Application
Call center application should have following features :
- ➢ Support Ticket with all related data logging and tracking
- ➢ Enable Managers / Supervisors to monitor the overall performance of the Call Center agents and interact when needed.
- ➢ The application must integrate with the CTI and should be able to pull IVR usage details of the customer including all options selected by the customer and all details entered by customer from the time the customer reaches an agent.
- ➢ Agent should be able to log and track each ticket. Information of the escalated tickets should be made available as and when required by the Bank.

3.1.6.5 Campaign Management

> ➢ Should have the capability of management and execution of effective outbound calls involving marketing campaigns and calling back to customers.
> ➢ Should have the capability to monitor & report of outbound call activities

3.1.6.6 Performance Monitoring
Provide the capability to define key Performance Indicators (KPIs) and measure performance against defined KPIs, both online and with scheduled/ad-hoc reports

3.1.6.7 Recording
> ➢ 100% recording of calls (especially customer complaints with respect to reporting of unauthorized banking transactions through any channel) and approximately 20% of agent screen action recording (for critical inputs) is to be provided. The recording should contain detailed call information and the solution must provide advanced searching capabilities. Screen action must be stored for 1 month and preserved and should be made available when required. The media for archival (tapes) will be provided by the Vendor. The media archives will be preserved for three years and will be made available to the Bank on demand.
> ➢ Calls must be stored for 15 days and preserved and should be made available when required. The media for archival (tapes) will be provided by the Vendor.

3.1.7 Language Requirements
> ➢ The call center must initially support both English & Hindi languages. Other local language support will be required in subsequent phases. The proposed call center solution must be capable to handle multiple Indian languages.

3.1.8 Operating Window
> ➢ The call center will operate on a 24x7 basis.
> ➢ The call center shifts should be 8 hour shifts.

3.1.9 Security and Privacy
> ➢ Proposed Call center solution should be designed in a way that guarantees that information is collected directly from the caller and should only be used for the specific purpose for which it was collected. Privacy of customer information guidelines must be pushed to Call center agents to ensure that customers are told how their personal data will be used
> ➢ System access to information proprietary to Punjab & Sind Bank must comply with the Bank's privacy and access to information policy.
> ➢ System must maintain log including date, time, terminal number of each operation, done by every user/group and the separate log should be maintained.
> ➢ There should be a complete and comprehensive security from unauthorized access and misuse.
> ➢ Access to the system for all the users should be available only through menu selection of the user interface.

- ➢ System should have provision to block/delete/relocate users
- ➢ Access to data should be based on parameters such as viewing, modifying, authority level to access etc and should be linked to user access rights.
- ➢ Support encryption of data during exchange internally and with external systems.
- ➢ System should support the following:
  - a. Forced password change
  - b. Dual user authentication
  - c. Display last login/logout
  - d. Failed login attempts
  - e. Inactivity time out
  - f. No concurrent login
  - g. Block/delete/relocate users
  - h. Password control as per the Bank's Standards (length, composition, history, expiry password etc.)
- ➢ System must comply with IT Security configurable requirements
  - a. Password criteria restrictions
  - b. Password not displayed when entered
  - c. Password Length (Minimum and Maximum)
  - d. Password change interval
  - e. Password change warm time
  - f. Password change history (password cannot be repeated)
  - g. Login session timeout
  - h. Disallows concurrent login sessions
  - i. Allows password reset
  - j. Allows user to change pass
  - k. Account inactivity period before account lockout
  - l. Allows password encryption during transmission

- ➢ Vendor should follow IT standards like ISO 27001 for IT security and compliance.

3.1.10 Audit Trail
- ➢ There should be a comprehensive audit trail detailing every user activity including system/security administrators with before and after image.
- ➢ Audit trails presented by the system should be very detailed with all the related fields, such as User ID, time log, changes made before and after, Machines ID etc.
- ➢ Facility to generate security report(s) and audit the whole process from logs reports at any future date.
- ➢ System should have a special interface for auditors and Punjab & Sind Bank users where access to all data would be allowed without any modification or change permission.
- ➢ The system should have complete audit trail of any changes to the system e.g. alert generated, system configuration etc.

➢ The system should not allow audit log to be deleted and any attempts to delete must be logged.
➢ The system should have the following standard reports:
  a. List of users, user privileges and status
  b. User sign-off and sign-on
  c. User violation – unsuccessful logon attempts
  d. User additions, amendments and deletions with before & after image

3.2 TECHNICAL INFRASTRUCTURE

The complete call center solution needs to be implemented on outsourced model at vendor's premises preferably in Delhi/New Delhi/NCR. The entire required infrastructure for Operationalization of call center as per the Bank's requirements is to be arranged & managed by Vendor.

3.2.1 Hardware & Platforms
The vendor is required to do a complete setup of call center and design, size, procure, deploy and manage the complete call center solution in a web enabled environment at no cost to the Bank.

3.2.2 Disaster Recovery
The vendor should have proper Business continuity and Disaster Recovery Plan and process in place.

3.2.3 Scalability
The vendor must provide infrastructure that is vertically and horizontally scalable beyond the initial requirement of 11 agents and One seat for Bank's Official.

3.3 SERVICE REQUIREMENTS
The vendor is expected to design the identified processes using the below matrix template at the time of implementation in concurrence with Punjab & Sind Bank's respective departments. A sample is given below:

Process	Agent Level	Authorizer	System Process	Manual Process	Template	Turnaround time
General Functionality						
Account Balance	√					
Cheque Book request	√					
Cheque status enquiry	√					
Stop cheque payment	√					
Loss of chq book	√					
Utility bill payment	√					
Internet user id	√					
Mobile Banking Registration	√			√		
Account statement request	√					

Fund Transfer information	√					
Loan Functionalities						
Details of outstanding loan	√					
Inquiry about loan account	√					
Request for interest certificate	√					
Others						
Standing Instructions information	√					
Internet Banking						
Username & password request	√			√		
Login problems	√			√		
Account lock out issue	√			√		

3.4 **Call Center Services**

The vendor is required to provide all services related to call center offsite at vendor's premises. Vendor may factor the cost for these services in Bill of Material

3.4.1 Business Process Analysis & Documentation function
Tasks:
➢ Understand the current state business processes and functions pertaining to the business areas included in the scope.
➢ Develop the future state business processes (facilitated by the proposed call center solution)

3.4.2 System Installation
Tasks:
➢ The System Installation will consist of implementing the proposed call center including all the applications as per the requirements of the Bank. The Vendor will be responsible for recording all IVR messages in both Hindi & English.

Deliverables:
➢ Recording of voice prompts
➢ Provide the manuals and management of the following
- Administration
- Users
- Technical services
- Security
- Operation Manual / services

3.4.3 Network Implementation
Network architecture at proposed call center should be devised and implemented considering government guidelines & customer convenience.

3.4.4 System Configuration

Tasks:

♦ Define a Test & Development Environment
♦ Configure / setup the Test & Development environment to facilitate development and any required customization
♦ Configure/setup the Production Environment
♦ Build the IVR Call Flow & Call Tree
♦ Configure record and implement the voice prompts

Deliverables:

♦ Test & Development environment setup
♦ Production environment setup
♦ Setup/Configuration Document
♦ IVR Call Flow & Call Tree setup along with voice recording
♦ Setup / Definition of call code

3.4.5 Application Development

As a part of the evaluation process, Punjab & Sind Bank has provided the details of the requirements in this Request for Proposal (RFP). The vendors have to map these requirements to select modules within their applications that will best address these requirements. Any gaps in functionality and areas of customization identified by the vendor are to be done by the vendor. The vendor is expected to provide a solution for each listed gap.

3.4.6 User Acceptance Testing

Tasks:

- Develop Test Scripts
- Support User Acceptance Testing (UAT) activities
- Resolve any reported problem during UAT
- Provide a details testing schedule

Deliverables:

- Test Scripts
- Detailed test plan
- Resolve errors identified during testing phase

3.4.7 Knowledge Management Repository

Tasks:

- Collate and document information on all products, services and relevant
  Businesses of Punjab & Sind Bank which may be serviced through call center.
- Place all documented information in a knowledge repository

Deliverables:

- *Documents covering all products , services and relevant businesses of Punjab & Sind Bank*
- *Knowledge repository to be populated with documents*

- *Documents from knowledge repository to be used by the call center*

3.4.8 Linkages to Punjab & Sind Bank Central Back Office
Tasks:
- Develop linkages to the Bank locations so that the call center   agents can relay caller requests to   Bank's concerned departments and track the status of these requests.

  Deliverables:
  - Appropriate linkages to the Bank's concerned departments

3.5 FACILITY ANAGEMENT

The Bank intends that the contract which is contemplated herewith with the Vendor shall be for a period of 3 years from the date contract/agreement and shall cover all the services as per the scope of this RFP. All hardware management, system administration, software maintenance & support in this outsourced contract will be managed by the vendor at no cost to the Bank.

This contract can be further extended for a period of 2 years on mutually agreed prices.

3.6 PROJECT TIMEFRAME
The contract period shall be of three years.
The Bank expects the vendor to complete the Operationalization based on the following timeframe:
  ➢ Starting of banks product / services information and enquiry services with in 30 days from the date of purchase order.
  ➢ Request services within 45 days
  ➢ Grievances & resolution services within   60 days (i.e full fledged Operationalization within 60 days from date of Purchase order)

The Bank expects the vendor to submit a complete activity wise timelines as part of the response to the RFP.

3.7 PROJECT LOCATION

This project will be executed from Vendor's premises where call center is being proposed preferably in Delhi/New Delhi/NCR.

4 RESPONSE INSTRUCTIONS & GUIDELINES

4.1 TERMS AND CONDITIONS
4.1.1 General
4.1.1.1 The Bank expects the vendors to adhere to the terms of this Request for Proposal (RFP) and would not like or accept any deviations to the same. If the vendors   have absolutely genuine issues only then should they provide their nature of non – compliance to the same in the format provided. The Bank reserves its right to not accept such deviations to the tender terms.

4.1.1.2 The Bank intends the vendor appointed under the RFP shall have the single point responsibility for fulfilling all obligations and providing all deliverables and services required for successful implementation of the project, notwithstanding the fact that   the vendor may appoint / procure services of third party suppliers (including software providers) to perform all or part of the obligations contained under this RFP. However, the Bank is going to enter into agreement only with bidders as a Call center vendor.
> **Other terms and conditions as per RFP be added for L1 Bidder at the time of Final Agreement with the Bank.**
> **Non Discloser agreement: The Vendor has to sign NDA with Bank to be complied for full contract period.**

4.1.1.3 Unless agreed to specifically by the Bank in writing for any changes to the RFP issued, the vendor responses would not be incorporated automatically in the RFP document.

4.1.1.4 Unless expressly overridden by the specific agreement to be entered into between the Bank and the vendor, the RFP shall be the governing   document   for arrangement between the Bank and the vendor.

4.1.1.5 Each offer should specify only a single solution,   which is   cost-effective and meeting the tender specifications. It is the responsibility of the Vendor to decide the best suitable solution.

4.1.1.6 In the event the Vendor has not quoted for any mandatory or optional   items as Required by the Vendor and forming a part of the RFP document circulated to the vendors and responded to by the vendors, the same will be deemed to be provided by the Vendor at no extra cost to the Bank.

4.1.1.7 All out of pocket expenses, traveling, boarding and   lodging   expenses   for the entire life of the contract should be a part of the financial bid submitted by the Vendor to the Bank. No extra costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc. will be payable by the Bank. The Vendor cannot take the plea of omitting any charges or costs and later lodge a claim on the Bank for the same.

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

4.1.1.9 Prices shall be expressed in the Indian Rupees only. The bidder must quote total price inclusive of Custom duty, excise duty and charges related to freight, insurance, forwarding, packing, dispatch, installation etc. All taxes like Value Added Tax, Sales Tax, octroi and local taxes shall be payable extra on actual basis. The cost will not depend on any variation in USD/£/€ exchange rate..

4.1.1.10 **Bid Security (Earnest Money Deposit)**:
Bidders shall be required to submit Bid Security for stipulated amount as mentioned in Key-Information Table of this document. The Bid Security is to be submitted by way of Financial Bank Guarantee (see Format as Annexure 9) valid for 7 months. The amount of bid security would be forfeited in case:
   • The Vendor withdraws the bid prior to validity period of the bid;
   • The Vendor refuses to accept and sign the contract as specified in this document
In case of unsuccessful bids, the Earnest Money will be returned to the unsuccessful bidder after completion of the process. The Earnest Money Deposit of the successful bidders will be returned on his submission of Performance Bank Guarantee (PBG).

4.1.1.11 **Performance Bank Guarantee:**
The Selected bidder shall furnish a Performance Bank Guarantee to the extent of 10% of the Purchase Order value of the contract with validity of contract period plus 60 days within 15 days from of the date of receipt of the Purchase order of Selection. The selected bidders shall also be required to submit additional bank guarantee for 10% of each purchase order issued later on for additional agents or other requirements with validity up to contract period and 60 days.

4.1.1.12 The Bidder shell insure that the proposed Call Center solution and its Documentation and/or use of the same by the Bank shall not violate or infringe the rights of any third party or the laws, regulations, decision or order of any governmental or judicial authority.

4.1.1.13 The Bank would not be liable to pay any expenses incurred by the Vendor in preparation of the response to this RFP and also would not return the bid documents to the vendors.

4.1.1.15 This RFP may undergo change by either additions or deletions or modifications before the completion of the tendering process by the Bank. The Bank also reserves the right to change any terms and conditions of the RFP and its subsequent addendums as it deems necessary at its sole discretion. The bank will inform all vendors about changes, if any.

4.1.1.16 Bidder should provide complete details of any Subcontractor/s used for the purpose of this engagement in its proposal/bid.

4.1.2 Confidentiality Agreement

4.1.2.1 This RFP contains information proprietary to Punjab & Sind Bank. Each recipient is entrusted to maintain its confidentiality. It should be disclosed only to those employees involved in preparing the requested responses. The information contained in the RFP may not be reproduced in whole or in part without the express permission of Punjab & Sind Bank of India. Disclosure of any such sensitive information to parties not involved in the supply of contracted services will be treated as breach of trust and could invite legal action. This will also mean termination of the contract and disqualification of the said bidder.

4.1.2.2 Responses received become the property of Punjab & Sind Bank and cannot be returned. Information provided by each Vendor will be held in confidence, and will be used for the sole purpose of evaluating a potential business relationship with the Vendor.

During Tender process , if any event of conflict arises between the content of the Annexures submitted by bidders and the main body of RFP then the content of main RFP shall prevail/applicable.

4.1.3 Right to alter Agent strength and no of shifts

The Bank will be free to either reduce or increase the number of agents to be hired on the same terms and conditions. The Bank reserves the right to alter the required numbers or shifts by giving 30 days prior notice to the vendor in this regard.

4.1.4 Price freezing

The price finalized shall remain valid for a period of 36 months from the date of fully opertionalization of the call center. The contract can be further extended on terms and conditions mutually agreed between the Bank and the Vendor.

4.1.5 Addition/Deletion of Qualified Offerings

All quantities mentioned in this RFP are indicative. The number of call agents to be deployed as part of this tender can be varied by the Bank at per agent per seat quoted price. The Bank has the right to deploy as many call agents as it wants at per agent rate.

4.1.6 Non Disclosure Agreement

The vendor must agree to and sign a non-disclosure agreement with Punjab & Sind Bank as per the Bank's format.

4.1.7 Liquidated Damages

The Bank expects the Vendor to complete the scope of the project within the timeframe specified in this document. Notwithstanding the Bank's right to cancel the order, liquidated damages at 0.5% of the order value per week will be charged for every week's delay in delivery subject to maximum 5% of order value.

The Bank reserves its right to recover these amounts by any mode such as adjusting from any payments to be made by the Bank to the company. Part of week will be

treated as a week for this purpose. However, the Bank may, at its discretion, waive the liquidated damages in case the delay cannot be attributed to the vendor.

4.1.8 Penalty

Inability of the proposed solution and setup to deliver the required functionality at performance levels expected at the specified volumes (including the expected increase in volumes) would result in breach of contract and would invoke the penalty clause. The proposed rate of penalty would be 1 % of the value of total agent cost payable per month on per week basis of non-compliance to the performance levels, for that particular month, subject to an upper limit of 10% of value total agent cost payable in that month.

Inability of the vendor to provide services at the service levels defined would result in breach of contract and would invoke the penalty clause. The proposed rate of penalty would be 1 % of the of value of total agent cost payable per month per week of non-compliance to, the service levels for every percentage below the expected levels of service, for that particular service or product, subject to an upper limit of 10% of value of total agent cost payable per month. Overall cap for penalties will be 10% of the contract value. Thereafter, the contract may be cancelled and amount paid if any, will be recovered with 1.25% interest per month.

4.1.9 Exit Option

Punjab & Sind Bank reserves the right to cancel the contract in the event of happening one or more of the following events:

(1) Delays in delivery of service as specified in the scope of the call center project

(2) Serious discrepancy in delivery of services or the performance levels agreed upon, which have an impact on the functioning of the call center

(3) In addition to the cancellation of purchase contract, Punjab & Sind Bank reserves the right to appropriate penalties and liquidated damages

4.1.10 Termination

Punjab & Sind Bank shall be entitled to terminate the agreement with the selected vendor at any time by giving ninety (90) days prior written notice to the Vendor. Punjab & Sind Bank shall be entitled to terminate the agreement at any time by giving notice if:

The vendor breaches its obligations under the RFP or the subsequent agreement and if the breach is not cured within 15 days from the day of notice. The vendor (i) has a winding up order made against it; or (ii) has a receiver appointed over all or substantial assets; or (iii) is or becomes unable to pay its debts as they become due; or (iv) enters into any arrangement or composition with or for the benefit of its creditors; or (v) passes a resolution for its voluntary winding up or dissolution or if it is dissolved.

The vendor shall have right to terminate only in the event of winding up of Punjab & Sind Bank.

4.1.11 Period of Bid Validity

Bids shall remain valid for a period of six months from the date of bid submission prescribed by the Bank. A bid valid for shorter period shall be rejected by the Bank as non-responsive

4.1.12 Force Majeure

The vendor shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if and to the extent that the delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure. For purposes of this Clause, "Force Majeure" means an event beyond the control of the Vendor and not involving the vendor's fault or unforeseeable negligence. Such events may include, but are not limited to, Acts of god or of public enemy, acts of Government of India in their sovereign capacity, acts of war, acts of the Bank either in fires, floods, strikes, lock-outs and freight embargoes.

If a Force Majeure situation arises, the Vendor shall promptly notify Punjab & Sind Bank in writing of such conditions and the cause thereof within twenty calendar days. Unless otherwise directed by Punjab & Sind Bank in writing, the Vendor shall continue to perform its obligations under the Contract as far as it is reasonably practicable, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
 In such a case, the time for performance shall be extended by a period not less than the duration of delay. If the duration of delay continues beyond a period of three months the Bank and the vendor shall hold consultations with each other in an endeavor to find a solution to the problem notwithstanding the above, the decision of the Bank shall be final and binding on the vendor.

4.1.13 Resolution of Dispute

Punjab & Sind Bank and the vendor shall make every effort to resolve any disagreement or dispute arising between them under or in connection with the contract amicably by direct informal negotiation. If after 30 days from the commencement of such informal negotiations, Punjab & Sind Bank and the vendor are unable to resolve the dispute amicably; either party may require that the dispute be referred for resolution by formal Arbitration.
All questions, disputes or differences arising under and out of or in connection with the contract shall be referred to two Arbitrators: one Arbitrator to be nominated by Punjab & Sind Bank and the other by the Vendor. The two arbitrators so appointed and nominated by the parties shall, by mutual consultation, appoint a third arbitrator. Thus, the arbitral tribunal shall comprise of three arbitrators. The Arbitration & Conciliation Act, 1996, as modified and amended from time to time, shall apply to arbitration proceedings and the venue & jurisdiction of the arbitration shall be Delhi/New Delhi, to the exclusion of courts of other territorial jurisdictions.
This contract shall be the sole repository of the contractual privities governing the parties and shall supersede and override all prior discussions, meetings, negotiations, whether oral or written.

If any covenant contained in this contract is found and adjudged to be unenforceable, the parties shall make requisite endeavor to incorporate a new covenant, which takes care of the contingency to which such annulled covenant applied. The unenforceability of any covenant or covenants shall not prejudice the other covenants and portions of this contract, which shall remain in force, and the parties shall continue to perform their respective obligations.

This contract can only be amended or modified by execution of a written memorandum duly signed by both the parties

4.1.14 Vendor's liability:

The Vendor's aggregate liability shall be limited to the total contract value during the contract period. However, there shall be no cap on liability of the Vendor for below mentioned events:

a. Any willful misconduct or gross negligence of the Vendor, its employees, its agents or employees of its subcontractors in the performance of the Services;

b. Infringement of any patent, trademarks, copyrights, intellectual property rights etc. or such other statutory infringements or any other law in respect of the Services provided by the Vendor.

The Bank shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any third party software or modules supplied by the Vendor as part of this Agreement.

In no event shall a Party be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this Agreement or the hardware or the software delivered.

Willful misconduct means where the Vendor intends actual harm upon the Bank, which may harm the Bank and does not include mistake or negligence in any form. Gross negligence means a serious disregard of an obvious risk.

All terms and conditions, payments schedules, time frame for implementation, expected service levels as per this Agreement will remain unchanged unless explicitly communicated by the Bank in writing to the Vendor. The Bank shall not be responsible for any judgments made by the Vendor with respect to any aspect of the assignment. The Vendor shall at no point be entitled to excuse themselves from any claims by the Bank whatsoever for their deviations in confirming to the terms and conditions, payments schedules, expected service levels, time frame for implementation etc. as mentioned in this Agreement.

The Vendor undertakes to provide appropriate human as well as other resources required, to execute the various tasks assigned as part of the project, from time to time.

4.1.15 Bank's Right to Accept or Reject any Bid or All Bids

The Bank reserves the right to accept or reject any bid and annul the bidding process or even reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or without any obligation to inform the affected bidder or bidders about the grounds for the Bank's action. The Bank reserves the right to accept or reject any technology proposed by the vendor.

4.2 TERMS OF REFERENCE

4.2.1 Contract Commitment The Bank intends that the contract, with the vendor, shall be for a period of 3 years; from the date of contract.

4.2.2 Call Center Access Numbers (PSTN lines)

The Vendor will subscribe to and provide the telephone lines to the call center. The lines will be accessible across India via multiple telephony networks on a single toll – free access number. The usage charges for the lines will be paid by the vendor and shall be claimed from the Bank on monthly basis after producing the payment receipt.

4.2.3 Customization Process:

The vendor shall ensure that the Application utilized as a part of the Call Center Project meets all the requirements described in Functional Requirements and that the software provider carries out all such customization or development work as may be required by the Bank at no additional fees or expenses. The vendor shall provide all the reports as per the requirements of the Bank. The precise scope of the customization and development work to be undertaken by the vendor shall be as per the requirements of the Bank as described in this RFP.

The Bank shall be a party to the Functional Specifications requirement sign-off, User acceptance test, User acceptance test sign-off and Implementation sign-off. The vendor shall provide all tools, testing instruments, drivers etc. required to install and customize and test the software free of any fees or charges or any expenses. The vendor shall provide the Bank weekly progress report on the bugs/problems reported/points taken up with schedule of date of reporting, date of resolving, and status for all kind of bugs and problems.

4.2.4 Payment Terms

The vendor must accept the payment terms proposed by the Bank. The financial bid submitted by the vendor must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted.

a) **Cost of the Agents Deployed:-** Payable on monthly basis, within 15 days from the date of submission of Invoice of the actual number of agents deployed

b) **PSTN Charges:** Payable Monthly, within 15 days of receipt of the bill in this regard

4.2.5 Acceptance Testing
The Bank will carry out the acceptance tests for testing of Call center solution. The Vendor shall assist the Bank in all acceptance tests to be carried out by the Bank. All cost for acceptance testing including location visiting fare/charges & staying arrangement for the Bank Officials will be arranged and borne by the Vendor.

4.2.6 Inspection of Records
All vendor records with respect to any matters covered by this tender shall be made available to the Bank or its designees at any time during normal business hours, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data.

4.2.7 Publicity
Any publicity by the Vendor in which the name of the Bank is to be used should be done only with the explicit written prior permission of the Bank

4.2.8 Solicitation of Employees
Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this project during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis.

4.2.9 Information Ownership
All information processed, stored, or transmitted by Vendor belongs to the Bank. By having the responsibility to operate the proposed call center solution, the Vendor does not acquire implicit access rights to the information or rights to redistribute the information. The Vendor understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately. For this the vendor has to enter into a Non-Disclosure agreement with the Bank that all the information on customer data will be protected using appropriate security measures. Any legal issues due to leak or disclosure of information of the customer data will be vendor liability and any cost on the issue will be borne by the vendor.

4.2.10 Hardware Utilization
The Vendor is expected to conduct Hardware sizing based on the information provided in this tender for implementing the solution. At any point in time during the contract period, the CPU utilization should not exceed 80% nor should the Hard Disk utilization exceed 80% of each individual component at the Call center. In case the above requirement is not met, the additional hardware would have to be arranged by the Vendor at no further cost to the bank.

4.2.11 Consortium

The selected Vendors will undertake to provide the Call Centre services required in this RFP to the Bank and will not outsource or subcontract any or all of the services being offered to the Bank to any company or to a company fully / partly owned by the Vendor.

4.2.12 Compliance to Regulatory Guidelines:

As per RBI guidelines, the Bank shall be at liberty to share the agreement or the information as provided by the Service provider to RBI or any other regulatory / statutory authority and also access to the books of accounts of the service provider

4.2.13 Training related to information on the Bank's product, schemes shall be provided by the Bank.

4.3 RESPONSE TO SCOPE OF WORK

The Vendor has to structure its response in the following order

1) Technical Bid- Containing eligibility, functional, technical and Eligibility bid along with tender cost & EMD amount

2) Commercial Bid shall be submitted in separate sealed sub-envelopes super scribing "Commercial bid for Call Center Project".

These two envelopes should be put together in a separate sealed master envelope super scribing BID for PUNJAB & SIND BANK CALL CENTER PROJECT

The Sealed commercial bid of only technically qualified & short-listed vendors shall be opened.

Bids duly sealed should be submitted, in person, on or before the last Date and Time for bid submission at the address mentioned below.

> Punjab & Sind Bank,
> Head Office Information Technology Department
> 2nd Floor, Rajendra Place, New Delhi

Any other mode of submission, e.g. by courier, fax, e-mail etc. will not be accepted.

Eligibility proof should contain

i. Lists of credentials
ii– Eligibility criteria proof

Functional/Technical Bid should contain

i. Table of Contents (list of documents enclosed)
ii. 1 copy of the functional/technical proposal with pages properly numbered.
        iii. 1 compact disk (CD) containing the soft copy of functional/technical proposal
iv. 1 Conformity with Hard Copy Letter

v. 1 Conformity letter in the format

vi. A copy of the entire price bid after masking the prices should accompany the functional/technical proposal.

vii. Duly signed and stamped copy of RFP & Addendum to be submitted along with technical bid.

Commercial Bid should contain

i. Table of contents (list of documents enclosed)

ii. 1 hard copy of the commercial proposal.

Please note that if any envelope is found to contain both functional/technical and commercial offer, then that offer will be rejected outright.

The Vendor should certify that the contents of the CD's are the same as that provided by way of hard copy

4.3 RESPONSE TO SCOPE OF WORK

4.3.1 Technical proposal : Vendor should submit the Technical Proposal on following points

4.3.1.1 **Executive Summary**

4.3.1.2 **Functional Requirements and compliance -** As per industry standards like ISO 27001 and Bank's IT Security Policy. Bank's IT Security Policy will be shared with the selected vendor.

4.3.1.3 **Technical Requirements**

4.3.1.5 **Project Implementation and Management**

The vendor needs to elaborate on the proposed methodology for project implementation and management. These should include

• Detailed Project Plan

• Vendor personnel qualifications, including education, certifications,   relevant work experience.

• Business Process Analysis and Documentation

• Gap Analysis and Customization

• Product Parameterization

• User Acceptance Testing

• System Installation and configuration

• Go-Live

• Project Management Office Setup

4.3.1.6 **Facility Management**

The vendor needs to elaborate on the proposed methodology for facility management. These should include

  • Proposed services

  • Proposed plan to meet SLAs

  • Proposed tools to monitor and achieve SLAs

  • People deployment plan

4.3.2 Commercial proposal

4.3.2.1 **Bill of Material and Commercial Bid**

The vendor needs to provide pricing information in the Bill of Material format given in Annexure-4.

- Commercial Bid in the format provided
- . All items specified in the Bill of Material need to be covered in the Commercial Bid.
- Total cost of ownership will be items from Sr. no 1 given in annx-4
- Agent shift will be of 8 hours duration
- Prices shall be expressed in the Indian Rupees only. The bidder must quote total price inclusive of Custom duty, excise duty and charges related to freight, insurance, forwarding, packing, dispatch, installation etc. All taxes like Value Added Tax, Sales Tax, octroi and local taxes shall be payable extra on actual basis. The cost will not depend on any variation in USD/£/€ exchange rate. Cost of PSTN usage bills shall be borne by the Bank extra on actual basis.
- Please incorporate the item in commercial proposal strictly as per Technical offer only.

5 EVALUATION METHODOLOGIES

The evaluation will be a three-stage process -

Phase 1 – Eligibility Evaluation

Phase 2 – Functional & Technical Evaluation

Phase 3 – Commercial Evaluation

5.1 Eligibility Evaluation

The evaluation will involve validating the credentials submitted in the format as prescribed. Credentials without valid proof will be invalid and will not be considered for eligibility.

The bank reserves the right to accept or reject proof of credentials at it's sole discretion without having to give reasons to the vendors thereof.

Only those vendors meeting the eligibility criteria will be considered for further stages of evaluation.

5.2 Functional And Technical Evaluation

The Functional & technical evaluation will constitute of evaluation of the vendor responses to the technical bids submitted by the vendor. The vendors proposed implementation methodology, project management methodology and facility management methodology will also be considered for technical evaluation.

Vendor is also required to arrange visits of the Bank officials to the call center sites already operationalized by the vendor and locations / facilities where vendor is proposing the call center for Punjab & Sind Bank. If the Bank is not satisfied / convinced with the existing Call center site of the vendors, Bank can disqualify the vendor. The cost related to site visits by the Bank's Officials will be borne by the Vendor.

The following weight age criteria will be adopted during technical evaluation:

SNo	Evaluation Criteria- Parameters	Vendor's response	Score
1.	**Turnover** 10 Crore but less than 50 Crore 3 Marks 50 Crore but less than 100 Crore 5 Marks 100 Crore but less than 150 Crore 7 Marks 150 Crore and above 10 Marks	Please submit Financial Statement (2015-16)/ Certificate from CA	10
2.	**Net Profit** Up to 5 Crore 5 Marks Above 5 Crore 10 Marks	Please submit Financial Statement (2015-16)/ Certificate from CA	10
3.	**Call Agents Strength** 25 – 50 3 Marks 51 – 70 5 Marks 71 – 100 7 Marks Above 100 10 Marks	Self –Certification	10
4	**ISO Standards :** If Call Centre Site is following ISO 27001:2003 practices (and above) 5 Marks ISO 27001:2003 certified (and above) 10 Marks	ISO 27001:2003 certification letter or Audit Report	10
5.	**Bank Branches Service:** If Call Centre is serving 500 - 1000 branches, 5 Marks 1001 and above 10 Marks	Self –Certification	10
6	**Call center Services:** If Call Centre services to Bank covers: CRM services 5 Marks CRM & Wealth management services 10 Marks	Self –Certification	10
7.	**Inbound Call Centre Voice Operations: -** if existing call centre is for Inbound Call Centre Voice Operations is for: 1 Scheduled Comm. Bank 5 Marks 2 - 4 Scheduled Comm. Banks 10 Marks 5 - 6 Scheduled comm. Banks 15 Marks More than 6 Scheduled Comm. Banks 20 Marks	Copy of Agreement with Bank or Letter from the Bank	20
8	**Site Visits (Subjective evaluation)**		15
9	**The bidder should have worked as Call Center Vendor for Commercial Banks in the past** In the Past 1-3 Year 5 In the Past 3-5 Year 3 More than 5 Year 1		5
	TOTAL SCORE		100

The minimum qualifying scoring will be 60% of total score.

In the event only one vendor qualifies, the bank will have the right to place the order with the single qualified vendor. In the event that none of the vendors qualify, then the bank at its discretion may choose to waive criteria to select two top most vendors in scoring. Also the bank may, at its sole discretion, decide to seek more information from the respondents in order to normalize the bids. However, respondents will be notified separately, if such normalization exercise is resorted to.

Only those vendors who fulfill the bank's functional & technical requirements and complied with eligibility criteria will be short listed for commercial opening.

5.3 COMMERCIAL EVALUATION:

The commercial bid has to be provided based on the format provided in the RFP. Call Center agent costs are to be quoted per agent per shift per month for 11 agents (including supervisors).These agents will work per 8 hour shift rate.

Punjab & Sind Bank reserves the right to place an order for additional Agents at the price quoted at any time during the three years period. After the 3 year contract period, the Bank may extend the period further on mutually agreed terms and conditions between Bank and the Vendor.

Total Cost of Ownership (TCO) will be the sum total of all line items given in Bill of Material. The Vendor whose TCO is the lowest will be the L1 vendor.

Please note that failure or refusal on part of the selected vendor to offer the services at the price committed shall result in forfeit of the EMD to the Bank. Punjab & Sind Bank reserves the right to reject any or all proposals. Similarly, it reserves the right not to include any vendor in the final short-list.

5.4   ESTIMATED CALL VOLUMES

Punjab & Sind Bank tends to roll out the call center service in a phased manner starting from the information services.

Punjab & Sind Bank estimates that 11 agents will be required in the first phase of deployment. Punjab & Sind Bank estimates each agent to handle between 80 – 100 calls in an 8 hour shift.

Annexure-1

SERVICE LEVEL AGREEMENTS

1.0 Scope

This document describes the minimum acceptable level of service to be provided by the Call Center's Vendor. The Service Level Agreements (SLAs) enlisted here are indicative and an Exhaustive list will be prepared by Punjab & Sind Bank on award of the contract.

2.0 Performance Criteria

2.1 Periodic Reviews

Periodically, but no less than monthly, the Vendor and Punjab & Sind Bank shall review and evaluate the Vendor's performance against the performance standards set forth in this document. The Vendor shall take all steps reasonable necessary to rectify any identified deficiencies related to it's performance.

2.2 Agent performance matrix

S.No	Performance Metric	Measure Unit	Service level
1	First Point of Contact (FPOC)	Resolution Rate Percentage of all incoming calls	Monthly Objective = 85%
2	Average Call Response Time / Average Speed of Answer	Seconds	80% of incoming calls within 5 seconds
3	Average Call Handling Time	Seconds	Less than 300 seconds
4	Abandoned Call Rate	(%) Percentage of all incoming calls	Less than 3%
5	Average Delay Before Abandon	Seconds	Less than 60 seconds
6	Repeat Call Rate	Percentage of all incoming calls	Less than 5%
7	Average After Call Work	Seconds	Less than 120 seconds

	Time / Wrap Up Time		
8	Average Hold Time	Seconds	Less than 30 seconds
9	Number of complaints escalated to next level	Percentage of all incoming calls	Less than 10%
10	Number of complaints escalated to next to next level	Percentage of all incoming calls	Less than 5%
11	Error Rates (Rework and Overrides)	Percentage of all incoming calls	Less than 2%

2.3   System Availability

The Call center system availability must be over 99%. This will be calculated on monthly basis.

2.4   Quality Assurance

The vendor needs to ensure a minimum score of 90% on quality of service evaluation as reported by Punjab & Sind Bank or an independent third party remote quality assurance observation firm at such time as reports become available, and in the interim, as reported by Vendor's Quality team.

2.5   Daily Trending Reports

The following daily trending reports must be provided by the Vendor:
- a. Average Speed of Answer
- b. Service Level Percentage
- c. Calls Offered
- d. Calls Handled
- e. Abandoned Call Rate
- f. Average Talk Time
- g. Average Hold Time
- h. Average Handle Time
- i. Longest Delay Before Answered
- j. Outbound Call Volume
- k. Outbound Call Duration
- l. Average Delay Before Abandon
- m. Longest Delay Before Abandon
- n. After Call Work (Wrap Up)

2.6   Additional Reports

The below mentioned additional reports must be provided by the Vendor
- a. Agent Hours Report
- b. Staffing Distribution Report
- c. Any other report as requested by the Bank

The Vendor and the Bank will mutually agree on the format of the reports to be submitted by the Vendor to the Bank. If the Bank requests the Vendor to provide customized reports, the Vendor will provide customized reports at no cost to the Bank.

Penalty

Inability of the proposed solution and setup to deliver the required functionality at performance levels expected at the specified volumes (including the expected increase in volumes) would result in breach of contract and would invoke the penalty clause. The proposed rate of penalty would be 1 % of the value of total agent cost payable per month on per week basis of non-compliance to the performance levels, for that particular month, subject to an upper limit of 10% of value total agent cost payable in that month.

Inability of the vendor to provide services at the service levels defined would result in breach of contract and would invoke the penalty clause. The proposed rate of penalty would be 1 % of the of value of total agent cost payable per month per week of non-compliance to, the service levels for every percentage below the expected levels of service, for that particular service or product, subject to an upper limit of 10% of value of total agent cost payable per month. Overall cap for penalties will be 10% of the contract value. Thereafter, the contract may be cancelled and amount paid if any, will be recovered with 1.25% interest per month.

Annexure-2
<u>Functional Requirements</u>

Ref. No	Requirements	Vendor's Response (Y/N)	Comments
1	Ability of IVR system menu to prompt the caller to make their selection(s) of all inbound calls received by the Bank on identified telephone number		
2	Ability to support audio-text for playback of regulations, procedures and frequently asked questions as per the IVR Call Flow & Call Tree		
3	English Language Support		
4	Hindi Language Support		
5	Ability to capture information from a caller or identify a customer using CLI		
6	Ability to route the caller to the ACD when the customer requires to talk to an agent		
7	Ability to be integrated to speech recognition engine		
8	If the speech recognition engine is available as part from the proposed solution, please identify the type of the engine and the engine capability and supported languages in the Comments field)		
9	Ability to change the IVR Tree by the system user, with no change in the software, through GUI Interface		
10	Ability to change the IVR route based on the customers' captured data (i.e. Customer segment)		
11	Ability to capture all the customer's interactions with the IVR and pass it to the Contact Center (i.e. CTI Integration)		
12	Ability to add multiple marketing message on the IVR system		
13	Ability of the users to schedule different marketing messages in specific dates and for a specific period		
	ACCOUNT SPECIFIC INFORMATION		
1	Inquiry on various types of balances related to an account like account balance, available balance, Interest rate inquiry etc.		
2	Ability to inquire on the status of an account - lien marked, blocked amount, standing Instructions set		
3	Inquiry on account transaction of last 'N' transactions. 'N' is a bank level configurable.		
4	Inquire on status of issued Cheques		
5	Stop payment instruction for an issued cheque		
6	Inquire on status of outward clearing instruments i.e. instruments deposited by the customer		

7	Inquire on details of lien in an operative or Term deposit account.		
8	Inquire on details of the Temporary Overdraft (TOD) given to an account		
9	Inquire on loan accounts details for 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.		
10	Inquire on deposit accounts like Maturity date, Maturity Amount, Interest Rate, Tax deducted.		
	Other Services		
1	Like List of ATM locations		
	Banking & Administrative requirements		
	Customer identity to be manually through the following data through informational view of Bank's Core Banking System Name Residential Address Office Address Contact No. (Office, Home, Cell No.) Security question and Answer Birth Date Marriage Date - if applicable etc.		
3	Last 5 Credit Transactions (Overall across all channels and all accounts with account number mentioned)		
4	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)		
5	Last 5 Loan Transactions (Overall across all accounts with account number mentioned)		
6	List of customers associated accounts that should also be linked that when clicked on, the Agent can see the details in each account. On clicking Customer account, the below mentioned account specific details & operations must be available to the Agent in the first Account View Screen Last 5 Debit Transactions Last 5 Credit Transactions Last 5 Internet Banking Transactions Last 5 Loan account Transactions		
7	Cheque Status		
8	TDS Status		
9	Accounts		
10	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.		
11	View various types of balances related to an account like account balance, available balance, etc		
12	Ability to inquire on the status of an account - lien marked, blocked amount, standing Instructions set		
13	View account transaction snapshot (Quick-view). This is a statement of last 'N' transactions. 'N' is a bank level configurable.		
14	Query on account transactions based on various parameters including transaction date range, transaction amount range and transaction type.		
15	Sort transactions based on dates		

16	View details of a transaction		
17	Inquire on status of issued Cheques		
18	Inquire on status of outward clearing instruments i.e. instruments deposited by the customer		
19	Inquire on details of lien in an operative or Term deposit account.		
20	Inquire on details of the Temporary Overdraft (TOD) given to an account		
21	Inquire on loan accounts details for 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.		
22	Inquire on deposit accounts like Maturity date, Maturity Amount, Interest Rate, Tax deducted. View nominee details on operative accounts. The details include Nominee name, minor/major information, relationship of the nominee with the account holder and address of the nominee are displayed.		
23	View collateral details of overdraft accounts including collateral type, collateral description and value.		
30	View complete cash flow i.e. principal and interest flows attached to a particular loan account		
31	View details including sanction date, sanctioned amount, disbursed amount and current liability, arrear details etc.		
32	View the repayment schedule		
33	View disbursement schedule details for loans		
34	View collateral details of Loans		
35	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.		
36	Deposit schedules		
37	View complete cash flow i.e. principal and interest flows attached to a particular deposit account.		
38	View deposit maturity amount & Tax details.		
39	View nominee details of deposit accounts.		
40	Enable setting up calculators for assessing the interest receivable from deposits (based on the type of deposit, tenor/ currency indicated by the user)		
42	View pending transfers.		
43	Inquire on status of all transfers.		
46	Query & view a list of remittances made.		
47	Offer customer specific rates for remittances. This is not an end-user functionality and will be available only for the bank.		
49	View a list of presentment Billers with whom the bank has tied up		

50	View list of pending payments		
51	Schedule a presented bill for payment on a future date or make an instantaneous payment		
52	View list of payments made		
53	Set auto-pay instructions for presented bills. Auto-pay can be set for a Biller and for bills till a customer's chosen amount limit.		
54	View rejected bills and recall a rejected bill before the due date		
	Schedule payment for a future date or make an instantaneous payment.		
55	View scheduled payments		
56	Modify/delete a scheduled payment		
57	Add/ Modify/Delete Recurring Payment		
58	Call to remind customer for pending utility payments		
59	CC Agent Tools & CRM		
60	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 a Agent who is free for follow-up		
61	Product Sales on an Inbound call		
62	The Agent will get a popup indicating the bank products that are suited for the customer when the customer calls the Call Center Agent		
63	Based on this hints, the Agent will inform and try to sell a specific product to the customer.		
64	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.		
65	Outbound Sales Call		
67	The system will generate a list of Outbound sales call for each Agent to be performed in a day.		
68	During the idle time of the Agent, the system will give the Agent one outbound sales call at a time to make to the customers		
69	When Agent makes the call all the customers details will be ready on his screen. Track & Report number of sales call per Agent		
70	Track & Report successful sales with respect to Agent and products		
71	Track number of sales call of Call center with flexible date & Time reporting		
72	Track & Report successful sales with respect to Call center with flexible date & Time reporting		
73	Appropriate escalation Management of OPEN calls to senior Agents		
74	Track & Report number of open calls with flexible date & Time reporting		
75	Track & Report number of escalated calls with flexible date & Time reporting		
76	Report on Inbound calls with call details with flexible date & Time reporting.		
77	Forwarding of requests to central processing unit / branch as applicable.		
	Interfaces		
2	Integration with the ACD		
3	Integration with CTI		
4	Support for display of calling party's number and other details at the workstation of the agent		
5	Support for recording and monitoring calls handled by all agents		
6	Support for email and FAX		
7	Support for video conferencing facility		
8	Web Interface		

9	All features available in telephony interface should be available in the web interface and vice-versa.		
10	The Web interface can also be used to control a combined web-telephony mode where audio flows through the telephone.		
11	Email Interface 1. Voicemail messages are integrated into the owner's email inbox where they are accessible from his email browser, e.g. Lotus Notes. This email box could be separate from, or integrated with, the email box that the user uses for email. 2. The owner can listen to his email using the telephony interface. I.e. the System understands MIME and in addition to playing popular audio formats is also able to perform text-to-speech on plain-text, rich-text, and the text content of html. 3. Each voice message includes header information for the calling party, the called mailbox, and time of the call. Vendor must specify how and when the system binds the mapping of calling party to that party's identity, and how the system handles Caller Name, directory telephone number, Caller-ID blocking and similar concepts when presenting Caller-ID information		
	ACD/CTI		
1	Ability to manage dynamic call queues to allow queues to be opened or closed as required by authorized person		
2	Ability to allow call centre agents to be members of multiple ACD groups		
3	Ability to transfer call to other call centre agent with call data attached		
4	Ability of skills based routing to allocate calls to call centre agents based on the skills		
5	Routing to the agents with 'Ring One' feature to according to at least one of the following configuration: (A) With 'Least Recent' - the extension that received a call the longest time ago will be on the top of the list (B) With 'Fewest Calls' - the extension that received the least number of calls will be on the top of the List (C) Random Selection Routing to the agents with 'Ring All' feature - first agent picks the call, it will be closed for the other agents		
6	Support routing for Web-Chat: (A) Web-Chatting Capability (initiated from the Web-Site)		
7	(B) Agents that may accept from the chatting channel will be of Chatting-Group (not all the agents will be available for chatting)		
8	(C) Two groups of Chatting can be defined (One for Hindi, and one for English)		
9	Support routing for Web-Callback (initiated from the Website)		
10	Support routing for the faxes received (faxes sent by the customers to the Contact Center)		
11	Support routing for emails received on the Contact Center email account		
12	Ability to support the following information messages and options that are relayed to voice callers while they are waiting in queues or put on hold by the contact centre agent, specifically: (A) Marketing messages (B) Music (C) Radio/TV station live (D) Specific message after configurable time (i.e. Voice Mail)		
13	Ability to recognize the region of the incoming call and transfer to agents based upon defined splits		
14	Ability of the CTI application to generate a unique service request number		
15	Ability of the unique service request to be given a timeline for closure		
16	Ability of the system to escalate service requests on non closure		

17	Ability of the supervisor to determine which call types can open a service request		
18	Ability to configure SLAs for: By agent By skill By group By priority By Call type By Supervisor		
19	Ability to configure SLAs such as: Total talk time Avg talk time Aux Time Available time Idle time		
20	Average Speed of Answer		
21	Call abandoned count		
22	Call abandoned percentage		
23	% of calls closed on the IVR		
24	% of calls transferred from IVR to agent		
	Contact Center		
1	Managers/Supervisors can: (A) Listen to a call silently - not heard by the agent or the customer		
2	(B) Interact with a call (both agent and the customer can hear the Supervisor)		
3	(C) Coach the agent (only the agent can hear the Supervisor)		
4	Ability to support auxiliary codes to enable call centre agents to indicate their current mode of operation (i.e. Available/Unavailable/Wrapping Up/At Lunch, etc...) (Please indicate in the Comments field if the auxiliary codes are configurable - new codes to be added, or codes to be removed)		
5	Ability to place callers on hold and play marketing messages, or music from a live station while the caller is on hold		
6	Ability to transfer calls back to the IVR		
	The agent can push SMS to the customer		
7	Ability to upload the bank's standard templates to be used for printing requests		
8	Ability to send fax to the customers through the fax engine		
9	(Agent can send the fax on the the Bank's standard templates) (Agent can send the fax with no template)		
10	The system automatically open a ticket upon the customer call to the agent. The System Package has to support the following:		
11	The agent can log customer's call data (classified by type) The type of calls to be logged is configurable (new types to be added, or existing types to be removed) The system generates ID for each Work Package Each Work Package can be linked to attached document(s) Each Work Package is stamped with date and time - system generated The agent ID is linked to the Work Package The call record is linked to the Work Package The Work Package can be viewed, but not modified Agent can submit a process improvement request with 'Comment' field to be analyzed by the Business Analyst		
	RECORDING SYSTEM		
	Ability to provide automatic digital recording for all calls (voice and screen recording) - this has to capture at least the following information: (A) Date		
1	B) Time (C) Call Duration		

	(D) Agent ID (E) Caller Number (F) Customer ID (G) Reference Number (Ticket/Work Package ID) (H) Number Dialed for Outbound Calls (I) Inbound/Outbound Identifier - System Generated		
2	Searching capabilities with any combination of the following parameters: (A) Date (B) Time (C) Agent ID (D) Caller Number (E) Customer ID (F) Reference Number (Ticket/Work Package ID) (G) Number Dialed (H) Inbound/Outbound		
3	All the web-chats have to be recorded - this has to capture at least the following information: along with the Agent information, date and time (A) Date (B) Time (C) Chat Duration (D) Agent ID (E) Customer ID (F) Reference Number (Ticket/Work Package ID		
4	Searching capability for web-chats with any combination of the following parameters: (A) Date (B) Time (C) Agent ID (D) Customer ID (E) Reference Number (Ticket/Work Package ID) Random searching capability for both calls and chats for Quality Assurance activities		
2	The system can send mass SMS based on specific marketing campaign System can define pacing ratio's based upon number of records System can define pacing ratio based upon the status of preceding calls		
	System can show the performance of each agent System can show the performance of each campaign		
	Knowledge Base		
	Knowledge Base module is available with at least the following categories: (A) Call Center Procedures (B) General information (Locations for branches and ATMs, Products information, Products/Services Fees) (C) Changes in the products and services (D) What is new? (E) Frequently Asked Questions (FAQ) Configurable list of users who can edit the knowledge base database Searching capabilities in the knowledge base		
	Reporting		
1	Caller IVR Selection (Start to Finish) Total amount of time callers had been on IVR (A) Detailed (B) Summary		
2	Number of calls (A) Total Number of Calls (B) Number of Calls Diverted to Call Center Agents Number of calls dropped on the IVR stage		
3	Queues analysis (A) Number of Calls (B) Number of Waiting Calls (C) Average Call Time (D) Longest Waiting Time		

	(E) Abandoned Calls		
4	Agent reports (Summary for All the Agents, Summary by Queue, and Detailed by Agent) (A) Login & Logout Time (B) Average Answer Time (C) Average Talk Time (D) Average Handling Time (E) Number of Dropped Calls before Pickup (F) Number of Dropped Calls after Pickup (G) Idle Time (H) Time Agent is Ready (I) Outbound Calls - Destination Numbers & Duration (J) Number of Web-Chats (K) Average Chatting Time (L) Number of Emails Received (M) Number of Call Backs		
5	Faxes reports (sent & received & failure)		
6	Campaign Management Promised customers report to support the sales Overall number of tele-marketing calls made and time spent on each tele-marketing call per agent Overall efficiency of each agent in terms of tele-marketing Success of a certain campaign based on the customers' promises		
1	**General Reporting Requirements** Customized reports can be built by the users (Please indicate in the Comments field what knowledge is required by the users to build a customized reports) Reports can be accessible through the LAN/WAN and remote access Standard reports can be generated on half-hourly, hourly, daily, weekly, monthly, quarterly and yearly Is it one reporting module for all the system components (i.e. ACD/CTI/IVR/Call Agent? Or, is it a separate reporting module for each component		

Annexure-3
Technical Requirements

S.No	Requirements	Vendor 's Response	Remarks
1.	**Hardware**		
	Mention the technology hardware would be based upon ((If you have specific hardware in the proposed solution, Please give brief details)		
	Is the hardware branded (Please list the brand and model)		
	With which brand of phone sets is the proposed solution compatible		
	Is there a facility to monitor the hardware failures		
	What is the storage capacity		
2.	**Business Continuity**		
	Automatic switch to Call Center agents, if IVR malfunctions		
	Does the server architecture have inbuilt redundancy,		
	Does the proposed Call center solution have well documented BCP		
3.	**Data Bases**		
	What type of database(s) will be used		
4.	**Disaster Recovery Process**		
	Does the proposed call center solution has Disaster recovery center well in place		
	What will be RTO & RPO		
5.	**Audit Trail**		
	Ability to have audit trails with all the related fields, such as User ID, login and logout time, changes made before and after, Machines ID, and all users' transactions, etc… These standard reports are generated from the system periodically, and on ad-hoc basis: (A) List of users, user privileges and status (B) User sign-off and sign-on (C) User violation – unsuccessful login attempts (D) User additions, amendments and deletions		
6.	PBX		
	Does the PBX support Line expansion increments		
7.	ACD/ CTI		
	Measured Agents or Login Ids Measured Agents Per Split/Skill Measured Splits/Skills Measured Agent-split/skill pairs Measured Trunk Groups Measured VDNs Max. Agents Displayed by Max. Monitoring Terminals Available Max. Active Maintenance Commands for System Max. Simultaneous Monitoring Terminals Terminals in Monitor Mode Reporting Periods • Intervals • Days System cabinet Included Digital switch I/O Transition Module System Controller (CPU) Included Console/Remote Access Server Agent workstation		

This is an illustrative set of functions. The final functions will be decided at the time of integration

Commercial Price Bid

S.No	Items	Unit Rate (excluding Service Tax) (a)	Qty (b)	Multiplication factor (c)	Total Cost = a x b x c In (INR) (d)
1.	Cost per agent per eight hour shift per month		11	36	
	Grand Total (for determination of L1 Bidder)				

Authorize Signature of Bidder

Annexure-5
BID FORM (TECHNICAL BID)
(To be included in Technical Bid Envelope)

Date:
Tender Reference No.: _____

The Assistant General Manager,
Punjab & Sind Bank,
HO IT Department,
21 Rajendra Place, New Delhi -110008

Dear Sir,

Having examined the tender documents including Addendum(s) and all annexure the receipt of which is hereby duly acknowledged, we, the undersigned, offer the services of Call Center on outsourced model in conformity with the said tender documents in accordance with the Schedule of Prices attached in the commercial offer and made part of this tender.

If our tender offer is accepted, we undertake to commence delivery within specified number of days and to complete the operationalization of call center solution as specified in the Contract within time schedule specified in the RFP document.

If our tender offer is accepted, we will obtain the guarantee of a bank for a sum of 10% of the Contract Price for one year the due performance of the Contract.

We agree to abide by this tender offer till 180 days from the last date of bid submission and our offer shall remain binding upon us and may be accepted by the Bank any time before the expiration of that period.

Until a formal contract is prepared and executed, this tender offer, together with the Bank's written acceptance thereof and the Bank's notification of award, shall constitute a binding contract between us.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive.

Dated this _____ day of _____2017

Signature: _____
(In the Capacity of:) _____
Duly authorized to sign the tender offer for and on behalf of

_____

Annexure-6

Sr. No.	Description	Response
	**Details of the bidding company**	
1.	Name of The bidder (Mention complete address)	
2.	Name of The Contact Person along with mail & contact numbers	
3.	Type of Constitution – Ltd./ Pvt. Ltd/ Partnership etc	
4.	Date Of Incorporation & year when bidder started the business of Call center	
5.	Core Activity / services being provided by the vendor	
6.	Total number of employees in the company	
7.	Turn Over for the Last three years (In Lacs) : 2013-14: 2014-15: 2015-16: (please submit audited balance sheet for relevant years)	
8.	Profit for the last two years (In Lacs) : 2013-14: 2014-15: 2015-16:	
9.	Location & address where proposed call center will be operationalized for Punjab & Sind Bank	
10.	Reference : a) Name of the Bank: b) When Call center operation was started : c) Whether on outsourced model / Ownership d) Type of services being covered e) Number of agents being deployed f) As on date whether same call center services are being offered by vendor g) Approx. no. of calls being attended per day	
10.	For other reference, please provide the information in the format given at sr. no 10	

Signature of Bidder: _____
Name: _____
Business address: _____

Annexure-7
<u>PERFORMANCE BANK GUARANTEE</u>

TO,

    ----------------,

    ----------------,

In consideration of M/s Punjab & Sind Bank having Head office at Bank House, 21, Rajendra Place, New Delhi - 110008 (hereinafter referred to as "Purchaser") having agreed to purchase services for Call Center project on outsourced model (hereinafter referred to as "Goods") from M/s ---------------------------- (hereinafter referred to as "Contractor") on the terms and conditions contained in their agreement/purchase order No------- dt. ----------- (hereinafter referred to as the "Contract") subject to the contractor furnishing a Bank Guarantee to the purchaser as to the due performance of the Call center solution, as per the terms and conditions of the said contract, to be offered by the contractor and also guaranteeing the operation & maintenance, by the contractor, call center solution as per the terms and conditions of the said contract;

1) We, --------------------------- (Bank) (hereinafter called "the Bank"), in consideration of the premises and at the request of the contractor, do hereby guarantee and undertake to pay to the purchaser, forthwith on mere demand and without any demur, at any time up to ----------- ----------- any money or moneys not exceeding a total sum of Rs---------(Rupees-----------only) as may be claimed by the purchaser to be due from the contractor by way of loss or damage caused to or would be caused to or suffered by the purchaser by reason of failure of computer hardware to perform as per the said contract, and also failure of the contractor to maintain the computer hardware and systems as per the terms and conditions of the said contract.

2) Notwithstanding anything to the contrary, the decision of the purchaser as to whether Web Site has failed to perform as per the said contract, and also as to whether the contractor has failed to operate and maintain call center solution as per the terms and conditions of the said contract will be final and binding on the Bank and the Bank shall not be entitled to ask the purchaser to establish its claim or claims under this Guarantee but shall pay the same to the purchaser forthwith on mere demand without any demur, reservation, recourse, contest or protest and/or without any reference to the contractor. Any such demand made by the purchaser on the Bank shall be conclusive and binding notwithstanding any difference between the purchaser and the contractor or any dispute pending before any Court, Tribunal, Arbitrator or any other authority.

3) This Guarantee shall expire on -----------------; without prejudice to the purchaser's claim or claims demanded from or otherwise notified to the Bank in writing on or before the said date i.e. --------- (this date should be date of expiry of Guarantee).

4) The Bank further undertakes not to revoke this Guarantee during its currency except with the previous consent of the purchaser in writing and this Guarantee shall continue to be enforceable till the aforesaid date of expiry or the last date of the extended period of expiry of Guarantee agreed upon by all the parties to this Guarantee, as the case may be, unless during the currency of this Guarantee all the dues of the purchaser under or by virtue of the said contract have been duly paid and its claims satisfied or discharged or the purchaser certifies that the terms and conditions of the said contract have been fully carried out by the contractor and accordingly discharges the Guarantee.

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

6) The Bank agrees with the purchaser that the purchaser shall have the fullest liberty without affecting in any manner the Bank's obligations under this Guarantee to extend the time of performance by the contractor from time to time or to postpone for any time or from time to time any of the rights or powers exercisable by the purchaser against the contractor and either to enforce or forbear to enforce any of the terms and conditions of the said contract, and the Bank shall not be released from its liability for the reasons of any such extensions being granted to the contractor for any forbearance, act or omission on the part of the purchaser or any other indulgence shown by the purchaser or by any other matter or thing whatsoever which under the law relating to sureties would, but for this provision have the effect of so relieving the Bank.

7) The Guarantee shall not be affected by any change in the constitution of the contractor or the Bank nor shall it be affected by any change in the constitution of the purchaser by any amalgamation or absorption or with the contractor, the Bank or the purchaser, but will ensure for and be available to and enforceable by the absorbing or amalgamated company or concern.

8) This guarantee and the powers and provisions herein contained are in addition to and not by way of limitation or in substitution of any other guarantee or guarantees heretofore issued by us (whether singly or jointly with the other banks) on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and also for the same purpose for which this guarantee is issued, and now existing un-cancelled and we further mention that this guarantee is not intended to and shall not revoke or limit such guarantee or guarantees heretofore issued by us on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and for the same purpose for which this guarantee is issued.

9) Any notice by way of demand or otherwise under this guarantee may be sent by special courier, telex, fax or registered post to our local address as mentioned in this guarantee.

10) Notwithstanding anything contained herein:-
  i.   Our liability under this Bank Guarantee shall not exceed Rs(Rupees--------- only);
  ii.   This Bank Guarantee shall be valid up to _____; and
  iii. We are liable to pay the Guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before _____(date of expiry of Guarantee).
 11) The Bank has power to issue this Guarantee under the statute/constitution and the undersigned has full power to sign this Guarantee on behalf of the Bank.

Date this -------------------- day of ------------------ 2017 at ----------
For and on behalf of -------------------------- Bank.

sd/-   --------------------------------------

Annexure-8

Eligibility Compliance sheet

Sr.No	Eligibility Criteria	Complied (Yes / No)
EC-1	The bidder should be a Company/Firm registered under relevant statute in India under Companies Act 1956 since last five years as on RFP submission date.	
EC-2	The Bidder should have a minimum turnover of Rs. 10 Crore per annum for the past three years i.e. 2013-2014, 2014-2015 and 2015-2016 from their Indian operations.	
EC-3	The bidder should have positive net worth or net profit during last three financial years, i.e., 2013-14, 2014-15 and 2015-16.	
EC-4	The Bidder should have an established setup in India with presence at Delhi/New Delhi/NCR. The call center services and setup offered should be at Delhi/New Delhi/NCR	
EC-5	The Bidder should not have been blacklisted/terminated by any Govt./ Public Sector Organization/Agency for unsatisfactory past performance, corrupt, fraudulent or any unethical business practices, at any point. If a Bidder chooses not to disclose any such issue, and the comes to the Bank's notice at a later date, the Bank will be free to revoke any contract entered with the bidder at its discretion	
EC-6	The Bidder should have worked as call center vendor for at least One Scheduled Commercial Bank in India [having more than 500 branches and total business (deposits + advances) greater than 1.00 lakh crores] for whom the bidder should have set up and currently running a Call Centre for banking operations (inbound and outbound calls) of at least 25 Full Time Employees (FTEs) for the last one year.	
EC-7	The Bidder must have registered itself with Department of Telecommunication (DoT)/ TRAI.	

Signature and Stamp of the Bidder's company

Annexure-9

Performa for the Bank Guarantee for Earnest Money Deposit
(To be stamped in accordance with stamp act)

Ref: Bank Guarantee #

        Date_____

Punjab & Sind Bank
Information Technology Department
Bank House, 21, Rajendra Place, New Delhi 110008

Dear Sir,

In accordance with your bid Reference No._____Dated _____M/s_____ having its registered office at _____herein after Called "bidder") wish to participate in the said bid for Request for proposal for call center on outsourced model for three years at Punjab & Sind Bank, Information Technology Department, 21, Rajendra Place, Bank House, New Delhi 110008. An irrevocable Financial Bank Guarantee (issued by a nationalized /scheduled commercial Bank) against Earnest Money Deposit amounting to Rs._____(Rs._____) valid up to _____ is required to be submitted by the bidder, as a condition for participation in the said bid, which amount is liable to be forfeited on happening of any contingencies mentioned in the bid document. M/s_____ having its registered office at _____ has undertaken in pursuance of their offer to Punjab & Sind Bank (hereinafter called as the beneficiary) dated _____ has expressed its intention to participate in the said bid and in terms thereof has approached us and requested us_____ (Name of the Bank) _____ (Address of the Bank) to issue an irrevocable financial Bank Guarantee against Earnest Money Deposit (EMD) amounting to Rs _____(Rupees_____) valid up to_____. We, the _____ (Name of the Bank)_____ (Address of the Bank) having our Head office at _____ therefore Guarantee and undertake to pay immediately on first written demand by Punjab & Sind, the amount Rs. _____(Rupees_____) without any reservation, protest, demur and recourse in case the bidder fails to Comply with any condition of the bid or any violation against the terms of the bid, Without the beneficiary needing to prove or demonstrate reasons for its such demand. Any Such demand made by said beneficiary shall be conclusive and binding on us irrespective of any dispute or difference raised by the bidder. This guarantee shall be irrevocable and shall remain valid up to _____. If any further extension of this Guarantee is required, the same shall be extended to such required period on receiving instructions in writing, from Punjab & Sind Bank, on whose behalf guarantee is issued. "Not withstanding anything contained herein above Our liability under this Bank guarantee shall not exceed Rs._____(Rupees_____).

This Bank guarantee shall be valid up to _____. We are liable to pay the guaranteed amount or any part thereof under this Bank guarantee only if you serve upon us a written claim or demand, on or before _____ before 14.30 hours (Indian Standard Time) where after it ceases to be in effect in all respects whether or not the original Bank guarantee is returned to us." In witness whereof the Bank, through its authorized officer has set its hand stamped on this _____ Day of _____2017 at _____