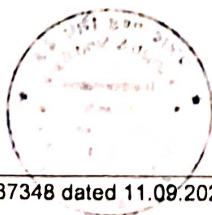# Punjab & Sind Bank

Request for Proposal for Selection of Vendor for Service Provider for Management, Maintenance & Operations of Contact Center and Customer Relationship Management Solution (CRM)

Corrigendum No.1 dated 01.10.2024

The following clauses in the Bid No. GEM/2024/B/5387348 dated 11.09.2024
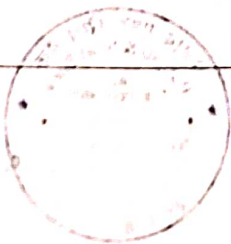
Document stand amended/ replaced as below:

S No	Section/Clause No./ Page No.	Original clause in RFP		Modified as/ Replaced with additional details	
1	Section I-Instructions to Bidders/Key Information/9	Last Date and Time for submission of Bids	04.10.2024 till 5.00 PM	Last Date and Time for submission of Bids	18.10.2024 till 5.00 PM
2	Multiple sections	All payments will be done **quarterly**.		**All recurring payments will be released on monthly basis instead of "quarterly" payments wherever mentioned in the RFP document.**	
3	Section IV - Annexure A/ Eligibility (Pre-qualification Criteria) /90	7. The Bidder must be possessing the following valid certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISO 22301 (Security), ISO 18295, ISMS Security standard SOC2 Compliance certifications, PCI DSS.		7. The Bidder must be possessing the following valid certifications as on date of Bid submission: **ISO 27001, ISO 9001 (Quality), ISO 18295,** In case of expired certificates, selected bidder has to complete relevant certification and submit valid certificate as per latest standards within 6 months of date of issuance of Purchase Order.	

			ISMS Security standard SOC2 Compliance certifications and PCI DSS. These certificates will be completed/ submitted by Selected successful Bidder within 6 months from date of issuance of Purchase Order.
4	8.1/General Payment Terms/63	The selected bidder must have **Current Account with Punjab & Sind Bank** where invoice payments will be done.	Same will be considered as per regulatory requirements at the time of awarding the contract with successful bidder.
5	2.2.4 (D.5.1)/ CRM User Licensing/27	Licencing Mode of CRM	Each CRM license must be extended at concurrency of 5 users in same Branch/ Office.
6	5.1/Hardware Delivery Penalty/55	For any delay in Hardware Delivery Bank will charge penalty for 1% of Hardware Bill for every **3 days** delay.	For any delay in Hardware Delivery, Bank will charge penalty for 1% of Hardware Bill for every **7 days** delay.
7	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria)/Point 4/89	Bidders should have implemented the proposed contact center solution at least **two** Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore.	Bidders should have implemented the proposed contact center solution at least **one** Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore.
8	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria)/ Point 11	The **Bidder/OEM** must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years. Document Required - Purchase Order of CRM Solution with Modules.	The **proposed CRM Solution of OEM** must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Banks in India having minimum 500 branches **each** in India with atleast 2 years of commencement of operations. Document Required - Purchase Order of CRM Solution with Modules.

#	Section	Original	Amended
9	Section IV: Annexures Annexure B(I): Eligibility (Pre-qualification Criteria)/ Point 3/97	Bidders should have provided the proposed contact center solution at least **two** Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last of the last three years of operations (2021-22, 2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore.	Bidders should have provided the proposed contact center solution **in** at least **one** Scheduled Commercial Bank (SCB Client) in India with more than 500 branches during the last three years of operations (2021-22, 2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore.
10	Section IV: Annexures Annexure B(I): Eligibility (Pre-qualification Criteria)/ Point 5/97	The **Bidder** must be currently operating proposed Customer Relationship Management Solution (CRM) as per scope of this RFP with minimum one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years. 1. Client reference letter of CRM Solution. 2. Agreement/ MOU singed with CRM Solution provider must be submitted.	The **proposed CRM Solution of OEM** must be currently operating proposed Customer Relationship Management Solution (CRM) as per scope of this RFP with minimum one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years. 1. Client reference letter of CRM Solution. 2. Agreement/ MOU singed with CRM Solution provider must be submitted.
11	Section IV: Annexures Annexure B(I): Eligibility (Pre-qualification Criteria)/ Point 5/97	CRM with **1 SCBs** with 500-1000 Branches- 2 Marks CRM with **2 and above SCBs** with more than 1000 Branches at each Bank- 4 Marks	CRM with 1 **SCBs** having more than 500 Branches- 1 Marks CRM with 2 **SCBs** having more than 500 Branches each - 2 Marks CRM having **3 and above SCBs** with more than 500 Branches each- 4 Marks
12	Section IV: Annexures Annexure B(I): Eligibility (Pre-qualification Criteria)/ Point 4/97	Letter from client	Letter from client **/Supporting document(SLA)/Masked Invoices.**

Note: This Corrigendum no.1 will be formed part of the RFP Bid No. GEM/2024/B/5387348 dated 11.09.2024.

This implementation of project requires excellent level of quality and technical specification.

All the other terms and conditions in the original RFP Bid No. GEM/2024/B/5387348 dated 11.09.2024 for "Selection of Vendor for Service Provider for Management, Maintenance & Operations of Contact Center and Customer Relationship Management Solution (CRM)" will remain the same.

Tender No. PSB/ HO TP/ 02/ 2024-25 Dated 11.09.2024 [GEM/2024/B/5387348]
RFP for Selection of Service Provider for Management, Maintenance & Operations of Contact Center and Customer Relationship Management Solution (CRM)

Response to Pre-Bid Queries:

S. No	Page No.	Point/ Section #	Main Section Name	Clarification Point as stated in Tender	Comment/	Bank's reply
1	18	2.1	Location	I. The selected bidder must be capable to set up and run the Contact Center & Customer Relationship Management Solution for the Bank from at least two locations.	We request bank to confirm on staffing ratio between two locations.	Staffing ratio will be decided after implementation of primary contact center.
2	18	2.1	Location	The bank's preference is to have 2 sites, the primary site in Delhi/ NCR and a second site will be decided as per Bank's discretion at a later stage	We understand that the DC will be at Delhi/NCR and all the hardware will be installed at this location.

Also, bank to confirm the DR location. | Bank's DC- Mumbai DR- Noida |
3	32	2.2.4. F	Performance & Workforce Management	XI.Bidder to ensure that I.L1 resources are 24*7*365 available II.L2 resources are available during Bank's business hours III.L3 resources are available on-call basis for critical issues and other resources are right sized as per requirement. All resource proposed must include atleast 2 persons from OEM (CRM Solution provider) for any modification/changes in proposed CRM Solution.	Request bank to clarify that 2 persons from OEM will be required round the clock at both location or overall 2 persons will be required, kindly confirm.	2 persons from OEM will be requied at primary center or Bank's office as may be decided by Bank.
4	33	2.2.4. F	Performance & Workforce Management	F.2.1.(B) Tentative FTEs: Recovery Management	Bank to confirm on required Certifications for Recovery Agents.	Agents must be DRA (Debt Recovery Agents) certified before being deployed.
5	42	3	Billing Method	VI. The Bidder might deploy any number of shifts of any duration of hours. However, Bank shall consider the total number of logged in duration of Agents in a month and split the same into shifts of 8 hours duration.	The 8 hours shift will be inclusive of break time or complete 8 productive hours will be considered for billing. Request bank to confirm the same.	8 Hours will be login productive hour of Call Center Agent, which will exclude any breaks/lunch time.
6	44	4.1.2 A.	Hardware, Software, Telecom facilities	N. Dedicated resource(s) for 24*7*365 at Bank's Data Center is required for maintenance of hardware, software, troubleshooting etc. to be provided. The Bidder needs to provide complete network architecture and infrastructure to meet Bank's requirements as per the Scope of Work.	Bank to clarify that the resource will be located at DC or at remote for maintaining servers.	Selected bidder must ensure availability of engineer within 2 hours of issue occurrence at both DC/DR location Uptime of system must be maintained as per RFP requirement. If any
7	53	5.6	Call completion in IVR	Definition: This is measured as: Number of calls completed within IVR (post- authentication) and successful execution of one of the self-service options.	Bank to clarify on difference in these parameters	Total number of calls completed through IVR and out of this, succesful completion of calls through IVR.

8	56	6.1	IVR Efficiency (% of calls closed successfully within IVR)	Definition: This is measured as: Number of calls satisfactorily closed within IVR System / Total number of calls reaching IVR. The calls considered closed within IVR System are the calls that are closed by the customer in the IVR menu without opting assistance of agent.	Bank to clarify on difference in these parameters	Total no of calls satisfactory resolved within IVR and Total no. of calls received within IVR.
9	62	8	Payment Terms	Delivery of Hardware must be done within 8 weeks from issue of PO	Request you to kindly modify the cluase as: Delivery of Hardware must be done within 10-12 weeks from issue of PO	No Change in RFP Clause.
10	63	8.1	General Payment Terms:	III. The selected bidder must have Current Account with Punjab & Sind Bank where invoice payments will be done.	This clause should not be mandatory and to be modified as: The bidder should have current account with any of the bank where inovice payments will be done.	Please refer Corrigendum-1 for modified clause
11	63	8.1	General Payment Terms:	IV. All payments will be done quarterly to the selected bidder.	Request you to kinldy modify the payment terms as: All payments will be done Monthly to the selected bidder.	Please refer Corrigendum-1 for modified clause
12	63	8.1	General Payment Terms:	V. Also, the payments for each quarter will be made only after the acceptance/verification of the invoice for that month. Monthly invoice should be submitted within 30 days from the end of each month. This shall also include all Supporting documents on the basis of which the invoice has been prepared.	Please modify the clause as: Also, the payments for each Month will be made only after the acceptance/verification of the invoice for that month. Monthly invoice should be submitted within 30 days from the end of each month. This shall also include all Supporting documents on the basis of which the invoice has been prepared.	Please refer Corrigendum-1 for modified clause
13	89	Section IV - Annexure A	Eligibility (Pre-qualification Criteria)	2. Bidder should have minimum annual turnover of Rs.350.00 crore / equivalent amount from Contact Center operations, during any two of the last three financial years (2021-22, 2022-23 & 2023-24). This must be the individual company turnover and not that of any group of companies.	We request bank to modify the clause as:- "Bidder should have minimum average annual turnover of **Rs.100 Crores** during the last three financial years that is 2021-22, 2022-23 and 2023-24 as per audited financial statements. This must be individual company and not of any group of companies"	No Change in RFP Clause.
14	89	Section IV - Annexure A	Eligibility (Pre-qualification Criteria)	3. The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 Crore in each of the last three years of operations, (2021-22, 2022-23 & 2023-24).	We request bank to modify the clause as:- "Bidder should have positive net worth in in each of the last three years of operations, (2021-22, 2022-23 & 2023-24).."	No Change in RFP Clause.
15	89	Section IV - Annexure A	Eligibility (Pre-qualification Criteria)	4. Bidders should have implemented the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore.	We request bank to revised the clause as : - "Bidders should have implemented the proposed contact center solution in at least one Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24)." The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore.	No Change in RFP Clause.
16	89	Section IV - Annexure A	Eligibility (Pre-qualification Criteria)	5. The Bidder should be presently operating Contact Center across multiple locations, with at least 2 of the locations having minimum 500 FTEs per Location.	Request bank to relax/ modify the clause as: The Bidder should be presently operating Contact Center across multiple locations, with at least 1 of the locations having minimum 350 FTEs per Location.	No Change in RFP Clause.
17	90	Section IV - Annexure A	Eligibility (Pre-qualification Criteria)	7. The Bidder must be possessing the following valid certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISO 22301 (Security), ISO 18295, ISMS Security standard SOC2 Compliance certifications, PCI DSS.	We request bank to revised the clause as " The Bidder/ OEM must be possessing the following valid ISO 27001:2015 / ISO 27001:2022, ISO 9001:2008/ ISO 9001:2015 (Quality), ISO 22301 (Security), ISO 18295, ISMS Security standard SOC2 Compliance certifications, PCI DSS certifications"	Please refer Corrigendum-1 for modified clause

18	90	Section IV - Annexure A	Eligibility (Pre-qualification Criteria)	11. The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years.	Request bank to modify the clause as : - "The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India."	No Change in RFP Clause.
19	114	Annexure D	Confidentiality / Non-Disclosure Agreement NON-DISCLOSURE AGREEMENT	On stamp paper as applicable at place of execution	Request bank to specify on the denomination of stamp paper to be used.	Stamp Paper of Rs.100
20	118	Annexure F	Pre-Contract Integrity Pact	On stamp paper as applicable at place of execution	Request bank to specify on the denomination of stamp paper to be used.	Stamp Paper of Rs.100
21	133	Annexure Q	EMD Format	On stamp paper as applicable at place of execution	Request bank to specify on the denomination of stamp paper to be used.	Stamp Paper of Rs.100
22	135	Annexure R	Format for Performance Bank Guarantee	ON A NON-JUDICIAL STAMP PAPER AS APPLICABLE	Request bank to specify on the denomination of stamp paper to be used.	Stamp Paper of Rs.100
23	18	2.1	Location	The bank's preference is to have 2 sites, the primary site in Delhi/ NCR and a second site will be decided as per Bank's discretion at a later stage	As mentioned in RFP the primary site is in Delhi/ NCR and we suggest for the secondary site to be in Mumbai / Navi Mumbai location?	No Change in RFP Clause.
24	19	2.2.3	Languages	i.The Bidder initially will render contact center services (across all audio enabled channels & written channels) in all languages available in 8th schedule of Indian Constitution, however Bank may go live with mentioned languages at Day 1: English, Hindi, Urdu, Konkani, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati. Bank may at its discretion add or delete any language as per business requirements.	We request bank to go live with atleast English & Hindi langauge on day 1. Rest other languages can be add on as per Banks business requirements.	All current services must be live on Day 1 (Bank is having 3 languages live i.e. English, Hindi & Punjabi)
25	General	General		General	Is consortium bidding allowed in this RFP?	No consortium bidding is allowed in this RFP
26	General	General		General	Is sub-contracting by the bidder allowed in this RFP?	No Change in RFP Clause.

27	89-90	Section 1V: Annexures	Annexure A: Eligibility	Clause no 7,8, 9, 10 and 11	Are these applicable for both the bidder and the OEMs? And if Sub-contracting is allowed, are these clauses applicable for sub-contractors as well?	No Change in RFP Clause.
28	24	2.2.4. C. C.1	Conversational bots	The Bidder should developed and deploy conversational bots (voice, chat) that can interact with customers 24x7 to guide them and address their issues/ concerns	Should the bot be multilingual or only English responsive	The bot should be multilingual as per Bank's requirement
29	25	2.2.4. C. C.2	Intent Recognition	The bidder should host an analytics-based engine that analyses customer conversation across all channels to understand the historical context of the customer	Historical context upto what period or how many years? If there is existing contact center setup available of the bank, should the historical data of that can be used?	Present call center is having no historical data, bidder will create new historical data for analytics-based engine.
30	25	2.2.4.D. D.2 (iii)	Dashboards & Info	The dashboard must have comprehensive drilldown functionality and views to identify and track specific metrics driving overall performance with reasonable accuracy.	Should this be on real time ?	Yes, this should be real time.
31	18	Section II	Scope of Work	The Bank is seeking to outsource its Contact center operations & Customer Relationship Management Solution by partnering with a bidder with a scalable business model that focuses on timely responsiveness, outreach, state-of-the-art customer service and a quality assurance methodology that results in increased customer satisfaction and a service to sales approach.	We request Punjab & Sind Bank to de-couple the RFP in parts as separate tenders for Contact Center Operations & Enterprise CRM.	No Change in RFP Clause.
32	41	2.8.B	Implementation Timeline	The project will be implemented in following phases within 32 weeks of issue of PO as shown in the table below with the timeline of the phases being: A. Phase 1: Week 1 to Week 12 (within 3 months of issue of PO) B. Phase 2: Week 13 to Week 20 (within 5 months of issue of PO) C. Phase 3: Week 21 to Week 32 (within 8 months of issue of PO) Below mentioned Phases include UAT period of 2 Weeks for each Phase.	We recommend below timelines. The project will be implemented in following phases within 52 weeks of issue of PO as shown in the table below with the timeline of the phases being: A. Phase 1: Week 1 to Week 24 (within 6 months of issue of PO) B. Phase 2: Week 25 to Week 36 (within 9 months of issue of PO) C. Phase 3: Week 37 to Week 52 (within 12 months of issue of PO) Below mentioned Phases include UAT period of 2 Weeks for each Phase.	No Change in RFP Clause.
33	51	5.1	Penalty on Implementation Timeline	More than 30 days 1 % of projected outflow for Projected 1st/Previous year More than 45 days 1.5 % of projected outflow for Projected 1st/Previous year More than 60 days 2% of projected outflow for Projected 1st/Previous year More than 90 days 3% of projected outflow for Projected 1st/Previous year	We recommend below clauses, More than 60 days 0.5% of Implementation Cost More than 95 days 1% of Implementation Cost More than 120 days 1.5% of Implementation Cost More than 180 days 2% of Implementation Cost	No Change in RFP Clause.
34	55	5.1	Hardware Delivery Penalty	For any delay in Hardware Delivery Bank will charge penalty for 1% of Hardware Bill for every 3 days delay.	For any delay in Hardware Delivery Bank will charge penalty for 1% of Hardware Bill for every 30 days delay.	Please refer Corrigendum-1 for modified clause

35	62	8	Payment Terms	Hardware	100% Payment of Hardware Bill At Delivery & Installation of complete hardware upon submission of Bill of material verification reports signed by bank upon submission of installation reports signed by Bank (certificate from external auditor)	No Change in RFP Clause.
36	62	8	Payment Terms	Implementation	1. 60% of Implementation Cost - On successful completion of Current State Assessment, Gap analysis (including data gap analysis) and Systems Requirement Specifications (SRS) Sign-off, completion of Customization, Configuration, Parameterization, Documentation and Sign-off (including of Bank's Models), on Completion of Interface Building / Documentation and Sign-off.	No Change in RFP Clause.
37	63	8	Payment Terms	Software	100% of License Cost for Annually Upfront (Subscription Based Licenses only)	No Change in RFP Clause.
38	71	6	Evaluation	A "Combined Score" will be arrived at, taking into account both marks scored through technical bid evaluation and the commercial quotes with a weightage of 70% for technical and 30% for commercials	We recommend that Punjab & Sind Bank should change evaluation as per below, with a weightage of 80% for technical and 20% for commercials	No Change in RFP Clause.
39	89	Section IV: Annexures	Eligibility Criteria	Bidders should have implemented the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore.	We recommend deletion of this Eligibility Criteria as we propose Punjab & Sind Bank to de-couple the RFP in parts as separate tenders for Contact Center Operations & Enterprise CRM.	No Change in RFP Clause.
40	89	Section IV: Annexures	Eligibility Criteria	The Bidder should be presently operating Contact Center across multiple locations, with at least 2 of the locations having minimum 500 FTEs per Location.	We recommend deletion of this Eligibility Criteria as we propose Punjab & Sind Bank to de-couple the RFP in parts as separate tenders for Contact Center Operations & Enterprise CRM.	No Change in RFP Clause.
41	89	Section IV: Annexures	Eligibility Criteria	The Bidder providing BPO / Contact Center services must be self/ authorized partner/ wholly owned subsidiary, providing BPO / Contact Center services, must have registered itself with Department of Telecommunications (DOT) or any other govt. agency.	We recommend deletion of this Eligibility Criteria as we propose Punjab & Sind Bank to de-couple the RFP in parts as separate tenders for Contact Center Operations & Enterprise CRM.	No Change in RFP Clause.
42	90	Section IV: Annexures	Eligibility Criteria	The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years.	We recommend below changes, The Bidder must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 1000 branches in India with atleast 3 years (wherein Banks having total business (asset and liability) for at least 2 lakh Crores INR.	No Change in RFP Clause.
43	90	Section IV: Annexures	Eligibility Criteria	Inclusion in Eligibility Criteria	We recommend below addition, The bidder should have Support centres in India. However, support centres at Delhi/ NCR/ Mumbai are desirable Escalation matrix also to be submitted.	No Change in RFP Clause.

44	90	Section IV: Annexures	Eligibility Criteria	Inclusion in Eligibility Criteria	We recommend below addition, The Proposed CRM product should appear in Gartner's Magic Quadrant or Forrester wave report	No Change in RFP Clause.
45	90	Section IV: Annexures	Eligibility Criteria	Inclusion in Eligibility Criteria	We recommend below addition, The OEM proposed Customer Relationship Management Solution as per scope of this RFP with Two Scheduled Commercial Bank in India having minimum 1000 branches in India with atleast 3 years.	No Change in RFP Clause.
46	97	Annexure B(I)	Technical Evaluation criterion	Annexure B(I): Bidder Profile Evaluation	We recommend Punjab & Sind Bank to re-aligning the Technical Evaluation criterion per the above made suggestions for deletions marked in Eligibility Criterias as we propose Punjab & Sind Bank to de-couple the RFP in parts as separate tenders for Contact Center Operations & Enterprise CRM.	No Change in RFP Clause.
47	97	Annexure B(I)	Technical Evaluation criterion	Annexure: B (II): Specification Evaluation B	We recommend Punjab & Sind Bank to re-aligning the Technical Evaluation criterion per the above made suggestions for deletions marked in Eligibility Criterias as we propose Punjab & Sind Bank to de-couple the RFP in parts as separate tenders for Contact Center Operations & Enterprise CRM.	No Change in RFP Clause.
48	97	Annexure B(I)	Technical Evaluation criterion	Annexure B(III): Bidder Presentations	We recommend Punjab & Sind Bank to re-aligning the Technical Evaluation criterion per the above made suggestions for deletions marked in Eligibility Criterias as we propose Punjab & Sind Bank to de-couple the RFP in parts as separate tenders for Contact Center Operations & Enterprise CRM.	No Change in RFP Clause.
49	97	Annexure B(I)	Technical Evaluation criterion	Annexure B(IV): Site Visit	We recommend Punjab & Sind Bank to re-aligning the Technical Evaluation criterion per the above made suggestions for deletions marked in Eligibility Criterias as we propose Punjab & Sind Bank to de-couple the RFP in parts as separate tenders for Contact Center Operations & Enterprise CRM.	No Change in RFP Clause.
50	108	Annexure C	Commercial Format	Bill of Material	We recommend Punjab & Sind Bank to re-aligning the Commercial Format per the above made suggestions for deletions marked in Eligibility Criterias as we propose Punjab & Sind Bank to de-couple the RFP in parts as separate tenders for Contact Center Operations & Enterprise CRM.	No Change in RFP Clause.

51	77	21	Limitation of Liability	Limitation of Liability i) Bidder's aggregate liability in connection with obligations undertaken as a part of the RFP regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value. II. Bidder's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of Bidder, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited. Bank shall not be held liable for and is absolved of any responsibility or claim / litigation arising out of the use of any thirdparty software or modules supplied by Bidder as part of procurement under the RFP. III. Under no circumstances BANK shall be liable to the selected Bidder for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if BANK has been advised of the possibility of such damages, such as, loss of revenue or anticipated profits or lost business. Subject to any law to the contrary, and to the maximum extent permitted by law neither parties shall be liable to other for any consequential/ incidental, or indirect damages arising out of this agreement.	Bidder requests the below mentioned modifications i) Bidder's aggregate liability in connection with obligations undertaken as a part of the RFP regardless of the form or nature of the action giving rise to such liability (whether in contract, tort ,_indemnity,_ or otherwise), shall be at actual and limited to the Total Contract Value. ii) Bidder's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of Bidder, its employees ~~and Subcontractors~~ or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited. ~~Bank shall not be held liable for and is absolved of any responsibility or claim / litigation arising out of the use of any thirdparty software or modules supplied by Bidder as part of procurement under the RFP~~. iii) Under no circumstances BANK shall be liable to the selected Bidder for _**direct,**_ indirect, incidental, consequential, special , or exemplary damages arising from termination of this Agreement, even if BANK has been advised of the possibility of such damages, such as, loss of revenue or anticipated profits or lost business. Subject to any law to the contrary, and to the maximum extent permitted by law neither parties shall be liable to other for any consequential/ incidental, ~~or~~ **,** indirect damages, _**Special, punitive damage, business interruption, lost business, lost profits, loss of revenue, lost goodwill**_ arising out of this agreement.	No Change in RFP Clause.
52	65	Section vii	Terms and conditions	The bidder shall hold the Bank, it's successors, assignees and administrators, saved , indemnified and harmless against any loss or liability, claims, actions or proceedings, if any, that may arise from whatsoever nature caused to the Bank through the action of its employees, agents, contractors, subcontractors etc. The bidder at their own cost, shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") saved and harmless from and against all third party claims of infringement of intellectual property rights including patent, trademark, copyright, trade-secret, or industrial design rights arising in relation to the performance of the services.	Bidder requests the below mentioned modifications. _~~The bidder shall hold the Bank, it's successors, assignees and administrators, saved , indemnified and harmless against any loss or liability, claims, actions or proceedings, if any, that may arise from whatsoever nature caused to the Bank through the action of its employees, agents, contractors, subcontractors etc~~_ . The bidder at their own cost, shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") saved and harmless from and against all third party claims of infringement of intellectual property rights including patent, trademark, copyright, trade-secret, or industrial design rights arising in relation to the performance of the services.	No Change in RFP Clause.
53	73	Clause 10	No Waiver of Bank Rights or Successful Bidder's Liability	Terms and Conditions Neither any sign-off, nor any payment by the Bank for acceptance of the whole or any part of the work, nor any extension of time, nor any possession taken by the Bank shall affect or prejudice the rights of Bank against the finally successful Bidder(s), or relieve the finally selected Bidder(s) of his obligations for the due performance of the contract, or be interpreted as approval of the work done, or create liability in the Bank to pay for alterations/ amendments/ variations, or discharge the liability of the successful Bidder(s) for the payment of damages whether due, ascertained, or certified or not or any sum against the payment of which he is bound to indemnify the Bank nor shall any such certificate nor the acceptance by him of any such amount paid on account or otherwise affect or prejudice the rights of the successful Bidder against Bank	Bidder requests to delete the below mentioned clause _~~Neither any sign-off, nor any payment by the Bank for acceptance of the whole or any part of the work, nor any extension of time, nor any possession taken by the Bank shall affect or prejudice the rights of Bank against the finally successful Bidder(s), or relieve the finally selected Bidder(s) of his obligations for the due performance of the contract, or be interpreted as approval of the work done, or create liability in the Bank to pay for alterations/ amendments/ variations, or discharge the liability of the successful Bidder(s) for the payment of damages whether due, ascertained, or certified or not or any sum against the payment of which he is bound to indemnify the Bank nor shall any such certificate nor the acceptance by him of any such amount paid on account or otherwise affect or prejudice the rights of the successful Bidder against Bank~~_	No Change in RFP Clause.

| 54 | 84 | 40 (i), 40 (ii) and 40 (iii) | Applicable Law & Jurisdiction | Applicable Law and Jurisdiction.

40 (i) The bidder shall undertake to observe, adhere to, abide by, comply with all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this RFP and shall indemnify, keep indemnified, hold RFP for Selection of Service Provider for Management, Maintenance & Operations of Contact Center and Customer Relationship Management Solution (CRM) harmless, defend and protect the Bank and its employees / officers / staff / personnel / presentatives / agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.
40 (ii) Compliance in obtaining provals/permissions/licenses: The bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation / Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees / officers / staff / personnel / representatives/ agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Bank will give notice of any such claim or demand of liability within reasonable time to the bidder.
40 (iii) This indemnification is one of the legal remedies available to the Bank. The bidder is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities. | Bidder requests the below mentioned modifications.
40 (i) The bidder shall undertake to observe, adhere to, abide by, comply with all laws in force or as are or as made applicable in future, _only which are_ pertaining to ~~or~~ _and_ applicable to them, their business, their employees or their obligations towards them ~~and all purposes of this RFP~~ _(only to the extent applicable to the bidder)_ and shall indemnify, keep indemnified, hold RFP for Selection of Service Provider for Management, Maintenance & Operations of Contact Center and Customer Relationship Management Solution (CRM) harmless, defend and protect the Bank and its employees / officers / staff / personnel / representatives / agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above _and all other statutory obligations arising there from_ _(only to the extent applicable to the bidder's IT Business)_
40 (ii)   Compliance in obtaining approvals/permissions/licenses: The bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, ~~etc.,~~ as may be necessary or required for any of the purposes of this project _(only to the extent applicable to the bidder's IT Business)_ or _ for the conduct of their own business under any applicable Law, Government Regulation / Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees / officers / staff / personnel / epresentatives/ agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from _(only to the extent applicable to the bidder's IT Business)_ and the Bank will give notice of any such claim or demand of liability within reasonable time to the bidder.
40 (iii) This indemnification is one of the legal remedies available to the Bank. The bidder is not absolved from its responsibility of complying with the statutory obligations as specified above. ~~Indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory thorities.~~ _Indemnity would be limited to court; tribunal or arbitrator awarded damages and the Bidder shall not indemnify the Bank for: (i) Any loss of profits, revenue, contracts, or anticipated savings or; (ii) Any consequential or indirect loss or damage however caused._ | No Change in RFP Clause. |

| 55 | 86 | 44 (i) and 44 (ii) | Indemnity | Indemnity

44 (i)The Bidder agrees fully and effectually to indemnify, defend and hold harmless the Bank and its officers, directors, employees, representatives, agents, and assigns ("Indemnified") at its own expenses against the Losses including loss / injury to the image/ reputation suffered or incurred by the Bank as a direct result of any negligent or fraudulent act or omission by it and its employees / agents, in breach of any of its obligations contained or referred to in this RFP or proposed Agreement.

44 (ii) In addition, the Bidder hereby also agrees to indemnify and hold harmless the Bank against the Losses claimed, made or incurred against the Bank arising out of or in connection with the performance or discharge of Bidder's obligations and duties under this proposed Agreement or in respect of any Losses sustained or suffered by any third party, otherwise than by the Bank's gross negligence or willful misconduct. The Bidder understands, acknowledges and agrees that this provision is the essence of the contract and, consequently, Bidder desires to provide the Bank (being indemnified) with specific contractual assurance of each Indemnifier's rights to full indemnification against any proceedings. | Bidder requests the below mentioned modifications.

44 (i)The Bidder agrees fully and effectually to indemnify, defend and hold harmless the Bank and its officers, directors, employees, representatives, agents, and assigns ("Indemnified") at its own expenses against the Losses ~~including loss / injury to the image/ reputation~~ suffered or incurred by the Bank as a direct result of any **_Grossly_** negligent or fraudulent act or omission by it and its employees / agents, ~~in breach of any of its obligations contained or referred to in this RFP or proposed Agreement.~~
~~44 (ii) In addition, the Bidder hereby also agrees to indemnify and hold harmless the Bank against the Losses claimed, made or incurred against the Bank arising out of or in connection with the performance or discharge of Bidder's obligations and duties under this proposed Agreement or in respect of any Losses sustained or suffered by any third party, otherwise than by the Bank's gross negligence or willful misconduct. The Bidder understands, acknowledges and agrees that this provision is the essence of the contract and, consequently, Bidder desires to provide the Bank (being indemnified) with specific contractual assurance of each Indemnifier's rights to full indemnification against any proceedings.~~
Each Party has a duty to mitigate the damages and any amounts payable under an indemnity that would otherwise be recoverable from the other Party pursuant to the Agreement by taking appropriate and commercially reasonable actions to reduce or limit the amount of such damages or amounts. | No Change in RFP Clause. |
| 56 | 87 | 48 | Vicarious Liability | Vicarious Liability
…........The selected bidder shall agree to hold the Bank, its employees, successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the Bank through the action of selected Bidder's employees, agents, contractors, sub-contractors, etc. | Bidder requests the below mentioned modifications

…........The selected bidder shall agree to hold the Bank, its employees, successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, **_~~whatsoever nature that may arise or~~_** caused to the Bank through the **_~~action~~_** **_Gross Negigence_** of selected Bidder's employees, agents, contractors, sub-contractors, **_~~etc.~~_** | No Change in RFP Clause. |

| 57 | 82 | 33 | Cancellation of contract and compensation | Cancellation of contract and compensation

The Bank reserves the right to cancel the contract of successful bidder in cases;
I. The selected Bidder commits a breach of any of the terms and conditions of the RFP/SLA.
II. The selected Bidder becomes insolvent or goes into liquidation voluntarily or otherwise.
III. If the selected Bidder fails to complete the due performance of the contract in accordance with the agreed
terms and conditions.
IV. An attachment is levied or continues to be levied for a period of 7 days upon effects of the tender.
V. The Bank would, however, provide 30 days' notice to rectify any breach/ unsatisfactory progress. The Bank
can also invoke Performance Bank Guarantee under the above circumstances. In addition, any other lapse,
which may come to the notice of the Bank at a later date, shall also be informed to the company, as a reason
for invocation of PBG. | Bidder requests the below mentioned modifications

The Bank reserves the right to cancel the contract of successful bidder ***by providing 30 days cure period to Bidder to rectify the breach,*** in cases;
I. The selected Bidder commits a ***material*** breach of any of the terms and conditions of the RFP/SLA.
II. The selected Bidder becomes insolvent or goes into liquidation voluntarily or otherwise.
III. If the selected Bidder ***materially*** fails to complete the due performance of the contract in accordance with the agreed
terms and conditions.
IV. An attachment is levied or continues to be levied for a period of 7 days upon effects of the tender.
V. The Bank would, however, provide 30 days' notice to rectify any breach/ unsatisfactory progress. The Bank
can also invoke Performance Bank Guarantee under the above circumstances ***by providing 30 days cure period to rectify the breach(s) for which PBG invacation is sought*** . ~~*In addition, any other lapse, which may come to the notice of the Bank at a later date, shall also be informed to the company, as a reason for invocation of PBG.*~~ | No Change in RFP Clause. |
| 58 | 82 | 29 | Patent Rights/Intellectual Property Rights | No Background IP clause in the RFP | The Bidder requests the addition of the below clauses for the protection of Background, foreground IP of Customer, Bidder and their third party IP.

(a) All pre-existing "Intellectual Property Rights (means all materials, copyrights, patents, trademarks, know-how, methodologies, processes, techniques, tools, forms, templates, software, inventions, discoveries, service marks, design rights, trade secrets (whether registered or unregistered) and all other similar intellectual proprietary rights) shall belong to a Party or third party that owned such rights prior to this Agreement. All modifications, enhancements and derivative works on such pre-existing "Intellectual Property Rights" shall belong to that Party or third party that owned such pre-existing Intellectual Property Rights prior to this Agreement.
(b) All IP developed, or created, or customized by Bidder, its affiliates and subcontractors, in connection with the agreement/RFP, including deliverables developed for the Customer and/or jointly with Customer shall be owned by Bidder except "Pre-Existing IP" of Customer. Bidder grants to Customer a limited, non-exclusive, non-transferable, worldwide, royalty free license to use such IPs solely for Customer's internal business purposes during the term of the contract.
(c) Any third-party IP(s) or product(s) will be provided in accordance with respective third party's terms and conditions. Any warranties and indemnities in respect of third party proprietary software or IP or product incorporated in Services are limited to those provided in the applicable third party's terms and conditions. | No Change in RFP Clause. |

59	17	15	Acceptance of Terms	Acceptance of Terms A Bidder, by submitting the Bid/Proposal in response to this RFP, shall be deemed to have accepted all the terms and conditions of this document.	Bidder requests the below mentioned modifications. A Bidder, by submitting the Bid/Proposal in response to this RFP, shall be deemed to have accepted all the terms and conditions of this document *subject to the response submitted.*	No Change in RFP Clause.
60	73	9 (i)	Powers to Vary or Omit Work	Powers to vary or omit work No alterations, amendments, omissions, additions, suspensions or variations of the work (hereinafter referred to as variation) under the contract shall be made by the successful Bidder except as directed in writing by Bank. The Bank shall have full powers, subject to the provision herein after contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents.	Bidder requests the below mentioned modifications ***No*** *any* alterations, amendments, omissions, additions, suspensions or variations of the work (hereinafter referred to as variation) under the contract shall be made by the successful Bidder or Bank *through a change request* ~~except as directed in writing by Bank.~~ *Either party has a right to raise a change request during the term of the contract* ~~The Bank shall have full powers, subject to the provision herein after contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents.~~	No Change in RFP Clause.
61	75	16	Right to Audit	Right to Audit Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Bidder. The Bank shall be given access to all books, records, and information relevant to the outsourced activity available with the Bidder. Further, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank. Bidder shall provide the bank with the right to conduct audits on the Bidder whether by its internal or external auditors, or by external specialists appointed to act on its behalf and to obtain copies of any audit or review reports and findings made on the Bidder in conjunction with the services performed for the bank	Bidder requests the below mentioned modifications Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Bidder. The Bank shall be given access to all books, records, and information relevant to the outsourced activity available with the Bidder. Further, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank. *However all such Audits will be limited solely to computing environments dedicated to Bank. Bak has no right to audit any information relating to Bidder's costs or profits in performing Services, records or minutes of internal management meetings of Bidder, Confidential Information relating to Bidder's employees, suppliers, or customers, information subject to legal professional privilege, or information not directly related to the performance of the relevant Services.* Bidder shall provide the bank with the right to conduct audits on the Bidder whether by its internal or external auditors, or by external specialists appointed to act on its behalf and to obtain copies of any audit or review reports and findings made on the Bidder in conjunction with the services performed for the bank *subject to the above clause.*	No Change in RFP Clause.

62	76	19	Validity of Agreement/Contract	Validity of a Agreement/Contract. II. During transition of services to a new bidder, the Bidder will ensure there is a smooth transition of services while onboarding the new bidder. The bidder shall provide the necessary information and support to the new bidder and the Bank staff for operating the contract center at no additional cost. III. The bidder will have to agree to the transition plan as devised and finalized by the Bank including a parallel run period of the Bank's choice.	Bidder requests the below mentioned modifications II. During transition of services to a new bidder, the Bidder will ensure there is a smooth transition of services while onboarding the new bidder. The bidder shall provide the necessary information and support to the new bidder and the Bank staff for operating the contract center ~~at no additional cost~~ **as per mutuallly agreed costs between the parties** . *I*II. The bidder will have to agree to the transition plan as devised and finalized **by the parties** ~~Bank including a parallel run period of the Bank's choice.~~	No Change in RFP Clause.
63	78	23 (iii)	Delay in Bidders Performance	Any delay in performing the obligation/ defect in performance by the Bidder may result in imposition of penalty, liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract (as laid down elsewhere in this RFP document).	Bidder requests to delete the below mentioned clause Any delay in performing the obligation/ defect in performance by the Bidder may result in imposition of penalty, liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract (as laid down elsewhere in this RFP document) **by providing 30 days cure period to rectify the breach for which Performance Bank Guarantee is invoked.**	No Change in RFP Clause.
64	129	Annexure N	Conformity Letter	Conformity Letter The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us	Bidder requests to delete the below mentioned clause. ~~The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either~~ ~~in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision~~ ~~not to accept any such extraneous conditions and deviations will be final and binding on us~~	No Change in RFP Clause.
65	56	5.12	**Overall Penalty**	**Overall Penalty:** The overall penalty for SLA shall be levied up to a maximum of 10% of monthly bill amount. However, if the maximum penalty limit is reached continuously for 4 monthly billing cycles in a row in a financial year, then the cap may be reviewed by the Bank and higher penalty of up to 15% may be charged. 5.1 Penalty for delayed implementation: 5.3 System Availability 5.4 Call Queue Waiting Time 5.5 Call abandonment rate (on ACD) 5.6 Call completion in IVR 5.7 Call quality score 5.8 Customer Satisfaction score 5.9 First Call Resolution 5.10 Hardware Delivery Penalty: 5.11 CRM Uptime Penalty:	The Bidder requested the below amendments to the Overall penalty clause: **5.12 Overall Penalty:** The overall penalty for SLA shall be levied up to a maximum of **5%** ~~10% of monthly bill amount~~. ~~However, if the maximum penalty limit is reached continuously for 4 monthly billing cycles in a row in a financial year, then the cap may be reviewed by the Bank and higher penalty of up to 15% may be charged.~~ - Maximum aggregate penalty for all kinds of penalty including Liquidated Damages, SLA Penalty, or any other penalties under the contract shall not exceed **5% of Annual contract value.**	No Change in RFP Clause.

66	62	8 (I)	**Payment Terms** **Table- E: Cost of Hardware for CRM and Contact Center operations (one time)**	(I) Payment Terms for Hardware, other Infrastructure components and Operating Systems(Table E of TCO): **DC** - **50%** - After Delivery of complete hardware upon submission of Bill of material verification reports signed by bank - **30%** - After installation of complete hardware including SCD upon submission of installation reports signed by Bank (certificate from external auditor) - **20%** - On Application Go-live (Phase 3) **DR** - **50%** - After Delivery of complete hardware upon submission of Bill of material verification reports signed by bank - **30%** - After installation of complete hardware including SCD upon submission of installation reports signed by Bank (certificate from external auditor) - **10%** - On Application Go-live (Phase 3) - **10%** - Successful DR sign off (3 months after implementation) Delivery of Hardware must be done within 8 weeks from issue of PO. If any delay is observed penalty of 1% for each weeks delay will be levied on total TCO of Hardware.	The bidder would like to propose the below payment terms for Hardware, other Infrastructure components and Operating Systems(Table E of TCO):- (I) Payment Terms for Hardware, other Infrastructure components and Operating Systems(Table E of TCO): '-**100%** of the Hardware cost at DC & DR location excluding taxes to be paid at the time of delivery of hardware ~~Delivery of Hardware must be done within 8 weeks from issue of PO. If any delay is observed penalty of 1% for each weeks delay will be levied on total TCO of Hardware.~~ **Penalties for delay are separately covered in the Penalty clause (5 Service Level Agreement, Penalties and Rewards on Page - 56)**	No Change in RFP Clause.
67	62	8(II)	**Payment Terms (Implementation Cost)** **Table–B: - One-time setup and implementation cost of CRM**	(II) Payment Terms for Contact Center and CRM Solution (one time implementation cost- Table B of TCO): - **30%** - On successful completion of Current State Assessment, Gap analysis (including data gap analysis) and Systems Requirement Specifications (SRS) Sign-off, completion of Customization, Configuration, Parameterization, Documentation and Sign-off (including of Bank's Models), on Completion of Interface Building / Documentation and Sign-off. - **20%** - Phase 1, end to end UAT, Documentation and Sign-off. - **20%** - Phase 2, end to end UAT, Documentation and Sign-off. - **30%** - Phase 3, end to end UAT, Documentation and Sign-off.	The bidder would like to propose the below payment terms for Contact Center and CRM Solution (one time implementation cost- Table B of TCO): - **30%** on PO issuance - **30%** - On successful completion of Current State Assessment, Gap analysis (including data gap analysis) and Systems Requirement Specifications (SRS) Sign-off, completion of Customization, Configuration, Parameterization, documentation and Sign-off (including of Bank's Models), on Completion of Interface Building / Documentation and Sign-off. - **20%** - Phase 1, end to end UAT, Documentation and Sign-off. - **10%** - Phase 2, end to end UAT, Documentation and Sign-off. - **10%** - Phase 3, end to end UAT, Documentation and Sign-off.	No Change in RFP Clause.

68	63	8(III)	**Payment Terms (License Cost)** **Table-C: - Cost for Application Software CRM Module on user License on OPEX Model**	(III) Payment Terms for CRM Licenses (Opex Model Table – C of TCO): - **50%** Integrated CRM (Lead Management, Campaign Management & Single Ticketing System Grievance Redressal Mechanism) on go live of module - **20%** Integrated CRM (Customer 360 Degree) on go live of module - **30%** Integrated CRM (Knowledge Management System) on go live of module	The bidder would like to propose the below payment terms for CRM Licenses (Opex Model Table – C of TCO): **100%** Yearly in advance for Subscription based licenses **100%** of the License cost to be paid at the time of delivery of licenses for perpetual licenses.	No Change in RFP Clause.
69		Table F	**Payment Terms** **Table- F: Cost of AMC for Hardware for CRM Operations:**	Payment term Missing for AMC	Yearly in Advance	No Change in RFP Clause.
70	108	Annexure C	**Commercial Format Bill of Material** **Table – A: - Cost of the FTEs**	Bidder to quote FTE cost for all five years in the commercials, Bank will not bear any cost of inflation separately. Bank will pay FTE cost on monthly basis as per monthly invoice post evaluation by Bank.	The bidder request a placeholder for FTE costs year on year separately in the commercial template. Payment to be made **quarterly in advance.** **Also the bidder understands that it is fixed price bid, the resources mentioned is the minimum commit from the bank, any changes to it shall be governed through the change management process.** ~~Bidder to quote FTE cost for all five years in the commercials, Bank will not bear any cost of inflation separately. Bank will pay FTE cost on monthly basis as per monthly invoice post evaluation by Bank.~~	No Change in RFP Clause.
71	109	Table-D	**Cost for any additional requirements/ additional customization/ enhancement for CRM**	Payment term missing in RFP	100% payment on completion of customization/enhancement for CRM	Payment for any CR will be made only after Go-live sign off from Bank.
72	63	8.1	**General Payment Terms**	**I.** The selected Bidder must accept all the payment terms mentioned in the RFP and subsequent SLA. The commercial bid submitted by the bidder must be in conformity with the payment terms. Any deviation from the proposed payment terms would not be accepted.	Bidder would like to propose deviations to certain payment terms as they are not in conformity with bidders internal financial policies. Hence we request to kindly delete this clause and allow us to propose the deviations	No Change in RFP Clause.
73	63	8.1	**General Payment Terms**	**IV.** All payments will be done quarterly to the selected bidder.	**Requests for Deletion of this clause**	Please refer Corrigendum-1 for modified clause

74	63	8.1	General Payment Terms	**V.** Also, the payments for each quarter will be made only after the acceptance/verification of the invoice for that month. Monthly invoice should be submitted within 30 days from the end of each month. This shall also include all Supporting documents on the basis of which the invoice has been prepared.	V. Also, the payments for each ~~quarter~~ **Month** will be made only after the acceptance/verification of the invoice for that month. Monthly invoice should be submitted within 30 days from the end of each month. This shall also include all Supporting documents on the basis of which the invoice has been prepared.	Please refer Corrigendum-1 for modified clause
75	63	8.1	General Payment Terms	**VII.** The Bank shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within thirty (30) Working Days after its receipt unless otherwise mutually agreed in writing, provided that such invoice is dated after such Fees have become due and payable under this RFP and subsequent agreement.	The bidder would like to rephrase the below clause as:- VII. The Bank shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within thirty (30) ~~Working~~ Days ~~after its receipt~~ from the date of invoice, unless otherwise mutually agreed in writing, provided that such invoice is dated after such Fees have become due and payable under this RFP and subsequent agreement. **Additionally, Bidder proposes right to charge interest @1% per month for delay in payment of undisputed invoice beyond 15 days from due date and right to terminate/suspend services in the event of non-payment of undisputed invoice beyond 30 days from due date of payment**	No Change in RFP Clause.
76	63	8.1	General Payment Terms	**VIII.** Any objection / dispute to the amounts invoiced in the bill shall be raised by the Bank within reasonable time from the date of receipt of the invoice. Upon settlement of disputes with respect to any disputed invoice(s), the Bank will make payment within thirty (30) Working Days of the settlement of such disputes.	The bidder would like to rephrase the below clause as:- VIII. Any objection / dispute to the amounts invoiced in the bill shall be raised by the Bank **within 7 working days from the date of invoice** ~~reasonable time~~ from the date of receipt of the invoice. Upon settlement of disputes with respect to any disputed invoice(s), the Bank will make payment within thirty (30) Working Days of the settlement of such disputes.	No Change in RFP Clause.
77	66	3	Performance Bank Guarantee	I. The Bank will require the Bidder to provide a Performance Bank Guarantee (PBG) as per Annexure-R, from a Scheduled Commercial Bank other than Punjab & Sind Bank, for a sum equivalent to 5% of Total Cost of Ownership, to remain valid during the entire contract period plus 12 months. In case the above sum is found to be short of 50% of average billing during the previous six months, the Bidder shall enhance the amount sufficiently to meet such shortages. The format of PBG is as required by the Bank. The said guarantee shall be furnished by the Bidder within 15 days of the date of receipt of letter inter-alia informing awarding of Contract or 7 days from the date of proposed Agreement, whichever is earlier. II. If the performance guarantee is not as per Annexure-R of RFP submitted to the Bank within the period mentioned hereinabove, Bank reserves the right to cancel the Contract. In case of due extension of the Contract, the validity period of the Performance Bank Guarantee should be got extended by the Bidder. The performance guarantee would be returned to the Bidder after the expiry or termination of the Contract, within a period of 12 months.	The bidder would like to rephrase the below clause as:- I. The Bank will require the Bidder to provide a Performance Bank Guarantee (PBG) as per Annexure-R, from a Scheduled Commercial Bank other than Punjab & Sind Bank, for a sum equivalent to **5% of** ~~Total Cost of Ownership~~ **Annual Contract Value to be renewed annually on the subsequent years annual contract value**, ~~to remain valid during the entire contract period plus 12 months. In case the above sum is found to be short of 50% of average billing during the previous six months, the Bidder shall enhance the amount sufficiently to meet such shortages. The format of PBG is as required by the Bank. The said guarantee shall be furnished by the Bidder within 15 days of the date of receipt of letter inter-alia informing awarding of Contract or 7 days from the date of proposed Agreement, whichever is earlier.~~ II. ~~If the performance guarantee is not as per Annexure-R of RFP submitted to the Bank within the period mentioned hereinabove, Bank reserves the right to cancel the Contract.~~ In case of due extension of the Contract, the validity period of the Performance Bank Guarantee should be got extended by the Bidder. The performance guarantee would be returned to the Bidder after the expiry or termination of the Contract, ~~within a period of 12 months~~. PBG can be invoked only in case of material breach directly attributable to the bidder and **a cure period of 30 days** is given to rectify the default for which the PBG is sought to be invoked	No Change in RFP Clause.

78	80	30	Section III: Terms and Conditions Liquidated Damages	If the Bidder fails to deliver and perform any or all the services within the stipulated time schedule as specified in this RFP/ Contract, the Bank may, without prejudice to its other remedies under the Contract, and unless otherwise extension of time is agreed upon without the application of Liquidated Damages, deduct from the amount payable, as liquidated damages. Once the maximum deduction is reached, the Bank may consider termination of the Contract. The Penalty and Liquidated Damages as mentioned in this RFP shall be independent to each other and will be levied separately or jointly as the case may be as per discretion of the Bank.	The bidder requests deletion of this clause as it is a duplication in RFP against Clause 49 Liquidated Damages.	No Change in RFP Clause.
79	82	33	Section III: Terms and Conditions Cancellation of contract and compensation	The Bank reserves the right to cancel the contract of successful bidder in cases: V. The Bank would, however, **provide 30 days' notice to rectify any breach**/ unsatisfactory progress. The Bank can also invoke Performance Bank Guarantee under the above circumstances. In addition, any other lapse, which may come to the notice of the Bank at a later date, shall also be informed to the company, as a reason for invocation of PBG.	The bidder would like to rephrase the below clause as:- The Bank reserves the right to cancel the contract of successful bidder in cases: V. The Bank would, however, provide 30 days' notice to rectify any breach/ unsatisfactory progress. The Bank can also invoke Performance Bank Guarantee ~~under the above circumstances~~ **only in case of material breach directly attributable to the bidder**. ~~In addition, any other lapse, which may come to the notice of the Bank at a later date, shall also be informed to the company, as a reason for invocation of PBG.~~	No Change in RFP Clause.
80	82	34	Section III: Terms and Conditions Termination for Default	The Bank, without prejudice to any other remedy for breach of Contract, by a written notice of not less than 60 (ninety) days sent to the Bidder, may terminate the Contract in whole or in part: i. In the event the Bank terminates the Contract in whole or in part for the breaches attributable to the Bidder, the Bank may procure, upon such terms and in such manner as it deems appropriate, Services similar to those undelivered, and the Bidder shall be liable to the Bank for any increase in cost for such similar Services. However, the Bidder shall continue performance of the Contract to the extent not terminated. v. In the event of failure of the Bidder to render the Services or in the event of termination of agreement or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangement for getting the Services contracted with another Bidder. In such case, the Bank shall give prior notice to the existing Bidder. The existing Bidder shall continue to provide services as per the terms of contract until a 'New Bidder' completely takes over the work. During the transition phase, the existing Bidder shall render all reasonable assistance to the new Bidder within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services. If existing Bidder commits a breach of this obligation, they shall be liable for paying a penalty on demand to the Bank, which may be settled from the payment of invoices or by invocation of Performance Bank Guarantee.	The bidder would like to rephrase the below clause as:- The Bank, without prejudice to any other remedy for breach of Contract, by a written notice of not less than **90** ~~60~~ **(ninety)** days including **a cure period of 30 days to rectify the default**, sent to the Bidder , may terminate the Contract in whole or in part: i. In the event the Bank terminates the Contract in whole or in part for the breaches attributable to the Bidder, the Bank may procure, upon such terms and in such manner as it deems appropriate, Services similar to those undelivered, and the Bidder shall be liable to the Bank for any increase in cost for such similar Services **capped to 10% of the incremental cost of such undelivered ordered hardware, License, services and FM resources quoted by the bidder**. However, the Bidder shall continue performance of the Contract to the extent not terminated. v. In the event of failure of the Bidder to render the Services or in the event of termination of agreement or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangement for getting the Services contracted with another Bidder. In such case, the Bank shall give prior notice of **90 days** to the existing Bidder **and a cure period of 30 days to rectify the default, the PBG is sought to be invoked**. The existing Bidder shall continue to provide services as per the terms of contract until a 'New Bidder' completely takes over the work. During the transition phase, the existing Bidder shall render all reasonable assistance to the new Bidder within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services. ~~If existing Bidder commits a breach of this obligation, they shall be liable for paying a penalty on demand to the Bank, which may be settled from the payment of invoices or by invocation of Performance Bank Guarantee.~~ **In the event of termination, Bank shall make payment to the bidder for all services rendered and all costs incurred by the bidder till the date of termination including Implementation, Hardware, Software, AMC and ATS.**	No Change in RFP Clause.

81	84	37	Section III: Terms and Conditions Termination for Convenience	The Bank, by written notice of not less than 60 (ninety) days sent to the Bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Bidder under the Contract is terminated, and the date upon which such termination becomes effective.	Bidder request for below terms / modification : The Bank, by written notice of not less than **90** 60 **(ninety)** days sent to the Bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Bidder under the Contract is terminated, and the date upon which such termination becomes effective. **- Bidder proposes mutual right of termination for convenience by providing 90 days written notice** **- In addition to undisputed fees outstanding till date of termination, Bank shall also pay bidder reasonable termination charges taking into account reasonable shutdown costs, including termination costs of third party contracts, training costs, employee costs, AMC/ATS for which bidder has made payment to OEM.**	No Change in RFP Clause.
82	88	49	Section III: Terms and Conditions Liquidated Damages	The liquidated damages will be an estimate of the loss or damage that the bank may have suffered due to delay in performance of the obligations (under the terms and conditions of the contract) by the selected vendor shall be liable to pay the Bank as liquidated damages at the rate of 1% per week of the total contract value for delay in completion of each phase with maximum limit of 10% of contract value. Without any prejudice to the Bank's other rights under the law, the Bank shall recover the liquidate damages, if any, accruing to the Bank, as above, from any amount payable to the selected vendor either as per the Contract, executed between the Bank and the vendor pursuant hereto or under any other Agreement/Contract, the Bank may have executed/shall be executing with the vendor.	Bidder request for below terms / modification : The liquidated damages will be an estimate of the loss or damage that the bank may have suffered due to delay in performance of the obligations (under the terms and conditions of the contract) by the selected vendor shall be liable to pay the Bank as liquidated damages at the rate of 1% **0.5% per week of the total contract value for delay in completion of each phase** of the price of the undelivered portion / non-installed hardware or service of the order value per week will be charged for each week's or part thereof of delay in the specified delivery/installation of services / hardware schedule subject to a maximum of 5% of the value of relevant delayed deliverables with maximum limit of 10% of contract value. Without any prejudice to the Bank's other rights under the law, the Bank shall recover the liquidate damages, if any, accruing to the Bank, as above, from any amount payable to the selected vendor either as per the Contract, executed between the Bank and the vendor pursuant hereto or under any other Agreement/Contract, the Bank may have executed/shall be executing with the vendor.	No Change in RFP Clause.
83	89	Annexure A, 2	Eligibility (Pre-qualification Criteria)	Bidder should have minimum annual turnover of Rs. 350.00 crore/ equivalent amount from Contact Center operations, during any two of the last three financial years (2021-22, 2022-23 & 2023-24). This must be the individual company turnover and not that of any group of companies.	We humbly request PSB to change the minimum annual turnover to '100 crore' and please remove the part of the clause 'equivalent amount from Contact Center operations' in line with GoI norms for turnover criteria.	No Change in RFP Clause.
84	97	Annexure B(I), 1	Bidder Profile Evaluation	Bidder should have minimum annual turnover of Rs. 350.00 crore/equivalent amount from Contact Center operations, during any two of the last three financial years (2021-22, 2022-23 & 2023-2). This must be the individual company turnover and not that of any group of companies. i)Turn over 350-500 crore = 2 marks ii)Above 500 crore = 4 marks	We humbly request PSB to change the clause to: i)Turn over 50-100 crore = 2 marks ii)Above 100 crore = 4 marks	No Change in RFP Clause.
85	89	Annexure A, 2	Eligibility (Pre-qualification Criteria)	The Bidder must be possessing the following valid certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISO 22301 (Security), ISO 18295, ISMS Security standard SOC2 Compliance certifications, PCI DSS.	We humbly request PSB to remove 'ISO 18295' and consider ISO 9001:2015 (QMS) for Contact centre certification.	No Change in RFP Clause.

86	89	Annexure A, 3	Eligibility (Pre-qualification Criteria)	The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 Crore in each of the last three years of operations, (2021-22, 2022-23 & 2023-24).	We humbly request PSB to change the value to '5 crore'	No Change in RFP Clause.
87		General	General	NA	We propose PSB to consider MEITY Cloud based solution in lieu of the required on-premise solution	No Change in RFP Clause.
88		General	General	NA	We request PSB to consider a database other than Oracle, for example the enterprise version of any other database	Please refer RFP for details.
89	19	2.2.2 Services	Services	The successful bidder will provide outbound and inbound call services, including marketing, digital assistance, and collections.	Request more information on the specific CRM use case required to manage outbound call campaigns and marketing workflows.	Calling customers for marketting new scheme and products as per Bank's requirements.
90	21	2.2.4	Capabilities	The bidder must support customer segmentation and design different workflows based on customer categories.	Request Bank to provide a use case for segmentation. For example, on which parameters should it be done?	Customer segmentation would be based on the data and profile of the customer as per CBS. Bidder has to integrate CRM with Bank's CBS. Exact parameter and logic would be shared with the successful bidder
91	25	2.2.4 (C)	AI & ML Analytics Powered Decisioning	Conversational bots must be developed and integrated with all digital channels, and support Level-I and Level-II communications.	Please mention which are the digital channels that needs to be integrated as well as does the bidder needs to provide a separate chatbot or needs to integrate with banks existing chatbot.	Bank is presently not having Chatbot solution and Bidder has to bring ChatBot Solution which will be extended to different channels of the Bank.
92	98	B.4	Annexure: B (II): Specification Evaluation B	Should support complete integration with CRM and other applications as desired by the bank.	Request Bank to clarify the list of applications that needs to be integrated with the CRM?	Please refer RFP for details.
93	99	D.14	Annexure: B (II): Specification Evaluation B	Should allow customer requests to be routed to other channels (call, video, co-browsing).	Confirm if the CRM must handle channel-switching or if an external system will manage these transitions.	CRM must be capable of handeling the same as well as support Contact Center solution for complete channel switching.
94	100	G.23	Annexure: B (II): Specification Evaluation B	Should be able to define logic for service menus to serve customers over WhatsApp channel.	Is a WhatsApp bot required in this case?.	Bank is already having Whats App bot, however servicing and AI powered reply will be part of Scope of this RFP.

95	100	I.28	Annexure: B (II): Specification Evaluation B	Should help resolve customer queries, track mentions across social media platforms.	Which social media platforms should be considered here?	All Social Media platforms such asTwitter, linkedin, Facebook, Whats App, Youtube, Instagram, Google play services, Iphone App Store etc.
96	104	W.80	Annexure: B (II): Specification Evaluation B	Should seamlessly integrate all capabilities with Bank's applications, channels, servers, switches, data warehouse, CRM.	Request details on the scope of integration with systems such as core banking and external channels.	Please refer RFP for details.
97	99	D 14	Annexure: B (II): Specification Evaluation B	Chatbot	Can you provide the specific integration requirements for the chatbot with the bank's existing or planned applications and websites?	Bidder has to bring ChatBot Solution which will be extended to different channels of the Bank.
98	99	D 15	Annexure: B (II): Specification Evaluation B	Chatbot	Is there a preferred Natural Language Processing (NLP) engine or technology stack for the AI capabilities of the chatbot?	No such NLP engine or technology is currently avilable in the Bank.Bidder is expected to provide the same.
99	100	I	Annexure: B (II): Specification Evaluation B	Social Media	What social media platforms are currently in use, and are there plans to add new platforms during the contract period?	Bank is using Twitter, linkedin, Facebook, Whats App, Youtube, Instagram,Google play services however Bank may add or delete any social media handels as per Bank's requirement.
100	100	K	Annexure: B (II): Specification Evaluation B	Sentiment Analytics	Are there any predefined metrics or KPIs that the sentiment analytics engine should adhere to?	This is a new functionality to Bank, hence bidder should bring industry standard predefined metrics which will be further developed as per Bank's requirement.
101	104	W	Annexure: B (II): Specification Evaluation B	Integration	Are there any preferred integration methods (e.g., API, middleware) for interfacing with existing systems and applications? Provision of API's to integrate CRM will be provided by bank	Preferred integration methods API, middleware etc.
102	97	Point No. 5	Annexure B (I): Bidder Profile Evaluation	Technical Evaluation Criterion	Request to keep same clause for CRM implementation, in One bank or more than One Bank (500 – 1000 branches) . .	Please refer Corrigendum-1 for modified clause
103	58	Point No. 7 (II)	Supply of infrastructure/hardware	Supply of infrastructure/hardware	As bank has Oracle ULA. Is it expected to implement CRM application to be deployed on Oracle DB or it can be on My SQL/MS SQL?	Yes, Oracle is the preferred database. However, the bidder can propose an alternative database platform, provided it is compatible and can communicate seamlessly with the Bank's Oracle database. There should be no compatibility issues.

104	14	1	Section I: Instructions to Bidders 1. Introduction	The Bank is issuing this Request for Proposal (RFP) document solely for the purpose of enabling Punjab & Sind Bank ("the Bank") to select a Bidder for setting up and management of Contact Center & Customer Relationship Management operations on a managed services model.	We request the Bank to separate out CRM scope from Contact Centre and publish a separate CRM specific RFP for better evaluation process.	No Change in RFP Clause.
105	3	8	Section-I: Instructions to Bidders/Key Informations	Last Date and Time for submission of Bids 04.10.2024 till 5.00 PM	Bank should provide at least 04 weeks time after publishing responses of all the queries from the bidder to submit their bid.	No Change in RFP Clause.
106	89	3	Annexure A: Eligibility (Pre-qualification Criteria)	The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 Crore in each of the last three years of operations, (2021-22, 2022-23 & 2023-24).	Requesting bank to change the clause to bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 Crore **in any two** of last three years of operations, (2021-22, 2022-23 & 2023-24).	No Change in RFP Clause.
107	89	3	Annexure A: Eligibility (Pre-qualification Criteria)	The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years.	We recommend the Bank to at least ask 05 Scheduled Commercial Bank implementation experience of minimum 500 branches.	No Change in RFP Clause.
108	19	2.2.2	Services	Collection and Monitoring Management - Recovery and Monitoring of Loans/Advances	Does the bank have any collection management system in place or the bank expects the vendor to include collecton management system capabilities as well?	No such system in place at present in Bank and Bank expects vendor to include the system.
109	19	2.2.2	Services	Outbound calling for Digital Onboarding/ Journeys	Does the Bank have any system or partner already, to integrate with, for inbound / outbound calling mechanism ?	No such system in place at present in Bank for digital Onboarding through Outbound Calling.
110	19	2.2.3	Languages	Bank reserves the right to add any other language which the Bidder will have to provide within a period of 45 calendar days of notification by the bank, without any extra cost.	As per our understading bank will be providing translation pack for each language. Please Confirm	Selected bidder will bring Translation pack for each language.
111	27	D.5	Integrated Customer Relationship Management (CRM) Solution	The CRM must support an Omni-channel platform for best-in-class customer experience and enable integration to ensure effective service and sales.	Could PSB specify the channels (e.g., email, SMS, mobile app etc) that need to be integrated into the CRM for delivering an omni-channel experience? Also, Will the Bank be providing its own channel APIs for integration, or is expecting vendor to bring the same?	API will be provided by the Bank as consumer.
112	27	D.5	Integrated Customer Relationship Management (CRM) Solution	Custom Web Portal (For Lead, Customer Service & Campaign Activity)	Are you referring this custom web portal as CRM application? Are there any existing portals or systems that the new CRM needs to integrate with for seamless data sharing (e.g., marketing platforms, or customer databases)?	Bank is referring Custom Web Portal as a CRM application, that needs to be integrated with all existing and planned portals of Bank.
113	28	D.5	Integrated Customer Relationship Management (CRM) Solution	Social Media Integration (Facebook, WhatsApp, Instagram etc.) Plugin for Lead, Customer Service & Customer 360 Module.	Could PSB provide further details on the specific functionalities expected from the social media integration, such as how the CRM should capture leads, service requests, or customer interactions from platforms like Facebook, WhatsApp, and Instagram? We are assuming that the Bank will provide the APIs of these social media channels to integrate.	All integrations will be managed by bidder. As bidder will bring ORM Solution for Social Media Management Bidder has to do all activities related to this requirement.

114	28	D.5	Integrated Customer Relationship Management (CRM) Solution	ETL (Extract, Transform, Load) Module for Data Integration: The bidder to ensure that ETL extracts data from various sources, transforms it into a standardized format, and loads it into a centralized repository, such as a data warehouse or a database. Module must ensures data consistency, accuracy, and quality, making it a vital tool for data analysis, reporting, and business decisionmaking.	Does the bank have an ETL tool available? If yes, can BUSINESSNEXT leverage the same for all ETL activities.	No such tool is available at present in the Bank.Bidder has to provide the same.
115	28	D.5	Integrated Customer Relationship Management (CRM) Solution	Single source of truth for customer data	As per our understanding, the golden copy of the customer will be maintained in the Core Banking System (CBS). Please confirm	Yes, golden copy of customer wiill be maintained in the Core Banking System (CBS)
116	30	D.5.5	Campaign Management	Bidder to ensure multichannel marketing campaigns and track the effect of those campaigns, by customer segment, over time.	Could PSB provide details on the specific marketing channels (e.g., email, SMS, social media, mobile push notifications) that need to be supported for campaign execution and tracking?	As per Bank's requirements and Scope of RFP.
117	30	D.5.5	Campaign Management	Bidder to ensure multichannel marketing campaigns and track the effect of those campaigns, by customer segment, over time.	Is there a requirement for integrating external marketing platforms or tools with the CRM for running these campaigns, or will all marketing activities be managed within the CRM system?	All Marketing activities will be managed by CRM system
118	32	2.2.4. F.	Performance & Workforce Management	Setup mechanisms to embed customer feedback into performance assessment of Customer Service Agents.	Will there be a need to integrate external feedback management tools or platforms with the CRM for gathering and processing customer feedback?	At present Bank doesn't have feedback management tools.Bidder need to provide the same.
119	23	2.2.4. B.6	Co-browsing	The bidder should ensure integration of the co-browsing functionality with the bank's various applications and technologies.	Does the Bank have any co-browsing system in place, which can be integrated with BUSINESSNEXT ? How does the Bank want this integration to happen, in real time or on-schedule basis ?	Bank is not having any co-browsing system in place, co-browsing system will be brought by bidder.Bank want this integration on both, Real tme and on-schedule basis.
120	23	B.7	Social Media Servicing	The bidder should ensure to create and maintain a social media presence for the bank, across all major social media platforms for Bank.	Please specify names of all social media platforms, on which Bank's presence is required. Also, please provide what will be the scope of this integration.	Bank is using Twitter, linkedin, Facebook, Whats App, Youtube, Instagram, Google Play Services however Bank may add or delete any social media handels as per Bank's requirement.
121	23	B.7	Social Media Servicing	The bidder should ensure to create and maintain a social media presence for the bank, across all major social media platforms for Bank.	As per our understanding, the Bank will provision all the required Social Listening tools/ APIs. Please confirm.	Bank will be providing Social Media Listening tool and same must be integrtaed with ORM tool to be provided by selected bidder.

122	38	2.6	General Requirements	Solution shall integrate with Chat interface for recording chat interactions.	Could PSB specify the chat platforms or interfaces (e.g., website chat, mobile app chat, social media chat like WhatsApp or Facebook Messenger) that the solution needs to integrate with for recording interactions?	Chat platforms such as website, Internet/Mobile Banking, WhatsApp, Instagram, Facebook, Linkedin, Youtube, Google Play Services etc.
123	-	-	-	-	What are the 3 most important Business outcomes that the Bank wants to achieve from the new CRM solution?	Please refer RFP for details.
124	-	-	-	-	What are the top challenges that the Bank is facing currently with respect to Customer Relationship Management? If possible, kindly share the Use cases or scenarios.	Please refer RFP for details.
125	-	-	-	-	How CRM can help the Bank in its digital transformation journey?	Yes
126	-	-	-	-	Currently, are you also running any other digital transformation projects apart from CRM?	Yes
127	-	-	-	-	What are the different verticals for which the bank needs to implement this new CRM solution: 1. Retail (Individual) 2. Corporate (Non Individual) 3. SME	Please refer Scope of RFP for details.
128	-	-	-	-	What is the team structure of the Bank in terms of CRM User groups?	Contact Center Agents/Head Office/Zonal Office/Branch Staff etc.
129	-	-	-	-	Requesting Bank to share the various roles who will be the part of new platform along with count breakup (e.g. Sales Manager - 20, Supervisor - 15, Data Entry Operators, Quality Checker, Sales & Marketing, Service, Contact Centre, Analytics, Admin Users, etc.)	Same will be decided after vendor on-boarding.
130	-	-	-	-	Please specify number of users who will be accessing the Mobile App of CRM and which department they belong to?	Same will be shared with successful finalized bidder
131	-	-	-	-	What are the products & product categories of the Bank across each vertical be included in CRM funcationalities?	Same will be shared with successful finalized bidder
132	-	-	-	-	Do you envisage any STP (Straight Through Processing/Real time) based integration for customer servicing? If yes, then please share the list of STPs.	Yes, same will be decided/shared after vendor on-boarding
133	-	-	-	-	How does the bank currently manage cross sell/up sell?	Through branches and call center
134	-	-	-	-	How does the bank captures the surveys/feedback from their customers?	Through call center, SMSs, WhatsApp etc
135	-	-	-	-	How does the bank do segmentation of customers currently?	Senior Citizen, Minor, NRI etc

136	-	-	-	-	Does the bank have an existing Digital/Social Media Marketing tool?	No Digital/Social Media Marketing tool at present
137	-	-	-	-	Does the bank has Social Listening tool?	No Social listening tool at present
138	-	-	-	-	How many outgoing mail servers (SMTP) are to be configured for sending outgoing mails (if required)?	Bidder has to configure two SMTP.
139	-	-	-	-	Kindly share the list of reports to be generated by the new CRM. If possible, please share sample reports	This is a new functionality to Bank, hence bidder should bring industry standard predefined metrics which will be further developed as per Bank's requirement.
140	-	-	-	-	We understand and assume that CRM application solution activities and implementation services (Requirement gathering, development, testing support (SIT/UAT), go live) are provided by us and the remaining activities mentioned below are taken up by Bank's IT team or third party CSP team. Please confirm if Bank's IT team or CSP team can perform the following: A. Infrastructure Supply, Support and Maintenance B. Security Maintenance C. Deployment D. Disaster Recovery and Business continuity E. Testing: a. Application Security (VAPT) b. Performance Test c. Load/ Stress d. SIT e. UAT F. Customer's side integration a. Data Migration activity b. ETL activities c. Integration jobs (Any data, which has to be fetched from legacy system to staging) d. API/ webservices (Any API, which need to be custom developed to integrate with core system) G. Training and Roll out activities	All the required HW/SW maintained/operation has to be provided by bidder as Scope of RFP.
141	-	-	-	-	We understand that the bank requires this Customer Relationship Management application to have English as the base language. Do you need any other languages? If yes, we expect bank to provide the required translation packs.	Translation packs will be provided by bidder
142	-	-	-	-	Please share the current IT Landscape. (Architecture diagram for all systems pulling data from/pushing data to current CRM)	Same will be shared with successful finalized bidder
143	-	-	-	-	What are the systems planned to be sun-set during and post implementation?	Please refer RFP for details.

144	-	-	-	-	Please define the name of solution and purpose which are used currently:	Same will be shared with successful finalized bidder
145	-	-	-	-	1. Core Banking Solution (CBS)	Finacle 10.x
146	-	-	-	-	2. Enterprise Document Management System (DMS)	IBM file net
147	-	-	-	-	3. Activity Directory (AD) platform/User access management /SSO logins	Micrsoft AD
148	-	-	-	-	4. Lead Management System (CLMS)	NA
149	-	-	-	-	5. Campaign Management	NA
150	-	-	-	-	6. Service/Ticket/ Complaint Management	CFMS tool by Cyfuture
151	-	-	-	-	7. Business Process Management (BPM)	NA
152	-	-	-	-	8. Loan Origination System (LOS)	SysArc
153	-	-	-	-	9. Loan Management Solution (LenS)	NA
154	-	-	-	-	10. Digital Lending Platform (DLP)	NA
155	-	-	-	-	11. Digital Marketing Platform (DMP)	NA
156	-	-	-	-	12. Call Centre/Contact Centre System	Call Center
157	-	-	-	-	13. Mobile Banking App	Omni Solution
158	-	-	-	-	14. Internet Banking	Omni Solution
159	-	-	-	-	15. Enterprise Fraud Risk Management System (EFRMS)	Fraud Management
160	-	-	-	-	16. Trade Finance System	Trade Finance
161	-	-	-	-	17. Debit Card Management System	Debit Card management System
162	-	-	-	-	18. Credit Card Management System	NA
163	-	-	-	-	19. eKYC System	E-KYC Solution
164	-	-	-	-	20. vKYC System	V-KYC Solution
165	-	-	-	-	21. FI Solution/Gateway	Integra
166	-	-	-	-	22. Email Gateway	NA

167	-	-	-	-	-	23. SMS Gateway	Karix
168	-	-	-	-	-	24. Chatbot/Chat tool	NA
169	-	-	-	-	-	25. HRMS	Inhouse
170	-	-	-	-	-	26. Analytical/BI	NA
171	-	-	-	-	-	27. AI/ML	NA
172	-	-	-	-	-	28. Offer Management System (Cross Sell/Up-Sell)	NA
173	-	-	-	-	-	29. Enterprise Service Bus/API engine	NA
174	-	-	-	-	-	30. ETL Tool	NA
175	-	-	-	-	-	31. Database Activity Monitoring Tool (DAM)	Trelix
176	-	-	-	-	-	32. Enterprise Data Warehouse (EDW)	NA
177	-	-	-	-	-	Any other?: (Please mention)	NA
178	-	-	-	-	-	Is reporting DB required or not?	NA
179	-	-	-	-		Is there a specific preference of bank for the type of Kubernetes/Container technology?	No preference
180	-	-	-	-		Is there any Bank's existing system such as CBS, BPM, DMS, LOS etc deployed over Cloud? If yes, then please specify System details and name of Cloud vendor?	NO
181	-	-	-	-		What is the tool the bank uses for CI/CD pipeline? We understand that pipeline creation & maintenance will be done by the bank, and we shall support and guide bank's IT team for the same.	No current CI/CD availability in Bank presently. However, for this setup of Contact Center vendor has to followup application security/development life cycle.
182	-	-	-	-		Do you require DR with 50% or 100% capacity of Production?	DR will be 100% of DC production
183	-	-	-	-		Please share Purging policy percentage for volume data at the end of each year.	Please refer RFP for details.
184	-	-	-	-		Is DMZ required? (If system is to be accessed over internet as well)	If any system access over internet is required, it will be hosted on DMZ.

185	-	-	-	-	We support both MS SQL and Oracle. Please mention the preferred choice of Database to be considered.	Please refer RFP for details.
186	-	-	-	-	Do you have a Middleware/DWH in place? If Yes, kindly mention which. If No, kindly share Integration strategy.	Please refer RFP for details.
187	-	-	-	-	Please refer to Sheet 2 - "Volumetric Details" for confirming sizing related queries	No Change in RFP Clause.
188	89	Point 4	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria)	Point 4: Bidders should have implemented the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore.	We understand the bank has mentioned a specific requirement that bidder should have experience in implementing the proposed contact center solution with scheduled commercial bank (SCB). However, If the bidder has implemented the proposed contact center solution with at least one SCB it should be equally valid as compared to doing it for two SCB, as it would have given a similar experience and credentials to the bidder. We recommend the bank to change the clause as **"Bidders should have implemented the proposed contact center solution to a Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24)."**	No change in RFP Clause.
189	90	Point 11	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria)	Point 11: The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years. Document Required - Purchase Order of CRM Solution with Modules.	We understand that either the bidder or the OEM whose CRM is being taken by the bidder as a part of the proposed solution to the Bank, should meet this requisite criteria. As per the document asked for this eligibility criteria clause, we recommend the bank if the bidder can submit a **self declaration mentioning OEM details whose CRM is being used, Self Declaration from OEM mentioning the details of their requisite experience backed with relevant Purchase order**. Please confirm	No Change in RFP Clause.
190	90	Point 7	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria)	Point 7: The Bidder must be possessing the following valid certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISO 22301 (Security), ISO 18295, ISMS Security standard SOC2 Compliance certifications, PCI DSS.	As per the requirment bank is asking that bidder should have PCI DSS Certification. PCI DSS (Payment Card Industry Data Security Standard) certification is mandatory for any organization that handles, processes, stores, or transmits credit card information. Since we donot show or store any kind of information we donot require this kind of certification. We recommend the bank to delete this clause or should refer that bidder can obtain it after award of contract/LOI	Please refer Corrigendum-1 for modified clause
191	35	F.2.6	Section II: Scope of Work Quality Management	F.2.6 Quality Management V. The bidder must ensure that the Contact Center is certified to COPC standards	Since the COPC Certification is process or project based, all the requirments of this certification comes under the umbrella of ISO 9001:2015 certification, where ISO 9001 certification covers much broader scope of data and information security. Also, as per the recent other RFPs issued by other bid public sector banks like Canara Bank, Indian Bank & Central Bank of India does not had this requirement. Hence, we recommend the bank to remove this clause from RFP.	No Change in RFP Clause.

192	63	8.1	Section II: Scope of Work General Payment Terms	8.1 General Payment Terms: III. The selected bidder must have Current Account with Punjab & Sind Bank where invoice payments will be done.	We have taken cash credit facilities from HDFC bank and Bank of Baroda under multiple banking arrangements, hence as per RBI guidelines, we cannot open current account with any other bank. We recommend the bank to delete this and related clauses from RFP.	Please refer Corrigendum-1 for modified clause
193	63	8.1	Section II: Scope of Work General Payment Terms	8.1 General Payment Terms: IV. All payments will be done quarterly to the selected bidder.	We recommend the bank to do the payment on monthly basis after the correct invoice raised by the bidder, as this will help the bidder to circulate the other payments like salaries, bills etc in a easy manner. Please confirm	Please refer Corrigendum-1 for modified clause
194	3	-	Section-I: Instructions to Bidders/Key Informations	Bid Security (EMD) Rs.50,00,000/- (Rupees Fifty Lakh only) in the form of Bank Guarantee only (Exempted for Micro and Small Enterprises upon submission of valid registration certificate copy and declaration)	As per RFP document bank has asked for EMD in the form of Bank Guarantee only, we recommend the bank to accept the EMD in the form of either Demand Draft or NEFT/RTGS	No Change in RFP Clause.
195	33	-	Section II: Scope of Work	CSA/FTE Profile Education - Under Graduate/Graduate or equivalent	We understand that bank is asking for a mix of graduates and undergraduates to be hired. As per our experience and industry standards, we recommend the bank to maintain this ratio at 30% Graduates and 70% Under-Graduates. Please confirm	No Change in RFP Clause.
196	33	-	Section II: Scope of Work	CSA/FTE Profile Minimum relevant experience - Fresher or preferably minimum 6 month of experience in Customer Care or telemarketing profiles required	We understand that bank is asking for a mix of fresher and experienced to be hired. As per our experience and industry standards, we recommend the bank to maintain this ratio at 30% experienced and 70% freshers. Please confirm	No Change in RFP Clause.
197	33	-	Section II: Scope of Work	F.2.1 Full Time Executives (FTEs) will be at two levels: a) Customer Service Agents (CSA)/Full Time Executive (FTE): b) Sr. Customer Service Agents (Sr. CSA)/ /Full Time Executive (FTE):	Please confirm the FTE bifurcation of CSA and Senior CSA to be deployed. This will help us to create a better propsal aligned with the Banks actual requirement	Bifurcation will be as per requirements and level of experience requried for Contact Center activities.
198	62	-	Section II: Scope of Work	8 Payment Terms (I) Payment Terms for Hardware, other Infrastructure components and Operating Systems(Table E of TCO) (II) Payment Terms for Contact Center and CRM Solution (one time implementation cost- Table B of TCO) (III) Payment Terms for CRM Licenses (Opex Model Table – C of TCO)	We understand that bank will release the payment as and when the implementation of components will done. However, we will be implementing the entire infra and other components at the phase 1 only and the entire cost will be taken in considered. Hence, we recommend the bank to change this clause as 100% payment after the implementation of components as per RFP. Please confirm	No Change in RFP Clause.
199	67	-	Section III: Terms and Conditions	5.2 Preparation & Submission of Bids Bids not submitted "ON LINE and OFFLINE" shall be summarily rejected.	Please confirm what all documents to be submitted in Offline mode, along with the address and timeline.	All Bid documents are to be submitted Online (GeM Portal) and Offline (Tender Box at P&SB Office)
200	21	-	Section II: Scope of Work	B.4 IVR The bidder has to setup a best-in-class IVR set up with services including, Multilanguage assistance, Predictive Dialer, IVR Flow, AI driven Voice IVR, IVR Blast and Self-Service functions from day 1 of Contact Center operations for the Bank. The Bank may add more facilities later, and bidder should provide at no extra cost to the Bank.	Bank has asked to have the conversational IVR to be deployed from Day 1. Should we consider all 14 languages as defined in the scope for the conversational IVR. We advise to have this in English and Hindi since every additional regional language increases the overall cost of deployment.	No Change in RFP Clause.

201	25	-	Section II: Scope of Work	C.2 Intent Recognition	Bank has asked to have the Intent recognition to be deployed from Day 1. Should we consider all 14 languages as defined in the scope for the intent recognition. We advise to have this in English and Hindi since every additional regional language increases the overall cost of deployment.	No Change in RFP Clause.
202	25	-	Section II: Scope of Work	C.3 Speech Analytics	Bank has asked to have the Speech Analytics to be deployed from Day 1. Should we consider all 14 languages as defined in the scope for the intent recognition. We advise to have this in English and Hindi since every additional regional language increases the overall cost of deployment.	No Change in RFP Clause.
203	43	-	Section II: Scope of Work	4.1.1 Contact Center Infrastructure required to be provided by the Bidder -Point VI	Bank will only bear the cost of telecom lines. Cost for MPLS connectivity to be borne by the vendor. Please confirm would bank will extend the MPLS router, firewall, etc or the same need to be considered by the Vendor.	Bank will extend its MPLS Link with required Hardware at vender's DC/DR/Premises.
204	46	-	Section II: Scope of Work	At least yearly security review by Cert-in approved IS auditors is to be ensured and the final vulnerability closure report along with Auditor certificate is to be shared to the Bank.	Annual cert in review has been asked. Generally these reviews are done by the Bank. Will the bank be open to replace this clause with the review form its internal team?	Annual Certificate bidder has to provide in addition Bank will also conduct it's own security review as and when required for which bidder needs to facilitate and provide necessary support.
205	58	-	Section II: Scope of Work	Supply of infrastructure/hardware II. Bank already have Oracle Database agreement (ULA) with Oracle and the proposed solution should be on Oracle Database only with latest version preferable solution. Bank will provide the necessary Oracle License to the vendor. However installation, operation and day to day management of Database will be bidder's responsibility.	Specific requirement to use OracleDB exclusively in the setup which shall be extended by the Bank. Can the bidder deploy any other licensed version of DB like Microsoft Sql and MongoDB.	Yes, Oracle is the preferred database. However, the bidder can propose an alternative database platform, provided it is compatible and can communicate seamlessly with the Bank's Oracle database. There should be no compatibility issues.
206	60	-	Section II: Scope of Work	VIII. DMZ servers (if any) should be on separate physical node. (MZ (Materialized Zone) and DMZ (Dematerialized Zone) servers cannot be hosted on same physical machine).	DMZ and MZ servers to be hosted on separate physical machines	Please refer RFP for details.
207	-	-	-	-	We understand that all the servers hosted at Bank's DC and DR will be joined in the Bank's domain and endpoint security and controls shall be deployed by the Bank. Please confirm?	Yes
208	-	-	-	-	Would bank extend its LAN to the production floor as well? Do all the system need to be joined in the Bank's DC or vendor to provision its own DC and endpoint controls?	Bank's DC/DR

#	Page	Section	Title	RFP Clause	Query	Response
209	-	-	-	-	Is there any limitation to the AV and DLP solutions to be deployed. Can vendor use Xcitium and Safetica as the AV and DLP solutions?	In contact center setup vendor can use AV/DLP as per market leading vendors/OEM. Infra hosted at DC/DR of Bank patching has to be done by the bidder. However platform/tool will be provided by Bank.
210	121	-	Annexure F: Pre-Contract Integrity Pact (Section 10 - Other provisions)	If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.	Is Consortium allowed for the RFP ?	No consortium bidding is allowed in this RFP
211	20	2.2.4	Capabilities	In order to effectively operationalize this, the Bank may choose to segregate the contact center into desk archetypes (**indicative list described under 1.2.4 Section E)** and seek an operating and talent model that caters to it (driven by varying work types and needs)	It seems Number is not correct, thus unable to figure it out	Please refer RFP for details.
212	22	B.4	IVR	The Bidder must develop, deploy and maintain best-in-class Speech IVR services using AI in English, Hindi and other Indian vernacular languages (set of languages defined in 1.2.3) during the contract period.	Request to rephrase the clause as: - The Bidder must develop, deploy and maintain best-in-class Speech IVR services using AI in English, Hindi, however other Indian regional lanaguages would be addon as in AI module as per PSB guidance (set of languages defined in 1.2.3) during the contract period.	No Change in RFP Clause.
213	25	C.1	Intent Recognition	i. The system should be AI/ML powered with NLP & NLU Capabilities to process the intent and expectations of the customer during live conversation/interaction. Insights and information must be logged in and shared with the on-call/chat agent to better understand customer's context and expectations.	Request to rephrase the clause as: - The system should be AI/ML powered with NLP & NLU Capabilities to process the intent and expectations of the customer during live conversation/interaction in English and Hindi, platform should be capable for adding other regioanl langauges as per PSB guidance . Insights and information must be logged in and shared with the on-call/chat agent to better understand customer's context and expectations.	No Change in RFP Clause.
214	30	D.5.6	Sentiment Analytics/Analyzer	The system should be capable of using advanced artificial intelligence techniques to gather information and analyze customer sentiments and behavior	Request to rephrase the clause as: - The system should be capable of using advanced artificial intelligence techniques to gather information and analyze customer sentiments and behavior for English and Hindi, whereas additonal language support can be addon in later stage.	No Change in RFP Clause.
215	30	D.5.7	Virtual Sales Coach	ii. Combine speech & sentiment analytics and behavioral psychology to signal the appropriate cues to agents for future customer conversations.	ii. Combine speech & sentiment analytics and behavioral psychology (for English and Hindi) to signal the appropriate cues to agents for future customer conversations, other regional languages would be added as per the progress and PSB guidance of the requirement	No Change in RFP Clause.
216	NA	-	-	-	All the API would be faciliatate by the PSB for Bank's Module Integration (required) with required information and support. Which would be required to established the connectivity different Bank's Portal and Application.	Please refer RFP for details.

217	NA	-	-	-	Request you to share the Call Volume's Trean, Bifurcation on the bassis of Language, Desk Archetypes, and Type of Service	No such data available
218	NA	-	-	-	Please Share the Inbound and Outbound Call Volume expected on the regular basis and Peak - expected. What would be Average Handling time of the call - specific	Operations to comment
219	NA	-	-	-	Do let us know the Volume for Chat / WhatsApp / Email / Socail Media	New functionality, no such data available
220	NA	-	-	-	Social Media paid services would be provided by the bank ? Or has to be provided by the Bidder in favour of PSB	Public Relations to Comment
221	NA	-	-	Voice + Screen Recording	What would be the retention Period of the Call Recording as online (accessible through the System itself), and Archival of those recordings. Will the Bank would provide the secondary Storage of those Interaction - Recordings.	Operations to comment
222	33	F.2.1. (B)	Tentative FTEs:	Channel (Tentative) No. of FTEs for 5 years Voice & IVR (Inbound calls) 25 Chat (Incl. WhatsApp live) Email & Social Media 6 Video Banking, Co-Browsing 3 Outbound Sales 26 Fraud Prevention 20 Recovery Management 20 Total (approx): 100 Actual Number of FTEs deployed may increase or decrease as per Bank's requirement.	IS this breakup given for dedicated resources aligned for the Mode of Communication OR it coud be mapped to other mode as well. . . Is there any reuqirement of the PSB Branch connectivity as well, in that case, how it is being expected.	These are tentative allocation of resources which may change as per Bank's requirement.
223	24	2.2.4.C	Conversational bots	Conversational bots	Please let us know the Languages needed for conversational BOT	Languages as mentioned in Clause 2.2.3 Languages of RFP.
224	25	2.2.4. D		The Bank would provide telephone lines (primary and secondary) to the bidder for telephony setup,	How many PRI Bank will provide and at which location	Please refer RFP for details.
225	45	-		The core contact center solution (Telephony/Dialer/ACD/IVR/Email etc.) should be on premises solution while the other supporting Digital solution like Chat, Social Media, Speech Analytics, Video calling, Co-browsing and Voice authentication etc. can be hosted on cloud. However, presently Bank needs all solution on premises i.e. Bank's DC & DR..	Can we propose entire Cloud Telephony Solution	No

226	49	-		VAPT and Application Security Testing would be done post implementation. In case of there is an observation by testing agency, Bidder is required to perform the necessary changes to comply to the security parameters and Requirement as identified by testing agency within stipulated timelines.	Will Bank be doing the VAPT and Appsec	Yes
227	92	-		The CRM will be hosted at bank's premises at DC as well as DR. We will integrate the proposed solution and systems with Bank's system/ applications	Its just CRM or entire Technology will be hosted in Banks Premise	Entire technology that includes CRM and Contact Center setup will be hosted in Bank's premises i.e. DC and DR.
228	25	C.3		Speech Analytics	Is Speech analytics required for all Agents	Yes
229	109			The minimum initial user licenses will be 2000. User Concurrency to be maintained with minimum 60%.	The cost asked is for 5000 users, so should be size the system for 5000 CRM users or 2000 Users	Sizing should be done as per 2000 users.
230	37			Transition and Migration of existing history/data/service request/TPIN/Call Recording etc. and ability to retrieve/review/use (of existing Contact Center operations) in new Contact Center Solution & Customer Relationship Management Solution without any additional cost to be borne by the bank.	Can we know additional details of existing systems for data that needs to be migrated. 1) Existing CRM System 2) Existing TPIN Solution 3) Existing Call Recording Solution 4) Any other systems that the data needs to be migrated	Data for the same will be provided to Sucessful/finalised bidder
231	23	B.7		Social Media servicing	Which all social media platform to consider. Does bank currently has any ORM platform	Bank is using Twitter, linkedin, Facebook, Whats App, Youtube, Instagram, Google Play Services however Bank may add or delete any social media handels as per Bank's requirement. Currently Bank does not have ORM platform. ORM will be provided by onboarded vendor
232	34	F.2.3	Training		Are there any mandatory trainings that need to be completed before the tele callers start live calling?	All Agents must go through 15 Days mandatory training
233	34	F.2.3	Training		Is 15 working days training applicable for all the line of businesses? Or do each LOBs have different training duration?	Yes, however Bank at its descrition may increase or decrease training days for any particular line of business.

234	34	F.2.3	Training		Do the trainers need to have English + Hindi + Vernacular language skills?	Yes
235	34	F.2.3	Training		Will the agents be cross-trained on various Outbound LOBs?	Yes
236	34	F.2.3	Training		Will Dummy CRM be provided for training requirements?	CRM Solution is under scope if this RFP, hence same will be provided for training.
237	34	F.2.3	Training		Will the knowledge management content be provided by the Bank?	CRM Solution is under scope if this RFP, hence knowledge management will be provided.
238	34	F.2.3	Training		Will we need dedicated trainers for voice and non-voice or can the trainers be cross trained and utilized?	Yes, trainers may be cross trained and utilized.
239	33	F.2.1	Full Time Executives (FTEs) will be at two levels		Please share language split channel/LOB wise as well	No such data available
240	34	F.2.2	Supervisory Roles		Kindly share JD for support roles	Please refer RFP for details.
241	34	F.2.3	Training		What kind of additional certifications will an agent undergo, other than training certification. Please elaborate	Insrance and Recovery certification is required.
242	20	B.1 Call/Voice:	Inbound		If service provider's contact center CRM is required, then kindly confirm, how the existing customer information will be shared by the Bank to the service provider.	Same will be shared through SFTP.
243	20	B.1 Call/Voice:	Outbound		If service provider's contact center CRM is required, kindly confirm, how the Bank will provide the calling data to service provider via API integration or SFTP or Manual?	Same will be shared through SFTP.

244	23	B.5 WhatsApp Live Chat	WhatsApp Live Chat		We assume that WhatsApp chat and Chatbot to provisioned by the service provider in that case, WhatsApp business account to be registered by Bank and associated APIs/supporting documents will be provided by Bank to service provider.	Please refer RFP for details.
245	23	B.7.ii, Social Media servicing	The agents should help resolve all queries and respond to requests received on the Social Media platforms of the Bank (existing and new platforms, both) in accordance with the bank's norms & policies.		Kindly confirm the different social media platforms needs to be factored by the service provider.	Bank is using Twitter, linkedin, Facebook, Whats App, Youtube, Instagram, Google Play Services however Bank may add or delete any social media handels as per Bank's requirement.
246	23	B.7 Social Media servicing	Social Media servicing		In case, to manage all the social media activities and operations, we assume that, accounts with associated details will be provided by the Bank to service provider. Kindly confirm.	Yes
247	23	B.7 Social Media servicing	Social Media servicing		Kindly confirm, if any existing tool or application is been utilized for social media response management and same can be provisioned and extended to the service provider.	No such tool is available at present in the Bank.
248	21	B.3 Video Banking	B.3 Video Banking		Is video banking a must-have requirement OR to be considered as a future requirement?	Must have requirement
249	21	B.3 Video Banking	B.3 Video Banking		Kindly list existing banking application and websites that needs to be integrated with video banking solution.	Website, UNiC (Mobile Banking), Whatsapp Banking and any Channel introduce in Future.
250	24	B.8 Email	Email		We assume that the email management platform will be provided by the service provider. Please confirm	Yes
251	24	B.8 Email	Email		To manage Email channel, we assume here that, Email account, SMTP Server access will be provided by the Bank. Please confirm	Please refer RFP for details.

252	27	D.5 Integrated Customer Relationship Management (CRM) Solution	CRM Integration		Kindly share the list of applications, that needs to be integrated with Contact Center CRM and list of applications, that needs to be interfaced within CRM	Please refer Corrigendum-1 for modified clause
253	27	D.5 Integrated Customer Relationship Management (CRM) Solution	CRM Integration		We assume that the Bank will provide all the necessary API documents and technical support to the Service provider for integration with Bank's existing applications and tools	Yes
254	29	D.5.3 Knowledge Management System (AI/ML powered):	KMS		It is our understanding that Knowledge Management system needs to be developed by the service provider, and Bank will provide all the associated knowledge articles, products information and FAQs and other related documents to the service provider. Kindly confirm.	Yes
255	45	4.1.2 P.VII.	VII. The core contact center solution (Telephony/Dialer/ACD/IVR/Email etc.) should be on premises solution while the other supporting Digital solution like Chat, Social Media, Speech Analytics, Video calling, Co-browsing and Voice authentication etc. can be hosted on cloud. However, presently Bank needs all solution on premises i.e. Bank's DC & DR..		Kindly help with the bank's Data Center locations /addresses if the service provider is expected to provide the MPLS connectivity.	DC at Mumbai/ DR at Noida.

256					We understand that the bidder has to implement all required technologies/tools like Contact Center Telephony, CRM, KMS, Email Management software, etc. at the Punjab and Sind Bank Data Center & DR center. Will Punjab and Sind Bank provide all required rack space, Power with UPS, and related components to host the infrastructure? Please confirm.	Rack Space will be provided by Bank for hardware to be hosted at Bank's DC/DR only.
257					Any cross-connect required to provide the Bidder connectivity within the Bank's premises/data centers will be managed by the Bank and any inter-connectivity within the Bank will be managed by the Bank. Please confirm	Yes
258					We assume that the Bank's all other applications and systems including ATM Switch, CBS, etc. will be connected via these data centers of the Bank and the Vendor does not need to extend their links to any other Bank premise. Please clarify	Yes
259					We assume that Banks employees will access Vendor provisioned CRM, KMS, etc. on Bank's MPLS/links to the data centers. Please confirm.	Yes, if required vendor needs to provide access over internet also without any cost to Bank.
260					Can the vendor propose Digital solutions like Chat, Social Media, Speech Analytics, Video Calling, Co-browsing, and Video Authentication, etc. on SaaS-based Cloud platforms for this engagement?	No
261	44	4.1.2 I.	I. Authorized internet connections/ P2P connection should be handled by the Bidder without any additional cost to Bank.		Please confirm if required Internet connectivity at Bank data centers will be provided by Bank? Or Bidder to provision the same.	Bank will provide internet connectivity at Bank data center.

| 262 | 43 | 4.1.1.VI | VI. The Bidder has to provide and ensure the Uptime of PRI lines/ MPLS/ Leased lines with the Telecom Bidder. While the Bank will process only the telephone bill, the day to day monitoring activities to deliver uninterrupted services of the Toll Free lines (toll free number provided by Bank including PRI lines and MPLS/Leased lines along with monthly billing shall be the responsibility of the Bidder and will be part of Total Cost. The maintenance of such software / hardware provided shall also be the sole responsibility of the Bidder. | | For outbound calling, Bidder will provision local gateways at Bidder's delivery centers. Please confirm if Bank will provide required PRI/SIP Trunks at Bidders delivery centers? | Bank will not provide PRI/SIP. |

263	61	7.4	I. Screen recording: Three months' live data for both Voice + Screen recording is required and for other channels retention period is as per Bank's requirement and prevailing statutory acts (Eg. IT ACT 2008), that are to be retained for 10 years. The recording should be transferred to Bank in two copies monthly. The call recordings must be purged on 91st day after confirmation from Bank. A quarterly certificate in this regard to be provided to the Bank. The necessary set of hardware / software for playing the recordings need be provided to the Bank at Primary Contact Center or as decided by Bank.		Does Bank required 100% screen recording?	Yes
264	23	2.2.4.B.5	B.5 WhatsApp Live Chat The bidder should provide service to customers over WhatsApp channel through bots & live agent chat capability		Will the WABA Account be provided by the bank?	Bank will provide.

265	37	2.4 VII	2.4 Integration VII. Transition and Migration of existing story/data/service request/TPIN/Call Recording etc. and ability to retrieve/review/use (of existing Contact Center operations) in new Contact Center Solution & Customer Relationship Management Solution without any additional cost to be borne by the bank.		Will past customer contact data also be a part of the migration activity? If Yes, please provide indicative volumes and preferred format for data exchange.	Yes
266					Please confirm what is the Telephony/Recording platform through which Call Recording data will be migrated and how many years of data is to be migrated?	Operations to comment
267					Will the Bank/existing Vendor provide any retrieval tool for all the call recording data that is archived and hand it over to the new Vendor from the existing Voice platform?	Operations to comment
268					What are the other Applications/Tools/Platforms from which data is expected to be migrated from existing Vendor to the New Vendor	This is a new functionality to Bank, hence bidder should bring industry standard predefined metrics which will be further developed as per Bank's requirement.
269	24	2.2.4.B.8	B.8 Email: The Contact Center is expected to manage Bank customer queries received over e-mail:		We assume that SMS gateway and Email gateway will be provided Bank. Please confirm.	Bank is having SMS gateway and Email gateway.Bidder has to integrate these solutions with his proposed solution.

270	29	2.2.4. D.5.2	III. The grievance redressal system should be integrated with all complaints portals such as INGRAM, CPGRAM, Email, SPGRS, Contact Centers, etc.		For the grievance redressal system, we assume that all required connectors to integrate with INGRAM, CPGRAM, Email, SPGRS, Contact Centers, etc. would be provided by the Bank. Please clarify	Yes, wherever applicable.
271					Is there any existing grievance redressal system that is available? Will the data from the same be migrated to the new grievance redressal system? What is the amount of data that will be migrated to the new portal? How many customers will access this grievance redressal system	Operations to comment
272	43	4.1.1.I	Bidder has to provide separate cabins, systems, furniture and all other facilities mentioned above in their premises for Bank staff for monitoring and coordination purpose (Minimum 5 to 7 at each location of the contact center).		Please share IT specific requirement for the Bank staff at Bidder delivery centers like workstation, headphones etc.	Bidder has to provide all IT infrastructure and peripherals to Bank staff as mentioned in RFP.
273	39	2.7	IV. At any point in time, even in DR situation, at least one location must be operational to ensure continued customer service.		Are we assuming the same for Force Majeure scenarios also?	Yes

274	39-40		VI. The DR plan of the Contact Center should be reviewed from time to time when new Contact Centers are set up the Bidder should submit changes to the business continuity plan appropriately. On a quarterly basis (or at frequency defined by the Bank at its sole discretion), the Bidder will need to test the DR plans by cutting over from the Main DC to DR and provide results of the same to the Bank.		As per policy, we conduct annual IT DR drill for all locations. Can we assume the same for P&S bank?	No Change in RFP Clause.
275	45	4.1.3	II. The activities of the vendor are subject to (quarterly) third-party risk assessment in compliance to IT Policy/Outsourcing policy of the Bank.		Need details for Bank's IT security policy. Additionally need clarity on quarterly third-party risk assessment, if this will be conducted by Bank.	Same will be shared with successful finalized bidder
276	50	4.4	The bidder shall comply with Bank's IT Security policy in key concern areas relevant to this RFP, details of which will be shared with the finally selected Bidder (to be obtained from DIT and CISO).		Need complete details of Bank's IT security policy.	Same will be shared with successful finalized bidder

277	74	13	13. Compliance with IT Security Policy The Bidder shall have to comply with Bank's IT Security policy in key concern areas relevant to the RFP, details of which will be shared with the finally selected Bidder.		We presently follow a standard IT security policy, however for alignment and agreement we will need details for Bank's IT security policy,	Same will be shared with successful finalized bidder
278	75	13.2	13.2 Technical and Organizational Data Protection Measures Note: All the devices/ solution provided by bidder should be integrated with Bank's security solutions such as PIM (Product Information Management)/ PAM (Privileged Access Management), DAM (Digital Asset Management), SIEM (Security Information and Event Management) etc. Bidder to ensure compliance to Bank's Policy such as IT Policy, Cyber Security Policy etc.		We presently follow a standard IT security policy, however for alignment and agreement we will need details for Bank's IT security policy,	Same will be shared with successful finalized bidder

279	76	16.IV	16. Right to Audit IV. Bidder should recognize the right of the Reserve Bank of India to cause an inspection to be made of the Bidder and its books and account by one or more of its officers or employees or other persons. Bidder should allow the Reserve Bank of India (RBI) to conduct audit or inspection of its Books and account with regard to Bank's documents by one or more Bidder should implement "Information Security Policy" of the Bank, as amended from time to time, for its contact center operations without any extra cost to Bank. The copy of IS policy can be obtained on demand by selected bidder. Bank reserves the right to conduct Information Security Audit of contact center operations of the Bidder at periodic		We presently follow a standard IT security policy, however for alignment and agreement we will need details for Bank's Information security policies. For any inspection/audit needs to be notified in advance for the service provider to confirm compliance on such audits	Same will be shared with successful finalized bidder
280	24	2.2.4. C.1	C.1 Conversational bots		Please let us know the Languages needed for conversational BOT	Please refer RFP for details.

281	25	2.2.4. D.1	D.1 Telephony Setup i. The Bank would provide telephone lines (primary and secondary) to the bidder for telephony setup		How many PRI Bank will provide and at which location?	Please refer RFP for details.
282	45	4.1.2 P.VII.	The core contact center solution (Telephony/Dialer/ACD/IVR/Email etc.) should be on premises solution while the other supporting Digital solution like Chat, Social Media, Speech Analytics, Video calling, Co-browsing and Voice authentication etc. can be hosted on cloud. However, presently Bank needs all solution on premises i.e. Bank's DC & DR..		Can we propose entire Cloud Telephony Solution?	No
283	49	4.2.XXXII.	VAPT and Application Security Testing would be done post implementation. In case of there is an observation by testing agency, Bidder is required to perform the necessary changes to comply to the security parameters and Requirement as identified by testing agency within stipulated timelines.		Will Bank be doing the VAPT and Appsec? Please confirm	Bank will be doing VAPT and Appsec.

284	92	(Letter to the Bank on the bidder's letterhead)	i. The CRM will be hosted at bank's premises at DC as well as DR. We will integrate the proposed solution and systems with Bank's system/ applications.		Is it just CRM or entire technology will be hosted in Banks Premise? Please confirm	Entire technology that includes CRM and Contact Center setup will be hosted in Bank's premises i.e. DC and DR. However, system related to contact center requirements have to be hosted in contact center.
285	25	2.2.4. C.3	Speech Analytics		Is Speech Analytics required for all Agents?	Yes
286	109	Annexure C-Commercial Format Bill of Material	The minimum initial user licenses will be 2000. User Concurrency to be maintained with minimum 60%.		The cost asked is for 5000 users, so should we size the system for 5000 CRM users or 2000 Users? Please confirm	Sizing should be done as per 2000 users.
287	37	2.4 VII	Transition and Migration of existing history/data/service request/TPIN/Call Recording etc. and ability to retrieve/review/use (of existing Contact Center operations) in new Contact Center Solution & Customer Relationship Management Solution without any additional cost to be borne by the bank.		Please share additional details of existing systems for data that needs to be migrated. 1) Existing CRM System 2) Existing TPIN Solution 3) Existing Call Recording Solution 4) Any other systems that the data needs to be migrated	1. No CRM System 2. No TPIN Solution 3. Operations to comment 4. Please refer RFP for details.
288	23	2.2.4. (B).7	Social Media servicing		Which all social media platform to consider? Does bank currently has any ORM platform?	Bidder should provide ORM Platform

289	18	2. Scope of Work	The Bank is seeking to outsource its Contact center operations & Customer Relationship Management Solution by partnering with a bidder with a scalable business model that focuses on timely responsiveness, outreach, state-of-the-art customer service and a quality assurance methodology that results in increased customer satisfaction and a service to sales approach		What challenges is the Bank currently facing that might be hindering the achievement of its vision for timely responsiveness, effective outreach, state-of-the-art customer service, and a robust quality assurance methodology? Additionally, what is the bank's vision for customer experience over the next five years from this RFP?	Please refer RFP for details.
290	18	2. Scope of Work	The selected bidder will provide state-of-the-art Contact Center services & Customer Relationship Management Solution to the Bank.		What are the challenges in the current landscape that you would like to change with a new Bidder?	Please refer RFP for details.
291	50, 56	5. Service Level Agreement, Penalties and Rewards, 6. Key Performance Indicator (KPI) Parameters	All SLAs and KPIs mentioned		Could you provide the historical data for the past year regarding the SLAs and KPIs mentioned in the RFP, such as FCR, AHT, ATT, ACT, and CSAT? Additionally, have any of these SLAs/ KPIs fallen below the bank's satisfaction levels in the past? If so, what do you believe are the primary reasons for this?	Same will be shared with successful finalized bidder
292	33	F.2.1. (B) Tentative FTEs	(table with all channels)		Please provide the AHT and volumes for all channels in scope for all the processes in scope for this RFP.	Operations to comment

293	54	5.8 Customer Satisfaction score	(table)		What is the current level of customer satisfaction? What are the points of dissatisfaction for the customer in the current process? Can you share past CSAT data?	Same will be shared with successful finalized bidder
294	20	2.2.4. (B) Channels	The bidder should offer Omni-channel support for both inbound and outbound operations of the Contact Center with capability to expand channels in the future.		We understand that you are looking for Bidder to introduce a new digital channels for customer service such as chat, WhatsApp, etc. Have you deployed any of the self-serve channels in the past? If yes, what is the containment rate that you have achieved from these? Is it satisfactory? If not, why?	Bidder to extend support for the proposed solution for all existing digital channels as defined in the scope. Bank has not deployed any service channel in the past.
295	19	2.2.2 Services	Service Requests & Digital support, Enquiries/Suggestions/Support		Can you share the contact drivers split by volume?	Same will be shared with successful finalized bidder
296	28	D.5.2 Grievance Redressal System with single ticketing system	The solution should be capable to process and effectively manages to resolve customer complaints by registration across various channels like email, phone, social media etc.		Do you measure complaints? If yes, please share past 6 months data for complaints and analysis if any on complaint drivers.	Same will be shared with successful finalized bidder
297	19	2.2.2 Services	(table)		Please provide detailed process flows of the processes mentioned in the RFP document. Please include the inputs and outputs for each process.	Same will be shared with successful finalized bidder

298	32	F.2 Manpower resources	The bidder has to deploy an agent force of ~100 agents at the end of 1st year of contract or project completion whichever is earlier based on the services offered in customer base, increase in the adoption rates of the customer base and automation/self-service done in the customer service offerings. The actual numbers can vary and would be at the discretion of the bank.		What are the processes that have manual nature of work? Have you done any automations using any tools /technology/utility?	Same will be shared with successful finalized bidder
299	18	2. Scope of Work	The selected bidder will provide state-of-the-art Contact Center services & Customer Relationship Management Solution to the Bank.		How is your organization's maturity around transformation? Please share details of any in-flight transformation projects around areas like Technology, Automation, AI, Predictive Analytics, Reporting Capabilities or Process Changes?	Same will be shared with successful finalized bidder
300	18	2. Scope of Work	General		Please advise of any limitations or restrictions for deployment of any technology/automation solutions.	Same will be shared with successful finalized bidder
301	26	D.3 Unified agent desktop	The Bidder must have a unified desktop setup that offers a single interface to the Contact Center agents & Customer Relationship Management Solution.		Are the agents required to toggle between multiple screens currently?	Yes

302	34	F.2.3 Training	Use of bots, videos, role plays, system simulations etc. should be encouraged to increase training effectiveness.		Do you have any training simulation environment for the agents? If yes, is it classroom based or hybrid? Will they have access to a sandbox environment?	No
303	29	D.5.3 Knowledge Management System (AI/ML powered)	The knowledge management system should enable agents to refer to the FAQ database of Bank to answer customer queries which should be updated timely.		Do you currently have a knowledge management tool in place? If yes, how convenient is it for the agents to access this knowledge base? Is it a separate portal or CRM based?	Knowledge Management Tool is under scope of this RFP.
304	21	B.4 IVR	The bidder has to setup a best-in-class IVR set up with services including, Multilanguage assistance, Predictive Dialer, IVR Flow, AI driven Voice IVR, IVR Blast and Self-Service functions from day 1 of Contact Center operations for the Bank. The Bank may add more facilities later, and bidder should provide at no extra cost to the Bank.		What calls types / query types are resolved at the IVR and the percentage of queries that are resolved at IVR stage. Please provide the current IVR map/ flow.	Bank expects all the queries are to be resolved at IVR level and only those calls to be diverted to agents,on the specific request of the Customer.

305	21	B.4 IVR	The bidder has to setup a best-in-class IVR set up with services including, Multilanguage assistance, Predictive Dialer, IVR Flow, AI driven Voice IVR, IVR Blast and Self-Service functions from day 1 of Contact Center operations for the Bank. The Bank may add more facilities later, and bidder should provide at no extra cost to the Bank.			We understand that you are looking for Bidder to design the IVR Flow. What are some problem that you see with the IVR in place currently that you would like the Bidder to address?	Bank has limited IVR features at present and expects the maximum features to be integrated with IVR as per Current Industry standards.
306	29	D.5.4 Lead Management	Bidder to ensure that all the leads generated across various channels such as Email, Social Media, What's App, Contact Center, Branch walk-in etc. are managed/monitored and tracked till conversion to new business.			Do you have a the lead management system in place? How do you perform this activity?	Lead Management System is under scope of this RFP.
307	20	2.2.4 Capabilities	The bidder would be responsible for routing the calls, emails, chats, etc. from customers to skilled agents based on the segmentation provided by the bank.			How is the call routing done currently? Is it based on agent skill or availability?	Based on both, agent skill and availability.
308	21	B.3 Video Banking	The bidder should offer video banking capabilities for servicing customer requests			In what scenarios does the bank anticipate the video banking will be initiated by customer?	On specific request of customer.

309	32	F.1 Workforce & Performance Management System	Track key KPIs relating to performance management of individual agents and the Contact Center at a holistic level. Metrics such as Number of complaints, percentage of first-time resolutions (FTR), turnaround time, and number of touch points etc.		Could you please share the performance dashboard for all metrics for last 6months for us to identify the focus areas?	Same will be shared with successful finalized bidder
310	18	2. Scope of Work	General		What type of errors are typically encountered during a process in your line of business? How are they resolved? What is their TAT?	Same will be shared with successful finalized bidder
311	32	F.1 Workforce & Performance Management System	Track key KPIs relating to performance management of individual agents and the Contact Center at a holistic level. Metrics such as Number of complaints, percentage of first-time resolutions (FTR), turnaround time, and number of touch points etc.		Is there any Performance Management tool or a Productivity Enhancer program / solution to track and increase agent's productivity that you use currently? Are there any drawbacks to the current tool/ program that you would like the Bidder to address with new tool?	No

312	18	2. Scope of Work	The Bank is seeking to outsource its Contact center operations & Customer Relationship Management Solution by partnering with a bidder with a scalable business model that focuses on timely responsiveness, outreach, state-of-the-art customer service and a quality assurance methodology that results in increased customer satisfaction and a service to sales approach.		Is the current QA Process Manual or Automated?	Manual
313	32	F.1 Workforce & Performance Management System	Track key KPIs relating to performance management of individual agents and the Contact Center at a holistic level. Metrics such as Number of complaints, percentage of first-time resolutions (FTR), turnaround time, and number of touch points etc.		Are you looking for a Workforce Management (WFM) tool, or would you prefer a managed support service? Please outline your key requirements for the WFM solution, as well as your expectations for support services, such as service levels and customization.	We are looking for a dedicated analytical tool for workforce management. The MIS support staff will be responsible for pulling out the report and sending to the Bank.
314	33	F.2.1. (B) Tentative FTEs	(table)		We see that FTE corresponding to chat are less than other channels. What is the current chat concurrency and what level of concurrency is expected?	Operations to comment
315	55	5.9 First Call Resolution	General		Do you measure repeat calls/contacts per case? What is mechanism to measure repeat contacts and their current level in your processes?	Presently no such mechanism.

316	24	2.2.4. C. AI & ML Analytics Powered Decisioning	General		Have you deployed any Generative AI based tools? If yes, please specify.	No
317	23	B.7 Social Media servicing	The bidder should ensure to create and maintain a social media presence for the bank, across all major social media platforms for Bank.		Do you wish the Bidder to perform Social Media Listening for the Bank?	Bidder will provide Social Listening tools/ APIs
318	19	2.2.2 Services	(table)		Please elaborate on the customer onboarding process. Do you use any e-KYC solutions to onboard your customer digitally through video calling?	Same will be shared with successful finalized bidder
319	19	2.2.2 Services	(table)		Please mention the collection metrics that you track. Do you manage your collections through digital channels currently?	Same will be shared with successful finalized bidder
320	42	2.9	Period of contract		We propose that the Contract shall be valid for a period of 5 years from the effective date and it can only be extended with mutual agreement.	No Change in RFP Clause.
321	75 & 76	16 & 19	Right to Audit		We propose that all reference to audit, the external auditor shall not be a direct competitor of the Bidder and a reasonable notice of 5 days shall be given to the Bidder before conducting any such audit.	No Change in RFP Clause.
322	76	17	Sub-contracting		Please note that affiliates of the Bidder entity providing services shall not be deemed subcontractors.	Yes

323	77	21	Limitation of Liability (III) Under no circumstances BANK shall be liable to the selected Bidder for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if BANK has been advised of the possibility of such damages, such as, loss of revenue or anticipated profits or lost business. Subject to any law to the contrary, and to the maximum extent permitted by law neither parties shall be liable to other for any consequential/ incidental, or indirect damages arising out of this agreement.		We propose to have a total liability cap for all indemnities under the contract at a maximum of Annual contract value. We propose to make this clause mutual.	No Change in RFP Clause.
324	77 & 78	22	Confidentiality		We propose that both parties shall be obligated for this confidentiality obligation for 2 years after the expiry or termination of this Agreement.	No Change in RFP Clause.
325	80	29	Patent Rights / Intellectual Property Rights		We propose that the Bidder shall grant Punjab & Sind Bank a limited, non-exclusive, non-sub-licensable, non-transferable, royalty free license to use it's intellectual property that is applicable to Punjab & Sind Bank's receipt of the services.	No Change in RFP Clause.
326	80 & 88	30 & 49	Liquidated damages		We propose to modify all liquidated damages clause that it shall be only applicable during the transition of the service to the Service Provider and for only specific milestones where Punjab & Sind Bank shall be paying the Bidder for such transitions. No other liquidated damages to be applicable.	No Change in RFP Clause.

327	82, 83 & 84	34, 36 & 37	Termination by default/insolvency / convenience		Considering that the Bidder shall not be entitled to terminate the contract, we wish to propose that there shall not be any right to renew the Contract automatically. We also wish to propose that in case of non-payment Bidder shall have the right to terminate the contract with a 30-day notice and cure period.	No Change in RFP Clause.
328	83	35	Force Majeure		We propose that all reference to force majeure, the party which is able to perform shall be able to terminate the contract if such event continues for a period of 30 days. Obligation of the Bank to make payments for the services performed until such event continues during such event.	No Change in RFP Clause.
329	115	7	Damages		Punjab & Sind Bank team to kindly note that we cannot ascertain any loss, claims at the NDA level and we do not have the transactional value for us to foresee the risk involved. Therefore, we cannot accept indemnity at NDA stage. Should we move into a definitive agreement, we will discuss and mutually agree for confidentiality obligations and related indemnities.	No Change in RFP Clause.
330	115 & 116	8	Resolution of Disputes		Punjab & Sind Bank team to kindly note that at NDA stage it will be too early for both the Bank and the Bidder to determine the dispute. Both the Parties shall be entitled for injunctive relief. Should we get into a definitive agreement at a later stage, we will discuss and mutually agree for dispute resolution clause in the agreement.	No Change in RFP Clause.
331	26	2.2.4 D - D.4 (ix)	After an agent reclassifies a contact as "Do Not Call", the Administrator should be able to remove this contact from the campaigns. Scrubbing process to be used where agent identified DNCs are removed.		Please note that the Bank will be responsible for scrubbing process and shall seek express consent of the customers or prospects of the Bank to receive such calls. The Bank shall indemnify and hold harmless the Bidder in case of any claims arising due to Bidder's action on such database shared by the Bank.	No Change in RFP Clause.
332	52 & 55	5.3 & 5.11	Service Level < 95% Bank will withhold the entire monthly payment		We propose to have a cure period under this clause. However,if that is not feasible, ensure that the payments are made in time and the Bank can withhold only 20% of the payment and will be required to release the rest.	No Change in RFP Clause.

| 333 | 63 | 8.1 (I) | The selected Bidder must accept all the payment terms mentioned in the RFP and subsequent SLA. The commercial bid submitted by the bidder must be in conformity with the payment terms. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the selected bidder, in case of delays or defaults from bidder end. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the services as mentioned in the price bid is not taken up by the Bank during the course of the assignment, the Bank will not pay the cost quoted by the bidder in the price bid against such services | | We propose that the Bank can withhold only 20% of the payment and a cure period of 30 days to be added. | No Change in RFP Clause. |
| 334 | 63 | 8.1 (IV) | All payments will be done quarterly to the selected bidder. | | We propose that all the payments will be done monthly to the Bidder. | Please refer Corrigendum-1 for modified clause |

335	76	16 (IV)	Bidder should allow the Reserve Bank of India (RBI) to conduct audit or inspection of its Books and account with regard to Bank's documents by one or more Bidder should implement "Information Security Policy" of the Bank, as amended from time to time, for its contact center operations without any extra cost to Bank. The copy of IS policy can be obtained on demand by selected bidder. Bank reserves the right to conduct Information Security Audit of contact center operations of the Bidder at periodic intervals. Compliance of guidelines / advisories published by regulators from time to time should be ensured. Any audit requirements to be strictly complied by the Bidder at their own cost.		The Bidder does not allow to conduct Information Security Audit. However, if required the Bidder can provide evidence of the same.	No Change in RFP Clause.
336	79	26	Reverse Transition		We propose to delete the entire clause and add the below mentioned points: 1. The Bank shall not nominate a direct competitor of the Bidder. 2. The bidder shall not provide unlimited access. 3. The cost will be mutually agreed. 4. Only such software's which have been developed at the sole cost and behest of the Bank can be covered under the transition.	No Change in RFP Clause.

337	79	27 (I)	Knowledge transfer I. People transfer: The Bidder shall provide the necessary support for transfer of all dedicated resources including all the Agents and their Team Leaders, engaged for rendering services under this RFP to the Bank/its designee.		We propose this to be mutually discussed and agreed between the Bank and the Bidder.	No Change in RFP Clause.
338	130		Annex C		Kindly share weekly or the monthly offered volumes to be considered for sizing of each channel in-scope. Inbound/Outbound Call volumes are already shared however please share for all other channels in scope including volume percentage bifurcation for Priority Calls which will be handled by Sr. CSA	No such data available
339	41		F.2.1 (A)		Kindly share language wise volume split to be considered across the channels & LOBs in-scope	No such data available
340			-		Kindly share the targeted AHT for each channel in scope e.g. Inbound calls, Chat, Email, Backoffice, etc at LOBs level. For Outbound Calls , kindly share connect AHT bifurcated into Right Party Connect AHT and Non-Right Party Connect AHT.	Operations to comment
341			-		Please suggest the chat concurrency i.e. what is the average number of chat can be handled at same time. Also, what is the maximum number of chats possible to be handled at the same time.	No such data available
342			-		Kindly share 4 - 6 weeks of daily volume to assess the day of the week volume factor for sizing purpose of Inbound Calls, Email, Chat, Backoffice, etc at LOB level. Alternatively, please share day of the week volume factor for each channel in-scope at LOB level. E.g. - Mon-15%, Tue-16% & so on.	No such data available
343			-		Kindly share 4 - 6 weeks of interval wise volume offered to assess the intraday arrival pattern for sizing purpose of Inbound Calls, Email, Chat, Backoffice, etc. at LOB level. Alternatively, please share intraday volume pattern for each channel in-scope at LOB level. E.g. - 09:00 - 1%, 09:30 - 1.5% & so on.	No such data available
344			-		Kindly share the Hours of Operation for Outbound Calling	8 hours of productive login hours to be mainainted for each agent.

345			-		Kindly share the turnaround time (TAT) for Email, Backoffice & any other non-live channel in-scope.	Same will be shared with successful finalized bidder
346	63		5.4		SLA Target shared for Inbound Calls is 90% in 30 secs or 85% in 30 secs. Kindly confirm	85% in 30 Secs
347	63		5.4		At what level is that SL/ASA and abandon target is required to be achieved i.e. daily, weekly or monthly? As it is mentioned at 30 mins Interval level. Kindly clarify	85% in 30 seconds at Monthly level
348			-		For Outbound Calls in scope, kindly share the connect % bifurcated into Right Party Connect% and Non-Right Party Connect% at LOB level.	Contact % to be considered as per BFSI standards by the respective bidders and SOP shall be shared in the later stage with the selecte bidder
349			-		Kindly confirm if an Outbound call is connected to a non-right party to be re-attempted until the right party is connected or not be re-attempted.	Same will be decided after vendor on-boarding.
350			-		For Outbound Calls in scope, kindly share maximum number of attempts to be made to a non-connected outbound call? Also, please share attempt wise connect % e.g. attempt 1 - 40%, attempt 2 - 30%, etc.	Reattempt shall be done however Weekly 1 attempt and Monthly minimum 4 attempts
351			-		For Outbound Calls in scope, Kindly confirm how do we expect the Outbound calls to be made, dialler or manual calling? If Dialler, then is it predictive or preview?	Through dialler the calls to be made and not manually other than service calling.
352			-		If Outbound Calls to be made via manual dialling or preview dialler then, please share the non-connect AHT to be considered e.g. - 30 secs, 45 secs or etc.	Bidder has to consider as per banking standards and benchmarking in other Public sector banks
353			-		How many touches are expected per transaction of Backoffice, Email and any other non-live channel in-scope. For multiple touches, please clarify if the AHT shared is inclusive all required touches, if not then, please share the AHT i.e. inclusive of all touches.	AHT should be manataived at 300 seconds for connected calls bifurcation benchmark shall be done during phase 1
354			-		Does Backoffice, Email and any other non-live channel require maker and checker process as well? If yes, will require maker and checker APT/AHT for each query type.	Bidder should consider solution as per the RFP and deploy required manpower to manage the channels.

355			-		What are the productive hours expected from an FTE per month in case if it's an FTE based Billing ? E.g. - 1 FTE = 180 hrs. or 1 FTE = 185 hrs.	1 FTE is 182 hrs
356	89 of 139	2	Annexure A		As per RFP, Is there any exemption for MSME bidders that, minimum annual turnover of Rs.350.00 crores.	No Change in RFP Clause.
357	112		Note:	7. Space provided to each FTE should be as per the industry norms and should be a minimum of 50 sq. ft. of carpet area per FTE	Standard domestic call centres typically operate with a total workstation space of approximately 40-45 sq. ft., which includes common areas such as operational zones, washrooms, canteens, front offices, and training rooms. We request that this be updated accordingly, with the standard individual workstation area being 12 sq. ft.	Minimum workstation area being 12 sq. ft. is acceptable
358	63	8.1	General Payment Terms:	IV. All payments will be done quarterly to the selected bidder.	We request you to change the payment mode from quarterly to monthly basis Since it is a monthly invoising model as per the RFP clause, kindly change the payment mode to monthly instead of quaterly.	Please refer Corrigendum-1 for modified clause
359	33	General	General	Recovery Management	Could you confirm whether the recovery management agents involved in the process need to be DRA certified?	Please refer RFP page no 31. Table reffering Outbound calling Breakup. Only for SMA calling Bank shall require DRA Certification as per standards. Aprox 10 FTE's remaining 10 FTE's will be split into promice to pay & reminder calling.
360	General		General	General	We understand that the training period of 15 days can be billed for the agents who has successfully got certified. Please confirm.	Please refer Addendum-1 for modified clause
361	90	Annexure A	Eligibility (Pre-qualification Criteria)	The Bidder must be possessing the following valid certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISO 22301 (Security), ISO 18295, ISMS Security standard SOC2 Compliance certifications, PCI DSS.	We understand that since we are proceeding with an on premise solution, we need to obtain the standard ISO 9001 and ISO 27001 certifications. Please confirm. Otherwise: The PCI DSS certification is specific to processes, and if it is mandatory, we request that the bank allow us one year from the process go-live date to achieve PCI DSS certification. SOC2 certificate is applicable for organisations who store, process of transmit customer data. In simple CRM case their cloud partner is SOC2 certified but not simple CRM as service provider. We kindly request one year from the process go-live date to obtain ISO 22301 certification for the process.	Please refer Corrigendum-1 for modified clause

362	General	General	General	General	The bank shall provide an inbound queue forecast three calendar months in advance. The forecast for the first month must be finalized 30 days prior and cannot be changed, while the forecasts for the following two months will serve as "look-ahead" estimates to ensure adequate staffing and training. For example, by January 1st, the bank must provide the forecast for March (locked), and April and May (indicative). Call volume forecasts should be provided on an intraday basis for the locked months, and on a monthly basis for the indicative months.	Same shall be discussed and included during SLA with the selected Bidder.
363	General	General	General	General	Penalties will apply as per the penalty grid, except when daily volumes exceed 110% of the forecast, in which case that day will be exempt from SLA delivery calculations.	Bidder need to atleast answer 110% of the offered volume against the forecast otherwise penatly shall be lieved as per the mentioned SLA
364	General	General	General	General	Can you confirm that there will be a 90-day no-penalty period starting from the go-live date?	Please refer RFP page no 41. point B which clarifies the phase wise and week wise expectations on performance from the bank. In the exit of phase 2 the selected bidder is responsible to deliver SLA's as per the RFP scope otherwise penalaties on performance shall be levied.
365	61 of 139	7.4	7.4	Screen recording: Three months' live data for both Voice + Screen recording is required and for other channels retention period is as per Bank's requirement and prevailing statutory acts (E.g. IT ACT 2008), that are to be retained for 10 years. The recording should be transferred to Bank in two copies monthly. The call recordings must be purged on 91st day after confirmation from Bank. A quarterly certificate in this regard to be provided to the Bank. The necessary set of hardware / software for playing the recordings need be provided to the Bank at Primary Contact Centre or as decided by Bank.	We understand that we need to purge the data after sharing it with the bank on the 91st day after transfering the recordings to the bank so the bank can retain for 10 years. Please confirm	Bidder's responsibility remains till the data is transferred sucessfully and Bank has confirmed receipt of the DATA.

366	33	F.2.1. (B)	Tentative FTEs:	Channel (Tentative) No. of FTEs for 5 years Voice & IVR (Inbound calls) 25 Chat (Incl. WhatsApp live) Email & Social Media 6 Video Banking, Co-Browsing 3 Outbound Sales 26 Fraud Prevention 20 Recovery Management 20 Total (approx.): 100	* What is the expected daily / monthly volume for respective LOB? Please provide LOB and category wise details. * What is the expected AHT? Please provide LOB and category wise details. * What is the call/chat/email distribution pattern Half hour interval wise and day wise (from day 1 - Day30)? Please provide LOB and category wise details. * What is the expected ACR / agent for collections? Please provide segment wise details. * Operational window for Inbound, Chat, Email, SM, FRM shall be 24/7 while for Recovery, Outbound sales, Video banking, shall be 08.00 am - 08.00 pm, is the understanding correct? * What is the TAT for emails? * What is the expected chat concurrency?	*Please refer RFP page no 108. Annexture C for yearly volume. Aprox 65% of Inbound calls to be handled by Agents and 35% on IVR of the overall Inbound Yearly Volume *Hourly ternds Call/Email/Chat shall be disucssed with the selected bidder *AHT to be reffered page no 51 point 5.2 Average Handling time for Inbound. For rest queues as per Banking standards *Expected ACR - Shall be dicussed with the selected bidder depending upon the availability of the activity *Operational window - Bidders understanding is correct * TAT on emails - as per Banking standards * Chat concurrency - Atleast 2 chats
367	37	2.5	2.5	Workstation requirements - Lifts / escalators, wherever required, X-Ray / scanning machines, for security purposes.	We do not allow any bags or luggages, and electronic devices or bellongings inside the floor as we have a common security guards for each premises also we have allocated lockers of all staffs. PLease confirm if metal dectector can be used instead of X-ray/scaning machine	No Change in RFP Clause.
368	68	5.3	Do's and Don'ts for Bidder	In case of any contradiction in eligibility criteria, business rules, terms & conditions or any information published over GeM portal, the RFP and consecutive corrigendum/addendum document will prevail.	Please confirm if the GEM portal allows the bidder an EMD exemption based on the turnover, i.e.. If the bidder have a turnover of above Rs. 500 crore, GEM portal allows an EMD exemption. Please confirm if this exemption will be applicable or still we need to submit an EMD along with the bid.	Exemtion shall not be applicable for the bidder as mentioned in the RFP clause
369	52	5.4	5.4	Call Queue Waiting Time -To ensure that more than 90% of calls requesting to speak with an agent are attended within 30 seconds	Since the target as per the RFP document for Call Queue Waiting Time is 90% and mentioned in the penalty part with 85%. We suggest to change the target from 90% to 85% as per the penaly grid table mentioned in the RFP.	The same shall be applicable in the SLA with the selected bidder
370	53	5.6	5.6	Call completion in IVR	We kindly request the bank to reconsider the call completion metric on the IVR, as it is not directly controlled by the service provider and is entirely dependent on the customer. Therefore, we ask that this be considered only as a KPI. Additionally, this point is already addressed as a KPI on page 56, clause 6.1.	This metric shall be excluded during the SLA since this is customer dependent metric
371	47	4.1.1	Contact Center Infrastructure required to be provided by the Bidder	Supplied devices should be from single OEM Only.	Looking at the requirement we'll have to engage multiple OEMs. This is not feasible. Please review this.	This is applicable for CRM. For remaining solutions the bidder can enggage multiple OEM's

372	58		Supply of infrastructure/hardware	Bank already have Oracle Database agreement (ULA) with Oracle and the proposed solution should be on Oracle Database only with latest version preferable solution.	We understand Oracle is preferred DB platform for the proposed solution however bidder can consider other DB platform as well.	Yes, Oracle is the preferred database. However, the bidder can propose an alternative database platform, provided it is compatible and can communicate seamlessly with the Bank's Oracle database. There should be no compatibility issues.
373	58	7.1	Bidder should consider high availability (active-active) architecture at primary DC and DR.	RTO and RPO with RTO: 30 Minutes and RTO: 2 Hours for Contact Center and CRM Solution.	We understand there is typo mistake. Here accepted RPO is 30 minutes and RTO is 2 hours. Please confirm.	RPO is 30 minutes and RTO is 2 hours.
374	75	Section III (16(I))	Section III (16(I))	Right to Audit: Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Bidder. The Bank shall be given access to all books, records, and information relevant to the outsourced activity available with the Bidder. Further, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank.	We recommend that the bank provide a minimum of 7 days' prior notice before conducting an audit, with the associated expenses to be borne by the bank.	No change in RFP Clause. More information shall be shared to the selected bidder post awarding the contract
375	76	Section III (17)	Section III (17)	Sub-contracting / Outsourcing: The selected Bidder will undertake to provide the contact centre services required in this RFP to the Bank and will not outsource or subcontract any or all of the services being offered to Bank to any company or to a company fully / partly owned by the Bidder, except with the prior written consent of the Bank. In case any specialized service is prescribed in the scope of work requires subcontracting, it need to be specified in the proposal/ response document with all the details of the work/ services. Please note that no work/ services shall be subcontracted without the prior permission from the Bank in writing.	We propose relaxing this clause to grant Quess the right to subcontract this agreement to any of its affiliates, subsidiaries, or group entities, with prior notice.	No Change in RFP Clause.

376	77	Section III (21)	Section III (21)	Limitation of Liability: I. Bidder's aggregate liability in connection with obligations undertaken as a part of the RFP regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value. II. Bidder's liability in case of claims against the Bank resulting from Wilful Misconduct or Gross Negligence of Bidder, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited. Bank shall not be held liable for and is absolved of any responsibility or claim / litigation arising out of the use of any third-party software or modules supplied by Bidder as part of procurement under the RFP. III. Under no circumstances BANK shall be liable to the selected Bidder for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if BANK has been advised of the possibility of such damages, such as, loss of revenue or anticipated profits or lost business. Subject to any law to the contrary, and to the maximum extent permitted by law neither parties shall be liable to other for any consequential/ incidental, or indirect damages arising out of this agreement. IV. All employees engaged by the party shall be in sole employment of the party and both the parties shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall other party be liable for any payment or claim or compensation (including compensation on account of injury/death/termination) of any nature to the employees and personnel of the other party.	We suggest to replace the Bidder's aggregate liability from the total contract value with the following clause stated below: Notwithstanding anything contained in this Agreement, Conneqt's liability to the other party for damages, from any cause whatsoever and regardless of the form of action, whether in contract or in tort, including proven negligence, shall be limited to the actual amount billed by Service Provider to customer in the two (2) calendar months prior to the cause of action first arose which are subject to proven.	No Change in RFP Clause.
377	77	Section III (21)	Section III (21)	Confidentiality I. Bidder acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, contract, purchase order to be issued, data papers and statements and trade secret of the Bank relating to its business practices and their competitive position in the market place provided to the selected Bidder by the Bank in connection with the performance of obligations of Bidder under the purchase order to be issued, in part or complete shall be considered to be confidential and proprietary information ("Confidential Information") and shall not be disclosed to any third party/published without the written approval of the Bank.	We suggest to have confidentiality clause to be bilateral in nature as and where applicable in the entire transaction.	No Change in RFP Clause.
378	80	Section III (49)	Section III (49)	Liquidated Damages The liquidated damages will be an estimate of the loss or damage that the bank may have suffered due to delay in performance of the obligations (under the terms and conditions of the contract) by the selected vendor shall be liable to pay the Bank as liquidated damages at the rate of 1% per week of the total contract value for delay in completion of each phase with maximum limit of 10% of contract value. Without any prejudice to the Bank's other rights under the law, the Bank shall recover the liquidate damages, if any, accruing to the Bank, as above, from any amount payable to the selected vendor either as per the Contract, executed between the Bank and the vendor pursuant hereto or under any other Agreement/Contract, the Bank may have executed/shall be executing with the vendor.	We suggest to delete liquidated damages in the entire process as and where mentioned and applicable	No Change in RFP Clause.

379	82	Section III (34), (36) & (37)	Section III (34), (36) & (37)	Termination for Default The Bank, without prejudice to any other remedy for breach of Contract, by a written notice of not less than 60 (ninety) days sent to the Bidder, may terminate the Contract in whole or in part: Termination for Insolvency	We suggest the all the Termination clauses to be bilateral in Nature. Please confirm.	No Change in RFP Clause.
380	86	Section III (44)	Section III (44)	Indemnity I. The Bidder agrees fully and effectually to indemnify, defend and hold harmless the Bank and its officers, directors, employees, representatives, agents, and assigns ("Indemnified") at its own expenses against the Losses including loss / injury to the image/ reputation suffered or incurred by the Bank as a direct result of any negligent or fraudulent act or omission by it and its employees / agents, in breach of any of its obligations contained or referred to in this RFP or proposed Agreement.	We suggest Indemnity clause to be mutual in nature. Please confirm.	No Change in RFP Clause.
381	86	Section III (45)	Section III (45)	Non-Solicitation The selected Bidder, during the term of the contract and for a period of one year thereafter shall not without the express written consent of the Bank, directly or indirectly: I. Recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee of the Bank or associate or engaged in any capacity, by the Bank in rendering services in relation to the contract; or II. Induce any person who shall have been an employee or associate of the Bank at any time to terminate his/her relationship with the Bank	We suggest to have Solicitation clause to be bilateral in nature. Please confirm.	No Change in RFP Clause.
382	88	Section III (48)	Section III (48)	Vicarious Liability The selected bidder shall be the principal employer of the employees, agents, contractors, sub-contractors etc., engaged by the selected bidder and shall be vicariously liable for all the acts, deeds, matters or things, whether the same is within the scope of power or outside the scope of power, vested under the contract. No right of any employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc. by the selected Bidder, for any assignment under the contract.	We suggest to Delete this clause and the Limitation of Liability cap as suggested above is also applicable to this clause. Please confirm.	No Change in RFP Clause.
383	19	2.2.3 Languages	2.2.3 Languages	i. The Bidder initially will render contact centre services (across all audio enabled channels & written channels) in all languages available in 8th schedule of Indian Constitution, however Bank may go live with mentioned languages at Day 1: English, Hindi, Urdu, Konkani, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi, Odiya, Bengali, Assamese and Gujarati. Bank may at its discretion add or delete any language as per business requirements.	Could you please provide a breakdown of the language distribution? Kindly share the language-wise volume and FTE count for each line of business (LOB).	Please refer RFP page no 33. F.2.2.1 (A) Tentative language breakup
384	General	General	General	General	Please confirm if our understanding is correct that the language requirement for emails, chat, and social media will be English only.	Bidders understanding is correct, however language translation packs will be used to resolve queries.
385	27	D.5.1	D.5.1	The CRM must support an Omni-channel platform for best-in-class customer experience and enable integration to ensure effective service and sales	Please confirm which are the channels to be supported?	SMS, Email, Whatsapp & Voice

386	27	D.5.1	D.5.1	The CRM Solution will be enterprise wide model available to all key staff of Bank	Kindly confirm the number of the bank's staff who will be utilizing the CRM system.	The same is mentioned in Commercial table of the RFP page no 109 Table D.
387	30	D.5.5	D.5.5	Bidder to ensure multichannel marketing campaigns and track the effect of those campaigns, by customer segment, over time.	Which channels are anticipated for the marketing campaigns?	SMS, Whatsapp & Emails.
388	45	P (VII)	P (VII)	The core contact centre solution (Telephony/Dialler/ACD/IVR/Email etc.) should be on premises solution while the other supporting Digital solution like Chat, Social Media, Speech Analytics, Video calling, Co-browsing and Voice authentication etc. can be hosted on cloud. However, presently Bank needs all solution on premises i.e. Bank's DC & DR..	Could you please clarify if all digital solutions can be hosted on a shared cloud and proposed to the bank under a SaaS model?	The solution has to be on-premise. Bidder needs to establish integration for servicing and manage Chatbot solution.
389	99	D	D. ChatBot	Should be able to service customers across the bank's ecosystem of existing/planned applications, websites	Please confirm the list of applications and websites that will be integrated.	Please refer Corrigendum-1 for modified clause
390	100	I	I. Social Media	Should help resolve customer queries, track mentions etc. of the Bank across social media platforms (in accordance with Bank policies & norms)	Please confirm if we need to provide ORM (Social media)platform.	Bidder will provide ORM platform
391	21 of 139	2.2.4(B2)	2.2.4(B2)	The incoming chats of the customers should first be served via bots and then be routed to agent based on the factors including the customer segment, service level, agent capacity, caller/call type, context of the chat, requirements of the customer, agent capacity and language support proficiency.	How many live agents are needed for fall-back support from the ChatBot?	Please read RFP page no 33. F.2.1 (B) Tentative FTEs
392	21 of 139	2.2.4(B2)	2.2.4(B2)	The chats should be recorded and stored by the bidder for audit, training, and other purposes in compliance with all legal, regulatory norms of government bodies, regulatory agencies under whose purview the Bank's and the Bidder's activities fall under.	Please confirm the duration for which chat history will be stored. Will the bank provide the storage for integration into their environment? Can we utilize cloud or GPU services for AI?	3 months of history to be stored, after which the chat history can be stored on bank's server.No cloud or GPU services will be used.
393	22 of 139	2.2.4(B.4)	2.2.4(B.4)	Bidder must ensure implementation of voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) etc. on existing and future IVR platforms for the Contact Centre in a time bound manner as desired by the bank.	How will the registration of the voice print for voice authentication be conducted? Is active voice authentication required, or is passive authentication sufficient? Please confirm.	Bidder should have capability of Voice authtication solution however currently cost of this solution should be excluded from the TCO. Bidder has to provide solution as per mentioned in phase of implemenation RFP page no 41 on CR basis.

394	58 of 139	7	7	Bank already have Oracle Database agreement (ULA) with Oracle and the proposed solution should be on Oracle Database only with latest version preferable solution. Bank will provide the necessary Oracle License to the vendor. However installation, operation and day to day management of Databas+D10e will be bidder's responsibility.	Could you please confirm the procedure for proceeding if any additional databases are required for the solution?	Yes, Oracle (ULA) is the preferred database. However, the bidder can propose an alternative database platform, provided it is compatible and can communicate seamlessly with the Bank's Oracle database. There should be no compatibility issues.
395	22 of 139	2.2.4(B.4)	2.2.4(B.4)	Bidder must ensure implementation of voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) etc. on existing and future IVR platforms for the Contact Centre in a time bound manner as desired by the bank.	Could you please confirm the approximate number of calls expected to be considered for voice authentication, automated speech recognition (ASR), speech analysis, and text-to-speech (TTS)?	Voice authentication is currently not expected as per the phase wise implemenation plan mentioned in RFP page 41 however ASR & TTS should be benchmakred as per the indutsry standards. Speech Analstiys are required on all Service related calls realtime. Aprox 50% of total approved FTE's in commercial table
396	22 of 139	2.2.4(B.4)	2.2.4(B.4)	Bidder must ensure implementation of voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) etc. on existing and future IVR platforms for the Contact Centre in a time bound manner as desired by the bank.	What is the expected concurrency for the VoiceBot? (Concurrent calls refer to parallel calls occurring simultaneously, whether incoming or outgoing.)	Bidder need to provision the same as per banking standards and ensure no quality degradation.
397	22 of 139	2.2.4(B.4)	2.2.4(B.4)	Bidder must ensure implementation of voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) etc. on existing and future IVR platforms for the Contact Centre in a time bound manner as desired by the bank.	Please confirm whether you are looking for automation of incoming calls, outgoing calls, or both.	Both
398	22 of 139	2.2.4(B.4)	2.2.4(B.4)	Bidder must ensure implementation of voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) etc. on existing and future IVR platforms for the Contact Centre in a time bound manner as desired by the bank.	Please confirm if we need to trigger any Text Message/SMS or Email during call or after the call?	The solution should have provision to trigger SMS/Email after call
399	22 of 139	2.2.4(B.4)	2.2.4(B.4)	Bidder must ensure implementation of voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) etc. on existing and future IVR platforms for the Contact Centre in a time bound manner as desired by the bank.	Can we propose a SaaS model, or does the bank require it to be hosted on a private cloud or on-premises?	Bidder can bring any appropriate model meeting the scope as defined in the RFP for implementation of voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) etc., which is to be hosted on-premises.
400	22 of 139	2.2.4(B.4)	2.2.4(B.4)	Bidder must ensure implementation of voice authentication, automated speech recognition (ASR), speech analysis, Text to speech (TTS) etc. on existing and future IVR platforms for the Contact Centre in a time bound manner as desired by the bank.	In the case of outbound calls, would you prefer to use a TTS module or pre-recorded audio messages?	Both will be used as per Bank's requirements.

401	21 of 139	2.2.4(B2)	2.2.4(B2)	The incoming chats of the customers should first be served via bots and then be routed to agent based on the factors including the customer segment, service level, agent capacity, caller/call type, context of the chat, requirements of the customer, agent capacity and language support proficiency.	How many Chatbot sessions* are expected? (Day/Week/Month/Year)	Bidder has to provison this as per current banking standard.The ChatBot session are product and services specific, will be decided as per Bank's requirement.
402	21 of 139	2.2.4(B2)	2.2.4(B2)	The incoming chats of the customers should first be served via bots and then be routed to agent based on the factors including the customer segment, service level, agent capacity, caller/call type, context of the chat, requirements of the customer, agent capacity and language support proficiency.	Do you need login authentication inside ChatBot? [Auth based login authentication]	Details of the authentication mechanism to be discussed with the successful finalized bidder, and it can be token based authentication which the website can pass on to the Chatbot
403	21 of 139	2.2.4(B2)	2.2.4(B2)	The incoming chats of the customers should first be served via bots and then be routed to agent based on the factors including the customer segment, service level, agent capacity, caller/call type, context of the chat, requirements of the customer, agent capacity and language support proficiency.	Is it acceptable for the solution to be offered as a SaaS model, or do you require it to be on a private cloud or on-premises?	Bidder can bring any appropriate model meeting the scope as defined in the RFP.
404	19	2.2.2	Services	The successful bidder will provide outbound and inbound call services, including marketing, digital assistance, and collections.	Please provide more information on the specific CRM use case needed to manage outbound call campaigns and marketing workflows.	Same will be shared with successful finalized bidder
405	21	2.2.4	Capabilities	The bidder must support customer segmentation and design different workflows based on customer categories.	We request the bank to provide a use case for segmentation, specifying the parameters that should be considered.	Segmentation would be based the data of customer that CBS would provide to CRM. Exact parameter and logic would be shared with the successful bidder
406	98	B.4	B.4	Should support complete integration with CRM and other applications as desired by the bank.	Request Bank to clarify the list of applications that needs to be integrated with the CRM?	Same will be shared with successful finalized bidder
407	99	D.14	D.14	Should allow customer requests to be routed to other channels (call, video, co-browsing).	Confirm if the CRM must handle channel-switching or if an external system will manage these transitions.	The same shall be managed by CRM/Voice platform
408	100	G.23	G.23	Should be able to define logic for service menus to serve customers over WhatsApp channel.	Please confirm if the bank is looking for Is a WhatsApp bot required in this case?.	Bidders understanding is correct
409	105	W.80	W.80	Should seamlessly integrate all capabilities with Bank's applications, channels, servers, switches, data warehouse, CRM.	Request details on the scope of integration with systems such as core banking and external channels.	Please refer RFP for details.

410	99	D 14	D 14	Chatbot	We request the bank to provide the specific integration requirements for the ChatBot with the bank's existing or planned applications and websites.	Chat Bot integration will be with Whats App, Website Bot, Internet/Mobile Banking etc.
411	99	D 15	D 15	Chatbot	Please confirm if there a preferred Natural Language Processing (NLP) engine or technology stack for the AI capabilities of the ChatBot?	No such NLP engine or technology is currently avilable in the Bank.Bidder is expected to provide the same.
412	33	F.2.1 (B)	F.2.1 (B)	Tentative FTEs:	Please confirm the working window for Video Banking and Co-browsing LOBs?	8 AM - 8 PM
413	51	5.3	5.3	System Availability	To ensure that the period during which no customers could be serviced does not exceed 0.3% of the total period, as the target is to achieve 99.73% service availability. Please confirm.	No Change in RFP Clause.
414	52	5.3	5.3	System Availability 6 < 95% Bank will withhold the entire monthly payment	We request that this point be reconsidered and that the penalty be capped at 7% of the monthly bill payment.	No Change in RFP Clause.
415	55	5.11	5.11	CRM Uptime Penalty: 6 < 95% Bank will withhold the entire monthly payment	We request that this point be reconsidered and that the penalty be capped at 7% of the monthly bill payment.	No Change in RFP Clause.
416	56	5.12	5.12	Overall Penalty: The overall penalty for SLA shall be levied up to a maximum of 10% of monthly bill amount. However, if the maximum penalty limit is reached continuously for 4 monthly billing cycles in a row in a financial year, then the cap may be reviewed by the Bank and higher penalty of up to 15% may be charged.	We request you to Cap the Overall Penalty at 5% of the Monthly Billable amount	No Change in RFP Clause.
417	18	2.1	Location	IV. During the contract period, the Bank may at its sole discretion ask the successful bidder to establish more centres to operate from.	We understand that as of now we need to operate from only 2 locations and with maximum seats potential. Please confirm.	2 Locations are Mandatory, The same will be dicussed mutually with the selected bidder later incase Bank need additional location
418	21	B.4	IVR	The Bank may add more facilities later, and bidder should provide at no extra cost to the Bank.	We request if any modifications are requested which is not included in the current solution, this has to be considered under the change request. Otherwise, budgeting for this cost will increase the commercials. Please confirm.	No Change in RFP Clause.
419	21	B.2	Web chat & ChatBot	The chats should be recorded and stored by the bidder for audit, training, and other purposes in compliance with all legal, regulatory norms of government bodies, regulatory agencies under whose purview the Bank's and the Bidder's activities fall under.	Let us know for what duration (months/year) we need to keep the records in store.	3 months of history to be stored, after which the chat history can be stored on bank's server.

420	21	B.2	Web chat & ChatBot	Chat bots services must be integrated with across services such as Mobile Banking/Internet Banking, Website, etc.	We understand, Bank will arrange us API wherever integration is required with Bank applications.	Bidders understanding is correct
421	22	B.4	IVR	The IVR developed by the Bidder shall be built exclusively for the Bank and hosted at the Bank's DC & DR location including telecom solution.	We understand, IVR including ACD and Dialler server system will be hosted at Bank location. Let us know if Bank wants us to deploy dedicated Engineers are Bank DC and DR to manage servers or remote support is fine.	No dedicated engineer required for only IVR, ACD and DSS.Bidder to ensure smooth operations without interruption.
422	22	B.4	IVR	Bidder should ensure storage and maintenance of all call/ screen recording logs on real-time on Bank's server.	We understand Bank will provide SFTP server storage where bidder is supposed to store logs. Please confirm if understanding is correct.	Bidders understanding is correct
423	23	B.5	WhatsApp Live Chat	The bidder should provide service to customers over WhatsApp channel through bots & live agent chat capability	Please confirm if we need to consider this for all users. In case it is required for a set of specialized users then let us know the approx. concurrent number of users(license) we need to consider for WhatsApp. Co browsing application will be available at all desks however it will work for a defined number of users if some tentative numbers are provided.	Please read RFP page no 33. F.2.1 (B) Tentative FTEs
424	25	D.1	Telephony Setup	The Bank would provide telephone lines (primary and secondary) to the bidder for telephony setup,	We understand Bank will provide PRI /SIP line. Let us know if bidder can keep PRI / SIP line at delivery location or that too will be hosted at Bank DC and DR.	Bank will provide the same in delivery location.
425	26	D.2	Dashboards & Info	The Bidder should provide command centre facility to the centre in charge's office at the primary location.	Let us know if centre in charge's office will be located at bidder's primary location or it is required at Bank primary DC location or it is going to be any third location.	Please refer page no 34. F.2.2.1 Bank staff and contact center. This is required at Bidders primary Location
426	28	D.5	Integrated Customer Relationship Management (CRM) Solution	All inbound & outbound calls must be recorded in the CRM System proposed.	We understand bidder is supposed to pass URL of call recording in CRM. Usually recording is moved to archival system after one month. Let us know if it s fine that listening facility will be available for one month in CRM.	Bidders understanding is correct. Same needs to be retained for 3 months.
427	37	2.4	Integration	Transition and Migration of existing history/data/service request/TPIN/Call Recording etc.	Request to share size of the entire call recording which would be migrated from existing to new system and what would be the format (.wav/.mp3 etc.).	Operations to comment
428	39	2.6	General Requirements:	Noise control mechanism & noise cancellation device CGH/Gebres/ any of the latest technology should be adopted & time to time change is required	We do use noise cancellation headsets on floor. Please clarify if it is about using noise cancellation headsets or in addition to headset we are also supposed to use software. We take all the precautionary measure to maintain standard noise level on floor. Let us know if still we need to consider noise cancellation headset and software both or only using noise cancellation headset is fine.	Bidder need to provide noise-cancelling headsets and precautionary measures to be taken on the operational floor to ensure effective background noise cancellation as per industry standards.

429	43	4.1.1	Contact Center Infrastructure required to be provided by the Bidder	The Bidder has to provide and ensure the Uptime of PRI lines/ MPLS/ Leased lines with the Telecom Bidder. While the Bank will process only the telephone bill, the day to day monitoring activities to deliver uninterrupted services of the Toll Free lines (toll free number provided by Bank including PRI lines and MPLS/Leased lines along with monthly billing shall be the responsibility of the Bidder and will be part of Total Cost. The maintenance of such software / hardware provided shall also be the sole responsibility of the Bidder.	We understand while the monitoring activities will be conducted by bidder however charges of Telecom PRI/SIP lines and MPLS links which will be used to establish connectivity between Bank DC, DR and bidders delivery location will be paid by Bank at actuals. Please confirm.	Please refer RFP for details.
430	44	4.1.1	Contact Center Infrastructure required to be provided by the Bidder	Authorized internet connections/ P2P connection should be handled by the Bidder without any additional cost to Bank.	Let us know if any of the Bank application will be extended over internet at delivery location.	RFP already includes various APIs that are to integrated, however more system integration may be required as per administrative/business requirement of Bank.
431	44	4.1.1	Contact Center Infrastructure required to be provided by the Bidder	Dedicated resource(s) for 24*7*365 at Bank's Data Center is required for maintenance of hardware, software, troubleshooting etc. to be provided.	Let us know if we need to deploy resources at both DC and DR. Can bidder extend emote support from their location when required. Please confirm.	1 Engineer in Normal shift availbility will be required at both Bank DC and DR. Additionally, the bidder can provide remote support through a secure connections for smooth coverage.
432	45	4.1.1	Contact Center Infrastructure required to be provided by the Bidder	The core contact centre solution (Telephony/Dialler/ACD/IVR/Email etc.) should be on premises solution while the other supporting Digital solution like Chat, Social Media, Speech Analytics, Video calling, Co-browsing and Voice authentication etc. can be hosted on cloud. However, presently Bank needs all solution on premises i.e. Bank's DC & DR..	We understand bidder is supposed to propose on-prem solution at present which should be cloud ready and in later stage if required it can be moved to cloud. Please confirm if understanding is correct.	Bidder need to currently consider all the solution as per Onpremises and the same cost to be considered in the TCO.
433	47	4.1.1	Contact Center Infrastructure required to be provided by the Bidder	Antivirus, DLP, network controls are to be implemented on all PCs / Devices in use. Normally internet and third-party email services are to be restricted.	We understand all the users will login to bidders domain and bidder is supposed to take care if user level access control, Antivirus, Patch management and DLP. Please confirm if understanding is correct.	Bidders understanding is correct
434	59	7.1	Bidder should consider high availability (active-active) architecture at primary DC and DR.	The Bidder must ensure that DC and DR should be identical in all way.	Please share Bank DC ad DR address along with one contact detail to conduct network and Telecom lines feasibility.	Bank DC is at Mumbai & DR is at Noida

435	92		Enclose copies of Audited Balance Sheet along with enclosures	The CRM will be hosted at bank's premises at DC as well as DR. We will integrate the proposed solution and systems with Bank's system/ applications.	We understand Bank DC and DR are already inter connected over Banks MPLS/leased line link. Please confirm if this internal connectivity can be used for data transfer/ data backup between DC and DR.	The bidder is responsible for establishing connectivity between the Bank's Data Center (DC), Disaster Recovery (DR) site, and the bidder's delivery location. Although the Bank's DC and DR are already connected, this connection cannot be used for the current business purpose. Any connectivity required for data transfer and synchronization should be included in the bidder's proposal.
436	55		Service Level	5.9 First Call Resolution - >85% to 80%. Penalty - 1% of monthly billed value.	We request the bank to reconsider the percentage of calls resolved at first time as >80% without any penalty.	No Change in RFP Clause.
437	55		Service Level	CRM Uptime Penalty:	We request the bank to reconsider the percentage of CRM Uptime as 99.5 % instead of 99.9%.	No Change in RFP Clause.
438	89		Eligibility	General	We request to add minimum eligibility clause of 10000 FTE in providing Service Domestic Voice Operations for better service engagement	No Change in RFP Clause.
439	89	Annexure A	Eligibility (Pre-qualification Criteria) - Point 5	The Bidder should be presently operating Contact Center across multiple locations, with at least 2 of the locations having minimum 500 FTEs per Location. - Letter from client	In Eligibility Criteria, you had accepted to submit the undertaking while in technical evaluation criteria you had recommended letter from the client. Consolidating letter from all the clients in a centre is little difficult, so we request you to kindly consider submitting an undertaking like in Eligibility Criteria. Please confirm	No Change in RFP Clause.
440	97	Annexure B(I)	Technical Evaluation Bidder Profile Evaluation Point 4	The Bidder should be presently operating Contact Center across multiple locations, with at least 2 of the locations having minimum 500 FTEs per Location. - Letter from client	In Eligibility Criteria, you had accepted to submit the undertaking while in technical evaluation criteria you had recommended letter from the client. Consolidating letter from all the clients in a centre is little difficult, so we request you to kindly consider submitting an undertaking like in Eligibility Criteria. Please confirm	No Change in RFP Clause.

441	90	Annexure A	Eligibility (Pre-qualification Criteria)	The Bidder must be possessing the following valid certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISO 22301 (Security), ISO 18295, ISMS Security standard SOC2 Compliance certifications, PCI DSS.	We understand that since we are proceeding with an on premise solution, we need to obtain the standard ISO 9001 and ISO 27001 certifications. Please confirm. Otherwise: The PCI DSS certification is specific to processes, and if it is mandatory, we request that the bank allow us one year from the process go-live date to achieve PCI DSS certification. SOC2 certificate is applicable for organisations who store, process of transmit customer data. In simple CRM case their cloud partner is SOC2 certified but not simple CRM as service provider. We kindly request one year from the process go-live date to obtain ISO 22301 certification for the process. We request the bank to consider ISO 27001:2013 and we shall submit the updated version of ISO 27001:2022 by January 2025 as this certificate is under audit for version change from 2013 to 2022.	Please refer Corrigendum-1 for modified clause
442	Page 3 of 139	7	Section-I: Instructions to Bidders/Key Informations > Pre–bid Meeting Date, Time & Venue "26.09.2024 at 11.00 AM Venue: Punjab & Sind Bank, Head Office, 21 Bank House, Rajendra Place, New Delhi - 110008"		Hereby request to please give provision to attend Pre bid meeting Via Online link. So That we can attend it with all of our technical and business Team	Please refer RFP for details.
443	Page 18 of 139	2.1	Location		Can the Bank confirm the number of centers required at the start of operations and during the contract period? Will the Bank provide any infrastructure for these centers?	Please refer RFP for details.
444	Page 18 of 139	2.1	Location		Is there any restriction or preference for the geographical location of the second center apart from Delhi/NCR?	Please refer RFP for details.
445	Page 20 of 139	2.2.4 (B)	Omni-channel support		Can the Bank specify the volume of inbound/outbound calls and other non-voice channels (webchat, email, WhatsApp, etc.) per channel?	Please refer RFP for details. No data on non voice channel available.
446	Page 20 of 139	2.2.4 (A)	Customer Segmentation		Could you provide details on the customer segmentation requirements and the volume of services required for each segment?	Customer Segmentation will be done as per Bank's requirement for eg, Senior Citizens, Minors, NRIs etc.
447	Page 25 of 139	2.2.4 (D)	Core Tech & Data		Can the Bank confirm if the telephony setup and hardware costs will be borne by the bidder, or will the Bank provide this infrastructure?	All such costs will be borne by bidder.

448	Page 27 of 139	2.2.4 (D.5)	CRM Solution		What are the specific integration requirements for the CRM with other Bank systems such as Core Banking, ATM Switch, Digital Banking, and Data Warehouse?	Integrations required for the Bank Systems as mentioned in the RFP.
449	Page 27 of 139	2.2.4 (D.5.1)	CRM User Licensing		Please clarify the OPEX licensing model for CRM. Will the Bank need user licenses for all 5000 users simultaneously, or is a concurrent user model acceptable?	Concurrent model is acceptable. Where each licence will have a concurrency of 5 staff. For eg each licence will be branch specific and extended to concurrency of 5 staff in same Branch.
450	Page 27 of 139	2.2.4 (D.5)	CRM Customization		Can the Bank confirm the scope of additional customization or enhancement required for the CRM during the contract? What are the expectations around future modifications?	Bank may change/modify CRM as per regulatory and business requriements.
451	Page 31 of 139	2.2.4 (D.6)	Automatic Call Distribution (ACD)		Will the Bank provide the ACD system, or will the bidder be responsible for its setup and maintenance? Please clarify ACD integration with CRM.	Bidder will be responsible for setup and maintenance of ACD integration with CRM.
452	Page 37 of 139	2.4	Integration		Could you specify the number of APIs to be developed for integration with internal and external systems?	RFP already includes various APIs that are to integrated, however more system integration may be required as per administrative/business requirement of Bank.
453	Page 37 of 139	2.4	Integration		Are there any specific API security or compliance standards that the bidder must adhere to when developing APIs for integration?	Bidder has to adhere to industry and regulatory guidelines on security and compliance standards.
454	Page 30 of 139	2.2.4 (D.5.7)	Sentiment Analytics		What level of sentiment analytics and customer behavior tracking is expected from the CRM system? Should it be AI-driven, and are there any specific KPIs to monitor?	Bidder is expected to bring best sentiment analytic tool with customer behaviour tracking.
455	Page 31 of 139	2.2.4 (E)	Desk Archetypes		Could you provide more clarity on the volume of work associated with different desk archetypes (e.g., inbound, outbound, sales campaign)?	Volume of work associated with different desk archetypes will be as per Bank's requirements.

456	Page 21 of 139	2.2.4 (B.4)	IVR Setup		Can the Bank confirm whether it will provide the existing IVR infrastructure, or is the bidder required to set up a new IVR system? Will the IVR support AI-driven capabilities?	Bank has IVR with following limited features- 1. Balance Inquiry 2. Last five transaction enquiry 3. Debit Card Block. 4. Cheque status enquiry. Bidder has to setup IVR system as per features mentioned in the Scope of RFP.
457	Page 25 of 139	2.2.4 (C.3)	Speech Analytics		Does the Bank have any existing speech analytics solutions that will be integrated, or will the bidder provide and set up the entire solution?	Bidder will provide and setup the entire solution.
458	Page 30 of 139	2.2.4 (D.5.7)	Virtual Sales Coach		What are the specific functions expected from the Virtual Sales Coach? Will this be an entirely new setup or an enhancement to existing systems?	New setup.
459	Page 25 of 139	2.2.4 (D.1)	Telephony Setup		Can the Bank clarify whether any telephony-related licenses will be provided by the Bank, or does the bidder need to include these in the cost structure?	Bidder to needs to provide.
460	Page 27 of 139	2.2.4 (D.5)	Call Recordings		Will the call recordings be stored in the Bank's infrastructure or should the bidder provide the storage setup for the CRM solution? What are the retention periods?	Bidder has to provide
461	Page 24 of 139	2.2.4 (C.1)	Conversational Bots		Are there any specific conversational bot platforms preferred by the Bank for integration with the CRM solution?	Bidder will provide and setup the entire solution.
462	Page 23 of 139	2.2.4 (B.7)	Social Media Integration		Can the Bank specify the platforms that need to be integrated into the CRM solution for social media servicing?	WhatsApp, Twitter, Instagram, Facebook, youtube.
463	Page 89 of 139	Sr. No. 1 ,2	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria)		Our consortium partner satisfies the turn-over criteria. However, they earn their turn-over from various customer engagment processes including digital engagement. In other words, they have the turn-over required, however this not entirely from contact center process. Will we still be eligible? They also satisfy the EBIDTA eligibility criteria.	No consortium bidding is allowed in this RFP

464	98	Annexure ii (B) - IVR		Should provide services with features including multilingual support, predictive dialer, IVR blast, contextualized self-serve functions -	Is the bank already using any IVR/ Dialler/ CTI or has any IVR/ Dialler/ CTI in evaluation?	Bank has IVR with following limited features- 1. Balance Inquiry 2. Last five transaction enquiry 3. Debit Card Block. 4. Cheque status enquiry. Bidder has to setup IVR system as per features mentioned in the Scope of RFP.
465	98	Annexure ii (B) - IVR		Should route transactions over secured HTTPS, SSL channels and comply with ISO 27001 and all other applicable standards	Please elaborate about the other applicable standards	As per Bank's standards.
466	99	Annexure ii (B)- Video Banking		Should be able to offer live assistance/support over the video channel, to select customer segments (as directed by the bank)	Does the bank expect a video conferencing solution here? Kindly elaborate	Bank is expecting Video assistant service in Co-browsing here.
467	100	Annexure ii (B) - Speech Analytics		General	Is the expectation here is to draw insights based on call interaction with the customer through IVR/ Dialler/ CTI?	All the issues of customer to be resolved over IVR but on some specific request of the Customer, it will be diverted to the live agent.
468	101	Annexure ii (B) - CRM		General	Who will be the users of the CRM. Is it the same contact center team or it is a different team?	Both, The Bank Staff as well as Contact Center team will be the Users of the CRM Solution.
469	89	Section IV - Annexure A		Bidders should have implemented the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24).	Request the Bank team to be flexible in this parameter to consider the implementation of contact center at one scheduled Bank instead of two as a reference. Can we have an exemption to this clause and include the experience basis CRM / Customer service solution provider	No Change in RFP Clause.
470	89	Section IV - Annexure A		The Bidder should be presently operating Contact Center across multiple locations, with at least 2 of the locations having minimum 500 FTEs per Location	Can we have an exemption to this clause and include the experience basis CRM / Customer service solution provider	No Change in RFP Clause.
471	89	Section IV - Annexure A		The Bidder providing BPO / Contact Center services must be self/ authorized partner/ wholly owned subsidiary, providing BPO / Contact Center services, must have registered itself with Department of Telecommunications (DOT) or any other govt. agency.	Can we have an exemption to this clause and include the experience basis CRM / Customer service solution provider	No Change in RFP Clause.
472	89	Section IV - Annexure A		The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years	Request the Bank team to consider BFSI experience as well instead of only Bank implementation	No Change in RFP Clause.

473	18	Section II: Scope of Work			Please share the existing IT Landscape (architecture diagram for all systems pulling data from/pushing data to proposed CRM)	Same will be shared with successful finalized bidder
474	18	Section II: Scope of Work			Is there any Middleware/API Layer which the organization is using for Integration Orchestration? If yes, Is it safe to assume that the new application will be integrated to other organization's systems through this layer?	Please refer RFP for details.
475	18	Section II: Scope of Work			Please specify the online and offline channels to be used by the Bank for marketing campaigns	All Social Media channels like FaceBook, WhatsApp, bank's Website, Instagram, Iphone App Store, Googel Play services etc.
476	18	Section II: Scope of Work			Total number of customer Vs new customers on-boarded every month	Same will be shared with successful finalized bidder
477	18	Section II: Scope of Work			New opportunities generated every month	Same will be shared with successful finalized bidder
478	18	Section II: Scope of Work			Total number of Accounts Vs new accounts opened every month	Same will be shared with successful finalized bidder
479	18	Section II: Scope of Work			No. of Calls/ Meetings per customer	It depends on the resolution of the issue raised by the customer.
480	18	Section II: Scope of Work			Average no. of products per customer	Same will be shared with successful finalized bidder
481	18	Section II: Scope of Work			Total number of Tickets/Complaints generated every month	Same will be shared with successful finalized bidder
482	18	Section II: Scope of Work			Customer feedback history (Survey)	Same will be shared with successful finalized bidder

483	18	Section II: Scope of Work			Customer feedback history	Same will be shared with successful finalized bidder
484	18	Section II: Scope of Work			No. of emails sent monthly	Same will be shared with successful finalized bidder
485	18	Section II: Scope of Work			No. of SMS sent monthly	Same will be shared with successful finalized bidder
486	18	Section II: Scope of Work			No. of Whatsapp messages sent monthly	Same will be shared with successful finalized bidder
487	18	Section II: Scope of Work			No of customers reached through email campaigns / month	Same will be shared with successful finalized bidder
488	18	Section II: Scope of Work			Emails history (if any)	Same will be shared with successful finalized bidder
489	18	Section II: Scope of Work			SMS history (If any)	Same will be shared with successful finalized bidder
490	18	Section II: Scope of Work			Whatsapp history (if any)	Same will be shared with successful finalized bidder
491	18	Section II: Scope of Work			Calls history (if any)	Same will be shared with successful finalized bidder
492	18	Section II: Scope of Work			Will data migration scope is part of the SOW and is the vendor expected to do the data migration. Kindly clarify	Same will be shared with successful finalized bidder

493	18	Section II: Scope of Work			Knowledge repository size (in GB)	Same will be shared with successful finalized bidder
494	89	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria) Point # 2			Bidder should have minimum annual turnover of Rs. 350.00 crore / equivalent amount from Contact Center operations, during any two of the last three financial years (2021-22, 2022-23 & 2023-24). This must be the individual company turnover and not that of any group of companies.	To give equal opportunity to all bidders, request to modify the clause as follows:- "Lead bidder or consortium partner should have minimum annual turnover of Rs. 350.00 crore / equivalent amount from Contact Center operations, during any two of the last three financial years (2021-22, 2022-23 & 2023-24). This must be the individual company turnover and not that of any group of companies."	No Change in RFP Clause.
495	89	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria) Point # 3			The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 Crore in each of the last three years of operations, (2021-22,2022-23 & 2023-24).	To give equal opportunity to all bidders, request to modify the clause as follows:- "Lead bidder or consortium partner should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 Crore in each of the last three years of operations, (2021-22,2022-23 & 2023-24).	No Change in RFP Clause.
496	89	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria) Point # 4			Bidders should have implemented the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore.	To give equal opportunity to all bidders, request to modify the clause as follows:- "Lead bidder or consortium partner should have implemented the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore."	No Change in RFP Clause.
497	90	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria) Point # 7			The Bidder must be possessing the following valid certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISO 22301 (Security), ISO 18295, ISMS Security standard, SOC2 Compliance certifications, PCI DSS.	To give equal opportunity to all bidders, request to modify the clause as follows:- "Lead bidder or consortium partner must be possessing the following valid certifications: ISO 27001:2015, ISO 9001:2008 (Quality), ISO 22301 (Security), ISO 18295, ISMS Security standard, SOC2 Compliance certifications, PCI DSS."	Please refer Corrigendum-1 for modified clause
498	90	Section IV: Annexures Annexure A: Eligibility (Pre-qualification Criteria) Point # 11			The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years.	To give equal opportunity to all bidders, request to modify the clause as follows:- The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years.	No Change in RFP Clause.

499	97	Annexure B(I): Bidder Profile Evaluation Technical Evaluation criterion Point # 1		Bidder should have minimum annual turnover of Rs. 350.00 crore / equivalent amount from Contact Center operations, during any two of the last three financial years (2021-22, 2022-23 & 2023-2). This must be the individual company turnover and not that of any group of companies. Turn over 350-500 crore - 2 Marks Above 500 crore - 4 Marks	To give equal opportunity to all bidders, request to modify the clause as follows:- "Lead bidder or consortium partner should have minimum annual turnover of Rs. 350.00 crore / equivalent amount from Contact Center operations, during any two of the last three financial years (2021-22, 2022-23 & 2023-2). This must be the individual company turnover and not that of any group of companies. Turn over 350-500 crore - 2 Marks Above 500 crore - 4 Marks"	No Change in RFP Clause.
500	97	Annexure B(I): Bidder Profile Evaluation Technical Evaluation criterion Point # 2		The bidder should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 Crore in each of the last three years of operations, (2021-22, 2022-23 & 2023-24). Operating profit 25-100 cr - 2 Marks Above 100 Cr - 4 Marks	To give equal opportunity to all bidders, request to modify the clause as follows:- "Lead bidder or consortium partner should have a positive operating Profit (as EBITDA i.e. Earnings, Before Interest, Tax, Depreciation & Amortization) greater than or equal to Rs. 25 Crore in each of the last three years of operations, (2021-22, 2022-23 & 2023-24). Operating profit 25-100 cr - 2 Marks Above 100 Cr - 4 Marks"	No Change in RFP Clause.
501	97	Annexure B(I): Bidder Profile Evaluation Technical Evaluation criterion Point # 3		Bidders should have provided the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last of the last three years of operations (2021-22,2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore. Branches 500-1500 - 2 Marks Above 1500 Branches - 4 Marks	To give equal opportunity to all bidders, request to modify the clause as follows:- "Lead bidder or consortium partner should have provided the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last of the last three years of operations (2021-22,2022-23 & 2023-24). The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs. 2 Lakh Crore. Branches 500-1500 - 2 Marks Above 1500 Branches - 4 Marks"	No Change in RFP Clause.
502	97	Annexure B(I): Bidder Profile Evaluation Technical Evaluation criterion Point # 5		The Bidder must be currently operating proposed Customer Relationship Management Solution (CRM) as per scope of this RFP with minimum one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years. CRM with 1 SCBs with 500-1000 Branches - 2 Marks CRM with 2 and above SCBs with more than 1000 Branches at each Bank - 4 Marks	To give equal opportunity to all bidders, request to modify the clause as follows:- "Lead bidder or consortium partner must be currently operating proposed Customer Relationship Management Solution (CRM) as per scope of this RFP with minimum one Scheduled Commercial Bank in India having minimum 500 branches in India with atleast 2 years. CRM with 1 SCBs with 500-1000 Branches - 2 Marks CRM with 2 and above SCBs with more than 1000 Branches at each Bank - 4 Marks"	No Change in RFP Clause.
503				Request	Please allow for Consortium bidding	No Change in RFP Clause.
504	121	Section 10	Other Provision	If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.	Need clarity on whether the consortium is allowed or not	Please refer Corrigendum-1 for modified clause
505	89	Annexure A	Eligibility	Bidders should have implemented the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24).The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore.	We request the bank to rephrase the following suggested clause: Bidders should have implemented the contact center solution at two BFSI clients in India or globally	No Change in RFP Clause.

506	90	Annexure A	Eligibility	The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 500 branches in India withatleast 2 years.	We request the bank to rephrase the following suggested clause: The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled private Bank in India having minimum 500 branches in India withatleast 3 years.	No Change in RFP Clause.
507	97	AnnexureB	Technical evaluation	Bidders should have implemented the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India with more than 500 branches each during the last three years of operations (2021-22, 2022-23 & 2023-24).The supported SCB should have an annual business mix (Deposits and Advances) exceeding Rs.2 Lakh Crore.	We request the bank to rephrase the following suggested clause: Bidders should have implemented the contact center solution at two BFSI clients in India or globally . 2 marks for two BFSI clients in India or globally and 4 marks for more than 4 BFSI clients in India or globally	No Change in RFP Clause.
508	97	AnnexureB	Technical evaluation	The Bidder must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India having minimum 500 branches in India withatleast 2 years.	We request the bank to rephrase the following suggested clause: The Bidder must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with 2BFSI clients with atleast one Scheduled Commercial Bank in India having minimum 500 branches in India withatleast 3 years.	No Change in RFP Clause.
509	45	4.1.2. P		VII. The core contact center solution (Telephony/Dialer/ACD/IVR/Email etc.) should be on premises solution while the other supporting Digital solution like Chat, Social Media, Speech Analytics, Video calling, Co-browsing and Voice authentication etc. can be hosted on cloud. However, presently Bank needs all solution on premises i.e. Bank's DC & DR.	We recommend that bank should go of a Cloud based SaaS solution as that is the direction industry is going towards. For some of the use cases like Gen AI, AIML, speech and voice recognisation and analytics that require processing of large amount of data and require huge compute, on-premise solutions are not scalable to provide the same. Also with Cloud based SaaS solution, you keep on getting latest innocation and features quickly available in your application without going through the cycle of upgrading the software of hardware. You would be always running your application on newer and more efficent versions of technology without worring about any additional cost or major downtime due to upgrade. We recommend you to please go for a Cloud based SaaS solution, where solution is provided by OEM from their own India based Date centers, so that all SLAs related to security, availability are completely managed by SaaS OEM	No Change in RFP Clause.
510	19	2.2.1 VII		VII. Support and follow-up for recovery/collection for Loans, lockers etc.	Is bank looking for a collection management solution also as part of this RFP, also is there any existing collection management solution place	Yes
511	40	2.8 A		A. Migration of existing Contact Center services of the Bank	Please provide more details of the solutions (Contact Center Solution, CTI, Telephoney, CRM, existing Integrations touchpoints, channels supported - Email, voice call, Chat etc) currently running in existing Contact Centers	Please refer RFP for details.
512	89 & 90	4 & 11		4 Bidders should have implemented the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India 11 The Bidder/OEM must be currently operating proposed Customer Relationship Management Solution as per scope of this RFP with one Scheduled Commercial Bank in India	Request you to please keep the requirement to have proposed solution implemented in one Scheduled Commercial bank only and for second reference, please extend it to include other BFSI customers in India or Globally. Also, please accept references for Bidder/OEM for both the solutions	Please refer RFP for details.

| 513 | 97 | 3 & 5 | | 3 Bidders should have provided the proposed contact center solution at least two Scheduled Commercial Banks (SCB Client) in India

5 The Bidder must be currently operating proposed Customer Relationship Management Solution (CRM) as per scope of this RFP with minimum one Scheduled Commercial Bank in India | Similar to above, please have the evaluation based on experience of one SCB in India and additional reference could be for BFSI and Global Customer.

Also, please allow evaluation based in bidder/OEM experience | Please refer RFP for details. |
| 514 | | General | | | Do bank has any existing vendor for SMS gateway, Whatsapp channel etc. Also what is expected volume of these outbound and inbound messages from these channels | Same will be shared with successful finalized bidder |

Sr No.	Service/Facility	Integration/Solution
	Following are list of services/ facilities bidder has to integrate with Bank systems/ bring for the proposed solution.	
1	Customer Segmentation/ classification/ category and services	Integration
2	WhatsApp Banking	Integration
3	what app Blast	Integration
4	Email Blast	Integration
5	SMS Blast	Integration
6	Call/Voice	Vendor Solution
7	Webchat	Vendor Solution
8	Chatbots	Vendor Solution
9	Video Banking	Vendor Solution
10	IVR	Vendor Solution
11	WhatsApp Live Chat	Vendor Solution
12	Co-browsing	Vendor Solution
13	Social Media servicing including ORM Solution	Vendor Solution
14	Email Management or solution	Vendor Solution
15	conversational bots (voice)	Vendor Solution
16	Intent Recognition	Vendor Solution
17	Speech Analytics	Vendor Solution
18	Analytical Dashboards & Info	Vendor Solution
19	Unified agent desktop	Vendor Solution
20	Dialer Campaign	Vendor Solution
21	Sentiment Analytics/Analyzer	Vendor Solution
22	Virtual Sales Coach	Vendor Solution
23	Grievance Redressal System with single ticketing system:	Vendor Solution
24	Knowledge Management System	Vendor Solution
25	Lead Management:	Vendor Solution
26	Campaign Management	Vendor Solution
27	Customer 360°	Vendor Solution
28	Automatic Call Distribution	Vendor Solution
29	Analytical reports related to Desk Archetypes & Performance Management System	Vendor Solution
30	IVR Blast	Vendor Solution
31	Voice and automated speech Recognition	Vendor Solution
32	Text to Speech	Vendor Solution
33	Virtual Assistant	Vendor Solution
34	Live chat	Vendor Solution
35	AQM(Automated quality monitoring tool)	Vendor Solution
36	Voice Biometrics	Vendor Solution
37	Analytics and Reporting	Vendor Solution
38	Video chat	Vendor Solution
39	Automatic Call Distributor	Vendor Solution
40	Computer Telephony Interface	Vendor Solution