

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕ੍ਰਮ)



Punjab & Sind Bank
(A Govt. of India Undertaking)

ਜਹਾਂ ਸੇਵਾ ਹੀ ਜੀਵਨ - ਧਯੇ ਹੈ | *Where service is a way of life*

REQUEST FOR PROPOSAL (RFP)

FOR

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

Tender No. PSB/ HO TP/ 02/ 2024-25

Dated: 11-09-2024

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ



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Punjab & Sind Bank

Corporate Office

HO Transformation Projects Department,
2nd floor, Block - 3, NBCC Complex,
East Kidwai Nagar, New Delhi -110023

Email: ho.tp@psb.co.in

Website: <https://punjabandsindbank.co.in>

Disclaimer

The information contained in this document is provided to the Bidder(s) on the terms and conditions set out in this RFP document. The RFP document contains statements derived from information that is believed to be true and reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with Bank in relation to the provision of services.

The RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between the Bank and any successful Bidder as identified by the Bank, after completion of the selection process as detailed in this document. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officers of Punjab & Sind Bank with the Bidder.

The purpose of this RFP is to provide the Bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder may require. Each Bidder should conduct their own investigations and analysis and should check the accuracy, reliability, and completeness of the information in this RFP and wherever necessary may obtain independent advice. Punjab & Sind Bank makes no representation or warranty and shall incur no liability under any law, statute, rules, or regulations as to the accuracy, reliability or completeness of this RFP. Punjab & Sind Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

Section-I: Instructions to Bidders/Key Informations

S. No	Particulars	Timeline
1	Tender Reference Number	PSB/HO TP/02/2024-25
2	Date of RFP Issuance	11.09.2024
3	Cost of RFP / Bid Document: Non-Refundable	Rs.25,000/- (Non-Refundable) (Rupees Twenty Five Thousand only, plus 18% GST as participation fee) through online only. Bank: Punjab & Sind Bank IFSC Code: PSIB0009001 Account No. 90015040070003 (14 digits) Punjab and Sind Bank (GST No. 07AAACP1206G3ZX) Proof of NEFT along with GST No. to be submitted at the time of physical bid submission. (Exempted for Micro and Small Enterprises, upon submission of valid registration certificate copy and declaration)
4	Last Date of submission of pre-bid queries/clarifications before the Pre-bid meeting	20.09.2024
5	Bid Validity	180 Days from the last date of Bid Submission
6	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)
7	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
8	Last Date and Time for submission of Bids	04.10.2024 till 5.00 PM
9	Date, time and venue of presentation & demo by the eligible bidders	To be notified later to the qualifying bidders only
10	Date & time of eligible bidder's site visit	To be notified later to the qualifying bidders only
11	Opening of Commercial Bids	Date and time will be intimated to technically qualified bidders by email registered as per Bid submitted.
12	Address for Bid submission	Punjab & Sind Bank, Corporate Office, HO Transformation Projects Department, Ground Floor (at Reception), Block - 3, NBCC Complex, East Kidwai Nagar, New Delhi -110023
13	Contact Telephone Numbers	Sh. Kanwar Lal (DGM), Phone: 9779277669

Abbreviations Used in the Document

Following are the abbreviations and their expansions used in this document-

<u>Terms</u>	<u>Expansion/ Abbreviations</u>
ABP	Accepted Bills for Payment
ACD	Automatic Call Distributor
ACI	Application Centric Infrastructure
AEPS	Aadhar Enabled Payments System
AGS	Automated Guided System
AHT/ACR	Average Handling Time or Average Call Resolution
AI	Artificial Intelligence
AI-EMS	AI- Facilitated Emergency Medical Services
AM	Assistant Manager
AMC	Annual Maintenance Contract
AMD	Answering Machine Detection
API	Application Programming Interface
APK	Android Application Package
ASR	Automatic Speech Recognition
ATM	Automated Teller Machine
ATT	Average Talk Time
ATS	Aggregate Technical Score
Bank	Punjab & Sind Bank
BI	Business Intelligence
BOM	Bill Of Materials
BPO	Business Process Outsourcing
P&SB	Punjab & Sind Bank
CBS	Core Banking Solution/Centralized Banking Solution
CBS	Core Banking Solution
CCTV	Closed Circuit Television
CISO	Chief Information Security Officer
CEO	Chief Executive Officer
COPC	Customer Operations Performance Center
CR	Customer Request
CRM	Customer Relationship Management
CSA	Customer Service Associate
CSV	Comma Separated Value

Terms	Expansion/ Abbreviations
CPGRAMS	Centralized Public Grievance Redress and Monitoring System
CSAT	Customer Satisfaction
CTI	Computer Telephony Interface
DAM	Digital asset management
DC	Data Center
DDR	Double Data Rate
DGM	Deputy General Manager
DIT	Delivery-In-Type
DLP	Data Loss Prevention
DMZ	Demilitarized Zone
DNC	Do Not Call
DOT	Designated order turnaround
DPDP	Digital Personal Data Protection
DR	Disaster Recovery
DTMF	Dual tone multi-frequency
EASE	Enhanced Access for Service Excellence
EBITDA	Earnings before Interest, Tax, Depreciation, and Amortization
EJB	Enterprise Java Bean
EOL	End of Life
EMD	Earnest Money Deposit
EPYC	Extreme Performance Yield Computing
ETL	Extract, Transform, Load
FAQ	Frequently Asked Questions
FCNR	Foreign Currency Non-Resident Account
FCR	First Call Resolution
FDs	Fixed Deposits
FM	Floor Managers
FH	Functional Heads
FOREX	Foreign exchange market
FRMS	Fraud Risk Management System
FTE	Full Time Executive
FTR	First Time Resolution
GDPR	General Data Protection Regulation
GeM	Government e-Marketplace
GFR	General Financial Rules

<u>Terms</u>	<u>Expansion/ Abbreviations</u>
GST	Goods and Services Tax
H-1	Highest Scorer among the Bidder, based on Final Score
HDD	Hard Disk Drive
HNI	High-net-worth individuals
HTTPS	Hyper Text Transfer Protocol Secure
IBA	Indian Banks Association
IDRBT	Institute for Development and Research in Banking Technology
INGRAM	Integrated Grievance Redressal Mechanism
IEC	International Electro-technical Commission
IEM	Independent External Monitor
IMPS	Immediate Payment Service
INR	Indian Rupee
IP	Internet Protocol
IPC	Indian Penal Code
ISMS	Information Security Management System
ISO	Independent Sales Organization
ISP	Information Security Policy
IT	Information Technology
ITMS	Intelligent Traffic Management System
IVR	Interactive Voice Response
J2EE	Java2 Enterprise Edition
JMS	Java Message Service
JNI	Java Native Interface
KPI	Key Performance Indicators
KYE	Know Your Employee
LAN	Local Area Network
LLP	Limited Liability Partnership
LOI	Letter of Intent
LOS	Loan Originating System
MD	Managing Director
ML	Machine Learning

<u>Terms</u>	<u>Expansion/ Abbreviations</u>
MII	Make In India
MIS	Management Information System
MSE	Micro and Small Enterprises
MS SQL	Microsoft SQL Server
MSME	Ministry of Micro, Small & Medium Enterprises
MPLS	Multiprotocol label switching
MZ	Militarized Zone
NAS	Network-attached storage
NBCC	National Buildings Construction Corporation
NEFT	National Electronic Funds Transfer
NIST	National Institute of Standards and Technology
NLSML	National-level Settlement and Mailroom Management Limited
NLP	Natural Language Processing
NLU	Natural language understanding
NOC	Network Operations Center
NPCI	National Payments Corporation of India
NRE	Non-Resident (External) Account
NRI	Non-resident Indians
NRO	Non-Resident Ordinary
NVMe	Non-Volatile Memory Express
OEM	Original Equipment Manufacturer
Ops	Operations
OSP	Other Service Provider
OTP	One Time Password
OWASP	Open Web Application Security Project
P2P	Peer-to-Peer
PA DSS	Payment Application Data Security Standard
PAM	Privileged access management
PAN	Permanent Account Number
PBG	Performance Bank Guarantee
PCI DSS	The Payment Card Industry Data Security Standard

<u>Terms</u>	<u>Expansion/ Abbreviations</u>
PDF	Portable Document Format
PII	Personally Identifiable Information
PIM	Product Information Management
PM	Project Manager
PPF	Public Provident Fund
PO	Purchase Order
PODD	Pragmatic Organization Dynamic Display
PRI	Primary Rate Interface
PSU	Public Sector Undertakings
QA	Quality Analyst
RBI	Reserve Bank of India
RDs	Recurring Deposits
RFP	Request for Proposal
RPO	Recovery Point Objective
RTO	Recovery Time Objective
RTGS	Real Time Gross Settlement
SAN	Storage Area Network
SCB	Schedule Commercial Bank
SDD	Solid State Drive
SDR	Special Drawing Right
SFP	Small form-factor pluggable
SIEM	Security information and event management
SIP	Session Initiation Protocol
S2S	Service to sales
SEBI	Securities and Exchange Board of India
SFTP	Secure File Transfer Protocol
SLA	Service Level Agreement
SM	Site Managers
SMA	Special Mention Accounts
SMEs	Small and Medium Enterprises
SMS	Short Message Service

<u>Terms</u>	<u>Expansion/ Abbreviations</u>
SOC	Security Operations Center
SPGRS	Standardized Public Grievances Redressal System
SRS	System Requirement Specification
SSL	Secure Sockets Layer
SSML	Speech Synthesis Markup Language
Sr. CSA	Senior Customer Service Agent
TAPI	Telephony Applications Program Interface
TAT	Turn Around Time
TCO	Total Cost of Ownership
TDM	Time Division Multiplexing
TDS	Tax Deducted at Source
T High	Highest Aggregate Technical Score among the Bidder
TL	Team Leader
TPIN	Telephone Personal Identification Number
TRAI	Telecom Regulatory Authority of India
TSAPI	Telephony Server Application Programming Interface
TTS	Text to Speech
TOR	Terms of Reference
TLS	Transport Layer Security
UAT	User Acceptance Testing
ULA	Unlimited License Agreement
UPI	Unified Payments Interface
UPS	Uninterrupted Power Supply
URL	Uniform Resource Locator
USB	Universal Serial Bus
USPs	Unique Selling Propositions
UTR	Unique Transaction Reference
UnIC	You & I Connected (P&SB Mobile Banking Application)
VAPT	Vulnerability Assessment & Penetration Testing
VDI	Virtual Desktop Infrastructure
VM Ware	'Virtual Machine' Ware

<u>Terms</u>	<u>Expansion/ Abbreviations</u>
VPN	Virtual Private Network
VXML	Voice Extensible Markup Language
Bidder	Bidder is one who responds to this RFP document
WMF	Windows Meta File
XML	Extensible Markup Language
ZO	Zonal Office

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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. This RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the solution. The Bidder solution will be subject to a selection process and appropriate documentation being agreed between the Bank and the successful bidder as identified by the Bank, after completion of the selection process as detailed in this document.

2. Definitions

- i. “The Bank” or “P&SB” means, Punjab & Sind Bank and includes future branches / offices that may be formed / established in India or outside India.
- ii. “Bidder” shall mean any entity (i.e. juristic person) who meets the eligibility criteria given in **Annexure-A** and is submitted bid to this RFP and is willing to provide the Services as required in this bidding document. The interested Bidders who agree to all the terms and conditions contained in this document may submit their Bids with the information desired in this bidding document (Request for Proposal).
- iii. “Bid” means the written reply or submission of response to this RFP.
- iv. “Bidder” referred in this RFP document means “System Integrator” who will bring scalable solution for end to end Contact Center & CRM Solution as per Scope defined in this RFP document.
- v. “The Contract” means the agreement entered between the Bank and the Bidder, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- vi. “The Contract Price/Project Cost” means the price(s) payable to the Bidder under the Contract for the full and proper performance of its contractual obligations, as per the rate(s) so finalized.
- vii. “Services” means all services, scope of work and deliverables to be provided by a Bidder as described in the RFP and include provision of technical assistance, training, certifications, auditing and other obligation of the Bidder covered under this RFP.

3. Invitation to bid

- i. The RFP is issued by the Bank for Selection of Service Provider for Management, Maintenance & Operations of Contact Center and Customer Relationship Management Solution (CRM).
- ii. In order to meet the Services requirements, the Bank proposes to invite tenders from eligible Bidders as per details provided in the Scope of work of this RFP.
- iii. This document shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.
- iv. Interested Bidders are advised to go through the entire document before submission of Bids to avoid any chance of elimination. The eligible Bidders desirous of providing Services to the Bank are invited to submit their technical and commercial proposal in response to this RFP. The criteria and the actual process of

evaluation of the responses to this RFP and subsequent selection of the successful Bidder will be entirely at Bank's discretion.

- v. For any clarification with respect to this RFP, the bidder may send their queries/suggestions, valuable inputs and proof of remittance of document cost or exemption certificate of MSME by email to the Bank. It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be in writing only and should be sent to designated email ID within stipulated time as mentioned.
- vi. In accordance with Government of India guidelines, Micro and Small Enterprises are eligible to get tender documents free of cost and also exempted from payment of earnest money deposit and tender fee upon submission of valid MSME certificate copy.
- vii. Any tender/bid received without desired Document and Tender Cost, will be disqualified.
- viii. Technical Specifications, Terms and Conditions and various format and Performa for submitting the tender offer are described in the tender document and its Annexures.

4. Integrity Pact

Each Participating bidder/s shall submit Integrity Pact as per attached **Annexure- F** duly stamped as per state stamp act. The integrity pact should be submitted by all participating bidders at the time of submission of bid documents or as per satisfaction of the Bank. The Non submission of Integrity Pact as per time schedule prescribed by Bank may be relevant ground of disqualification for participating in Bid process.

Bank has appointed Independent External Monitor (hereinafter referred to as IEM) for this pact, whose name and e-mail ID are as follows:

1. **Sh. Asha Ram Sihag,**
Email: arsihag@gmail.com,
Mob: 9911558502
2. **Sh. Aditya Prakash Mishra,**
Email: apmishra53@gmail.com
Mob: 9560625666

For any clarifications/issues, bidders are requested to contact Bank's personnel in the below mail-id before contacting with IEM.

Contact person: - **Sh. Kanwar Lal (DGM)**, Phone: 9779277669 Email: ho.tp@psb.co.in

- 4.1 IEM's task shall be to review – independently and objectively, whether and to what extent the parties comply with the obligations under this pact.
- 4.2 IEM shall not be subjected to instructions by the representatives of the parties and perform his functions neutrally and independently.
- 4.3 Both the parties accept that the IEM has the right to access all the documents relating to the project/procurement, including minutes of meetings.

5. Confidentiality

The RFP document is strictly confidential and is not to be reproduced, transmitted or made available by the Bidder to any other party. The Bank reserves the right to update or revise the RFP document or any part of it prior to opening of responses by the Bidder. Bank may also consider providing additional time to submit the responses to RFP. The Bidder acknowledges that any such revised or amended document, if received,

will also be subject to the same terms and conditions as this original and subject to the same undertaking for its confidentiality. These provisions shall survive the Contract/Agreement.

6. Queries & Clarifications

- i. Bidders will not disclose or discuss the contents of the RFP document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with the Bank or any of its customers, suppliers or agents without the prior written consent of the Bank, except to the extent provided herein below in this document.
- ii. Bidders are required to direct all communications related to this RFP, to the Nominated Point of Contact person, i.e. DGM (Transformation Projects), Punjab & Sind Bank, Transformation Projects Department, Corporate Office, 2nd Floor, Block-3 NBCC Building, New Delhi- 110023 & Email id: ho.tp@psb.co.in. All questions relating to the RFP, technical or otherwise, must be in writing only to the above nominated single Point of Contact.
- iii. The Bank will reply to all communications initiated by Bidder as per the time frame mentioned in Bid Details of this Document. However, the Bank may at its absolute discretion seek additional information or material from any Bidder after the time frame for submission of Response to RFP.
- iv. Response to any query raised through nominated Point of Contact person, will be provided to the Bidder via email or on Bank's Website.
- v. The Bank may in its absolute discretion engage in discussion with any Bidder (or simultaneously with more than one Bidder) after the Response closes to improve or clarify any response.

7. Disclaimer

The Bank and its officers, employees, contractors, agents and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of the Bank or any of its officers, employees, contractors, agents or advisers.

8. Cost & Expenses to be borne by Bidder

All costs and expenses incurred by Bidder in any way associated with the development, preparation and submission of responses, attendance at meetings, discussions, presentations etc. and providing any additional information required by the Bank, will be borne entirely and exclusively by the Bidder.

9. No Legal Relationship to Bidder

No legal binding relationship will exist between any Bidder and the Bank until execution of a contractual agreement with the shortlisted Bidder.

10. Bidder's obligation to Information

The Bidder will use their own resources to conduct any enquiry to carry out their own analysis regarding any information contained in the RFP document and draw meaning of that information for their satisfaction and use.

11. Evaluation of Offers

Each Bidder acknowledges and accepts that the Bank may in its absolute discretion apply whatever criteria it deems appropriate in the selection of Bidder to submit a response including, those selection criteria set out in this RFP document. The Bank has no obligation to make public the detailed results, of the evaluations, the

reasons for selection/rejection of a Bidder, reasons why a specified Bidder was not selected, or the names of the final Bidder.

12. Contractual Commitment

If the shortlisted Bidder is awarded the contract, the contents of their Response to RFP, including any material submitted in the Response to RFP, may on mutual consent be incorporated by reference or integrated as obligations in the formal Service Contract or Service Level Agreement (SLA), to be drafted by Bank. If there is any confusion/overlap in understanding a clause of agreement to be undertaken by Bank and Bidder, the RFP clauses will prevail. RFP terms will be binding to the selected Bidder till SLA is signed from the date of issuance of Purchase Order (PO).

13. Code of Conduct

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

14. Errors and Omissions

Each Bidder should notify the Bank of any error, omission, or discrepancy found in this RFP document, not later than the date of closing for submission of RFP response.

15. 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.

Section II: Scope of Work

1. Background

- I. Punjab & Sind Bank, The Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1980 having its, Corporate Office, 2nd Floor, Block-3 NBCC Building, New Delhi- 110023 hereinafter called "Bank" and having 25 Zonal Offices (ZO) and 1500+ branches spread across India. While the Bank has a vast network of branches, Bank's operations are fully automated and customers of the Bank avail various alternate delivery channels.
- II. In the interest of expansion of services to create an Omni-channel experience enabled with self-serve as well as assisted options powered by latest capabilities & technology, Punjab & Sind Bank is looking for a suitable bidder who can cater to all of the Bank's Contact center and CRM requirements and as defined in this RFP document.
- III. The Bank aims to expand the scope of services to our existing and prospective, domestic as well as international customers.

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.

The bidder will be responsible for the day-to-day operations, including but not limited to, the hiring, training of resources and management of the Contact Center capabilities, resources and premises. The Contact Center must be operational for 24x7x365 days.

The selected bidder will provide state-of-the-art Contact Center services & Customer Relationship Management Solution to the Bank.

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.
- II. 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.
- III. Potential location options should be adequately dispersed to ensure all major customer languages are catered to and disaster recovery is smoothly managed.
- IV. During the contract period, the Bank may at its sole discretion ask the successful bidder to establish more centers to operate from.

2.2 Scope of Services

2.2.1 Products

The bidder should be capable of providing services for all products offered by the Bank and its partners across all verticals. This list, subject to change, is broadly classified (non-exhaustive) into:

- I. Accounts and deposits: Current Accounts, Savings Accounts, FD, RD, FCNR, NRE/NRO etc.
- II. Cards: Debit, Credit, Virtual, Prepaid and others.
- III. Wealth Management Products such as Mutual Funds, Bonds, PPF, Insurance etc.
- IV. Advances: Retail, Agri, MSME, corporate and all other fund-based, non-fund-based advances.

- V. All other types of products like government schemes, payments etc.
- VI. Support for ATM related queries as required, Online Payments, Internet Banking, Mobile Banking (PSB UnIC), UPI, FOREX, IMPS queries etc.
- VII. Support and follow-up for recovery/collection for Loans, lockers etc.

2.2.2 Services

The successful bidder will be responsible for providing outbound call, inbound call and other ancillary services of the Contact Center to the customers of Punjab & Sind Bank. Indicative list of services to be provided (non-exhaustive) by the bidder is provided below. A more detailed list (non-exhaustive) is provided in **Annexure B**.

Category	Sub-Category
Marketing and Sales	<ul style="list-style-type: none"> i. Third party Products/ Channel Partners products ii. Lead generation, follow-up, status tracking
Proactive reach out for digital assistance	<ul style="list-style-type: none"> i. Welcome call for new customers ii. Outbound calling for Digital Onboarding/ Journeys
Customer Satisfaction	<ul style="list-style-type: none"> i. Surveys and feedback
Grievance Redressal Management	<ul style="list-style-type: none"> i. Complaint redressal
Service Requests & Digital support	<ul style="list-style-type: none"> i. Requests on all digital products and services ii. Onboarding of customers iii. Service requests regarding Mobile, digital-banking (PSB UnIC), pension etc. iv. Support for all products and services of the bank
Enquiries/Suggestions/Support	<ul style="list-style-type: none"> i. Information on new Products/Schemes ii. Assistance regarding products/services iii. Locator of Bank Branches/ATM/Kiosks etc.
Collection and Monitoring Management	<ul style="list-style-type: none"> i. Recovery and Monitoring of Loans/Advances

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.
- ii. The Bank would expect the Bidder to support the remaining languages apart from above as per the eighth schedule of the Indian Constitution, eventually, based on availability or if requested will provide all these languages in all channels (refer: 2.2.4 (B)) of the Bank, however solution must be in English language only.
- iii. 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.
- iv. To support its overseas customers, all services will be initially provided in two languages – Hindi and

English. Later on, the Bank will have the flexibility to change/increase languages as per the Bank's requirement from time to time.



2.2.4 Capabilities

Bidder must have following capabilities, to be on-boarded for the project, however Bank may add or delete any of the capabilities at it's discretion later and bidder has to provide the same at no added cost to Bank.

2.2.4. (A) Customer Segmentation/ classification/ category and services

- i. The Bank would be providing the segmentation of the customers to ensure specialized handling of each segment (number of segments, type of segments would be at the discretion of the bank).
- ii. The bidder should design different workflows (end to end business processes comprising of different steps involving systems, people & departments) based on different customer segments (e.g., 'Premium' customers (as defined by the Bank) should be able to skip the IVR queues and get connected to more experienced, better rated Agents;).
- iii. 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. 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). The bidder to ensure the appropriate training of the agents to deal with each customer segment.
- iv. Till specific segmentation/desk archetypes are defined by the Bank, the bidder should also bring the capability to define basic desk archetypes and analytically segment customers, with a defined approach to cater to each segment. This will be reviewed by the Bank and subject to change at the bank's discretion. The bidder would be responsible for incorporating the aligned segmentation into the routing mechanism.
- v. Bidder to ensure more experienced, better rated Agents to attend calls of HNI customers such as overseas customer/NRIs/HNIs/Corporate customers, insurance, Mutual fund products sales etc. (catered to under the premium desk archetype).
- vi. The Bidder would also be expected to route calls to the respective Agents depending on caller identification through account number or T-PIN or call from registered mobile or preferred language or any other means for existing customers who call the general toll-free numbers. Such systems to identify callers should be developed by the Bidder to extract relevant information from the Bank's existing CBS / data warehouse / calling history or any other platform as desired by the Bank when the customer calls the Contact Center.

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. The Bank has the option to expand all the channels included but not limiting to this RFP. The Bidder should build each of the following capabilities and transfer them to the Bank, as per timelines defined by the Bank in the contract.

The following is an illustrative list of channels and the services to be provided under each channel (not exhaustive):

B.1 Call/Voice:

The Bidder has to ensure effective multi-lingual support for all inbound/outbound calls to manage customer communication and customer service

- i. Bidder to ensure the calls of different languages are attended by suitable trained agents.
- ii. Bidder to ensure calls are attended by the appropriate skilled agents.
- iii. The bidder should have the ability to route calls based on factors including but not limited to Data-driven Routing, Agent-level (last agent/relationship based preferred agent), Service level, Agent Capacity, Caller type / Call type, Predictive Routing, Business Priority Routing, Cost Based Routing,

B.2 Webchat & Chatbots

The bidder should enable chatbot facility across the bank's ecosystem of existing/planned applications, websites, etc. Bidder to accommodate all requirements related to chatbot during the contract period.

- i. 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.
- ii. The incoming chat requests should be automatically queued, prioritized & routed to agents within the Contact Center.
- iii. The system should prompt customer, the wait time during the wait duration. A welcome greeting is to be responded during wait time.
- iv. Bot should have a pre-defined logic for a self-serve menu – that is offered to customers after greetings etc. Logic to be built by the bidder.
- v. The interface should have the functionality to transfer the chat to live agent, video call, co-browsing session and all other channels defined in the RFP and/or as advised by Bank in case of unresolved queries.
- vi. 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.
- vii. Chat bots services must be integrated with across services such as Mobile Banking/Internet Banking, Website, etc.

B.3 Video Banking

The bidder should offer video banking capabilities for servicing customer requests:

- i. The bidder should integrate their video banking solution with bank's all applications, websites and other channels defined in the RFP.
- ii. The Bidder should enable customer to initiate a video call request to seek real-time assistance during the ongoing conversation with the Contact Center through chat, email, call, etc.
- iii. The bidder should provide specialized experienced/trained agents for video banking Support.
- iv. The bidder should design interaction flows, cross-sell pitches and video demonstrations for Bank exclusively and every change needs to be approved by the Bank.
- v. The bidder must ensure proper and clear, lighting, seating arrangements etc. for the team handling video calls.

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.

- i. 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.
- ii. IVR flow will be developed and finalized as per Bank's requirement.
- iii. IVR technologies will be set-up and maintained (for the duration of the contract) by the bidder but the flow will be transferred to the Bank (post reverse transition/at the end of the contract term) and all logics, scripts and trees will be owned by the bank.
- iv. 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.
- v. The IVR developed by the Bidder must provide all the services / functionalities being provided by the Bank's existing IVR from Day 1. But going forward the bidder must expand services in discussion with the Bank.
- vi. Bidder must implement new developments on Speech IVR (voice bot) in line with global developments on Speech IVR /AI technologies to continuously enhance the Customer service.
- vii. 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 Center in a time bound manner as desired by the bank.
- viii. The system must have the capability to contextualize IVR options and validate customer intent by confirming from customers, if they choose to perform self-serve through available IVR self-serve features.
- ix. The solution should be capable of handling customer conversational small talk and personalization of the BoT.
- x. Bidder should ensure Agent Call routing based on the intent assessment, if the call needs to be routed to an agent, then application should be able to pass on the relevant information to CTI for serving customers optimally.
- xi. System should be able to generate audio file in .wav format or as per time-to-time requirement of the Bank; specify special character/character sequences/phrase to insert a natural pause while converting voice using SSML tags for all required languages; handle large and complex speech grammars & recognize spoken input over the phone call and interpret the contextual meaning using Natural Language Understanding (NLU).
- xii. Bidder has to ensure 99.9% uptime of the IVR solution provided. For every minute of downtime, Bidder should provide online, real time alerts by SMS and email to Bank and its partners. For any scheduled downtime, prior approval is to be taken from the Bank. For any unscheduled downtime, real time reporting should be done.
- xiii. Bidder should ensure storage and maintenance of all call/ screen recording logs on real-time on Bank's server. Actual usage of IVR and corresponding reports must be shared with the Bank, based on the bank's ad-hoc requests or defined time period.
- xiv. IVR must provide best in class functionality as per industry standards.
- xv. Bidder has to provide Customized IVR outward push (IVR Blast) facility.

B.5 WhatsApp Live Chat

The bidder should provide service to customers over WhatsApp channel through bots & live agent chat capability

- i. All customer segments except for those outlined by the Bank are expected to be first serviced by a bot. Agent transfer should be secondary step. Workflow design must be developed accordingly.
- ii. The call/chat routing to the agents should be on the basis of factors including the skills of the agents, agent level (based on prior customer interactions and defined desk archetypes), capacity, load and priority basis.
- iii. The logic for a self-serve menu that is offered to customers (greetings etc.) must be built by the bidder. All such logics, scripts and trees will be owned by the bank.
- iv. The bidder should have the capability to handle inbound requests as well as outbound chats for promotional, informational, and any other purposes as per Bank requirement. The system should have capability to respond in Indian vernacular languages as desired by the Bank.
- v. The functionality to be developed, implemented, maintained, and continuously enhanced by the bidder to ensure that it is consistently benchmarked against best-in-class market case studies – details for the same to be shared with the Bank on quarterly basis or on demand.

B.6 Co-browsing

The bidder should develop and provide the solution to assist customers via co-browsing facility for various services like assistance for digital channels, drop in customer journey, etc.

- i. The agent should have a suite of tools to prompt customers, highlight on-screen and ability to request limited view-only access (while complying with all applicable security, regulatory and consumer protection standards).
- ii. The bidder should ensure integration of the co-browsing functionality with the bank's various applications and technologies.
- iii. The bidder should ensure recording of all co-browsing sessions for future audit or use or to provide training to agents.
- iv. The co-browsing journey should be provided for all inbound and outbound calls, emails, chats, etc.

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.

- i. The bidder should host an 'intent & segmentation engine' that automatically analyses and segments comments/tags concerning the Bank, appropriately route those comments/tags to Bank and assist in prioritization.
- ii. 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.
- iii. The bidder should ensure moderation of conversation and content on all platforms, in accordance with BANK's norms and policies and on request of the Bank.

- iv. The bidder must proactively monitor online conversation specific to BANK on other pages/forums and revert (as per Bank's approved replies) effectively to these and they must also raise any critical concerns to the Bank over the appropriate channels.
- v. Bidder must work with relevant department / stakeholders in the Bank (e.g. Marketing, Public Relations) to ensure responses and communications are in line with bank's policies, strategy etc.
- vi. The system must be able to provide facility to store the comments posted and the response provided by agents and customers.
- vii. The system should allow reporting of comments, users, agents and any other resource that plays a role in online conversation.
- viii. Social Media feedback capture through CRM System.
- ix. The bidder should assist the Bank to explore & understand additional automation use-cases that can be deployed to consistently improve customer experience, improve efficiency of bank's response.
- x. TAT should be defined for 1st reply within 2 hours.
- xi. Develop an automated system for response management and escalation.

B.8 Email:

The Contact Center is expected to manage Bank customer queries received over e-mail:

- i. The proposed system should have mechanism of scanning e-mail subject and/or body to identify matches with contact center information repository and respond automatically to routine Enquiries (Frequently Asked Questions as approved by Bank) to reduce the load on the agents so that the agents can provide faster responses to customers.
- ii. The Bidder is required to customize email service capabilities allowing for features including but not limited to standard templates, auto answer, restriction for copy/paste/forwarding of e-mails, segmentation of emails based on some key words etc. as per Bank's requirement.
- iii. The *system should also incorporate content analysis, key word search* etc. to provide suggested responses to the agents based on available/accessible information.
- iv. The bidder should also support efforts to move requests towards web forms or other automated channels actively serviced by bots & agents.
- v. The solution should be capable of identifying spam/ virus/ malware and related mail and take appropriate steps as defined in cyber security guidelines of regulatory body.

2.2.4. C. AI & ML Analytics Powered Decisioning

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

- i. The bots have to be deployed and integrated with all digital channels of the Bank including Webchat, Email channel automation, Social Media servicing, WhatsApp Banking etc. to assist customers by providing appropriate resolution.
- ii. Logic tree for the same to be developed by the bidder in coordination with the Bank and must consistently improve to ensure it evolves to deal with complex customer queries, expeditiously.
- iii. The bots should be able to integrate with backend operations of the Bank to assess information and provide effective responses to agents.
- iv. The bots should provide Level-I response to the customer queries. For instances where the bot is not able to provide a resolution, the same will be routed to agents of the contact center (i.e., Level – II) through chats/calls. (Level I – replies from BOT, Level II- replies from Contact Center Agents)
- v. Level-II communications while driven by an agent, should still be utilized for bot training and improvement, hence, it should be integrated with the bot application.

- vi. The solution must include voice bots for automated outbound call campaigns.

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, the actions of the customer and the channel of correspondence to effectively address customer queries (e.g. provide live chat/call agents cues to best address customer queries, pre-emptively respond to concerns/requests) and host contextualized/personalized conversations.

- 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.
- ii. The intent recognition engine should be designed to provide strategic advice to the agents over their approach in conversation with each customer to create maximum value for the customer by addressing their needs.
- iii. The system has to be developed, maintained, and owned by the bidder with quality checks to be performed by the bank.
- iv. The performance of the system should be benchmarked against best-in-class players and the Bidder must share evidence for the same with the bank.
- v. The system has to be brought in by the bidder and all technology, flow, IP for the same would be transferred to the Bank as per the terms of the contract.

C.3 Speech Analytics

The system should have speech analytics functionality to record conversations and analyze conversations for actionable insights based on interactions with customers across all channels, in a real-time basis

- i. The system should be capable transcribe audio calls.
- ii. The system must perform post-facto analysis on customer-agent conversations and identify/ track factors affecting performance.
- iii. The system should also be capable to analyze recordings for both quality monitoring and deriving business insights.

2.2.4. D. Core Tech & Data

D.1 Telephony Setup

- i. The Bank would provide telephone lines (primary and secondary) to the bidder for telephony setup, but the bidder must ensure a cost effective and flexible, unified solution that comprises multiple, connected applications to manage the contact center's operations including intelligent call routing and multi-channel conversations.
- ii. The intelligent call routing must be capable to account for critical factors, like for consumer segmentation, consumer demands/expectations, desk archetypes, agent capacity/capability etc.

D.2 Dashboards & Info

- i. The Bidder should have a combined dashboard and action board that provides a unified view across Contact Center & Customer Relationship Management Solution operations.

- ii. The system must support a supervisors' analytics dashboard to monitor Contact Center & Customer Relationship Management Solution performance, accessible directly to the banks officials at all times.
- iii. The dashboard must have comprehensive drilldown functionality and views to identify and track specific metrics driving overall performance with reasonable accuracy.
- iv. The Bidder should provide command center facility to the center in charge's office at the primary location.

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 which should allow:

- i. Switching and managing between all channels.
- ii. Viewing relevant customer details and their interaction history.
- iii. Creating and routing tickets for further actions.
- iv. Monitoring present state of tickets, real time metrics such as SLAs, handling times, etc.
- v. Accessing relevant knowledge/skill-building content and tools.

D.4 Dialer Campaign

- i. Bidder has to bring the Dialer Campaign technology and assist in calling leads generated through various sources.
- ii. The solution should provide an advanced dialer facility to run outbound calling for marketing, selling or recovery functions etc. with workflows/journeys designed for each of them.
- iii. The solution should support preview dialing.
- iv. Once the campaign is started, Agents should get the call automatically and click to initiate the call. Agents should be able to accept, reject, or skip outbound call requests.
- v. The solution should be capable of creating and configuring campaigns. Supervisors should play the role specify a daily time range during which outbound calls are made and allocate agents to make the outbound calls.
- vi. Supervisors should specify and import a list of customer contacts to be called.
- vii. The solution should support predictive dialing that automatically dials batches of telephone numbers for connection to agents assigned to sales or other campaigns.
- viii. Agents should also be able to reclassify calls such as Busy, wrong number etc.
- 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.
- x. The solution should support comprehensive campaign management that allows managers to target and reach the right customers at the right time.
- xi. The solution should be fully compliant with all Domestic & international 'Do Not Call' and other regulatory compliance rules.

- xii. The solution should allow for 'call blending' - inbound overflow calls to be routed to outbound agents and outbound overflow calls to be routed to inbound agents during peak times.
- xiii. The solution be flexible and have a distributed architecture allowing a campaign to be run at a single site or executed centrally and run across multiple locations. The solution should allow for agent scripting.
- xiv. The solution should provide Integrated real-time and historical reporting with comprehensive campaign data including time-period, contact results, Do Not Call, agent status, revenue and other attributes, at the discretion of the bank.

D.5 Integrated Customer Relationship Management (CRM) Solution

The Bidder must bring the state of art advanced Customer Relationship Management (CRM) solution. **The CRM would be developed and supplied by the bidder and the licenses should be available to the Bank as per Bill of Material. The CRM would be developed as per the Bank's requirement and scope defined in the RFP:**

- i. **Custom fields** - Custom CRM headers can be added in the dialer as per the allocation file. Each campaign can have separate headers if required.
- ii. **Auto pop-up** - As soon as a call is received, the solution should pop-up customer details automatically on the agent screen.
- iii. **Agent talk time on agent screen** - Agents can view their total talk time duration and call counts for the day on their screen throughout their shift. This helps to keep a track and achieve their daily call/talk time targets.
- iv. **Call log view on agent screen** – Solution should enable agents to view their calls logs along with the disposed status of the call and can also redial the number from the CRM screen in case of follow ups/hang- ups, etc.
- v. **Call history** - While on a call, the agent should check the customers' past minimum 10 call records or as decided by Bank. Call history is viewable even if the data is added to a new list.
- vi. **Agent call script** - Agents should view the current calling script as provided by the training team while on live calls.
- vii. **Follow up reminder** - Agents should see their pending call backs on the primary screen so as to remind them to complete their follow ups for the day.
- viii. **Web based API** - Multi-function web-based agent API should be provided allowing for control of agent sessions including click-to-dial outside of the agent screen.
- ix. **Lead import web based** - Leads generated through contact center should be imported directly to the CRM solution and updated realtime till conclusion.

D.5.1 The CRM must have the functionalities following:

- I. The CRM must support an Omni-channel platform for best-in-class customer experience and enable integration to ensure effective service and sales.
- II. The CRM Solution will be enterprise wide model available to all key staff of Bank.
- III. The CRM Solution should have the ability to digitize feedback and coaching mechanism which would be used to improve Agent performance and solution should be integrated with the ACD application, able to provide ACD/ telephony options from the CRM platform itself.
- IV. The CRM must provide a 360-degree customer view with a comprehensive customer profile indicating their likes, dislikes and preferences (actionable insights).
- V. Customer 360-degree must include family/ household information for upselling and cross selling.
- VI. Custom Web Portal (For Lead, Customer Service & Campaign Activity)

- VII. Social Media Integration (Facebook, WhatsApp, Instagram etc.) Plugin for Lead, Customer Service & Customer 360 Module.
- VIII. Omni Channel Management: The bidder to ensure that Omni-channel management integrates various channels, touch points, and devices to provide a seamless and consistent customer experience across different platforms.
- IX. 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 ensure data consistency, accuracy, and quality, making it a vital tool for data analysis, reporting, and business decision-making.
- X. All inbound & outbound calls must be recorded in the CRM System proposed.
- XI. Custom Web Portal (For Lead, Customer Service & Campaign Activity): Bidder to ensure streamline lead management, improving response times and conversion rates. A dedicated portal will provide the centralized platform for issue tracking and resolution. Additionally, any campaign activity portal will allow to monitor and manage your marketing efforts in a single location.
- XII. The CRM must perform/integrate predictive analytics to indicate Customer preferences and likely future engagement options e.g. cross-sell/ up sell predictor, customer retention predictor etc.
- XIII. The CRM must host issue anticipation/ prediction and next best action capabilities.
- XIV. All service requests would be recorded and made seamlessly available to the respective branch / processing centers / wings for processing of such requests through a web-based service request module.
- XV. Data from all relevant sources (core, internal & external) is integrated & accessible in a single platform.
- XVI. Real-time data updation of CRM to core & internal sources and vice-versa
- XVII. Single source of truth for customer data
- XXVIII. Dynamic customer profile including psychographics, behavioral patterns, and lifecycle stage.
- XIX. Proper categorisation of different customer information (general, product/service, transactions, analytics etc.) on various tabs/cards on a single platform.
- XX. Comprehensive view of product & service usage with insights into customer preferences and behaviour.
- XXI. The system not only shows account balances and transactions but also categorizes them (e.g. groceries, utilities, entertainment etc.).
- XXII. It analyzes spending habits and suggests budgeting tools or personalized financial goals based on usage.
- XXIII. It identifies frequently used features of the mobile app and recommends other relevant services available
- XXIV. Advanced recommendation engine with personalized offers based on holistic customer insights.
- XXV.

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. The complaints should automatically route to concerned department of Bank / contact center, as per escalation procedure to higher level or management, tracking status by customer or support team, can be managed and resolved with outcomes recorded. The same is analysed as complaints trends, resolution rate and customer satisfaction.

- I. The solution should be capable to generate Universal ID for each complaint and identify and remove any duplicate complaints generated through various channels such as branch, email, contact center etc.

- II. The Universal ID must be integrated with CRM Portal and visible to branch employees agents etc.
- III. The grievance redressal system should be integrated with all complaints portals such as INGRAM, CPGRAM, Email, SPGRS, Contact Centers, etc.

D.5.3 Knowledge Management System (AI/ML powered):

- I. A knowledge management system should be developed by Bidder exclusively for the Bank as per requirements of the Bank. The knowledge management system should enable agents to refer to the FAQ database of Bank to answer customer queries which should be updated timely.
- II. The knowledge management system should guide the agent with specific questions and responses to resolve the issue in a better way while conversation with the customer.
- III. The system must provide the agent/Bank staff an option to collaborate with TL/SMEs/Ops/Sales/Bank staff/any other within a knowledge center chat-room for on-call, effective problem solving.
- IV. The knowledge management system must consistently measure and document effectiveness of suggestions during agent-customer conversations. Agents should get to further append their experiences and feedback on articles' content and structure.
- V. The system should be capable to identify individual training needs of agent and suggest modules to agents for refreshers.
- VI. The Knowledge Management system developed for the Bank should not be replicated, copied, or deployed in any form for any other bank/entity by the bidder.
- VII. The Knowledge Management System should also be accessible for horizontal usage by other internal channels of the Bank for knowledge sharing.
- VIII. The solution must have capability to integrate with Email, Chat Bot, Whats app bot, conversational bots, etc for providing solutions.

D.5.4 Lead Management:

- I. Bidder to ensure that all the leads generated across various channels such as Email, Social Media, Whats App, Contact Center, Branch walk-in etc are managed/monitored and tracked till conversion to new business.
- II. The system should have capability to qualify leads on the basis of demographic, behaviour interest etc.
- III. The leads must be routed to concerned departments, Zones and Branches of the Bank.
- IV. The leads must route through respective departments to nurture leads for sales efficiency.
- V. Bidder should be capable to assess the lead on sales efficiency and conversion rate of business.
- VI. Leads generated through Social Media must be pushed through proposed lead management module of CRM Solution.
- VII. Leads are extracted automatically and flows automatically in real-time from digital channel to banks Call Centre CRM and then qualified leads are forwarded to branch CRM.
- VIII. Leads flow into the Branch/Call Centre CRM automatically in real-time as soon as a customer clicks on a link/drop-offs from a journey
- IX. Leads visible to bank branches and Call Centre agents simultaneously
Branch representatives/call center agents have complete information about the offer - all the relevant product features, marketing hooks and benefits, offer expiry date etc. visible in CRM against the offer
- X. Lead latest status is in sync with Customer, Call Centre and Branch on real-time basis
- XI. Integrated capture across all touchpoints (online, offline, ATMs, social media).

D.5.5 Campaign Management:

- I. A campaign is a coordinated series of marketing actions that use CRM software to manage interactions with existing and potential customers.
- II. Bidder to ensure multichannel marketing campaigns and track the effect of those campaigns, by customer segment, over time.
- III. The solution should have capability to customize campaign as per Bank requirement.
- IV. Bidder to ensure that Campaign management solution should establish customer trust, increase sales volume, and maximize agent efficiency and productivity.
- V. Bidder should be capable to assess the campaign on sales efficiency and conversion rate of business.
- VI. Solution must have quick lead creator.
- VII. Consolidated view of identification of missed payments and charges in SMAs & NPAs of customers.
- VIII. Visibility of accrued charges and interests
- IX. Consolidated view of alerts related to flagged transactions, RFA and legal status
- X. View and details of various capacities in which customer is having a relationship with the bank (i.e. borrower, guarantor, partner, director, beneficiary, trustee etc.)
- XI. Capture of customer feedback related to leads, complaints, reviews and automatic identification of sentiments of the feedback.

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

- i. The system should analyze conversations over voice, video, and chat-based channels to determine the emotional tone of the customers during different phases of the interaction.
- ii. The system would use oral cues, tone and pace to provide comprehensive emotional analysis and follow-up action prompts; it must also factor this into the calculation of a customer satisfaction score (shared by the Bidder with the Bank at the lowest granularity of each call).
- iii. The system should be capable to perform post-interaction analyses on sentiments of customers and suggest follow-up actions.

D.5.7 Virtual Sales Coach

The Bidder should have a desktop solution that enables Customer Service Agents to make sales more effectively by providing the following features:

- i. Suggest 'Next best product' for sales through contact center based on analytical models evaluating real-time conversation.
- ii. Combine speech & sentiment analytics and behavioral psychology to signal the appropriate cues to agents for future customer conversations.
- iii. Detailed suggestions on objection handling such as product USPs, benefits vis-à-vis with products offered by the competitors, etc.

NOTE: Bank at it's discretion may purchase CRM Solution as per mutually agreed terms & conditions with bidder at the end of contract period.

D.6 Automatic Call Distribution (ACD)



The bidder must ensure that a best-in-class ACD system is provided to manage inbound call volumes and optimize response times.

- i. The ACD must route calls on the basis of multiple factors including but not limited to (language, location etc.) to agents.
- ii. The ACD must support different types of call distribution (Rotatory call, Fixed order call, Simultaneous call distribution etc.).
- iii. The system must have CTI (Computer Telephony Integration) to allow agents to view caller information on their desktops.
- iv. The ACD should fully integrate with relevant systems in the Contact Center & Customer Relationship Management Solution eco-system including the IVR, CRM etc.
- v. The ACD must generate/feed reporting tools with real-time information on ACD performance (average customer waiting time etc.).

2.2.4. E. Desk archetypes

The Bidder should provide and capable to operate different desk archetypes as required by Bank from time to time:

An indicative list of desk archetypes is as follows:

CONTACT CENTER divisions (indicative)	Desk archetypes (indicative)
Inbound servicing and Service to Sales (S2S)	Premium desk
	Standard voice
	Live chat
	Social media
	Email/web form
	Digital assistance
	Fraud Prevention
	Complaints and resolution
	Service assurance
	Live operations
Outbound sales	Sales campaign
	Lead generation
	SMA Calling
	Feedback
	Promise to pay
	Welcome Calling
	Reminder Calling
	Cross Sales all Banking process
	Retention

- I. The bidder to operate all the desk archetypes across all relevant channels of the Contact Center (at the discretion of the bank). For example, the outbound sales campaign can be carried out over a mix of channels from outbound customer calling, e-mails, WhatsApp blast, SMS campaign etc.
- II. Agents should be trained for relevant skills that are required for handling different desk archetypes (e.g. senior/well-trained agents for Premium desk etc.)
- III. The Bidder to have a list of archetypes under their operating model, which should be ready for roll out on Day 1 (till the time, the Bank suggests its list). The Bank may increase desk archetypes in the future (before and after awarding the contract).

2.2.4. F. Performance & Workforce Management

F.1 Workforce & Performance Management System

- I. Bidder to deploy trained Workforce and manage as per scope of RFP.
- II. System must track the performance of individual agents, set goals for individual agents and for the Contact Center at a holistic level. Reports from this should be readily available to the Bank in real-time and as per request.
- III. 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.
- IV. The system must also link CSAT scores for individual agents for performance tracking.
- V. Setup mechanisms to embed customer feedback into performance assessment of Customer Service Agents.
- VI. The capabilities of the WMF should be to support agent recruitment, onboarding, provide access, track shifts, working hours, active time etc.
- VII. Live and latest reports as well as complete history of reports since service inception should be readily available to use and review by the Bank at its discretion.
- VIII. Generate and update latest dynamically designed Dashboard with multi location, multiuser MIS/ Analytics for Bank to get real time data and reports.
- IX. The successful bidder should depute qualified dedicated manpower (Facilities Management Support) from the date of project sign off till the contract expiry date.
- X. The bidder is required to right size the resource to ensure compliance to the scope of SLAs as mentioned in the RFP.
- 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.
- XII. The CRM Solution should include all support services in the price quoted.
- XIII. The bidder shall represent and acknowledge to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, involved in the performance of the provisions of this RFP. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the bidder at no additional cost to the Bank. The bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the bidder of responsibility for the performance of all provisions and terms and conditions of this RFP, the Bank expects the bidder to fulfill all the terms and conditions of this RFP. The modifications, which are accepted by the Bank, shall form a part of the final contract.
- XIV. Further any new modification/ development/ new technology during the contract period will be implemented at no cost to the Bank.

F.2 Manpower resources

- I. 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.

- II. The bidder is expected to share profiles and seek approval from the Bank for all profiles being hired / on boarded for bank's Contact Center.

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):

The profile of CSAs should be as follows: -

Parameter	CSA/FTE Profile	Sr. CSA/FTE Profile
Education	Under Graduate/Graduate or equivalent	Graduate or equivalent
Language proficiency	Communicate (read, write, speak) in Hindi & English and other regional languages (as required) Very good speaking skills	Communicate (read, write, speak) in Hindi & English and other regional languages (as required), Excellent speaking skills
Domain knowledge	Knowledge of banking products and services	Knowledge of banking products and services
Minimum relevant experience	Fresher or preferably minimum 6 month of experience in Customer Care or telemarketing profiles required	Minimum 1 year experience in Customer Care or telemarketing roles in BFSI (no fresh candidates)

F.2.1. (A) Tentative Language Break-up:

- I. Language English 10% Punjabi 10% Hindi 50% and remaining Languages 30%.
- II. Bidder must ensure trained Customer Service Agents and Sr. Customer Service Agents are deployed with capabilities to service premium, standard desks and any other desk archetypes as may be required by the Bank (refer to section II, 1.2.4.E for details).
- III. All agents trained/employed on Bank specific process cannot be shifted/utilized for other process/projects without explicit prior approval of bank.
- IV. The below estimations are subject to change. The bidder should be able to meet the dynamic personnel requirements of the Contact Center.

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.	

- I. Bidder to make provisions for specialist desks for different roles.
- II. Bidder to devise mechanism to motivate Customer Service Agents by designating Best Agents of the month/year or any other mechanism as bidder may deem fit.

F.2.2 Management Requirements:

The bidder will be expected to source all management and supervisors required for the Contact Center. This involves:

- i. Team Leaders (TL)

- ii. Assistant Managers (AM)- should be based out of Secondary Location
- iii. Project Managers (PM)- should be based out of Primary Location
- iv. Quality Analyst (QA)
- v. Trainer
- vi. MIS Executive
- vii. Dialer Executive

Ratios of personnel should be as follows:

- i. CSA: Sr. CSA/FTEs: - 1: 1 (The CSA should not be reporting to a Sr. CSA; A Sr. CSA should be a better and more experienced CSA who handles priority calls as mentioned in scope of services)
- ii. CSAs/ Sr. CSAs/FTEs: TL: - 15: 1
- iii. CSAs/ Sr. CSAs/FTEs: AM: - 75: 1
- iv. CSAs/Sr. CSAs/FTEs: QA:- 30:1
- v. CSAs/Sr. CSAs/FTEs: Trainer:- 50:1
- vi. CSA/Sr. CSA/MIS: - 100:1
- vii. CSA/Sr. CSA/Dialler Resource: - 100:1
- viii. CSA/Sr. CSA/Project Manager: - Dedicated to the project

Bidder has to ensure that the role of TL/AM/QA/Trainer/MIS/Dialer should always be active and available.

F.2.2.1 Bank Staff at Contact Center:

- I. The Bank will deploy Bank Staff at a Management/Supervisory position.
- II. The Bank is expected to deploy at least 3-4 Bank officials placed at each Contact Center location.
- III. The Bank staff will be present in a supervisory position acting as a link between the Contact Center and the bank, ensuring quality of service & control over the everyday functioning of the Contact Center.
- IV. The bidder will be required to provide all infrastructure including 3 desks with computer and LAN Connectivity in 1 fully furnished cabin for Bank officials at the Contact Center Premises at primary (indicative count given, final number to be decided by the Bank at its locations). This facility is to be provided to Bank at no added cost to Bank.

F.2.3 Training

- I. The bidder will design the training program to be provided for all the employees in consultation with the Bank and decide a timeline for the frequency of the training. Best in class training pedagogy should be applied to ensure effective training and learning outcomes. All costs to be borne by the bidder.
- II. The bidder must ensure that each customer Service agent upon recruitment, undergoes through a training curriculum designed for their role.
- III. Customer Service Agents must undergo regular trainings that address performance issues, improve skill-set, update agents on the latest developments (new products, new technology, new regulations etc.) etc.
- IV. The training will be targeted for personnel based on their tasks, duties and the kind of service they are attached with.
- V. Bidder should be responsible to train CSA/Sr. CSA for 15 working days and they shall undergo a certification exam which needs to be mutually discussed and agreed with the Bank.
- VI. Use of bots, videos, role plays, system simulations etc. should be encouraged to increase training effectiveness.
- VII. The bidder should have the capability to conduct the training program virtually. The training must cover at least the following features:

- VIII. Communication and Soft Skills training with a focus on enhancing customer experience. Customer Care processes.
- IX. Technology / systems / applications used.
- X. Products and services of the Bank.
- XI. Domain specific training based on the business / channel (e.g. voice, chat, email, social media) the agent is servicing.
- XII. The behavioral and cultural expectations of the Bank from a professional Customer Service Associate.
- XIII. The bidder should also arrange for additional trainings for select agents – as may be identified under performance management.
- XIV. Remuneration/Facilities to employees of Bidder: Bidder to ensure that the hired customer Service agents compensation, working hours etc. meet all laws and regulations at the local, state, and center level.

F.2.4 Recruitment:

Following few areas are mandatory for Background Verification checks as per RBI policy and for due diligence on the Customer Service Agent to be hired:

- I. Character references – business and personal.
- II. Employment verification.
- III. Court Records verification.
- IV. PAN / AADHAR e-verification or any other identity issued by the Government.
- V. Local Address verification check also to be obtained.

Bidder should ensure that these checks are followed for all recruitments, a report of which should be submitted to the Bank for reference.

F.2.5 Assessment & Remedial Action

- I. The Bidder will put in place evaluation systems to continuously evaluate the performance of its resources. A 'Quality Score' may be generated for all agents on daily basis and put up to the Bank on a real-time basis. Access of the Dashboard to be extended to the Bank on real time basis.
- II. The parameters for 'Quality Score' will include time duration for various functions, customer satisfaction scores, number of calls handled, number of leads generated, fatal error etc.
- III. The Bank and Bidder may jointly decide on the benchmarks for Quality Score and the Bidder will agree to maintain only those agents who qualify the “Quality Score” criteria as decided above for audit/inspection.
- IV. The bidder may use various tools of performance management for tracking and sharing of “Quality Score”.

F.2.6 Quality Management

- I. Bidder will deploy an exclusive quality management team who will continuously audit the systems and procedures of the Contact Center.
- II. This team will also suggest systems to improve the ratings against SLA parameters.
- III. The Bidder will present information about its internal audit and quality assurance practices in all areas of operations, including human resources in periodical review meetings.
- IV. The Bank’s officials, as well as external personnel (RBI officials, auditors) may inspect / audit the Contact Center facility any time with or without notice to the Bidder and the Bidder shall extend all necessary support and make available necessary data/records/Software/Source Codes relating to Contact Center.
- V. The bidder must ensure that the Contact Center is certified to COPC standards.
- VI. The bidder must submit source code review report to Bank quarterly.
- VII. If Quality is not found as per benchmark set by Bank, same will be liable for penalty.

F.2.7 Industrial relations and discipline

- I. The Bidder will put in place appropriate disciplinary procedures and ensure congenial industrial relations with its employees.
- II. Bank shall not be liable for any of the industrial disputes between the Contact Center employees and their management, nor can Bank be drawn in any circumstances in such industrial disputes.
- III. The employees of the Bidder will never be considered as employees (fulltime or part-time or contractual) of the Bank under any circumstances. The employees of the Bidder will never claim any right to employment in the Bank irrespective of their status of employment with Bidder.
- IV. All the staff working in this Contact Center will be on the payrolls of the Bidder.
- V. Subcontracting of Manpower is not allowed.
- VI. If Bank or Bidder found that any employee/FTE committed breach in any of the assignments defined in the RFP. Bidder will be liable.

F.2.8 Remuneration/Facilities to employees of Bidder

- I. The Bank will have no obligation to pay any remuneration, reimbursements or incentives to employees or staff of the Bidder.
- II. All the payments due to them shall be paid only by the Bidder. Further, basic amenities / facilities such as provision of water, toilets, etc. will also be made available by the Bidder for use by all the employees of Bidder & Bank Staff present at premises of Contact center at no costs.
- III. The Bank may at its discretion, ask the bidder to share Intellectual Property for any customization / knowledge built for the bank, at any point of time.

F.2.9 Insurance Coverage

- I. The Bank will not be liable for any damage/loss to assets, resources and manpower deployed by the Bidder for Contact Center operations.
- II. Bidder shall procure all insurance policies to include requisite/adequate insurance coverage as applicable including Comprehensive general liability insurance and /or third party accident insurance to safeguard any eventuality while the employees of the Bidder are on duty.
- III. Cyber Insurance Policy to cause 1st party & 3rd party liability coverage.

F.2.10 Compliance to labour laws

- I. The Bidder shall be responsible for compliance of all laws, rules, regulations and ordinances of RBI/SEBI/NPCI/IDRBT/Labour Law/Cyber Security Framework etc. as applicable in respect of its bidder, bidder's employees (including but not limited to Minimum Wages Act, Provident Fund laws, Workmen Compensation Act etc.).
- II. The Bidder shall establish and maintain all proper records including, accounting records required by any law, code, practice or corporate policy applicable to their line of activity from time to time, including records and returns as applicable under labour legislations.

2.3 Regulatory compliance

- I. The Contact Center & Customer Relationship Management Solution must at all points of time ensure compliance with applicable provisions of all regulations such as EASE and its subsequent versions, regulatory guidelines issued from time to time including servicing customers across multiple channels, monitor journey drop-offs, manage lead collection & track follow-ups.
- II. It is the responsibility of the Bidder to maintain compliance with all applicable provisions and share evidence of the same with the Bank for internal/external audits.
- III. It is the responsibility of the Bidder to maintain compliance with all regulatory/statutory obligations as and when introduced.

2.4 Integration

Integration required with Banks applications, Channels, Servers, Switches, Data warehouse. The Bidder selected to run the Contact Center to integrate with multiple applications/Systems used by the Bank as part of providing a unified Omni channel desk top application for the agents, the Bidder has to undertake integration/interface with the following systems/applications of the Bank servicing domestic, retail lending, credit cards, etc. and any future application customers including CRM, without any additional cost to the bank.

All APIs will be developed by Service Provider for Contact Center and CRM Solution. All external APIs (APIs not native to Banks system for eg. PAN, Adhaar etc.) will be consumed by Contact Center and CRM Solution as the case may be, Bank will facilitate external APIs obtaining for the service provider i.e. selected bidder.

Indicative list for integration includes:

- I. Core Banking System: The Bank presently uses **Finacle 10.x**.
- II. ATM Switch: The Bank ATM switching services is outsourced to M/s AGS.
- III. All alternate delivery channels such as Internet Banking, Mobile Banking (PSB UniC), Card Management systems, Mobile Wallet, Cash Deposit Machine, IMPS, UPI, AePS and any other Digital banking channels or unified digital banking product of bank.
- IV. SMS servers, Email servers, Domain server, FRMS, payment gateway, FI servers, Loan Processing System (LOS), PPF, CRM, e-payment of taxes and Pension package etc.
- V. Data Warehouse – Bank is in the process of enhancing its enterprise-wide Data Warehouse for integrating all customer related data from various sources. The Bidder shall integrate with the Data Warehouse for cross flow of information, when launched by the Bank without any additional cost.
- VI. Corporate Website/ Internet Banking/ Mobile Banking (PSB UniC)/ social media/ for providing Chatbot solution.
- 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.
- VIII. Include lead data from all channels of the Bank (ATM, Branch etc) for end-to-end consolidation in Contact Center & Customer Relationship Management Solution, including tracking of status, follow-up on potential leads and monitoring of progress.
- IX. All inbound & outbound calls must be recorded in the CRM System proposed.
- X. Bank's other applications or partner applications or new/updated applications introduced by Bank during the contract period.
- XI. Bank's database with Oracle (ULA).

In case of any change/ upgradation in the bank's existing application/software/capability, it would be the responsibility of the Bidder to integrate the Contact Center & Customer Relationship Management Solution with the bank's application/software/capability at no extra cost to Bank.

2.5 Workstation requirements

The successful bidder will put in place the following, infrastructural facilities in all identified Contact Center locations as well as all future locations, whenever operationalized: -

- I. Desktop, Noise Cancellation Headphones, Connectors and all other technical requirements for the Contact Center agents.
- II. Appropriate furniture and lighting throughout the selected premises.
- III. Air-conditioning.
- IV. Security systems: CCTV with camera (Footage will be retained for 6 months and then transferred to the Bank through SFTP or External Hard disk), provision of security guards, smoke detectors, fire detectors and other general security alert systems, etc.
- V. Access control system.

- VI. Standard firefighting systems.
- VII. Basic amenities e.g. water facilities, washrooms for both men and women, etc.
- VIII. Canteen Facility.
- IX. Training rooms with furniture, projector and screen.
- X. Power connection with power back up and UPS.
- XI. Workstations, cubicles, chairs, etc., constructed / provided to suit a typical Contact Center.
- XII. Manager's cabins and workspaces for functionaries.
- XIII. Management Team, HR, trainers, Conference / meeting rooms with facilities.
- XIV. Lifts / escalators, wherever required, X-Ray / scanning machines, for security purposes.
- XV. 24x7 NOC Rooms / Hub rooms / Server Rooms / UPS Rooms.
- XVI. Incident Management Helpdesk.
- XVII. Premises to be owned by vendor or if leased, lease period to be equal to or above the Contract Period.
- XVIII. On Renewal of Contract Period or if lease terminates the Vendor will bear expenses incurred in shifting the premises, PRI/SIP lines, Link, however bidder to ensure no downtime is affected due to such instance and operations are continued.

2.6 General Requirements:

- I. Solution must be extendable, scalable with no inherent limitation on the number of modules, data formats and fields that can be customized.
- II. Solution shall be scalable to deal with increased transaction volumes as provided in the volume metrics.
- III. Solution shall be scalable to deal with increased number of source applications.
- IV. Solution shall be scalable to deal with increased number of users as provided in the volume metrics.
- V. Solution shall be scalable to deal with additional subject areas & additional lines of business.
- VI. Solution shall provide performance monitoring tools to proactively identify and notify system administrators of performance degradations.
- VII. Solution must support keyboard shortcuts for common tasks and provision for customizing the same.
- VIII. The solution must be a tiered architecture solution. The tiers must run on separate servers broken out by Presentation, Business and Data layer.
- IX. Solution shall run across key browsers like IE, Mozilla, Firefox, Safari and Chrome and also standard mobile browsers - Please specify exceptions/version limitations if any, in Bidder Comments.
- X. Solution shall be used with key OS like Windows, Mac, Linux etc.
- XI. Solution shall provide support for web services and service-oriented architecture.
- XII. Solution shall integrate with HTML pages and web forms for capture of data.
- XIII. Solution shall integrate with Chat interface for recording chat interactions.
- XIV. Application layer should hide all business logic from the frontend or the interface (Presentation layer) using well defined interfaces Solution shall allow for performance troubleshooting, bottleneck identification.
- XV. Solution shall support to trace and measure performance at the interface and component level.
- XVI. Solution shall provide performance, utilization and load related reports and statistics.
- XVII. Solution shall support load balancing and fail-over techniques to prevent performance degradation as a result of extra loads and to provide additional reliability.
- XVIII. Solution shall support for an error logging framework.
- XIX. Solution shall support backup all data and metadata across all the sub systems.
- XX. Solution shall provide support for mirrored devices.
- XXI. The Solution shall provide a database with fault tolerance and high performance that can watch for

problems and resolve them such as stopped processes, violations of data integrity policies, isolation, and verification.

- XXII. The Solution shall provide the ability to clone data from one environment to another.
- XXIII. The Solution must support to clone configuration settings from one environment to another (i.e., from production to trainer, etc.).
- XXIV. Support for different testing environments such as load test, stress test and regression test, and simulation for end-to-end performance testing.
- XXV. The solution shall support drag-and-drop open development environment.
- XXVI. No Single Point of Failure should be present for any of the critical components of the solution.
- XXVII. Solution should feature a roll-back capability, so that any changes applied to the system can be rolled back if there is any negative impact on the production system.
- XXVIII. Mechanism of Blocking of calls of false attempt and arrange the records.
- XXIX. Noise control mechanism & noise cancellation device CGH/Gebres/ any of the latest technology should be adopted & time to time change is required.
- XXX. Queue Prioritizing, Last Agent Routing.
- XXXI. Individually customized Voice Blast with capture of return response for various utility like FRMS, recovery, cheque issuance confirmation etc.
- XXXII. Login of TL/AM/Senior Management/ Outsourced staff and all other staff is compulsory and that report should be made available in system on real time basis.
- XXXIII. Ability to perform with PRI/SIP trunk or any advanced communication channel available time to time during contract period.
- XXXIV. Dynamic analytics enabled at real time view for all types of function.
- XXXV. All the voices recorded for IVR/Voice IVR/Voice blast should be clear and homogeneous and of the Indian accent.
- XXXVI. The Vendor shall extend his entire technology i.e. Software solution (IVR, Call Flow, ACD, Logger, Dialer etc.) as mentioned in the scope of work and also hardware requirements such as terminals, headsets etc.
- XXXVII. Should have the capability to utilize the feedback collected through various channels/mediums in addition to two-way communication with proposed CRM for further analysis and to frame the coaching mechanism for improving Agent performance. The said Solution should be able to integrate with the ACD/CTI applications to provide ACD / telephony options.
- XXXVIII. Capabilities to cater to the needs of NPS/ STP / Online fulfilments.

2.7 Disaster Recovery and Business Continuity Plan

- I. The Bidder will be operating from 2 or more contact centers, 24 X7X365, which will be interconnected for load balancing as well as Disaster Recovery.
- II. The Bidder has to develop, establish and demonstrate robust framework for documenting, maintaining and testing Business Continuity and recovery plan.
- III. The bidder should conduct threat and vulnerability assessment, risk analysis and business impact analysis to ensure risk mitigation (at least once a year).
- IV. At any point in time, even in DR situation, at least one location must be operational to ensure continued customer service.
- V. The Bidder will ensure adequate and necessary infrastructure and people availability in case of a contingency situation so that all contacts can be successfully handled even if 1 Contact Center is not operational.
- 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.

- VII. The bidder should conduct mock drills, testing & validation drives and user training & awareness programs to ensure preparedness during DR situation.
- VIII. Bidder should ensure uptime of all services as defined in the Scope during disaster recovery. The hardware/ equipment's infrastructure housed at Bank's contact center DC and contact center DR locations must be exact replica of each other and must have a primary and secondary fallback option.
- IX. Each of the two Data centers must have primary and secondary fallback options. The secondary equipment at the Data centers must automatically switch over in case of primary infra fail.
- X. In case of Data Center fail, the DR Data Center must get operational within 10-20 minutes the Main Center goes down. Non availability of DR for any of the services will attract penalties.
- XI. All Centers will be functioning concurrently and in case of any exigencies, one center should have capacity to handle volumes from the other Contact Center.

2.8 Project implementation phases and timelines:

Project implementation plan:

A. Migration of existing Contact Center services of the Bank: -

Migration of existing contact center Channels:

- I. Voice (DTMF) (IVR & Agent) – outbound and inbound.
- II. CRM.
- III. Migration of any new services started in the existing Contact Center set-up during the interim period.
- IV. The Service Provider will be required to provide a detailed Transition Plan within 10 calendar days of issuance of Purchase Order (PO). A Project Leader, from Service Provider needs to be appointed who will be responsible for the entire call center project, right from the project initiation until the final rollout. Throughout the course of the project, the project lead will plan and track each activity. The project lead will report everything about the project to the concerned banks stakeholders, via a project plan. This Transition plan must cover all aspects like readiness of Centre, hiring/training of people, technology set up, regulatory licenses, infrastructure build up, operational processes, requirements from the Bank etc. and should be supported by a detailed information about the activities, timelines, dependencies identified.
- V. The transition plan must include migration of existing and historical (since inception of Bank's Contact Centre Services) history/data/service request/TPIN/Call Recording/APIN/ review/use (of existing Contact Centre operations) in new Contact Centre solution. A core project / transition team must be identified by the Service Provider who will interface with the Bank wrt project during the transition phase. This transition plan will be discussed and approved by the Bank. A weekly project status update needs to be sent by the Service provider followed by a meeting with the Bank to track progress against the Project plan and an escalation matrix established. It is expected that the Service Provider will start Contact Centre operations with at least the existing service offerings no later than 12 weeks from the date of issuance of PO and complete the entire set up of all the Contact Centre at all proposed location as per the Bank requirement with all the technology and processes within 32 weeks from the date of issuance of PO. Any delay in these dates will attract a penalty.
- VI. Tentative Transition Plan is mentioned above for reference purpose so that the bidder may submit their plan accordingly.
- VII. Critical data among those data that the current vendor may be storing in his Systems/ database may have to be migrated.
- VIII. An indicative (non-exhaustive) list of current services provided in the existing setup is shown in the table below:

Sr. No.	Services Provided
A.	Services Over IVR:
1	Balance Enquiry
2	Last Five Transactions
3	Transaction on SMS
B.	Services Through Agent:
1	Account Status enquiry
2	Blocking of Debit Card
3	Last Payment and Next Installment date for Loan account
4	Funds transfer status enquiry: NEFT, RTGS, UPI, IMPS
5	Lodge a complaint
6	Track/ Follow up on a complaint
7	Lead Generation for various products for Bank and third parties
8	Information of banks products and services

B. Implementation of Contact Center & Customer Relationship Management Solution Capabilities as detailed below.

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.

Phase	Channels	AI/ML Capabilities	Core Technological Capabilities	Performance & Workforce Management
Phase 1 (Week 1 to Week 12)	Call/Voice, IVR, Email		Integrated CRM (including Lead Management, Campaign Management, Grievance Redressal Mechanism), Telephony setup, Dialer campaign, ACD, Control Tower	Staff/people, & Workforce Management System
Phase 2 (Week 13 to Week 20)	Webchat & Chatbots, Social media servicing		Unified Agent Desktop	Performance
Phase 3 (Week 21 to Week 32)	WhatsApp live chat, co-browsing, Video Banking	Integrated CRM (Knowledge management) Conversational bots ,Virtual sales coach, Intent recognition, Speech analytics, Sentiment analytics	Integrated CRM (Customer 360 degree)	

- I. The Bidder would be required to implement the capabilities as described in the table above unless otherwise mentioned in writing by the bank.
- II. Any delay in implementation of the capability will lead to penalties as described in SLA.

- III. AI/ML implementation capabilities will start from phase 1, since learning of an average 6 months is required. Final implementation of AI/ML capabilities will be considered in Phase 3.
- IV. Day 1 will be the first day of commencement of Contact Center Operations. From DAY 1 all existing services of current Contact Center will be migrated to new Contact Center along with Phase 1.

2.9 Period of contract

- I. The contract period will commence from the date of acceptance of the PO, and will be valid for 5 years (extendable at once for 2 years OR extendable on an annual basis for a maximum period of two years on mutually agreed terms & conditions. However, the cost for the 6th year cannot be more than 10% of the 5th year's pay out. Similarly, the cost for the 7th year cannot be more than 5% of the 6th year's pay-out.
- II. The contract will be deemed completed only when all the contracted services by the Bank are provided and accepted by the Bank as per the requirements of the contract executed between the Bank and the Bidder.

However, there is no binding on Bank to necessarily extend the contract with the selected Respondent after five years.

3 Billing Method

- I. The selected bidder has to raise invoices "cost per FTE per month".
- II. The bidder must ensure that the cost per FTE is based on phases (1, 2, 3 as defined under Section II, 2.8.B)
- III. As per the tables provided in **Annexure C**; at any point of time, bidder must not account for capabilities that would be brought in during future phases.
- IV. All the expenses incurred by the Bidder towards implementation of the project which includes cost of agents and other employees, cost of transportation for employees, operational expenses and overheads (stationery, utility items, etc.) will be included in the cost per FTE (Full Time Equivalent) per month.
- V. **The Bidder will quote the "Cost per FTE per month" where, 1 FTE = 182hrs of Consolidated Logins in a Month.**
- 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.

4 Project Execution Timelines

4.1 Transition Period & Timelines

- I. The list of functions is illustrative (not exhaustive) and Bank may seek and add further functions to the list.
- II. All existing services of Bank's contact center & Customer Relationship Management Solution will be required made live from day 1 of Go Live of operations from 1st Location by bidder. Detailed information has been provided in the transition plan mentioned in the RFP.
- III. Detailed transition plan to go live to be covered by the bidder during technical presentation and same will be part of SLAs and reviewed by Bank (weekly/monthly). It is preferable that bidder completes all phases quickly as mentioned above timelines.
- IV. **Note:** Bidder has to ensure the transition of existing services of Bank contact center are shifted to new vendor without any downtime or constraint. Necessary support has to be extended by the bidder to the existing vendor for smooth transition. Any delay will attract penalty as defined in the RFP.

4.1 Service Level Tracking during Transition Plan: During Transition period of **phases 1 to 3**, the selected bidder will measure the agreed SLA values.

For Secondary Location(s): The secondary location should be operational immediately after Phase-1 is roll out in primary location. The secondary plan will follow the same model as the transition plan as described for the Primary Location. This plan is subject to change on the Bank's discretion.

4.1.1 Contact Center Infrastructure required to be provided by the Bidder

- I. The Bidder has to provide premises with all systems including hardware and software, equipment, voice/ telecom infrastructure, telephone devices, furniture (Workstations, Chairs, Tables), rooms - training room capable to handle requisite batches, conference room, Security, CCTV, 24*7 power and water supply, cafeteria, cabins, toilets, any other necessary facilities. 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). Number of such officials shall be decided and informed by the Bank from time to time. Bidder is required to maintain and upkeep the premises, furniture, rooms, equipment, facilities and maintain it in good functional condition and take care of all normal wear and tear. This RFP is based on fully outsource model; hence, the Bidder will provide all infrastructure necessary for smooth operations of contact center.
- II. Various equipment (e.g. ACD, IVR, Voice Loggers, Dialer, Switch, Router etc.), security, insurance, regulatory licenses (e.g. OSP from DOT, Shops & Establishment and other regulatory/statutory licenses), all other infrastructural needs will be arranged by the Bidder.
- III. The Bidder should not use End of life operating systems and near reaching systems.
- IV. All licenses of OS and Applications to be made available by Bidder.
- V. Bank may also have an option to open additional contact centers in a suitable location to cater to the additional call volumes if required, and Bank will have the sole option either to go for the same with the selected Bidder of this RFP or Bank may float a separate RFP for setting up additional Contact Center in a suitable location on a later date at the sole discretion of the Bank.
- 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.
- VII. An indicative list of infrastructures to be provided by Bidder is as under –

4.1.2 A. Hardware, Software, Telecom facilities: The Bidder will be responsible for all the hardware and software facilities required for smooth operation of a Contact Center & Customer Relationship Management Solution. This includes:

- I. Complete hardware and software (e.g. virtualized desktops, headphones, Servers, Routers, gateways etc. that will host the solution etc.);
- II. Personal computers (without USB and other copying devices)/ laptops to ensure high agent efficiency
- III. Headsets/ Softphones provided should be best to use professional, high-quality headsets with:
 - a. Support on Windows 11 and above operating system.
 - b. Noise cancelling feature that ensures clear communication.
 - c. Ability to handle multiple contacts simultaneous through webchat.
 - d. Ability to work in VDI / Citrix / VMware Environment.
 - e. Features such as Mute, Call Hold, Call Transfer, Call Conference (ad-hoc, drag-drop), IM should be supported and must be compatible with the latest industry standards.
 - f. Necessary middleware required for integration with all the Bank's systems.

- B.** IVR application with Server, CTI Solution including ACD, Dialer, voice logger, disaster recovery solutions, etc.
- C.** Omni channel applications for Chatbot, Conversational IVR, Voice Bot, Email Management technology, Video chat, Co-browsing, click to call, click to chat etc.
- D.** Omni channels applications should support contextual continuity.
- E.** Integration of IVR with CRM through a standard CTI solution for popping up customer dashboard.
- F.** Unified Desktop Solution, Knowledge Management System, Workforce Management system, Quality management tools.
- G.** Standard security system / network security solutions and firewalls.
- H.** UPS (Uninterrupted Power Supply).
- I.** Authorized internet connections/ P2P connection should be handled by the Bidder without any additional cost to Bank.
- J.** Bidder should provide high quality ACD capable of load balancing and automatic routing or rerouting of calls between different centers.
- K.** All contemporary state of the art Business Intelligence Tools including Automatic Roster Workforce Management Tool, Call Back Manager with Dialer, Voice Mail module (not only on IVR but for all services), Barge-in & Online Reports & Management Dashboards for Bank.
- L.** The Bidder should envisage to capture every point of data from the voice of the customer to capture the most accurate status of interactions as possible. With natural language processing, predictive analytics, and other appropriate Business Intelligence (BI) tool, Bidder should quickly and accurately make sense of all big voice data.
- M.** The Bidder is obligated to provide new BI Tools and their updates at any time during the contract at no extra cost to Bank. Bank requires web-based reporting (Dashboard) of all SLAs and KPIs, call volume diagnostic which shall include the type of calls, customers, their volume, queries that cannot be resolved etc. Additionally, the Bidder should provide tools that can transfer leads from inbound calls to outbound calls for outbound tele-marketing. The solution proposed by the Bidder shall be made PCI DSS and PA DSS compliant, as per Bank's / regulatory requirement without any additional cost to Bank.
- 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.
Dedicated resource(s) posted must be well aware of hardware management and at least Diploma holder for Hardware Maintenance.
- O.** Bank will not be responsible for payment of any AMC etc. for any infrastructure so provided. If the Bidder wants to host any application for better management of Contact center, approval for the same to be obtained by Bank. The technical quality and standards of all the hardware and software will need to be finalized in consultation with the Bank to ensure that it meets the quality standards as expected by the Bank in time bound manner. The Bidder shall provide a read only access to all tools/ solutions (including capabilities of live call barging) used by the Bidder to the Bank's designated staff at its Contact Center as well as the Bank's Head/ Corporate Office. However AMC for Hardware installed at Bank's DATA Center will be paid by Bank as per TCO

Annexure.



P. The bidder must ensure the following for supply of hardware at Bank's location:

- i. All the hardware to be supplied must be scalable and compliant with the latest industry standards wherever applicable in time bound manner as desired by the Bank.
- ii. In the event that the hardware equipment proposed in the solution and supplied by the Bidder are not operational owing to compatibility problem in the IT environment or other technical issues, the Bidder will have to replace the equipment at no extra cost to the Bank.
- iii. In the event that the solution provided is not able to meet the performance standards specified in the RFP, at the time of going live or during the contact period, the Bidder will be required to augment/upgrade the hardware & software components in the solution to ensure that the performance requirements are met. The additional hardware equipment & software shall be provided by the successful bidder at no extra cost to the Bank in time bound manner as desired by the Bank.
- iv. The Bidder shall provide complete documentation (including related legal documentation) of all the hardware components provided. The documents at a minimum should include hard copies (two sets each) and soft copy to be supplied along with relevant application licenses and associated solution software of the following:
 - a. Technical manuals/ data sheets
 - b. Installation guides
 - c. User manuals
 - d. System administrator manuals
 - e. Toolkit guides and Troubleshooting guides.
 - f. Considerations for Proposed Hardware

The Bidder should provide detailed specifications for hardware required.

- V. Bidder should specify the configurations including the core, memory and the storage required along with any other specific configurations for VM/Physical Server.
- VI. The bidder shall specify the suitable hardware and supporting software which shall deliver the best through put and performance considering the present volumes and the sizing proposed. Bidders also need to share the algorithms used for capacity sizing with the Bank.
- 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..
- VIII. All components proposed in the solution should be of the latest version at the time of going live. All latest stable versions should have successfully tested in UAT environment before deployment.
- IX. All components should be upgraded to the latest versions without loss of feature/ functionality as defined in the RFP during the period of contract at no additional costs.
- X. All components proposed in the solution should be able to meet the entire requirement of the Bank during the period of the contract and platform / component versions and capacity should not be a limiting factor. The Bidder will upgrade, change, add whatever is required without additional cost to meet the requirements
- XI. Should be free of any malicious or corrupted viruses which may hamper the services.

4.1.3 The bidder shall ensure:

- I. Vendors dealing with the Bank / extending support to the Bank must following the regulatory guidelines of RBI/ SEBI / NPCI / IDRBT etc. RBI provided the detailed security guidelines vide Cyber security framework RBI/2015-16/418, dated 2nd June 2016 and Digital payment security guidelines RBI/2020-21/74, dated 18-02-2021. (These guidelines are available in internet in RBI official website and can be downloaded by anybody). These controls are to be implemented for ensuring cyber security, in digital payment solutions of Bank.
- II. The activities of the vendor are subject to (quarterly) third-party risk assessment in compliance to IT

- Policy/Outsourcing policy of the Bank.
- III. 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.
 - IV. Single Point of Contact from vendor side is to be identified, with required qualification and experience in handling Information security / cyber security issues.
 - V. Inventory register with software, hardware, other devices (asset) details of infrastructure is to be maintained with updated information. Regular warranty/ AMC / ATS insurance is to be ensured.
 - VI. Pirated Software / unauthorized software /End of Life software should not be used. All the Hardware, software Licenses, for this project are to be maintained by vendor at his responsibility. In case of perpetual licenses available, then it should be purchased in the name of Punjab & Sind Bank only.
 - VII. Installations / software loading / System integration testing / UAT must be completed as per schedule. Necessary additional resources are to be planned for smooth implementation. Payment terms and conditions will start from date of live as per phase wise plan. Delay in installation leads to delay in implementation and making the project live which attracts penalties.
 - VIII. Proper environmental controls like fire prevention / humidity control /temperature control /physical control /ensuring regulated power supply / Telecommunication services / network / redundant lines /backup for power supply is to be ensured. Restoration activity from existing backup needs to be scheduled for every quarter along with DR drills.
 - IX. Network management tools are to be implemented to ensure quick identification of failure in network issue and for its remediation to ensure continuous services. Necessary backup systems are to be maintained to ensure failover issues.
 - X. Secure configuration is to be ensured for all PCs/ Laptops /devices / security equipment etc. Movement of LAPTOPS is to be strictly restricted and necessary approvals are to be obtained from the Bank for using LAPTOPS. Preference is to be given for deploying DESKTOPS with limited services / applications.
 - XI. Developers must follow the best practices / industry standards like NIST, OWASP, RBI guidelines etc. and should not use expired versions / vulnerable items like TLS, SSL versions, unwanted ports, EOL operating systems etc.
 - XII. Secure life cycle implementation, secure coding practices are to be followed. VAPT /Source code / APK files / APIs / Configuration etc. are to be ensured at frequent intervals and remediation measure for closure of vulnerabilities is to be taken immediately. Necessary tools must be deployed for identifying the vulnerabilities and remediation.
 - XIII. Network Architecture Diagrams, Data Flow Diagrams, Security Setup Diagrams are to be shared with Bank, duly ensuring installation of necessary security devices like routers / switches / firewalls / DLP etc.
 - XIV. Development / test / production environments should be separated and secure code copying facility from staging environment to live environment to be established, duly following the change management practices, version control practices and proper library is to be maintained.
 - XV. Password vaults shall be used. Password controls are to be configured properly.
 - XVI. User access controls / allowing access to data to the extent of eligibility are to be maintained. Generic IDs / sudo user IDs / admin IDs cannot be used. While performing daily activities, user IDs are to be created for every individual employee based on staff code number with limited access. Administrators can be provided with admin rights.
 - XVII. Employee screening (back ground check - KYE) is to be ensured before allowing employees in to the Bank. Details of employees and changes in employees must be notified to the Bank.
 - XVIII. Regular baggage /employee scanning is required to avoid bringing of unwanted devices in to the work environment like portable devices, pen drives, external devices etc. Connecting phones and devices to

PCs is strictly prohibited.

- XIX. SLAs, Non-disclosure agreements, Integrity pact are to be executed as per timelines.
- XX. Installations, testing, security check, pre-implementation and post- implementation audits etc. are to be completed as per schedule at any cost before going to live.
- XXI. Customer data must be handled in secured way. Data masking and encryption controls are to be implemented.
- XXII. 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. In case of requirement the services must be extended with proxy server and a secured mail with the approval of the Bank. Disallow all and allow limited control is to be followed for internet facility.
- XXIII. Customer identification and authentication procedures are to be strictly implemented.
- XXIV. Usage of removable media /CDs / Pen-drives etc. is prohibited. Backup of data is to be maintained as approved by Bank on external media and the same is to be preserved /regularly tested to ensure availability of data for restoration in emergency cases.
- XXV. Vulnerability / threat defense systems are to be followed.
- XXVI. Relevant logs are to be enabled / preserved / monitored / transferred to SOC monitoring. Logs must be controlled with read only permission which should not be allowed to anybody to alter /delete those logs. Forensic readiness controls must be implemented, and logs must be available for forensic investigation if required.
- XXVII. Information security / cyber security knowledge is to be updated among employees at regular intervals. Bank can also assess the awareness standard of employees.
- XXVIII. Confidentiality /Integrity / availability controls like as end-to-end encryption for data at rest and data in transit, accessing data to the extent of eligibility, availability of High availability, DC/DR controls are to be ensured.
- XXIX. Bidder to ensure that all required necessary/mandatory approvals from local/state/govt./etc authorities are obtained for Contact Center operations.
- XXX. Emergency response / Business continuity plan / restoration plans are to be prepared and regularly updated.
- XXXI. Security certifications of company and employees must be updated at regular intervals.
- XXXII. All the incidents are to be reported immediately to the Bank.
- XXXIII. Environment /office is subject to inspection by Bank auditors, certain approved auditors and Regulatory audits like RBI/ SEBI/ NPCI etc. Their access should not be restricted for performing audits.
- XXXIV. All activities under this project such as installation, development, UAT, live setup, implementation, maintenance, Software development, customization, configuration review etc. needs to be done by sending qualified engineers at identified DC / DR locations physically. Net meetings not considered.
- XXXV. The Software code for patching or bug fixing or release management shall be exchanged only through banks secure workspace only.

4.2 General Conditions Hardware:

- I. The bidder has to provide all necessary hardware, software required to make the device work strictly as per technical specifications. The specifications given are minimum. Bidders can quote equivalent or higher technical specifications to meet the Bank's requirements. However, no weightage would be given for higher configurations.
- II. Supplied devices should be from single OEM Only.
- III. The bidder is responsible for transit insurance, storage, and insurance up to installation at the Bank side.
- IV. Any delay in installation for whatsoever reasons should not entail in expiry of insurance and the same should be continued to be extended up to the date of installation and acceptance of the equipment by the Bank.

- V. During the installation the bidder shall check physical availability of items as per the packing list. If any of the items are not delivered /not as per the specification/are damaged etc., the bidder or the engineer/s at the sites shall take immediate steps and ensure all the items are delivered so that the installation is not hampered. The Bidder shall have to arrange for all testing equipment and tools required for installation, maintenance and also arrange the logistic at no additional cost to the Bank.
- VI. The bidder shall ensure compatibility of the hardware, software and other equipment that they supply, with the hardware and software systems being used in the bank. The Bidder shall be responsible to carry out all the required changes as per requirement of the Bank during the contract period at no extra cost to the bank.
- VII. Any other miscellaneous requirements related to the scope described in the Bid or extra work required to be performed due to existing hardware/Software/Structure limitation shall be provided by the successful bidder at no extra cost to the Bank even if those items are not mentioned explicitly in this Bid The Bank will not accept any plea of the bidder at a later date for omission of the services on the pretext that the same was not explicitly mentioned in the Bid.
- VIII. Bidder shall also provide evidence to prove all the features as advised in Technical requirements.
- IX. The activity should be carried out during non-session/Non-Peak/Night hours, engineer support should be provided according to the requirement.
- X. The Bank, however, reserves the right to procure extra quantity during the validity period of the offer. The different parts of same equipment should be delivered in one lot only and part delivery of the equipment covered in the Purchase Order is not permitted unless otherwise agreed by the Bank.
- XI. Bidder should submit the technical solution document covering implementation architecture, technical details device as per scope of the work & technical requirements.
- XII. The successful bidder should submit the detailed project plan, architecture, configuration and implementation, traffic flow User Acceptance Testing (UAT) and rollback plan along with the documentation.
- XIII. The Bidder shall be responsible to carry out all the required changes/configuration as per requirement of the Bank during the contract period.
- XIV. The Bidder needs to mandatorily backline all the proposed devices/related software/licenses/iOS etc. with OEM for support & service.
- XV. The bidder shall arrange any scheduled or unscheduled call for corrective and maintenance services and taking appropriate measures/steps on time to set right any malfunctioning of the devices.
- XVI. The bidder should be able to log direct call with the proposed OEMs. All technical related issues including configuration support and breakdowns related troubleshooting shall be handled by the bidder directly with the OEM and OEM should provide direct level TAC support to Bank. A Undertaking need to be submitted on OEM letter head stating that all the technical related issues can be raised directly by the bidder with OEM and OEM will provide direct TAC support to Bank.
- XVII. Bank and Bank's designated Network Service Integrator (SI) should also able to raise complaints directly to Bidder/OEM by e-mail, portal, over phone 24x7 during the contract period without any dependencies. The bidder should provide complaint lodgment mechanism.
- XVIII. The bidder shall arrange for services of qualified service engineers having knowledge of both hardware and software, acceptable to Bank at the time of support for troubleshooting, repair and replacement of all kits or parts and spare parts and to render such other support services, as may be necessary for satisfactory functioning of proposed devices. No charges, fees accommodation, boarding etc. shall be paid or provided by Bank to the service engineer or his assistants, if any
- XIX. Audit & Compliance: The bidder shall provide all patches and updates from OEM during the duration of the contract.
- XX. Audit & Compliance: The bidder shall track and update the OS/iOS/ Patches/Software/ Firmware/Signatures /Patterns etc. in the network devices as and when new updates/upgrades/advisory of new OS/iOS/Patches/Software/Firmware/Signatures/Patterns etc. are released by OEM or competent authority or competent organization or Bank during the validity of contract period within four week from the release of advisory without any additional cost to Bank.
- XXI. Audit & Compliance : The bidder shall mitigate various audit points, compliance and mitigation of VA/PT points at no cost to the Bank within four week as and when any advisory released/suggested by competent authority /organization/Bank at any point of time during the validity of the contract period.

- XXII. The supplied devices and software should be free from any vulnerability at the time of implementation. 33. The software & hardware quoted by bidder should not be declared as End of Sale (EOS) by the OEM from the date of Installation. In the event of the supplied equipment being declared End of Sale within the mentioned period, the bidder has to replace the equipment with equipment having equivalent or higher configurations without any additional cost to the Bank. The proposed device should not reach End of support/End of life during the contract period. In the event of the supplied equipment being declared End of support within the mentioned period, the bidder has to replace the equipment with equipment having equivalent or higher configurations without any additional cost to the Bank.
- XXIII. The successful bidder should ensure that the equipment proposed in this Bid, should not be declared as End of Life (EOL) or End of Support (EOS) by the OEM within next 5 years from the date of installation. In the event of the supplied equipment being declared End of support/End of Life during the contract period, the bidder has to replace the equipment with compatible equipment having equivalent or higher configurations without any additional cost to the Bank. Offered product must not be End of Life and Support for next 5 years.
- XXIV. Proactive replacement of device should be arranged in case of any suspected hardware issues with the supplied equipment.
- XXV. The successful bidder should provide support for all the supplied devices on 24X7X365 basis and should replace the equipment within 24 hours of time, in case of any failure. (SLA penalty applicable in case of default).
- XXVI. The OEM should provide 24x7 technical support onsite if required or through phone and Web for Support, Product Upgrades, Updates, Patches, Signatures and access to Technical Library and Product Documentation during the entire contract period with no additional cost to the bank. It will be the responsibility of the successful bidder to ensure this. 38. The Bidder shall adhere to the service Level specified in the Bid for the maintenance of equipment supplied by the Bidder.
- XXVII. Suitable software / firmware / operating system should be installed for all the devices supplied by the bidder and upgrade to the recommended / latest version, as per the requirement without any additional cost to the bank.
- XXVIII. Bidder should arrange for OEM onsite support during the process of network devices Installation and Configuration and for resolution of complaints related to core components during the contract period.
- XXIX. Site Specification Requirements: The bidders should submit, as a part of Technical bid the dimensions and weight of each piece of equipment with necessary power and wiring requirements.
- XXX. In case damage of the bank's property during equipment delivery and installation which is attributable to the bidder, bidder has to replace the damaged property at his own cost.'
- XXXI. Bidder is required to perform security base lining, hardening, and implementation of security related patches in OS or firmware before putting the application into production.
- 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.
- XXXIII. The Bidder is required to bridge the security gaps after taking appropriate approvals and concurrence from the Bank.
- XXXIV. Bidder has to guarantee minimum uptime as per SLA for all devices installed under this tender and should be ready to execute service level agreement for the same.
- XXXV. Bidder has to provide all the necessary accessories like clamps, side rails, screw nuts etc. to mount the devices in the Network racks.
- XXXVI. The implementation and necessary configuration of the devices to be done in co-ordination with the existing System Integrator.
- XXXVII. The bidder shall be responsible for any mishap or accident or untoward incidence during the installation & maintenance of network devices which may occur due to negligence /default on the part of the bidder or its staff deployed for the activity.
- XXXVIII. Reporting & Monitoring tool: The bidder must bring in a tool which will facilitate the Bidder, SI & Bank Officials to raise ticket by way of e-mail, call or phone. The tickets (related to complaints) must go through a logical flow and end. Tool should have the capability of capturing SLAs, record breach of SLA, provision to escalation, availability for the Bank's users and management.

4.3 Participation of Bank's existing Vendor/ Service Providers/ System Integrators/ Consultants/ OEMs etc:

If the bidder participating in the RFP is Bank's existing Vendor/ Service Providers/ System Integrators/ Consultants/ OEMs etc, they are allowed for participation in bidding process upon submission of satisfactory services letter from Bank along with bid document.

4.4 Compliance with IT Security Policy:

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). Few aspects are as under:

- I. The bidder shall acknowledge that Punjab & Sind Bank's business data and other proprietary information or materials whether developed by that Punjab & Sind Bank or being used by that Punjab & Sind Bank pursuant to a license agreement with a third party are confidential and proprietary to that Punjab & Sind Bank; and that the vendor shall agree to use/take reasonable care to safeguard the proprietary information and to prevent the unauthorized use or disclosure thereof. Any modification in the data provided by the Bank should be done only on prior/proper authorization by the Bank. Proper and advanced security measures should be ensured by the vendor in case of data exchange between Bank and the Vendor. The caution exercised by the vendor shall not be less than that used by it to protect its own proprietary information. The vendor recognizes that the goodwill of that Punjab & Sind Bank depends, among other things, upon Vendor keeping such proprietary information confidential and that unauthorized disclosure of the same by Vendor could damage the image of that Punjab & Sind Bank. Vendor shall use such information only for the purpose of rendering the Service(s) to that Punjab & Sind Bank.
- II. IT Security principles such as environmental, physical and logical security aspects should be followed by the Vendor. Also software should be periodically upgraded for ensuring data protection and privacy.
- III. The Vendor shall upon termination of the Contract/Agreement for any reason or upon demand by that Punjab & Sind Bank whichever is earlier, return/destroy permanently to the satisfaction of the Bank any and all information provided to Vendor by that Punjab & Sind Bank including any copies or reproductions both in hardcopy and electronic forms.
- IV. Data Encryption/Protection requirements of the Bank.
- V. Incident response and reporting procedures.
- VI. Total confidentiality, integrity and availability must be ensured.
- VII. There should be regular device patching and all devices/server should be hardened.
- VIII. All critical and PII data should be encrypted and masked as per the regulatory/statuary guidelines.
- IX. Vendor should suggest appropriate usecases for integration with SOC devices as per industry best practices.

5 Service Level Agreement, Penalties and Rewards

A service grace period, to enable Bank and Bidder to execute SLA will be provided, 30 days from the date of issuance of PO, respectively. There will be no penalty charged during this time. However, Delays in implementation penalty will lead to a penalty as given below for each SLA the chart below. All service levels would be reviewed and updated by the Bank periodically. All penalties will be levied on Total Bill submitted by the Selected Bidder for a month.

5.1 Penalty for delayed implementation:

The Bank may levy penalties as a deterrent for delays during execution. Factors such as lack of familiarity with site conditions, software, hardware, etc, will not be accepted as valid reasons. These penalties will be levied for all Phase wise implementation and any new Change Request (CR) raised by Bank.

Penalties would be levied as per below in delay of Phase-wise project implementation or any other implementation as Bank suggest as per Bank's requirement during contract period:

Delay (calendar days)	Penalty
More than 30 days	1 % of projected outflow for Projected 1 st /Previous year
More than 45 days	1.5 % of projected outflow for Projected 1 st /Previous year
More than 60 days	2% of projected outflow for Projected 1 st /Previous year
More than 90 days	3% of projected outflow for Projected 1 st /Previous year

5.2 Average Handling Time (AHT) or Average Talk Time (ATT)

- AHT is defined as the time period from the moment the agent picks up the call, right until the point the conversation closes.
- It is bidders objective to constantly improve the AHT associated with different call / query types. After operationalization of Phase-1 of the Contact Center, a base lining of the AHT will be created based on call tagging/ACD reports/call evaluation or any other appropriate measurement technique (in consultation with the Bank).
- The Bidder should provide a continuous improvement plan for AHT reduction including but not limited to better agent training, moving calls to self-service channels, process improvements to ensure call avoidance, faster system navigation/ screen refresh etc. to ensure a lower handle time.
- The Bank reserves the rights to revise the AHT limits from time to time keeping in view industry standards. In the first year of operations, the Bank will meet the Bidders at the end of every quarter to compare the current AHT against the observed AHT for every category of call and revise the AHT of different call categories, based on the observations.

Bidder should ensure to maintain the AHT not more than 5 minutes. In case of AHT is found beyond prescribed limit, the penalty will be imposed as under:

$$\text{AHT} = \frac{\text{Total talk Time} + \text{Total hold Time} + \text{Wrap Time}}{\text{Total no. of Customer calls Connected}}$$

5.3 System Availability

Availability is defined as the amount of time, if a customer called/tried to connect over chat or other channels, they would have been attended to by an agent at the contact center. It excludes any and every form of downtime which might prevent them from being responded to.

Objective	To ensure that the period in which no customer could have been serviced is not more than 0.1% of the total period.
Definition	This is measured as Total down time minutes / Total minutes in a month. For example, if there were 2 hours in July when a customers' call could not have been answered, availability will be $[100 - \{120 / (31 \text{ days} \times 24 \text{ hours} \times 60 \text{ minutes})\}] \times 100 = 99.73\%$

Data Capture	System availability should be captured by the IT systems at the contact center. Period of non-availability should be clearly split by causes i.e. power failure, network downtime, telecom link failure, manpower failure, hardware downtime etc.	
Measurement Interval	Daily	
Reporting Period	Monthly or at any time when Bank requires the data.	
Service Level		
S. No.	System availability value for	Penalty
1	>= 99.5%	Nil
2	> 99% but < 99.5%	1% of monthly billed amount
3	>= 99.5% but < 99%	2% of monthly billed amount
4	< 98%	3% of monthly billed amount
5	< 97%	5% of monthly billed amount
6	< 95%	Bank will withhold the entire monthly payment

5.4 Call Queue Waiting Time

Objective	To ensure that more than 90% of calls requesting to speak with an agent are attended within 30 seconds.	
Definition	This is measured as the waiting time in Automatic Call Distributor (ACD) queue after pressing prescribed digit to talk to the agent but before being answered by the agent.	
Data Capture	This will be captured from the time the customer has connected the relevant option in the IVR menu, for speaking to an agent.	
Formula	No. of Calls Answered in 30 Sec./Total no. of Calls Offered- Short Abandoned in 30 Sec. * 100	
Measurement Interval	Measured at 30 min interval levels.	
Reporting Period	Reported daily (averaged monthly).	
Service Level		
S. No.	Percentage of calls attended	Penalty
1	> 85% calls attended within 30 seconds	Nil
2	< 85% calls attended within 30 seconds	2% of monthly billed value

Over time, differentiated service levels would be defined at a desk-level, agreed mutually between the Bank and the successful bidder.

5.5 Call abandonment rate (on ACD)



Objective	To ensure that not more than 3% of calls requesting for an agent go unattended.
Definition	This is measured as: Number of calls abandoned on ACD/Number of calls which reached ACD.
Data Capture	The number of calls requesting for agents and the number of calls which are answered by the agents, both, would need to be captured.
Formula	No. of Abandoned Call/Total No. of Call attempts * 100
Measurement Interval	Measured at 30 min interval levels
Reporting Period	Reported daily (averaged monthly)

Service Level

S. No.	Call abandonment rate (on ACD)	Penalty
1	< 3%	Nil
2	Between 3%-5%	1% of monthly bill value
3	Between 5%-8%	1.5% of monthly bill value
4	>8%	2% of monthly bill value

- i. **A penalty would be levied only for calls that fail to connect due issues at the bidder's end and not for issues at the telecom provider's end, issues originating from bank's systems or drops at customer's end.**

5.6 Call completion in IVR

Objective	To reduce the amount of demand that is serviced by the agents and continuously improve on self-service capabilities of the IVR.
Definition	This is measured as: Number of calls completed within IVR (post-authentication) and successful execution of one of the self-service options.
Data Capture	Successfully connected calls to IVR/ Total no. of attempted Calls on IVR *100
Measurement Interval	Daily
Reporting Period	Monthly or at any time when Bank requires the data.

Service Level

S. No.	Calls completion rate in IVR	Penalty
1	>80%	Nil
2	Between 70%-80%	1% of monthly bill value
3	<70%	2% of monthly bill value

5.7 Call quality score



Objective	To measure the quality of calls being handled by the agents and ensure that certain standards are adhered to during the calls with respect to quality of information provided, diction, language, politeness, resolution & speed etc.
Definition	This is measured by scoring a random sample of calls on pre-defined parameters as defined by the bank.
Data Capture	The contact center needs to have a call logging facility to record all the different calls that have been handled by the agents. The speech analytics solution implemented by the bidder would have to calculate the call quality score. Till the time the speech analytics solution becomes mature, the Bank would have an internal team to audit and score these calls.
Measurement Interval	Daily
Reporting Period	Monthly or at any time when Bank requires the data.
Service Level	
S. No.	Score on Call quality
1	> 85%

5.8 Customer Satisfaction score

Objective	To measure the quality of calls being handled by the agents and check that the services requested are rendered and ensure that certain standards are adhered to during the calls with respect to quality of information provided, diction, language, politeness etc.	
Definition	This is measured by using a customer feedback score, collected at the end of agent interaction with the client e.g. if the customer requests a cheque book, and the TAT for the cheque book delivery is 3-5 days. After delivery, customer will receive an SMS within 3 days for feedback score. The customer will be presented a scale of 1-5 (lowest to highest) to rate the interaction on.	
Data Capture	The contact center needs to ensure that customer feedback request is sent through IVR blast, SMS, e-mail, WhatsApp, etc at the end of the agent interaction after a defined period of time. These records will be accessible to Bank officials at all times and will be used to compute feedback scores.	
Formula	Total no. of Customers who are 'Excellent'(5) or 'Good'(4) or 'Satisfactory' (3) / Total No. of Responses * 100	
Measurement Interval	Daily	
Reporting Period	Monthly or at any time when Bank requires the data.	
Service Level		
S. No.	Score on Customer feedback	Penalty
1	> 85% of callers must score the interaction ≥ 3	Nil

2	> 80% to <or =85% of callers score the interaction >=3	1% of monthly billed value
3	<80% of callers score the interaction >=3	2% of monthly billed value

5.9 First Call Resolution

Objective	To ensure that customer issues are closed/ resolved on first call.
Definition	This is measured as: Number of calls in which issue was resolved in the first call itself/Number of calls for which an SMS was sent to test for FCR.
Data Capture	An SMS will be sent to a random sample of customers. For e.g. every 5th customer who calls. This sample shall be dynamically defined by the Bank. Through this SMS, the customer will be requested to confirm whether his/her issue was resolved or not, to which the customer will respond with either a 'Yes' or 'No'. In case the customer does not respond to the SMS, it will be assumed that the issue has been resolved. In case the customer responds with a 'No', an outbound call will be made to the respective customer in order to resolve their issue.
Formula	No. of interactions that resolved a customer query on 1 st Contact/Total No. of interactions agent had * 100
Measurement Interval	Daily
Reporting Period	Monthly or at any time when Bank requires the data.

Service Level

% of calls resolved first time	Penalty
>85%	Nil
Between 80% to< or=85%	1% of monthly billed value
<80%	2% of monthly billed value

5.10 Hardware Delivery Penalty:

For any delay in Hardware Delivery Bank will charge penalty for 1% of Hardware Bill for every 3 days delay.

5.11 CRM Uptime Penalty:

CRM Uptime needs to maintained at 99.9 %

Service Level		
S. No.	System availability value for	Penalty
1	>= 99.9%	Nil
2	> 99% but < 99.5%	1% of monthly billed amount
3	>= 99.5% but < 98%	2% of monthly billed amount
4	< 98%	3% of monthly billed amount
5	< 97%	5% of monthly billed amount
6	< 95%	Bank will withhold the entire monthly payment

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.

6. Key Performance Indicator (KPI) Parameters

- i. Similar to SLA defined in the above sections, there are other critical performance parameters that shall be tracked on a regular basis to evaluate the contact center & Customer Relationship Management Solution performance. The Bank reserves the right to include any of these KPIs as part of the SLA from a future date in consultation with the Bidder
- ii. Unlike SLA, these KPIs shall not be linked to commercial penalties, but the Bidder is expected to maintain and ensure that its performance on these parameters is acceptable. In the quarterly review meetings, the Bank and Bidder shall jointly take decisions regarding acceptable performance, on different KPIs.

6.1 IVR Efficiency (% of calls closed successfully within IVR)

Objective	To measure percentage of calls that are successfully closed within IVR System.
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.
Data Capture	The number of calls satisfactorily closed within IVR System and the total number of calls reaching IVR, both, would need to be captured.
Measurement Interval	Daily
Reporting Period	Monthly or at any time when Bank requires the data.
Desired Level	>35% ; This is expected to increase year on year by at least 5%;

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

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

6.3 Call handling efficiency of agents managing outbound calls:



Objective	To measure the efficiency of agents in making outbound calls.
Definition	This KPI measures the efficiency of operators in making outbound calls in terms of average: <ul style="list-style-type: none"> i. Number of calls made by an agent per day ii. Talk time taken to complete calls iii. No of appointments booked in sales/lead generation campaigns
Measurement Interval	Daily
Reporting Period	Monthly or at any time when Bank requires the data.
Desired Level	>80 calls connected per agent/day

6.4 Fatal Error

Attribute	Explanation of attribute
Definition	The percentage of total contacts, wherein an error occurs in delivering Customer Service specific services which is totally unacceptable, primarily due to the behavior of the Agent, which might lead to total dissatisfaction of caller or misleading the caller due to providing of wrong information/incorrect service provided by the agent.
Requirement	Throughout the uptime of contact center except for scheduled downtime for scheduled maintenance or when the Bank's system is down for whatever reason.
Measurement range	Low = 0%, High = 0.25%
Compliance	< 0.25%
Frequency	Monthly or at any time when Bank requires the data.
Calculation formula	Monthly, by taking <1% of daily activities and scanning for fatal error in each of the documented processes and procedures. The sampling should be divided over the various functional areas. Number of calls where fatal error occurred /sample size = Service Level Attained.
Data sources	Listening to voice calls from the log by the Bidder's quality assurance team / Bank's team or / and system report.

6.5 Number of agents forecast

Attribute	Explanation of attribute
Definition	The percentage of required number of agents that the bidder actually maintains across the contact center locations.
Requirement	Ensure number of agents required monthly within an error margin of +/- 2%
Measurement Range	Difference between Required and actual; $(Required - Actual)/(Actual)$
Compliance	< 5%
Frequency	Reported daily
Calculation Formula	$(Forecast - Actual)/(Actual)$
Data Sources	Internal reports

7 Supply of infrastructure/hardware

- I. Bidder is required to size, supply, design, commission and maintain hardware, OS, devices etc. as well as all software required for the proposed applications that should be as per the contract duration mentioned in RFP document for all environments, i.e. DC, DR, Test/Development/Training.
- 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.
- III. Details of Oracle ULA licenses:

SI No	Program Description	License Metric	Quantity
1	Oracle Database Enterprise Edition	Processor	Unlimited
2	Oracle Real Application Clusters	Processor	Unlimited
3	Oracle Partitioning	Processor	Unlimited
4	Oracle Diagnostics pack	Processor	Unlimited
5	Oracle Tuning pack	Processor	Unlimited
6	Oracle Weblogic Suite	Processor	Unlimited
7	Oracle Advanced Security	Processor	Unlimited
8	Oracle Data Masking and subsetting pack	Processor	Unlimited
9	Oracle Advanced Data Guard	Processor	Unlimited

- IV. The Bidder shall confirm/ certify that the hardware offered by them for Solution should be adequate to fulfil Bank' requirement as defined in the RFP. Bidder will provide detailed tabular description of all the supplied infrastructure. Wherever applicable, the bidder should also get the confirmation from the Solution's OEM vendors regarding hardware sizing proposed.

7.1 Bidder should consider high availability (active-active) architecture at primary DC and DR.

- I. All the servers proposed shall have dual power supplies. In case of failure of one power supply, the second power supply should be able to take the full load without causing any disruption of services. Bidder should propose infrastructure with requisite and adequate redundancy. Bidder need to Provide Storage as per their sizing for DC, DR and UAT/ Training environment. Bidder has to consider redundancy at hardware level. No production component should be single point of failure .UAT environment has to be provided at DC only.
- II. Backup, archiving and restoration will also be responsibility of the Bidder hence Bidder should include the backup solution (either inbuilt or third party tool) in their proposal. Bidder has to consider at least weekly full backup and daily incremental backup of data with a long term retention of 10 years.
- III. However Bidder can propose the backup approach with better RTO and RPO with RTO: 30 Minutes and RTO: 2 Hours for Contact Center and CRM Soltuion. Also in future, if any guidelines received from RBI, Finance Ministry or any other controlling authority for changes in data backup then bidder has to implement it without any additional cost, hence bidder is required to consider the same in their proposal.
- IV. All hardware and system software components required for the project, must be included in the bill of Material of the Bidder. In case, Bidder fails to do so, and the project demands additional components at a later stage, then Bidder will have to provide additional components at no additional cost to the bank.
- V. Hardware sizing should confirm to functional and technical requirements, transaction volume, Service Levels as defined in the RFP and regulatory & statutory directions. In the event that the proposed sizing is not able to meet the performance standards specified in the RFP, at the time of go live, the successful

bidder will be required to augment/ upgrade the hardware & software components in the solution to ensure that the performance requirements are met. The additional hardware equipment & software shall be provided by the successful bidder at no extra cost to Bank. The bidder should consider security requirements such as biometrics to ensure improved security. The bidder is required to factor in facility management for IT Infrastructure at DC & DRC during the tenure of the contract.

- VI. Successful Bidder should also take adequate care for using Hardware/Software that will not become End of Support within 24 months of Supply and End of Support/End of Life during the period of Contract.
- VII. If the make and model proposed by Bidder do not comply with functional and technical specification for Infrastructure, Bidder would be deemed to not meeting the functional and technical requirements. Hence, may be disqualified during technical bid evaluation, at the discretion of the bank.
- VIII. The proposed solution should maintain Audit Logs of all user activities including User ID, Date, Time, IP Address, Terminal ID, Locations, etc.
- IX. All Error messages must be logged. It should be possible to look up online (by error message number or by alphabetical list) all error messages reported by the system, to determine their meaning and the appropriate corrective course of action. Error messages or events of a certain severity level should be immediately notified to the System Administrator's Group and actual user.
- X. System should provide auditable management of User-ids, access rights and passwords, login, activities etc
- XI. Maintenance of a secure, auditable log of access to the system, identifying user-Id, date, time, functions accessed, and operations performed etc.
- XII. A separate Login/ Role/ user type is required for Auditors who can view all the parameters/ test cases/ pending reports/ and perform complete Audit/ reporting through the user. Though the audit user would have view permission only.
- XIII. The bidder would provide updates, patches, bug fixes, version upgrades for the entire Solution/ infrastructure.
- XIV. The Bidder should provide the latest version of the Solution. The bidder will replace the out -of-support, out-of-service, end-of-life, undersized infrastructure elements at no extra cost to the Bank during the entire contact period. (Replacement to be done before due of date.
- XV. The Bidder would be responsible for installation, testing, commissioning, configuring, integration, warranty and maintenance of the system.
- XVI. VAPT audit as and when performed by Bank for all applications so vendor will be responsible for closing all the vulnerabilities found in application or devices.
- XVII. Bank performs quarterly DC-DR drills where application are moved to DR site so vendor has to participate in the drills (if asked to do so by Bank).
- XVIII. The Bidder must ensure that DC and DR should be identical in all way.
- XIX. Audit of API's/Application/VAPT should be CERT-In empaneled auditor closure of API security test/App security/VAPT observation periodically/as and when both.

7.2 Sizing of Hardware:

- I. The bidder shall submit an OEM recommendation letter (along with bid) confirming the sufficiency/ sizing of all deliverables like- hardware, software (including licenses), services, and other tools etc. supplied by the bidder for the project as per the scope of the RFP. Hardware intended to be sized by the bidder for porting the Solution should be able to process the peak level transactions projected at the end of 5th year at any point of time seamlessly and adhere to the hardware utilization parameters mentioned in this document. The bidder as part of the bid should submit the sizing certificate of the Solution on the bid hardware for the proposed Application from OEM.
- II. Bidder shall give an undertaking on letter head confirming that the proposed solution/ hardware/ software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/ modifications done).

- III. All proposed servers and storage should have at least SSD drives or higher (e.g: NVMe) for production workload.
- IV. Servers should have at least dual core latest generation Intel Gold or AMD EPYC processors or with higher specification.
- V. RAM should be at least DDR4 or higher.
- VI. Web, App and Database layer should be hosted on separate server (either physical or virtual).
- VII. By HA (High availability) means there should be at least 2 or more nodes of any instance at each location. (i.e.: 2 servers in Active-Active or active-passive mode for production database server).
- 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).
- IX. Bidder need not to supply management switch or TOR switch.
- X. Bank has Cisco ACI solution for networking hence the devices will be connected on Leaf switch of ACI so Bidder has to provide compatible SFP at devices end for connection to Leaf switches (Preferably 10G fibre).
- XI. No freeware is allowed in Bank. Open source software's allowed with valid subscription/ support agreements.

7.3 Delivery, Installation and maintenance:

- I. Bidder is responsible for supply and delivery, transportation, transit insurance, installation and implementation of IT infrastructure at sites including integration, acceptance testing, documentation, warranty, annual maintenance.
- II. Bidder is required to factor the extended transit insurance till the acceptance of the equipment(s) / component(s) by the bank.
- III. Any delay in installation of hardware for reasons attributable to the Bidder should not entail in expiry of insurance and the same should be continued to be extended up to the date of installation and acceptance of the hardware and other equipment by the Bank.
- IV. Bidder shall be responsible for installation and commissioning and other related activities such as unpacking, uncrating, inspection, stacking, racking, assembling etc.
- V. During the installation, bidder shall check physical availability of items as per the packing list. If any of the items are not delivered / not as per the specification / are damaged etc., Bidder shall take immediate steps and ensure all the items are delivered as per the BOM, so that the installation is not hampered or eventually delayed. Bidder shall have to arrange for all equipment and tools required for installation, maintenance, and also arrange the vehicle for transport at no additional cost to the Bank.
- VI. In case damage of the property owned / leased by the Bank during storage delivery and installation which is attributable to Bidder, Bidder has to replace the damaged property at it' own cost.
- VII. Bidder shall ensure compatibility of the hardware, software and other equipment that they supply with the hardware and software systems being used in the bank.
- VIII. Bidder shall adhere to the service level specified in the RFP for the maintenance of equipment supplied by bidder.
- IX. Bidder shall conduct preventive maintenance including inspection, testing, satisfactory execution of all diagnostics, at regular intervals (At least on Yearly Basis or as and when required) to ensure that the equipment is in efficient running condition so as to ensure trouble free functioning.
- X. Bidder is required to deploy qualified maintenance engineers who are familiar with the equipment shall perform all repairs and maintenance service described herein.
- XI. The Bidder shall maintain a record each event of failure and / or malfunction of the equipment. Bidder's engineer shall enter the details of the action taken in such register.
- XII. Additionally, every time a preventive or corrective maintenance is carried out, Bidder's engineer shall make, effect in duplicate, a field call report which shall be signed by him and thereafter countersigned by the Bank's official. The original of the field call report shall be handed over to the Bank's official. This register shall be validated with EMS automated event and incident capture mechanism.
- XIII. Bidder shall provide interim replacement arrangement of equipment, if any equipment is required to be taken out of the premises for repairs.
- XIV. Bidder is required to provide On-site resident Engineer support during the tenure of contract for monitoring, configuration, performance tuning etc. & the OEM support be made available at call during the tenure of the contract.

- XV. Bidder is required to migrate data from Bank's existing System(s) to newly implemented System(s) and cut over the Host Servers that access the data according to the agreed schedule in the Migration Plan.
- XVI. Bidder is required to provide knowledge transfer to Bank throughout delivery of the Service, which includes a detailed overview on the implementation and configuration parameters and features and functionality of Bank's Target Systems(s).
- XVII. Bidder is required to provide the complete documentation including technical, operations, user manual, etc. Following documents should be delivered by the bidder to the Bank including user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, technical specification, system configuration documents, debugging / diagnostics documents etc. The hardware / software packages to be offered should be legally valid, licensed and with latest version along with the complete set of manuals along with the media.
- XVIII. Bidder has to integrate its devices with Bank's security and ITSM solutions.

7.4 Data Retention:

- 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.
- II. The Participant shall comply with data retention and purging requirements of Bank. Compliance certificate for data retention and purging shall be sent to Bank as per stipulated time agreed in SLA.
- III. Vendor should provide call / screen recording on demand in time bound manner.
- IV. All the data shared will be reconciled with the Bank and data purging will only be done post confirmation from the Bank on successful reconciliation.
- V. Storage of data on cloud is prohibited. The service provider is allowed to only do the processing of data over cloud as per Banks policy from time to time if Bank permits so.
- VI. The call recording solution should support archiving of call records on removable media such as hard disk drives, etc. It should have the ability to provide automatic digital recording for all calls. Hardrive based handover of recordings at regular intervals.
- VII. Voice logger system should have storing capacity of voice recording and screen recording based on the agent size for a period of 90 days for live access and 1 year offline mode for the Bank, and then Purged/ Archived, as agreed with the Bank. These recordings will have to be sent to Bank Servers/storage in an Offline Transfer to be done at a period / frequency as defined by the Bank.
- VIII. Voice and screen logger system should be able to archive 90 days' voice recording and screen capture data in a suitable media like Tape/DAT/HDD/SSD/File Storage, NAS or SAN etc. Voice and screen logger system should be able to restore archived voice and screen recording from the Storage/ Archived device and provide the necessary files/data as and when required by the Bank

7.5 Data Purging:

- I. CRM data: Post confirmation from the Bank on receipt of data, the Service Provider shall purge the data from their servers and the Contact Center. The Service Provider to share a 'purging certificate' confirming details like type, data count, process, and period of the data, etc. as specified by the Bank on a time-to-time basis have been purged.
- II. Dialer data: Post confirmation from the Bank on receipt of data, Service Provider to ensure that Contact Center purge the data from their servers and share a 'purging certificate' confirming details like type, data count, process, and period of the data as per internal security guidelines specified by the Bank on a time-to-time basis.
- III. Call recordings: Post confirmation from the Bank on receipt of data, Service Provider to ensure that Contact Center purge the data from their servers and share a 'purging certificate' confirming details like type, data count, process, and period of the data as per internal security guidelines specified by the Bank on a time-to-time basis.

8 Payment Terms

(I) Payment Terms for Hardware, other Infrastructure components and Operating Systems (Table E of TCO):

Sr. No.	Project Milestones	Percentage of Payment
	Data Centre (DC)	
1.	After Delivery of complete hardware upon submission of Bill of material verification reports signed by bank	50
2.	After installation of complete hardware including SCD upon submission of installation reports signed by Bank (certificate from external auditor)	30
3.	On Application Go-live (Phase 3)	20
	Total	100
	Disaster Recovery Centre (DR)	
1.	After Delivery of complete hardware upon submission of Bill of material verification reports signed by bank	50
2.	After installation of complete hardware upon submission of installation reports signed by Bank (certificate from external auditor)	30
3.	On Application Go-live (Phase 3)	10
4.	Successful DR sign off (3 months after implementation)	10
	Total	100
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.		

(II) Payment Terms for Contact Center and CRM Solution (one time implementation cost- Table B of TCO):

Sr. No.	Project Milestones	Percentage of Payment
1.	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.	30
2.	Phase 1, end to end UAT, Documentation and Sign-off.	20
3.	Phase 2, end to end UAT, Documentation and Sign-off.	20
4.	Phase 3, end to end UAT, Documentation and Sign-off.	30
	Total	100
Above split of payments is including Contact Center and Branch implementation and usage.		

(III) Payment Terms for CRM Licenses (Opex Model Table – C of TCO):

Sr. No.	Project Milestones	Percentage of Payment
1.	Integrated CRM (Lead Management, Campaign Management & Single Ticketing System Grievance Redressal Mechanism) on go live of module	50
2.	Integrated CRM (Customer 360 Degree) on go live of module	20
3.	Integrated CRM (Knowledge Management System) on go live of module	30
Total		100

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. 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.
- II. There shall be no escalation in the prices once the prices are fixed and agreed by the Bank and the bidder during the contract and subsequent extended period. All payment will be done on automated generated bill for eg. Showing productive login hours, uptime of CRM etc.
- III. The selected bidder must have Current Account with Punjab & Sind Bank where invoice payments will be done.
- IV. All payments will be done quarterly to the selected bidder.
- 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.
- VI. The fees payable by the Bank to service provider shall be inclusive of all costs but excluding GST. The Bank shall pay the amount due under this RFP and subsequent agreement after deducting any tax deductible at source (“TDS”), as applicable. Bank will not pay any advance amount and the payment will be released by the Bank at Delhi or any centre through Service Provider’s account maintained with Punjab and Sind Bank after deducting TDS, Penalty/LD if any. Selected Bidder has to provide necessary Bank Details like Account No., branch Name etc.
- 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.
- 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.
- IX. All out of pocket expenses, travelling, boarding and lodging expenses for the entire Term of this RFP and subsequent agreement is included in the ‘per productive connect minute’ and other parameters as mentioned for various channels such as per instance etc. cost. The service provider shall not be entitled

to charge any additional costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc.

- X. The invoices for claiming the payment should be submitted along with the following documents:
- a. Count of productive connect minute/ instance and actually deployed
 - b. Performance report on all SLAs and KPIs and calculation of applicable penalties (if any)
 - c. Confirmation of mandatory report submission for the said billing period & Audit trail MIS
 - d. Compliance certificate confirming compliance of all regulatory terms and conditions (including but not limited to Minimum wages, working hours, DOT compliance etc.) and details of payment made to the agents. Bank at its sole discretion may put a condition of processing of monthly salary to agents/manpower through Punjab and Sind Bank, to which Service Provider is required to comply.
 - e. Any other documents as applicable, as may be demanded by the Bank to ascertain the genuineness or accuracy of billing.
- IX. The service provider should also provide the complete break-up of activities under each channel/area in detail to the Bank's satisfaction like inbound call timings including time spent at IVR, Outbound calling timings and duration, Interactions report through Chat etc. so as to facilitate tallying of bills received by Bank from telecom service provider.
- X. The selected Bidder shall solely be responsible for:
- A. All payments (including any statutory payments) to its employees and shall ensure that at no time shall its employees, personnel or agents hold themselves out as employees or agents of the Bank, nor seek to be treated as employees of the Bank for any purpose, including claims of entitlement to fringe benefits provided by the Bank, or for any kind of income or benefits.
 - B. The Selected bidder will be entirely responsible to pay all taxes whatsoever in connection with delivery of the services at the site including incidental services and commissioning.
 - C. Wherever law and regulation require deduction of taxes, it will be deducted at source of payment. Bank shall effect such deductions from the payment due to the Bidder.
 - D. The Remittance of amount so deducted and issue of certificate for such deductions shall be made by Bank as per the laws and regulations in force.
 - E. Nothing in the contract shall relieve the Bidder from his responsibility to pay any tax that may be levied in India/abroad on income and profits made by the Bidder in respect of this contract.
 - F. Payment of all taxes i.e. GST (CGST/SGST/IGST) will be made at actual, on production of suitable evidence of payment by the Bidder.
 - G. The Bidder shall be liable to pay all applicable corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India.

Section III: Terms and Conditions



1. Contents of Bid documents

The Bidder must thoroughly study/analyze and properly understand the contents of this RFP document, its meaning and impact of the information contained therein.

- I. Failure to furnish all information required in the bidding document or submission of Bid not responsive to the bidding documents in any respect will be at the Bidder's risk and responsibility and the same may finally result in rejection of its Bid. The Bank has made considerable effort to ensure that accurate information is contained in this RFP and is supplied solely as guidelines for Bidders.
- II. The Bid prepared by the Bidder, as well as all correspondences and documents relating to the Bid exchanged by the Bidder and the Bank and supporting documents and printed literature shall be submitted in English.
- III. The information provided by the Bidders in response to this RFP will become the property of the Bank and will not be returned. Incomplete information in Bid document may lead to non-consideration of the proposal.
- IV. Bids must be made in the official name of the bidder's entity under which business is conducted, showing the official business address, state in which it is incorporated or organized and must be signed by a duly authorized person. Bids must be prepared in writing, simply and economically, providing a straightforward, concise description of the bidder's bid for meeting the required specifications of this RFP. Bidders must paginate each bid volume and are requested to provide tabs to separate responses to the functional & technical criteria.
- V. Unless agreed to, specifically by the Bank in writing for any changes to the RFP issued, the bidder responses would not be incorporated automatically in the RFP document.
- VI. The successful bidder will be responsible for all remunerations, claims, wages, dues etc. of its employees, agents, contractors and subcontractors in accordance to the statutory laws, regulations and ordinances of the country including, but not limited to, Minimum Wages Act, P.F Laws, Workmen's Compensation Act, Labour laws etc. Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages, dues, and contributions as applicable towards statutory benefits of any of bidder's employee, agents, contractors, and subcontractors, etc. The Bidders shall establish and maintain all proper records including, accounting records required by any law, code, practice, or corporate policy applicable to them from time-to-time, including records and returns as applicable under labour legislations.
- VII. The bidder shall hold the Bank, its 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.

2. Earnest Money Deposit (EMD)

- I. Subject to compliance of response submission process as elucidated herein, the Bidder should submit an Earnest Money Deposit as per Annexure-Q of RFP. The EMD shall be paid by Bank Guarantee of a scheduled commercial Bank other than Punjab & Sind Bank as per Annexure-Q of Rs. 50,00,000/- (Rupees Fifty Lakh only) payable at Delhi. The EMD will not carry any interest.
- II. The EMD is refundable to the non-selected Bidders after conclusion of RFP. In case of selected Bidder, the EMD will be returned when the shortlisted Bidder submits Performance Bank Guarantee (PBG) as specified in the document. The EMD by the bidder will be forfeited if: -
 - I. The bidder withdraws his tender before the same has been processed by the Bank.
 - II. The bidder withdraws his tender after processing but before issuance of 'Letter of Intent' by Bank to enter into contract.
 - III. The shortlisted bidder withdraws his tender before furnishing the PBG, as required in this RFP.
 - IV. The bidder violates any of the provisions of the terms and conditions of this RFP Specifications.
 - V. The bidder withdraws at any point of time after bid submission and before conclusion of tender process.
 - VI. MSME Bidders are exempted from EMD submission and must submit declaration as per Annexure-J.

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.

4. Bid Preparation and submission

The response to the RFP shall necessarily contain the following:

- I. Eligibility Proposal as per Annexure A.
- II. Technical Proposal (must include security bid in a separate envelope duly marked)- as per Annexure-B II
- III. Commercial Proposal as per Annexure C.

4.1 Technical Proposal:

The following documents need to be submitted as part of the Technical Proposal:

- I. Duly filled in Annexure B(I), B(II), B(III) and B(IV). Bidder should not deviate from the format; bidder must also submit the bidder presentation along with these. Please note that if the Bidder does not appropriately fill up the requisite columns, Bank will not be in a position to evaluate this proposal, and might lead to disqualification at this stage.
- II. Earnest Money Deposit.
- III. Application money.
- IV. A letter of undertaking from the Bidder that all documents and information provided therein are valid for at least 180 days from the last date of bid submission of RFP.



4.2 Commercial Proposal: As part of Commercial Proposal, the Bidder needs to submit a duly filled proposal

- I. The price quoted per FTE in Annexure C would be final and the Bidder should agree to provide the required services as detailed in this RFP document, failing which Bank may forfeit the Earnest Money Deposit.
- II. The Commercial Proposal shall be valid for 180 days from the date of submission. Any revision of Commercial Proposal is NOT possible after the same is submitted to the Bank.
- III. Any Response without “Commercial Proposal” will not be taken for evaluation at all and will be rejected at Stage A only.
- IV. All responses received after the due date/time be considered late and would be liable to be rejected. GeM Portal will not allow lodgment of RFP response after the deadline. It should be clearly noted that the Bank has no obligation to accept or act on any reason for a late submitted response to RFP. The Bank has no liability to any Respondent who lodges a late RFP response for any reason whatsoever, including RFP responses taken to be late only because of another condition while responding.
- V. “Cost of Tender Document” may be paid through RTGS (Real Time Gross Settlement) / NEFT favoring PUNJAB & SIND BANK, BANK ACCOUNT NO. 90015040070003 (14 digits), IFSC CODE - PSIB0009001, which is non-refundable, must be submitted separately along with RFP response. The RFP response without proof of payment of application money or cost of tender document shall not be considered and shall be rejected, except in case of bidder being MSME as per the exemption applicable to it on submission of valid certificate in this regard.
- VI. The details of the transaction viz. scanned copy of the receipt of making transaction is required to be uploaded on GeM- Portal at the time of “final online bid submission The RFP response without proof of amount paid towards Application Money (Fees Application submission format) / Bid Security (Annexure J) are liable to be rejected.
- VII. All Bid Document must be submitted through online (GEM Portal) and offline mode mandatorily.

5. Instructions to Bidders:

5.1 GENERAL TERMS & CONDITIONS: Bidders are required to read the “Terms and Conditions” section of the GeM-portal (using their own credentials)

Bid Submission Mode	https://GeM.gov.in
Support person and phone number for e-tender bidder for any help in accessing the website and uploading the tender documents or any other related queries.	Sh. Kanwar Lal (DGM), Phone: 9779277669

5.2 Preparation & Submission of Bids

The Bids (Eligibility Cum Technical as well as Commercial) shall have to be prepared and subsequently submitted online and Offline. Bids not submitted “ON LINE and OFFLINE” shall be summarily rejected. No other form of submission shall be permitted.

5.3 Do’s and Don’ts for Bidder

- I. Registration process for GeM Portal should be completed at the earliest.
- II. All Bids are to be submitted through online and offline mode compulsorily.
- III. The GeM portal is open for uploading documents with immediate effect, Hence Bidders are advised to start

the process of upload of bid documents well in advance.

- IV. Bidder has to prepare for submission of their bid documents online well in advance as upload of these files to GeM- portal depends upon bidder's infrastructure and connectivity.
- V. To avoid last minute rush for upload bidder is required to start the upload for all the documents required for online submission of bid one week in advance.
- VI. Bidder to initiate few documents uploads during the start of the RFP submission and help required for uploading the documents / understanding the system should be taken up with GeM portal, bidder well in advance.
- VII. Bidder should not raise request for extension for date on the last day of submission due to non-submission of their Bids on time as Bank will not be in a position to provide any support at the last minute as the portal is managed by GeM.
- VIII. Bidder should not raise request for offline / Online submission or late submission.
- IX. Part submission of bids by the Bidder's will not be processed and will be rejected.
- X. 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.

5.4 Terms & Conditions of Online Submission

- I. Bidders at their own responsibility are advised to refer the GeM Portal for any amendment, Corrigendum, Changes in Dates etc.
- II. GeM Portal will be published as detailed in (schedule of bidding process) of this RFP meant for this purpose with the help of the Bidder identified by the Bank as detailed requirement in (Bidding process) of this RFP.
- III. In the event of failure of their internet connectivity (due to any reason whatsoever it may be) the bidder or Bank is not responsible.
- IV. However, the bidders are requested not to wait till the last moment to quote their bids to avoid any such complex situations.
- V. Failure of power at the premises of bidders during the cannot be the cause for not participating in the GeM Portal. Due to such instances the time for the E-Tendering (GeM Portal) cannot be extended and BANK is not responsible for such eventualities.
- VI. Bank and / or Bidder will not have any liability to Bidders for any interruption or delay in access to site of GeM Portal irrespective of the cause.
- VII. GeM Portal will not allow any bids to be submitted after the deadline for submission of bids. In the event of the specified date and time for the submission of bids, being declared a holiday for the Bank, e-tendering website will receive the bids up to the appointed time on the next working day. Extension / advancement of submission date and time will be at the sole discretion of the Bank.
- VIII. During the submission of bid, if any bidder faces technical issues and is unable to submit the bid, in such case the Bank reserves its right at its sole discretion but is not obliged to grant extension for bid submission by verifying the merits of the case and after checking necessary details from Bidder.
- IX. Utmost care has been taken to reduce discrepancy between the information contained in e-tendering portal and this tender document. However, in event of any such discrepancy, the terms and conditions contained in

this tender document shall take precedence.

- X. Bidders have to submit all eligibility criteria documents along with the Annexures in the technical bid.

5.5 Guidelines to Contractors on the operations of Electronic Tendering System of GeM Portal

(Government E Marketplace (GeM) | National Public Procurement)

Pre-requisites to participate for the Tenders, would be available over the GeM Portal, <https://gem.gov.in> and <https://punjabandsindbank.co.in/>

5.6 Online viewing of Detailed Notice Inviting Tenders

The Bidders can view the Detailed Tender Notice along with the Time Schedule (Key Dates) for all the Live Tenders released by BANK on the *GeM Portal*, <https://gem.gov.in> and <https://punjabandsindbank.co.in/>

5.7 Download of Tender Document

The Pre-qualification / Main Bidding Documents are available for downloading. However, to participate in the online tender, the bidder can download the Bid Document from GeM Portal <https://gem.gov.in> and Bank's website: <https://punjabandsindbank.co.in/>

5.8 Online and Offline (Hard Copy) Submission of Tender: -

Submission of Bids will be preceded by Online Submission of Tender with digitally signed Bid Hashes (Seals) within the Tender Time Schedule (Key dates) published in the Detailed Notice Inviting Tender. The Hard Copy submission needs to be done at the address shared. The Bid Data is to be prepared in the templates provided by the Bank. The templates may be either form based, extensible tables and /or unloadable documents. In the form based type of templates and extensible table type of templates, the Bidders are required to upload the complete set of documents as per guidelines.

In case Unloadable document type of templates, the Bidders are required to select the relevant document / compressed file (containing multiple documents) already uploaded in the briefcase.

Note:

- The Bidders upload a single documents unloadable option.
- The bidder may modify bids before the deadline for Online Submission of Tender as per Time Schedule mentioned in the Tender documents.
- This stage will be applicable during both. Pre-bid / Pre-qualification and Financial Bidding Processes.

The documents are to be submitted as per the guidelines available on <https://gem.gov.in>, however in case of any deviation in the guidelines, the BANK's Tender guidelines would supersede.

Note: Bank and GeM Portal shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-tender platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the event. Bidders are advised to ensure system availability and prepare their bid well before time to avoid last minute rush. Bidder can fix a call with support team members in case guidance is required by calling on below mentioned numbers.

Bidders need to take extra care while mentioning tender ID, and relevant documents as per the guidelines.

All pages of this RFP must be stamped and signed by Authorized person.

5.9 Close for Bidding

The Bank will not accept any bid/document submitted after end of bid submission date and time.

5.10 Short listing of Bidders for Financial Bidding Process

The Bank will first open the Technical Bid documents of all Bidders and after Technical evaluation, the Bidders who are technically qualified and eligible for Financial Bidding Process will be intimated by email.

5.11 Opening of the Financial Bids

The Bidders may join online for tender Opening at the time of opening of Financial Bids. However, the results of the Financial Bids of all Bidders shall be available on the e-Tendering Portal after the completion of opening process.

5.12 Tender Schedule (Key Dates)

The Bidders are strictly advised to follow the Date and Time as indicated in the Time Schedule in the detailed tender notice for the Tender. All the online activities are time tracked and the GeM Portal- enforces time-locks that ensure that no activity or transaction can take place outside the Start and End Dates and time of the stage as defined in the Tender Schedule. Prebid Meeting will be conducted in both online and offline modes. VC link for online mode will be provided before meeting schedule through mail to requested bidders.

At the sole discretion of the Bank, the time schedule of the Tender stages may be extended.

6. Evaluation

Responses from Bidder will be evaluated in three stages, sequentially, as outlined below:

Stage A: Eligibility Evaluation: The eligibility of the bidder will be evaluated as detailed under Annexure A. Bidders complying with each criteria of the eligibility evaluation would progress to stage B.

Stage B: Technical Evaluation: Technical evaluation will be done in 4 parts:

- I. **Bidder profile evaluation:** This includes an evaluation of across parameters such as organization profile, existing operations, domain expertise etc. defined under Annexure B(I). The Bidder technical proposal should comprise of all the information outlined in Annexure B(I).
- II. **Specifications evaluation:** This includes a detailed evaluation of the Bidder's response to the technical and functional requirements defined in the RFP under Annexure B(II).
- III. **Presentations by Bidder** on their capabilities and proposed solution for the Bank. Bidder will also be required to provide a copy of the presentation to the Bank, detailed under Annexure B(III).
- IV. **Site visits by Bank's team:** Details of the evaluation parameters can be found in Annexure B(IV).

The Bank will allot a score to each of the above 4 components individually as per given evaluation formats. Only Bidders with technical score equal to or more than 70% of the maximum possible score in stages B will progress to the commercial stage.

- I. No separate information will be sent to the disqualified bidders. Any decision of the BANK in this regard shall be final, conclusive and binding on the bidder.
- II. The Technical Evaluation will be done as per Bidder scoring evaluation Criterion. Marks will be awarded based on the Technical Evaluation Criteria specified and the Bidder scoring 70% (70 marks out of 100) or higher will be declared technically qualified. However, Bank may at its discretion can reduce the qualifying score but not less than 60%.
- III. Bank may, at its sole discretion, decide to seek more information from the respondents in order to normalize the bids. However, respondents will be notified separately, if such normalization exercise as part of the technical evaluation is resorted to.
- IV. The Bank at its discretion may reject the proposal of the Bidder or will not consider bidder below cutoff

marks by relaxing as mentioned above, if in the Bank's opinion the bidder could not present or demonstrate the proposed solution as described in the proposal or in case the responses received from the customer contacts / site visited are negative or the proposed solution does not meet the Bank's functional and technical requirement



Stage	Sub-parts	Section	Maximum Marks Obtainable
Stage B	I	Bidder Profile	20
	II	Specifications (Technical & Functional)	40
	III	Bidder presentation	20
	IV	Site visits	20
Total (Stage B)			100

6.1 Total Technical Score

The Bank will allot a score to each of the above 4 components (B(I) to B(IV)) individually as per attached evaluation formats. The technical cut off score is 70% for bidders to qualify and reach the next stage of bidding. Bank reserves the right to reduce the technical cut off score at its discretion.

6.2 Evaluation Committee:

All bids shall be evaluated by an Evaluation Committee set up for this purpose by the Bank. Bank reserves the right to constitute the committee with Bank's own staff or take assistance or support of Bank's consultants or any other Agency. However, the final decision would be taken by the Bank.

Stage C: Commercial Evaluation

- I. The three-stage evaluation shall be done sequentially on a knock-out basis. This implies that those Bidders qualifying in Stage A will only be considered for Stage B and those who qualify in Stage B will only be considered for Stage C, Commercial Evaluation.
- II. Commercial bids of only those Bidders who qualify across stages A & B would be opened.
- III. In respect of all the qualified bidders, in whose case, the commercial bid has been opened; a combined techno-commercial evaluation will be done by the Bank as per the following procedure:
- IV. 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 as detailed below:
- V. Then combined score is arrived at by adding Technical Score and Commercial Score. The Successful Bidder will be the one who has the highest **Combined Score (H1)**, upto 2 decimals.
- VI. Formula for calculating the Combined Score of technically qualified bidder is as follows:

$$H = (T/T \text{ High} \times 70) + (C \text{ Low}/C \times 30)$$

Whereas:

H = Combined Score

T = Technical Score; T High = Highest Technical Score among the bidders

C = Commercial Quote; C Low = Lowest commercial quote of C among the bidders

Example:

Bidder	Technical Evaluation Marks (T)	Nominal Bid Price in INR (C)	Technical Score (70% weightage)	Commercial Score (30% weightage)	Combined Score (out of 100)
A	95	71	$95/95 \times 70 = 70.00$	$60/71 \times 30 = 25.35$	$70.00 + 25.35 = 95.35$ (H1)
B	85	65	$85/95 \times 70 = 62.63$	$60/65 \times 30 = 27.69$	$62.63 + 27.69 = 90.32$ (H2)
C	80	60	$80/95 \times 70 = 58.94$	$60/60 \times 30 = 30.00$	$58.94 + 30.00 = 88.94$ (H3)

In the above example, Bidder A with highest score (H1) becomes the Successful Bidder. In case of a

tie between bidders i.e., if two or more bidders receive the same combined score, the bidder with the higher technical score shall be declared as (H1).



Kindly note that Bank reserves the right to finalize the scores from the available bid documents and presentation made by the bidder and that the Banks decision on techno-commercial evaluation is FINAL.

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

7. Evaluation of Price Bids and Finalization

- I. The Commercial Bids of only those Bidders, who are short-listed after technical evaluation, would be opened.
- II. Errors, if any, in the price breakup format will be rectified as under:
 - (a) If there is a discrepancy between the unit rate(s) and total price which is obtained by multiplying the unit rate with quantity, the unit rate shall prevail, and the total price shall be corrected unless it is a lower figure. If the Bidder does not accept the correction of errors, the Bid will be rejected.
 - (b) If there is a discrepancy in the unit rate quoted in figures and words, the unit rate in figures or in words which corresponds to the total Bid price for the Bid shall be taken as correct.
 - (c) If the Bidder has not worked out the total Bid price or the total Bid price does not correspond to the unit rate quoted either in words or figures, the unit rate quoted in words shall be taken as correct.

8. Items/Services desired in this RFP

Award Criteria

- I. The Bank will notify successful Bidder in writing by letter or email that its Bid has been accepted. The Selected Bidder has to return the duplicate copy of the same to the Bank within 7 working days, duly Accepted, Stamped and Signed by Authorized Signatory in token of acceptance.
- II. The RFP including all addendums/ corrigendums in total shall be incorporated into the contract by reference.
- III. The Bank has the right to cancel any or all the bids and its decision would be final. The bid shall be typed or written in indelible ink and shall be signed by the bidder or a person duly authorized to bind the bidder to the contract. The authorization shall be supported by written power of attorney accompanying the Bid. All pages of the bid except un-amended printed literature shall be initialed by the person(s) signing the Bid. The bid shall contain no interlineations, erasures or over writing except as necessary to correct errors made by the bidder, in which case such corrections shall be initialed by the person(s) signing the bid.
- IV. Until the execution of a formal contract, the Bid document, together with the Bank's notification of award and the Bidder's acceptance thereof, would constitute a binding contract between the Bank and the successful Bidder.
- V. The contract/ agreement will be based on Bidder's offer document with all its enclosures, modifications arising out of negotiation /clarifications etc. and will include SLA, project plan – phases & milestones and schedule, copies of all necessary documents, licenses, certifications, etc.
- VI. The Bank reserves the right to stipulate, at the time of finalization of the contract, any other document(s) to be enclosed as a part of the final contract.
- VII. Failure of the successful Bidder to comply with the requirements/terms and conditions of this RFP shall constitute sufficient grounds for the annulment of the award and forfeiture of the EMD and PBG.

9. Powers to Vary or Omit Work

- I. 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.
- II. 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.
- III. If any, suggested variations would, in the opinion of the finally selected Bidder, if carried out, prevent him from fulfilling any of his obligations under the contract, he shall notify Bank thereof in writing with reasons for holding such opinion and Bank shall instruct the successful Bidder to make such other modified 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. If the Bank confirms its instructions, the successful Bidder's obligations shall be modified to such an extent as may be mutually agreed, if such variation involves extra cost. Any agreed difference in cost occasioned by such variation shall be added to or deducted from the contract price as the case may be.
- IV. In any case in which the successful Bidder has received instructions from the Bank as to the requirements for carrying out the altered or additional substituted work which either then or later on, will in the opinion of the finally selected Bidders, involve a claim for additional payments, such additional payments shall be mutually agreed in line with the terms and conditions of the order.
- V. If any change in the work is likely to result in reduction in cost, the parties shall agree in writing so as to the extent of change in contract price, before the finally selected Bidder(s) proceeds with the change.

10. No Waiver of Bank Rights or Successful Bidder's Liability

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.

11. Contract Amendments

No variation in or modification of the terms of the Contract shall be made, except by written amendment, signed by both the parties.

12. Bank's Right to Accept Any Bid and to reject Any or All Bids

- I. This RFP is not an offer to contract, but rather is to be used to establish a common framework within which an agreement can be reached. Bidder shall warrant and put forth requirements specified herein in such a manner to achieve the overall intent and purpose described in this RFP.
- II. The Bank reserves the right to accept or reject any Bid in part or in full or to cancel the bidding process and reject all Bids at any time prior to contract award, without incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's action.

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. Some of the key areas are as under:



- I. Responsibilities for data and application privacy and confidentiality.
- II. Responsibilities on system and software access control and administration.
- III. Custodial responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned to the Bidder.
- IV. Physical Security of the facilities.
- V. Physical and logical separation from other customers of the Bidder.
- VI. Incident response and reporting procedures.
- VII. Password Policy of the Bank.
- VIII. Data Encryption/Protection requirements of the Bank.
- IX. In general, confidentiality, integrity and availability must be ensured.

13.1 Virtual Private Network (VPN)

- I. Bidder shall ensure that the remote access to the Bank's VPN is performed through a laptop/desktop ("Device") specially allotted for that purpose by the Bidder and not through any other private or public Device.
- II. Bidder shall ensure that only its authorized employees/representatives access the Device.
- III. Bidder shall be required to get the Device hardened/configured as per the Bank's prevailing standards and policy.
- IV. Bidder and/or its employee/representative shall be required to furnish an undertaking and/or information security declaration on the Bank's prescribed format before such remote access is provided by the Bank.
- V. Bidder shall ensure that services are performed in a physically protected and secure environment which ensures confidentiality and integrity of the Bank's data and artefacts, including but not limited to information (on customer, account, transactions, users, usage, staff, etc.), architecture (information, data, network, application, security, etc.), programming codes, access configurations, parameter settings, executable files, etc., which the Bank representative may inspect. Bidder shall facilitate and/ or handover the Device to the Bank or its authorized representative for investigation and/or forensic audit.
- VI. Bidder shall be responsible for protecting its network and sub networks, from which remote access to the Bank's network is performed, effectively against unauthorized access, malware, malicious code and other threats in order to ensure the Bank's information technology system is not compromised in the course of using remote access facility.

13.2 Technical and Organizational Data Protection Measures

- I. The Processor shall ensure that, in respect of all Personal Data/digital personal data (in terms of DPDP act) it receives from or processes on behalf of BANK, it maintains security measures to a standard appropriate to :
 - a) The nature of the Personal Data; and
 - b) Safeguard from the harm that might result from unlawful or unauthorized processing or accidental loss, damage, or destruction of the Personal Data.
- II. In particular, the Processor shall have in place, and comply with, a security policy which:
 - a. Defines security needs based on a risk assessment.
 - b. Allocates responsibility for implementing the policy to a specific individual (such as the Processor's Data Protection Officer) or personnel and is provided to BANK on or before the commencement of this Agreement.
 - c. Ensure that appropriate security safeguards and virus protection are in place to protect the hardware and software which is used in processing the Personal Data in accordance with best industry practice.
 - d. Prevent unauthorized access to the Personal Data.
 - e. Protect the Personal Data using pseudonymisation and encryption.
 - f. Ensure the confidentiality, integrity and availability of the systems and services in regard to the processing of Personal Data.
 - g. Ensure the fast availability of and access to Personal Data in the event of a physical or technical incident.

- h. Have in place a procedure for periodically reviewing and evaluating the effectiveness of the technical and organizational measures taken to ensure the safety of the processing of Personal Data.
- i. Ensure that its storage of Personal Data conforms with best industry practice such that the media on which Personal Data is recorded (including paper records and records stored electronically) are stored in secure locations and access by personnel to Personal Data is strictly monitored and controlled.
- j. Have secure methods in place for the transfer of Personal Data whether in physical form (for example, by using couriers rather than post) or electronic form (for example, by using encryption).
- k. Password protect all computers and other devices on which Personal Data is stored, ensuring that all passwords are secure, and that passwords are not shared under any circumstances.
- l. Not allow the storage of the Personal Data on any mobile devices such as laptops or tablets unless such devices are kept on its premises at all times.
- m. Take reasonable steps to ensure the reliability of personnel who have access to the Personal Data.
- n. Have in place methods for detecting and dealing with breaches of security (including loss, damage, or destruction of Personal Data) including:
 - i. Having a proper procedure in place for investigating and remedying breaches of the GDPR; and
 - ii. Notifying BANK as soon as any such security breach occurs.
- o. Have a secure procedure for backing up all Personal Data and storing back-ups separately from originals; and
- p. Adopt such organizational, operational, and technological processes and procedures as are required to comply with the requirements of ISO/IEC 27001:2013 and BANK's Information Security Policy as appropriate.

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.

Bidder should have separate server room on its premises under 24*7*365 days video surveillance with biometric access under Bank's security policy and network. This should comply with RBI/ Regulators cyber security guidelines.

14. Bank's Right to Verification

The Bank reserves the right to verify any or all of the statements made by the Bidder in the tender document and to inspect the Bidder's facility, if necessary, to establish to its satisfaction about the Bidder's capacity/capabilities to perform the job.

15. Purchase Price

- I. Total cost of Services would be the Total Cost of Ownership (TCO) and has to be quoted in commercial Bid.
- II. Bidders should ensure that exchange rate fluctuations, changes in import duty/other taxes should not affect the rupee value of commercial Bid over the validity period defined in this RFP.
- III. The applicable TDS will be deducted at the time of payment of invoices.
- IV. Terms of payment are given in the Annexure C of the RFP.

16. Right to Audit

- I. 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.
- II. 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.



- III. Bidder should allow the Reserve Bank of India (RBI) or persons authorized by it to access Bank documents, records or transaction or any other information given to, stored or processed by Bidder within a reasonable time failing which Bidder will be liable to pay any charges/ penalty levied by RBI.
- 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 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.

17. Sub-contracting / Outsourcing

The selected Bidder will undertake to provide the contact center 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.

18. Non-Sharing of resources

All dedicated resources including premises, personnel and technology for BANK, when free and not in use, will be left to remain idle and the bidder shall not use these for any other process due to security reasons.

19. Validity of Agreement/Contract

- I. The contract period will commence from the date of acceptance of the PO, and will be valid for 5 years (extendable at once for 2 years OR extendable on an annual basis for a maximum of two years (i.e. extend two times at the maximum) on mutually agreed terms & conditions). However, the cost for the 6th year cannot be more than 10% of the 5th year's pay out. Similarly, the cost for the 7th year cannot be more than 5% of the 6th year's pay-out.
- 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.

20. Insurance

The Bank will not be liable for any damage/loss to assets, resources and manpower deployed by the Bidder for contact center & customer relationship management solution operations. Bidder shall procure all insurance policies to include requisite insurance coverage as applicable including Comprehensive general liability insurance and /or third-party accident insurance to safeguard any eventuality while the employees of the Bidder are on duty.

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 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 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.

21.1 Prevention of Harassment to Women Employees

The Bidder shall adhere to provide protection against sexual harassment of women at workplace and put in place appropriate procedures for the prevention and redressal of complaints relating to sexual harassment and for matters connected therewith or incidental thereto as per the extant laws. The Bidder shall indemnify the Bank against any claims made by any employee in all such matters.

“Willful Misconduct” means any act or failure to act with an intentional disregard of any provision of this Agreement, which a party knew or should have known if it was acting as a reasonable person, which would result in injury, damage to life, personal safety, real property, harmful consequences to the other party, but shall not include any error of judgment or mistake made in good faith.

22. 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.
- II. The Confidential Information will be safeguarded and Bidder will take all the necessary action to protect it against misuse, loss, destruction, alterations or deletions thereof. In the event of a breach or threatened breach by Bidder of this section, monetary damages may not be an adequate remedy; therefore, Bank shall be entitled to injunctive relief to restrain Bidder from any such breach, threatened or actual.
- III. Any document, other than the Contract itself, shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Bidder's performance under the Contract, if so required by the Bank.
- IV. All material in this RFP is considered confidential and shall not be disclosed, reproduced, transmitted, or made available by the bidder, or any of its employees, representatives or potential subcontractors, to any other person and for any reason other than responding to this RFP. The bidder will not disclose or discuss the contents of the RFP document with any officer, employee, consultant, director, agent, or other person associated or affiliated

in any way with Bank or any of its customers or suppliers without the prior written consent of Bank.

- V. The bidder shall not publish or disclose in any manner, without Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the bidder or existing at any Bank location. The bidder shall develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software.
- VI. Adequate back-up measures will need to be put in place so that no data is lost even in case an entire facility goes down. The bidder shall also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the bidder or existing at any Bank location.

23. Delay in the Bidder's Performance

- I. Services shall be made by the Bidder within the timelines prescribed in Scope of Work section of this document.
- II. If at any time during performance of the Contract, the Bidder should encounter conditions impeding timely delivery and performance of Services, the Bidder shall promptly notify the Bank in writing of the fact of the delay, its likely duration and cause(s).
- III. 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).

24. Bidder's obligations

- I. The Bidder is responsible for and obliged to conduct all contracted activities in accordance with the contract using state-of-the-art methods and economic principles and exercising all means available to achieve the performance specified in the Contract.
- II. The Bidder is obliged to work closely with the Bank's staff, act within its own authority and abide by directives issued by the Bank from time to time and complete implementation activities.
- III. The Bidder will abide by the job safety measures prevalent in India and will free the Bank from all demands or responsibilities arising from accidents or loss of life, the cause of which is the Bidder's negligence. The Bidder will pay all indemnities arising from such incidents and will not hold the Bank responsible or obligated.
- IV. The Bidder is responsible for managing the activities of its personnel or sub-contracted personnel (where permitted) and will hold itself responsible for any misdemeanors.
- V. The Bidder shall treat as confidential all data and information about the Bank, obtained in the process of executing its responsibilities, in strict confidence and will not reveal such information to any other party without prior written approval of the Bank.

25. Technical Documentation

- I. The Bidder shall provide documents related to review records/ Test Bug Reports/ Root Cause Analysis Report, list of all Product components, list of all dependent/external modules and list of all documents relating to traceability of service level failure, within mutually agreed TAT.
- II. Bidder shall deliver the following documents to the Bank for every software including third party software before software/ service become operational, which includes, user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, on-line tutorials, system configuration documents, system/database administrative documents, debugging/diagnostics documents, test procedures etc.
- III. Bidder shall also provide documents related to Review Records/ Test Bug Reports/ Root Cause Analysis Report, list of all Product components, list of all dependent/external modules and list of all documents relating to

traceability of the Software Solution as and when applicable.

- IV. Bidder shall also provide the MIS reports, data flow documents, data register and data dictionary as per requirements of the Bank. Any level/ version changes and/or clarification or corrections or modifications in the above-mentioned documentation should be supplied by Bidder to the Bank, free of cost in timely manner.
- V. Bank may at its discretion demands any information at any point of time and bidder has to provide the same.

26. Reverse Transition

Reverse Transition Services are the services provided by the Bidder to the Bank in case of failure takes place during transition period (switch over to new vendor or new change request). Bank has the right, in its sole discretion, to invoke the reverse transition plan on completion of the 1 years of contract. During the Reverse Transition period, the Bidder will facilitate an orderly transfer of the Services to the Bank/subsidiary/associate/Joint Venture or to an alternative third party bidder nominated by Bank. Where Bank elects to transfer responsibility for service delivery to a number of Bidders, Bank will nominate a services provider who will be responsible for all dealings with bidder regarding the delivery of Reverse Transition Services.

Any changes/ modification suggested by Bank must have reverse transition services at Bank's discretion.

The Reverse Transition Services, to be provided by the Bidder to the Bank shall include the following:

- I. **Software:** The Bidder shall ensure that all Software/applications/tools which are being used at the Contact Center to provide services shall be transferred to the Bank/its designee and the Bank enters into separate annual maintenance agreements for maintenance of their respective Software /Applications /Tools provided under this Agreement, upon commercially reasonable term and terms and conditions as available currently to the Bidder or better than the same.
- II. **Hardware:** The Bidder shall ensure that all hardware being used at the contact center to provide services shall be save any data at Bank's servers only.

27. 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.
- II. **Parallel Run:** The Bidder agrees that the parallel-run shall/may continue for a period of 3 to 6 Months, post the notice period of three months, during which the Bidder shall adequately supervise the hand-over of the various components of the Bidder 's functions under this RFP.

28. Licenses / Warranties

- I. All the licenses / warranties held by or in the name of the Bidder shall be assigned or transferred "As Is" in the name of the Bank/its designee. The Bidder shall execute any and all such documents as may be necessary in this regard.
- II. The Bidder shall return confidential information and will sign-off and acknowledge the return of such confidential information.
- III. Bidder shall provide all other Services as may be agreed by the Parties in connection with the Reverse Transition Services.
- IV. The Bidder recognizes that considering the enormity of the Assignment, the Transition Services listed herein are only indicative in nature and the Bidder agrees to provide all assistance and services required for fully and effectively transitioning the customer Service services provided by the Bidder under this RFP and subsequent Agreement, upon termination or expiration thereof, for any reason whatsoever to the Bank/its designee.

29. Patent Rights/Intellectual Property Rights

- I. For any licensed software used by the finally selected Bidder for performing services for the Bank, the Bidder shall have the right as well as the right to license for the outsourced services. Any license or IPR violation on the part of Bidder/ Subcontractor should not put the Bank at risk. The Bank reserves the right to audit the license usage of the Bidder.
- II. The Bidder shall, at its own expenses without any limitation, defend and indemnify the Bank and keep the Bank saved and harmless against all third party claims or infringements of Intellectual Property Rights including patent, trademark, copyright, trade secret or industrial design rights arising from the performance of the services or use of the products or any part thereof in India or abroad.
- III. The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend itself therefrom. If the Bank is required to pay compensation to a third party resulting from such infringement(s), the Bidder shall be fully responsible therefore, including all expenses and court and legal fees.
- IV. The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

30. 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.

31. Conflict of Interest

Bidder shall not have a conflict of interest (the "Conflict of Interest") that affects the bidding Process. Any Bidder found to have a Conflict of Interest shall be disqualified. In the event of disqualification, the Bank shall be entitled to forfeit and appropriate the Bid Security and/or Performance Security (Performance Bank Guarantee), as the case may be, as mutually agreed upon genuine estimated loss and damage likely to be suffered and incurred by the Bank and not by way of penalty for, inter alia, the time, cost and effort of the Bank, including consideration of such Bidder's proposal (the "Damages"), without prejudice to any other right or remedy that may be available to the Bank under the bidding Documents and/ or the Concession Agreement or otherwise. Without limiting the generality of the above, a Bidder shall be deemed to have a Conflict of Interest affecting the bidding Process, if:

- I. the Bidder, its Member or Associate (or any constituent thereof) and any other Bidder, its Member or any Associate thereof (or any constituent thereof) have common controlling shareholders or other ownership interest; provided that this disqualification shall not apply in cases where the direct or indirect shareholding of a Bidder, its Member or an Associate thereof (or any shareholder thereof having a shareholding of more than 5% (five per cent) of the paid up and subscribed share capital of such Bidder, Member or Associate, as the case may be) in the other Bidder, its Member or Associate, has less than 5% (five per cent) of the subscribed and paid up equity share capital thereof; provided further that this disqualification shall not apply to any ownership by a bank, insurance company, pension fund or a public financial institution referred to in section 2(72) of the Companies Act, 2013. For the purposes of this Clause, indirect shareholding held through one or more intermediate persons shall be computed as follows:

- II. where any intermediary is controlled by a person through management control or otherwise, the entire shareholding held by such controlled intermediary in any other person (the “Subject Person”) shall be taken into account for computing the shareholding of such controlling person in the Subject Person; and
- III. subject always to sub-clause (i) above, where a person does not exercise control over an intermediary, which has shareholding in the Subject Person, the computation of indirect shareholding of such person in the Subject Person shall be undertaken on a proportionate basis; provided, however, that no such shareholding shall be reckoned under this sub- clause if the shareholding of such person in the intermediary is less than 26% of the subscribed and paid up equity shareholding of such intermediary; or
 - (a) a constituent of such Bidder is also a constituent of another Bidder; or
 - (b) such Bidder, its Member or any Associate thereof receives or has received any direct or indirect subsidy, grant, concessional loan or subordinated debt from any other Bidder, its Member or Associate, or has provided any such subsidy, grant, concessional loan or subordinated debt to any other Bidder, its Member or any Associate thereof; or
 - (c) such Bidder has the same legal representative for purposes of this Bid as any other Bidder; or
 - (d) such Bidder, or any Associate thereof, has a relationship with another Bidder, or any Associate thereof, directly or through common third party/ parties, that puts either or both of them in a position to have access to each other’s information about, or to influence the Bid of either or each other; or
 - (e) such Bidder or any of its affiliates thereof has participated as a consultant to the Bank in the preparation of any documents, design or technical specifications of the Project.

32. Fraud & Corrupt Practices

- I. The Bidder and their respective officers, employees, agents and advisers shall observe the highest standard of ethics during the bidding Process. Notwithstanding anything to the contrary contained herein, the Bank shall reject an Application without being liable in any manner whatsoever to the Bidder if it determines that the Bidder has, directly or indirectly or through an agent, engaged in corrupt/fraudulent/coercive/undesirable or restrictive practices in the bidding Process.
- II. Without prejudice to the rights of the Bank, if a Bidder is found by the Bank to have directly or indirectly or through an agent, engaged or indulged in any corrupt/fraudulent/coercive/undesirable or restrictive practices during the bidding Process, such Bidder shall not be eligible to participate in any EOI/RFP issued by the Bank during a period of 2 (two) years from the date such Bidder is found by the Bank to have directly or indirectly or through an agent, engaged or indulged in any corrupt/ fraudulent/ coercive/ undesirable or restrictive practices, as the case may be.

For the purposes of this Clause, the following terms shall have the meaning hereinafter, respectively assigned to them:

- (i) “corrupt practice” means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the actions of any person connected with the bidding Process (for avoidance of doubt, offering of employment to or employing or engaging in any manner whatsoever, directly or indirectly, any official of the Bank who is or has been associated in any manner, directly or indirectly with the bidding Process or the Letter of Authority or has dealt with matters concerning the Concession Agreement or arising there

from, before or after the execution thereof, at any time prior to the expiry of one year from the date such official resigns or retires from or otherwise ceases to be in the service of the Bank, shall be deemed to constitute influencing the actions of a person connected with the bidding Process); or



(ii) engaging in any manner whatsoever, whether during the bidding Process or after the issue of the Letter of Authority or after the execution of the Agreement, as the case may be, any person in respect of any matter relating to the Project or the Letter of Authority or the Agreement, who at any time has been or is a legal, financial or technical adviser of the Bank in relation to any matter concerning the Project;

(a) “Fraudulent practice” means a misrepresentation or omission of facts or suppression of facts or disclosure of incomplete facts, in order to influence the bidding Process.

(b) “Coercive practice” means impairing or harming or threatening to impair or harm, directly or indirectly, any person or property to influence any person’s participation or action in the bidding Process;

(c) “Undesirable practice” means (i) establishing contact with any person connected with or employed or engaged by the Bank with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the bidding Process; or (ii) having a Conflict of Interest; and

(d) “Restrictive practice” means forming a cartel or arriving at any understanding or arrangement among Bidders with the objective of restricting or manipulating a full and fair competition in the bidding Process.

33. 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.

34. 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:

- a. If the Bidder fails to deliver and perform any or all the Services within the period(s) specified in the Contract, or within any extension thereof granted by the Bank; or
- b. If the Bidder fails to perform any other obligation(s) under the contract; or
- c. Laxity in adherence to standards laid down by the Bank; or
- d. Discrepancies/deviations in the agreed processes and/or Services.; or
- e. Violations of terms and conditions stipulated in this RFP.
- f. Selected bidder is found to be indulging in frauds.

- g. The Bank suffers a reputation loss on account of any activity of successful bidder penalty is levied by regulatory authority.
- h. In the event of sub contract or assignment contrary to the terms of agreement.
- 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.
- ii. If the contract is terminated under any termination clause, the Bidder shall handover all documents/ executable/ Bank's data or any other relevant information to the Bank in timely manner and in proper format as per scope of this RFP and shall also support the orderly transition to another Bidder or to the Bank.
- iii. During the transition, the Bidder shall also support the Bank on technical queries/support on process implementation or in case of software provision for future upgrades.
- iv. The Bank's right to terminate the Contract will be in addition to the penalties/liquidated damages and other actions as deemed fit.
- 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.

35. Force Majeure

- I. Should either party be prevented from performing any of its obligations under this proposal by reason of any cause beyond its reasonable control, the time for performance shall be extended until the operation or such cause has ceased, provided the party affected gives prompt notice to the other of any such factors or inability to perform, resumes performance as soon as such factors disappear or are circumvented.
- II. If under this clause either party is excused performance of any obligation for a continuous period of 90 days, then the other party may at any time hereafter while such performance continues to be excused, terminate this agreement without liability, by giving notice in writing to the other.
- III. "Force Majeure Event" means any event due to any cause beyond the reasonable control of the Party, including, without limitation, unavailability of any communication system, sabotage, fire except caused by any other than natural events, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

36. Termination for Insolvency

The Bank may, at any time, terminate the Contract by giving written notice to the Bidder, if the Bidder becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any person. In this event, termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.

37. 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.

38. Disputes (applicable in case of successful Bidder only)

- I. All disputes or differences whatsoever arising between the parties out of or in connection with this contract or in discharge of any obligation arising out of the Contract (whether during the progress of work or after completion of such work and whether before or after the termination of this contract, abandonment or breach of this contract), shall be settled amicably. If however, the parties are not able to solve them amicably, the dispute may be referred to the role arbitrator mutually appointed by both parties, before commencing the arbitration proceedings. The disputes shall be settled in accordance with the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof and other applicable Indian Laws. The award will be recorded in writing, along with the reasons therefore. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either party to a court of competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.
- II. The "Arbitration Notice" should accurately set out the disputes between the parties, the intention of the aggrieved party to refer such disputes to arbitration as provided herein, the name of the person it seeks to appoint as an arbitrator with a request to the other party to appoint its arbitrator within 45 days from receipt of the notice. All notices by one party to the other in connection with the arbitration shall be in writing and be made as provided in this tender document.
- III. The Bidder shall continue work under the Contract during the dispute proceedings unless otherwise directed by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the dispute is obtained.
- IV. Any such dispute proceedings shall be held at Delhi City, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be in English.

39. Governing Language

The governing language shall be English.

40. Applicable Law & Jurisdiction

The RFP and the Contract shall be interpreted in accordance with the laws of the Union of India and shall be subjected to the exclusive jurisdiction of courts at Delhi City.

- 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

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.



- 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 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.
- 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.

41. Taxes and Duties

- I. The Bidder shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price Bid by the Bidder shall include all such taxes in the contract price.
- II. Rate(s) quoted should be exclusive of all Central / State Government taxes/duties, GST and levies as per the Government notification in this regard, from time-to-time and shall be borne by the Bank.
- III. Rate(s) payable to the Bidder as stated in the Contract shall be firm and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, any upward revision in Custom duty. The Bidder will pass on to the Bank, all fiscal benefits arising out of reductions, if any, in Government levies viz. custom duty or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.
- IV. All expenses, stamp duty and other charges/ expenses in connection with the execution of the Agreement as a result of this RFP process shall be borne by the Bidder.

42. Tax deduction at Source

- I. Wherever the laws and regulations require deduction of such taxes at the source of payment, the Bank shall effect such deductions from the payment due to the Bidder. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by the Bank as per the laws and regulations for the time being in force. Nothing in the Contract shall relieve the Bidder from his responsibility to pay any tax that may be levied in India on income and profits made by the Bidder in respect of this contract.
- II. The Bidder's staff, personnel and labour will be liable to pay personal income taxes in India in respect of such of their salaries and wages as are chargeable under the laws and regulations for the time being in force, and the Bidder shall perform such duties in regard to such deductions thereof as may be imposed on him by such laws and regulations.

43. Legal Relationship

No binding legal relationship will exist between any of the bidders and the Bank until execution of a contractual agreement to the full satisfaction of the Bank.

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.
- 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.
- III. If indemnification claim involves litigations from third party, then the indemnification by Bidder shall be subject to:
 - a) The Bank having provided written notice within reasonable period of time about the event;
 - b) Subject to Applicable Laws, the Bank will provide to Bidder an opportunity to defend;
 - c) To the extent possible for the Bidder in Bank’s view, the Bank having taken due diligence exercise to mitigate or minimize the claim or liability;
 - d) The Bank refraining from accepting or admitting the claim or liability for Bidder;
 - e) Bank reasonably cooperating with Bidder for defense of a third party claim; and
 - f) The Bank restricted from giving any press release that results in compromise of Bidder’s defense of the indemnification.

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.

46. Erasures or Alterations

The offers containing erasures or alterations will not be considered. There should be no handwritten

material, corrections or alterations in the offer. Technical details must be completely filled up. Correct technical information of the product being offered must be filled in. Filling up of the information using terms such as “OK”, “accepted”, “noted”, “as given in brochure/manual” is not acceptable. Bank may treat offers not adhering to these guidelines as unacceptable. Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in an offer. This shall be binding on all bidders and Bank reserves the right for such waivers.

47. Preference to Make In India

Procurement through Local Suppliers (Make in India):

Department of Industrial Policy and Promotion under Ministry of Commerce and Industry vide letter no. P45021/ 2/2017-PP (BE-II) dated 16.09.2020 has notified revised guidelines to be followed to promote manufacturing and production of goods and services in India under “Make in India” initiative.

- I. “Local content” means the amount of value added in India which shall, unless otherwise prescribed by the Nodal Ministry, be the total value of the item procured (excluding net domestic indirect taxes) minus the value of imported content in the item (including all customs duties) as a proportion of the total value, in percent.
- II. “Class-I Local Supplier” means a supplier or service provider whose goods, services or works offered for procurement meets the minimum local content as prescribed for Class-I local supplier under this order.
- III. “Class –II Local Supplier means a supplier or service provider, whose goods, services or works offered for procurement, meets the minimum local content as prescribed for ‘Class – II Local supplier’ but less than that prescribed for ‘Class –I Local supplier’ under this order.
- IV. ‘Non-Local Supplier’ means a supplier or service provider, whose goods, services or works offered for procurement has local content less than that prescribed for ‘Class-II Local Supplier’ under this order.
- V. The ‘local content’ requirement to categorize a supplier as ‘Class I Local Supplier’ is minimum 50%. For ‘Class-II Local supplier’ the ‘local content’ requirement is minimum 20%.
- VI. The margin of Purchase preference shall be 20%.
- VII. Purchase preference for local supplier, self-certification, compliance, monitoring and other terms & conditions shall be as per the aforesaid Guidelines/Notifications. The Guidelines may be treated as an integral part of the RFP documents.
- VIII. In cases of procurement for a value in excess of Rs.10 Crores, the ‘Class-I Local supplier’/‘Class –II local supplier’ shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost account or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content.
- IX. False declarations will be in breach of the Code of Integrity under Rule 175(1)(i)(h) of the General Financial Rules issued by the Ministry of Finance for which a bidder or its successors can be debarred for up to two years as per Rule 151 (iii) of the General Financial Rules along with such other actions as may be permissible under law.
- X. All the relevant documents/information regarding claim for preferential treatment under this policy must be submitted along with offer by the tenderers. Post tender submission of these information/documents shall not be considered. Further firms seeking these considerations shall be completely responsible for the truthfulness and authenticity of their claim for these benefits.

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. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the selected bidder shall be paid by the selected bidder alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the selected bidder's employees, agents, contractors, subcontractors etc. 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.

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.

Section IV: Annexures

Annexure A: Eligibility (Pre-qualification Criteria)

Sr.	Pre-Qualification Criteria	Detail of Proof to be Attached
1	The bidder should be a company registered in India as per Company Act 1956 /2013 or a Limited Liability Partnership company under the Limited Liability Partnership Act 2008 in India or a PSU/Government organization and should be in existence for last 3 years as on the date of issuance of the RFP. In case the current bidder is the result of a merger/ acquisition, at least one of the merging companies should have been in operation for a minimum of 3 years	<ol style="list-style-type: none"> 1. Certificate of incorporation 2. GST Registration Certificate 3. Article of Association 4. Memorandum of Association
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.	Copies of the audited balance sheet and P&L Statement of the company showing the same is to be submitted. In case the audited financials for the year 2023-24 is not available, CA Certificate /Provisional Balance sheet should be submitted.
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).	Copies of the audited balance sheet and Loss statement of the firm is to be submitted. In case the audited financials for the year 2023-24 is not available, CA Certificate /Provisional Balance sheet should be submitted.
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.	The bidder has to submit Purchase order/Certificate of performance showing that the contract was/is in force within last 3 years
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.	An undertaking to this effect must be submitted in their letter head
6	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.	An undertaking to this effect must be submitted in their letter head & registration certificate.

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.	Respective proof required
8	Bidders/OEM should not have been blacklisted for deficiency in service by any Public Sector Bank / any regulatory body etc., IBA, RBI, TRAI, DOT, or regulator of any other country during the last 5 years. The bidder shall give an undertaking (on their letter head) that they have not been blacklisted by any of the Govt. Authority or PSUs.	An undertaking to this effect must be submitted in their letter head.
9	The bidder and it's promoters/ partners/ owner/ director should not be a defaulter or case pending for recovery in any Bank /financial institutions in India. Any case pending or otherwise, with any organization across the globe which affects the credibility of the bidder in the opinion of Punjab & Sind Bank to service the needs of the Bank.	An undertaking to this effect must be submitted in their letter head.
10	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017 or The Bidder is from such a country and has been registered with the Competent Authority.	Certified copy of the registration certificate as per Annexure – O
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.	Purchase Order of CRM Solution with Modules.

Note:

- All the undertakings/self-declarations must be submitted with the signature and stamp of Company Secretary or Board authorized representative (Copy of Board resolution to be submitted).
- The bidder should not have their Directors convicted of any criminal offence related to their professional conduct or making false statements or misrepresentations as to their qualifications to enter into a Procurement Contract within a period of two years preceding the last date of bid submission of RFP. If a bidder chooses not to disclose any such issue, and the same comes to Bank's notice at a later date, the Bank will be free to revoke any contract entered with the vendor and invoke Bank Guarantee at its discretion.
- Subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/ management or partnership firms / LLPs having common partners should not participate in the bid process

Annexure A1: Bidder's Profile Format



Sr.	Parameters	Response	
1	Name of the Firm/Company		
2	Year of Incorporation in India		
3	GST Number of Company		
4	Names of the Partners/Directors		
5	Name and Address of the Principal Banker		
6	Addresses of Firm/Company		
	a) Head Office		
	b) Local Office in Delhi (if any)		
7	Authorized Contact person (POA must be submitted in name of authorized person)		
	a) Name and Designation		
	b) Telephone number/Mobile No.		
	c) E-mail ID.		
8	Financial parameters		
	Business Results (last three years)	Annual Turnover (Rs. In Crores)	EBITDA (Rs. InCrores)
	2023-24		
	2022-23		
	2021-22		
	(Only company figures need to be mentioned. Not to include group/subsidiary Company figures)	(Mention the above amount in INR only)	
	No. of Technical Staff available		

N.B. Enclose copies of Audited Balance Sheet along with enclosures

Dated this..... Day of 2024 (Signature)

(In the capacity of) Duly authorized to sign bid with seal for & on behalf of (Name & Address of the Bidder)

(Letter to the Bank on the bidder's letterhead)

(Bank may, at its discretion, extend this deadline for submission of bids by releasing corrigendum to this tender document)

**To,
Deputy General Manager,
Punjab & Sind Bank,
Transformation Projects Department,
Corporate Office, 2nd Floor, Block-3
NBCC Building, New Delhi-110023
Dear Sir,**

Sub: Request for Proposal (RFP) for Selection of Bidder for RFP for Selection of Service Provider for Management, Maintenance & Operations of Contact Center and Customer Relationship Management Solution (CRM).

With reference to the above subject, having examined and understood the instructions, terms and conditions forming part of it, we hereby enclose our offer for the desired solution as detailed in your above referred RFP.

We further confirm that the offer is in conformity with the terms and conditions as mentioned in the RFP and all required information as mentioned is enclosed.

We also confirm that the offer shall remain valid for 180 days from the date of the offer.

We hereby undertake that supporting software supplied, if required will be licensed, legally obtained and with latest version.

We understand that the Bank is not bound to accept the offer either in part or in full and that the Bank has right to reject the RFP in full or in part without assigning any reasons whatsoever.

We hereby confirm/ undertake the following:

- 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.
- ii. We will transfer all flows including IVR trees, logics/algorithms, etc, of AI/ML/Chat/Email/WhatsApp Bot etc, developed to Bank at end of contract or as per Bank's requirement.

We understand that

- a. You are not bound to accept the lowest or any bid received by you, and you may reject all or any bid.
- b. If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the purchaser to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bid together with your written acceptance thereof shall constitute a binding contract between us.
- c. If our bid is accepted, we are to be responsible for the due performance of the contract.
- d. You may accept or entrust the entire work to one Bidder or divide the work to more than one Bidder without assigning any reason or giving any explanation whatsoever.
- e. Bank at its discretion may purchase CRM Solution as per mutually agreed terms & conditions with bidder at the end of contract period.
- f. Bidder means the bidder who is decided and declared so after examination of commercial Bids.
- g. We enclose cost of RFP Rs. 25,000/- (Rupees Twenty-Five thousand only) and the details of the same is as under.

References may be enclosed from the customer for the above reference.

Dated this..... Day of2024

(Signature)

(In the capacity of)Duly authorized to sign bid with seal for & on behalf of (Name & Address of the Bidder)

Fees Application submission format

DD No./ NEFT UTR No : _____

Date : _____

Name of Issuing Bank : _____

Dated at _____ this _____ day of _____ 2021

Or

Details of Fee Exemption:

We hereby declare that all the information & Statements made in this RFP are true and accept that any misinterpretation contained in it may lead to our disqualification. We agree to all terms & conditions of the RFP.

Yours faithfully,

For _____

Signature _____

Name _____

Authorized Signatories

Name & Designation

Seal of the firm

Annexure B: List of services & functions

The following table indicates an illustrative (not exhaustive) list of functions to be covered under the Scope of this RFP. Initially Bank may go with selected Services and later may add as per its discretion.

Following are the indicative list of Services, bidder has to provide. The Bank at its discretion may add/Change/modify as required.

S. No.	Category	List of services (indicative only)
1	Service requests & Digital support	<p>All service requests or requests for digital support, on products/services of the Bank. This includes existing as well as new products/service as advised by the Bank from time to time without additional costs. Sample list of services under this category:</p> <ol style="list-style-type: none"> 1. ATM Pin Change 2. Balance Confirmation Certificate 3. Beneficiary (Addition, Deletion, Modification) 4. Card Application Review 5. Card Application Status 6. Change In Mode Of Holding 7. Change Of Address 8. Change Of Bank Mandate 9. Aadhar Update 10. Account Closure 11. Account Constitution Change 12. Customer Request For Account Statement 13. Customer Request For Interest Statement 14. Customer Service Meeting 15. Issuance Of Advices / Certificates - Balance Confirmation Certificate Issuance Of Advices / Certificates - Duplicate No Dues Certificate Issuance Of Advices / Certificates - Foreclosure Statement 16. Product Code Change 17. FD Closure 18. Online Payment Related

		<p>19. Internet Banking Related</p> <p>20. Internet Banking Transaction Failure Login Issues</p> <p>21. Pre-approved loans</p> <p>22. Customer migration to digital channels (Mobile app- PSB UniC etc.)</p> <p>23. Digital journey drop-off assistance</p> <p>24. Co-browsing assistance</p>
2	General Enquiries	<p>General enquiries on Products & services of the Bank and its partners sold & serviced by the Bank should be made available for all the required services. This includes new products/services/enhancements development as advised by the Bank time to time without any additional cost.</p> <p>Sample list of services under this category:</p> <ol style="list-style-type: none"> 1. TDS Certificate 2. Enquiry TDS 3. Deduction Enquiry 4. Uncleared Funds Enquiry 5. AMB Enquiry 6. Payee List Enquiry 7. Branch Timings Enquiry 8. Nearby ATM Enquiry 9. Foreclosure Amount Enquiry 10. Foreclosure Of Loan 11. General Enquiry 12. Debit Card Benefits Enquiry 13. Debit Card Offers Enquiry 14. FD Rates Enquiry 15. nterest Certificate Enquiry 16. Rd Rates Enquiry 17. Insurance claims enquiry 18. Loan offers enquiry 19. Loan processing stage enquiry 20. Loyalty/Privilege offers related enquiry
		<p>Customer grievances on bank's existing/new products and services has to be managed by the bidder and proper tool/mechanism has to be utilized for the purpose</p> <p>Sample list of services under this category:</p> <ol style="list-style-type: none"> 1. Card Not Issued At The Time Of A/C Opening 2. Customer Complaints - Improper charges related 3. Customer Complaints - Offer related

3	Grievance handling	<p>complaints</p> <ol style="list-style-type: none"> 4. Customer Complaints - Payment related complaints 5. Customer Complaints - Loan processing complaints 6. Customer Complaints - Other Complaints 7. Delivery Dispute 8. Verification failure 9. Incorrect Policy Details 10. Incorrect Portfolio Display 11. Insurance Co Service Issue 12. Pan Mismatch 13. Login OTP not received 14. Interest rate dispute.
4	Marketing & sales	<p>Promotion on Bank's products and Services has to be managed and insured by the bidder that includes cross selling, upselling of banks existing/new products.</p> <ol style="list-style-type: none"> 1. Product promotion Tele sales 2. Birthday / Anniversary Greeting Waiver of charges 3. Lead generation & follow-up Cross-sell products
5	Customer satisfaction	<p>Bidder has to conduct survey/feedback from customer on Bank's products and Services.</p> <ol style="list-style-type: none"> 1. Customer suggestions 2. Branch staff feedback 3. Customer care interaction feedback/quality score Issue 4. Resolution feedback 5. CSAT and touch point survey

Annexure B(I): Bidder Profile Evaluation



Technical Evaluation criterion

Max Marks: 20

Sr.	Pre-Qualification Criteria	Detail of Proof to be Attached	Marks awarded	Criteria
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.	Copies of the audited balance sheet and P&L Statement of the company showing the same is to be submitted. In case the audited financials for the year 2023-24 is not available, CA Certificate /Provisional Balance sheet should be submitted.	02	Turn over 350-500 crore
			04	Above 500 crore
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).	Copies of the audited balance sheet and Loss statement of the firm is to be submitted. In case the audited financials for the year 2023-24 is not available, CA Certificate /Provisional Balance sheet should be submitted.	02	Operating profit 25-100 cr
			04	Above 100 Cr
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.	The bidder has to submit Purchase order/Certificate of performance showing that the contract was/is in force within last 3 years	02	Branches 500-1500
			04	Above 1500 Branches
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	02	2-3 Sites with each site having 500-1000 FTEs
			04	Above 3 Sites with more than 1000 FTEs at each site
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.	1. Client reference letter of CRM Solution. 2. Agreement/ MOU signed with CRM Solution provider must be submitted.	02	CRM with 1 SCBs with 500-1000 Branches
			04	CRM with 2 and above SCBs with more than 1000 Branches at each Bank

Annexure: B (II): Specification Evaluation B

Max Marks: 40

S. No.	Required Functionalities/Features/Specification/Requirement	Maximum Marks	Compliance Y/N	Reference Page No. of Technical Bid
A	Customer Segmentation			
1	Should be able to design workflows that support defined customer segments & desk archetypes across all services, functions as defined in the scope of work of this RFP	0.25		
B	Automatic Call Distribution System			
2	Should host a routing algorithm/system that routes calls based on factors including agent skill, time of the day, the nature of the Enquiry, the caller's language preference etc.	0.25		
3	Should support multiple types of routing, including: round robin, regular, uniform, simultaneous, weighted	0.25		
4	Should support complete integration with CRM and any other applications/systems as desired by the Bank	0.25		
C	IVR			
5	Should provide services with features including multilingual support, predictive dialer, IVR blast, contextualized self-serve functions	0.5		
6	Should be capable of designing and implementing (post bank's approval) customizable IVR logic trees	0.5		
7	Support advanced encryption standards (128 bit) for routing financial transactions and customer data through IVRS	0.5		
8	Should route transactions over secured HTTPS, SSL channels and comply with ISO 27001 and all other applicable standards	0.25		
9	System should be able to read data from HTTP, XML Pages and other required platforms (in- line with other best-in-class implementations)	0.25		
10	Should support standard databases like Oracle, MS SQL, Informix, DB2, Sybase integration and any other, as discussed with the Bank	0.25		
11	Should support voice file upload and download in .WAV format (and in other formats mutually discussed with the Bank)	0.25		
12	Should have centralized Web-based management interface for administrator to perform the following activities: Managing Devices, configuring devices and uploading new IVR scripts etc.	0.25		
D	Chatbots			

13	Should be able to service customers across the bank's ecosystem of existing/planned applications, websites	0.5		
14	Should allow for customer requests to be routed to other channels (call, video, co-browsing etc.)	0.25		
15	Should be based on AI and have natural language processing (NLP) capability to recognize sentence structure, interpret/prioritize queries etc.	0.25		
E	Video Banking			
16	Should be able to offer live assistance/support over the video channel, to select customer segments (as directed by the bank)	0.5		
17	Should be able to design interaction workflows, cross-sell pitches and video demonstrations for BANK's complete product/services suite	0.25		
18	Should support high quality video calls and ensure dynamic adjustment to bandwidth variations/issues	0.25		
F	Email/SMS			
19	Should host e-mail management system to manage BANK customer queries over e-mail	0.5		
20	Should have capability to perform content analysis, categorization, keyword search capabilities to provide suggested responses to agents	0.25		
21	Should allow for customized templates and auto-responses for routine queries	0.25		
22	Should support personalization of responses	0.25		
G	WhatsApp live chat			
23	Should be able to define logic for service menus to serve BANK customers over WhatsApp channel	0.5		
24	Should ensure bots provide first level response with agents coming in at later stage as required (defined under workflow, customizable on request)	0.25		
25	Support inbound requests as well as send outbound messages for promotional, informational, and any other purposes	0.25		
H	Co-browsing			
26	Should be able to assist customers via co-browsing option with features such as screen-share ability, annotation, dual-control experiences etc.	0.5		
27	Should ensure recording of all co-browsing sessions for audit, training purposes	0.25		
I	Social media			

28	Should help resolve customer queries, track mentions etc. of the Bank across social media platforms (in accordance with Bank policies & norms)	0.5		
29	Should be able to automatically parse, segment comments and priorities customer comments or queries	0.25		
30	Should have functionality to capture & analyses customer feedback (aggregate customer pain points, agent performance feedback etc.)	0.25		
31	Should store comments posted and customer conversation with bots/agents	0.25		
J	Speech analytics			
32	Should be able to analyze customer communication across channels and generate text-to- speech reports, customer insight reports etc.	0.5		
33	Should be able to transcribe audio calls and analyze conversations for actionable insights (e.g. customer behavior insights, factors affecting agent performance etc.)	0.25		
K	Sentiment analytics			
34	Engine should be able to analyze customer sentiment across all interaction channels	0.5		
35	Should be able to analyze factors such as oral cues, tone, pace to provide customer emotional analysis and share action prompts with agent	0.5		
36	Should be able to identify and suggest redirection to the most appropriate channel, conversations that require intervention or present value-additive opportunities	0.25		
L	Intent recognition			
37	Should host an analytics-based engine to analyze customer conversation across channels to understand and effectively respond to customers (e.g. provide live chat/call agents cues to best address customer queries, pre-emptively respond to concerns/requests)	0.25		
38	Should be powered by AI/ML and NLP (Natural Language Processing) & NLU(Natural Language Understanding) capabilities to process the intent and expectations of the customer	0.25		
M	Computer telephony integration			
39	Should have complete computer-telephony integration/web services interfaces as required, including tools for integration with CRM system	0.5		
40	Should support standards such as: W3C Voice Extensible Mark-up Language (VXML),W3C Natural Language Semantics Mark-up Language (NLSML), W3C Speech Synthesis Mark-up Language (SSML) etc.	0.25		

41	Should be fully redundant such that backup system is able to take the complete load	0.25		
42	Should be based on TSAPI (Telephony Service Application Program Interface) standards and TAPI (Telephony Applications Program Interface)	0.25		
N	Telephony setup			
43	Support advanced encryption standards (128 bit) for routing financial transactions and customer data through IVRS	0.5		
44	Should route transactions over secured HTTPS, SSL channels and comply with PCI DSS standards, GDPR, ISO 27001 and all other applicable standards	0.25		
45	System should be able to read data from HTTP, XML Pages and other required platforms (in- line with other best-in-class implementations)	0.25		
O	Dialer			
46	Should support outbound dialing, predictive dialing and automatic call routing	0.5		
47	Should support pre-loaded call scripts and dynamic additions, modifications	0.25		
48	Should support latest technology like SIP, IP, TDM and Hybrid	0.25		
49	System should be able to suppress or block “do not contact” telephone numbers. The system should be able to allow the telephone numbers be updated / removed / modified at any time during the campaign in bulk upload or one by one, as per the use case/desire of the Bank, always ensuring the most effective process	0.25		
50	Should have the ability to upload the text file from the local workstation into the dialer (web based approach preferred)	0.25		
51	Should provide detailed reporting of mutually aligned metrics concerning system and agent effectiveness	0.25		
P	CRM			
52	Should bring their own CRM system that offers a 360 degree customer view	1		
53	Should be able to provide capabilities including predictive analytics on customer preferences, analyze potential for future engagements, issue anticipation etc.	0.5		
54	Should be able to provide single ticketing grievance redressal system,	2.5		
	1. Integrated with various channels such as INGRAM, Twitter and other portals/ social media handles etc. (0.50 Marks)			
	2. Creation of Universal Ticket Number (0.50 Marks)			

	3. Routing to different Department for resolutions of complaints (0.50 Marks)			
	4. Removing duplicate complaints (0.50 Marks)			
	5. Follow-up/Resolution of Complaints (0.50 Marks)			
55	Should be able to show capabilities of Lead Management system	2		
	1. Registering of Lead (0.50 Marks)			
	2. Follow up of lead (0.50 Marks)			
	3. Conversion of Lead (0.50 Marks)			
	4. Routing of Lead to respective Offices/Department (0.50 Marks)			
56	Should be able to show capabilities of Campaign Management system	2		
	1. Creation of Campaign (0.50 Marks)			
	2. Monitoring of Campaign (0.50 Marks)			
	3. Follow up of Campaign (0.50 Marks)			
	4. Completion/outcome of Campaign (0.50 Marks)			
57	Should be able to show capabilities of Knowledge Management System	2.5		
	1. Addition of Circulars/Product information (0.50 Marks)			
	2. Searching with AI/ML capabilities (0.50 Marks)			
	3. Optical Character Reader capabilities (0.50 Marks)			
	4. Output generated through AI/ML in different languages (0.50 Marks)			
	5. Integrations with various channels such as WhatsApp, Webchat, Email Chat etc. (0.50 Marks)			
Q	Virtual sales coach			
58	Should have desktop solution to support agents that includes the following features (non- exhaustive):	0.75		
	1. 'Next-best-product' for sales through contact center (0.25 Marks)			
	2. Combine speech analytics & behavioral analytics to guide sales scripts (0.25 Marks)			
	3. Detailed suggestions on objection handling such as product USPs, benefits vis-à-vis with products offered by the competitors, etc. (0.25 Marks)			
R	Reporting			
59	Should have a reporting dashboard that has real-time access to all contact center data and allows viewing different reporting views (configurable on the request of the bank)	0.5		
60	Should ensure all historical and real-time reports should be available in daily, weekly, monthly aggregations. Support should	0.25		

	be in-place for 15 / 30 minutes and 1 hour reporting (frequency at bank's discretion)			
61	Should provide all out of the box (or default) historical reports available in the proposed solution as “Report Name” and its data elements.	0.25		
62	Should have presentable views including tabular and graphical report Outputs	0.25		
63	Should offer searching, drill-down, drill through and one-click export (Excel, PDF, webpage, XML or CSV) options	0.25		
64	Should provide detailed reports on IVR AHT, and wait time between Voice Gateway/Media Gateway to reach IVR (complete set of reports to be aligned with Bank, additional requests to be taken without any further cost)	0.25		
S	Call recording			
65	Should support 100% Call Recording and Quality Recording for Voice as well as Screen	0.50		
66	Should support recording of H.323 or newer version on arrival and/or SIP endpoints (hard and soft)	0.25		
67	Should support eLearning and coaching modules	0.25		
68	Should support daily backup of call recordings and storage of recordings should be available in two separate copies, retained for till transfer to Bank or as per prevailing statutory act, e.g. IT act 2008, Section 6 in the Prevention of Money-laundering	0.25		
T	Data availability & Integrity			
69	Solution should ensure full back up and real time DR of data of all the calls inbound outbound and product calls since inception and restore functions with logging in case of any system hijack or failure.	0.5		
70	Should support multiple users and distributed system access and shall allow one or more logins to view the same record simultaneously.	0.25		
71	Should apply locks/safeguards at the record level for update processing to ensure correct updating of the data.	0.25		
72	Should support customize layouts and restrict data access based on roles and position of users.	0.25		
73	Should allow the system administrator to define views, roles, and responsibilities in a single location in the system.	0.25		
U	Security			

74	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)	0.5		
75	Should use encryption when transmitting passwords over the network Solution and shall provide appropriate security at the RDBMS level to protect data from unauthorized Personnel	0.25		
76	Should assist Bank in investigating and remediating any security issues detected.	0.25		
77	Should not support alteration of data in any audit trail on data entities or transactions	0.25		
78	Should protect the stored audit records from unauthorized deletion and shall prevent modifications to the audit records.	0.25		
V	Standards			
79	Should support customized layouts and restrict data access based on roles and position of users	0.25		
W	Integration			
80	Should be able to seamlessly integrate all capabilities with Banks applications, Channels, Servers, Switches, Data warehouse, Banks CRM	2.5		
	1. Core banking system			
	2. ATM switch			
	3. All alternate delivery channels			
	4. Data warehouse			
	5. Corporate Website/ Internet Banking/ Mobile Banking/ social media/ for providing Chatbot solution			
	6. Transition & 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			
7. Bank’s other applications or partner applications or new/updated applications introduced by Bank during the contract period				
X	General requirements			
81	Should support complete list of services & functions, including categories detailed in Annexure B	0.25		
82	Should ensure active monitoring (detailed reports, KPI tracking) & communication of contact center performance through their workforce management system & performance management system	0.25		
83	Should be able to route requests to agents across channels and for all services, based on factors including:	1		

	1. Data-backed routing			
	2. Agent type (last agent, relationship-based customer preference etc., agent capacity)			
	3. Service level			
	4. Customer segment			
	5. Caller type/call type			
	6. Predictive routing			
84	Should ensure solutions should be extendable, scalable with no inherent limitation on the number of modules, data formats and fields that can be customized	0.25		
85	Should support load balancing and fail-over techniques to prevent performance degradation as a result of extra loads and to provide additional reliability	0.25		
86	Should extend their entire technology stack i.e. Software solution (IVR, CRM, Call Flow, ACD, Logger, Dialer etc.) as mentioned in the scope of work and also hardware requirements such as terminals, phones, headsets etc.	0.25		
87	Should ensure compliance of guidelines / advisories published by regulators from time to time should be ensured. Any audit requirements should be strictly complied by the Bidder at their own cost.	0.25		
88	Should for Windows call licenses, Symantec client licenses etc. for the client. Windows team can provide signature update file for Symantec client. Server Rack space will be provided in the Data-center for new setup (Bidder has to make provision for Rack)	0.25		
89	Should ensure that all the contact center's systems including servers and client PCs are included under the bank's domain and are authenticated through the Active Directory Services of the Bank	0.25		
90	Should ensure that the technical quality and standards of all the hardware and software are as per industry standards or exceeding it.	0.25		
91	Should ensure that the hardware and software should function as per the requirements of the Bank. In case the hardware or software are not performing as per the stated standards, the Bidder must augment the system without any additional cost to Bank	0.25		

Technical Evaluation formats
Annexure B(III): Bidder Presentations

Max marks : 20

Sr.	Evaluation particulars
1	Bidder's understanding of Bank's scope and proposed approach
2	Bidder's capability to support Bank's technical requirements and specifications
3	Bidder's capabilities in Customer Service Center management for other banks
4	Bidder's technical capabilities and ability to leverage new technology including AI & ML
5	Bidder's plan for transition from current bidder & ability to meet BANK's timelines
6	Bidder's implementation plan and expertise for BANK Contact Center project
7	Productivity metrics measured currently by bidder
8	Bidder's unique value proposition
9	Availability of trained resources for deployment at Bank to support Outbound Sales, Grievance Handling, proactive reach out for digital assistance, and support for Service Requests
10	Bidder's quality of dashboards and tools for measuring SLA's & monitoring Contact Center performance
11	Bidder's governance plan and escalation matrix
12	Bidder's proposed team members to support the BANK Contact Center Project

The bidder has to demonstrate presentation on the above parameters. Bank will award marks accordingly.

Annexure B(IV): Site Visit

Max marks: 20

S. No.	Criteria
1	Successful demonstration of proposed solution, specifically: Technologies used - hardware, software, applications, telecom expertise
2	Sophistication of technological stack
3	Bidder's capabilities to support CRM/ Chatbots/Analytics/Machine Language
4	Bidder's capabilities to CRM Modules: Customer 360 degree, Knowledge Management System, Single Ticketing System, Leads Management, Campaign Management etc.
5	Security, backup and data practices
6	Location, Quality of premises & amenities
7	Functioning of different channels
8	Scope of services covered: Inbound calls, Outbound calls, IVR , ChatBots
9	Design of IVR flows and configurability
10	Competence of agents and recruiting
11	Quality management of agents /Including Attrition and Churning
12	Training facilities and resources
13	Monitoring, reporting & compliance of SLAs
14	Metrics capturing and improving KPIs
15	Dashboard /Reports produced for client
16	Network connectivity to Bank

Bidder has to arrange site visit for the Bank officials covered as per scope of RFP. All the expenses for travel, stay of Bank officials etc. will be borne by Bank.

Annexure C-Commercial Format
Bill of Material

[On Firm's / Company's letter head]

SUB: RFP for Selection Service Provider for Management, Maintenance & Operations of Contact Center and Customer Relationship Management Solution (CRM)

Ref: GEM/2024/XXXXXXXXXX dated XXXXXXXX/2024.

Notes

1. Bill of Material should be submitted on the letterhead of Bidder's Company and each & every page should be signed by an Authorized Signatory with Name and Seal of the Company.
2. The Project Management Office for the project execution would be New Delhi.
3. Do not change the structure of the format or add any extra items.
4. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

Current State Assessment: Projection for 5 years contract period

Calls per month	Current	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
In-bound Calls	6,00,000	6,60,000	7,26,000	7,98,000	8,78,000	9,66,000
Out-bound Calls	16,00,000	17,60,000	19,36,000	21,29,000	23,41,000	25,76,000

Table – A: - Cost of the FTEs

[Amount in Rupees]

Sl. No.	Item Description	Cost per FTE/month (excl. of Taxes)	No. FTEs	Period in months	Total cost for FTEs (excl. of taxes)
		a	b	c	d= a*b*c
1	Cost per FTEs for In-bound Call/Out-bound/Non-voice per month as per the payment terms and Scope of Work. (For 5 Years)		100	60	

Note: The count provide in Column-c is indicative. This is for the purpose of TCO calculation only, however actual count will vary as per Bank's requirement & usage. The payment will be released on actual services availed considering unit cost quoted under respective category. The Bidder should take appropriate measures to provide FTE unit cost as per their capability to bring in efficiencies in the process and technology. No change will be accepted post submission.

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.

Table-B: - One-time setup and implementation cost of CRM

[Amount in Rupees]

Sl. No.	Details	Total Cost [exclusive of tax]
1.	CRM implementation, deployment, development, UAT, API Development & integrations (one time)	

#Set up cost includes all cost incurred to start the Contact Center operations including server procurement & setup, all applications/technologies deployed as per the Scope of Work, deployment of manpower, documentation, All deployment and training, analytics and tools etc. No other additional cost will be paid by the Bank under any circumstances. Selected Bidder will be paid onetime cost as mentioned above and upon successful implementation. Any operational expenses for technology enablers as applicable to be factored within the FTE cost itself.

Table-C: - Cost for Application Software CRM Module on user License on OPEX Model

[Amount in Rupees]

Description	Per User License rate per month [Excl. of Tax]	No. of Users	Period in months	Total Cost[Excl. of Tax]
	A	B	C	D=(A*B*C)
CRM Module on user License model		5000	60	

The TCO will be decided by number of licenses to be procured by Bank as given in column (B). If Bank desires to procure additional licenses during the contract period, rate of additional requirement will be taken from per license rate (A). The minimum initial user licenses will be 2000. User Concurrency to be maintained with minimum 60%.

Table-D: - Cost for any additional requirements/ additional customization/ enhancement for CRM

[Amount in Rupees]

Description	Cost Per Man days [Excl. of Tax]	No. of man days for contract period#	Total Cost [Excl. of Tax]
	a	b	c=(a*b)
Cost for any additional requirements/ additional customization/ enhancement for CRM		1000	

The price and no. of man days quoted by the bidder is fixed for entire contract period. The Change Request as per table-D includes only new technology/initiatives, major modifications in technology configuration during the Contract period (over and above the scope as per RFP). **All such man days must have prior approval from Bank before implementation.**

Any process change/addition/modification, IVR configuration/reconfiguration/ MIS data/ dashboard requirements, audits, quality enablers, voice bot for IVR blast etc. as mentioned in RFP scope will not be considered as a CR. CRM/ Contact center Software integration may be done through APIs or if required, through middleware at no additional cost to Bank.

Table- E: Cost of Hardware for CRM and Contact Center operations (one time)

[Amount in Rupees]

Description		Charges [Excl. of Tax]
DATA Center (DC)	Hardware/Software setup for operationalizing CRM, Call Recording, UAT.	
Disaster Recovery (DR)	Hardware/Software setup for operationalizing CRM, Storing Call Recordings.	
Total		

Table- F: Cost of AMC for Hardware for CRM Operations:

[Amount in Rupees]

Description	Cost per month	Period in months	Total AMC cost
	a	b	c=a*b
AMC for Hardware for DC & DR (for 3 years after warranty)		36	

TCO (Total Cost of Ownership (A+B+C+D+E+F):

(Amount in Rupees)

Sl. No.	Details	Cost (Excl. of tax)
1	Cost of the FTEs for all the Locations (Table –A)	
2	Cost One-time Implementation Cost (Table–B)	
3	Cost for CRM Module on License module on OPEX Model (to be deployed on-Premise at BANK Data Center) Cost (Table-C)	
4	Cost for any additional requirements additional customization/ enhancement for CRM (Table-D)	
5	Cost of Hardware for CRM and Contact center for storing of Call recordings in real time (Table-E)	
6	Cost of AMC for Hardware for CRM Operations- (Table-F)	
	Total Cost of Ownership (TCO)	

All above prices are exclusive of Taxes and Bank will pay applicable taxes as per Govt. Guidelines (GST Applicable).

Undertaking
(To be submitted by Bidder)

We accept that:

- I. All other operational costs will have to be built into the “Cost per FTE per month” and no other cost will be paid by the Bank.
- II. Cost of premises setup, infrastructure, hardware, software, licenses, connectivity, operations and any other cost related to operations of the Contact center shall be built into “Cost per FTE per month”.
- III. Bill of material is submitted on the letter head and is signed by an Authorized Signatory with Name & Seal of the Company.
- IV. We confirm that we have gone through RFP clauses, subsequent amendments and replies to pre-bid queries (if any) and abide by the same.
- V. We have not changed the structure of the format nor added any extra items. We note that any such alternation will lead to rejection of Bid.
- VI. We agree that no counter condition/assumption in response to commercial bid will be accepted by the Bank. Bank has a right to reject such bid.
- VII. We are agreeable to the payment schedule as per “Payment Terms” of the RFP.

Date:

Signature with seal

Name:

Designation:

Hardware specifications:

The bidder has to submit the details of the Hardware being setup for the complete project as defined in the scope in the below format: Hardware - Item Type – Web/App/DB/UAT Server/Storage/ Network Switch/ Tape Library etc.

Sr. No.	Component	Specifications	Quantity	Remarks
1	Make & Model			
2	Chipset			
3	Processor cores			
4	Operating System			
5	Other Specifications			
6	Other Specifications			

Note:

1. The technical evaluation score cut off will be 70%. Successful bidders will qualify for Commercial opening
2. The entire cost should be loaded on “per FTE” cost.
3. Prices quoted should be exclusive of taxes
4. An FTE must have 182 log-in hours per month (productive login hours).
5. Please note that no billing shall be made for any service separately i.e. Physical Premise, IVR, CRM development and maintenance etc.
6. The Technically qualified bidders will be eligible to participate in the Commercial Bid. Bank reserves the right to disqualify bidders where the price variance is higher than 20% of the average price of bidders
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
8. Space/cabin provided to Bank officials should be similar to Bank standards. (Not less than 100 sq. ft. per Bank official at no added cost to Bank)
9. Bidders should strictly quote in the columns given and for periods as mentioned above. No rows or columns should be deleted.
10. No column/row should be left blank. In case of '0' (Zero)/NIL, it should be mentioned clearly as '0' (Zero)/NIL.
11. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.
12. Prices quoted by Bidders should be exclusive of taxes. No extra costs on account of any items or services or by way of any out-of-pocket expenses, including travel, boarding and lodging etc. will be payable by the Bank. The Bidder cannot take the plea of omitting any charges or costs and later lodge a claim on the Bank for the same.
13. Bank would be bearing the cost of network and telecom charges as indicated in this RFP including outbound telecom charges which would be paid at actuals.
14. The number of FTEs as given above are indicative only. Bank reserves the right to decrease or increase the FTEs requirement as per call volume or actual requirement of Bank.
15. The bidder is requested to quote in Indian Rupees ('INR'). Bids in currencies other than INR would not be considered.

We certify that all the components quoted above includes cost of all activities and prices quoted are all in compliance with the terms stipulated in the RFP.

We also confirm that we agree to all the terms and conditions mentioned in this RFP.



S. No	Specifications
1	Payment will be based on FTE count as agreed in the contract
2	The bidder must ensure that the cost per FTE is based on phases (1, 2, 3 as defined under Section II, 2.8.B) and as per the tables provided in Annexure C; At any point of time, bidder must not account for capabilities that would be brought in during future phases.
3	In the event the bidder is able to complete only partial implementation of any phase of capability setup, the Bank may make adjustments to the payment to the bidder. Terms of such modification to the payments, would be mutually discussed between the bidder and the bank, during the contract negotiations.
4	The payments for each month will be made only after the acceptance/verification of the invoice for that month
5	All out of pocket expenses, travelling, boarding and lodging expenses for the entire Term of this RFP and subsequent agreement is included in the 'per FTE cost and the bidder shall not be entitled to charge any additional costs on account of any items or services or by way of any out-of-pocket expenses, including travel, boarding and lodging etc.

TOTAL COST OF OWNERSHIP (TCO)

- I. TCO refers to the aggregate amount payable by the Bank for transfer of ownership.
- II. TCO shall encompass but not be limited to the following:
 - a) Cost of services, perpetual enterprise level licenses, Onsite support, Product upgradation, customization etc.,
 - b) Cost of software, apps etc.,
 - c) Installation, implementation and commissioning charges, if any.
 - d) The prices should include the comprehensive onsite warranty maintenance, services, and visits to the concerned offices as specified in the RFP.
 - e) Training costs for the product/service/equipment if and as defined in RFP.
 - f) ATS charges for the period as specified in the RFP
 - g) TCO, however, shall not include variables of GST. These shall be paid as per actual and on production of receipts. However, no penalties respecting GST shall be paid by the Bank and the bidder shall bear such expenses.

DATE/TIME OF Commercials Opening:

The Date and Time of commencement of Financial Opening and also the duration of Financial Opening Time' shall be communicated at least 3 working days prior to such opening date

Any force majeure or other condition leading to postponement of bid opening shall entitle the Bank to postponement of bid opening even after communication, but the Bank shall be obliged to communicate to all participating bidders the 'postponement' prior to commencement of such 'bid opening'.

Place:

Authorized Signatory along with seal:

Date:

Name:

Business Address:

Annexure D: Confidentiality / Non-Disclosure Agreement

NON-DISCLOSURE AGREEMENT

(On stamp paper as applicable at place of execution)

This Non-Disclosure Agreement is made and entered into at this ___ day of month ___ year at ___ BY _____ AND BETWEEN Punjab & Sind Bank, a body corporate constituted under Banking Companies (Acquisition and transfer of undertakings) Act 1980, & having its Corporate Office at NBCC Complex, East Kidwai Nagar, New Delhi 110023, (hereinafter referred to as “Purchaser/Bank/Disclosing Party” which expression shall unless it be repugnant to the subject thereof, include its successors and assigns) of the FIRST PART and (Name of Vendor) of (please specify the registered office of the (Vendor) (hereinafter called “the vendor/ System Integrator/Contractor/receiving party” which expression shall unless it be repugnant to the subject, context or meaning thereof shall be deemed to mean and include its successors) of the OTHER PART;

The bidder and Bank are hereinafter collectively referred to as “the Parties” and individually as “the Party “WHEREAS, Bank called for the bids as per RFP for _____. M/s _____ after going through the Bid Documents and being interested to act as a solution provider as per RFP for _____, has submitted its Bid.

WHEREAS, the bidder is aware and confirms that the information, data, drawings and designs, and other documents made available in the Bid Documents/ the Contract and thereafter regarding the Services as furnished by the Bidder in their Request for Proposal or otherwise and all the Confidential Information under the Bid Documents/the Contract is privileged and strictly confidential and/or proprietary to Bank,

NOW, THEREFORE THIS AGREEMENT WITNESSETH THAT in consideration of the above premises and the Bank granting the contractor and or his agents, representatives to have specific access to Bank property / information and other data it is hereby agreed by and between the parties hereto as follows:

- i. maintain and use the Confidential Information only for the purposes of this Contract and only as permitted herein;
- ii. make copies as specifically authorized by the prior written consent of the other party and with the same confidential or proprietary notices as may be printed or displayed on the original;
- iii. restrict access and disclosure of confidential information to such of their employees, agents, vendors, and contractors strictly on a "need to know" basis, to maintain confidentiality of the Confidential Information disclosed to them in accordance with this clause; and
- iv. Treat Confidential Information as confidential for a period of contract plus 2 years from the date of receipt. In the event of earlier termination of this Contract, Confidentiality shall survive for 2 years after the termination/expiry of the agreement.

Confidential Information does not include information which:

1. The recipient knew or had in its possession, prior to disclosure, without limitation on its confidentiality; is independently developed by the recipient without breach of this Contract;
 - a. is the public domain

- b. is received from a third party not subject to the obligation of confidentiality with respect to such information.
 - c. is released from confidentiality with the prior written consent of the other party.
- 2. The recipient shall have the burden of proving hereinabove are applicable to the information in the possession of the recipient.
- 3. Notwithstanding the foregoing, the parties acknowledge that the nature of the Services to be performed under this Contract may require the bidder's personnel to be present on premises of Bank or may require the bidder's personnel to have access to computer networks or data bases or information of Bank while on or off premises of Bank. It is understood that it would be impractical for Bank to monitor all information made available to the bidder's personnel under such circumstances and to provide notice to the bidders of the confidentiality of all such information. Therefore, the bidder agrees and undertakes that any technical or business or other information of Bank that the bidder's personnel, or agents acquire while on Bank premises, or through access to Bank computer systems or databases while on or off Bank premises, shall be deemed Confidential Information.
- 4. Confidential Information shall at all times remain the sole and exclusive property of the disclosing party. Upon termination of this Contract, confidential information shall be returned to the disclosing party or destroyed, if incapable of return. The destruction shall be witnessed and so recorded, in writing, by an authorized representative of each of the parties. Nothing contained herein shall in any manner impair or affect rights of Bank in respect of the Confidential Information.
- 5. In the event that any of the parties hereto becomes legally compelled to disclose any Confidential Information, such party shall give sufficient notice to the other party to enable the other party to prevent or minimize to the extent possible, such disclosure. Neither party shall disclose to a third party any Confidential Information or the contents of this Contract without the prior written consent of the other party. The obligations of this Clause shall be satisfied by handling Confidential Information with the same degree of care, which the receiving party applies to its own similar confidential information but in no event less than reasonable care. The obligations of this clause shall survive the expiration, cancellation or termination of this Contract.
- 6. **Governing Law:** The provisions of this Agreement shall be governed by the laws of India and the competent court at New Delhi shall have exclusive jurisdiction in relation thereto even though other Courts in India may also have similar jurisdictions.
- 7. **Damages:** The provisions of this Agreement are necessary for the protection of confidentiality of data and the business goodwill of the Bank and are considered by the parties to be reasonable for such purposes. Receiving Party agrees that any breach of this Agreement will cause substantial and irreparable damages to the Disclosing Party. In the event of such breach, in addition to other remedies, the disclosing party has a right to receive entire loss and damages on account of such disclosure. Further, the Receiving Party agrees to indemnify the Disclosing Party against loss suffered, directly or indirectly, due to breach of contract and undertakes to indemnify for the same
- 8. **Resolution of Disputes:** All disputes and differences of any kind whatsoever arising out of or in connection shall be settled amicably by direct informal negotiation between both the parties. However, in case of non- settlement of such dispute, the matter shall be referred to higher authorities. Even after the interference of higher

authorities, the dispute persists, such dispute will be referred for Arbitration to Sole Arbitrator. However, in case of non-consensus on sole arbitrator within 15 days, each party will appoint one Arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator who will act as the chairman of the proceedings. The Award of the Arbitrator shall be Final and binding on the parties. The Arbitration and Conciliation Act 1996 or any statutory modification thereof shall apply to the arbitration proceedings. The venue of the arbitration shall be at Pune. The expenses will be borne by the parties in equal proportion. Language of the Arbitration shall be in English.

- 9. Return of information:** Within seven (7) days of a written request by the Disclosing Party, the Receiving Party shall return/destroy (as may be requested in writing by the Disclosing Party or upon expiry and or earlier termination) all originals, copies, reproductions and summaries of Confidential Information provided to the Receiving Party as Confidential Information. The Receiving Party shall certify to the Disclosing Party in writing that it has satisfied its obligations under this paragraph.
- 10. Waiver Clause:** The failure to exercise any right provided in this Agreement shall not be a waiver of prior, concurrent or subsequent rights unless made in writing and signed by the authorized representative of both Parties. This agreement and each party's obligation shall be binding on the representatives, assigns and successors of such Party.
- 11. Relationship between parties:** This Agreement is on a Principal to Principal basis and does not create any employer - employee relationship. Nothing contained in this Agreement or otherwise shall be deemed to create any partnership, joint venture, employment or relationship of principal and agent, or master and servant between the parties hereto or any of their respective employees, affiliates, subsidiaries, related business entities, agents, contractors or subcontractors or to provide either party with any right, power or authority, whether express or implied, to create any duty or obligation on behalf of the other party.
- 12. Notice Clause:** All notices given under this Agreement must be in writing. A notice is effective upon receipt and shall be sent via one of the following methods: delivery in person, courier service, registered email, postage or any other mode approved by the court of law addressed to the party to be notified at the below address as such party may designate upon reasonable notice to the other party:

Disclosing Party	Receiving Party
Representative name	Representative name
Address	Address
Email	Email
Phone number	Phone number

The provisions hereunder shall survive termination of the Contract.

In witness whereof, the Parties hereto have executed these presents the day, month and year first herein above written

For and on behalf of _____ Ltd.	For and on behalf of Punjab & Sind Bank
Designation	Designation

Annexure E: Reference Site Details

The reference sites submitted must be necessarily of those Banks/Companies where the proposed Bidder/ services/product has been awarded the contract prior to Issuance of this RFP. For those references where the offered solution is accepted but implementation is not started, the acceptance should be valid as on the last date for submission of bids at Punjab & Sind Bank.

Please provide reference details in the format defined below:

Particulars	Response
Name of the Institution	
Country of Operation	
Address of the Organization	
Date of commencement of Project	
Date of completion of Project	
Scope of Work for Solution	
Number of concurrent users	
Name of the contact person for reference	
Contact details of contact person	
Modules used at Branches/Offices	
Project Details a. Customer care Locations b. Number of FTE c. Channels supported d. Maintenance & support	

(Enclose necessary documentary proof)

*Provide Information in respect of at least 1 major customer who fulfills the qualification Criteria. References may be enclosed from the customer from the above reference.

Dated this..... Day of 2024

(Signature)

(In the capacity of)

Duly authorized to sign bid with seal for & on behalf of (Name & Address of the Bidder)

Annexure F: Pre-Contract Integrity Pact

Tender Ref. No:

Pre-Contract Integrity Pact

(On stamp paper as applicable at place of execution)

Punjab & Sind Bank (P&SB) hereinafter referred to as "The Principal",
And
_____ hereinafter referred to as "The Bidder/ Contractor"

Preamble

The Principal intends to award, under laid down organizational procedures, contract/s for _____. The Principal values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness I transparency in its relations with its Bidder(s) and I or Contractor(s).

In order to achieve these goals, the Principal has appointed Independent External Monitors (IEMs) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 - Commitments of the Principal

1. The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -

- a. No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
- b. The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal will in, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential I additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
- c. The Principal will exclude from the process all known prejudiced persons.

2. If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions

Section 2 - Commitments of the Bidder(s)/ Contractor(s)

- 1.** The Bidder(s)/ Contractor(s) commit themselves to take all measures necessary to prevent corruption. The Bidder(s)/ Contractor(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution.
 - a. The Bidder(s)/ Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he / she is not legally entitled to, in order to obtain in exchange any advantage of an kind whatsoever during the tender process or during the execution of the contract.
 - b. The Bidder(s)/ Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications,

certifications, subsidiary contract submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

- c. The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/ Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
 - d. The Bidder(s)/Contractors(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any, Similarly the Bidder(s)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only.
 - e. The Bidder(s)/ Contractor(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
 - f. Bidder(s) /Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.
2. The Bidder(s)/ Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3 - Disqualification from tender process and exclusion from future contracts

If the Bidder(s)/Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per the procedure mentioned in the "Guidelines on Banning of business dealings".

Section 4 - Compensation for Damages

1. If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.
2. If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

Section 5 - Previous Transgression

1. The Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.
2. If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealings".

Section 6 - Equal treatment of all Bidders | Contractors | Subcontractors

1. In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of Integrity Pact by the Sub-contractor.

2. The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.
3. The Principal will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

Section 7 - Criminal charges against violating Bidder(s) | Contractor(s) | Subcontractor(s)

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Chief Vigilance Officer.

Section 8 - Independent External Monitor

1. The Principal appoints competent and credible Independent External Monitor for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
2. The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders/Contractors as confidential. He/ she reports to the MD & CEO of Punjab & Sind Bank.
3. The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractors.
4. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/ Contractor(s)/ Sub-contractor(s) with confidentiality. The Monitor has also signed declarations on 'Non-Disclosure of Confidential Information' and of 'Absence of Conflict of Interest'. In case of any conflict of interest arising at a later date, the IEM shall inform MD & CEO of Punjab & Sind Bank and recuse himself / herself from that case. (5) The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.
5. As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
6. The Monitor will submit a written report to the MD & CEO of Punjab & Sind Bank, within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposals for correcting problematic situations.
7. If the Monitor has reported to the MD & CEO of Punjab & Sind Bank, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the MD & CEO of Punjab & Sind Bank has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
8. The word 'Monitor' would include both singular and plural

Section 9 - Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings. If any claim is made / lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged / determined by MD & CEO of Punjab & Sind Bank.

Section 10 - Other provisions

1. This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e. New Delhi.
2. Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
3. If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
4. Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
5. Issues like Warranty / Guarantee etc. shall be outside the purview of IEMs.
6. In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.

For and on behalf of _____ Ltd.	For and on behalf of Punjab & Sind Bank
Designation	Designation
Place	Place
Date	Date

Witness

Witness

1. _____

1. _____

2. _____

2. _____

(*) – Authorized signatory of the company who has also signed and submitted the main bid.

Annexure G: Bid Clarification/ Query Format

Bidders have to provide their queries on eligibility criteria, scope of work, terms & conditions etc. in excel format as mentioned below. Bidders are requested to categorize their queries under appropriate headings. Bidders are requested to provide a reference of the page number, state the clarification point and the queries/suggestion/deviation that they propose as shown below (all the queries will be entertained in this Microsoft Excel format by e-mail):

Queries will not be accepted in any other format other than Microsoft Excel.

Sl. No.	Clause no.	Page no.	Clause	Query	Bank Response

Place:

Date:

Signature:

Name & Designation:

Business Address:

Annexure H: Certificate of Local Content

Ref: RFP No. _____ dated _____

(Certificate from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content, on their letter head with Registration Number with seal)

Date:

The
Deputy General Manager,
Punjab & Sind Bank,
HO Transformation Projects Department,
2nd floor, Block -3, NBCC complex, East Kidwai Nagar,
New Delhi -110023

Dear Sir,

In line with Government Public Procurement Order No. P-45021/2/2017-PP (BE-II) dated 16.09.2020 and its amendments, we hereby certify that we M/s _____ are local supplier meeting the requirement of minimum local content i.e., _____% against Punjab & Sind Bank Tender No..... dated..... We qualify as a _____ (Class-I or Class II) local supplier. Details of location at which local value addition will be made as follows:

_____.

We also understand, false declarations will be in breach of the code of integrity under rule 175(1)(i)(h) of the General Financial Rules for which a bidder or its successors can be debarred for up to two years as per Rule 151(iii) of the General Financial Rules along with such other actions as may be permissible under law.

We have submitted the details indicating total cost value of inputs used, total cost of inputs which are locally sourced and cost of inputs which are imported, directly or indirectly with the commercial proposal.

Signature of Statutory Auditor/Cost Auditor

Place:

Registration Number:

Seal

Counter-signed:

[Signature of Authorized Signatory of Bidder]

< Certified copy of board resolution for appointment of statutory/cost auditor should also be enclosed with the certificate of local content >

Annexure I: Restriction on Procurement due to National Security

(This Certificate should be submitted on the letterhead of the bidder as well as the OEM/ Manufacturer duly signed by an authorized signatory)

Date:

**To,
Deputy General Manager,
Punjab & Sind Bank,
Transformation Projects Department,
Corporate Office, 2nd Floor, Block-3
NBCC Building, New Delhi-110023**

Dear Sir,

Ref.: RFP No:

1. "I have read the clause regarding restrictions on procurement from a bidder/OEM of a country which shares a land border with India; / certify that this bidder is not from such a country or, if from such a country, have been registered with the Competent Authority. I hereby certify that this bidder fulfills all requirements in this regard and is eligible to be considered. (Where applicable, evidence of valid registration by the Competent Authority shall be attached.)"
2. I have read the clause regarding restrictions on procurement from a bidder/OEM of a country which shares a land border with India and on subcontracting to contractors from such countries; I certify that this bidder is not from such a country or, if from such a country, have been registered with the Competent Authority and will not subcontract any work to a contractor from such countries unless such contractor is registered with competent authority. I hereby certify that this bidder fulfills all requirement in this regard and is eligible to be considered. (Where applicable, evidence of valid registration by competent authority shall be attached)

Yours faithfully,

Authorized Signatory Name:

Designation:

Bidder's Corporate

Name Address

Email and Phone #

Annexure J: Bid Security Declaration (to submitted by MSEs exempted from EMD)

To
Deputy General Manager,
Punjab & Sind Bank
HO Transformation Projects Department,
2nd floor, Block -3,
NBCC complex, East Kidwai Nagar,
New Delhi -110023

Date:

Dear Sir,

We, the undersigned, declare that:

We, M/s..... (Herein referred as bidder) understand that, bids may be supported with a Bid Securing Declaration as per Annexure-J of the RFP, therefore rather than submitting the Earnest Money Deposit Form. Bidders render the declaration that:-

Bank will proceed against us for recovery of actual direct losses as per the remedy available under an applicable law (maximum up to EMD Value). In case of Execution of Bid Security Declaration, we, may be suspend for three (3) years from being eligible to submit our bids for any contracts with the Bank if we are in breach of our obligation(s) under the bid conditions, in case we:-

- I. Fail to honor submitted bid; and/or
- II. If the Bidder withdraws its bid during the period of bid validity; and/or
- III. Fail to sign the contract in line with the terms of the RFP, and/or
- IV. Fail to furnish performance Bank Guarantee in the format as per Annexure R; and/or
- V. Fail to sign the contract and submit the Performance Bank Guarantee within 30 days of acceptance of Purchase Order and/or
- VI. If the Bidder makes any statement or encloses any form which turns out to be false, incorrect and/or misleading at any time prior to signing of contract and/or conceals or suppresses material information.

Bidder understand that this declaration shall expire if Bidder is not the successful Bidder and on receipt of Bank's/purchaser's Purchase order to another Bidder, or forty-five days after conclusion of RFP; whichever is earlier.

Dated

(Signature)

(Name of Authorized Signatory)

(Designation)

(Date)

(Place):

(Name and address of the bidder)

(Company Seal)

Annexure K: Undertaking by Bidder
(To be submitted by all Bidders on their letter head)

To,
Deputy General Manager,
Punjab & Sind Bank,
Transformation Projects Department,
Corporate Office, 2nd Floor, Block-3
NBCC Building, New Delhi-110023

Date:

We _____ (bidder name), hereby undertake that-

- i. As on date of submission of tender, we are not blacklisted by the Central Government / any of the State Governments / PSUs in India or any Financial Institution in India.
- ii. We also undertake that, we are not involved in any legal case that may affect the solvency / existence of our firm or in any other way that may affect capability to provide / continue the services to bank.

Yours faithfully,

Authorized Signatories

Name,

Designation

Seal of the Company

Annexure L: Undertaking of Information Security

(This letter should be on the letterhead of the bidder as well as the OEM/ Manufacturer duly signed by an authorized signatory on Information security as per regulatory requirement)

**To,
Deputy General Manager,
Punjab & Sind Bank,
Transformation Projects Department,
Corporate Office, 2nd Floor, Block-3
NBCC Building, New Delhi-110023**

Sir,

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

We hereby undertake that the proposed solution / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done)

Yours faithfully,

Authorized Signatory Designation:

Bidder's Corporate Name:

Address

Email and Phone :

Place:

Date: -



Annexure M: Manufacturer Authorization Form

<< Manufacturer Authorization letter >>

<<On company letterhead>>

Date:

**To,
Deputy General Manager,
Punjab & Sind Bank,
Transformation Projects Department,
Corporate Office, 2nd Floor, Block-3
NBCC Building, New Delhi-110023**

Dear Sir,

We.....(Name of the Manufacturer) who are established and reputable manufacturers of having factories at,,, and do hereby authorize M/s.....(who is the Bidder submitting its bid pursuant to the Request for Qualification issued by the Bank) to submit a Bid and negotiate and conclude a contract with you for supply of equipment manufactured by us against the Request for Qualification received from your Bank by the Bidder and we have duly authorized the Bidder for this purpose.

We, hereby, extend warranty for the equipment and support services offered for our products supplied against this RFP by the above-mentioned Bidder.

If Bank desires transfer of the warranty and support services, supposed to be delivered by the successful Bidder, to its preferred Bidder, in such a case, OEM should transfer such warranty and support services without any additional cost to the Bank for the period of contract.

Yours Faithfully,

Authorized Signatory

(Name, Phone No., E-mail)

(This letter should be on the letterhead of the Manufacturer duly signed & seal by an authorized signatory)



Annexure N: Conformity Letter

Date:

**To,
Deputy General Manager,
Punjab & Sind Bank,
Transformation Projects Department,
Corporate Office, 2nd Floor, Block-3
NBCC Building, New Delhi-110023**

Sir,

Sub: P&SB Tender No.

Further to our proposal dated _____, in response to the RFP document (hereinafter referred to as "RFP DOCUMENT") issued by Punjab & Sind Bank ("Bank") we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP document and the related addendums and other documents including the changes made to the original tender documents issued by the Bank.

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.

Yours faithfully,

Authorized Signatory Designation

Company Name

Annexure O: Undertaking letter - Land Border Sharing

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory)

Date:

To,
Deputy General Manager,
Punjab & Sind Bank,
Transformation Projects Department,
Corporate Office, 2nd Floor, Block-3
NBCC Building, New Delhi-110023

Sir,

Subject: Tender Ref. No:

We, M/s _____ are a private/ public limited company/ LLP/ firm <strike off whichever is not applicable> incorporated under the provisions of the Companies Act, 1956/2013, Limited Liability Partnership Act 2008/ Indian Partnership Act 1932, having our registered office at _____ (referred to as the "Bidder") are desirous of participating in the Tender Process in response to our captioned RFP and in this connection we hereby declare, confirm and agree as follows:

We, the Bidder have read and understood the contents of the RFP and Office Memorandum & the Order (Public Procurement No.1) both bearing no.F.No.6/18/2019/PPD of 23rd July 2020 issued by Ministry of Finance, Government of India on insertion of Rule 144 (xi) in the General Financial Rules (GFRs) 2017 and the amendments & clarifications thereto, regarding restrictions on availing/ procurement of goods and services, of any Bidder from a country which shares a land border with India and/ or sub-contracting to contractors from such countries.

In terms of the above and after having gone through the said amendments including in particular the words defined therein (which shall have the same meaning for the purpose of this Declaration cum Undertaking), we, the Bidder hereby declare and confirm that:

Strike off whichever is not applicable

- 1 "I/we have read the clause regarding restrictions on procurement from a bidder of the country which shares a land border with India; I/ we certify that _____ is not from such a country.
- 2 "I/we have read the clause regarding restrictions on procurement from a Bidder of a country which shares a land border with India; I/we certify that is from such a country. I hereby certify that _____ fulfils all requirements in this regard and is eligible to be considered. [*Valid registration by the Competent Authority is attached*]"

Further, in case the work awarded to us, I/we undertake that I/we shall not subcontract any of assigned work under this engagement without the prior permission of Bank.

Further, we undertake that I/we have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India and on sub-contracting to contractors from such

countries; I certify that our subcontractor is not from such a country or, if from such a country, has been registered with the Competent Authority and will not sub-contract any work to a contractor from such countries unless such contractor is registered with the Competent Authority. I hereby certify that our subcontractor fulfils all requirements in this regard and is eligible to be considered. *Valid registration by the Competent Authority+”

We, hereby confirm that we fulfil all the eligibility criteria as per the office memorandum/ order mentioned above and RFP and we are eligible to participate in the Tender process. We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, Bank shall be within its rights to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action in accordance with law. Bank shall also be within its right to forfeit the security deposits/ earnest money provided by us and also recover from us the loss and damages sustained by the Bank on account of the above.

This declaration cum Undertaking is executed by us through our Authorized signatory/ies after having read and understood the Office Memorandum and Order including the words defined in the said order.

Dated this ____ by ____ 20__

Yours faithfully,

Authorized Signatory Name:

Designation:

Bidder's Corporate Name:

Address:

Email & Phone No.:

List of documents enclosed:

1. Copy of Certificate of valid registration with the Competent Authority (strike off if not applicable)
2. _____
3. _____
4. _____
5. _____

Annexure P: Cover Letter

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory)

Date:___

**To,
Deputy General Manager,
Punjab & Sind Bank,
Transformation Projects Department,
Corporate Office, 2nd Floor, Block-3
NBCC Building, New Delhi-110023**

Sir,

Subject: RFP xxxxxxxxxxxxxxxx Dated XXXXXX for Contact Center & Customer Relationship Management Solution- Outsourcing, Management, Maintenance & Operations.

Having examined the Scope Documents including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, deliver, install and maintain all the items mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your Bank in conformity with the said Scope Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of this Scope.

- i. If our Bid is accepted, we undertake to abide by all terms and conditions of this Scope and also to comply with the delivery schedule as mentioned in the Scope Document.
- ii. We agree to abide by this bid Offer for 180 days from date of bid submission and our Offer shall remain binding on us which may be accepted by the Bank any time before expiry of the offer.
- iii. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
- iv. We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".
- v. Bidder to ensure that any modifications to the process/IVR/Voice/MIS/CRM Integration or other systems, as required by Government or regulatory guidelines needs to be implemented at no added cost within outlined compliance timelines or mutually agreed period (whichever is shorter); Bidder would be held liable for any delays in achieving such compliance and penalty will be levied accordingly.
- vi. We certify that we have provided all the information requested by the Bank in the format prescribed for. We also understand that the Bank has the exclusive right to reject this offer in case the Bank is of the opinion that the required information is not provided or is provided in a different format.

Authorized Signatory

Name:

Designation:

Bidder's Corporate

Name:

Address:

Email and Phone:

Annexure Q: EMD Format
(On stamp paper as applicable at place of execution)

Bank Guarantee no.:

Date:

Period of Bank Guarantee: Valid upto: XX.XX.XXXX Amount of Bank Guarantee: Rs. 50,00,000.00/- (Rs. Fifty Lakh Only)

To,

Deputy General Manager

Punjab & Sind Bank,

HO Transformation Projects Department,

2nd floor, Block 3, NBCC complex,

East Kidwai Nagar, New Delhi -110023.

THIS DEED OF GUARANTEE made at thisday of _____ between Bank of..... a banking company having its office at _____ hereinafter referred to as 'the Bank' of the One Part and Punjab & Sind Bank a New Bank constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1980 having its Head Office at 21 Rajendra Place, Delhi 110008, hereinafter called the Beneficiary, of the other Part.

Whereas the Beneficiary had invited RFP for _____ vide RFP No. _____

One of the terms of the RFP is that bidder are required to give a EMD drawn in favour of beneficiary and payable at Delhi, (valid for 180 days from the date of Bid Submission) for Rs. XX.XX (Rs. XX Lakh only) as Earnest money Deposit (EMD) along with their offer. The Beneficiary may accept Bank Guarantee in lieu of EMD for an equivalent amount issued by any Scheduled Commercial Bank, valid for 180 days from the date of Bid Submission.

M/s hereinafter referred to as the said 'Contractors' have given their offer for Contact Center & Customer Relationship Management Solution- Outsourcing, Management, Maintenance & Operations to the Beneficiary and the said Contractors are required to deposit the said amount of earnest money (or security deposit) or to furnish Bank guarantee.

At the request of the said M/s..... the Bank has agreed to furnish guarantee for payment of the said amount of earnest money (or security deposit) in the manner hereinafter appearing:

NOW THIS DEED WITNESSETH that pursuant to the said RFP and in consideration of the premises the Bank hereby guarantee to and covenant with the Beneficiary that the Bank shall, whenever called upon by the Beneficiary in writing and without demur and notwithstanding any objection raised by the said Contractor/s, pay to the Beneficiary the said amount of Rs. 50,00,000/- (Rupees Fifty Lakh only) payable by the said Contractor/s under the said Contract.

AND IT IS AGREED and declared by the Bank that the liability of the Bank to pay the said amount whenever called upon by the Beneficiary shall be irrevocable and absolute and the Bank will not be entitled to dispute or inquire into whether the Beneficiary has become entitled to forfeit the said amount as earnest money (or as security deposit) under the terms of the said contract or not and entitled to claim the same or not or whether the said contractors have committed any breach of the said contract or not or whether the Beneficiary is entitled to recover any damages from the said contractors for breach of terms thereof or not.

Any such demand made by the Beneficiary shall be binding and conclusive as regards amount due and payable by the

Contractor to the Beneficiary. And the Bank undertakes to pay unconditionally on written demand without demur and the claim of beneficiary shall be conclusive and binding as to the amount specified therein.

AND it is further agreed and declared by the Bank that any waiver of any breach of any term of the said contract or any act of forbearance on the part of the Beneficiary or any time given by the Beneficiary to the contractors for carrying out and completing the work under the said contract or any modifications made in the terms and conditions of the said contract or any other act or omission on the part of the Beneficiary which could have in law the effect of discharging a surety, will not discharge the Bank.

AND it is agreed and declared that this guarantee will remain in force until the time fixed in the said contract for completion of the said work or until the expiration of any extended time for such completion and shall be valid for a period of twelve months from the date hereof i.e. the guarantee shall be valid upto

AND it is agreed and declared that this Guarantee will be irrevocable and enforceable even if the contractor's company goes into liquidation or there is any change in the constitution of the said Company or management of the said Company and shall ensure to the benefit of its successors and assigns and shall be binding on the successors and assigns of the Bank.

Notwithstanding anything contained herein:

The liability of the Bank under this Bank Guarantee shall not exceed Rs. _____(Rupees _____).

This Bank Guarantee shall be valid up to _____.

Bank is liable to pay guaranteed amount or part thereof under this Bank Guarantee only and only if beneficiary serve upon as a written claim or demand on or before (date of expiry of the Guarantee).

IN WITNESS WHEREOF the Bank has put its seal the day and year first hereinabove written.

Signed, sealed and delivered by Mr./Ms.....

For and on behalf of the Guarantor Do so and to affix the seal of the Bank,

in the presence of



Annexure R: Format for Performance Bank Guarantee

(ON A NON-JUDICIAL STAMP PAPER AS APPLICABLE)

Tender Reference No:

Date:

To,
**Deputy General Manager,
Punjab & Sind Bank,
HO Transformation Projects Department,
2nd floor, Block 3, NBCC complex,
East Kidwai Nagar, New Delhi -110023**

Bank Guarantee No. Bank Guarantee Amount Expiry Date

Claim Period

Dear Sir,

GUARANTEE FOR PERFORMANCE OF CONTRACT/AGREEMENT

THIS GUARANTEE AGREEMENT is executed at _____ day of _____ Two Thousand _____ BY: _____ Bank, a body corporate constituted under _____, having its Registered Office/Head Office at _____, (Here in after referred to as "the Guarantor", which expression shall, unless it be repugnant to the subject, meaning or context thereof, be deemed to mean and include its successors and assigns)

IN FAVOUR OF: Punjab & Sind Bank, a body corporate, established under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1980 and having its Corporate Office at NBCC Complex, East Kidwai Nagar, New Delhi 110023 (hereinafter referred to as "Bank" which expression shall unless it be repugnant to the subject, meaning or context thereof, be deemed to mean and include its successors and assigns).

WHEREAS Bank had called for the bids for _____ and for the purposes M/s... have been appointed as the Vendor(hereinafter referred to as "Vendor")and accordingly has entered into Contract/Agreement on _____ (Agreement) with Bank subject to the terms and conditions contained in the said documents and the Vendor has duly confirmed the same.

AND WHEREAS pursuant to the Bid Documents, the Agreement, and the other related documents (hereinafter collectively referred to as "the said documents", the Bank has agreed to avail the service from M/s..... has agreed to provide to the Bank, the Services _____, more particularly described in the Schedule/Annexure to the said documents, subject to payment of the contract price as stated in the said documents and also subject to the terms, conditions, covenants, provisions and stipulations contained the said documents.

AND WHEREAS the Vendor has duly signed the said documents.

AND WHEREAS in terms of the said documents, inter alia, the Vendor is required to procure an unconditional and irrevocable performance Bank guarantee, in favour of the Bank, from a Bank acceptable to the Bank for a sum of Rs..... (Rupees... Only) for the faith full observance and performance by the Vendor of the terms, conditions, covenants, stipulations, provisions of the Agreement/the said documents.

AND WHEREAS at their quest of the Vendor, the Guarantor has agreed to issue the Guarantee in favor of the Bank for a sum of Rs. (Rupees... Only).

AND WHEREAS at the request of the Vendor, the Guarantor has agreed to guarantee the Bank that the Vendor shall faithfully observed and performed of the terms of the said documents.

NOW THEREFORE THIS AGREEMENT WITNESSE AS FOLLOWS:

In consideration of the above premises, the Guarantor here by unconditionally, absolutely and irrevocably guarantees to the Bank as follows:

1. The guarantor here by agrees and guarantee that the Vendor shall faith fully observed and performed all the terms and conditions stipulated in the Contract/Agreement and the said documents.
2. The Guarantor hereby guarantees and undertakes to pay, on demand and without demur, reservation, contest,

recourse or protest or without any reference to the Vendor, to the Bank at its office at New Delhi forthwith, and all monies payable by the Vendor to the extent of Rs.....against any loss, costs, damages, etc. suffered by the Bank on account of default of the Vendor in the faithful observance and performance of the terms, conditions, covenants, stipulations, provisions of the Agreement/said documents, without any demur, reservation, contest, recourse or protest or without any reference to the Vendor. Any such demand or claim made by the Bank, on the Guarantor shall be final, conclusive and binding notwithstanding any difference or any dispute between the Bank and the Vendor or any dispute between the Bank and the Vendor pending before any Court, Tribunal, Arbitrator, or any other authority.

3. The Guarantor agrees and undertakes not to revoke this Guarantee during the currency of these presents, without the previous written consent of the Bank and further agrees that the Guarantee herein contained shall continue to be enforceable until and unless it is discharged earlier by the Bank, in writing.

4. The Bank shall be the sole judge to decide whether the Vendor has failed to perform the terms of the Agreement /said documents for providing the Services by the Vendor to the Bank, and on account of the said failure what amount has become payable by the Vendor to the Bank under this Guarantee. The decision of the Bank in this behalf shall be final, conclusive and binding on the Guarantor and the Guarantor shall not have been titled to demand the Bank to establish its claim under this Guarantee but shall pay the sums demanded without any objection, whatsoever.

5. To give effect to this guarantee, the Guarantor will be deemed to be the Principal Debtor to the Bank.

6. The liability of the Guarantor, under this Guarantee shall not be affected by:

- a. Any change in the constitution or winding up of the Vendor or any absorption, merger or
- b. Amalgamation of the Vendor with any other company, corporation or concern; or
- c. Any change in the management of the Vendor or takeover of the management of the Vendor by the Government or by any other authority; or
- d. acquisition or rationalization of the Vendor and/or of any of its undertaking(s) pursuant to any law; or
- e. any change in the constitution of Bank /Vendor; or
- f. any change in the setup of the Guarantor which may be by way of change in the constitution,
- g. winding up, voluntary or otherwise, absorption, merger or amalgamation or otherwise; or the absence or deficiency of powers on the part of the Guarantor to give Guarantees and/ or Indemnities or any irregularity in the exercise of such powers.

7. This guarantee will remain in force till end of contract period and 12 months for revocation thereafter.

8. Notwithstanding anything contained in this Guarantee, the Guarantor hereby agrees and undertakes to extend the validity period of this guarantee for a further period as may be requested by the Bank, from time to time.

9. This guarantee shall be binding upon us and successors -in -interest and shall be irrevocable.

10. For all purposes connected with this Guarantee and in respect of all disputes and differences under or in respect of these presents or arising there from the courts of New Delhi where the Bank has its Head Office shall alone have jurisdiction to the exclusion of all other courts.

11. Not with standing anything contained herein above:

i. Our liability under this Bank Guarantee shall not exceed Rs _____(Rupees _____ only)

ii. This Bank Guarantee shall be valid up to.....

iii. We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve on us a written claim or demand on or before (mention validity period +claim period)

IN WITNESS WHERE OF the Guarantor has caused these presents to be executed on the day, month and year first here in above written as here in after appearing.

SIGNED SEALED AND DELIVERED BY the within named Guarantor (Vendor Bank), by the hand of Shri. _____, its authorized official.

Annexure-S
Format for Submission of Client References

To whosoever it may concern

Particulars	Details
Client Information	
Client Name	
Client address	
Name of the contact person and designation	
Phone number of the contact person	
E-mail address of the contact person	
Project Details	
Name of the Project	
Start Date	
End Date	
Current Status (In Progress / Completed)	
Size of Project	
Value of Work Order (In Lakh) (only single work order)	

Name & Signature of authorised signatory

Seal of Company



Annexure-T
Undertaking of Authenticity

To,
Deputy General Manager,
Punjab & Sind Bank,
HO Transformation Projects Department,
2nd floor, Block 3, NBCC complex,
East Kidwai Nagar, New Delhi -110023

Sub: Undertaking of Authenticity for supplied Product(s)

Ref: RFP No. _____ dated _____ dd/mm/yyyy

With reference to the Product being quoted to you vide our Bid No: _____ dated _____, we hereby undertake that all the components /parts /assembly / software etc. used in the Product to be supplied shall be original new components / parts / assembly / software only, from respective Original Equipment Manufacturers (OEMs) of the Products and that no refurbished / duplicate / second hand components /parts/ assembly / software shall be supplied or shall be used or no malicious code are built-in in the Product being supplied.

1. We also undertake that in respect of licensed operating systems and other software utilities to be supplied, the same will be sourced from authorized sources and supplied with Authorized License Certificate (i.e. Product keys on Certification of Authenticity in case of Microsoft Windows Operating System).
2. Should you require, we hereby undertake to produce the certificate from our OEM supplier in support of above undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM supplier's at the time of delivery or within a reasonable time.
3. In case of default and/or the Bank finds that the above conditions are not complied with, we agree to take back the Product(s) supplied and return the money paid by you, in full within seven days of intimation of the same by the Bank, without demur or any reference to a third party and without prejudice to any remedies the Bank may deem fit.
4. We also take full responsibility of both Product(s) & Service(s) as per the content of the RFP even if there is any defect by our authorized Service Center / Reseller / SI etc.

Dated this day of 2024

(Signature)

(Name)

(In the capacity of)

Duly authorised to sign Bid for and on behalf of



Annexure-U
MANUFACTURERS' AUTHORIZATION FORM

Date:

To,
Deputy General Manager,
Punjab & Sind Bank,
HO Transformation Projects Department,
2nd floor, Block 3, NBCC complex,
East Kidwai Nagar, New Delhi -110023

Dear Sir:

Ref: RFP No.:xx:xx dated dd/mm/yyyy

We, who are established and reputable manufacturers / producers of _____ having factories / development facilities at _____ (*address of factory / facility*) do hereby authorise M/s _____ (*Name and address of Authorised Business Partner (ABP)*) to submit a Bid, and sign the contract with you against the above RFP.

2. We hereby extend our full warranty for the Products and services offered by the above ABP against the above RFP.
3. We also undertake to provide any or all of the following materials, notifications, and information pertaining to the Products supplied by the ABP:
 - (a) Such Products as the Bank may opt to purchase from the ABP, provided, that this option shall not relieve the ABP of any warranty obligations under the RFP; and
 - (b) In the event of termination of production of such Products:
 - i. Advance notification to the Bank of the pending termination, in sufficient time to permit the Bank to procure needed requirements; and
 - ii. Following such termination, furnishing at no cost to the Bank, operations manuals, standards and specifications of the Products, if requested.

4. We duly authorise the said ABP to act on our behalf in fulfilling all installations, Technical support and maintenance obligations required by the contract.

5. We hereby certify that we have read the clauses contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020 regarding restrictions on procurement from a bidder of a country which shares a land border with India. We further certify that we are not from such a country or if from a country, has been registered with competent authority. We certify that we fulfil all the requirements in this regard and our ABP is eligible to participate in the above RFP.

Yours faithfully,

(Name of Manufacturer / Producer)

Note: This letter of authority should be on the letterhead of the manufacturer and should be signed by a person competent and having the power of attorney to bind the manufacturer. The Bidder in its Bid should include it.