

PUNJAB NATIONAL BANK



**(Open Tender)
Request for Proposal (RFP)
for
OUTSOURCING
ESTABLISHMENT, MANAGEMENT &
OPERATIONS

OF

CONTACT CENTRE SERVICES.**

Punjab National Bank
CUSTOMER CARE CENTRE,
DWARKA, SECTOR-10,
NEW DELHI 110075
Tel: (011)-28044406

DISCLAIMER

The information contained in this Request for Proposal Document (RFP Document) or subsequently provided to Bidder/s, whether verbally or in documentary form by or on behalf of the Punjab National Bank or any of their representatives, employees or advisors (collectively referred to as — Bank Representatives), is provided to Bidder(s) on the terms and conditions set out in this RFP Document and any other terms and conditions subject to which such information is provided. This document shall not be transferred, reproduced or otherwise used for purpose other than for which it is specifically issued.

This RFP Document is not an agreement and is not an offer or invitation by the Bank Representatives to any party other than the entities who are qualified to submit their Proposal (Bidders). The purpose of this RFP Document is to provide the Bidder with information to assist the formulation of their Proposal. This RFP Document does not purport to contain all the information each Bidder may require. This RFP Document may not be appropriate for all persons, and it is not possible for the Bank Representatives, their employees or advisors to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP Document.

The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Applicant or Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this bidding process. The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP.

The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding Document. Failure to furnish all information required by the bidding Document or to submit a Bid not substantially responsive to the bidding Document in all respect will be at the Bidder's risk and may result in rejection of the Bid.

The Bank Representatives may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP Document.

Abbreviations Used in the Document

The following are the abbreviations and their expansions used in this document.

Abbreviation	Expansion
RFP	Request for Proposal
PNB	Punjab National Bank
Bank/ Purchaser	Punjab National Bank
Vendor	Vendor is one who responds to this RFP document
SLA	Service Level Agreement
CBS	Core Banking Solution/Centralized Banking Solution
ATM	Automated Teller Machine
IVR	Interactive Voice Response
RTGS	Real Time Gross Settlement
NEFT	National Electronic Funds Transfer
NAV	Net Asset Value
FDs	Fixed Deposits
RDs	Recurring Deposits
CRM	Customer Relationship Management
TPIN	Telephone Personal Identification Number
DR	Disaster Recovery
CTI	Computer Telephony Interface
CCTV	Closed Circuit Television
UPS	Uninterrupted Power Supply
HR	Human Resources

Abbreviation	Expansion
USB	Universal Serial Bus
DND	Do Not Disturb
PRI	Primary Rate Interface
AMC	Annual Maintenance Contract
CSA	Customer Service Associate
Sr. CSA	Senior Customer Service Associate
TL	Team Leader
WAN	Wide Area Network
BPO	Business Process Outsourcing
KYC	Know Your Customer
AHT	Average Handling Time or Average Call Resolution
FCR	First Call Resolution
FTR	First Time Resolution
TRAI	Telecom Regulatory Authority of India
RBI	Reserve Bank of India
IBA	Indian Banks Association
ACD	Automatic Call Distributor
BPR	Base Payment Rate
MIS	Management Information System
ATS	Aggregate Technical Score
Q & A	Questions and Answers
Wt1	Weight for 1

Abbreviation	Expansion
Wt2	Weight for 2
T-High	Highest Aggregate Technical Score among the Vendors
T Aggregate	Technical Score of the Vendor
L1	Highest Scorer among the Vendors, based on Final Score
CAGR	Compound Annual Growth Rate
INR	Indian Rupee
FTE	Full Time Executive

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GENERAL TENDER DETAILS

RFP for OUTSOURCING ESTABLISHMENT, MANAGEMENT & OPERATIONS OF CONTACT CENTRE SERVICES

1.	Date of commencement of Bidding Process.	02/11/2019
2.	Last date and time for sale of Bidding Documents	26/11/2019 upto 16:00 Hrs
3.	Last date and time for receipt of queries from bidders for Clarifications	06/11/2019 upto 17:00 Hrs
4.	Date of Pre-Bid Meeting	08/11/2019 at 15:00 Hrs
5.	Last date and time for Hash submission	26/11/2019 upto 16:00 Hrs
6.	Last date and time for online bid submission/Bid Re-Encryption	From 26/11/2019 17:01 Hrs to 27/11/2019 14:00 Hrs
7.	Last date and Time for submission of technical supporting document (Hard Copy)	From 26/11/2019 17:01 Hrs to 27/11/2019 14:00 Hrs
8.	Date and Time of Technical Bid Opening	28/11/2019 at 12:30 Hrs
9.	Place of Submission of Bids	Deputy General Manager, Punjab National Bank, Customer Care Centre, Head Office, Plot no 4, Dwarka, Sector-10, New Delhi-110075 Tel: 011 28044406
10.	Place of opening of Bid	Punjab National Bank, Customer Care Centre, Head Office, Plot no 4, Dwarka, Sector-10, New Delhi-110075
11.	Address for communication	As above Tel:-(011)28044406
12.	Cost of RFP	Rs.15000/-+ 18 % GST* (Non-refundable) should be submitted online only in favour of Punjab National Bank before last date of bid submission in the following account: IFSC Code : PUNB0976200 Bank & Branch : Punjab National Bank, Dwarka Sector 10, New Delhi -110075 Account No. 9762002500000074 (16 digits) RFP PNB CONTACT CENTRE OPERATIONS *MSME bidder is exempted from payment of cost of RFP if bidder can furnish requisite proof subject to the satisfaction of Bank.
13.	Earnest Money Deposit	Rs.2.00 Crore should be submitted online before last date of bid submission or in the form of Bank Guarantee (BG) issued from any of the scheduled commercial bank in India in favour of Punjab National Bank, Customer Care Centre payable at New Delhi. BG should be valid up to 6 months from the last date of submission. IFSC Code : PUNB0976200 Bank & Branch : Punjab National Bank, Dwarka Sector 10, New Delhi -110075 Account No. 9762002500000074 (16 digits) RFP PNB CONTACT CENTRE OPERATIONS *MSME bidder is exempted from payment of Earnest Money Deposit if bidder can

		furnish requisite proof subject to the satisfaction of Bank.
14.	Contact to Bidders	Interested Bidders are requested to send the email to kumudnegi@pnb.co.in and cccho@pnb.co.in ,containing following information, so that in case of any clarification, the same may be issued to them: (a)Name of Bidder, (b)Contact person, (c)Mailing address with Pin Code,(d)Telephone No., Fax No., Mobile No.(e) e-mail etc.

NOTE

1. All the interested Bidders, who have not registered earlier with e-procurement site(<https://etender.pnbnet.in>), would have to register with our e-procurement site. Bidders to ensure to get themselves registered timely, at least Two working days before the Hash submission date, to avoid last moment issues.
2. Bidders are advised to go through Bidders Manual available on <https://etender.pnbnet.in> for registration and submission of tenders. If approval of registration is pending at Bank's end, Bidders should immediately contact Bank's Helpdesk on telephone No. 011 28044406 , 0120-4120720 , 0124-4556815 or email us at cccho@pnb.co.in , kumarrohit@pnb.co.in & kaushalk@pnb.co.in.
3. Bidders are required to strictly submit their bids in electronic form using the e-procurement system at <https://etender.pnbnet.in> by using their digital certificates of class II and above (both encryption and signing). Bidders are advised to keep digital certificates(or tokens) ready at time of submission of bid. Use of Digital Certificate is mandatory for participation in e-tendering process. Bidders should ensure that Digital token has not expired or corrupted at the time of e-tendering process.
4. Bidders are advised to go through Bidders Manual for Browser settings and Java settings required for participation in the bid. Follow each & every step mentioned in Bidder Manual. If bidder still faces any problem, he/she should immediately contact Bank Helpdesk on telephone No. 011 28044406 , 0120-4120720 , 0124-4556815 or email us at cccho@pnb.co.in , kumarrohit@pnb.co.in & kaushalk@pnb.co.in.
5. Bids received after closing of the bid in the e-procurement system will be auto-rejected by the system. Please note that **HASH SUBMISSION and BID RE-ENCRYPTION** is a mandatory activity, failing which Bank will not accept the hardcopy of Technical bid.
6. The indicative commercial bids to be submitted online only.
7. Bidders should submit bids well before time rather than waiting for last moment to avoid any technical glitches or networking issues etc. at their end.
8. If bidder is shortlisted to participate in Reverse Auction (RA), Demo for Reverse Auction will be conducted a day before RA, if bidder requests for the same. Further, Demo for Reverse Auction will only be provided to bidders who have accepted the Base price (i.e. Terms & Conditions of the reverse auction).
9. If bidder is participating in the Reverse Auction, it is advised that Bidders place their bids well before time rather than waiting for auction end time to avoid any last minute glitches (or any network issues or internet response issues etc.) occurring at Bidder's end. Bidders may keep refreshing auction page to ensure that they are connected to server (via internet).
10. Bidders are requested to use a reliable internet connection (data cable/ broad band) to safeguard themselves. Bank is not responsible for telephone line glitch, internet response issues, hardware hangs etc., at bidder's end.
11. If Bidders have any queries, they may call us at Helpdesk Telephone No 011 28044406 , 0120-4120720 , 0124-4556815 from 10.00 am to 05.00 pm (except Sundays and Bank holidays).

1. INTRODUCTION:

Punjab National Bank (PNB) is one of the largest nationalized banks in India with over 78 million customers and more than 7000 plus offices including overseas branches. The Bank has total business of Rs. 10,84,301 crore as of 30th June 2019 and reported a net profit of Rs 1019 crore for Quarter ended June 2019-20. PNB is amongst the leaders in nationalized banks in terms of number of branches, advances, total business, and assets. It has also been at the forefront of technology adoption to enable best-in-class customer service for its customers. All branches of the Bank have been under Core Banking Solution (CBS) since Dec 2008, providing 'Anytime Anywhere Banking' facility to all customers. Moreover, Bank's constant endeavor has been to provide convenient branchless banking through Alternate Delivery Channels to its customers comprising of 6,000+ ATMs, user-friendly Internet Banking, mobile banking and 24x7 Contact Centre.

The Bank has been outsourcing the operations of its Contact Centre since 2004. At present, the Bank's outsourced Contact Centre is operating with a capacity of 1000 Full Time Executives (FTEs) from Four locations (one in Gurugram, Noida, Bhopal & Hyderabad) and is connected by 2 toll free numbers & 1 tolled number. The current scope of services of the Bank's outsourced Contact Centre includes inbound calls, outbound calls & IVR functions.

- a. The types of inbound calls received include queries/complaints/requests related to accounts, loans, deposits, internet banking, NEFT/RTGS, ATMs, and other miscellaneous issues; Facility of balance enquiry over missed call is also available
- b. The types of outbound calls made include queries related to Bank's existing customers. These calls are made from time to time as per the requirements of the Bank.
- c. The Bank currently supports various functions directly via IVR through ATM pin authentication: balance enquiry, mini-statement, pin change, stop cheque request etc.

Oriental Bank of commerce (OBC) and United Bank of India (UBI) is expected to be amalgamated with our Bank.

With a view to further improve our services to our existing and prospective customers, the Bank invites bids from prospective vendors for running the Contact Centre operations of the Bank with state-of-art facilities.

This Request for Proposal ("**RFP**") document has been prepared solely to enable Punjab National Bank ("The **Bank**") to select two suitable Vendors for establishing, operating and managing the Contact Centre for the Bank. This document is not a recommendation, offer or invitation to enter into a contract, agreement or other arrangement with respect to the Contact Centre services.

1.1 RFP Document Information

This RFP document contains statements derived from information that is believed to be reliable on the date when obtained but does not purport to provide all the information that may be necessary or desirable to enable a Vendor to determine whether or not to enter into a contract or arrangement with the Bank in relation to the provision of Contact Centre services. Neither the Bank nor any of its employees, agents, contractors or advisers gives any representation or warranty, expressed or

implied as to the accuracy or completeness of any information or statement given or made in this RFP document.

1.2 Vendor

The RFP document is intended solely for the information of the party to whom it is issued ("the **Vendor**") and for no other person or organization.

1.3 Confidentiality

The RFP document is strictly confidential and is not to be reproduced, transmitted or made available by the Vendors 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 Vendors. Bank shall provide the revised RFP document, if any, to all the short-listed Vendors of RFP, through appropriate mode of communication. Bank may also consider providing additional time to submit the responses to RFP. The Vendors acknowledge 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.

1.4 Questions & Clarifications

The Vendors 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. Vendors are required to direct all communications related to this RFP, to the Nominated Point of Contact person, i.e. Deputy General Manager, Punjab National Bank, Customer Care Centre, Head Office, Plot no 4, Dwarka, Sector-10, New Delhi- 110075 and Email-id **kumudnegi@pnb.co.in**.

All questions relating to the RFP, technical or otherwise, must be in writing only to the above nominated Point of Contact. The Bank will answer all communications initiated by Vendors as per the time frame mentioned in Bid Details at page 2 of this Document. However, the Bank may in its absolute discretion seek additional information or material from any Vendor after the time frame for submission of Response to RFP. Vendors should provide details of their email addresses.

Response to any query raised through nominated Point of Contact person, will only be provided to the Vendors via email and/or at e-procurement site of the Bank. If the Bank in its absolute discretion deems that the originator of the question will gain an advantage by a response to a question, the Bank reserves the right to communicate such response to all Vendors.

The Bank may in its absolute discretion engage in discussion with any Vendor (or simultaneously with more than one Vendor) after the Response closes to improve or clarify any response.

1.5 Disclaimer

Subject to any law to the contrary and to the maximum extent permitted by law, 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.

1.6 Cost & Expenses to be borne by Vendors

All costs and expenses incurred by Vendors in any way associated with the development, preparation and submission of responses, including but not limited to attendance at meetings, discussions, presentations etc. and providing any additional information required by the Bank, will be borne entirely and exclusively by the Vendors.

1.7 No Legal Relationship with Vendors

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

1.8 Vendors' Obligation to information

The Vendors 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.

1.9 Evaluation of Offers

Each Vendor acknowledges and accepts that the Bank may in its absolute discretion apply whatever criteria it deems appropriate in the selection of Vendors to submit a response including, but not limited to, 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 Vendor, reasons why a specified Vendor was not selected, or the names of the final Vendors.

1.10 Contractual Commitment

If the shortlisted vendors are 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.

1.11 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 Vendor will be considered on fair and equal basis.

1.12 Errors and Omissions

Each Vendor 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.

1.13 Acceptance of Terms

A Vendor, by submitting the Bid/Proposal in response to this RFP, shall be deemed to have accepted all the terms and conditions of this document.

2. PURPOSE OF THE PROJECT:

The Bank has been outsourcing the operations of its Contact Centre since 2004. At present, the Bank's outsourced Contact Centre is operating with a capacity of 1000 Full Time Executives (FTEs) from Four locations (one in Gurugram, Noida, Bhopal & Hyderabad) and is connected by 2 toll free numbers & 1 tolled number. The current scope of services of the Bank's outsourced Contact Centre includes inbound calls, outbound calls & IVR functions.

- a. The types of inbound calls received include queries/complaints/requests related to accounts, loans, deposits, internet banking, NEFT/RTGS, ATMs, and other miscellaneous issues; Facility of balance enquiry over missed call is also available
- b. The types of outbound calls made include queries related to Bank's existing customers. These calls are made from time to time as per the requirements of the Bank.
- c. The Bank currently supports various functions directly via IVR through ATM pin authentication: balance enquiry, mini-statement, pin change, stop cheque request etc.

Oriental Bank of commerce (OBC) and United Bank of India (UBI) is expected to be amalgamated with our Bank.

With a view to further improve our services to our existing and prospective customers, the Bank invites bids from prospective vendors for running the Contact Centre operations of the Bank with state-of-art facilities.

This Request for Proposal ("**RFP**") document has been prepared solely to enable Punjab National Bank ("The **Bank**") to select two suitable Vendors for establishing, operating and managing the Contact Centre for the Bank. This document is not a recommendation, offer or invitation to enter into a contract, agreement or other arrangement with respect to the Contact Centre services.

The purpose of this RFP is to select a vendor for outsourcing establishment, management & operations of contact centre services.

Punjab National Bank invites bids (Technical bid and Commercial bid) from eligible bidders for as per requirements mentioned in the RFP. This invitation of Bids is open to all bidders having presence in India or their Authorized Representative in India, provided bidders fulfill the minimum qualification criteria as mentioned in bid document (Annexure-III).

Please note that any deviations mentioned in the bid will not be considered and evaluated by the Bank. Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP.

3. SCOPE OF WORK:

The Scope of Work includes the following components :-

3.1 Scope of functions:

The scope of functions to be covered by the Contact Centre can be broadly classified into the following categories:

- a. Inbound calls
- b. Outbound calls
- c. IVR functions
- d. Customer segmentation
- e. New initiatives

The subsequent sections describe currently anticipated scope of services. However, the bank is open to suggestions/additions/modifications to this scope based on Vendors 'interaction

at the pre-bid meeting. The scope of services will hence be finalized at the pre-bid meeting.

3.2 Inbound Calls

An indicative (not exhaustive) list of functions to be covered under inbound calls, is given below:

S.No.	Category	Description
a.	General and account related queries on products & services of the Bank & third-party products	<ul style="list-style-type: none">• An indicative list of products on which general or account related queries are expected to be received, is:<ul style="list-style-type: none">○ Deposits & Advances○ Demat accounts○ Loyalty & Rewards program○ RTGS/NEFT○ Credit Cards○ Third party products such as insurance, and other products○ Any other new products• The types of account related queries expected to be received include balance o/s, maturity amount of FD, maturity date of FD, cheques credited or debited, loan o/s, payments due, interest debited, etc.• Enquiries can also be expected on last transactions information• General product queries would need to be recorded in the Bank's Centralized Lead Management System• Balance enquiry over missed call
b.	Execution of basic banking services and transactions(Not required presently but may be required in future if decided by Bank)	<ul style="list-style-type: none">• An indicative list of transactions that would need to be executed is given below:<ul style="list-style-type: none">○ Money transfer, NEFT, RTGS○ Opening and closing of FDs, RDs○ Purchase of third party products○ Utility Bill Payments, tax payments○ T-Pin related transactions
c.	Service Requests	<ul style="list-style-type: none">• The types of service requests expected to be received include cheque book issuance requests,

S.No.	Category	Description
		<p>statements/pass books of customer's accounts, demand drafts/remittances, hot-listing of debit & credit cards, etc.</p> <ul style="list-style-type: none"> • Queries on status of earlier service requests would also need to be handled • All service requests would need to be recorded in the Bank's Customer Relationship Management System.
d.	Complaints	<ul style="list-style-type: none"> • Complaints may be expected on any of the bank's products • All complaints / feedback / suggestions from customers and non-customers would need to be recorded in the Customer Relationship Manager (CRM) • Queries on earlier complaints also need to be handled.
e.	Queries on Internet & Mobile Banking, UPI, AEPS, PNB One, PNB Verify and other Digital applications	<ul style="list-style-type: none"> • All queries related to Internet & Mobile Banking including account opening status, account lockout problems, funds reversal issues, issuance and reset of user ID and password, etc. would need to be handled • Customers might also need handholding and guidance through the entire processes of internet and mobile banking • All queries related to UPI, AEPS, PNB One, PNB Verify and other Digital applications • Blocking of UPI, AEPS, PNB One, PNB Verify and other Digital applications
f.	ATM complaints	<ul style="list-style-type: none"> • All ATM related complaints including non-disbursal of cash would need to be recorded and handled appropriately by forwarding it to concerned department and recording them in the CRM • Card hot-listing and complaints related to wrongful transactions • Call logging for down ATMs with concerned vendor
g.	ATM/Branch Locator	<ul style="list-style-type: none"> • The Contact Centre should be able to provide the location of ATM/Branch from the data bank of ATMs and Branches
h.	Marketing	<ul style="list-style-type: none"> • CSAs would need to be completely well versed with bank's product information so as to be able to pitch to customers calling for enquiries eg. knowledge of all Bank interest rates and corresponding ones of competitor banks etc • CSAs should be able to deal with queries related to new products launched by other banks and how Bank's products stack up against them
i.	NRI accounts	<ul style="list-style-type: none"> • All above listed functions and services would also

S.No.	Category	Description
		need to be provided for NRI accounts
j	Govt Sponsored Schemes	<ul style="list-style-type: none"> CSA's need to be completely well versed with the Government Sponsored Schemes like PMJDY, Mudra, Stand UP, Mudra, APY, PMJJY, PMSBY etc., would need to be handled
k	Fraud complaints	<ul style="list-style-type: none"> All Fraudulent transaction related complaints need to be lodged in CRM and forwarded to concerned division
l	Activation/Deactivation of international usage of Debit Card	<ul style="list-style-type: none"> CSA need to perform Activation/Deactivation of international usage of Debit Card as per Customer's request.
m	Sending DCPIN OTP from Contact Centre	<ul style="list-style-type: none"> The service may be provided to the customers through the Contact Centre Agents, provided call is authenticated to prevent misuse. (call from registered mobile no. or after entering a TPIN)
n	Older account statements	<ul style="list-style-type: none"> The service may be offered through email, provided customer has a valid registered email-id with us.
o	Increase/Decrease limit of ATM card	<ul style="list-style-type: none"> The service may be offered (as per card category)
p	Request for Closure of loan account	<ul style="list-style-type: none"> Request to be taken by Agents.
q	Waiver of Various charges (QAB/ other charges debited erroneously)	<ul style="list-style-type: none"> The Bank may consider to use the Contact Centre to perform Waiver of Various charges (QAB/ other charges debited erroneously).
r	Resolve Demat and Loan Against Securities Queries	<p>The Bank may consider to use the Contact Centre to perform following functions :</p> <ul style="list-style-type: none"> Resolve queries on account holdings, transaction details or opening an account Status of de-materialization and re-materialization of share certificates Get ISIN number of a scrip / details of client master list Resolve Loan Against Securities Account related queries
s	Information on Loans	<ul style="list-style-type: none"> Check details of outstanding loan amount Enquiry about overdrafts Get details on foreclosure procedures, etc. Get details on EMI and apply for EMI refunds <ul style="list-style-type: none"> Request for Interest Certificate
t	Various account related services	CSA should Get details of Account Position (Credit limit, Utilized amount, Overdrawn amount), Drawing Power, Rate of interest, Pledge details, Interest

S.No.	Category	Description
		Amount on Utilization of Limit.
u	Enquiry about latest interest/ Exchange rates	CSA should be able to inform latest interest/ Exchange rates.
v	Register for Bill Payment / Smart Pay	CSA should be able to register customers for Bill Payment / Smart Pay after proper verification of customer. (** Over IVR only)
w	Enquiry on cheque status	CSAs should be able to provide cheque status after proper verification of customer
x	Synchronization of CGRMS with Contact Centre CRM.	Synchronization of CGRMS with Contact Centre CRM should be present.
y	Integration with Oriental Bank of Commerce & United Bank of India	Integration may be required to be done with Oriental Bank of Commerce (OBC) and United Bank of India (UBI) data servers so that Call Centre can serve all the 3 banks customers.
z	Open a Fixed Deposit or Recurring Deposit	CSA should be able to create Lead for opening Fixed Deposit or Recurring Deposit

3.3 Outbound Calls

An indicative (not exhaustive) list of the functions to be covered under outbound calls, is given below:

S.NO.	Category	Description
a.	Marketing functions	<p>The Bank conducts several sales campaigns for promotion of new / existing products from time to time. The Bank also runs marketing campaigns for enhancing brand equity and product awareness among target audience. The Contact Centre will be required to assist the Bank in its endeavors by making outbound calls to customers and non-customers, to execute the following functions:</p> <ul style="list-style-type: none"> • Cross-selling & up-selling of Bank's products to customers • Popularizing sales promotional offers such as special interest rates, waiver of charges, free bees, etc. to customers • Popularizing Bank's products to new customers <p>During the above process, any leads arising out of dialogue with customers and non-customers would need to be recorded in the Bank's Centralized Lead Management System</p> <p>The CSAs are expected to be fluent with the bank's product information like interest rates, gold rates, loan Turn Around Times (TATs), collaterals etc. Also, they must be aware of salient product features as compared to other banks products so as to enable better selling. (**Maturity of lead -Monitoring)</p>
b.	Lead Processing	The Bank's proposed Centralized Lead Management System allows systematic capturing of leads through various Alternate

S.NO.	Category	Description
		<p>Delivery Channels (ADCs) which are then allotted to 'Lead Owners' at branches or Circle Offices. The 'Lead Owners' may request the Contact Centre to perform the following functions:</p> <ul style="list-style-type: none"> • Preliminary lead validation – verification of number, name, purpose, etc • Fixing of appointment • Assistance in lead escalation and follow up
c.	Soft Recovery	<p>The Bank may consider to use the Contact Centre for recovery of its overdue loans, in which case, the Contact Centre will be required to execute the functions, given below:</p> <ul style="list-style-type: none"> • Make soft reminder calls to customers on the overdue loans • Make follow-up calls to customers and coordinate with recovery agents (if any)
d	Recovery of Credit card overdue	<p>The Bank may consider using the Contact Centre for recovery of its overdue in Credit Cards.</p>
e	Welcome calls	<p>The Bank may consider using the Contact Centre for welcome calls to new customers.</p>
f.	Callback to customers	<p>There must be facility to callback to customers if they opt for the callback option in PNB One app or through PNB website.</p>
g.	Others	<p>The Bank will also utilize the services of Contact Centre for the following ad hoc purposes:</p> <ul style="list-style-type: none"> • Market survey on “Customer Satisfaction” on services provided by Bank. • Data verification to ensure the correctness of existing customer details • Call back to premium customers • Call back to customers who have responded to the First Time Resolution SMS with a 'No'. (Refer 4.10 (f)) • Calling Bank's branches/offices to convey information about new initiatives • Feedback on newly opened accounts and closed accounts • Any other campaign as decided by the Bank. • Outbound calls for Personal Loans

3.4 IVR functions

The Contact Centre will be required to continue to support all functions that the Bank currently supports on its IVR i.e.

1. Balance enquiry
2. Mini-statement
3. Pin change
4. Stop cheque request
5. Debit Card hot listing
6. Activation/Deactivation of International usage of Debit Card
7. Enquiry/Modify ATM/POS limit

8. IVR Customer satisfaction survey (customers will access Bank's products & Services by providing input on IVR) or any other purpose required by Bank.
9. Unblock/Reset Net Banking user after proper verification of customer
10. Learn about other products: Details of products offered by PNB will be available in IVR
11. Detailed Statement: Detailed statement will be provided to customer's registered mail ID.
12. Mini Statement: A Toller/ toll free Missed Call service may be introduced and popularized with an aim to reduce inbound calls.
13. Waiting time for call connecting to CSA to be informed to customer and also promotional / informative messages may also be played during the waiting period.
14. Auto-detect account holder for registered mobile number in the IVR
15. Details entered by customer confirmed in IVR
16. Provide location of ATM/ branch in IVR
17. Provide green PIN of debit card through IVR and also request for setting up pin for a debit card.
18. Enquiry on cheque status
19. Approval/Closer/Pre-closer of Loans
20. Waiver of Various charges (QAB/ other charges debited erroneously)
21. Get details of Account Position (Credit limit, Utilized amount, Overdrawn amount), Drawing Power, Rate of interest, Pledge details, Interest Amount on Utilization of Limit.
22. Issuance of TDS/Form16 Certificate to customers,
23. Account statement of last 1 month including loan & credit card over registered email,
24. Lead generation services for Locker, NPS account, Social Security pension scheme, Micro accidental death insurance, Micro life insurance etc.
25. Voice intelligence services on IVR. Customers balance, account statement, card blocking etc services will be provided by voice intelligence on IVR.

Additionally, the Bank, at its discretion might include more functions on IVR. An indicative list of transactions that could be added is given below:

- a. Debit card issuance
- b. Cheque book issuance
- c. Funds transfer to PNB accounts
- d. Utility Bill Payments
- e. Tax Payments
- f. Donations
- g. Credit Card Payments

The IVR technology deployed should be compliant with all services mentioned above.

3.5 Segmentation

Calls from the segments mentioned below would need to be attended by more experienced, multi-skilled and suitably trained agents:

- a. Corporate/SME customers
- b. NRI Customers
- c. Premium (HNI) Customers
- d. Calls received from Hotlines placed in branches
- e. Any other segment which the Bank decides to add in future
- f. Senior Citizen- (60+ & 70+)

g. Differently Abled

The bank expects Sr. CSAs i.e. more experienced and better rated agents to be attending calls related to these customers. The current Contact Centre has a separate dedicated toll-free line for premium customers. The Vendors will be expected to continue this extra line.

3.6 New initiatives at Contact Centre

The vendors should setup following Contact Centre as well along with Banks Contact Centre:

- a. Contact Centre for Regional Rural Banks (RRBs) sponsored by the Bank
- b. Contact Centre for State Level Bankers Committee (SLBC) organized/ managed by the Bank
- c. Contact Centre for Financial Inclusion activities of the Bank (PMJDY Contact Centre)

The Bank at its discretion may implement the following initiatives at the Contact Centre in future:

- d. Credit Cards: Bank has set up a separate Contact Centre to manage its Credit Card operations at present. However, the Bank may, at its discretion, opt for integration of Credit Card operations by merger of two Contact Centres.
- e. Any other project undertaken by the Bank in future

3.7 IVR Structure

The Vendors selected to run the Contact Centre will be required to design the IVR tree structure in consultation and with the approval of the Bank. The Bank may suggest changes and customization in IVR tree structure from time to time, which the Vendors will be required to execute within 3 working days free of cost.

The Vendors should be able to configure important messages/advertisements on IVR free of cost during the waiting period. The content and time period for such messages/advertisements shall be decided by the Bank.

3.8 Integration With Bank's Backend Applications

The Vendors selected to run the Contact Centre will be required to carry out integration with multiple applications used by the Bank including the following:

- a. **Core Banking System:** The Bank presently uses CBS Finacle (Version 10.2.18) of M/s Infosys Technologies, which is expected to be migrated to higher Version in future
- b. **ATM Switch:** The Bank is presently using FIS IST ATM Switch of M/s FIS, which may be upgraded/replaced at the discretion of the Bank.
- c. **Capability to connect with Bank's systems through ISO message format/ SFMS/ XML format / API Calls.**

However, no data will reside outside the bank's servers. These integrations will be solely with the purpose of enabling authentication access based on customer information

- d. **Internet Banking, Mobile Banking, SMS servers and Debit Card Management System**
- e. **Bank's Customer Relationship Management (CRM) software**
- f. UPI: Integration with UPI portal needs to be carried out in order to block customers UPI account through (i) Account number (ii) Mobile (iii) Virtual Payment Address (VPA)
- g. Integration of any other digital channel/application of the bank with CRM will need to be done by the vendor.
- h. Integration with PNB One application with CRM
- i. Integration with applications of Oriental Bank of Commerce (OBC) and United Bank of India (UBI).

3.9 Customer Relationship Management (CRM)

The Vendors shall deploy their own Customer Relationship Management (CRM) software, which will be customized as per the Bank's requirement. The CRM should be able to support all functionalities given below:

1. Relevant screen pop-ups to the agents along with the details of previous calls during the last 30 days, on the agents desktop on the basis of CLI, DNIS (Dialed number identification sequence) etc.
2. SMS, Email, Fax and Web based lodging of queries, web chats & resolution
3. Announcement of call queue waiting time for all customers. Call queue waiting time is 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.
4. **Premium Customers Line:** Option for premium customers to request for a call back by agents in case the waiting time exceeds 20 seconds, such that in case a premium customer wishes to stop waiting and registers for the said option, an announcement will be played to customer that an agent will call him back shortly. Thereafter, an agent will make an outbound call to the customer. The maximum call back time will be as defined by the Bank from time to time
5. Option to redirect a call to appropriate IVR option or agent without disconnection of the call in case a call meant for one segment, lands on to the agent of another segment or associate is not able to resolve the customer concern & call is escalated to Senior Vendor Staff.

All agents should capture/log details of each call in the CRM system which should be easily accessible by the Bank's officials. The vendors' CRM must be integrated with the bank's CRM.

The bank also has its own CRM which it uses for the Centralized Lead Management System and the Centralized Service Request and Complaint Management Systems. Both CRMs would need to be integrated in such a manner that leads being created at Contact Centers are fed into the bank's CRM. Since the bank's products & services are ever-changing from time to time, customization of CRM at any number of times shall be required to be performed by vendor as per banks requirement free of cost.

Facility to capture call disconnection by associate or customer should be available and proper reports of such call disconnection should be provided by vendor to bank.

Lead Generation Analysis Capability with respect to profitability for Bank for running CC operations.

4 MODEL OF CONTACT CENTRE

4.1 Plan for Locations

The Bank proposes to have four Contact Centres run by 2 different vendors at three different locations in different seismic zones in the country. Out of this, the Primary Centres will be set up in Delhi/NCR and the remaining two Centres at two other sites suggested by the Vendors and approved by the Bank. Each Vendor will maintain one of its sites in Delhi/NCR. This would be the Primary Site for each vendor.

The Primary Sites will handle 50% of the total inbound call volume, and also manage all outbound calls to be made from the Contact Centres. While the Primary Centre will be required to commence operations latest within 3 months from the date of order placed by the Bank, the secondary locations will be required to commence operations within 4 months from the date of order placed by the Bank.

Initially – for the first year – call volumes will be distributed between L1 and L2 vendors in the ratio of 55-65:45-35 . However, from the second year onwards, it might change based on performance of both vendors on various SLAs, KPIs and customer feedback. Also, both vendors shall jointly carry out any integration which might be required for smooth and seamless functioning of bank's Contact Centre operations. The way to split call volumes will be decided by the bank.

The premises and other infrastructure facilities at all locations should be state of the art and have capacity for quick scalability to higher volume of calls as per requirements of the Bank in view of integration of several functions and new initiatives to be undertaken at the Contact Centre.

For the purpose of continuity of business in case of a disaster of any kind which may render the Primary Centre incapable to provide services, both the secondary sites will be equipped with the same hardware as the Primary Centre and will be as capable as the Primary Centre in respect of delivery of services. These will serve as DR sites for the bank.

4.2 Setting Up Operations at the New Contact Centre

The Vendors will be required to provide a Transition Plan to be approved by the Bank for establishing the Contact Centre at all locations with all required services. The proposed plan needs to ensure that services remain uninterrupted for the Bank's customers and the existing all-India toll free numbers are maintained.

4.2.1 Multiple Vendors

The bank proposes to award the contract to 2 vendors, however this is not binding. In the event that 2 vendors are selected, the call volumes will be split between them in an approximate ratio of 55-65:45-35. This ratio will be dynamic and subject to change based upon the performance of both vendors as per the SLAs i.e. if one vendor is performing poorly and the other is performing better, the bank reserves the right to re-allocate call volumes such that the better

performing vendor gets more call volumes i.e. more customers get a better quality of service. As detailed in para3.1 above, both vendors will need to open 2 sites, one in Delhi-NCR(primary) and the other to be decided in consultation with the bank.

4.2.2 Data Integration

Both vendors would need to integrate their respective CRMs with the bank's CRM such that information flows smoothly between both vendors and the bank. Also, all call records would need to be shared across vendors. In special circumstances, facility to transfer calls from one vendor's site to the other should be available.

4.3Contact Centre Infrastructure

The infrastructure refers to the physical facilities such as premises, furniture, hardware, software, telecom infrastructure and arrangement for connectivity to Bank's data sources / CRM portal for smooth operations of the Contact Centre. The Vendors will provide the complete infrastructure as indicated below, except the leased lines, Toll Free and Tolloed lines including PRI lines. Further, the maintenance of equipment, subscriptions to software/application licenses, antivirus, technical Support for infrastructure will also be the sole responsibility of the Vendors.

4.4Vendors will provide:

The Vendors will put in place state of the art infrastructure required for the daily functioning of the Contact Centre including:

a) Premises, Furniture and Amenities:

The Vendors will be responsible for providing premises duly equipped with power, lighting, network connectivity, security systems etc. Provision must be made for seating for CSAs, managers and Bank employees at each site with proper lighting, air conditioning etc to ensure sufficient comfort levels to the CSAs as well as the bank officials Other basic facilities like clean drinking water, toilets &hygieniccanteen, etc should also be provided. Adequate training facilities should also be provided including availability of proper rooms with whiteboards, projectors and other appliances. There should also be a provision of CCTV cameras (adequate resolution) at the site sufficient in number to ensure 100% coverage of floor, Locker Room & Reception lobby, the feed from which would be provided in the rooms of the bank officials.Also, CCTV systems should be capable to preserve footage up to minimum 90 days.

Dedicated security guards (Male and Female) with Metal detector should be deployed at the entrance gate of Contact Centres (Primary as well as Secondary) for frisking of persons entering the Contact Centre on 24*7*365 basis. The Security Guards deployed for frisking purpose should be for maximum 8 hours shift only in a day.

Fire Safety Standards to be strictly followed.

b) Hardware, Software, Telecom facilities:

The Vendors will be responsible for all the hardware and software facilities required for smooth operation of a Contact Centre. This includes:

- Complete hardware and software for CSAs(eg virtualized desktops, headphones etc),
- IVR application with Server and its DR, CTI Solution including ACD, Dialer, voice logger, disaster recovery solutions, etc.
- CRM application and its DR
- Hardware of CRM server and database server alongwith DR servers. Hardware of CRM and Database servers will be kept in Banks Data Centre at Sansad marg, New Delhi and Disaster Recovery Centre at Belapur, Navi Mumabai or as per discretion of the Bank.
- CRM application, Server & Database management
- CRM server & Database access will be strictly within PNB domain. All the activities will be performed by the vendor under supervision of PNB officials.
- Audit log of 30 days should be available in the database servers as well as CRM servers.
- CRM features should be unique for both the vendors.
- Vendor should be capable of providing chat-bot and call back facility.

Integration of Vendor's CRM with Bank's CRM through a standard CTI solution for popping up customer dashboard.

All contemporary state of the art Business Intelligence Tools including but not limited to Automatic Roster Workforce Management Tool, Call Back Manager with Dialer, Voice Mail module (not only on IVR but for all agents across all services), Screen recording & Barging & Online Reports & Management Dashboards for Bank. The vendors are obligated to provide new Business Intelligence (BI) Tools and their updates at any time during the contract if the bank so desires at no extra cost.

Other basic infrastructure such as cabling(LAN/ Electrical etc), firewalls for security etc

The above list is not exhaustive and the Vendors need to provide complete infrastructure to meet Bank's requirements as per the Scope of Work. The bank will only provide facilities as detailed in para 3.6.

The Vendors should completely own the infrastructure at all points without any capital or operational cost implications for the Bank. The bank will not be responsible for payment of any AMC etc for any equipment. Also, the Vendors should provide for all HR related processes for the Contact Centre employees and the bank shall not have any responsibility towards this.

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.

4.5 Bank will provide:

The Bank will provide only the following facilities:

Toll Free and Tolloed numbers including PRI lines from multiple telecom operators
Lease line links of required bandwidth between different locations, as suggested by the Vendors

Recurring cost for the lease line links and the Toll Free and Tolloed numbers (PRI lines)

WAN connectivity enabling access to Bank's customer data.

4.6 Responsibility of Vendors for Bank's Property

Vendors shall take due care of computer hardware, software, furniture, telephones and / or any other equipment provided by the Bank at Contact Centre premises and shall be responsible for any loss or damage caused to the bank's property/items due to their negligence. The Vendors will not use the above mentioned items / facilities for any other purpose except in accordance with the direction of the Bank. Further, the Vendors or their staff will not get any claim or right like tenancy or otherwise over the items/infrastructure of Bank by merely utilizing the same during the given assignment.

4.7 Role of Bank's Staff Members in Managerial Positions

The Bank requires the Vendors to deploy the manpower resources required for running the Contact Centre. However, the Bank will depute its officers in managerial positions to ensure quality of service and control over day to day functioning of the Contact Centre. The decision of the Bank will prevail in every case of dispute.

Further, the Bank will also depute exclusive resources for better and timely resolution of the call categories given below:

1. Financial Transactions
2. Escalations (wherever necessary)
3. ATM complaints (Bank may decide to place its own officers who will be dedicated to complaints relating to non-disbursal of cash from ATMs).
4. Timed and un-timed senior officer visits

The Bank will also score a random sample survey of calls on Call Quality as well as barge into calls on a daily basis. For this purpose administration level permissions to access all sub-systems/ servers (including IVR, CRM, ACD) to monitor and generate reports including those required for cross-verification of SLAs and related payments will be provided by the vendors. The Bank may also deploy tools to monitor performance of various systems to rule out any possibility of tampering with data likely to affect billing by the Vendors. Vendors shall also provide uninterrupted support to the Bank's Quality Management Team.

4.8 Contact Centre Timings and Holiday

The Contact Centre will operate 24 hours on all seven days in a week and be available to customers on all 365 days, including holidays, national holidays and Sundays. The Vendor's services and resources are required to be available accordingly.

4.9 Languages

The Bank will render Contact Centre services from all its locations in both Hindi and English. Apart from this, the Vendors should however be capable of providing such services in other major languages like Punjabi, Tamil, Bengali, Gujarati, Marathi, Telugu, Kannad, Malyalam, Odiya, etc and any other regional language within a period of 3 months if required by the Bank.

4.10 Pricing Terms

1. The pricing terms shall be as under:-

S.No.	Pricing component	Pricing metric
1.	In-bound calls handled by Agents	Price per connect minute*
2.	Outbound calls made by Agents	Price per FTE per shift per month*

* These prices include the entire scope of work stated in this document and all infrastructure, IT and maintenance charges.

2. Vendors have to quote only for the first year of operations for both in-bound and outbound calls. This quote will be known as 'Base Payment Rate' (BPR). This BPR will be escalated for both, in-bound and outbound calls in the subsequent years as under:

Period	Escalation
Year 1	BPR
Year 2	BPR + 5%
Year 3	BPR + 10%
Year 4	BPR + 15%
Year 5	BPR + 20%
Beyond 5 years, i.e., during the period of extension, if any	To be decided by Bank but will be at least at the level of Year 5

4.10.1 Price per connect minute (for Inbound calls)

1. The expected capacity to be serviced by Vendors is approximately 85 lakh connect minutes (around 25 lakh calls) per month in the first year of operations. Vendors should be able to handle the impacted call volume of the merged entity of PNB, Oriental Bank of Commerce (OBC) and United Bank of India (UBI). They should be able to handle any impact due to the amalgamation and should be able to integrate the systems of the Banks under amalgamation without any additional cost to the bank. The expected connect minutes mentioned above is beyond what is currently being supported by the Bank's existing Vendor. This capacity is likely to be split between two vendors as explained in para 3.2.1. This capacity is currently forecasted capacity and vendors must continue to provide support and maintain service levels throughout contract period irrespective of actual capacity
2. Annexure D provides historical data for the Bank's existing Contact Centre for the Vendor's reference.
3. The acceptable Average Call Handling Time (ACHT) will be capped for different categories of calls as indicated in the table below. (This is a preliminary ACHT limit and may be revised). ACHT is defined as the duration from the moment the agent picks up the call till the end of the conversation.

S.No.	Function	Estimated % no. of calls	Expected ACHT Limit
1	Balance enquiry	40%	<u>100</u>
2	General queries on the Bank's third party products	6%	<u>107</u>
3	Account specific general queries on the Bank's products	31%	<u>102</u>
4	Basic banking services & transactions	14%	<u>89</u>
5	Hot listing of debit card/credit card	1%	<u>193</u>
6	Service Requests	1%	<u>138</u>
7	Complaints	2%	<u>205</u>
8	Internet & Mobile banking	2%	<u>168</u>
9	ATM complaints	2%	<u>199</u>
10	ATM/Branch Locator	1%	<u>108</u>

4. The average of actual ACHT for six months for each vendor should be calculated and made a basis for payment.
5. There should not be a wide gap in ACHT of each vendor and wherever there is a gap of more than 10% the proposed ACHT should be fixed at 110% of the Lower ACHT of two vendors.
6. The Bank reserves the right to revise the ACHT limits from time to time in consultation with the Vendor. In the first year of operations, the Bank will meet the Vendors at the end of every quarter to compare the current ACHT against the observed ACHT for every category of call and revise the ACHT of different call categories, based on the observations. However, in the subsequent years of operations, the Bank will execute this exercise only at its discretion.
7. The ACHT as given in the table above is an indicative value which the bank has determined through its historical data. These are open to discussion in the pre-bid meet.

4.10.2 Price per FTE per shift per month (for outbound calls over IVR/FTE)

1. The Bank proposes to have 40-50 seats for outbound calls in the first year of the vendors' operations. Vendors should be able to handle the impacted call volume of the merged entity of PNB, Oriental Bank of Commerce (OBC) and United Bank of India (UBI). They should be able to handle any impact due to the amalgamation and should be able to integrate the systems of the Banks under amalgamation without any additional cost to the bank. The Vendors, however, should be in a position to scale up the number of seats within 3 weeks at the request of the Bank

2. At any point during the contract, not more than 20% of total Contact Centre's employee strength will be dedicated to outbound calling. The Bank however reserves the right to revise this decision at any point
3. The Vendors are required to quote a price for one FTE for one shift of 8 hours (day or night) for one month. The Vendors 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 a shift of 8 hours duration. The following table gives an illustrative example:-

The total logged in duration in a month for all Agents <ul style="list-style-type: none"> • 12 hours a day (to be split into shifts of any duration) • Average 30 FTEs • 30 days a month 	10,800 hours
Number of FTEs per month per shift shall be <ul style="list-style-type: none"> • $10800 \text{ hours} / 8 \text{ hours} / 30 \text{ days}$ 	$10800 / 8 / 30 = 45$ FTEs
Amount payable to Vendor If the "price per FTE per shift per month" is Rs.X, then, the amount payable shall be	$45 \times \text{Rs.X}$

Please note that an FTE is defined as an agent occupying a work station, deployed at any point in time when the Contact Centre is up. FTE does not include other staff members (quality teams, managers, support staff members, IT experts, etc).

4.10.3 Invoicing and payment terms

Three copies of the invoice should be submitted within 30 days of the end of the billing period. This shall also include all supporting documents on the basis of which the invoice has been prepared including (but not limited to) the following:

Total qualifying connect minutes on agents (for inbound calls)

Total number of seats (for outbound calls)

Performance report on all SLAs and KPIs and calculation of applicable penalties (if any)

Any other documents as applicable

Bank will make the payment for the invoice after receipt of all stipulated supporting documents and reports.

4.10.4 Change in pricing model

While the bank currently anticipates a price per connect minute model for inbound calls and price per FTE for outbound calls, it might, at any point in time in the future, decide to change the pricing model of inbound calls to price per FTE. In this case, prices shall be negotiated based on the vendors' price per connect minute and an equivalent price per FTE.

5 SERVICE REQUIREMENTS

5.1 Manpower Profile

a) Customer Service Associates (CSAs)

The profile of the CSAs should be as follows:

- Minimum 12th passed and pursuing graduation, preferably graduate or equivalent
- Able to speak, read and write in Hindi and English
- Able to communicate confidently and politely, with good speaking skills
- Experience of at least 1 year in a Contact Centre, or in direct selling/telemarketing in the service industry but fresh candidates can be considered(Not more than 40% can be fresh candidates)
- Awareness on banking and Bank's products eg interest rates, renewal periods etc

b) Senior Customer Service Associates (Sr. CSAs)

The profile of the Sr. CSAs should be as follows:

- Must be a Graduate or equivalent
- Able to speak, read and write in Hindi and English
- Able to communicate confidently and politely, with good speaking skills
- Experience of at least 1 years in a Contact Centre, or in direct selling/telemarketing in the service industry(Fresh candidates CANNOT be considered)
- Awareness on banking and Bank's products eg interest rates, renewal periods etc
- Detailed knowledge of intricacies of banks products and how they compare against competitors

c) Team Leaders

The profile of the Team Leaders should be as follows:

- Must be a Graduate or equivalent
- Certified from COPC or similar certification acceptable to the Bank
- Able to speak, read and write in Hindi and English
- Able to communicate confidently and politely, with good speaking skills
- Experience of at least 2 years in a Contact Centre, (Fresh candidates CANNOT be considered)
- Experience in coaching and developing skills of people
- Effective problem-solving and decision-making skills
- Knowledge of Bank's products & processes along with detailed knowledge of bank products, their uniqueness, comparison to competitors etc.

d) Assistant Managers

The profile of Assistant Managers should be as follows:

- Must be a Graduate or equivalent
- Certified from COPC or similar certification acceptable to the Bank.
- Able to speak, read and write in Hindi and English
- Able to communicate confidently and politely, with good speaking skills
- Experience of at least 3 years in Bank Contact Centre, (Fresh candidates Cannot be considered)
- Experience in coaching and developing skills of people
- Effective problem-solving and decision-making skills

Complete knowledge of Bank's products & processes

e) Trainers

There should be a minimum of 6 trainers at primary site and 3-4 each at the other two sites. The profile of the trainers should be as follows:

- Must be a Graduate or equivalent
- Experience/knowledge of Bank's products & processes
- Experience of at least 2 years in training in the field of soft skills and communications.

f) Quality Analyst

The profile of Quality Analyst should be as follows:

- Must be a Graduate or equivalent
- Able to speak, read and write in Hindi and English,
- Able to communicate confidently and politely, with good speaking skills
- Experience of at least 2 years in training in the field of soft skills and communications.
- May be able to understand regional language to audit calls in regional language.

g) Ratio of CSAs, Sr. CSAs, TLs and AMs, Trainers & Quality Analyst

The criteria for providing CSAs, Sr. CSAs, TLs, AMs, Trainers & Quality Analyst is as follows:

- 1 Sr. CSA for every 10 CSAs (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)
- 1 Team Leader for every 15 CSAs/Sr. CSAs
- 1 AM for every 100 CSAs/Sr. CSAs
- 1 Trainer for every 75 CSAs/Sr. CSAs
- 1 Quality Analyst for every 40 CSAs/Sr. CSAs

There should be a promotional process within CSAs so as to ensure that better candidates are incentivized. eg CSA to Sr. CSA, Sr. CSA to TL etc. Also, CSAs trained/employed on Bank's account cannot be shifted to other accounts without explicit prior approval of bank.

It is clarified here that the Bank shall not make any additional payment in respect of Senior CSAs, Team Leaders, Assistant Managers, etc. deployed by the Vendors for taking escalations, supervision and control of CSAs on the floor.

h) IT, Quality, Audit, HR teams:

The Bank may conduct lateral recruitment in activities such as Quality, Audit, HR, Training, and IT to ensure that the quality of services to be offered to the customers of the Bank is maintained.

5.2 Training

The Vendors in consultation with the Bank, shall design capsule training programs for different products and also prepare a quarterly calendar to provide training to all resources on the systems and procedures laid down by the Bank, as appearing in this document, but not limited to the provisions herein. The training will cover the following-

Communication and Soft Skills training

Proposed Contact Centre processes

Technology

The products and services of the Bank

The behavioral and cultural expectations of Bank from a professional Customer Service Associates

Information security and its relevance and importance to the customers

Knowledge of Banking systems, operational procedures, and KYC norms

Documentation and formalities required for availing various products and services of the Bank.

Customer Service and Citizen Charter

An Induction Training of at least 10 days viz., 4 days for communication and soft skill, 4 days for products and services of the bank and two days for buddy up, will need to be imparted to all newly recruited agents at all the Contact Centre locations. However, since the Bank will keep modifying its products and services, and keep introducing new products and campaigns, the Vendors will put in place a training system to ensure continuous updation of knowledge, processes and skills.

Each CSA will be cross trained about different activities for a minimum period of 1 day every month. They will be treated on duty for the day they remain on training.

The actual requirement of training may be assessed while setting up the Contact Centre and will be advised by the Bank. However, the training infrastructure would need to be made available in the premises by the Vendors. While the Bank will support training efforts by providing its faculty on Banking operations and processes from time to time, the Vendors will be required to bring in necessary faculty support for the training on Contact Centre processes.

5.3 Staff Retention Program

The Vendors will put in place systems to ensure that the resources are not changed frequently for internal reasons. Suitable motivational efforts and incentives may be provided to the agents and senior staff so that attrition rate is kept at the minimum level. If the attrition rate rises to above 7%, the bank can suggest policies which will need to be implemented by Vendors to reduce attrition

5.4 Assessment & Remedial Action

The Vendors 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 weekly basis. The parameters for 'Quality Score' will include time duration for various functions, number of calls handled, number of leads generated, fatal error, etc. The Bank and Vendors may jointly decide on the benchmarks for Quality Score and the Vendors will agree to maintain

only those agents who qualify the “Quality Score” criteria as decided above for audit/inspection.

5.5 Quality Management

The Vendors will deploy an exclusive quality management team who will continuously audit the systems and procedures of the Contact Centre. This team will also suggest systems to improve the ratings against SLA parameters. The Vendors will present information about its internal audit and quality assurance practices in all areas of operations, including human resources in periodical review meetings.

The Bank’s authorized resources including RBI officials may inspect / audit the Contact Centre facility any time with or without notice to the Vendors and the vendors shall extend all necessary support and make available necessary data/records relating to Contact Centre.

5.6 Industrial relations and discipline

The Vendors will put in place appropriate disciplinary procedures and ensure congenial industrial relations with its employees. Bank shall not intervene in any of the industrial disputes between the Contact Centre employees and management, nor can Bank be drawn in any circumstances in such industrial disputes. The employees of the Vendors will never be considered as employees (fulltime or part-time or contractual) of the Bank under any circumstances. The employees of the Vendors will never claim any right to employment in the Bank irrespective of their status of employment with Vendors.

5.7 Remuneration/Facilities to employees of Vendor

The Bank will have no obligation to pay any remuneration, reimbursements or incentives to employees or staff of the Vendors. All the payments due to them shall be paid only by the Vendors. Further, basic amenities / facilities such as provision of water, toilets, etc. will also be made available by the Vendors for use by all the employees of Vendors at no costs.

5.8 Insurance Coverage

The Bank will not be liable for any damage/loss to assets, resources and manpower deployed by the Vendors for Contact Centre operations. Vendors shall procure all insurance policies to include requisite insurance coverage as applicable including but not limited to Comprehensive general liability insurance and /or third party accident insurance to safeguard any eventuality while the employees of the Vendors are on duty.

5.9 Compliance to labour laws

The Vendors shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and agents (including but not limited to Minimum Wages Act, Provident Fund laws, Workmen Compensation Act etc.). The Vendors shall establish and maintain all proper records including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to their from time to time, including records and returns as applicable under labour legislations.

5.10 Service Level Agreement Compliance and Penalties

a. System Availability

Availability is defined as the amount of time, if a customer had called, his call would have been attended to by an agent at the Contact Centre. It excludes any and every form of downtime which might prevent a caller's call from being answered.

Objective	To ensure that the period in which no customer could have been serviced is not more than 0.3% 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 customer's 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 Centre. 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

Service Level

S. No.	System availability value for month	Penalty
1	$\geq 99.7\%$	Nil
2	$> 99\%$ but $< 99.7\%$	1% of monthly billed amount
3	$\geq 98\%$ but $< 99\%$	2% of monthly billed amount
4	$\geq 96\%$ but $< 98\%$	4% of monthly bill amount
5	$\geq 90\%$ but $< 95\%$	7% of monthly billed amount
6	$< 90\%$	10% of monthly billed amount

b. Call Queue Waiting Time

Objective	To ensure that more than 90% of calls requesting to speak with an agent are attended to 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 keyed the relevant number in the IVR option menu, for speaking to an agent.
Measurement Interval	Daily
Reporting Period	Monthly

Service Level

S. No.	Percentage of calls attended	Penalty
1	> 90% calls attended within 30 seconds	Nil
2	<90% calls attended within 30 seconds	5% of monthly billed value

c. 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
Measurement Interval	Daily
Reporting Period	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%	3% of monthly bill value
4	>8%	5% of monthly bill value

***If vendor have received call volume > 110% of the forecasted volumes in a day and they have answered $\geq 110\%$ of the calls, such days will be considered a Blue day and will be excluded for penalty calculation for above Two parameters (5.10.b and 5.10.c). Number of Blue days will be limited to maximum 10 days in a month.*

d. Call abandonment rate (on Inbound/Outbound IVR)

Objective	To ensure that not more than 2% of calls on IVR get abandoned without execution of a single function. This SLA will also help to ensure that menus/content on IVR are appropriately designed so that it does not take too long for the customers to be self-serviced through IVR
Definition	This is measured as: Number of calls which were abandoned on IVR without execution of a single function/ Number of calls which reached IVR
Data Capture	The number of calls that reached IVR and the number of calls which were abandoned on IVR without execution of a single function, both, would need to be captured.
Measurement Interval	Daily
Reporting Period	Monthly

Service Level

S.No.	Calls abandonment rate (on IVR)	Penalty
1	<2%	Nil

2	Between 2%-5%	3% of monthly bill value
3	>5%	5% of monthly bill value

e. 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 etc.
Definition	This is measured by scoring a random sample of calls on pre-defined parameters, as mentioned in Annexure E
Data Capture	The Contact Centre needs to have a call logging facility to record all the different calls that have been handled by the agents. A random sample of these calls will then be graded by the Bank's call quality audit team against pre-decided parameters as mentioned in Annexure E. Bank will ensure that there are at least 2 dedicated employees from PNB to monitor and score these calls. These employees will audit at least 50 calls per day and should cover all agents at least once in 2 weeks.
Measurement Interval	Daily
Reporting Period	Monthly

Service Level

S. No.	Score on Call quality	Penalty
1	> 85%	Nil
2	Between 80% to 85%	5% of monthly billed value
3	Between 75% to 80%	7.5% of monthly billed value
4	< 75%	10% of monthly billed value

f. First Time Resolution

Objective	To ensure that issues are resolved first time in the Contact Centre
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 FTR
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. Once the issue has been resolved, it will be updated accordingly on Vendor's CRM.
Measurement Interval	Daily
Reporting Period	

	Monthly
Service Level	
% of calls resolved first time	Penalty
>=95%	Nil
<95% to 90%	2% of monthly billed value
<90% to 85%	5% of monthly billed value
< 85%	10% of monthly billed value

g. Percentage of calls that fail to connect to Contact Centre due to limited infrastructure provided by vendor

Objective	To measure the % of callers that fail to connect to Contact Centre.
Definition	This is measured as % of calls getting rejected at MSC or BSNL switch directly connected to the Contact Centre due to limited infrastructure provided by the Vendors or fault in some element of the Contact Centre, averaged over the month.
Data Capture	The Vendors will carry out daily reconciliation after obtaining report from all connecting MSCs/ BSNL switches and the Contact Centre system. Reconciled figures for all days in a month will be added up to arrive at monthly call failure figure.
Measurement Interval	Daily
Reporting Period	Monthly
Service Level	
% of calls that failed to connect to Contact Centre	Penalty
< 1%	Nil
Between 1% to 3%	1% of monthly billed value
Between 3% to 5%	3% of monthly billed value
>5%	5% of monthly billed value

h. Short Logins for outbound calls

Objective	To ensure the ordered number of agents are provided by Vendors for outbound calling on each day
Definition	This is measured by tracking the total number of agents which are present at the Contact Centre on each day
Measurement Interval	Daily
Reporting Period	Daily
Service Level	
% of total agents present on any day	Penalty

> 99%	Nil
Between 90% to 99%	2% of daily billed value
Between 80% to 90%	5% of daily billed value
Between 70% to 80%	20% of daily billed value
Between 50% to 70%	50% of daily billed value
<50%	100% of daily billed value

Penalty shall be levied for Short Logins as mentioned above, except on Sundays and National Holidays.

Bank will also levy penalty in case the manpower profiles are not maintained as per bank's requirement specified in Sec 4.1. The penalty structure shall be of 2 types:

1) The personnel do not meet the minimum qualifications as laid out by bank for their designation/profile

For assessing this requirement, the bank may conduct periodic sample checks of the agents at any time of the month. If any personnel is found to be not qualified, during the sample check, as per bank's guidelines, 1% of the monthly amount payable for that month will be deducted. If more than 20% of the personnel are found to be not meeting the criteria during the sample check, 5% of the monthly amount payable for that month will be deducted.

2) The ratio of the team structure must be maintained as laid out by the bank

- If the difference between the number of Sr. CSAs and CSAs is more than 10 at any point of time during the month, 1% of the monthly amount payable for that month will be deducted. If the number is more than 30, 3% of the monthly amount payable for that month will be deducted and if the number is more than 50, 5% of the monthly amount payable for that month will be deducted.
- If the overall number of TLs, AMs, Trainers & Quality Analysts short by more than 1 from the number stipulated as per bank's required ratios, 1% of the monthly amount payable for that month will be deducted. If this number is short by more than 5, 3% of the amount payable for that month shall be deducted.

These penalties may be relaxed during the initial set-up period of the Contact Centre i.e. the application of these penalties shall begin from 3 months for primary and 4 months for secondary site.

The overall penalty of all SLAs shall be levied up to a maximum of 20% of monthly bill amount. However, if the maximum penalty limit is reached continuously for 2 billing cycles then the cap may be removed by the bank and actual penalty may be charged.

The vendor must keep records of all the HR documents of employees hired by them during the period of Contract till the termination of contract. Also vendor should conduct proper background check of its employees at the time of hiring and continuous check.

5.11 Key Performance Indicator (KPI) Parameters

Similar to SLAs defined in the above sections, there are other critical performance parameters that shall be tracked on a regular basis to evaluate the Call Centre's performance. The Bank reserves the right to include any of these KPIs as part of the SLAs from a future date in consultation with the Vendors.

Unlike SLAs, these KPI's shall not be linked to commercial penalties, but the Vendors are expected to maintain and ensure that its performance on these parameters is acceptable. In the quarterly review meetings, the Bank and Vendors shall jointly take decisions regarding acceptable performance required on different KPI's.

a. IVRS Efficiency (% of calls disposed of successfully at IVR)

Objective	To measure % of calls that are successfully disposed off by the IVR System. This is to track if appropriate capacity of IVR ports and quality of content is in place to achieve minimum successful disposal rate at IVR.
Definition	This is measured as: Number of calls satisfactorily disposed off at IVR / Total number of calls reaching IVR. The calls considered disposed off at the IVR are the calls that are ended at a defined level in the IVR menu and which don't request for talking to the operator.
Data Capture	The number of calls satisfactorily disposed off at IVR and the total number of calls reaching IVR, both, would need to be captured
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	>33%

b. 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
Desired level	> 90% calls to be disposed off within 45 seconds

c. 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: Number of calls made by an agent per day Talk time taken to complete calls
Measurement Interval	Daily

Reporting Period	Monthly
Desired Level	>150 calls per agent

Vendors will provide a relevant tool to calculate all above performance parameters results of which may be vetted by the Bank independently. In case, any inaccuracy is found in the results of the tool for any parameter, the Bank may consider to levy maximum penalty for that parameter.

6Other conditions:

6.1 Governance and Management

The Vendors will comply with all applicable policies of the Bank, including but not limited to the Bank's Privacy Policy, Information Security Policy, Code of Conduct/Ethics, RBI guidelines on outsourcing and the Do-Not-Call policies and the policies and regulations issued by any Regulatory Authorities including TRAI, IBA, RBI etc.

6.2 Reports

The Vendors shall generate standard reports including reports to verify KPI & SLA parameters. In addition, they should also be capable of generating customized reports/ MIS as per the Bank's requirement. Reports should also be available in web-enabled format & should be configurable to be e-mailed to a defined mailing list. The report format shall be flexible and shall be available either in xls, txt or any other user-friendly structure including graphics depending on the request of the Bank from time to time.

6.3 No outsourcing by Vendors

The selected Vendors will undertake to provide the Contact Centre services required in this RFP to the Bank and will not outsource or subcontract any or all of the services being offered to Bank to any company or to a company fully / partly owned by the Vendor, without the written consent of the Bank.

6.4 Audit

Bank reserves the right to conduct an audit/ ongoing audit/ Vulnerability assessment and Penetration Testing (VAPT) audit of the services provided by Vendor.

Vendors 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 Vendors within a reasonable time failing which Vendors will be liable to pay any charges/ penalty levied by RBI.

Vendors 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 RBI officials or employees or other persons duly authorized by RBI.

Vendors would comply the observations in process audit/VAPT audit, if any, within the stipulated time as informed by the Bank.

Vendor to conduct & submit the audit reports (hardware/software/ process etc) as and when desired by Reserve Bank of India/Persons authorized by it or by Bank.

6.5 Publicity

Vendors, either by itself or through its group companies or Associates, shall not use the name and/or trademark/logo of Bank, in any sales or marketing publication or advertisement or in any other manner.

6.6 Amendments

Any provision of contract may be amended or waived, if and only if such amendment or waiver is in writing and signed, in the case of an amendment by each Party, or in the case of a waiver, by the Party against whom the waiver is to be effective.

6.7 Assignment

Selected Vendors shall not assign, in whole or in part, the benefits or obligations of contract to any other person without the prior written consent of the Bank, such consent not to be unreasonably withheld. Bank may assign any of its rights and obligations to any of its Affiliates without prior consent of Vendor.

6.8 Severity

If any provision of this RFP / contract or any other agreement or document delivered in connection with this RFP / contract, if any, is partially or completely invalid or unenforceable in any jurisdiction, then that provision shall be ineffective in that jurisdiction to the extent of its invalidity or unenforceability, but the invalidity or unenforceability of that provision shall not affect the validity or enforceability of any other provision of this RFP / contract, all of which shall be construed and enforced as if that invalid or unenforceable provision were omitted, nor shall the invalidity or unenforceability of that provision in one jurisdiction affect its validity or enforceability in any other jurisdiction.

6.9 Captions and headings

The captions and headings in this RFP are for convenience only and are not intended to be full or accurate descriptions of the contents thereof. They shall not be deemed to be part of this RFP and in no way define, limit, extend or describe the scope or intent of any provisions hereof.

6.10 Applicable law and jurisdictions of court

The Contract with the selected Vendors shall be governed in accordance with the Laws of India for the time being in force and will be subject to the exclusive jurisdiction of Courts at New Delhi (with the exclusion of all other Courts).

7. INSTRUCTION TO BIDDERS

7.1 POWER OF ATTORNEY/ AUTHORIZATION LETTER OR RESOLUTION COPY

In case of company, Board Resolution in favour of Authorized Person and Power of Attorney/Authorization letter (from authorized person executed on stamp paper of appropriate value), in case the authorized person delegates authority to another person of the company to sign the Bid documents, is to be submitted with bid documents.

7.2 COST OF BIDDING

The Bidder shall bear all the costs associated with the preparation and submission of their bid and Punjab National Bank, hereinafter referred to as "Purchaser" or "Bank", will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

7.3 BIDDING DOCUMENT

The Bidder is expected to examine all instructions, forms, terms and conditions in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidders' risk and may result in the rejection of its bid without any further reference to the bidder. Bidder should submit the bid strictly as per RFP failing which bid will be treated as non-responsive and will be liable for rejection.

7.4 LANGUAGE OF BIDS

The bids prepared by the bidder and all correspondence and document relating to the bids exchanged by the bidder and PNB, shall be written in English.

7.5 AUTHENTICATION OF ERASURES/ OVERWRITING ETC.

Any inter-lineation, erasures or overwriting shall not be valid and it will lead to rejection of bid without quoting any reason.

7.6 AMENDMENT OF BIDDING DOCUMENTS

At any time prior to the last Date and Time for submission of bids, the Bank may, for any reason, modify the Bidding Documents through amendments at the sole discretion of the Bank. All amendments shall be uploaded on the Bank's websites ([and https://etender.pnbnet.in](https://etender.pnbnet.in)) and will be binding on all those who are interested in bidding in order to provide prospective Bidders a reasonable time to take the amendment if any, into account in preparing their bid, the Bank may, at its discretion, extend the deadline for submission of bids. Bidders are required to go through the any subsequent amendment/Corrigendum/clarifications meticulously and submit their queries, if any, at least 2 working days before the bid submission date to avoid any last minute issues.

7.7 VALIDITY OF BID DOCUMENT

Bid shall remain valid for 6 months from last date of submission of bid prescribed by PNB. A bid valid for shorter period shall be rejected by the purchaser as non-responsive.

7.8 LATE BID

Any bid received by the Bank after the deadline for submission of bid will be rejected.

7.9 BID CURRENCY

Prices shall be expressed in the Indian Rupees only.

7.10 BID EARNEST MONEY

Bidder has to submit the Bid Earnest Money (EMD) of **Rs. 2.00 Crores** which may be submitted in the form of online deposit or Bank Guarantee (BG) favoring PUNJAB NATIONAL BANK, Customer Care Centre New Delhi and filling all the details as per specified Performa at **Annexure-XIV**. The Bank Guarantee should be issued by any Public Sector Bank or scheduled Commercial Bank other than Punjab National Bank. The BG should have a validity of 6 months from the last date of submission of bid. Bidder shall be responsible to get the same extended for a further period of 6 months, if required by the Bank. The BG should be submitted at the time of bid submission. MSME bidder is exempted from payment of EMD if bidder can furnish requisite proof subject to the satisfaction of Bank.

In case of unsuccessful bidder, EMD will be returned either on completion of tender process or within one month of disqualification of the bidder, as per Bank's discretion. No interest will be payable on EMD amount. The EMD will be returned to the successful bidder upon submission of Performance Bank Guarantee and no interest will be payable on EMD amount.

Details for online payment:

IFSC Code: PUNB0976200

Bank & Branch: Punjab National Bank, Dwarka Sector 10, New Delhi -110075

Account No. 9762002500000074 (16 digits) RFP PNB CONTACT CENTRE OPERATIONS

(Proof of the transaction (printout) to be submitted along with the bid documents).

8 BIDDING PROCESS (TWO STAGES)

For the purpose of the present job, a two stage bidding process will be followed. The response to the present tender will be submitted in two parts:

- Technical bid (Stage A)
- Commercial bid (Stage B)

The two stage evaluation shall be done sequentially on a knock-out basis. This implies that those Vendors qualifying in Stage A will only be considered for Stage B.

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 Vendors.

The bidders will have to submit the technical bid in Banks e-procurement system as well as in hard copy and commercial bids in only online form through Bank's e-procurement system. All documents/letters, addressed to the Bank, should be submitted in Original. (No Photocopies will be acceptable).

a) TECHNICAL BID

The Technical bid must be submitted in hard bound file in a sealed envelope superscribing "**Technical Bid response against RFP for Outsourcing, Management & Operations of Contact Centre Services**" & also online. **Unsealed envelopes will not be accepted.** TECHNICAL BID will contain all the supporting documents regarding eligibility criteria, scope of work, Technical aspects, Compliance statement and Terms & Conditions etc. mentioned in the RFP, and **NOT contain any pricing or commercial information at all.** Technical bid documents with any commercial information will be rejected.

In the first stage, only TECHNICAL BIDs will be opened and evaluated. Bids of only those bidders would be evaluated further on Technical parameters who comply with all the eligibility criteria's. Only those bidders confirming compliance to all the terms & conditions of RFP document and Technical functionalities shall be short-listed for commercial stage. **(Annexure-XII)**

b) COMMERCIAL BID

In the second stage, the COMMERCIAL BID of only those bidders will be opened, who will comply with all the eligibility criteria's and will confirm compliance to all the terms & conditions of RFP document and Technical functionalities in the Technical Evaluation Stage. **(Annexure-C)**

9 Pre-Bid Meeting & Pre-Bid Queries.

Bidders are required to submit pre-bid queries, within the stipulated timelines as given in the General Tender Details, through mail (In excel format only). Bidders are also required to bring hard copy of the same queries on their letter head, duly signed and stamped by their authorized signatory. **Queries not submitted in hard copy will not be responded.**

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks

The queries submitted before pre-bid meeting and submitted in hard copy as mentioned above, will only be discussed in the pre-Bid meeting and their subsequent responses will be uploaded onto Bank's websites.

Only two persons per bidder will be allowed to attend the Pre-Bid meeting provided they have authorization letter from competent authority to attend the pre-bid meeting from their company. Bidders attending the pre-bid are also required to submit a copy of their I-card issued by their company.

No person shall be allowed to attend the Pre-Bid meeting without Proper Authorization letter from their Company and without their Official ID Cards issued by their company. (Any other ID proof such as PAN, DL or Aadhar card will not be accepted)

Bidders are required to go through the RFP and any subsequent Corrigendum's/clarifications meticulously and submit their queries timely to avoid any last minute issues.

10 SUBMISSION OF BID

Bidders are required to strictly submit their bids in electronic form using the e-procurement system at <https://etender.pnbnet.in> by using their digital certificates of **Class II** and above (both encryption and signing). All the interested bidders should register themselves in the e procurement system <https://etender.pnbnet.in> for submitting the bids online, if they have not done earlier. The RFP document and further corrigendum, if any can also be downloaded from Bank's websites www.pnbindia.in & <https://etender.pnbnet.in>. Bids received after closing of the bid in the e-procurement system are summarily rejected without any reason.

The commercial bid should be submitted online only.

All the Annexures and bid documents are to be uploaded in pdf format during the online bid submission and the same along with technical supporting documents should be submitted manually before the final date & time of bid submission at the following address.

The Deputy General Manager
Punjab National Bank,
Customer Care Centre, Head Office,
Plot no 4, Dwarka, Sector-10
New Delhi-110075

The hard copy of the technical bid to be submitted should contain all the required annexures in original. Bidder to ensure submission of bid strictly as per the requirement of the RFP. **Kindly do not submit any extra documents/certificate which are not required.** At the time of physical submission of bid, bidder has to show acknowledgement e-mail received after completion of the bid submission in proof of having submitted the bid online.

11 DEADLINE FOR SUBMISSION OF BID

Bids must be submitted not later than the specified date and time mentioned in the Bid Document. If the specified date of submission of bids being declared a holiday for the Purchaser, the bids will be received up to the specified time in the next working day. The Purchaser may, at its discretion, extend this deadline for submission of bids by amending the bid documents, in which case all rights and obligations of the Purchaser and bidders,

previously subject to the deadline, will thereafter be subject to the deadline extended. All the correspondence should be addressed to Bank at the following address.

The Deputy General Manager
Punjab National Bank,
Customer Care Centre, Head Office,
Plot no 4, Dwarka, Sector-10
New Delhi-110075
Tel: 011 28044406

Please note that **HASH SUBMISSION and BID RE-ENCRYPTION** is a mandatory activity, failing which bidder will not be able to submit the bid. For details you may visit our e-Procurement Site <https://etender.pnbnet.in>. **Kindly also note that hard Copy of**

Technical Bid will be received only after successful Hash Submission and Online bid Re-encryption.

12 MODIFICATION AND/OR WITHDRAWAL OF BIDS

Bids once submitted will be treated as final and no further correspondence will be entertained on this. No bid will be modified after the deadline for submission of bids. No bidder shall be allowed to withdraw the bid, if bidder happens to be successful bidder. In case of any deviation in the bid submitted in Online portal and the hard copy bid, the one submitted online will be considered and will be evaluated.

13 CONTACTING THE PURCHASER

Any effort by a bidder to influence the Purchaser in evaluation of the purchaser's bid, bid comparison or contract award decision may result in the rejection of the Bidders' bid. Purchaser's decision will be final and without prejudice and will be binding on all parties. Bidders are also advised not to indulge in any unnecessary meetings or communications with Bank Officials. Any information necessary for the bidders will be communicated to them through e-mails.

14 TERMS AND CONDITIONS OF THE BIDDING FIRMS

The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank.

15 LOCAL CONDITIONS

The bidder must acquaint himself with the local conditions and factors, which may have any effect on the performance of the contract and / or the cost.

16 PURCHASERS RIGHT TO ACCEPT OR REJECT ANY BID OR ALL BIDS

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

17 OPENING OF BIDS

The Date, time and location of bid opening is as per the tender schedule. Any change in Date, time or location of bid opening will be communicated to the participating bidders through e-mail. The technical bids will be opened in the presence of representatives of the bidders who choose to attend. In the event of the specified date of bid opening being declared a holiday for purchaser, the bids shall be opened at the specified time and place on next working day.

18 CLARIFICATIONS OF BID

To assist in the examination, evaluation and comparison of bids the purchaser may, at its discretion, ask the bidder for clarification and response shall be submitted in writing, duly signed & stamped by the authorized signatory and no change in the price or substance of

the bid shall be sought, offered or permitted. The clarification and response received from bidder will be subsequently part of bid submitted by that bidder.

19 PRELIMINARY EXAMINATION

The Purchaser will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required information have been provided as underlined in the bid document, whether the documents have been properly signed, and whether bids are generally in order.

- Arithmetical errors will be rectified as follows:
- If there is any discrepancy in total amount and multiplication of unit rate and Multiplication factor, unit rates will prevail and the total amount shall be recalculated on the basis of Unit rate and multiplication factor.
- If there is any discrepancy between words and figures, the amount in the words will prevail.

The bid determined as not substantially responsive will be liable for rejection by the purchaser and may not be made responsive by the bidder by correction of the non-conformity. The decision of the Bank in this regard will be final.

The purchaser may waive any minor informality or non-conformity or irregularity in a bid, which does not constitute a material deviation, provided such waiver does not prejudice to affect the relative ranking of any bidder.

20 REVELATION OF PRICES

The prices in any form or by any reasons should not be disclosed in the technical or other parts of the bid except in the indicative commercial bid. Failure to do so will make the bid liable to be rejected.

21 EVALUATION AND AWARD CRITERIA

After opening of the technical bids, all the documents and annexure (except commercial documents/offer) will be evaluated first by the Bank.

First Stage: (Technical Evaluation)

1. Bid document must be submitted in a single hard bound file. (No loose pages must be submitted). **All pages of the Bid Document must be serially numbered and must be properly signed by the authorized signatory and stamped by Bidder's Official seal.** All Annexures must be on the letter head of the Bidder, except those which are to be provided by CA/third party. All documents, addressed to the Bank, should be submitted in Original. (No Photocopies will be acceptable).
2. All third party documents must be signed by their authorized signatory and his/her designation, Official E-mail ID and Mobile no. should also be evident. Bidder is also required to substantiate whether the person signing the document is authorized to do so on behalf of his company. Inability of the bidder to prove the genuineness/authenticity of any third party document may make the bid liable for rejection.
3. Technical bid opening will be done in presence of authorized representatives of all the bidders (if they choose to be present) who have submitted technical bid

successfully (both online & in Hard Bound File) within the stipulated time lines set by the Bank.

4. First of all, the RFP Cost and EMD of all bidders will be verified. If any RFP Cost/EMD is not found in order, that bidder will be declared ineligible for further participating in the tender process.
5. After that technical bids will be evaluated based on the eligibility criteria defined in the RFP document. Bids complying with all the eligibility criteria and confirming compliance to all the terms & conditions of RFP document would be further evaluated on technical parameters.
6. Bidders satisfying the technical requirements as determined by the Bank and accepting the terms and conditions of this document shall be short-listed for further process.
7. PNB will determine to their satisfaction whether the bidder selected as having submitted the best evaluated responsive bid is qualified to satisfactorily perform the contract. The decision of PNB will be final in this regard.
8. The Bank reserves the right to accept or reject any product/ item/ technology/ module/ functionality proposed by the bidder without assigning any reason thereof. The Bank also reserves the right to reject any Bid, in case any of the Technical Specification is not in compliance to Bank's requirement. Decision of the Bank in this regard shall be final and binding on the bidders.
9. Technical evaluation will be done in 3 parts:
 - Document Evaluation: This includes a detailed evaluation of the Vendor's response received as per Annexure BI, BII & BIII and Annexure FII
 - Site visits by Bank's team of existing locations of the Vendors
 - Presentations by Vendors on their capabilities and proposed solution for the Bank: Vendors will also be required to provide a copy of the presentation to the Bank.

The Bank will allot a score to each of the above 3 components individually as per attached evaluation formats. The sum of these scores will be score achieved by the Vendor in Stage B. Since this will be a weighted sum, this score will hereby be referred to as the Aggregate Technical Score (ATS). Only vendors with an ATS equal to or more than 70% of the maximum possible score will be progressed to the techno-commercial stage.

Second Stage: (Techno-Commercial Evaluation)

In the second stage, the COMMERCIAL BID of only those bidders will be opened who will comply with all the eligibility criteria and confirm compliance to all the terms & conditions and technical specifications of the RFP document.

1. The commercial bids shall be opened in the presence of shortlisted bidders, if they choose to be present. The intimation of time and place of opening of commercial bids will be informed separately to the shortlisted bidders only. If the shortlisted bidders or their duly authorized representatives are not present, the commercial bids will be opened in their absence. No information regarding the Commercial opening will be provided later to the bidders who did not attend the commercial opening, neither telephonically nor through mail.

2. After opening of commercial bids as above, commercial evaluation & verification of the bids will be done by the Bank. Any arithmetic errors will be rectified as per clause 19-Preliminary Examination.
3. The bidders will be required to quote for all the items required by the Bank.
4. The "Commercial Score" used above will be calculated using the formula, given below:

"Commercial Score"=

$$\frac{\text{Lowest price per connect minute}}{\text{Vendor's price per connect minute}} \times 0.9 + \frac{\text{Lowest price per FTE}}{\text{Vendor's price per FTE}} \times 0.1$$

The "Final Score" for a Vendor will be calculated using the formula, given below:

"Final Score"=

$$\frac{\text{Vendor's ATS}}{\text{Highest ATS}} \times 0.5 + \frac{\text{Vendor's commercial score}}{\text{Highest commercial score}} \times 0.5$$

The "Final Score" resulting from "Techno-Commercial Evaluation" shall be the basis for identification of Vendors. The Vendor obtaining the highest final score will be ranked as "L1". Similarly, Vendors with second & third highest final scores will be ranked as "L2" and "L3" and so on.

The Vendor securing 'L1' Rank will be recommended for award of contract. The Bank will also choose a second vendor who secured "L2" rank. This L2 Vendor shall also be awarded the contract at the rates and terms & conditions finalized between the Bank and the "L1" Vendor. The total call volume shall be split between L1 and L2 as mentioned in para 3 above. In case L2 refuses to agree to terms of L1, the bank may proceed to go on to the next vendor i.e. L3, L4 etc. In case none of the other vendors who have qualified for the techno-commercial agree to the terms of L1, the vendor securing L1 will be awarded the entire contract.

5. Price Variation Factor

- i) "If a bidder quoting higher prices, higher by more than 40% as compared to the average quoted prices (of all technically qualified bidders) for all items in aggregate, the same bidder shall not be called for reverse auction process". If due to such price variation factor, a bidder is not found eligible to be called for reverse auction and only one bidder is left commercially eligible, in such a situation, Bank reserves the right to negotiate with the L1 bidder.
- ii) Price variation (both high or low) may also be considered for any particular item i.e. bidder quoting abnormally high or abnormally low prices against any item/s may also be liable for rejection.

The L-1 price and L-1 vendor will be decided on the basis of least total cost of solutions i.e Total of Table A ,derived after conducting reverse auction.

22 REVERSE AUCTION

Bank will hold Reverse Auction in the event of two or more bidders are commercially eligible. Final Item wise price shall be arrived after Reverse Auction. The procedure for the same is available on our e-procurement website. Reverse Auction/s will be conducted on mandatory items only **(Table-A of Indicative Commercial bid format (Annexure XIII))**. Base Price, Bid decrement value will be as per Bank's Discretion and will be communicated to all commercially eligible bidders only for seeking acceptance.

It will be mandatory for all the bidders to quote rates of all optional components that are required as per RFP. The rates of optional items will be negotiated with the successful bidder only.

- a. If the commercially eligible bidders do not accept the base price and bid decrement value fixed by the Bank within the stipulated time given by the Bank, in such a situation Bank reserves the right to disqualify that/those bidder(s) from further RFP process.
- b. After giving the acceptance by bidder(s) for the base price and decrement value, if the bidder(s) do not login in Bank's E-Auction portal during the Reverse Auction or refuse to participate in Reverse Auction at any time thereafter, then the bidder(s) will automatically get disqualified for further RFP process.
- c. During the course of Reverse Auction if eligible bidders accept the base price and do not place any bid below the accepted base price after logging into the Reverse Auction portal, then out of these bidders, the one who has quoted least total price in Table-A of Indicative Commercial bid format (Annexure XIII) shall be treated as L1 bidder and Bank reserves the right to further negotiate with L1 bidder and finalize the final prices.

In case of any situation where Bank is left with only one eligible bidder, then Bank reserves the right to negotiate with that bidder and final Item wise price shall be arrived.

23 CONTACTING BANK OR PUTTING OUTSIDE INFLUENCE

Bidders are forbidden to contact Bank or its Consultants on any matter relating to this bid from the time of submission of commercial bid to the time the contract is awarded. Any effort on the part of the bidder to influence bid evaluation process, or contract award decision may result in the rejection of the bid.

24 CANCELLATION OF BID/ BIDDING PROCESS

PNB reserves the right to accept or reject any bid and annul the bidding process and reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the ground for its action.

25 DELAY IN THE SUPPLIER'S PERFORMANCE

Delivery of the goods and performance of the Services shall be made by the supplier in accordance with the time schedule specified by Bank.

26 GOVERNING LAW AND DISPUTES

All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these Tender Documents or breach thereof shall be settled amicably. If, however, the parties are not able to solve them amicably, the same shall be settled by arbitration in accordance with the Arbitration and Conciliation Act 1996, rules framed therein as amended from time to time and the award made in pursuance thereof shall be binding on the parties. The Arbitrator/Arbitrators shall give a reasoned award. Any appeal will be subject to the exclusive jurisdiction of courts at Delhi.

The bidder shall continue work under the Contract during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or the umpire, as the case may be, is obtained. The venue of the arbitration shall be Delhi.

27 USE OF CONTRACT DOCUMENTS AND INFORMATION

The bidder shall not, without the Bank's prior written consent, make use of any document or information provided by the Bank or otherwise except for purposes of performing contract. Successful bidder will have to sign Bank's approved Non-Disclosure Agreement (NDA).

28 CONFIDENTIALITY

The bidder shall not, without the written consent of the Bank, disclose the contract or any provision thereof, any specification, or information furnished by or on behalf of the Bank in connection therewith, to any person(s).

The bidder shall not, without the prior written consent of the Bank, make use of any document or information except for purposes of performing this agreement.

29 PATENTS RIGHTS

The supplier shall indemnify the purchaser against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, or any part thereof in India.

- The supplier shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.
- The supplier 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, the supplier shall be fully responsible therefore, including all expenses and court and legal fees.
- The Bank will give notice to the Supplier of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.
- The Supplier shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including all inventions, designs and marks embodied therein in perpetuity.

30 ASSIGNMENT

The supplier shall not assign, in whole or in part, its obligations to perform under the contract, except with the Purchaser's prior written consent.

31 FORCE MAJEURE

Notwithstanding the above provisions, the successful bidder shall not be liable for penalty or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of force majeure. For purposes of this clause, "force majeure" means an event beyond the control of the bidder and not involving the bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, war or revolution and epidemics. If a force majeure situation arises, the bidder shall promptly notify the Bank in writing of such condition and the cause thereof. Unless otherwise directed by the Bank in writing, the bidder shall continue to perform its obligation under the contract as far as is reasonably practical, and shall seek all reasonable alternative means of performance not prevented by the force majeure event.

32 NON DISCLOSURE

By virtue of Contract, as and when it is entered into between the Bank and the successful bidder, and its implementation thereof, the successful bidder may have access to the confidential information and data of the Bank and its customers. The successful bidder will enter into a Non-Disclosure Agreement to maintain the secrecy of Bank's data as per following:-

- 1) All Bank's product and process details, documents, data, applications, software, systems, papers, statements and business/customer information (hereinafter referred to as 'Confidential Information') which may be communicated to or come to the knowledge of Vendors and/or its employees during the course of discharging their obligations shall be treated as absolutely confidential and Vendors and its employees shall keep the same secret and confidential and not disclose the same, in whole or in part to any third party without the prior written permission of Bank nor shall use or allow to be used any information other than as may be necessary for the due performance by Vendors of its obligations. Vendors shall indemnify and keep Bank indemnified safe and harmless at all times against all or any consequences arising out of any breach of this undertaking regarding Confidential Information by Vendors and/or its employees and shall immediately reimburse and pay to Bank on demand all damages, loss, cost, expenses or any charges that Bank may sustain suffer, incur or pay in connection therewith.
- 2) It is clarified that "Confidential Information" means any and all information that is or has been received by the Vendors(Receiving Party) from the Bank (Disclosing Party) and that (a) relates to the Disclosing Party and (b) is designated by the Disclosing Party as being confidential or is disclosed in circumstances where the Receiving Party would reasonably understand that the disclosed information would be confidential (c) is prepared or performed by or on behalf of the Disclosing Party by its employees, officers, directors, agent, representatives or consultants. In maintaining confidentiality, the Receiving Party on receiving the confidential information and material agrees and warrants that it shall take at least the same degree of care in safeguarding such confidential information and materials as it takes for its own confidential information of like importance and such degree of care shall be at least, what reasonably calculated to prevent such inadvertent disclosure. Also, keep the confidential information and confidential materials and any copies thereof secure and in such a way so as to prevent unauthorized access by any third Party. The Receiving Party, who receives the confidential information and the materials, agrees that on receipt of a written

demand from the Disclosing Party, they will immediately return all written confidential information and materials and all copies thereof provided to and which is in Receiving Party's possession or under its custody and control. The Receiving Party to the extent practicable, immediately destroy all analyses, compilation, notes studies memoranda or other documents prepared by it and the same contain, reflect or derive from confidential information relating to the Disclosing Party. The Receiving party immediately expunge any confidential information, word processor or other device in its possession or under its custody & control and thereafter furnish a Certificate signed by the Authorized person confirming that best of his/her knowledge, information and belief, having made all proper enquiries and the requirement of confidentiality aspect has been complied with.

3) The restrictions mentioned hereinabove shall not apply to:

- a. Any information that publicly available at the time of its disclosure or become publicly available following disclosure (other than as a result of disclosure by the disclosing Party contrary to the terms of this document) or any information which is independently developed by the Receiving Party or acquired from a third party to the extent it is acquired with the valid right to disclose the same.
- b. Any disclosure required by law or by any court of competent jurisdiction, the rules and regulations of any recognized stock exchange or any enquiry or investigation by any government, statutory or regulatory body which is lawfully entitled to require any such disclosure provided that, so far as it is lawful and practical to do so prior to such disclosures, the Receiving Party shall promptly notify the Disclosing Party of such requirement with a view to providing the Disclosing Party an opportunity to obtain a protective order or to contest the disclosure or otherwise agree to the timing and content of such disclosure.
- c. The confidential information and material and all copies thereof, in whatsoever form shall at all the times remain the property of the Disclosing Party and disclosure hereunder shall not confer on the Receiving Party any rights whatsoever beyond those contained in this document. The confidentiality obligations shall survive the expiry or termination of the proposed Agreement between the Bank and Vendor.

33 INDEMNITY

The bidder assumes responsibility for and shall indemnify and keep the Bank harmless from all liabilities, claims, costs, expenses, taxes except GST and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid by reasons of any breach of the bidder's obligation under these general conditions or for which the bidder has assumed responsibilities under the purchase contract including those imposed under any contract, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed by the bidder or bidders in connection with the performance of any system covered by the purchase contract. The bidder shall execute, deliver such other further instruments to comply with all the requirements of such laws and regulations as may be necessary there under to conform and effectuate the purchase contract and to protect the Bank during the tenure of contract. Where any patent, trade mark, registered design, copyrights and/ or intellectual property rights vest in a third party, the bidder shall be liable for settling with such third party and paying any license fee, royalty and/ or compensation thereon. In the event of any third party raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the machine supplied by the bidder covered under the purchase contract or the use thereof, the bidder agrees and undertakes to defend and / or to assist the Bank in defending at the bidder's cost against such third party's claim and / or actions and against any law suits of any kind initiated against the Bank.

TERMS AND CONDITIONS**1. SIGNING OF CONTRACT**

The successful bidder(s) shall mandatorily enter into a Service Level Agreement (SLA), Non-Disclosure Agreement (NDA) and integrity Pact (IP) with Bank, within 30 working days of the award of the tender or within such extended period as may be permitted by the Bank. The letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the due performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions shall be contained in a Memorandum of Understanding to be signed at the time of execution of the Form of Contract. If the contract is not signed within the given period (30 working days), the EMD will be forfeited after a grace period of 15 working days.

The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank.

2. DURATION OF CONTRACT

The contractual period will be 5 years and may be extended for a maximum period of 2 years subject to an extension of 1 year at a time. However, there is no binding on the Bank to necessarily extend the contract with the selected Vendors.

In case, during reviews of the performance of Contact Centre by the Bank before expiry of Contract, the Bank decides to terminate the relationship on any count, the Bank may do so by giving a notice for a period of 3 months to the Vendors. In this case, the Vendors would need to ensure smooth transition to a new Vendors and will be bound by the contract to stay at the same rates until the bank deems complete transition even if it takes more than three months. In case the Vendors decide to terminate the relationship with the Bank, they will give a minimum notice for a period of 9 months to the Bank.

Also, in both cases, the Vendors shall be contractually bound to stay on at same rates until smooth transition to a new Vendor is achieved – all processes and calls have been successfully migrated to the new vendors' sites. Any significant dip in service levels during transition/notice period i.e. drop in key SLA parameters such as wait time, call drop percentage, call quality score etc shall lead to invocation of Performance Bank Guarantee by the bank.

3. PERFORMANCE BANK GUARANTEE

The successful bidder has to submit the Performance Bank Guarantee (PBG), detailed as under:

- a) The successful bidder will have to submit Performance Bank Guarantee amounting to 10 % of Total Purchase Order value, within one month of acceptance of purchase order & valid for a period of **5 years plus 6 months** from the date of entering into contract.
- b) The Bank Guarantee should be issued by any Public Sector Bank or scheduled Commercial Bank other than Punjab National Bank.

- c) The Performance Bank Guarantee will be furnished for due performance of the complete solution.
- d) The format of PBG is as required by the Bank. If the performance guarantee is not submitted to the Bank within the period mentioned hereinabove, Bank reserves the right to cancel the Contract.
- e) In case vendor submits any false information or declaration letter during the tender process or period of rate contract, Bank shall invoke the EMD/ Performance Bank Guarantee submitted by the bidder to recover penalty/damages. In case vendor fails to perform the contract, Bank shall invoke the Performance Bank Guarantee to recover penalty/damages.
- f) No interest on PBG will be paid by Bank.

4. ACCEPTANCE OF ORDER (ORDER PLACEMENT)

Orders will be placed by the respective HO Division/Department. The vendor (successful bidder) shall have to accept and acknowledge orders within 15 working days from the date of order placement. Bank has a right to cancel the order and forfeit the entire EMD amount if the same is not accepted within a period of 15 working days from the date of order, otherwise it will be considered as accepted.

5. NOT ACCEPTANCE/ NON EXECUTION OF ORDER

In case the bidder shortlisted through this RFP process (hereinafter called "vendor") refuses to accept / execute the order, Bank will invoke Bank Guarantee. Bank also reserves the right to blacklist/debar the said vendor in such eventuality without giving any notice thereof in this regard for a period of further three years from the date of blacklisting/debarment.

6. DELIVERY& INSTALLATION

Bidder shall be responsible for delivery and installation of the complete solution (hardware & software both) ordered at both DC & DR site within 4 weeks from the date of Purchase order. Installation means mounting of Servers in Rack (If any) and "Power-On" all the hardware with all the accessories provided with the hardware. The point of delivery/ destination will be as per above clause 4.4.

The date on which the complete system is installed will be taken as the date of installation. In case of part installation of the system, the date of last items installed will be taken as the date of installation.

7. IMPLEMENTATION

Bidder shall be responsible for complete implementation, as per Scope of work & technical specification, of both the solutions at both DC & DR as well as test set up at DC as per clause 4.1.

8. ACCEPTANCE TEST

All the delivered hardware items may be subjected to an acceptance test. Vendor has to arrange one Engineer at the site at the date and time mentioned by the Bank to assist in the acceptance test.

9. INSURANCE

The Bank will not be liable for any damage/loss to assets, resources and manpower deployed by the Vendors for Contact Centre operations. Vendors shall procure all insurance policies to include requisite insurance coverage as applicable including but not

limited to Comprehensive general liability insurance and /or third party accident insurance to safeguard any eventuality while the employees of the Vendors are on duty.

10.WARRANTY

Complete solution (both hardware and software) supplied should be covered under comprehensive on-site BACK-TO-BACK warranty for **the period of contract** from the date of installation. This includes replacing the faulty component, updating the latest patches of software, re-configuration, redeployment of application (if required), providing latest version (software subscription) of the software/license etc. Definition update / patch update, upgrade would be done by vendor immediately for critical updates or on monthly basis for normal updates/upgrades.

The vendor shall be fully responsible for the warranty of all equipment, accessories, spare parts, including that of software items etc. against any defects arising from design, material, manufacturing, workmanship or any act or omission of the manufacturer and/or vendor any defect that may develop under normal use of supplied equipment during warranty period.

Warranty should be covered at no extra cost to Bank:-

11.UPGRADES AND UPDATES

The bidder shall be required to provide all future updates and upgrades for the proposed hardware/software provided free of cost during contract period. If however, the upgrades/updates is not available then the support for the implemented solution should be available at any point of time.

12.SERVICE LEVEL AGREEMENT

The selected vendor will also have to enter into a Service level agreement for Service Support and Maintenance of complete solution as per the terms and conditions of the RFP and covering the scope of work and technical requirements.

The non-delivery of any services or non-response or any breach of information will lead to penalty. The penalty is applicable in respect of non-delivery of services/ support as per the requirement of this RFP. The onsite engineers/representative deployed by the successful vendor will not claim any benefit from the Bank and any loss or damage to the Bank due to them will be the sole responsibility of the Vendor.

13. TAXES

The rates quoted in Performa for Indicative Commercial offer should be inclusive of all taxes except GST. However, GST shall be paid to the bidder on actual basis at the rate applicable. The rate of applicable GST should be informed and charged separately in the invoice generated for supply of the product.

14.CANCELLATION OF PURCHASE ORDER

After issuance of purchase order to successful bidder, Bank reserves the right to cancel the Purchase Order without giving any notice, for following reasons –

- a) Non submission of acceptance of order within 15working days of placement of PurchaseOrder.
- b) Non submission of Performance BankGuarantee within stipulated time as specified in the RFP.
- c) Non signing of contract within the time specified by Bank.

15. SIGNING OF PRE CONTRACT INTEGRITY PACT

The bidder should submit Original Executed Integrity Pact along with the technical bid. The Integrity Pact must be executed on stamp paper of applicable value and must be signed by all the witnesses also. The Performa of Integrity Pact is as per (Annexure-XV)

16. DELAYS IN THE SUPPLIER'S PERFORMANCE

Services shall be made by the supplier in accordance with the time schedule specified by purchaser. Any delay in performing the obligation by the supplier will result in imposition of liquidated damages and/or termination of rate contract for default.

17. INDEMNITY

The Vendors agree 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 suffered or incurred by the Bank as a direct result of any negligent or fraudulent act or omission by it and its employees, in breach of any of its obligations contained or referred to in proposed Agreement. Any loss due to system/process/people failure at vendors part shall be borne by vendor. In addition, the Vendors hereby also agree 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 Vendor'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 Vendors understand, acknowledge and agree that this provision is the essence of the contract and, consequently, Vendors desire to provide the Bank (being indemnified) with specific contractual assurance of each Indemnifier's rights to full indemnification against any proceedings. If indemnification claim involves litigations from third party then the indemnification by Vendors 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 Vendors 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 Vendors;
- e. Bank reasonably cooperating with Vendors for defense of a third party claim; and
- f. The Bank restricted from giving any press release that results in compromise of Vendor's defense of the indemnification.

18. TERMINATION/CANCELLATION OF CONTRACT

The Bank reserves the right to cancel the contract of a shortlisted Vendor and recover expenditure incurred by the Bank in the following circumstances. The Bank would provide 30 days notice to rectify any breach/ unsatisfactory progress:

- 1) The selected Vendor commits a breach of any of the terms and conditions of the RFP/SLA.
- 2) The selected Vendor becomes insolvent or goes into liquidation voluntarily or otherwise.
- 3) The progress regarding execution of the contract, made by the selected Vendors is found to be unsatisfactory.

- 4) If the selected Vendor fails to complete the due performance of the contract in accordance with the agreed terms and conditions
- 5) An attachment is levied or continues to be levied for a period of 7 days upon effects of the tender.

19. GOVERNING LAWS AND DISPUTES

All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these Tender Documents or breach thereof shall be settled amicably. If, however, the parties are not able to solve them amicably, the same shall be settled by arbitration in accordance with the Arbitration and Conciliation Act 1996, rules framed therein as amended from time to time and the award made in pursuance thereof shall be binding on the parties. The Arbitrator/Arbitrators shall give a reasoned award. Any appeal will be subject to the exclusive jurisdiction of courts at Delhi.

The bidder shall continue work under the Contract during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or the umpire, as the case may be, is obtained. The venue of the arbitration shall be Delhi. This is applicable to successful bidder only.

20. USE OF CONTRACT DOCUMENTS AND INFORMATION

The supplier shall not, without the Bank's prior written consent, make use of any document or information provided by Purchaser in Bid document or otherwise except for purposes of performing contract.

21. PATENT RIGHTS

The supplier shall indemnify the Purchaser against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, or any part thereof in India.

- The supplier shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.
- The supplier shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If the Bank is required to pay compensation to a third party resulting from such infringement, the supplier shall be fully responsible including all expenses and court and legal fees.
- The Bank will give notice to the Supplier of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.
- The Supplier shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including all inventions, designs and marks embodied therein in perpetuity.

22. ASSIGNMENT

The supplier shall not assign, in whole or in part, its obligations to perform under the contract, except with the Purchaser's prior written consent.

23.CONTRACT BETWEEN BANK AND SHORTLISTED BIDDER

The shortlist bidder shall be required to execute SLA (Service Level Agreement), IP (Integrity Pact) and NDA (Non-Disclosure Agreement) with the Bank.

24.PRINCIPAL TO PRINCIPAL RELATIONSHIP

The employees engaged by the Vendor shall be deemed to be the employees of vendor only, and the Bank shall not be connected with the employment or the terms and conditions thereof in any way. The Vendor alone would comply with the statutory obligations and Labour Regulations/ Rules in this regard. None of the provisions of this Agreement shall be deemed to constitute a partnership between the parties hereto, and neither party shall have authority to bind the other except as specifically provided for hereunder. Neither party hereto is the agent of the other and there is no master-servant relationship between the parties. The relationship is on principal to principal basis.

The Vendor shall be responsible for payments of all statutory dues with respect to each of its personnel/employees engaged by it to render service under this Agreement with respect to each applicable Labour law, including, the Minimum Wages Act, 1948, the Payment of Wages Act, 1936, the Payment of Bonus Act, 1965, the Employees' State Insurance Act, 1948, the Payment of Gratuity Act, 1972, the Maternity Benefit Act, 1961, the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, etc. No dues/contributions under any labour legislations, as applicable, are payable by the Bank with respect to the Vendor's personnel/employees. The vendor will have no claims whatsoever against the Bank with respect to payment of statutory dues/contributions to personnel/employees of under applicable labour legislations.

25.LIMITATION OF LIABILITY (to be discussed with Procurement team)

Vendor's aggregate liability under the contract shall be limited to a maximum of the contract value. This limit shall not apply to third party claims for

- a) IP Infringement indemnity
- b) Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by Bank on the vendor that gave rise to claim, under this tender. Vendor shall not be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order.

Date:_____

Place:_____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company:

UNDERTAKING FROM THE BIDDER

To,
The Deputy General Manager
Punjab National Bank,
Customer Care Centre, Head Office,
Plot no 4, Dwarka, Sector-10
New Delhi-110075

Sir

Reg.: Our bid for RFP for Outsourcing, Management & Operations of Contact Centre Services

We submit our Bid Documents herewith.

We understand that

- You are not bound to accept the lowest or any bid received by you, and you may reject all or any bid.
- 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. Till such a formal contract is prepared and executed, this bid shall constitute a binding contract between us and Bank.
- If our bid is accepted, we are responsible for the due performance of the contract.
- 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.

Date:_____

Place:_____

Yours faithfully

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company:

ELIGIBILITY CRITERIA OF THE BIDDER

S.N.	Eligibility Criteria	Supporting Documents to be submitted	Compliance (Yes/No)
1	<p>The Vendor must be a Public/Private Limited Company registered in India under the Companies Act, 1956 and should have been in operation for at least 5 years as on 31.03.2019.</p> <p>In case the current Vendor's company is the result of a merger / acquisition, at least one of the merging companies should have been in operation for at least 5 years as on 31.03.2019.</p>	<p>Certificate of incorporation or any other certificate of registration issued by competent authority from Government of India.</p> <p>Supporting Document to be submitted.</p>	
2	Bidder must be an ISO 9001: 2015 or higher certified company.	ISO 9001: 2015 or higher certificate	
3	<p>The Clientele of the Vendor or its wholly owned subsidiary providing BPO/Contact Centre services or the parent company, of whom the vendor is a wholly owned subsidiary, providing BPO/Contact Centre services, must include at least one reputed Scheduled Commercial Bank with total annual business exceeding Rs.1 lakh crores during the last financial year, i.e. 2018-19 for whom the vendor has set up a Contact Centre of at least 200 FTEs.</p> <p>Alternatively, the vendor should have a Contact Centre of at least 500 FTEs for a single Indian PSU/Government Organization.</p>	Copy of Contract/ Supporting document to be submitted.	
4	The Vendor or its wholly owned subsidiary providing BPO/Contact Centre services or the parent company, of whom the Vendor is a wholly owned subsidiary providing BPO/Contact Centre services, should be operating with an aggregate of at least 5,000 Full Time Executives (FTEs) for its Indian Contact Centre Voice operations during the last financial year, i.e. 2018-19.	Undertaking to be submitted	
5	The Vendor should not have been blacklisted/terminated by any Government/Public Sector Organization/Agency for unsatisfactory past performance, corrupt, fraudulent or any other	Undertaking to be submitted	

	unethical business practices, at any point.		
6	The Vendor or its wholly owned subsidiary providing BPO/Contact Centre services or the parent company of whom the Vendor is a wholly owned subsidiary, providing BPO/Contact Centre services, must have registered itself with Department of Telecommunication (DoT) or any other authorized agency, as applicable	Certificate of Registration issue by Department of Telecommunication (DoT) or any other authorized agency, as applicable	
7	<p>The Vendor or its wholly owned subsidiary which is providing BPO/Contact Centre services or the parent company of whom the vendor is a wholly owned subsidiary, providing BPO/Contact Centre services must have net profit from its Indian Contact Centre Operations during the last three financial years i.e. 2015-16 , 2016-17 and 2017-18.</p> <p>In the event that profit is not publically reported for the Indian Contact Centre operations of the vendor/its subsidiary/its parent company, a certificate to this effect from a Chartered Accountant should be provided.</p>	<p>Provide CA Certificate as per Annexure- IX and Audited Financial statements (Balance sheet & Profit & Loss statement) for the mentioned Financial years.</p> <p>The CA certificate provided in this regard should be without any riders or qualification,</p>	
8	The bidder should not be involved in any litigation which threatens solvency of company.	Certificate is to be provided by the chartered accountant/statutory auditor, as per Annexure- VII	
9	Labour Law Compliance	Undertaking to be submitted	

NOTE:

1. In case any purchase order has been issued to the bidder by the Bank in respect of any other project/product and the same has not been delivered/executed even after the prescribed time period and is pending for execution as on date of bid, the bid of the respective bidder is liable for rejection.
2. Bidder should submit detailed response along with documentary proof for all of the above eligibility criteria. The eligibility will be evaluated based on the bid and the supporting documents submitted. Bids not meeting the above eligibility criteria will be rejected.
3. Technical Evaluation will be done by Bank's technical evaluation committee and the decision of the committee will be final.
4. Bidders to submit relevant documentary evidence for all parameters mentioned.
5. Providing any wrong information by the bidder will result in disqualification of the bidder. The Bank may cross check above parameters by any means / during site visit.
6. All Annexures must be on the letter head of the Bidder, except those which are to be provided by CA/third party. All documents, addressed to the Bank, should be submitted in Original. (No Photocopies will be acceptable).
7. All third party documents must be signed by their authorized signatory and his/her designation, Official E-mail ID and Mobile no. should also be evident. Bidder is also required to substantiate whether the person signing the document is authorized to do so on behalf of

his company. Inability of the bidder to prove the genuineness/authenticity of any third party document may make the bid liable for rejection.

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company:

BIDDER'S INFORMATION

S. N.	Information	Particulars / Response			
1	Company Name				
2	Constitution				
3	Date of Incorporation				
4	Company Head Office Address				
5	Registered office address				
6	GST No.				
7	Whether MSME (quote registration no. and date of registration, copy to be attached)				
8	Bank Account Detail: Account Number, Account Name, IFSC, Bank Name				
9	Name, Designation, Tel. No, E-Mail of the authorized signatory submitting the RFP (Please enclose the copy of board resolution)				
10	Specimen Full signature				
11	Contact persons address, telephone number, mobile number, Fax Number, E-Mail ID. (give at least 2 contact persons details)				
12	Details of Service Support Center in Delhi/NCR and Mumbai	Complete Address: No. of Support Engineers: Contact Person (Name & No.): Email ID:			
13	Whether company has been blacklisted for service deficiency in last 3 years. If yes, details thereof.				
14	Any pending or past litigation (within three years)? If yes please give details	Yes/No/Comments (if option is 'Yes')			
15	Please mention turnover for last three financial years and include the copies of Audited Balance Sheet in support of it.	FY	Turnover Rs.(in Cr)	Net Profit/Loss Rs. (in lacs)	Net Worth Rs. (in Cr)
		2015-16			
		2016-17			
		2017-18			

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company:

COMPLIANCE STATEMENT

Reg.: RFP for Outsourcing, Management & Operations of Contact Centre Services.

DECLARATION

Please note that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP.

Compliance	Description	Compliance (Yes/No)
Terms and Conditions	We hereby undertake and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid).	
Scope of work and/ Technical Specification	We certify that the systems/services offered by us for tender conform to the Scope of work and technical specifications stipulated by you. (Any deviation may result in disqualification of our bid).	
RFP, Clarifications & subsequent Corrigendum/s , if Any.	We hereby undertake that we have gone through RFP, clarifications & Corrigendum/s issued by Bank and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid).	

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

PERFORMANCE CERTIFICATE

To be provided on letter head of the issuing Bank

The Deputy General Manager
Punjab National Bank,
Customer Care Centre, Head Office,
Plot no 4, Dwarka, Sector-10
New Delhi-110075

Sir,

Reg.: RFP for Outsourcing, Management & Operations of Contact Centre Services.

This is to certify that M/s _____ has provided/providing _____ services to our organization since _____ upto _____. The services are/ were currently running successfully.

The services of M/s _____ are satisfactory.

The certificate has been issued on the specific request of the company.

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Bank

LITIGATION CERTIFICATE

Reg.: RFP for Outsourcing, Management & Operations of Contact Centre Services.

To be provided by Statutory Auditor/Chartered Accountant

This is to certify that M/s _____, a company incorporated under the _____ companies act, 1956 with its headquarters at, _____ is not involved in any litigation which threatens solvency of the company.

Date: _____

Place: _____

Signature of CA/Statutory Auditor

Name of CA/Statutory Auditor:

Designation:

Seal of Company

Email ID:

Mobile No:

Telephone No.:

Seal of Company:

UNDERTAKING FOR NON- BLACKLISTED**To be provided on letter head of the Bidder's Company**

The Deputy General Manager
Punjab National Bank,
Customer Care Centre, Head Office,
Plot no 4, Dwarka, Sector-10
New Delhi-110075

Sir,

Reg.: RFP for Outsourcing, Management & Operations of Contact Centre Services.

We M/s _____, a company incorporated under the companies
act, 1956 with its headquarters at,
_____ do hereby
confirm that we have not been blacklisted/ debarred by the Government / Government
agency / Banks / Financial Institutions in India at any point.
This declaration is been submitted and limited to, in response to the tender reference
mentioned in this document

Thanking You,
Yours faithfully,

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company:

TURNOVER CERTIFICATE

Reg.: RFP for Outsourcing, Management & Operations of Contact Centre Services.

To be provided by Statutory Auditor/Chartered Accountant

This is to certify that M/s _____, a company incorporated under the _____ companies act, 1956 with its headquarters at _____ has the following Turnover, Net Profit/Loss and Networth from its Indian Operations out of which turnover of Rs. _____ is from Supply/Installation/Maintenance of IT Security Solutions in India, for the past 3 financial years i.e. 2015-16, 2016-17, 2017-18.

This information is based on the Audited Financial Statements for 2015-16, 2016-17 and 2017-18.

Financial Year	Turnover (in Rs.)	Net Profit/Loss (in Rs.)	Net Worth (in Rs.)
2015-16			
2016-17			
2017-18			

Date: _____

Place: _____

Signature of CA/Statutory Auditor

Name of CA/Statutory Auditor:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company:

UNDERTAKING FOR BEING THE OEM OF THE OFFERED PRODUCT

To
The Asstt. General Manager
I T Procurement Department
Punjab National Bank
I.T. Division, Head Office
New Delhi

Sir

Reg.: RFP for Outsourcing, Management & Operations of Contact Centre Services.

We hereby submit the following:-

1. We, M/s_____ are the direct contact centre service provider being offered to Punjab National Bank through this RFP, and we have the IP (Intellectual property) rights of the offered solution.
2. We agree to provide services as per the scope of work and technical specifications of this RFP.
3. With reference to the all components/parts/assemble/software used inside the company products/Hardware being quoted by us vide your tender cited above, we hereby undertake that all the components / parts / assembly used inside the company products/Hardware shall be original new components / parts / assembly / software only, from respective OEMs of the products and that no refurbished / duplicate / second hand components / parts / assembly are being used or shall be used.
4. In case of default/unable to comply with above at the time of delivery or during installation, for the hardware / software already billed, we agree to take back the supplied items without demur, if already supplied and return the money if any paid to us by you in this regard. We also take full responsibility of both Parts & Service SLA as per the content.
5. We hereby further undertake to supply the only new components and no refurbished or recycled components will be supplied.

Date:

Place:

Yours faithfully

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

Technical specification of the Offered solution

(to be submitted in original by the bidder on their letter head, duly signed & stamped by their authorized signatory)

SN	Technical Specification	Documents	Compliance (Yes/No)	Remarks, if any
1	Business Profile in India	<i>Supporting Documents to be Submitted as per Annexure FII</i>		
2	Top Management Profile			
3	Financial Profile			
4	Scope of Services			
5	Quality of agents & Training capabilities			
6	Outsourced Model & Transition Management			
7	SLAs			
8	Technical Expertise			
9	Pricing Model and Multiple Vendors			
10	Operational Team			

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

TECHNICAL PROPOSAL

ANNEXURE – BI

- 1. Please provide details of the profile of your top management, in the table below:**

Top Management Profile	CMD/MD	Director I	Director II	Director III
Name				
Qualifications				
Professional experience				
Experience in Contact Centre / BPO industry (No. of years, and description of experience)				

- 2. Please provide details of your business profile, in the table below:**

Criteria	No. of Years	No. of Seats	Break up of business revenues		
			2017-18	2018-19	Upto Dec'19
1. Sector					
Public-Sector Banks (India)					
Private Banks (India)					
International Banks					
Financial services					
Telecom					
Retail					
Manufacturing					

E-governance					
Any other, please specify					
2. Within India - territory wise					
North					
South					
East					
West					
Please state your NasscomRank					

3. Please provide details of your management practices and procedures, in the table below:

3.A Financial Management Practices		
1.	Share-holding pattern	
2.	What are your capital funding practices?	
3.	What are your funds flow management practices?	
4.	Who is your primary banker? (name, branch)	
3.B Marketing Management Practices		
1.	What is your customer creation and retention practices?	
2.	What are the standards set by you on business ethics in terms of customer service deliverables?	
3.C HR Policies and Practices		
1.	What are your high level recruitment and retention policies?	

2.	Please provide a brief note on sources of recruitment	
3.	What are your high level HR development policies and strategies?	

4. Please provide details of your dedicated practice areas and core competencies, in the table below:

S.No.	Processes	Number of seats				
		Voice	Email	Live-Chat	Web Service	Any other
1.	Inbound order-taking					
2.	Lead creation					
3.	Service request registration					
4.	Complaint registration					
5.	Recovery / collection					
6.	Inbound cross selling and up selling					
7.	Outbound tele-marketing					
8.	Follow-up of leads - appointment fixing, product offer					
9.	KYC verification					
10.	Customer satisfaction survey					
11.	Market research - tele-interview					
12.	Any other processes - please specify					

5. Please provide details of your language capabilities, in the table below:

What are the languages you are handling?	Number of seats	Since When?	What are the training materials used by you for a regional language?
Language-1			
Language-2			
Language-3			
Language-4			

6. Please provide details of your Banking industry specific skill sets, in the table below:

S.No.	Process	No. of seats	Experience (No. of years)	Functions covered	Function required by Bank (as mentioned in Clause#2.2,3,4,5) that are not provided to any other Client at present
1.	General and account related queries on products & services of the Bank & third-party products				
2.	Execution of basic banking services and transactions				
3.	Service Requests				
4.	Complaints				
5.	Queries on Internet & Mobile Banking				
6.	ATM complaints				
7.	ATM/Branch Locator				

S.No.	Process	No. of seats	Experience (No. of years)	Functions covered	Function required by Bank (as mentioned in Clause#2.2,3,4,5) that are not provided to any other Client at present
8.	Outbound – Tele-Marketing				
9.	Outbound – recovery/collection				
10.	Others – please specify				
Please confirm that you have capability to provide all functions required by the Bank					

7. Please provide details of the minimum qualification required for agents by your existing Banking clients only, in the table below:

	Min qualifications required	Certifications required, if any
Client-1		
Client-2		
Client-3		
Please confirm that you have the capability to provide agents with minimum qualifications, as required by the Bank		

8. Please provide a description of your technical expertise including indigenous software /hardware / systems developed to provide Contact Centre services, in the tables below:

8.A. Information Technology					
Tools	Name of tool	Owner	Integration Aspects	No of Users	Any other information
CRM					

CTI					
HR management systems					
Performance appraisal systems					
Quality management tools					
Business intelligence tools					

8.B Software Platforms

Area of expertise	Team size	Experience	
		No. of years	Industry
Oracle CRM / SIEBAL CRM operating systems			
Databases			
Give a brief account on the above			

8.C Technical Requirements	Configuration specifications	Suggested Make
PCs – configuration		
Other infrastructure for the agent /team leader workstation		
Software support – CTI		
Software support – CRM		

Telecom infrastructure		
Any specific software tools /accelerators required		
Any other		

8.D Physical Infrastructure

Workstations - dimensions & furniture	
Air-conditioning, lighting, rest rooms, lockers	
Physical security arrangements - CCTV, access control	
Any other	

9. Please provide details of your ability to provide data security, in the tables below:

9.A Security Initiatives and Personnel

Do you take a non-disclosure agreement? From whom and how far is it enforceable?	
What are your formal disciplinary action procedures in case of security breach?	
Explain your employee reference checking process	
Do you conduct training sessions on data security and how?	
Are you adapting ISO 27001 security practices or any other security practices? Please specify	

9.B Security Initiatives – Data/IT/Software

What are the fire-walls used by you?	
What are the measures for security for PCs, and coping devices?	

How do you prevent use / installation of unauthorized software?	
What are the security measures taken while giving internet, email facilities to employees, to ensure data-security?	

9.C Security Initiatives – Physical Infrastructure

What are your physical security measures? Give an account on access card systems, circuit TV and monitoring, etc.	
How are you ensuring security while sub-contracting / outsourcing services to a third-party vendor?	

10. Please provide details of your ability to provide services on an outsourced model and to manage transition, in the table below:

Please provide details of your experience in operating on an outsourced model as required by the Bank with other clients	
Please confirm that you will be able to provide all premises, furniture, amenities, hardware, software, IT tools, and other facilities	
Please mention if you will be willing to buy infrastructure from the Bank, if required	
Please provide a detailed project plan for implementation of Contact Centre services including dependencies at various stages, such as integration with CTI, CRM. Please ensure this confirms with the Bank's requirements as stated in Clause#3	

11. Please provide details of your current human resources management practices, in the tables below:

11.A Recruitment and Retention

Current recruitment and sourcing processes	
Annual attrition (%) for agents	
Annual attrition (%) for Team Leaders	

Measures taken to prevent / reduce attrition	
--	--

11.B Training, Development and Career Planning

PARAMETER	Do you currently provide this? (Yes/No)	If yes, mention frequency at which it is provided	Any other details
Communication and soft skills training			
Proposed Contact Centre processes			
Products and services of the Bank			
Behavioral and cultural expectations of Bank from a professional agent			
Information security and their relevance and importance to the customers			
Knowledge of banking systems, operational procedures, KYC norms etc.			
Documentation and formalities required for availing various products & services of bank			
Customer service and citizen charter			

12. Please provide details of all Service Level Agreement (SLA) parameters enforced by your current clients (preferably Banking clients) as well as your compliance so far to these, in the table below:

Service level agreements		Compliance during		
CLIENT – 1	Desired Level by Client (No penalty imposed)	2017-18	2018-19	Upto Dec'19
System Uptime				

Call abandonment rate (on ACD)				
Call abandonment rate (on IVR)				
Call queue waiting time				
First call resolution rate				
IVR efficiency (% calls disposed off at IVR)				
Average time taken to be disposed off at IVR				
% of calls that fail to connect to Contact Centre due to limited infrastructure provided by vendor				
Any other SLAs, please specify				
CLIENT – 2	Desired Level by Client (No penalty imposed)	2017-18	2018-19	Upto Dec'19
System Uptime				
Call abandonment rate (on ACD)				
Call abandonment rate (on IVR)				
Call queue waiting time				
First call resolution rate				
IVR efficiency (% calls disposed off at IVR)				
Average time taken to be disposed off at IVR				
% of calls that fail to connect to Contact Centre due to limited infrastructure provided by vendor				
Any other SLAs, please specify				
CLIENT – 3	Desired Level by Client (No penalty imposed)	2017-18	2018-19	Upto Dec'19
Call answered or equivalent				
Average handling time				
Call abandonment rate				

Call queue waiting time				
First call resolution rate				
Fatal errors				
IVR efficiency (% calls disposed off at IVR)				
Average time taken to be disposed off at IVR				
Any other SLAs, please specify				

13. Please provide details of your reporting capabilities, in the table below:

Reports	Ability to provide BI reports	Ability to customize reports as per requirement of Bank	Ability to provide the Bank with direct access to these reports
SLAs & KPIs			
Invoices			
Other Reports			

14. Please describe the profile of the proposed operational team for the Bank, in the table below:

Members	Number	BPO Experience	Banking Experience	Qualifications/Certifications	Any other information?
Operations Manager					
Program Manager					
Administration Team					
Technical Team					

Members	Number	BPO Experience	Banking Experience	Qualifications/Certifications	Any other information?
Quality Team					
HR Team					
Audit Team					
Any other, please specify					

15. Please provide at least 2 references from whom the Bank can obtain an opinion with respect to the proposed Account Team for the Bank

	Reference I	Reference II
Name of the Company		
Contact person		
Contact details		
Processes handled		
Share of revenue / turnover from the reference		

16. Please provide details, in the table below, of the locations of your existing Contact Centres for the Bank to conduct site visit(s)

No.	Location	Address	No. of seats	Appropriate Time-band for visit	Processes handled	Contact details (Contact person & telephone numbers)
1						

2						
3						

Please upload the required documents as given in exact format above. Please note that if there is any deviation in the format of the uploaded documents, the application is liable to be rejected.

Part	Description	Upload documents
Part 1	provide details of the profile of your top management	
Part 2	provide details of your business profile	
Part 3	provide details of your management practices and procedures	
Part 4	provide details of your dedicated practice areas and core competencies	
Part 5	provide details of your language capabilities	
Part 6	provide details of your Banking industry specific skill sets	
Part 7	provide details of the minimum qualification required for agents by your existing Banking clients only	
Part 8	provide a description of your technical expertise including indigenous software /hardware / systems developed to provide Contact Centre services	
Part 9	provide details of your ability to provide data security	
Part 10	provide details of your ability to provide services on an outsourced model and to manage transition	
Part 11	provide details of your current human resources	

	management practices	
Part 12	provide details of all Service Level Agreement (SLA) parameters enforced by your current clients (preferably Banking clients) as well as your compliance so far to these	
Part 13	provide details of your reporting capabilities	
Part 14	describe the profile of the proposed operational team for the Bank	
Part 15	provide at least 2 references from whom the Bank can obtain an opinion with respect to the proposed Account Team for the Bank	
Part 16	provide details, in the table below, of the locations of your existing Contact Centres for the Bank to conduct site visit(s)	

Annexure FI



SCORING TEMPLATE FOR

TECHNICAL ROUND

OF CONTACT CENTRE RFP

VENDOR NAME:

I. DETAILED EVALUATION OF DOCUMENT

Directions:

1. The scoring for Type 'A' parameters will be based on the quality of response provided by the Vendor relative to other Vendors
2. The scoring for Type 'B' parameters will be done as follows: (Vendor's number/Highest number)*Weight of parameter
3. The scoring for Type 'C' parameters will be done as follows: If the answer to the question in the parameter is 'Yes', the score will be equal to the weight of the parameter, where as if the answer is 'No', the score will be '0'

S.No.	Parameters	Max marks	Marks obtained	Type
I.	Business Profile in India	10		
1.	Number of banking clients with business > 5 lakh crores	2		B

S.No.	Parameters	Max marks	Marks obtained	Type
2.	Total no. of years of experience in Contact Centre/ BPO Industry in India	2		B
3.	Poor references from 1 or more clients in the past 3 years	-10		C
4.	No. of agents (FTEs) operating under Indian Contact Centre Voice operations during the last financial year - Banking sector only	2		B
5.	No. of agents (FTEs) operating under Indian Contact Centre Voice operations during the last financial year – Delhi/NCR location only	2		B
6.	No. of agents (FTEs) operating under Indian Contact Centre Voice operations during the last financial year - PSU Banks only	2		B
II.	Top Management Profile	2		
1.	Professional Experience	1		A
2.	Experience in Contact Centre/BPO Industry	1		A
III.	Financial Profile	2		
1.	Net Profit from Indian Voice Contact Centre operations in financial year 2010-11 and 2011-12 or 2011-12 and 2012-13	2		B
IV.	Scope of Services:	20		
1.	No. of seats in other channels besides voice for inbound queries	1		B
2.	No. of seats for English	1		B
3.	No. of seats for Hindi	1		B

S.No.	Parameters	Max marks	Marks obtained	Type
4.	<p>Experience and capability in providing functions required by Bank(Specify Format):</p> <p>Inbound(6):</p> <ul style="list-style-type: none"> ○ General queries on accounts/bank products and logging complaints and service requests(2) ○ Execution of transactions(2) ○ Complaint resolution(2) ○ Queries/remote help on alternate delivery channels(2) ○ Marketing, sales and lead capturing(2) <p>Outbound (4)</p> <ul style="list-style-type: none"> ○ Soft recovery of loans(1) ○ Marketing(1) ○ Lead processing(1) ○ Surveying and internal calling for bank awareness(1) 	14		A
5.	Capability and experience in providing differentiated services to premium customer segments, as required by Bank	3		A
V.	Quality of agents & Training capabilities:	8		
1.	Is the certification required by the Bank currently supported by Vendor?	2		C
2.	<p>Experience and capabilities in providing trainings, as required by the Bank:</p> <ul style="list-style-type: none"> • Structured training and agent development program(1) • Infrastructure for onsite and offsite trainings(1) • Number of dedicated trainers for different kinds of trainings e.g. soft skills, language proficiency etc(1) • Past experience in providing training in other banking client engagements(2) 	5		A
3.	Ranking by NASSCOM	1		A
VI.	Outsourced Model & Transition Management:	8		

S.No.	Parameters	Max marks	Marks obtained	Type
1.	Experience in setting up an entirely outsourced Contact Centre, as required by Bank	2		A
2.	Robustness and timeline of the transition plan proposed	2		A
3.	Will the Vendor buy the Bank's infrastructure while taking over?	1		C
4.	Experience and past record in taking over complete large scale Contact Centre operations from another Vendor through a systematic migration plan and within stipulated time	3		A
VII.	SLAs:	7		
1.	Capability of producing BI reports to measure all SLAs and providing direct access to these reports to the Bank through CRM	2.5		A
2.	At least 5 of 8 SLAs required by the Bank are enforced by 1 or more client(s) of the Vendor	2		C
3.	At least 80% of all SLAs enforced by client are complied with by Vendor for 1 or more client(s)	1.5		C
4.	The above criteria in 1. & 2. are met for more than 1 client	1		C
VIII.	Technical Expertise:	12		
1.	Compliance with specific compliance requirements of Banking industry Contact Centre	1		C

S.No.	Parameters	Max marks	Marks obtained	Type
2.	Capability of CRM to : <ul style="list-style-type: none"> • Enable marketing and sales management for outbound calls • Provide 360 degree customer view and allow customer segmentation • Provide analytical dashboards for SLAs, KPIs and provide e-mail/SMS escalations for critical events 	3		A
3.	Experience in designing and implementing a large scale integrated CRM, IVR, CTI, Voice Logger etc. in India	2		A
4.	Technologies used - hardware, software, applications, telecom expertise (<i>please submit documentary details of proposed technology –both hardware and software to be used in Contact Centre</i>)	3		A
5.	Security, backup and data practices(<i>please submit documentary details of all data security practices currently followed</i>)	3		A
IX.	Pricing Model and Multiple Vendors:	6		
1.	No client(s) in India are on per-connect minute model	-3		C
2.	1 or more banking client(s) in India are on per connect minute model	1		C
3.	No client(s) in India are on 2-vendor model	-3		C
4.	1 or more banking client(s) in India are on 2-vendor model	1		C
5.	Capability of providing invoices, as required by Bank	1		A
6.	Capability and experience to work in multiple vendor model <ul style="list-style-type: none"> • Integration of CRMs across vendors • Coordination for data sharing/fall back in case of emergency • Coordination for collating reports 	3		A

S.No.	Parameters	Max marks	Marks obtained	Type
X.	Operational Team:	4		
1.	<p>The capability of the proposed team including Program Manager; Operations Manager; Application Developers; Technical Lead/IT Team; Quality Team; Audit Team; HR Team; Training Team; Administration Team; Security Team; Specialists, specifically on below parameters:</p> <ul style="list-style-type: none"> • Total years of experience; • Educational qualifications; • Relevant certifications • In case of technical lead, total years experience in developing Contact Centre solutions for CRM & telephony solution 	4		A
XI.	Vendor's compliance to RFP process:	1		
1.	Vendor has responded to all questions diligently and provided comprehensive answers in the required format	1		C
Total:		80		

II. VENDOR PRESENTATIONS

S.No.	Parameters	Weight	Comments	Marks obtained
I.	<ul style="list-style-type: none"> Alignment of the solution being proposed with the requirements of the Bank <ul style="list-style-type: none"> Does the vendor display clear understanding of the bank's requirements? Does the vendor demonstrate beyond any doubt ability to deliver on ALL requirements? Is the vendor able to provide crisp and clear answers to questions asked with strong content? Is the vendor proactive to provide innovative solutions for capabilities required by the bank? Does the vendor have experience of performing similar functions in other clients? 	20		
Grand Total: 20				

III. SITE VISITS

S.No.	Parameters	Weight	Comments	Marks obtained
I.	<p>Successful demonstration of proposed solution, specifically:</p> <ul style="list-style-type: none">• Technologies used - hardware, software, applications, telecom expertise• Security, backup and data practices• Quality of premises and amenities• Functioning of different channels• Scope of services covered: Inbound calls, Outbound calls, IVR• Design of IVR flows• Competence of agents and recruiting• Quality management of agents• Training facilities and resources• Monitoring and reporting of SLAs• Invoices produced (specially for price per connect minute model)• Reports produced for client• Capability of seamless dataflow through CRM integration with bank	20		
Grand Total:		20		

Vendor's Score in Technical Evaluation – I:

Vendor's Score in Presentation Evaluation – II

Vendor's Score in Site Visits - III

Vendor's Combined technical score = $(1 + .5 \cdot II + .5 \cdot III)$ =

	Weight factor	Final score
/80	100%	/80
/20	50%	/10
/20	50%	/10
	100%	/100

Annexure FII

Format for submission of materials for technical evaluation

Annexure B1 will be used to evaluate technical bid submission. In addition, specific details which are needed for each section are provided in the format below. Please use this as an additional reference to submitting evaluation materials.

1) In sections where 'provide number' has been mentioned, the number must be filled in this same format and provided to the bank. A backup document/letter of reference must be submitted for every number provided herein. This document/letter must be numbered by the question number on the evaluation sheet eg. while providing references from 3 banking clients in India, the references must be labelled "In response to Q I.3".

2) In sections where "attach details" has been mentioned, documents catering to those specific details must be attached and numbered as per the question number on the evaluation sheet. eg. while providing resumes of top management, the document must be labelled "In response to Q II.1".

This is in addition to Annexure B1 which will be primary source of data for technical bid evaluation.

S.No.	Parameters	Information to be provided
I.	Business Profile in India	10
1.	Number of banking clients with business > 5 lakh crores	Provide number
2.	Total no. of years of experience in Contact Centre/ BPO Industry in India	Provide number
3.	References from 3 largest banking clients for satisfactory services	Attach references

S.No.	Parameters	Information to be provided
4.	No. of agents (FTEs) operating under Indian Contact Centre Voice operations during the last financial year - Banking sector only	Provide number
5.	No. of agents (FTEs) operating under Indian Contact Centre Voice operations during the last financial year – Delhi/NCR location only	Provide number
6.	No. of agents (FTEs) operating under Indian Contact Centre Voice operations during the last financial year - PSU Banks only	Provide number
II.	Top Management Profile	2
1.	Professional Experience	Attach detailed resumes of top management
2.	Experience in Contact Centre/BPO Industry	
III.	Financial Profile	2
1.	Net Profit from Indian Voice Contact Centre operations in financial year 2010-11 & 2011-12 or 2011-12 & 2012-13	Please provide number
IV.	Scope of Services:	20
1.	No. of seats in other channels besides voice for inbound queries	Provide number
2.	No. of seats for English	Provide number
3.	No. of seats for Hindi	Provide number

S.No.	Parameters	Information to be provided
4.	<p>Experience and capability in providing functions required by Bank(Specify Format):</p> <p>Inbound(6):</p> <ul style="list-style-type: none"> ○ General queries on accounts/bank products and logging complaints and service requests(2) ○ Execution of transactions(2) ○ Complaint resolution(2) ○ Queries/remote help on alternate delivery channels(2) ○ Marketing, sales and lead capturing(2) <p>Outbound (4)</p> <ul style="list-style-type: none"> ○ Soft recovery of loans(1) ○ Marketing(1) ○ Lead processing(1) ○ Surveying and internal calling for bank awareness(1) 	<p>Please provide number of seats and call volumes dedicated to each kind of call for each client where this functionality is supported.</p> <p>Please attach references/Letters from Client are necessary as backup to substantiate numbers.</p>
5.	<p>Capability and experience in providing differentiated services to premium customer segments, as required by Bank – CRM must be capable of providing 360 degree customer view to ensure segmentation</p>	<p>Please attach details of initiatives taken in each client to support premium customer segmentation. Also provide no. of seats/call volumes dedicated for this.</p>
V.	Quality of agents & Training capabilities:	8
1.	<p>Is the certification required by the Bank currently supported by Vendor?</p>	Yes/No (Please attach backup)
2.	<p>Experience and capabilities in providing trainings, as required by the Bank:</p> <ul style="list-style-type: none"> • Structured training and agent development program(1) • Infrastructure for onsite and offsite trainings(1) • Number of dedicated trainers for different kinds of trainings e.g. soft skills, language proficiency etc(1) • Past experience in providing training in other banking client engagements(2) 	<p>Please attach details of existing training infrastructure and training initiatives being undertaken in existing clients</p>
3.	<p>Ranking by NASSCOM</p>	Please provide ranking
VI.	Outsourced Model & Transition Management:	8

S.No.	Parameters	Information to be provided
1.	Experience in setting up an entirely outsourced Contact Centre, as required by Bank	Please attach details of all previous implementations and transition along with scale of implementation. Please also provide a proposed plan for transition of PNB's current Contact Centre operations
2.	Robustness and timeline of the transition plan proposed	
3.	Will the Vendor buy the Bank's infrastructure while taking over?	
4.	Experience and past record in taking over complete large scale Contact Centre operations from another Vendor through a systematic migration plan and within stipulated time	
VII.	SLAs:	7
1.	Capability of producing BI reports to measure all SLAs and providing direct access to these reports to the Bank through CRM	Please attach sample reports being generated for 2 banking clients. Please also provide details of SLAs maintained with all banking clients including client expectations and your performance.
2.	At least 5 of 8 SLAs required by the Bank are enforced by 1 or more client(s) of the Vendor	
3.	At least 80% of all SLAs enforced by client are complied with by Vendor for 1 or more client(s)	
4.	The above criteria in 1. & 2. are met for more than 1 client	
VIII.	Technical Expertise:	12
1.	Compliance with specific compliance requirements of Banking industry Contact Centre	Please attach documentary evidence.
2.	Capability of CRM to : <ul style="list-style-type: none"> • Enable marketing and sales management for outbound calls • Provide 360 degree customer view and allow customer segmentation • Provide analytical dashboards for SLAs, KPIs and provide e-mail/SMS escalations for critical events 	Please attach document showing detailed functionalities of CRM and how it simplifies these 3 functions. Also attach details of implementation similar CRM in other implementations.

S.No.	Parameters	Information to be provided
3.	Experience in designing and implementing a large scale integrated CRM, IVR, CTI, Voice Logger etc. in India	Please attach details of successful implementation along with hardware/software infrastructure utilized for the same. Please attach documentary evidence as well.
4.	Technologies used - hardware, software, applications, telecom expertise	Please attach documentary details of proposed technology –both hardware and software to be used in Contact Centre
5.	Security, backup and data practices	Please attach documentary details of all data security and back-up practices currently followed
IX.	Pricing Model and Multiple Vendors:	6
1.	No client(s) in India are on per-connect minute model	Please attach details of clients on 2-vendor model and the details of cross vendor integration in each case specifically on lines of the 3 parameters mentioned. Please also attach details of clients on cost/connect minute model along with details of invoices and payment reports being generated for them. Also, attach proposed plan for integrating with second vendor for Bank
2.	1 or more banking client(s) in India are on per connect minute model	
3.	No client(s) in India are on 2-vendor model	
4.	1 or more banking client(s) in India are on 2-vendor model	
5.	Capability of providing invoices, as required by Bank	
6.	Capability and Experience to work in multiple vendor model <ul style="list-style-type: none"> • Integration of CRMs across vendors • Coordination for data sharing/fall back in case of emergency • Coordination for collating reports 	
X.	Operational Team:	4

S.No.	Parameters	Information to be provided
1.	<p>The capability of the proposed team including Program Manager; Operations Manager; Application Developers; Technical Lead/IT Team; Quality Team; Audit Team; HR Team; Training Team; Administration Team; Security Team; Specialists, specifically on below parameters:</p> <ul style="list-style-type: none"> • Total years of experience; • Educational qualifications; • Relevant certifications • In case of technical lead, total years experience in developing Contact Centre solutions for CRM & telephony solution 	<p>Please attach detailed resumes/profiles of proposed operational team.</p>
XI.	Vendor's compliance to RFP process:	1
1.	Vendor has responded to all questions diligently and provided comprehensive answers in the required format	Bank to evaluate
Total:		80

Commercial Proposal

The Deputy General Manager

Customer Care Centre

Punjab National Bank,

Plot no 4, Dwarka, Sector-10, New Delhi- 110075

Dear Sir,

REF: Response to RFP - Contact Centre services for Punjab National Bank – Commercial Proposal

This is the commercial proposal for the Response to RFP issued by Punjab National Bank for providing full-fledged Contact Centre services.

The prices indicated below are final and we, the Vendor, agree to provide the Contact Centre services as detailed in the Bank's "Request for Proposal" issued on ----- by the Bank.

	Description	Price (INR)
1.	Price per connect minute (BPR)	Rs.
2.	Price per FTE per shift per month (BPR)	Rs.

NOTES:

- a. The above quoted prices should be in compliance to Clause 3.11 of RFP document.
- b. The above quoted prices should be EXCLUSIVE OF TAXES. All applicable taxes, at actual, will be paid by Bank separately. Any TDS deductible, as per Income Tax Regulations, will be deducted from amounts payable to the vendor.
- c. The above quoted prices should be valid for at least 180 days from the date of closure.
- d. The above quoted prices should be limited to 2 decimal points only.

Yours faithfully,

Authorized Signatory

Name:

Designation:

Company's stamp / seal:

Date:

PERFORMA FOR THE BANK GUARANTEE FOR EARNEST MONEY DEPOSIT

(To be stamped in accordance with stamp act)

Ref: Bank Guarantee # Date
Punjab National Bank
Customer Care Centre,

Punjab National Bank,

Plot no 4, Dwarka, Sector-10,

New Delhi- 110075

Dear Sir,

In accordance with your bid reference no. _____ Dated _____
M/s _____ having its registered office at _____ herein after Called 'bidder')
wish to participate in the said bid for RFP for Outsourcing, Management & Operations of
Contact Centre Services.

An irrevocable Bank Guarantee (issued by a nationalized / scheduled commercial Bank)
against Earnest Money Deposit amounting to Rs. _____ Rupees (in
words _____) valid up to _____ is required to be submitted by the bidder, as a condition
for participation in the said bid, which amount is liable to be forfeited on happening of any
contingencies mentioned in the bid document.

M/s _____ having its registered office at
_____ has undertaken in pursuance of their offer to Punjab
National Bank (hereinafter called as the beneficiary) dated _____ has expressed
its intention to participate in the said bid and in terms thereof has approached us and
requested us _____ (Name
of Bank) _____ (Address of Bank) to issue an irrevocable financial
Bank Guarantee against Earnest Money Deposit (EMD) amounting to Rs _____/- Rupees
(in words _____) valid up to _____.

We, the _____ (Name of Bank) _____
(Address of Bank) having our Head office at _____ therefore
Guarantee and undertake to pay immediately on first written demand by Punjab National
Bank, the amount Rs. _____ Rupees (in words _____) without any
reservation, protest, demur and recourse in case the bidder fails to Comply with any
condition of the bid or any violation against the terms of the bid, Without the beneficiary
needing to prove or demonstrate reasons for its such demand. Any Such demand made
by said beneficiary shall be conclusive and binding on us irrespective of any dispute or
difference raised by the bidder.

This guarantee shall be irrevocable and shall remain valid up to _____. If any further extension
of this Guarantee is required, the same shall be extended to such required period on
receiving instructions in writing, from _____, on whose behalf
guarantee is issued.

"Not withstanding anything contained herein above

Our liability under this Bank guarantee shall not exceed Rs _____ Rupees (in words_____).

This Bank guarantee shall be valid up to_____. We are liable to pay the guaranteed amount or any part thereof under this Bank guarantee only if you serve upon us a written claim or demand, on or before hours (Indian Standard Time) where after it ceases to be in effect in all respects whether or not the original Bank guarantee is returned to us."

In witness whereof the Bank, through its authorized officer has set its hand stamped on this _____ Day of _____ 2020 at _____

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

PERFORMA FOR INTEGRITY PACT

To,
The Deputy General Manager

Customer Care Centre

Punjab National Bank,

Plot no 4, Dwarka, Sector-10, New Delhi- 110075

Subject: Submission of Tender for the work.....

Dear Sir,

I/We acknowledge that Punjab National Bank is committed to follow the principle of transparency equity and competitiveness as enumerated in the Integrity Agreement enclosed with the tender/bid document.

I/We agree that the Notice Inviting Tender (NIT) is an invitation to offer made on the condition that I/We will sign the enclosed integrity Agreement, which is an integral part of tender documents, failing which I/We will stand disqualified from the tendering process. I/We acknowledge that THE MAKING OF THE BID SHALL BE REGARDED AS AN UNCONDITIONAL AND ABSOLUTE ACCEPTANCE of this condition of the NIT.

I/We confirm acceptance and compliance with the Integrity Agreement in letter and spirit and further agree that execution of the said Integrity Agreement shall be separate and distinct from the main contract, which will come into existence when tender/bid is finally accepted by Punjab National Bank. I/We acknowledge and accept the duration of the Integrity Agreement, which shall be in the line with Article 6 of the enclosed Integrity Agreement.

I/We acknowledge that in the event of my/our failure to sign and accept the Integrity Agreement, while submitting the tender/bid, Punjab National Bank shall have unqualified, absolute and unfettered right to disqualify the tenderer/bidder and reject the tender/bid in accordance with terms and conditions of the tender/bid.

Yours faithfully

(Duly authorized signatory of the Bidder)

To be signed by the bidder and same signatory competent / authorized to sign the relevant contract on behalf of Punjab National Bank.

INTEGRITY AGREEMENT

This Integrity Agreement is made at on thisday of2020.

BETWEEN

Punjab National Bank is a Bank constituted under The Banking Companies (Acquisition & Transfer of Under-takings) Act 1970, having its Head Office at Sector 10, Dwarka, New Delhi-110075 and inter-alia a Branch Office/ Circle Office at _____ (Hereinafter referred as the Principal/Owner', which expression shall unless repugnant to the meaning or context hereof include its successors and assigns)

AND..... (Name and Address of the Individual/firm/Company) Through..... Details of duly authorized signatory) (Hereinafter referred to as the "Bidder/Contractor" and which expression shall unless repugnant to the meaning or context here of include its successors and permitted assigns)

Preamble

WHEREAS the Principal / Owner has floated the Tender for (.....Name of Work.....) (hereinafter referred to as "Tender/Bid") and intends to award, under laid down organizational procedure, contract for hereinafter referred to as the "Contract".

AND WHEREAS the Principal/Owner values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness/transparency in its relation with its Bidder(s) and Contractor(s). AND WHEREAS to meet the purpose aforesaid both the parties have agreed to enter into this Integrity Agreement (hereinafter referred to as "Integrity Pact" or "Pact"), the terms and conditions of which shall also be read as integral part and parcel of the Tender/Bid documents and Contract between the parties.

NOW, THEREFORE, in consideration of mutual covenants contained in this Pact, the parties hereby agree as follows and this Pact witnesses as under:

Article 1: Commitment of the Principal/Owner

1) The Principal/Owner commits itself to take all measures necessary to prevent corruption and to observe the following principles:

(a) No employee of the Principal/Owner, personally or through any of his/her family members, will in connection with the Tender, or the execution of the 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/Owner will, during the Tender process, treat all Bidder(s) with equity and reason. The Principal/Owner will, in particular, before and during the Tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential / additional information through which the Bidder(s) could obtain an advantage in relation to the Tender process or the Contract execution.

(c) The Principal/Owner shall Endeavour to exclude from the Tender process any person, whose conduct in the past has been of biased nature.

2) If any information comes to the notice of the Principal/owner on the conduct of any of its employees which is a criminal offence under the Indian Penal code (IPC)/Prevention of Corruption Act, 1988 (PC Act) or is in violation of the principles herein mentioned or if there be a substantive suspicion in this regard, the Principal/Owner will inform the Asstt. General Manager Vigilance Officer and in addition can also initiate disciplinary actions as per its internal laid down policies and procedures.

Article 2: Commitment of the Bidder(s)/Contractor(s)

1) It is required that each Bidder/Contractor (including their respective officers, employees and agents) adhere to the highest ethical standards, and forthwith report the Principal/Owner about all suspected fraudulent act or corruption or Coercion or Collusion of any person connected with the tender process which it has knowledge or becomes aware any time, during the tendering process and throughout the negotiation or award of a contract.

2) The Bidder/Contractor commits himself/itself to take all measures necessary to prevent corruption. He/it commits himself/itself to observe the following principles during his/its participation in the Tender process and during execution of the Contract:

a) The Bidder/Contractor shall not, directly or through any other person or firm, offer, promise or give to any of the Principal/Owner's employees involved in the Tender process or 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 any kind whatsoever during the Tender process or during the execution of the Contract.

b) The Bidder/Contractor shall not enter with other Bidder(s) into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to cartelize in the bidding process.

c) The Bidder/Contractor will not commit any offence under the relevant IPC/PC Act. Further the Bidder/Contract will not use improperly, (for the purpose of competition or personal gain), or pass on to others, any information or documents provided by the Principal/Owner as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted Electronically.

3. The Bidder/Contractor of foreign origin shall disclose the names and addresses of agents/ representatives in India, if any. Similarly Bidder/Contractor of Indian Nationality shall disclose names and addresses of foreign agents/representatives, if any. Either the Indian agent on behalf of the foreign principal or the foreign principal directly could bid in a tender but not both. Further, in cases where an agent participate in a tender on behalf of one manufacturer, he shall not be allowed to quote on behalf of another manufacturer along with the first manufacturer in a subsequent/parallel tender for the same item.

4. The Bidder/Contractor will, when presenting his/its bid, disclose any and all payments he/it has made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the Contract.

5. The Bidder/Contractor will not instigate third persons to commit offences outlined above or be an accessory to such offences.

6. The Bidder/Contractor will not, directly or through any other person or firm indulge in fraudulent practice means a willful misrepresentation or omission of facts or submission of fake/forged documents in order to induce public official to act in reliance thereof, with the purpose of obtaining unjust advantage by or causing damage to justified interest of others and/or to influence the procurement process to the detriment to the interests of Principal/Owner.

7. The Bidder/Contractor will not, directly or through any other person or firm use Coercive Practices against principal/owner and/or other bidder(s)/contractor(s). Coercive practices mean the act of obtaining something, compelling an action or influencing a decision through intimidation, threat or the use of force directly or indirectly, where potential or actual injury may befall upon a person, his/ her reputation or property to influence their participation in the tendering process.

Article 3: Consequences of Breach

Without prejudice to any rights that may be available to the Principal/Owner under law or the Contract or its established policies and laid down procedures, the Principal/Owner shall have the following rights in case of breach of this Integrity Pact by the Bidder(s)/Contractor(s) and the Bidder/ Contractor accepts and undertakes to respect and uphold the Principal/Owner's absolute right:

1) If the Bidder/Contractor, either before award or during execution of Contract has committed a transgression through a violation of Article 2 above or in any other form, such as to put his reliability or credibility in question, the Principal/Owner at its discretion, is entitled to disqualify the Bidder/Contractor from the Tender process or terminate/determine the Contract, if already executed or exclude the Bidder/Contractor from future contract award processes after giving 14 days' notice to the contractor. The imposition and duration of the exclusion will be determined by the severity of transgression and determined by the Principal/Owner. Such exclusion may be forever or for a limited period as decided by the Principal/Owner.

2) Forfeiture of EMD/Performance Guarantee/Security Deposit: If the Principal/Owner has disqualified the Bidder(s) from the Tender process prior to the award of the Contract or terminated/determined the Contract or has accrued the right to terminate/determine the Contract according to Article 3(1), the Principal/Owner apart from exercising any legal rights that may have accrued to the Principal/Owner, may in its considered opinion forfeit the entire amount of Earnest Money Deposit, Performance Guarantee and Security Deposit of the Bidder/Contractor.

3) Criminal Liability: If any act/omission or conduct of a Bidder or contractor conduct of a Bidder or Contractor, or of an employee or a representative or an associate of a Bidder or Contractor which constitutes corruption within the meaning of IPC/PC Act brought to the notice of the Principal/Owner, or if the Principal/ Owner has substantive suspicion in this regard, the Principal/Owner shall be at liberty to inform the same to law enforcing agencies for further investigation.

Article 4: Previous Transgression

(i) The Bidder declares that no previous transgressions occurred in the last 5 years with any other Company in any country confirming to the anticorruption approach or with

Central Government or State Government or any other Central/State Public Sector Enterprises in India that could justify his exclusion from the Tender process.

(ii) If the Bidder makes incorrect statement on this subject, he can be disqualified from the Tender process or the contract, if already awarded, can be terminated for such reason. Principal/owner will be entitled to exclude the contractor from future tender/contract award processes for a period not exceeding three years.

(iii) Without prejudice to any other legal rights or remedies available to the principal under the relevant clauses of the tender document.

Article 5: Equal Treatment of all Bidders/Contractors/Subcontractors

1) The Bidder(s)/Contractor(s) undertake(s) to demand from all subcontractors a commitment in conformity with this Integrity Pact. The Bidder/Contractor shall be responsible for any violation(s) of the principles laid down in this agreement/Pact by any of its Subcontractors/ sub-vendors.

2) The Principal/Owner will enter into Pacts on identical terms as this one with all Bidders and Contractors.

3) The Principal/Owner will disqualify Bidders, who do not submit, the duly signed

Pact between the Principal/Owner and the bidder, along with the Tender or violate its provisions at any stage of the Tender process, from the Tender process.

Article 6- Duration of the Pact

This Pact begins when both the parties have legally signed it. It expires for the Contractor/ Vendor 12 months after the completion of work under the contract or till the continuation of defect liability period, till the Contract has been awarded. If any claim is made/lodged during the time, the same shall be binding and continue to be valid despite the lapse of this Pacts as specified above, unless it is discharged/ determined by the Competent Authority, Punjab National Bank.

Article 7-Independent External Monitor (IEM)

1. The Principal/Owner has appointed competent and credible Independent External Monitor(s) (IEM) Sh.Raj Kumar Singh, IRS (Retd) (mrrajsing@gmail.com, mrrajsing@yahoo.com) for this Pact in consultation with the 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 Pact.

2. The IEM is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. He reports to MD& CEO, Punjab National Bank.

3. The Bidder/Contractor accepts that the IEM has the right to access, without restriction, to all Project documentation of the Principal/Owner including that provided by the Contractor. The Contractor will also grant the IEM, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his or any of his Sub-Contractor's project documentation. The IEM is under contractual obligation to

treat the information and documents of the Bidder(s)/Contractor(s)/Subcontractor(s) with confidentiality.

4. In case of tenders having estimated value exceeding Rs 60 lakhs, the Principal/Owner will provide to the IEM sufficient information about all the meetings among the parties related to the Project and shall keep the IEM apprised of all the developments in the Tender Process.

5. As soon as the IEM notices, or believes to notice, a violation of this Pact, he will so inform the Management of the Principal/Owner and request the Management to discontinue or take corrective action, or to take other relevant action. The IEM can in this regard submit non-binding recommendations. However, beyond this, the IEM has no right to demand from the parties that they act in a specific manner, and/or refrain from action or tolerate action.

6) The IEM shall submit a written report to the MD & CEO, of the Principal/Owner within 6 to 8 weeks from the date of reference or intimation to him by the Principal/Owner and, should the occasion arise, submit proposals for correcting problematic situations.

7) The word "IEM" would include both singular and plural.

8) IEMs will not use or pass on any information or document provided to it regarding plans, technical proposals and business details for the purpose of competition or personal gains etc.

Article 8- Other Provisions

1. This Pact is subject to Indian Law, place of performance and jurisdiction is place where office of the Principal/Owner, who has floated the Tender, is located.

2. Changes and supplements need to be made in writing.

3. If the Contractor is a partnership or a consortium, this Pact must be signed by all the partners or consortium members. In case of a Company, the Pact must be signed by a representative duly authorized by board resolution.

4. Should one or several provisions of this Pact turn out to be invalid; the remainder of this Pact remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

5. It is agreed term and condition that any dispute or difference arising between the parties with regard to the terms of this Integrity Agreement / Pact, any action taken by the Owner/Principal in accordance with this Integrity Agreement/ Pact or interpretation thereof shall not be subject to arbitration.

Article 9- LEGAL AND PRIOR RIGHTS

All rights and remedies of the parties hereto shall be in addition to all the other legal rights and remedies belonging to such parties under the Contract and/or law and the same shall be deemed to be cumulative and not alternative to such legal rights and remedies aforesaid. For the sake of brevity, both the Parties agree that this Integrity Pact will have precedence over the Tender/Contact documents with regard any of the provisions covered under this Integrity Pact. IN WITNESS WHEREOF the parties have signed and executed this Integrity Pact at the place and date first above mentioned in the presence of following witnesses:

..... (For and on behalf of Principal/Owner)

..... (For and on behalf of Bidder/Contractor)

WITNESSES:

1. (Signature, name and address)

2. (Signature, name and address)

Place:

Dated:

ANNEXURE - XVI

CHECKLIST

Sl. No.	Particulars	Submitted (Yes/No)	Page No
1.	Proof of RFP Cost		
2.	Proof of EMD		
3.	Terms and Conditions (Annexure-I)		
4.	Undertaking By The Bidder (Annexure-II)		
5.	Compliance To Eligibility Criteria (Annexure III)		
6.	Bidders Information (Annexure-IV)		
7.	Compliance Statement (Annexure-V)		
8.	Litigation Certificate (Annexure – VII)		
9.	Undertaking For Non- Blacklisted(Annexure – VIII)		
10.	Turnover Certificate by CA(Annexure-IX)		
11.	Undertaking for being the OEM of the offered Application(Annexure-XI)		
12.	Technical Specifications (Annexure – XII)		
13.	Certificate of Incorporation		
14.	Audited Balance Sheets & Profit & Loss Statements		
15.	Integrity Pact (Annexure – XV)		
16.	Power of Attorney and Copy of Board Resolution		