

CONSOLIDATED RESPONSE TO QUERIES - RFP FOR OUTSOURCING ESTABLISHMENT, MANAGEMENT & OPERATIONS OF CONTACT CENTRE SERVICES.

Sr.No.	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/Suggestion/Remarks	Banks Response
	21	3.5	Segmentation	<p>It seems they required L2 as well for special premium / NRI / Corporate customers. If yes then please confirm the % of distribution of overall volume for this LOB.</p> <p>Should we consider the same split of regional language that has been given in the RFP doc for this segment.</p> <p>1. What is the category wise expected daily / monthly call volume? Please share data for last 6 months 2. What is the AHT category wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue) 3. What is the Call Distribution Pattern Half hourly Interval wise ?..Please share last 3 months trend (in numbers). 4. What is the Call Distribution Pattern - Daywise (from Day 1 to Day 30) ?..Please share last 3 months trend (in numbers). 5. What is the Peak Volume to Off peak Volume Ratio of a day in a week/ month? 6. Are Out call to be made to these customers? 7. if yes, please share the daily / monthly volume and AHT?</p>	<p>This is a future requirement. It will be discussed at the time of implementation.</p> <p>No need to consider the same split of regional language that has been given in the RFP doc for this segment.</p>
2	30	4.10.2	Price per FTE per shift per month (for outbound calls over IVR/FTE)	<p>45 Billable FTEs given for Outbound. No volume given, thus please confirm if sizing needs to be done on pure FTEs model</p> <p>Need Hours of Operations for Outbound as customer should not be called after certain period of time frame (at night)</p> <p>If no, then please provide below pointers - (a) Volume & AHT (b) Number of Attempts (c) Connect % Target</p> <p>The Outbound requirement is of 50 FTEs [1 seat = 1 FTE] expected average daily log in count in the 1st year, is the understanding correct?</p>	<p>Outbound campaign to be run on all days in any month. Minimum Number of login hours in any month should be 8 * number of days in a month * number of FTEs</p> <p>Hours of operation for outbound is 8 AM to 8 PM or as decided by bank/RBI</p>
3	22	3.6	New initiatives at Contact Centre	<p>Need complete details on this segment along with all business levers assumptions to create a separate sizing. Please share relevant details pertaining to setup of new call center; Daily / monthly call volume to be handled, AHT, SL and relevant metrics</p>	<p>Presently there are 24 FTE's for RRB and 11 FTE's for PMJDY Contact Centre. However, the number of seats may increase/decrease as per Banks discretion. Billing is done on FTE basis. All the terms & Conditions are same as per this RFP.</p>
4	33	5.2	Training	<p>What are the training timelines ? This will be also considered as billable hours if the agent is part of Outbound LOB</p>	<p>Please be guided as per RFP. Yes, this will be also considered as billable hours if the agent is part of Outbound LOB.</p>

5	27	4.7	Role of Bank's Staff Members in Managerial Positions	Survey will be SMS based alone? Whether survey needs to be done for all calls or specific set of callers Request to share the headcount of the officers deputed by the Bank to the vendor premises	By survey, it refers to call audits that will be done by PNB officials for quality assurance. 5-10 at Primary Centre 3-5 at Secondary Centre
6	28	4.9	Languages	Inbound calls volume - In section 4.9, highest calls per month are around 37 lakh calls while the count in section 4.10.1 is 25 lakh calls per month What is the count for total Inbound calls and percentage of calls flowing to agents after IVR 1. For this specific RFP languages to be catered to are only English & Hindi, is the understanding correct? 2. If yes, please share the language wise volume / FTE bifurcation for both Inbound and Outbound queues for English & Hindi. 3. If no, please share language wise volume / FTE bifurcation for both Inbound and Outbound queues for all languages.	Data has been provided in approximation. Please be guided as per Annexure E of RFP.
7	65	Annexure III-Point 8	Certificate is to be provided by the chartered accountant/statutory auditor, as per Annexure- VII	In Annexure VII, It mentioned - To be provided by Company Secretary/Statutory Auditor our understanding is - to share the document as mentioned in Annexure VII, Please confirm	Yes
8	25	4.4 Vendors will provide:		IS PCI DSS compliance / Certificate required ?	PCI DSS compliance / Certificate not required currently, but may be required in future while establishing Contact centre for Credit Card operations.
9	24	4.2.1	Multiple Vendors	55-65:45-35. Two different ratios mentioned, so which one needs to be considered for sizing working	The call distribution mentioned is tentative in nature.
10	15	3.3	Scope of functions:	Need Support Ratio	Please be guided as per RFP.
11	104	Annexure E	Historical data	Please share the Monthly / Yearly call volume growth to be considered	Please be guided as per Annexure E of RFP.
12	20	3.4	IVR Function	IVR will be DTMF alone or Speech is also expected?	Please be guided as per RFP.
13	15	3	Scope of work	What all channels are expected : Voice, email, sms, fax, web ? How many agents for each contact is needed? Will these agents be dedicated or can be shared with voice agents?	Fax facility not required. Agents can be either shared or dedicated as per process requirement.
14	20	3.4	IVR Function	Wait time announcement, will it be in the same language as the language of choice?	It will be in Hindi & English only.
15	25	4.3	Contact Centre Infrastructure	Does the backend application support SOAP or REST API based web service integration?	Vendor system to be flexible enough to support all the latest type of integrations.
16				The leased line/ toll free/ toll numbers, will it be SIP based or PRI based? How many PRIs or SIP sessions are needed?	Presently PRI based. However, vendor system to be flexible enough to provide all the latest type of technologies.
17				To accommodate the requirements of UBI and OBC what capacity should be made available?	It will be provided at the time of implementation.
18				Please provide more details for RRB, SLBC and PMJDY contact centers. What types of contacts would these handle? How many seats? Will it be from the two centers of PNB? What are the features needed?	Presently there are 24 FTE's for RRB and 11 FTE's for PMJDY Contact Centre. However, the number of seats may increase/decrease as per Bank's discretion. Billing is done on FTE basis. All the terms & Conditions are

					same as per this RFP.
19	22	3.6	New initiatives at Contact Centre	Apart from the Physical infra, is there any requirement to meet the 3.6 (f) feature "A separate cabin and an FTE is to be provided by vendor for implementation of video conferencing through DigiHut ." Is any video infrastructure like a VC system, display, audio setup needed?	VC system, display and audio setup will be provided by bank, but vendor needs to provide support whenever required.
20	25	4.4	Vendors will provide:	Chatbot would be menu based or AI conversational based? Only English? Would you need Chatbot to human assisted chat to voice call based call escalation and the capture of customer journey all through?	To be decided at the time of implementation.
21	25	4.4	Vendors will provide:	What is volume of chat that Chatbot would handle?	To be derived at the time of implementation.
22	24	4	Plan for Locations	Secondary location should support what capacity?	Please be guided as per RFP, para 4.1, page 24.
23	19	3.3	Outbound Calls	What will be the count for total Outbound calls made by agents (non dialer ones)	All calls in outbound are on dialer mode.
24	19	3.3	Outbound Calls	Whether agent blending to be considered for inbound and outbound agents	Vendor's discretion.
25	35	5.1	Service Level Agreement Compliance and Penalties	For IVR, AHT is mentioned as 45 sec for 90% calls. What AHT to be considered at IVR?	Please be guided as per RFP
26				Whether locations will be DC+DR or DC+DR+DR for a single vendor?	DC+DR
27				Whether a shared setup is fine or a dedicated CC infra is needed for this process	Dedicated CC infra is required.
28				Offline retention period for voice and screen call recording.	Offline retention by vendor is not required, vendor will provide the data to PNB in Hard disk or any other compatible devise on monthly basis, as mentioned in the RFP.
29				As per our understanding for accessing the Bank applications/customer Data/CRM, PNB would extend their MPLS connectivity till delivery locations, please confirm ?	Yes.
30	64	Annexure III - Point 3	Eligibility Criteria of the Bidder - Proof of work Done	Given the fact that we are in binding NDAs with all our current clients, it would be unbecoming of us as a compliant organization and a breach to share copy of contracts. We request CS Certificate stating the Customer and Quantum of Work done, in this regard be made an admissible document of proof. There are Government RFP precedences that we can make available to the same effect.	Contract copy or any other supporting document as per the RFP is required as mentioned in Annexure III page 64.
31	19	3.3 Outbound Calls	An indicative (not exhaustive) list of the functions to be covered under outbound calls, is given below:	<ol style="list-style-type: none"> 1. Would there be One time Allocation of Data for the Month? 2. If it is Non One time allocation - What is the Data Allocation Pattern - Daywise (from Day 1 to Day 30) 3. What is the category wise expected daily / monthly call volume? Please share data for last 6 months 4. What is the current AHT category wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue) 5. What is the current Contactability in each category ? (share 3 months trend) [contactability %] 6. What is the expected ACR / FTE on collection calling? 7. What is the percentage of followup calls on connected & AHT? 	Varies with campaigns, as decided by bank.

32	16	3.2 Inbound Calls	An indicative (not exhaustive) list of functions to be covered under inbound calls, is given below	<ol style="list-style-type: none"> 1. What is the category wise expected daily / monthly call volume? Please share data for last 6 months 2. What is the AHT category wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue) 3. What is the Call Distribution Pattern Half hourly Interval wise ?..Please share last 3 months trend (in numbers). 4. What is the Call Distribution Pattern - Daywise (from Day 1 to Day 30) ?..Please share last 3 months trend (in numbers). 5. What is the Peak Volume to Off peak Volume Ratio of a day in a week/ month? 	Please be guided as per RFP
33	16	Inbound Calls	CREDIT CARD PAYMENTS	<ol style="list-style-type: none"> a) DO YOU NEED PCI – DSS IMPLEMENTATION & CERTIFICATION b) WE ASSUME PAYMENT GATEWAY WILL BE PROVIDED BY BANK 	PCI DSS compliance / Certificate not required currently, but may be required in future while establishing Contact centre for Credit Card operations.
34	21	IVR Function	NET BANKING	IVR CAN TAKE ONLY NUMERIC, ALPHA NUMERIC IS NOT SUPPORTED KINDLY CONFIRM HOW DO YOU PROPOSE TO IMPLEMENT THIS FEATURE? –	This will be done as per technical feasibility.
35	21	IVR Function	DYNAMIC TEXT READING	DO YOU NEED TTS / ASR: LANGUAGE WISE: IF YES, KINDLY NAME THE LANGUAGES	Initially only Hindi & english. Later, regional languages can be incorporated as per Banks discretion.
36	21	IVR Function	LICENSES FOR TTS /ASR ARE PORT BASED	CONCURRENT/PEAK UTILIZATION OF IVR CHANNELS	Please be guided as per RFP.
37	26	4.4.b Contact Centre Infrastructure	Complete hardware and software for CSAs(eg virtualized desktops, headphons etc),	We understand calling platform is required from our end.	Yes
38	26	4.4.b Contact Centre Infrastructure	IVR application with Server and its DR, CTI Solution including ACD, Dialer, voice logger, disaster recovery solutions, etc	Request clarity if dedicated setup for calling platform is required or we can propose calling solution from our existing setup with logical segregation.	There should be separate physical and logical setup for PNB
39	26	4.4.b The Vendors will be responsible	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.	We understand we need to propose CRM from our end hosted at Bank place at both DC and DR location	Yes
40	26	4.4.b The Vendors will be responsible	The Vendors selected to run the Contact Centre will be required to carry out integration with multiple applications used by the Bank	Let us know the mode of connectivity, how these applications would be extended to us? Through P2P/MPLS/Internet?	MPLS or Leased Lines.
41	27	4.8Contact 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.	<ol style="list-style-type: none"> 1. The Inbound call center shall be operational 24/7, 365 days of the year, is the understanding correct? 2. What is the operational window and days for Outbound? 	<ol style="list-style-type: none"> 1. Yes 2. 8 a.m. to 8 p.m. or as decided by bank/RBI

42	27	Bank will provide	WAN connectivity enabling access to Bank's customer data	Is there any internet based application/website required for agents? If yes then let us know per user internet bandwidth requirement.	No internet based application is required.
43	27	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	Please clarify for what purpose Bank will provide Computer, Software and telephones. As per our understanding we (from CBSL end) need to provide Desktop and Calling platform from our end. Pl let us know what all IT Related Items will be provided by Bank.	System and other peripherals will be provided by bank for the use of PNB staff posted at Contact Centre premises. Vendor to provide all the necessary system and other equipment for PNB staff for working on vendor domain.
44	27	Role of Bank's Staff Members	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	We understand, Admin level permission is required for Bank representative operating from CBSL location to find reports. Kindly confirm	Yes
45	27	Bank will provide	AS PER RFP LEASED LINES, TOLL-FREE NUMBERS & PRI WILL COME UNDER PNB SCOPE AND TELECOM TO BE PROVIDED IN DC & DR ARCHITECTURE MODE	Please confirm if PNB will PROVIDE PRI AT BOTH DR & DC CENTERS	Yes
46	28	4.10 Pricing Terms	The pricing terms shall be as under:-	Kindly define the login hours of an FTE. How many hours an agent should be logged in? Also share the monthly volumes & AHT.	Minimum Number of login hours in any month should be 8 * number of days in a month * number of FTEs Outbound calling volume is variable and frequency varies from campaign to campaign. No such defined AHT for outbound calls
47	28	4.10.1 Price per connect minute (for Inbound calls)	The average of actual ACHT for six months for each vendor should be calculated and made a basis for payment.	Please share how will be multiple query types will be tagged and segregated for billing purpose	In case of multiple queries on a call, tagging is to be done for all kind of queries & based on the tagging interval, ACHT of that particular query is calculated.
48	29	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	For Inbound, what is the overall expected daily / monthly call volume, this will be further bifurcated in 55 - 45 ratio between two vendors?	Please be guided as per Annexure E of RFP. The call distribution mentioned is tentative in nature.
49	32	5.1.g	1 Quality Analyst for every 40 CSAs/Sr. CSAs	As per general market standards, ratio for Quality Analyst is followed as 1:30 (1 QA for every 30 CSA/Sr.CS), we therefore request you to keep the ratio same to ensure good quality	Please be guided as per RFP.
50	32	5.1.g	Experience of at least 2 years in training in the field of soft skills and communications.	Experience of minimum 1 year in Quality domain should be considered for external hiring, in case of Internal Job Posting, experience of 1 year call taking to be considered as per policy.	Please be guided as per RFP.

51	32	5.1.E Manpower Profile e) Trainers	Experience/knowledge of Bank's products & processes	Kindly confirm if we can hire trainers with BFSI experience	Please be guided as per RFP.
52	32	Manpower Profile 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:	We would need clarity if we need to provide hire Soft skill trainers and Product process trainers Separately. If yes kindly share the ratio	Vendors discretion.
53	33	Training	An Induction Training of at least 15 working days 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	Need to understand the Planner for Product and Process, Ideally a banking process has 25 days training period. We request you to ammend this clause as per industry standards	Please be guided as per RFP.
54	33	Training	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	Need to understand the Update management process being followed currently.	Bank will provide the updates to the vendor, vendor will update the same to the CSA and other staff.
55	34	Training	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.	What is the Maximum no of days we can utilize for Cross Training?	Minimum of 8 hours training each month needs to be given to each CSA, as per the RFP.
56	35	5.10 Service Level Agreement Compliance and Penalties	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.	Any planned downtime which is also called as maintainence activitsy needs to be excluded for penalty calculation and partial downtime which doesn't impact SL & AL should not be considered under downtime, e.g. slowness of applications. Also telecom link failure should not be a part of downtime as PRI's are procurred in the name of Bank and due to unavoidable situations like fiber cut, telecome Hardware issue, etc at Service Provider end can't be controlled by CBSL	Planned downtimes, Telecom link failures/PRI downtimes at service provider level are not considered under system availability for penalty calculation.
57	35	5.10 Service Level Agreement Compliance and Penalties	Call Queue Waiting Time - 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.	Formula - $\text{Calls Answered within Threshold (20 Secs) in ACD} / (\text{Total Calls offered in ACD} - \text{shortcall abandon (5secs)}) = \text{Call Queue Waiting Time}$ As per industry standard 5sec abandoned is considered as short abandonment and is excluded from Call Queue Waiting Time & Call abandonment rate	Please be guided as per RFP.

58	35	5.10 Service Level Agreement Compliance and Penalties	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.	Any planned downtime which is also called as maintenance activities needs to be excluded for penalty calculation and partial downtime which doesn't impact SL & AL should not be considered under downtime, e.g. slowness of applications. Also telecom link failure should not be a part of downtime as PRI's are procured in the name of Bank and due to unavoidable situations like fiber cut, telecom Hardware issue, etc at Service Provider end can't be controlled by CBSL	Planned downtimes, Telecom link failures/PRI downtimes at service provider level are not considered under system availability for penalty calculation.
59	36	5.10 Service Level Agreement Compliance and Penalties	**if vendor have received call volume > 110% of the forecasted volumes in a day and they have answered >=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.	If the day level call volume is below 110%, but if intervalwise volumes for few intervals are above 110% which impacts overall day SL &AL, will those intervals be excluded for calculations. Please share the normalized AL & SL calculation for our reference	Please be guided as per RFP.
60	36	5.10 Service Level Agreement Compliance and Penalties	**if vendor have received call volume > 110% of the forecasted volumes in a day and they have answered >=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.	Please share volume forecasting model and frequency of the same. (Locked vs rolling)	The forecasting model is as mentioned below: -> The forecasting will be done on historical data of last year alongwith the data of last 3 months. -> Vendors will submit rolling forecast on the call trends for 30 days,60 days & 90 days. -> Bank and vendor to lock on a 30 days. Further, 60 days & 90 days rolling forecast to be provided by vendor. -> Vendor will plan for answering of upto 10% over & above the forecast (110% of forecast answered)
61	36	5.10 Service Level Agreement Compliance and Penalties	Penalty	Penalty will be applicable on individual LOB SLA misses i.e. Inbound & Outbound or overall billed value including both	Separate penalty is applicable for inbound and outbound.
62	36	5.10 Service Level Agreement Compliance and Penalties	c. Call abandonment rate (on ACD) - This is measured as: Number of calls abandoned on ACD/Number of calls which reached ACD	Formula - Calls Abandoned >5 secs/Total Calls offered in ACD = Call abandonment rate As per industry standard 5sec abandoned is considered as short abandonment and is excluded from Call Queue Waiting Time & Call abandonment rate	Please be guided as per RFP.
63	36	5.10 Service Level Agreement Compliance and Penalties	Call Queue Waiting Time - 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.	Formula - Calls Answered within Threshold (20 Secs) in ACD/(Total Calls offered in ACD - shortcall abandon (5secs) = Call Queue Waiting Time As per industry standard 5sec abandoned is considered as short abandonment and is excluded from Call Queue Waiting Time & Call abandonment rate	Please be guided as per RFP.

64	36	5.10 Service Level Agreement Compliance and Penalties	c. Call abandonment rate (on ACD) - This is measured as: Number of calls abandoned on ACD/Number of calls which reached ACD	As per industry standard 5sec abandoned is considered as short abandonment and is excluded from Call Queue Waiting Time & Call abandonment rate. We therefore request you to use the formula Formula - Calls Abandoned >5 secs/Total Calls offered in ACD = Call abandonment rate	Please be guided as per RFP.
65	37	5.10.e	Call Quality Score - Data Capture	Request you to share more details on the methodology for calculation of Call Quality Score	Please be guided as per RFP. Annexure F is provided for the same.
66	37	5.10.f	First Time Resolution - Data Capture - % of calls resolved first time	We assume that the non Controllable factors due to Customer, Process and Technology induced reasons shall be excluded while calculating % of calls resolved first time. Kindly confirm	Please be guided as per RFP.
67	38	5.10 Service Level Agreement Compliance and Penalties	h. Short Logins for outbound calls	If the deployed HC is 50, then daily login is calculated basis the billable hours to be delivered in the month or 50 daily logins are required excluding Sundays & National Holidays. How will it be calculated for 28 & 31 days in the month. Please share an illustration	Outbound campaign to be run on all days in any month. Minimum Number of login hours in any month should be 8 * number of days in a month * number of FTEs
68	38	5.10 Service Level Agreement Compliance and Penalties	Percentage of calls that fail to connect to Contact Centre due to limited infrastructure provided by vendor	We assume that any abandoned issues due to PRI failure (Service Provider end) and any bank connectivity related downtime will not be considered as failure. Kindly Confirm	If PRI failure (Service Provider end) and any bank connectivity related downtime is established, it will not be considered as failure for penalty calculation.
69	39	5.10 Service Level Agreement Compliance and Penalties	Percentage of calls that fail to connect to Contact Centre due to limited infrastructure provided by vendor	PNB needs to provide the PRI dump from Service Provider to CBSL by 1st of every month for preceding month	Will explore the feasibility with service provider.
70	39	5.10 Service Level Agreement Compliance and Penalties	The ratio of the team structure must be maintained as laid out by the bank	We assume that CSA qualification ratio penalty will be applicable on the Overall FTE approved, and not on any additional buffer Head Count deployed by the vendor. Kindly confirm	This will be applicable on the active headcount on the floor.
71	41	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	Is this accepted if we outsource IT Helpdesk –L1 Support to group Company?	Please be guided as per RFP.
72	56	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	WILL THE DR & DC WILL TO BE IN ACTIVE / ACTIVE OR ACTIVE / PASSIVE MODE	It will be in Active/Passive mode.
73			ASR & TTS IS REQUIRED FOR DYNAMIC TEXT READING	PLEASE DETAIL OUT THE IVR FUNCTIONS WHERE DYNAMIC TTS / ASR WOULD BE REQUIRED?	Please be guided as per RFP.