Punjab National Bank

Corrigendum and Addendum-1

REQUEST FOR PROPOSAL FOR SUPPLY, DEVELOPMENT, INSTALLATION and MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT (CRM) SOLUTION

Plot No.4, Sector-10, Dwarka, Delhi – 110075
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Website: www.pnbindia.in
Dated 08/06/2023

S. N.	RFP Page No.	RFP Clause	Existing Clause	Amendment in Clause
1.	20	3.16. Service Management	Bank need user based perpetual license only for CRM Product.	Bank need user-based subscription license only for CRM Product.
2.	21	3.21. Complaint Management	Capturing all types of complaint from all digital Channels- SMS, Website, E-mail etc. & Non-Digital Channels, TAT, Tracking, Escalation of Complaint as per internal matrix, Internal / External Ombudsman, capturing comments / resolution etc. and allow routing, sentiment analysis based on customer feedback on complaints and tracking of complaints centrally from all sources	Capturing all types of complaint from all digital Channels- SMS, Website, E-mail etc. & Non-Digital Channels, TAT, Tracking, Escalation of Complaint as per internal matrix, Internal / External Ombudsman, capturing comments / resolution etc. and allow routing and tracking of complaints centrally from all sources
3.	8	General Tender Details	Place of Submission of Bids (Hardcopy), Place of opening of Bid and Address for communication. Assistant General Manager Punjab National Bank, Digital Banking Transformation Division, 3rd Floor, Plot No. 5, Institutional Area, Sector 32, Gurugram – 122 001	Change in address: Assistant General Manager Digital Banking Transformation Division, 2nd Floor (East Wing), Plot No. 4, Sector 10, Dwarka New Delhi– 110075 Phone: 011 28044879
4.	13		PURPOSE OF THE PROJECT& SCOPE OF WORK	Addendum: The CRM Solution may be extended to Bank sponsored RRB's, PNB Cards and other subsidiaries if desired by Bank.
5.	14	3. Scope of Work		**Point Added:** Indicative Roles/responsibilities of Onsite Resource **L1 resource**: 1. Manage the helpdesk for the CRM application 2. Be the key point of contact for all issues around the CRM application

				3. Own the issues and manage the issues to resolution by bringing in resources as required. Invoke L2 on requirement.
				4. Ensure that RCAs are done
				5. Conduct War rooms as required for resolution of issues / incidents
				L2 resource:
				  1. First connect for L1 support for incident support.
				  2. Investigate/Debug/analyse incident by going through system logs/dashboards.
				  3. Refer issue to L3 / engineering team as required.
				  4. Be responsible for RCAs.
				Project Coordinator
				  1. Act as the Single Point of Contact for the vendor for all implementation and project management.
				  2. Manages the communication across the bank and the vendor teams.
				  3. Ensures that plans are well aligned across the bank and vendor teams.
				  4. Ensures that vendor resources are on-boarded as per plan.
				  5. Co-ordinates key meetings across the bank and vendor teams.
				  6. Monitors the progress of the project and highlights risks if any

6.	76	Annexure- III Eligibility Criteria of The Bidder (Point 5)	The bidder should have implemented Customer Relationship Management (CRM) Solution successfully during the last four years or more up to the date of bid submission in at least one scheduled commercial banks (SCB) in India (wherein Banks having total business (asset and liability) as of 31.03.2022 for at least 5 lakh Crores INR. The solution should be currently running, if implemented.	The bidder/OEM should have implemented the proposed Customer Relationship Management (CRM) Solution successfully as on date of the RFP in at least one scheduled commercial banks (SCB) in India [wherein Banks having total business (asset and liability) as of 31.03.2022 for at least 1.0 lakh Crores INR.] The solution should be currently running, if implemented.
7.	78	Annexure- III Eligibility Criteria of The Bidder (Point 11)	CRM Solution to be deployed are the latest bug free version and free from all know vulnerabilities. Supporting Document to be submitted: undertaking to be submitted as per Annexure XVIII	Bidder/OEM confirm that, CRM Solution to be deployed are the latest bug free version and free from all know vulnerabilities. Supporting Document to be submitted: undertaking to be submitted as per Annexure XIX.
8.	78	Annexure- III Eligibility Criteria of The Bidder (Point 12)	The bidder should be CMM Level 4 and above certified organization in any three of the last five years	Revised Eligibility Criteria: - The bidder should be certified with any one certificates among CMM Level 4, ISO 27001 certified organization and SOC2 Certified.
	78	Annexure- III Eligibility Criteria of the Bidder (Point 13)	The bidder should be ISO 27001 certified organization and SOC2 certified	
9.	78	Annexure- III	The bidder should have a minimum of three years' experience in hosting the proposed solution in public/ private cloud having single	The bidder/OEM should have experience of implementation of the CRM solution in

		Eligibility Criteria of The Bidder (Point 15)	tenancy architecture for scheduled commercial banks in India.	public/ private cloud architecture in BFSI^ in India. ^ SCB/ AAA rated NBFC/ any other Organization having more than 1000 branches across India.
10.	126	Annexure-XXIII (b) Hardware Bill of Material	Hardware Bill of Material	Annexure-XXIII(b) stands deleted.
11.	67	Point No: -30 Escrow Mechanism	Escrow Mechanism	Existing Clause stands deleted: Revised Clause: The Bank and the Bidder shall agree to appoint an escrow agent in India to provide escrow mechanism for deposit of source code of any custom developments made on the proposed solution/platform by the Bidder to enable bank to protect its interests in an eventual situation. In case of a disagreement between the Bank and the Bidder regarding appointment of an escrow agent, the Bank shall appoint an escrow agent in its entire discretion which shall be final and binding on the Bidder The Bank and the Bidder shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of

				the source code and the obligations of the escrow agent.
12.	33	4. Infrastructure, Cloud and other CSP requirements		Added: z1: Bidder should ensure that CSP should be valid MeitY empanelled Cloud Service Provider with two data centre locations. z2: The cloud service to be availed by the bidder for Bank shall follow RBI, Government of India guidelines, other regulatory guidelines, mandates on Cloud Computing GDPR compliance in addition to MEITY accreditation z3: Bidder must ensure compliance of Master direction issued by RBI vide RBI/2023-24/102 dated 10.04.2023 on Outsourcing of IT Services.
13.	55	Point: -7 IMPLEMENTATION	UAT Sign-off Post UAT sign-off, the solution will be subject to mandatory AUDIT either by Bank's team or Bank's appointed external auditors or Bidder may have to arrange a reputed external agency to perform the AUDIT of the implemented solution without any additional cost to the Bank. It will be the sole discretion of the Bank to decide on the external and/or internal agency for AUDIT.	UAT Sign-off Post UAT sign-off, the solution will be subject to mandatory AUDIT either by Bank's team or Bank's appointed external auditors. It will be the sole discretion of the Bank to decide on the external and/or internal agency for AUDIT.
14.	102	Annexure – XIII Technical Specification	The system should help in providing credit management and compliance system for better sales management	This Clause Stands DELETED

		of the Offered Solution. Point - 115		
15.	46	31. 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	This Clause Stands DELETED (Already incorporated in Annexure 1 clause 36, Page no 69 of RFP)
16.	106	Annexure-XIII TECHNICAL SPECIFICATION OF THE OFFERED SOLUTION, Point 175	Ability to control the mobile device access of CRM and provides access and relevant data to authorized individuals only and with encryption, authentication, and authorization technologies and role-based services	This Clause stands deleted
17.	126	Annexure-XXIII (b) Hardware Bill of Material	Hardware Bill of Material	Annexure-XXIII(b) stands deleted.
18.	126	Annexure-XXIII (c) Hardware Bill of Material	Software Bill of Material	Annexure-XXIII(c) stands deleted.
19.	57,59	9. Payment, Penalty, Delivery and Timelines	All types of Penalties can be levied simultaneously up to their maximum limit. Maximum deducted penalty of one type will not affect any other type of	This clause stands deleted

			penalty 100% of any item is the eligible amount after deduction of Penalty, if any.	
	60	11. AMC / ATS	The On-site, comprehensive BACK-TO-BACK ATS (quoted in percentage) will be valid for a period of Four Years after expiry of One Year warranty period and the quoted %age will be continued for the entire contract period. Bidder should make adequate arrangements with OSD/OEM for the same. The scope of AMC/ATS is same as Software Warranty. Payment of AMC/ATS will be released on quarterly basis. The AMC/ATS may be terminated by the Bank after giving three months' notice in case of deficiency in services. Bank may extend the AMC/ATS term for two terms of 1 year each on same rates and same terms and conditions. The quoted percentage (%) for AMC/ATS would be applicable for proactive support on 24 x 7 x 365 basis. AMC/ATS would cover all components of the offered Solution without any exceptions. The Bank will enter into an all-inclusive Annual Technical Support (AMC/ATS) with the selected bidder after the expiry of respective warranty period for the software/solution. The scope of AMC/ATS will be same as scope of Warranty mentioned in above Para.	Clause Deleted as AMC/ATS to be part of CRM Solution Cost (License Subscription Model) (Annexure XIV Revised Commercial Offer)
20.	101	ANNEXURE-XIII TECHNICAL SPECIFICATION OF THE OFFERED SOLUTION	100 Capability to capture customer data in CRM through lead and share the same data into other applications via DB Call's and API's for respective asset and liability products to ensure smooth conversion.	100 Capability to capture customer data in CRM through lead and share the same data into other applications via API's for respective asset and liability products to ensure smooth conversion.

21.	101	ANNEXURE-XIII TECHNICAL SPECIFICATION OF THE OFFERED SOLUTION	102 Ability to integrate with any channel through DB Call's and API's.	102 Ability to integrate with any channel through API's.
22.	50,51,52	37. Implementation Phases	Phase 1 Time lines: 120 Days Phase 2 Time lines: 120 Days Phase 3 Time lines: 120 Days	Phase 1 Time lines: 150 Days Phase 2 Time lines: 150 Days Phase 3 Time lines: 150 Days
23.	56,57	9	9. PAYMENT, PENALTY, DELIVERY AND TIMELINES Payment will be made as per the following schedule: - A- CRM Solution/Software cost B-Implementation Cost including integration & Customization (if any) Juncture – Complete implementation of Customer Relationship Solution. Proposed solution should be sufficiently scalable and capable of handling the increased volumes.	9. PAYMENT, PENALTY, DELIVERY AND TIMELINES Payment will be made as per the following schedule: - A- CRM Solution/Software License cost B-Total Implementation Cost including integration & Customization (if any) Proposed solution should be sufficiently scalable and capable of handling the increased volumes. 9.1 Payment Terms

Table in cell 23 (left side):

Deliverables	Expected Timelines	Eligible Amount	Penalty	Maximum Penalty
Complete delivery, implementation & integration of CRM Software Solution/ software	Within 8 weeks from the date of Purchase Order (PO)	50% of (A)	1 % of (A+B) for every week delay	10% of (A+B)

Table in cell 23 (right side):

Payment Stages	Payment %	Condition/Document required
User Type based License Cost of CRM solution	100%	Yearly in Advance for each year on actuals and upon submission of invoices and acceptance/signoff by the bank and relevant document as a proof of License deployed.

				After providing UAT	Within 3 months from the date of PO	20% of A + 20% of B	0.5 % of (A + B) for every week delay	10% of (A + B)	One Time Implementation Cost (Applicable phase wise) for Phase1 /Phase2/ Phase3	10%	Project Kickoff Meeting and signed MoM
										20%	BRD Completion signoff
				After Signoff (Go-Live)	Within 2 months from the date of installation or 4 months from the date of PO	20% of A+ 70% of (B)	0.5 % of (A + B) for every week delay	10% of (A + B)		30%	UAT Signoff
										30%	Go-Live Signoff
										10%	1-month Post Go live signoff
				After submission of PBG		10% of (A+B)			Training Cost	100%	100% cost would be payable post successful completion of the training to the designated officials as per Bank's requirement and submission of invoices and acceptance/signoff by the bank.
				ATS/AMC		On Annual basis in arrears					
				OTS (Onsite Technical Support) Cost		On Quarterly basis in arrears					

| | | | Customization cost, if any | | Within one month of UAT | | | Onsite Technical support /Resource Cost | Quarterly in Arrears | 100 % payment will be paid in arrears at the end of every quarter after submission of invoices and acceptance/sig noff by the bank. This will be based on the resources availed by Bank from the bidder and after deduction of any penalty (if any) |
| | | | Loan Originating System | | | | | Cost of any additional Customization | 100% | 100 % payment will be released after successful Go Live sign off and on production of invoices and acceptance/sig noff by the bank. |

9.2 Project Implementation Timelines (Revised)

#	Milestone	Timelines	Penalty
1	Project Kickoff	7 days from T^	0.5 % of Order

				2	BRD Completion	45 days from T^	Value for every week delay
				3	Base Product Installation	45 days from T^	
				4	Development Completion	105 Days from T^	
				5	UAT Signoff	135 Days from T^	
				6	Go Live	150 Days from T^	

^ T is date of PO acceptance by successful bidder

24.	57	9	Penalty due to Downtime	Penalty due to Downtime
			After implementation of the Complete Solution, Penalty will be deducted for downtime of the Solution/System (Application failure) as below:	After implementation of the Complete Solution, Penalty will be deducted for downtime of the Solution/System (Application failure), SLA will be monitored on Monthly basis as below:

Left column table:

Uptime (U)	Penalty
U >=99.95	No Penalty
99.50<=U< 99.95	0.1 % of (A+B)
99.00<=U< 99.50	0.2 % of (A+B)
98.50<=U< 99.00	0.3 % of (A+B)
98.00<=U< 98.50	0.4 % of (A+B)
And so on.	For every 0.5 % drop in the Uptime, Penalty @ 0.1% of (A+B), up to a maximum of 10% of (A+B)

Right column table:

Uptime (U)	Penalty
U >=99.70	No Penalty
99.70<=U< 99.50	0.1 % of (A+B)
99.50<=U< 99.00	0.2 % of (A+B)
99.00<=U< 98.50	0.3 % of (A+B)
98.50<=U< 98.00	0.4 % of (A+B)
And so on.	For every 0.5 % drop in the Uptime, Penalty @ 0.1% of

			SLA will be monitored on Monthly basis. Penalty due to downtime, during one years of warranty period will be deducted from any subsequent payment to be made to the Vendor. Penalty due to downtime, during AMC/ATS period will be deducted from AMC/ATS payment on monthly basis.	(A+B), up to a maximum of 10% of (A+B)

PERFORMA FOR INDICATIVE COMMERCIAL OFFER
(To be submitted strictly __online__ only)

Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

Table A1

User Type Based CRM Solution Cost (License Subscription Model) *

Sr.	Type of CRM User License	Indicative Quantity [A]	No of months [B]	Total Price (INR) [C= AxB]
1	Admin User	**200**	**60**	
2	Core CRM	**15000**	**60**	
3	Business User	**Enterprise (~1,00,000)**	**60**	
			Total	

*The solution cost (License subscription model) comprises of application subscription cost, application support cost (ATS), warranty and cloud Hosting charges. **Please refer to Annexure XXIV for Description of CRM user Type**.

Table A2

One-time Implementation Cost of CRM Solution in phases #

Sr.	Description	Total Price (INR)
1	Phase 1	
2	Phase 2	
3	Phase 3	
	Total	

 # List of Module under Phase 1, Phase 2 & Phase 3 is attached as per Clause 37 of Instruction to Bidders (Page 50,51,52 of RFP)

Table A3

Onsite Technical Resource/support Charges

Sr.	Description	Count [A]	Unit Price per (INR) month [B]	No of Months [C]	Total Price of Resource for 5 years (INR) [D]=[AxBxC]
1	L1 Resource	7		**60**	
	L2 Resource	2		**60**	
	Project Coordinator	1		**60**	
	Total				

Table A4
Training Cost#

Sr.	Description	Unit Price (INR) for one batch [A]	Total Price (INR) for 2 batches [B]= Ax2
1	Training Cost of officials in a batch of 25 staff each (as and when required).		

this is Indicate cost and Banks may opt for this training as per requirement

Table A5
Cost of any additional Customization

Sr.	Description	Unit Cost per man days (INR) [A]	No of Man Days [C]#	Total Cost (INR) D= (AxBxC)
1	Cost of any additional customization		**100**	

The price quoted by the bidder is fixed for entire contract period and the number of man days mentioned above is indicative only.

Table A6
Total Cost for 5-year Contract Value

Sr.	Description	Cost (INR)
1	User Type Based CRM Solution (License Subscription Model)	
2	One Time Implementation Cost of CRM Solution in phases	
3	Cloud Hosting Charges	
4	Onsite Resource Charges	
5	Training Cost	
6	Cost of any additional Customization	
	Grand Total (Sum of 1,2,3 4,5 and 6 above)	

NOTES:

1. License will be subscribed/deployed in phased manner as given below, Payment will be done

User Type	UAT/Development	Phase 1	Phase 2	Phase 3	Total
Admin	50	150			200
Core CRM	200	5000	5000	4800	15000
Business User	~1000	~10000	~25000	~64000	~1,00,000

~ approx.

2. The rates quoted in commercial bid 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.

3. All software supplied under this bid shall be of SAAS Based Model with OEM support

4. Any column left blank by the bidder will result in disqualification of the bid.

5. Price of application Solution/Software quoted should be inclusive of 1-year warranty.

6. L1 cost will be decided as per total of Table A6, after Reverse Auction is conducted as per Clause 25 of Instruction to Bidder.

7. OTS Resource should report on all days of the month in shifts of 8 hours every day. Bidder may factor additional resources to accommodate week offs, holidays, leaves etc. Such arrangement will have to be factored by the bidder without any additional cost to the Bank.

8. The multiplication factor as mentioned in above table (Table A1 to A6) is only indicative and for the purpose of deriving the Total Cost for determining the H1 bidder. The actual quantity of any item ordered may vary according to the requirement of the Bank. In addition to the initial Order placed, Bank may place subsequent orders for any item, if required, at any time during the contract period of 5 year, at the unit rate finalized after Reverse Auction.

9. Bank is not bound to place any minimum order for any item.

10. Total Cost should include Implementation, Installation, configuration, customization of Application and other activities as defined in the scope of the RFP.

11. Payment for Man Days will be made only for the utilized man days on actual basis.

12. All Software required for Deployment, Implementation and Integration (OS/DB/Middleware/Any Third-Party software) along with any orchestration layer (for API integration, if any) must be provided by bidder without any additional cost to bank.

13. If the cost for any line item is indicated as zero, then it will be assumed by the Bank that the said item is provided to the Bank without any cost.

14. Multiple bids submitted by bidders will be rejected.

    Date: _____
    Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

<u>Seal of Company:</u>

ANNEXURE-IV (Revised)

TECHNICAL AND FUNCTIONAL EVALUATION

Bidders who qualify Eligibility Criteria (Annexure-III), Terms & Conditions of RFP document (Annexure-I) & Technical Specifications (Annexure-XIII) will be called for demonstration (i.e. Technical Presentation) of their solution as per Technical Scope of Work of the subject RFP. The overall technical evaluation will involve scoring on the following aspects: -

Sr.	Evaluation Parameter	Maximum Score	Evaluation Criteria
1	Technical Competence	60	Qualifying Score: Minimum 35
2	Presentation & Product Competence	40	Qualifying Score: Minimum 25
	Overall evaluation	**100**	Qualifying Score: **Minimum 60**

In case, none of the participating bidders qualify in overall evaluation (item 3) and reach or exceed the cut-off score of 60, then the Bank, at its sole discretion, may relax the cut-off score to 50.

The Technical evaluation will be done on the basis of scoring criteria given below and the overall score of the bidders as mentioned above. Technical Architecture Diagram should be part of Technical Bid.

Any credential letter from the Bidders subsidiary or associate or holding company or companies having common promoter director/s or companies in the same group of promoters/ management or partnership firms/ LLPs having common partners will not be considered for evaluation process in this RFP process.

EVALUATION OF TECHNICAL COMPETENCE:
Bidder has to ensure minimum score stipulated by the Bank, for qualifying technical evaluation. In Commercial Evaluation, no weightage will be given for Technical Scoring.

TECHNICAL COMPETENCY - SCORING CRITERIA

Sr.	Evaluation Parameters	Max. Marks	Scoring	Supporting Documents *(Should be in the name of Bidder)*
1	CRM Solution is implemented in Schedule Commercial Banks (SCB) / BFSI in India.	25	• 15 marks – 5 mark each for implementation in SCBs in India • 10 marks – 5 mark each for implementation in 1 BFSI^ (Other than SCB) in India.	Purchase Order along with Email from the client containing all the required information. *(Kindly note that Client's Email should be from their official Email IDs only, containing their*

			^ AAA rated NBFC/ any other BFSI having more than 1000 branches across India.	*name, designation & Mobile number)* **OR** Copy of Work Order/Purchase Order <u>along with</u> Installation Certificate signed & stamped by the Client **OR** Go-Live sign-off and Reference Letter/Certificate from the client
2	Satisfactory Services Certificate	10	• 10 marks- Satisfactory Services Certificate by >= 3 Clients • 5 marks- Satisfactory Services Certificate by > 1 and < 3 Clients	As per content of Annexure – VII
3	Proposed Solution Compliance to Technical Specification mentioned in Annexure-XIII	25	• 25 marks- if >=95% solution compliance and min 10% customization • 17 marks- if >=90 and <95 solution compliance and minimum 10% • 10 marks- if >=80 and <90 solution compliance and minimum 10% customization • Bidder is not eligible if marks obtained below 80%	Annexure-XIII on bidder's letter head duly signed and stamped by authorized signatory.

PRESENTATION & PRODUCT COMPETENCE - SCORING CRITERIA

Sr.	Evaluation Parameter	Max Marks	Marks Obtained
1	**Proposed CRM Solution's Technical Architecture***	**5 Marks**	
2	**Implementation Plan of CRM solution**	**5 Marks**	
3	**Bidder implementation experience in Scheduled Commercial Bank/BFSIs in India**	**5 Marks**	
4	**Integration capability with different channel/applications of bank.**	**5 Marks**	
5	**Reports and analytical components**	**5 Marks**	
6	**Data Security**	**5 Marks**	
7	**Demo of CRM solution clearly demonstrating all the technical functionalities and development architecture**	**10 Marks**	
	Total Marks	**40**	

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Date: _____
Place: _____

Signature of Authorized Signatory
Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:
<u>Seal of Company:</u>

Annexure XXIV

Bank expects three key types of users to be accessing and using the CRM application. The types of users, key roles played by these users and their indicative numbers are provided in the table below:

User Type	Key Role in brief	Indicative Numbers
Core and Admin	1. Full access to all modules across sales, service and marketing 2. Ability to add and remove users 3. Ability to assign and change roles and responsibilities 4. Ability to create new roles 5. Ability to perform standard activities such as setup, small configuration changes, system monitoring, performance monitoring, etc 6. Any other role defined as per scope of RFP	200
Core CRM users	**Sales and lead management:** 1. Ability to view sales pipeline 2. Ability to progress and make changes to assigned leads 3. Ability to create new leads 4. Ability to view standard reports around leads and sales as per role-based access 5. Ability to assign sales leads to sales officers 6. Any other role defined as per scope of RFP **Service management:** 1. Ability to view customer service requests / queries and complaints assigned 2. Ability to assign customer service requests, queries and complaints 3. Ability to make changes to the customer service element 4. Ability to track and close customer queries 5. Ability to view standard reports around customer service / queries / requests 6. Ability of complaint creation, service request creation, query docket creation(for tagging purpose) 7. Any other role defined as per scope of RFP **Marketing:** 1. Ability to create and make changes campaigns 2. Ability to assign campaigns to customer segments 3. Ability to create customer segments 4. Ability to track campaigns 5. Ability to view standard reports in the marketing / campaign management area 6. Any other role defined as per scope of RFP	15,000
Business users	Ability to create leads Ability to view status of leads created by them	Enterprise (~1,00,000)