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# PUNJAB NATIONAL BANK



## Request for Proposal (RFP) for Procurement of Next Gen Contact Center Services

06/11/2025

**Centralised Procurement & Partnership Division**

Head Office, 5, Sansad Marg,

New Delhi - 110 001

Tel: (011) - 23724596

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## **Invitation for Request for Proposal (RFP)**

PNB invites proposals from reputed bidder(s) for procurement of Next Gen Contact Center Services. This RFP may be downloaded by the bidders free of cost from the GEM Portal ([www.gem.gov.in](http://www.gem.gov.in)). All the documents and process related information's are also published on the Bank's Website.

This RFP is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement. The purpose of this RFP is to provide information to the potential Bidders, who qualify to submit the response to this RFP, and to assist them in responding to this RFP. Although this RFP has been prepared with sufficient care to provide all the required information to the potential Bidders, however, in the event any further/additional information is required by any potential bidders, such bidder(s) on its own cost & endeavor may approach the Bank for clarification which may be considered by the Bank.

The Bank reserves the right to provide such additional information at its sole discretion. In order to respond to the RFP, if required, each Bidder may conduct its own study and analysis/assessment and seek its own professional, technical, financial and legal advice, as may be necessary. The Bank, its employees and advisors make no representation 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 Tender 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 Bank reserves the right of discretion to change, modify, add to or alter any or all of the provisions of this RFP and/or the bidding process prior to deadline for submission of Bids, without assigning any reason whatsoever. Notification of amendments will be made available on the Bank's website at (<https://pnb.bank.in>) as well as GeM Portal. No separate communication will be issued in this regard.

The Bank, at its discretion, may extend the deadline for a reasonable period for the submission of Bids.

The Bank in its absolute discretion, may annul the RFP without assigning any reason whatsoever. The decision of the Bank shall be final, conclusive and binding on all parties.

### **Abbreviations Used in the Document**

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

<b>Abbreviation</b>	<b>Expansion</b>
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
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

ACHT	Average Call Handling Time
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
FTE	Full Time Executive

## Contents

Invitation for Request for Proposal (RFP).....	2
1. PART – A – GENERAL TERMS AND CONDITIONS.....	11
1.1. Introduction .....	11
1.2. Language of the Bid .....	12
1.3. Contact to Bidders .....	12
1.4. Board Resolution Copy with Authorization Letter/ Power of Attorney.....	12
1.5. Performance Bank Guarantee .....	12
1.6. Bid Earnest Money.....	13
1.7. Modification and /OR withdrawal of Bids.....	14
1.8. Contacting the Bank or Putting Outside Influence.....	15
1.9. Revelation of Prices .....	15
1.10. Terms and Conditions of the Bidding firms .....	15
1.11. Local Conditions .....	15
1.12. Terms and Conditions.....	15
1.12.1 Bank's Right to accept or reject any/all Bids.....	15
1.12.2 Service Level Agreement.....	15
1.12.3 Opening of Bids.....	16
1.12.4 Clarification of Bids.....	16
1.12.5 Authentication of Erasures/ Overwriting etc.....	16
1.12.6 Arithmetical errors .....	16
1.12.7 Bid Currency.....	16
1.12.8 Validity of Contract in Case of Amalgamation/Merger/Acquisition .....	16
1.12.9 Fall Clause : .....	16

1.13.	Additional Terms and Conditions .....	17
1.13.1	Procurement through Local Suppliers (Make in India) .....	17
1.13.2	Purchase Preference to MSE .....	17
1.13.3	Land Border Clause .....	18
1.13.4	Onsite resource deployment .....	19
1.13.5	Indemnity .....	19
1.13.6	Indemnification Process:.....	20
1.13.7	IP Infringement Indemnity: .....	21
1.13.8	Incidental Services.....	21
1.13.9	Patent Rights .....	22
1.13.10	Disputes Resolution / Arbitration .....	22
1.13.11	Non-Solicitation .....	22
1.13.12	Termination of Contract .....	23
1.13.13	Privacy & Security Safeguards .....	25
1.13.14	Business Continuity Plan.....	25
1.13.15	Data Protection .....	25
1.13.16	Conflict of Interest .....	26
1.13.17	Use of Name/Logo of the Bank .....	26
1.13.18	Entire Agreement .....	26
1.13.19	Assignment .....	26
1.13.20	Non-Exclusivity.....	26
1.13.21	Delay in Vendor Performance .....	27
1.13.22	Notices and Other Communications.....	27
1.13.23	Audit.....	27
1.13.24	Survival .....	28
1.13.25	Severability.....	28
1.13.26	Amendment.....	28
1.13.27	Intellectual Property Rights .....	28
1.13.28	Confidential Information .....	29
1.13.29	Non-Disclosure Agreement .....	31
1.13.30	Cancellation of Purchase Order .....	32
1.13.31	Force Majeure .....	33
1.13.32	Not Acceptance/ Non-Execution of Order.....	33
1.13.33	Liquidated Damages .....	33
1.13.34	Limitation of Liability .....	34
1.13.35	Data Purging .....	35
1.13.36	Statement of Shareholding Pattern .....	35
2.	Bidding Document.....	35

2.1	Late Bid.....	35
2.2	Pre-Bid Meeting & Pre-Bid Queries .....	35
2.3	Submission of Bid .....	36
2.4	Preliminary Examination .....	36
2.5	Minor Infirmity/Irregularity/Non-Conformity.....	36
2.6	Discrepancies between original and scanned copies of bid .....	37
2.7	Consideration of Abnormally Low Bids.....	37
2.8	Contacting the IEMs (Independent External Monitors).....	37
2.9	Acceptance of order (order placement).....	37
2.10	Taxes and Duties .....	37
2.11	Information Security .....	38
2.12	Signing of Pre-Contract Integrity Pact.....	38
2.13	Cartelization Among Bidders.....	38
2.14	No Right to Set Off.....	39
2.15	Publicity.....	39
2.16	Compliance with Laws .....	39
2.17	Use of Contract Documents and Information .....	39
2.18	Contract Between Bank and Shortlisted Bidder .....	39
2.19	Principal to Principal Relationship.....	39
2.20	Waiver.....	40
2.21	Adherence to the Cyber Security Policy.....	40
2.22	Variation of Quantities .....	41
2.23	Cost of Bidding.....	41
2.24	SIGNING OF CONTRACT .....	41
2.25	DURATION OF CONTRACT.....	42
2.26	Sub-Contracting.....	42
2.27	Insurance .....	42
2.28	Adherence to the Cyber Security Policy.....	42
3.	PART B- BID SPECIFIC CLAUSES .....	43
3.1	Purpose of the Project .....	43
3.2	Scope Of Work.....	43
3.2.1	Inbound Calls .....	43
3.2.1.1	General and account related queries on products & services of the Bank & third-party products (indicative):.....	43
3.2.1.2	Guidance in execution of basic banking services and transactions: .....	44
3.2.1.3	Service Requests:.....	44
3.2.1.4	Complaints:.....	44
3.2.1.5	Queries on Internet & Mobile Banking, UPI, AEPS, PNB One, PNB Verify, CBDC and other Digital applications:.....	44

3.2.1.6	ATM Complaints:.....	44
3.2.1.7	ATM / Branch Locator: .....	45
3.2.1.8	Marketing: .....	45
3.2.1.9	NRI Accounts and Govt. Sponsored Schemes: .....	45
3.2.1.10	Fraud complaints: .....	45
3.2.1.11	Older account statements: .....	45
3.2.1.12	Request for closure of any type of accounts: .....	45
3.2.1.13	Facilitating in waiver of Various charges (QAB/ other charges debited erroneously):.....	45
3.2.1.14	Resolve Demat and Loan Against Securities Queries: .....	45
3.2.1.15	Information on Loans: .....	46
3.2.1.16	Various account related services: .....	46
3.2.1.17	Enquiry about latest interest/ Exchange rates:.....	46
3.2.1.18	Register for Bill Payment / Smart Pay:.....	46
3.2.1.19	Enquiry on cheque status: .....	46
3.2.1.20	Synchronization of IVR with Contact Centre CRM and any other Bank System/s and/or Portals.....	46
3.2.1.21	Open a Fixed Deposit or Recurring Deposit: .....	46
3.2.1.22	Additional Services through the Contact Centre: .....	46
3.2.1.23	Virtual queuing:.....	48
3.2.1.24	Voice biometrics:.....	48
3.2.2	Outbound Calls:.....	48
3.2.2.1	Marketing functions:.....	48
3.2.2.2	Lead Processing: .....	48
3.2.2.3	Soft Recovery: .....	49
3.2.2.4	Recovery of Credit card overdue: .....	49
3.2.2.5	Welcome calls:.....	49
3.2.2.6	Callback to customers:.....	49
3.2.2.7	Others:.....	49
3.2.2.8	Do Not Call (DNC) Compliance Solutions:-.....	49
3.2.2.9	Campaign management tools: .....	50
3.2.2.10	Whitelisting solution: .....	50
3.2.2.11	Automatic Call Distributor ( ACD ).....	51
3.2.3	IVR: .....	53
3.2.4	Computer Telephony Integration CTI.....	57
3.2.5	CUSTOMER SEGMENTATION: .....	60
3.2.6	OMNI- CHANNEL EXPERIENCE:.....	61
3.2.7	CALL/ VOICE: .....	61
3.2.8	WEBCHAT & CHATBOTS: .....	61

3.2.9	OMNI-CHANNEL DROP-OFF MANAGEMENT .....	62
3.2.9.1	Drop-off Identification and Alerts: .....	62
3.2.9.2	Re-engagement Mechanisms: .....	62
3.2.9.3	Proactive Monitoring and Reporting: .....	62
3.2.9.4	Channel-Specific Implementation: .....	62
3.2.9.5	AI-Powered Guidance and AI Powered Assistance for Agents : .....	63
3.2.9.6	Customer Feedback on Drop-offs: .....	63
3.2.9.7	Drop-Off Management Metrics: .....	63
3.2.9.8	Integration and Scalability: .....	63
3.2.9.9	Regulatory Compliance and Data Security: .....	63
3.2.10	Gen – AI Use – Cases .....	63
3.2.10.1	Call Center FTE Assist: .....	63
3.2.10.2	REAL-TIME CALL CENTER FTE .....	64
3.2.10.3	VIDEO BANKING: .....	64
3.2.10.4	SPECIALIZED TEAM FOR CATERING HNI CUSTOMERS: .....	64
3.2.10.5	WHATSAPP LIVE CHAT .....	64
3.2.10.6	CO-BROWSING: .....	65
3.2.10.7	SOCIAL MEDIA SERVICING: .....	65
3.2.10.8	EMAIL: .....	66
3.2.10.9	FTE CALL QUALITY CLAUSE: .....	66
3.2.10.10	AI & ML ANALYTICS POWERED DECISIONING: .....	67
3.2.10.11	INTENT RECOGNITION: .....	67
3.2.10.12	Speech Analytics and reporting: .....	68
3.2.10.13	Sentiment Analytics and reporting: .....	68
3.2.10.14	SKIP TRACING: .....	68
3.2.10.15	PREDICTIVE DIALING FUNCTIONALITY: .....	69
3.2.10.16	KNOWLEDGE MANAGEMENT SYSTEM: .....	69
3.2.10.17	VIRTUAL SALES COACH: .....	69
3.2.10.18	CORE TECH & DATA: .....	69
3.2.10.19	CONTROL TOWER: .....	70
3.2.10.20	UNIFIED FTE DESKTOP: .....	70
3.2.10.21	DIALER CAMPAIGN: .....	70
3.2.10.22	ROBOTIC PROCESS AUTOMATION: .....	71
3.2.10.23	DESK ARCHETYPES: .....	71
3.2.11	SCALE-UP PLAN .....	72
3.2.11.1	Scalability Requirements: .....	72
3.2.11.2	Resource Allocation and Management: .....	72
3.2.11.3	Hardware/ Software for Solution .....	72

3.2.11.4	FTE Training and Knowledge Management:.....	73
3.2.11.5	Proactive Communication and Coordination:.....	73
3.2.11.6	Disaster Recovery and Redundancy: .....	73
3.2.11.7	Innovation for Long-Term Scalability:.....	73
3.2.11.8	Reporting, Dashboard and Review Mechanisms: .....	73
3.2.12	Additional Scope of Work .....	74
3.2.13	CREDIT CARD SCOPE: .....	75
3.2.13.1	Round the Clock Customer Helpline .....	75
3.2.13.2	Credit Card Outbound Calls Scope.....	76
3.2.13.2.1	Routine Calls:.....	76
3.2.13.2.2	Recovery calling for Delinquent & NPA accounts: .....	76
3.2.13.2.3	Happy Calling:.....	76
3.2.13.2.4	Product and Sales Calling:.....	76
3.2.13.3	Credit Card Additional Terms & Conditions .....	77
3.2.14	PERFORMANCE & WORKFORCE MANAGEMENT: .....	78
3.2.15	Staffing: .....	78
3.2.16	DEDICATED IT SUPPORT: .....	82
3.2.17	RECRUITMENT:.....	83
3.2.18	Integration With Bank's Applications:.....	83
3.2.19	DISASTER RECOVERY AND BUSINESS CONTINUITY PLAN (BCP): .....	84
3.2.20	Customer Relationship Management (CRM).....	85
3.2.21	Future Technological Developments:.....	85
3.3	MODEL OF CONTACT CENTRE.....	85
3.3.1	Plan for Locations.....	85
3.3.2	Setting Up Operations at the New Contact Centre .....	86
3.3.2.1	Multiple Vendors .....	86
3.3.2.2	Data Integration .....	86
3.3.3	Contact Centre Infrastructure .....	86
3.3.4	FACILITIES TO BE PROVIDED BY VENDORS AT NEXT GEN CUSTOMER CARE: 87	
3.3.5	Facilities to be provided by Bank:.....	88
3.3.6	Responsibility of Vendors for Bank's Property .....	89
3.3.7	Contact Centre Timings and Holiday .....	89
3.3.8	Languages.....	90
3.3.9	Pricing Terms.....	90
3.3.10	Price per FTE per shift per month (for outbound calls over IVR/FTE) .....	90
3.4	Training .....	91
3.5	Staff Retention Program.....	92

3.6	Assessment & Remedial Action .....	92
3.7	Quality Management.....	92
3.8	Industrial relations and discipline .....	92
3.9	Remuneration/Facilities to employees of Vendor .....	93
3.10	Insurance Coverage.....	93
3.11	Compliance to labor laws .....	93
3.12	REGULATORY COMPLIANCE: .....	93
3.13	Delivery timelines.....	93
3.14	Payment Terms: .....	94
3.15	Penalties .....	94
	Other Penalty Clause:.....	100
	(B) Key Performance Indicator (KPI) Parameters .....	101
3.15.1	Sales and Collections Campaigns.....	102
3.15.2	New Key Performance Indicators (KPIs) .....	103
3.15.3	FTE KRAs & Incentivization Structure (proposed).....	103
3.16	Technical evaluation parameter document.....	104
4.	Other conditions: .....	113
4.1	Governance and Management.....	113
4.2	Audit.....	113
4.3	Publicity.....	113
4.4	Amendments.....	113
4.5	Assignment .....	114
4.6	Severity .....	114
4.7	Captions and headings .....	114
4.8	Applicable law and jurisdictions of court .....	114
5.	Bid Evaluation and Award Criteria .....	114
5.1	Shortlisting of bidders Technical Evaluation .....	114
	Commercial Evaluation .....	116
6.	PART C- ANNEXURES .....	118
	Annexure 1 – Undertaking from the Bidder .....	118
	Annexure 2- Eligibility Criteria of the Bidder .....	119
	Annexure 3 – Bidder’s Information .....	127
	Annexure 4 – Compliance Statement.....	129
	Annexure 5 – Performance Certificate .....	131
	Annexure 6 - Litigation Certificate .....	132
	Annexure 7 – Undertaking for non-blacklisted.....	133
	Annexure 8 – Turnover Certificate for Bidder .....	134
	Annexure 9 – Proforma for Integrity Pact .....	135

INTEGRITY AGREEMENT .....	136
Annexure 10 – NDA (Non-Disclosure Agreement).....	142
Annexure 11 – Authorization Letter for Authorized Signatory of Bidder .....	152
Annexure 12 - Undertaking of Information Security from the Bidder .....	153
Annexure 13 - Proforma for commercial bid .....	154
Annexure 14 Technical Scoring Sheet.....	159
Annexure 15 – Certificate for Local Content.....	167
Annexure 16 – Undertaking that Bidder or its Subsidiaries are not engaged with PNB for any Consultancy Services related to preparation and implementation of this RFP .....	168
Annexure 17 – Escalation Matrix of Bidder.....	169
Annexure 18 – Undertaking for Labour and Industrial Law Compliance.....	170
Annexure 19 – Self declaration for compliance to RBI master directions on a) outsourcing of IT services and b) Information Technology Governance, Risk, Controls and Assurance Practices .....	171
Annexure 20 – Proforma for the Bank Guarantee .....	172
Annexure 21 - Certificate Regarding Land Border Clause by Bidder .....	174
Annexure 22 – Shareholding Pattern .....	175
Checklist .....	176
Dos and Don'ts for Bidders.....	178

## **1. PART – A – GENERAL TERMS AND CONDITIONS**

### **1.1. Introduction**

Punjab National Bank is one of the leading Nationalized Banks, headquartered in New Delhi. The Bank started its operations on 12th April 1895. Throughout the journey of more than 130 years of existence, the Bank has expanded its network across the country and marked its presence outside India and at present the Bank has more than 10,000 branches and 13500 ATMs (onsite and offsite) all over the country and various offices at Dubai, Bhutan, UK etc. The Bank has 22 Zonal Offices and 138 Circle Offices controlling these Branches/ ATMs besides specialized service branches, DC, DRS, training establishment and other offices. The Bank also has various Subsidiaries, Associates and Joint Ventures including 9 RRBs (Regional Rural Banks).

For further details, Bidders may visit Bank's website <https://pnb.bank.in>

## 1.2. **Language of the Bid**

The Bid prepared by the Bidder, as well as all correspondence and documents relating to the Bid exchanged by the Bidder and Bank shall be written in English language.

## 1.3. **Contact to Bidders**

Interested Bidders are requested to send their queries and representations, if any, related to the said tender, only on the below mentioned email ID:

[cppd.processing@pnb.bank.in](mailto:cppd.processing@pnb.bank.in)

or the officials may be contacted on the following Contact Number: 011-23724596 from 10AM - 5PM on Bank's working days

Alternatively, any correspondence in writing maybe also be sent to the following address:

1. The Assistant General Manager  
Centralised Procurement & Partnership Division,  
Punjab National Bank,  
Head Office, 5 Sansad Marg,  
New Delhi 110 001

The communication sent should contain following information of the Bidder, so that in case of any clarification the same may be shared with them:

- (a). Name of Bidder
- (b). Contact person
- (c). Mailing address with Pin Code,
- (d). Contact Number.
- (e). e-mail etc.

Bidders shall contact/correspond/communicate only on the aforementioned contact details and any communication received on any other email-id/address and /or through any other mode/medium other than the one mentioned above, will not be attended.

## 1.4. **Board Resolution Copy with Authorization Letter/ Power of Attorney**

In case of company, a certified copy of the latest Board Resolution in favour of Authorized Person(s) with signature duly authorized by the Company Secretary/ Director along with validity of the authorization is to be submitted

In case the authorized person delegates authority to another person of the company to sign the Bid documents, if there is specific clause permitting sub delegation, then Power of Attorney in original (from authorized person executed on valid stamp paper of appropriate value) with bid reference, showing that the signatory has been duly authorized to sign the bid documents, execute contract/agreements with the Bank on behalf of the company. No further delegation will be permitted to sign bid documents

This is to be submitted for all the Bidder(s).

## 1.5. **Performance Bank Guarantee**

The successful bidder shall submit a performance Bank guarantee of **5% (Five percent)** of the total contract value. The PBG should be deposited within one month of acceptance

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of purchase order and should have validity of at least 66 months with an additional claim period of 6 months. In case due to any reason, the validity of the PBG expires before the completion of the contract period, the same shall have to be extended by the Bidder with the same terms and conditions. In case Bank extends the contract, the PBG shall have to be extended till the period of extension with same terms and conditions.

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

1. The Bank Guarantee should be issued by any Public Sector Bank or scheduled Commercial Bank other than Punjab National Bank
2. The Performance Bank Guarantee will be furnished for due performance of the complete Solution/services.
3. The Performance Bank Guarantee shall act as a security deposit and either in case the Successful bidder is unable to start the project within the stipulated time or start of the project is delayed inordinately beyond the acceptable levels, or breaches any of the terms of the contract, the Bank reserves the right to forfeit the same.
4. Further, the Bank reserves the right to invoke the Performance Bank Guarantee in case the Successful bidder is not able fulfil any or all material conditions specified in the Agreement or is unable to complete the project within the stipulated time.
5. In case successful bidder submits any false information or declaration letter during the tender process or period of contract, Bank shall invoke the EMD AND/OR Performance Bank Guarantee submitted by the bidder to recover penalty/damages.
6. In case successful bidder fails to perform the contract / to comply with the terms and condition of RFP, Bank shall invoke the Performance Bank Guarantee to recover penalty/damages.
7. In case the contract is getting extended, the Vendor shall submit the Performance Bank Guarantee of same amount of that period of time with a validity of the extension period with additional claim period of 6 months. The Successful bidder shall be responsible for extending the validity date and claim period of Performance Bank Guarantee as and when it is due on the account of non-completion of the project.
8. No interest on PBG will be paid by Bank.

#### 1.6. **Bid Earnest Money**

Bidder/Service Provider shall submit the Earnest Money Deposit (EMD) of ₹8,50,00,000/- (Rs. Eight Crore Fifty Lakh Only), which should be submitted in the form of Insurance Surety Bonds, Account Payee Demand Draft, Fixed Deposit Receipt, Online Transfer, Banker's Cheque or Bank Guarantee from any Scheduled Commercial Bank other than PNB favoring PUNJAB NATIONAL BANK, Centralised Procurement and Partnership Division, New Delhi and filling all the details as per specified **Annexure-21**. The BG should have a validity of **at least 6 months from the date of submission of the bid with a claim period of another 3 months**. The BG/ details of EMD should be submitted at the time of bid submission.

The BG details of EMD should be submitted at the time of bid submission. The following categories of bidders shall be exempted from furnishing EMD/BID Earnest Money, if bidder can furnish requisite proof subject to the satisfaction of Bank:

- I. Micro and Small Enterprises (MSEs) who are holding valid Udyam Registration and are manufacturer of the offered Product or Service (Primary Product / Service - in case of bunch bid with total value wise evaluation) and give specific confirmation to this effect at the time of bid submission and claim EMD exemption and whose credentials are validated online through Udyam Registration website of Ministry of MSME and also through supporting document uploaded during bidding process and validated by the Buyer.
- II. Start-ups as recognized by Department for Promotion of Industry and Internal Trade (DPIIT), holding valid Startup Recognition Certificate which is to be uploaded while bidding and claiming EMD exemption and to be validated by the Buyer. Service Provider to ensure that turnover for any of the financial years has not exceeded beyond limits prescribed in the certificate / Start Up scheme of DPIIT.
- III. KVIC, ACASH, WDO, Coir Board, TRIFED and Kendriya Bhandar.
- IV. Sellers who have got their credentials verified through the process of Vendor Assessment by Vendor Assessment Agencies for the Primary Product / Primary Service for which Bid / RA has been invited and holding valid Vendor Assessment or Vendor Assessment Exemption Report / confirmation (Seller to upload VA report / VAE confirmation to be validated by the Buyer).
- V. Sellers / Service Provider having an annual turnover of INR 500 Crore or more, at least in one of the past three completed financial year(s)
- VI. Sellers / Service Providers holding valid BIS License for the Primary Product Category whose credentials are validated through BIS database and through uploaded supporting documents to be validated by the buyer.
- VII. Central / State PSUs.

In case of unsuccessful Service Provider, EMD will be returned within 30 days of disqualification (Technically/Commercially) or within 30 days of completion of tender process, as the case will be, and no interest will be payable on EMD amount. The EMD will be returned to the successful Service Provider upon submission of Performance Bank Guarantee and no interest will be payable on EMD amount.

**Details for online payment:**

Account Name: Punjab National Bank

Account No. 9762002200000460

IFSC: PUNB0001330

Branch: CPPD HO, New Delhi

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

**1.7. Modification and /OR withdrawal of Bids**

The bidder, after submitting the bid, is permitted to withdraw, substitute or modify the bid without forfeiture of Bid Security/ EMD as per terms and conditions of GeM, provided these are received, up to the date and time of receipt of the tender. Any such request received after the prescribed date and time of receipt of tenders will not be considered. No bid may be withdrawn in the interval between the deadline for submission of bids and expiration of the period of bid validity. Withdrawal of a bid during this period will result in forfeiture of the bidder's bid security (EMD) and imposition of other sanctions.

## 1.8. **Contacting the Bank or Putting Outside Influence**

Bidders are forbidden to contact Bank and its officials 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, bid comparison or contract award decision may result in the rejection of the bid. Bank's decision will be final and without prejudice and will be binding on all parties.

## 1.9. **Revelation of Prices**

The prices in any form or by any means should not be disclosed in the technical or any other parts of the bid except in the commercial bid and/ or Financial Document/Excel Upload on GeM. Failure to do so will make the bid liable to be rejected.

## 1.10. **Terms and Conditions of the Bidding firms**

The bidder must accept all terms and conditions of the RFP and shall not add any of its own conditions upon the Bank.

Bidder who does not accept any of conditions of the RFP shall be disqualified from the selection process at any stage as deemed fit by the Bank. The Bank reserves its right to modify/add/delete any of the terms and condition of the RFP at any stage of the Bid. The bidder agrees to be bound by the further modification/deletion/addition of any terms and conditions.

## 1.11. **Local Conditions**

The bidder shall be acquainted of from the local conditions and factors, which may have any effect on the performance of the contract and / or the cost.

## 1.12. **Terms and Conditions**

### 1.12.1 **Bank's Right to accept or reject any/all Bids.**

The Bank reserves the right to accept or reject any/all bid and annul the bidding process or even reject all bids at any time prior to award of contract, without 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 Bank 's action. The Bank reserves the right to accept or reject any technology proposed by any bidder.

### 1.12.2 **Service Level Agreement**

'Service Level Agreement' to be signed between Bank and the selected Bidder following the completion of selection process as per the terms and conditions of RFP and its subsequent Corrigendum/ Corrigenda and will continue until end of the contract period or termination before whichever is earlier.

Selected Bidder to sign the Service Level Agreement (SLA), on stamp paper of appropriate value, within 30 Working days of receipt of the Purchase order/Letter of Intent or within such extended period as may be permitted by the Bank, in the format of the Bank and return it to Bank. The Contract/SLA to be entered into by the Selected Bidder

shall be as approved by the Bank only. Bidder shall be bound by the Service Levels agreement. The SLA will be monitored and reviewed on monthly basis.

If the contract is not signed within the given period (30 working days or till such period as extended by the Bank), Bank reserves the right to blacklist/debar the successful bidder after a grace period of 15 working days and forfeit EMD.

Note: Working days in the RFP refers to Bank's working days.

#### 1.12.3 **Opening of Bids**

The Date, time and location of bid opening shall be as published on GeM portal. Bidders need to check the details on GeM for any change in Date/time of bid opening. In the event of the specified date of bid opening being declared a holiday for Bank, the bids shall be opened at the specified time and place on next working day.

#### 1.12.4 **Clarification of Bids**

To assist in the examination, evaluation and comparison of bids the Bank 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 treated as part of bid submitted by that bidder.

#### 1.12.5 **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.

#### 1.12.6 **Arithmetical errors**

Arithmetical errors will be rectified as follows:

- a. If there is any discrepancy in total amount with 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.
- b. If there is any discrepancy between words and figures, the amount will be recalculated as per point 'a' mentioned above.
- c. Any amount, if asked for to be quoted in specified range, and quoted under or beyond the specified range, would also be recalculated to the nearest value within the range.

#### 1.12.7 **Bid Currency**

Prices shall be expressed in **Indian Rupees** only.

#### 1.12.8 **Validity of Contract in Case of Amalgamation/Merger/Acquisition**

The contract shall remain valid in case of amalgamation/ merger/ acquisition of the Bank with any other entity or vice-verse. In case of change of name of the new entity prior to the execution of SLA and all necessary agreements/ documents, the SLA shall have to be signed with the new entity with the same rates, terms and conditions.

#### 1.12.9 **Fall Clause :**

If the successful vendor/bidder reduces its price or sells or even offers to sell the rate contracted goods or services following conditions of sale similar to those of the rate contract, at a price lower than the rate contract price, to any person or organization during

the currency of the rate contract, the rate contract price will be automatically reduced with effect from that date for all the subsequent supplies under the rate contract and the rate contract shall be amended accordingly.

### 1.13. **Additional Terms and Conditions**

Following additional terms and conditions shall apply to the evaluation process:

#### 1.13.1 **Procurement through Local Suppliers (Make in India)**

Procurement through Local Supplier (Preference to Make in India) will be done as per the "Public Procurement (Preference to Make in India) Order 2017 issued vide Department of Industrial Policy and Promotion (DIPP) Notification No. P-45021/2/2017-B.E-II dated 15.06.2017 and thereafter revised vide Notification No. P-45021/2/2017-PP (B.E-II) dated: 28.05.2018, No. P-45021/2/2017-PP(BE-II) dated 04.06.2020 & No. P-45021/2/2017-PP(BE-II) dated 16.09.2020, P-45021/2/2017-PP (BE-II)-Part (4)Vol II dated 19.07.2024 and further revisions, if any. Please also refer to Notification No. F.No.33(1)/2017-IPHW dt:14.09.2017 for the list of Electronic Products that are notified under the Public Procurement (Preference to Make in India) Order 2017 and CG-DL-E-22102024-258138 F. No. 18-10/2017-IP dated 21.10.2024 for the list of notified Telecom Items by Ministry of Communications, Department of Telecommunications. Bidder shall ensure compliance to the same while quoting the products, services, works and throughout the contract period. The guidelines under PPP-MII order and subsequent revisions as mentioned above shall be applicable subject to bidder submitting with Class-I/Class-II local content certificate for the quoted product, services and works.

The 'Class-I local supplier'/ 'Class-II local supplier' at the time of tender, bidding or solicitation shall be required to indicate percentage of local content and provide self-certification that the item offered meets the local content requirement for 'Class-I local supplier'/ 'Class-II local supplier', as the case may be. They shall also give details of the location(s) at which the local value addition is made. In cases of procurement for a value in excess of Rs. 10 crores, the 'Class-I local supplier'/ 'Class-II local supplier' shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content, details of the location(s) at which the local value addition is made, etc.

#### 1.13.2 **Purchase Preference to MSE**

Purchase preference will be given to MSEs as defined in Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 dated 23.03.2012 issued by Ministry of Micro, Small and Medium Enterprises and its subsequent Orders/Notifications issued by concerned Ministry. If the bidder wants to avail the Purchase preference, the bidder must be the manufacturer of the offered product in case of bid for supply of goods. Traders are excluded from the purview of Public Procurement Policy for Micro and Small Enterprises. In respect of bid for Services, the Bidder must be the Service Provider of the offered Service. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered product or service. Purchase preference shall be applicable to all registered MSE as per Govt. of India guidelines.

### 1.13.3 Land Border Clause

- i. Any bidder (including their subcontractor, if any) from a country which shares a land border with India will be eligible to bid in any procurement whether of goods, services (including consultancy services and non-consultancy services) or works (including turnkey projects) only if the bidder is registered with the Competent Authority. Further, any bidder (including bidder from India) having specified Transfer of Technology (TOT) arrangement with an entity from a country which shares a land border with India, shall also require to be registered with the same Competent Authority. The Competent Authority for the purpose of registration under this Order shall be the Registration Committee constituted by the Govt. of India, Department for Promotion of Industry and Internal Trade (DPIIT). Applicable certificates shall have to be submitted for compliance.
- ii. "Bidder" (including the term 'tenderer', 'consultant' or 'service provider' in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency branch or office controlled by such person, participating in a procurement process.
- iii. "Bidder (or entity) from a country which shares a land border with India" for the purpose of this Order means: -
  - a) An entity incorporated, established or registered in such a country; or
  - b) A subsidiary of an entity incorporated, established or registered in such a country; or
  - c) An entity substantially controlled through entities incorporated, established or registered in such a country; or
  - d) An entity whose beneficial owner is situated in such a country; or
  - e) An Indian (or other) agent of such an entity; or
  - f) A natural person who is a citizen of such a country; or
  - g) A consortium or joint venture where any member of the consortium or joint venture falls under any of the above
- iv. The beneficial owner for the purpose of (iii) above will be as under:
  - a) In case of a company or Limited Liability Partnership, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means.

Explanation: -

    - i. "Controlling ownership interest" means ownership of or entitlement to more than twenty-five per cent. of shares or capital or profits of the company;
    - ii. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;
  - b) In case of a partnership firm, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical

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- person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership;
- c) In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;
  - d) Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official;
  - e) In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- v. An Agent is a person employed to do any act for another, or to represent another in dealings with third person.
  - vi. [To be inserted in tenders for Works contracts, including Turnkey contracts] The successful bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority. Model Certificate for Tenders (for transitional cases as stated in para 3 of this Order).
  - vii. The registration should be valid at the time of submission of bid and at the time of acceptance of bid.
  - viii. If the bidder was validly registered at the time of acceptance / placement of order, registration shall not be a relevant consideration during contract execution

#### 1.13.4 **Onsite resource deployment**

It is mandatory requirement of formally certified skilled workforce or commitment by the Bidder's/Service Providers to the effect that they would ensure that all their workers would be skilled enough to handle the scoped work under RFP, within two months from the date of commencement of work under the project, at the cost of the Bidder.

#### 1.13.5 **Indemnity**

1. Successful bidder assumes responsibility for and shall indemnify and keep the Bank harmless from all liabilities, claims, costs, expenses, taxes 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 Successful bidder's obligations under
  - (a) this RFP/Agreement for which the Bidder has assumed responsibilities including those imposed under any Agreement, or
  - (b) local or national law or laws, or
  - (c) in respect to all salaries, wages or other compensation to all persons employed/hired/deployed/services utilised by the Successful bidder in connection with the performance/discharge of its obligations under this Agreement.

The Successful bidder shall execute, deliver such other further instruments to comply with all the requirements of such laws and regulations as may be necessary

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there under to conform and effectuate the terms of this Agreement and to protect the Bank during the tenure of the Agreement.

2. Where any patent, trademark, registered design, copyrights and/ or intellectual property rights vest in a third party, the successful 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/licenses/services supplied/rendered by the Successful bidder under this Agreement or uses thereof, the Successful bidder agrees and undertakes to defend and / or to assist the Bank in defending, if Bank in its discretion so decides, at the Successful bidder's cost against such third party's claim and / or actions and against any law suits of any kind initiated against the Bank.
3. Successful bidder further agrees that it shall, at its own expense, defend or cause to be defended or, at its option, settle any claim or action ("Claim") brought against the Bank by a third party alleging that the use of the Licensed Material by the Bank infringes any Intellectual Property Rights of that third party. Subject to the other conditions of this section, Successful bidder shall pay any compromise, settlement or judgment entered against the Bank with respect to any Claim and fully indemnify the Bank in respect of all costs and expenses relating to the Claim provided that the Bank notifies Successful bidder in writing of the Claim immediately on becoming aware of it.
4. No settlement of claim shall be deemed to be an admission of any liability by the Bank for the infringement alleged.
5. If any Licensed Material becomes the subject of any Claim or if a court judgment is made that any Licensed Material does infringe, or if the use of licensing of any part of any Licensed Material is restricted, Vendor at its option and expense shall:
  - a. Obtain for the Bank the right to continue to use the Licensed Material.
  - b. Replace or modify the Licensed Material so that it becomes non-infringing.
  - c. If none of the above (a) or (b) is possible, return the entire consideration received from the Bank for the Licensed Material on a pro rata portion basis.
6. The terms of this clause shall survive the termination of this Agreement.

#### 1.13.6 **Indemnification Process:**

Bank shall notify the Bidder/ Vendor in writing as soon as practicable when the Bank becomes aware of the claim and cooperates with the Bidder/ Vendor in the defence and settlement of the claims.

The Bidder/Vendor shall be solely responsible for the defence and all related settlement/negotiations, and Bank will provide the Bidder/ Vendor with the assistance, information and authority reasonably necessary to perform the above. However, where Bank is required under law or otherwise answer the claims/charges/imputations made against it, Bank shall have the right to enter defence/defend its interest by means available in law, at its sole discretion. Indemnity would cover damages, loss or liabilities suffered by the Banks arising out of claims made by regulatory authorities for reasons attributable to breach of obligations under the above stated Request for Proposal (RFP) and/or SLA and subsequent agreement, if any by the Bidder/ Vendor.

In the event of Bidder/ Vendor does not fulfil its obligations under this clause (that is, to comply with the indemnification process) within the period specified in the indemnification notice issued by Bank, Bank has the right to recover the amounts due to it under this provision from any amount payable to the Bidder/ Vendor under this project.

The indemnities under this clause are in addition to and without prejudice to the indemnities given elsewhere in this Agreement.

#### **1.13.7 IP Infringement Indemnity:**

The Bidder shall indemnify the Bank against all third-party claims of infringement of trademark, copyright or industrial design rights, etc. (excepting any third party's patent) arising from use of the Deliverables/ Services, or any part thereof in India as contemplated by this Agreement, provided always that Bank's use of such Services and Deliverables is in compliance with the Agreement and applicable laws.

If Bank's use of the Services or Deliverables infringes any third party IPR, Bank's sole remedy (other than this indemnity) is for Bidder, at Bidder's option, to either: (i) procure Bank's continued full use of the Deliverable as contemplated by the Agreement; (ii) substitute the infringing Deliverable; or (iii) modify the Deliverable so that they become non-infringing. This remedy will not apply if Bank is using any modified version of a Deliverable that was not approved by Bidder; if Bank uses Deliverables for a purpose other than that contemplated by the Agreement or if Bank uses a Deliverable in a manner not compliant with the Agreement. Bank will use all reasonable endeavours to mitigate its Losses, arising out of any third party IPR claim.

Bidder further agrees that it shall, at its own expense, defend or cause to be defended or, at its option, settle any claim or action ("Claim") brought against the Bank by a third party alleging that the use of the Deliverable by the Bank infringes any Intellectual Property Rights of that third party. Subject to the other conditions of this section or section 6 above, Bidder shall pay any compromise, settlement or judgment entered against the Bank with respect to any Claim and fully indemnify the Bank in respect of all costs and expenses relating to the Claim provided that the Bank notifies Bidder in writing of the Claim immediately on becoming aware of it.

#### **1.13.8 Incidental Services**

The successful bidder shall be required to provide all the following services, including additional service, if any relating to:

1. Performance or supervision of on-site assembly and /or start-up of the goods/ services.
2. furnishing of detailed operations, SOP and maintenance manual for each unit of the goods/ services:
3. Training of the Bank's personnel on-site, start-up, maintenance, and / or repair of goods/ services; if applicable, without any additional cost to the Bank.
4. Signing of pre-contract integrity pact
5. Information Security
6. No right to set off
7. Compliance with Laws
8. Publicity
9. Use of contract documents and information
10. Assignment
11. Contract between Bank and shortlisted Bidder/TSP (technical Service Provider)

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## 12. Principal to principal relationship

### 1.13.9 Patent Rights

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

1. 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.
2. 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.
3. 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.
4. 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.

### 1.13.10 Disputes Resolution / Arbitration

All disputes or differences whatsoever arising between the Parties out of or in relation to the construction, meaning and operation or effect of the RFP Documents/PO/SLA 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 Arbitration and Conciliation Act, 1996. The matter may be referred to a Sole Arbitrator to be appointed mutually by the parties. If the Bank and vendor fails to appoint sole arbitrator mutually, then the arbitrator shall be appointed in accordance with the Arbitration and Conciliation Act-1996. Any matter relating to or incidental to arbitration will be subject to the exclusive jurisdiction of courts at Delhi.

The bidder/ vendor shall continue to 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. However, during such a contingency, the Bank shall be entitled to make alternative arrangements to tackle the situation in any manner it deems fit, at the cost of the bidder/vendor which may also be adjusted by the Bank from the Performance Bank Guarantee, being treated as default so that the business of the Bank is not disrupted.

The venue of the arbitration shall be Delhi and the language of the arbitration will be English.

### 1.13.11 Non-Solicitation

The Vendor shall not hire employees of the Bank or solicit or accept solicitation (either directly, indirectly, or through a third party) from employees or ex-employees of the Bank

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directly involved in this Agreement, during the term of this Agreement and one (1) year thereafter, except as the parties may agree on a case-by-case basis.

The parties agree that for the period of the contract and one year thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the contract to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party.

However, nothing contained herein shall restrict the Bank to engage any personnel/employee of Vendor, if the engagement is through open channel/competitive route in pursuance of Bank's hiring policies or direction of Government Authorities and does not include only the personnel/employees of Vendor.

#### 1.13.12 Termination of Contract

1. The Bank shall have the right to terminate/cancel the contract with the vendor at any time during the contract period, by giving a written notice of 30 days including 15 days curing period, for any valid reason, including but not limited to the following:
  - a. Non-capable resources or non-initiation of services as per RFP timelines.
  - b. Delay in execution of order placed by the Bank.
  - c. Discrepancies / deviations in the agreed processes and/or products.
  - d. Failure of Vendor to complete implementation of appliance within the time as specified in the Purchase Order/under this Agreement.
  - e. Violation of terms & conditions stipulated in the Purchase Order to the extent not inconsistent with the terms and conditions laid out in Agreement.
  - f. In case of data breach, security breach, breach of trust, denial of service, service unavailability, change of Bidder's ownership, liquidation, merger, acquisition, undesirable changes due to change in regulatory requirement affecting the Bidder, regulatory action on Bidder, etc.
  - g. Change in Bank Policy.
  - h. Unsatisfactory services/poor quality of product/services.
  - i. The Bank may terminate the Agreement in case of breach of any of the representation and warranties as mentioned in this Agreement or in case of breach of any of the terms and condition as set forth in the Agreement.
  - j. The Bidder/ vendor unable to pay its debt as they fall due or otherwise enters into any composition or arrangement with or for the benefit of its creditors or any class thereof.
  - k. A liquidator or a receiver is appointed over all or a substantial part of the undertaking, assets or revenues of the Bidder/ vendor and such appointment continues for a period of twenty-one (21) days.
2. Notwithstanding anything contained in this RFP/Agreement, Bank shall be at the liberty to terminate this Agreement at any time by sending a notice of 30 days period to the Vendor without bearing any consequences and without assigning any reason for same.
3. Immediately upon the date of expiry or Termination of this Agreement, Bank shall have no further obligation to pay any amount for any periods commencing on or after such date.
4. In the event of Termination on account of failure of the Vendor to perform the obligations under this Agreement, the Bank shall have the right to invoke the Performance Bank Guarantee(s)/Security(s) given by the Vendor.

5. In case of termination due to reasons attributable to the vendor as decided by the Bank, Bank reserves the right to allot the remaining work to another Vendor of its choice on such terms and conditions as it may deem fit. Any financial liability, including costs, charges, expenses which the Bank incurs on this account, shall be payable by the Vendor.
6. The Bank reserves the right to recover any dues payable to the selected vendor from any amount outstanding to the credit of the vendor, including pending bills and/or by invoking Bank Guarantee, if any, under this contract or any other contract/order.
7. Before expiry / Termination of the Agreement, vendor shall be responsible to provide a smooth transition plan including all efforts for transfer/assignment of service contracts for uninterrupted continuation of services contemplated under this Agreement.
8. In the event of commencement of liquidation or winding-up (whether voluntary or compulsory or subject of a court order for its winding up) of the vendor or appointment of a receiver or manager of any of the vendor's assets and/or insolvency of the vendor.
9. Distress, execution, or other legal process being levied on or upon any of the vendor's goods and / or assets.
10. If the vendor shall assign or attempt to assign his interest or any part thereof in the contract. Bank will not pay any additional amount after surrendering.

Notwithstanding above, in case of change of statutory laws which affect the main objective of this Agreement, Bank reserve the right to terminate this Agreement or any subsequent amendment and / or any particular order, in whole or in part by giving Bidder/ vendor at least thirty (30) days' prior notice in writing.

The Bidder/ vendor understands the largeness of this Project and that it would require tremendous commitment of financial and technical resources for the same from the Bidder/ vendor for the tenure of this contract and subsequent Agreement. The Parties therefore agree and undertake that an exit at any point in time resulting due to expiry or termination of this Agreement and subsequent agreement for any reason whatsoever would be a process over a period of six (6) months, after the completion of the notice period of three (3) months. During this period, the Bidder/ vendor shall continue to provide the Deliverables and the services in accordance with this Agreement and subsequent amendment and shall maintain the agreed Service levels. Immediately upon the date of expiration or termination of this Agreement, if any, Bank shall have no further obligation to pay any fees for any periods commencing on or after such date.

Without prejudice to the rights of the Parties, upon termination or expiry of this Agreement or subsequent amendment, if any, Bank shall pay to Bidder/ vendor, within thirty (30) days of such termination or expiry, of the following:

- a. All the undisputed fees outstanding till the date of termination or upon the termination or expiry of subsequent Agreement.
- b. The rights granted to Bidder/ vendor shall immediately terminate.

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The Bank will provide the Bidder/ vendor a remedy period of thirty (30) days to rectify a material default. The Bank will provide in writing the nature of the default to the Bidder/ vendor through a letter or mail correspondence. The thirty (30)-day time period will commence from the day the Bank have sent such correspondence to the Bidder/ vendor.

11. In case of termination of contract, the Bank shall immediately take possession and control of all documents, record of transactions, information and assets and also reserves its right to destroy the data, hardware and all records (digital and physical) relevant to the service being provided by the Bidder. The Bank reserves the right to purge Banks information from Bidder's access.
12. The bidder shall, in case of termination of contract, ensure all data, information, processes, logs, etc. complete in all respects are ported in a secure transition to the Bank.
13. The quality of Services given by the Bidder/ vendor & progress of the project will be reviewed monthly and if the services are not found satisfactory, the Bank reserves the right to terminate the contract by giving thirty (30) days' notice to the Bidder/ vendor, including fifteen (15) days curing period. The decision of the Bank regarding quality of services shall be final and binding on the Bidder/ vendor.

#### 1.13.13 **Privacy & Security Safeguards**

The Bidder shall not publish or disclose to third parties in any manner, without the Banks' prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location. The Bidder shall develop procedures and implementation plans to ensure that IT resources leaving the control the assigned user (such as being reassigned, removed for repair, replaced, or upgraded). The Bidder shall also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Banks' prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location.

#### 1.13.14 **Business Continuity Plan**

The bidder shall ensure to have effective business continuity and disaster recovery plan. The bidder shall develop and establish a robust framework for documenting, maintaining and periodic testing of business continuity and recovery procedures and shall maintain a record of the same as per applicable laws in force.

#### 1.13.15 **Data Protection**

Bidder will process Bank's personal data on Bank's behalf as part of the Services, bidder shall ensure compliance to Data Security, Data Secrecy, Data privacy related issues and comply with the Information Technology Act, 2000, The Digital Personal Data Protection Act- 2023, and other applicable laws in force from time to time pertaining to digital and personal data protection and shall comply with all applicable privacy and data protection provisions and applicable laws enforced from time to time. Further, it must be ensured that due care be taken while collecting and dealing with sensitive personal data or information.

Any Web portal used by the bidder to procure Bank Data will be secured to avoid hacking, infusion of virus, unauthorized copying, tampering, etc. and all sort of security required as per applicable law & practices to be adopted and implemented by the bidder.

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The bidder shall ensure compliance to Data Security, Data Secrecy, Data privacy related issues and laws, frameworks such as digital personal data protection act, etc. as released and/or amended from time to time by the RBI, Govt. of India or any regulatory authority.

#### 1.13.16 **Conflict of Interest**

A bidder shall not have conflict of interest with other bidders. Such conflict of interest can lead to anti-competitive practices which is detrimental to Bank's interests. The bidder found to have a conflict of interest shall be disqualified. A bidder may be considered to have a conflict of interest with one or more parties in this bidding process including but not limited to, if:

1. They have controlling partner (s) in common; or
2. They receive or have received any direct or indirect subsidy/ financial stake from any of them; or
3. They have the same legal representative/agent for purposes of this bid; or
4. They have relationship with each other, directly or through common third parties, which puts them in a position to have access to information about or influence on the bid of another Bidder; or
5. Bidder participates in more than one bid in this bidding process. Participation by a Bidder in more than one Bid will result in the disqualification of all bids in which the parties are involved. However, this does not limit the inclusion of the components/ sub-assembly/ Assemblies from one bidding manufacturer in more than one bid.
6. Bidder or any of its affiliates participated as a consultant in the preparation of the design or technical specifications of the contract that is the subject of the Bid.

#### 1.13.17 **Use of Name/Logo of the Bank**

Bidder/Vendor shall not use for publicity, promotion, or otherwise, any logo, name, trade name, service mark, or trademark or any simulation, abbreviation, or adaptation of the same of the Punjab National Bank or any of its affiliate, or the name of any Bank's employee or agent, without Bank's prior, written, express consent. The Bank may withhold such consent, in case so granted by it, in its absolute discretion. Violation thereof shall constitute a material breach of the terms of this RFP and shall entitle the Bank to take appropriate actions as available to it in law and this document.

#### 1.13.18 **Entire Agreement**

This RFP contains the entire Agreement and understandings by and between the Parties with respect to the covenants herein described, and no representations, promises, Agreements or understandings, written or oral, not herein contained shall be of any force or effect.

#### 1.13.19 **Assignment**

The bidder/vendor shall not assign, in whole or in part, its obligations to perform under the RFP/contract/SLA, except with the Bank's prior written consent.

#### 1.13.20 **Non-Exclusivity**

Notwithstanding anything contained in the present document, the arrangement hereby agreed between the parties, shall be on a non-exclusive basis. Bank reserves its right to

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appoint/engage one or more Bidder(s) to provide like services concurrently or otherwise during the currency of contract.

#### **1.13.21 Delay in Vendor Performance**

Delivery of the goods and performance of the Services shall be made by the vendor in accordance with the time schedule specified by Bank. Any delay in performing the obligation by the supplier will result in imposition of penalty/liquidated damages and/or termination of rate contract for default. including liquidation of PBG.

#### **1.13.22 Notices and Other Communications**

The notices shall be sent, in writing and signed by the competent authority, either personally or by certified or registered post with acknowledgement due or overnight courier or email duly transmitted, facsimile/fax transmission (with hard copy to follow for email/fax), addressed to the other Party at the addresses, email and fax number given in the contract.

Notices shall be deemed to be served upon the parties only on receipt, except when it is sent through the registered post and same shall be deemed to be delivered within five (05) working days (excluding Sundays and public holidays) after the date of mailing dispatch and in case the communication is made by facsimile transmission or email, on business date immediately after the date of successful facsimile/email transmission (that is, the sender has a hard copy of a Consultation page evidencing that the facsimile was completed in full to the correct fax number or email sent to correct email address).

Any Party may change the address, email address and fax number to which notices are to be sent to it, by providing written notice to the other Party in one of the manners provided herein.

#### **1.13.23 Audit**

All records with respect to any matters covered under this RFP/SLA shall be made available to auditors and or inspecting officials of the Bank and/or Reserve Bank of India and/or any regulatory authority and/or any statutory authority, at any time during normal business hours, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. The said records are subject to examination. The scope of such audit would be limited to Service Levels being covered under the contract, and financial information would be excluded from such inspection, which will be subject to the requirements of statutory and regulatory authorities.

Bank can conduct any third-party inspection/audit for any phase of the contract and successful bidder must take all necessary changes as mentioned by the results of these audit. Bank will incur the cost of appointment of a third-party audit and successful bidder must ensure that findings/observation of the audit are successfully closed by successful bidder within mutually agreed timelines.

Bidder/Vendor shall allow the Bank, its authorized personnel, its auditors (internal and external) and/or other statutory authorities an unrestricted right to inspect and audit the operations and records directly related to the services. The Cost and Accounting records will be out of the scope for the purpose of audit conducted by the Bank. If Vendor is outsourcing any portion of the above activity, it will be the responsibility of Vendor to ensure that authorities/officials as mentioned above are allowed access to places, systems, processes, records (except Cost and Accounting records) etc. of activity for inspection or verification.

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Bidder/Vendor shall keep complete and accurate records of all the operations in connection with the activities, per relevant best practices in the industry. All books, records (except Cost and accounting records) and information relevant to services shall be preserved in isolation and presented to the Bank or its designees for inspections as and when demanded.

Bidder/Vendor recognizes the right of Government of India (GOI), Reserve Bank of India (RBI) and / or any regulatory authority to cause an inspection to be made of Vendor/Bidder and its books and accounts by one or more of its officers or employees or other designated person. One week's prior intimation shall be shared with Vendor, regarding the audit so as to notify the Bank of any potential conflict of interest. Except in cases of regulatory or statutory audit, the Bank shall not exercise right to audit more than twice in a financial year.

Outsourcing agreement shall also include clause to recognize the right of the Reserve Bank to cause an inspection to be made of a Bidder of a Bank and its books and account by one or more of its officers or employees or other persons.

The outsourcing agreement shall provide for the preservation of documents and data by the Bidder in accordance with the legal/regulatory obligation of the Bank in this regard.

#### 1.13.24 **Survival**

The Parties have expressly agreed that any liabilities or obligations set forth in this Agreement by their nature and content are intended to survive the performance hereof, shall so survive despite such completion/expiration or termination of this Agreement.

#### 1.13.25 **Severability**

The clauses of this RFP/ Agreement shall be deemed severable, and the invalidity or unenforceability of any provision (or part thereof) of this Agreement shall in no way affect the validity or enforceability of any other provision (or remaining part thereof).

#### 1.13.26 **Amendment**

This RFP/Agreement shall not be altered or modified except by a written Agreement or addendum signed by authorized representatives of the Parties.

#### 1.13.27 **Intellectual Property Rights**

1. The Vendor (including bidder) claims and represents that it has obtained all the appropriate rights to provide the Deliverables upon the terms and conditions contained in this contract. The Bank agrees and acknowledges that save as expressly provided in this agreement, all Intellectual Property Rights in relation to the Software, Services and Documentation and any adaptations, translations and derivative works thereof, whether protectable as a copyright, trade mark, patent, trade secret design or otherwise, provided by the Vendor during, in connection with or in relation to fulfilling its obligations under this contract belong to and shall remain a property of the Vendor or its licensor.
2. Bank Data: Bank owns the original data or information, in any form, that is provided to Bidder by or on behalf of Bank (including Bank's personal data) ("Bank Data"). Except for the rights expressly granted in the Agreement, all rights, title and interest in and to any and all proprietary rights in Bank Data will remain with and be the exclusive property of Bank. Bank provides Bidder an appropriate license to use/process the Bank Data only for the purpose of the Agreement and solely as required to provide the Services and Deliverables. Bank will obtain all rights necessary and

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permissions relevant or necessary for such purposes, and to the extent required, notify any individuals or entity who own or have an interest in Bank Data, to ensure that Bidder can access and use Bank Data for the purposes of the Agreement. Bank acknowledges and agrees that Bidder may use and upload Bank Data to a secure cloud-based solution and/or cloud-based file storage and sharing solutions when providing Services to Bank.

3. Third Party Materials. – Third-Party Material(s)” means any third-party content, including networks, equipment, data, managed services, hosted platforms, hardware, software, free software or freeware, and open source software and other technology or services developed, owned, provided or licensed by a third party, other than Bank and/or Bidder
4. The Bank under this Agreement shall be granted a license to use the Software. During the term of this project and, if applicable, during the Reverse Transition Period, Bank grants Vendor a right to use at no cost or charge the Software licensed to the Bank, solely for the purpose of providing the Services.
5. The Vendor shall be responsible for obtaining all necessary authorizations and consents from third party licensors of Software used by Vendor in performing its obligations under this Project.
6. If a third party’s claim endangers or disrupts the Bank’s use of the Software, the Vendor shall at no further expense, charge, fees or costs to the Bank, (i) obtain a license so that the Bank may continue use of the Software in accordance with the terms of this contract and the license agreement; or (ii) modify the Software without affecting the functionality of the Software in any manner so as to avoid the infringement; or (iii) replace the Software with a compatible, functionally equivalent and non-infringing product.
7. Bidder agrees, to the extent permitted by the applicable third party, to assign or transfer the license related to Third-Party Material incorporated into Deliverables.

#### 1.13.28 **Confidential Information**

1. Except as required by law, the parties shall ensure that all the confidential information- business or otherwise as disclosed by one party to other/s during negotiation/ implementation/execution of this Agreement or which may in any manner by any of its officers comes into the other party’s knowledge or possession or control, shall not be used for any purposes other than those required or permitted by this Agreement and shall remain confidential and shall not be disclosed to any other party (including a subcontractor) except insofar as may be required for the proper implementation of this Agreement or permitted by other party expressly in writing.
2. For the purposes of this Agreement, information relating to the Bank’s business, of its customers/employees, business systems, business processes, policies, internal notes, third party correspondences and documents shared in confidence or in respect of which no express permission has been obtained from Recipient by Disclosing Party, supplier lists or any other information having potential bearing on its business, trade, standing or reputation, information affecting employee’s or an office bearer’s right to privacy or proprietary information as defined hereinafter shall be deemed to be confidential information. For the purposes of this clause, Proprietary Information shall include, but not be limited to, domain names, trade secrets-

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whether or not protected under any patent or copy right or other intellectual property laws- whether contained on computer hard disks or floppy diskettes or otherwise available in any oral, scripted or photographic or electronic form- without any limitation whatsoever, copyrights, business ideas, techniques, know-how, inventions (whether patentable or not), any other information of any type relating to designs, configurations, information concerning technical or financial aspects, intellectual property rights, documentation, policies, board notes, circulars, letters including correspondences received or exchanged via electronic or web-based mediums in confidence, recorded data, schematics, layouts, source code, master works, master databases, algorithms, flow charts, formulae, works of authorship, mechanisms, research, manufacture, improvements, assembly, installation, the information concerning the Parties' actual or anticipated business, research or development, or the information which is received in confidence by the disclosing party to the Recipient. It is further agreed that the information relating to the Bank and its customers is deemed confidential whether marked confidential or not.

3. Notwithstanding the foregoing, any information which orally or visually or in writing is disclosed to the recipient by the Disclosing Party shall be deemed to be Confidential Information, if the disclosing party, within 10 (ten) days after such disclosure, sends to the Recipient a written document or documents describing such Proprietary Information and referencing the place and date of such oral, visual or written disclosure and the names of the employees or officers of the Recipient to whom such disclosure was made.
4. Bidder/Vendor agrees to regard and preserve as confidential all information related to the business and other activities of the Bank, its customers, suppliers and other entities with whom Bank is presently or in future may enter into business, as may be obtained by Vendor or may be developed as a result of this Agreement. Vendor agrees to hold such information in trust and complete confidence for Bank and not to disclose such information to any person, firm or enterprise or use (directly or indirectly) any such information for its own benefit or the benefit of any other party, unless expressly authorized by Bank in writing, and further agrees to limit access to and disclosure of such confidential information to Vendor's employees on a strictly "need to know" basis only and who have signed or are bound by confidentiality agreements/undertakings at least as stringent as those contained herein. Vendor shall not without the consent of Bank make use of any document or reproduce in any way the information which it may come to know or have, except for the purpose of performance of this Agreement.
5. The bidder/Vendor agrees to protect the confidential information of the Bank with the same standard of care and procedures used by it to protect its own confidential Information. Without limitation of the foregoing, the Vendor shall use reasonable efforts to advise the Bank immediately in the event Vendor learns or has reason to believe that any person who has had access to confidential information has violated or intends to violate the terms of the Agreement and shall reasonably cooperate in seeking injunctive relieve against any such person.
6. That if the Vendor hires another person to assist it in the performance of its obligations under the terms of sla/Agreement, or assigns any portion of its rights or delegates any portion of its responsibilities or obligations under the Agreement to another person in any manner, it shall cause its assignee or

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delegate to be bound to retain the confidentiality of the confidential information in the same manner as the Vendor is bound to maintain the confidentiality.

7. Even if a Vendor's employee leaves the job or his services are terminated/expired, the Vendor shall ensure that he does not share any confidential information of the Bank with third parties nor uses such it to derive unauthorised profits out of it. Vendor shall continue to be responsible for any such act of its ex-employee and agrees to indemnify the Bank against any loss suffered by Bank due to disclosure of confidential information in such circumstances.
8. Bank acknowledges that it considers the Vendor related material information including software product(s), trade secrets, documentations and electronic or non-electronic communication made in confidence, to be confidential and, agrees that unless Bank has obtained Vendor's written consent, Bank shall keep such materials confidential and prevent their disclosure to any person other than employees, representatives of Vendor or any other person it reasonably believes to be authorized by Vendor to receive such information, to whom it shall be disclosed only for purposes specifically related to Vendor's permitted use of the Products/as necessary for the purposes of this agreement.
9. An Information shall not be considered confidential to the extent and only to the extent, such information is:
  - a) already known to the receiving party free of any restriction at the time it is obtained from the other party.
  - b) subsequently learned from an independent third party free of any restriction and without breach of this Agreement;
  - c) is or becomes publicly available through no wrongful act of the other party.
  - d) is independently developed by one party without reference to any Confidential information of the other;
  - e) is required to be disclosed pursuant to a requirement of a governmental agency or law so long as the parties provide each other with timely written prior notice of such requirement.
10. The obligation contained in this clause shall survive after the termination of this Agreement. Confidentiality of customer information shall be maintained and survive even after the Agreement expires or terminated.
11. The infraction of confidentiality terms shall constitute material breach of the Agreement, and the Bank shall be entitled to take appropriate actions as available in law or under this Agreement against the Vendor as the case may be. VENDOR agrees to indemnify PNB against any loss suffered by PNB due to breach of confidential terms as mentioned hereinabove.

#### 1.13.29 **Non-Disclosure Agreement**

By virtue of Contract, as and when it is entered into between the Bank and the vendor, and its implementation thereof, the vendor may have access to the confidential information and data of the Bank and its customers. The vendor will enter into a Non-Disclosure Agreement to maintain the secrecy of Bank's data including but not limited to the following: -

1. That the vendor will treat the confidential information as confidential and shall not disclose to any third party. The vendor will also agree that its employees, agents, sub-contractors shall maintain confidentiality of the confidential information.
2. That the vendor will agree that it shall neither use, nor reproduce for use in any way, any confidential information of the Bank without consent of the Bank. That the vendor will also agree to protect the confidential information of the Bank with at least the same standard of care and procedures used by them to protect its own confidential information of similar importance. Without limitation of the foregoing, the vendor shall use full efforts to advise the Bank immediately in the event that the vendor learns or has reason to believe that any person who has had access to confidential information has violated or intends to violate the terms of the Contract to be entered into between the Bank and the vendor and will cooperate in all manner in seeking injunctive relieve against any such person.
3. That if the vendor hires another person to assist it in the performance of its obligations under the Contract or assigns any portion of its rights or delegates any portion of its responsibilities or obligations under the Contract to another person, it shall cause its assignee or delegate to be bound to retain the confidentiality of the confidential information in the same manner as the Vendor is bound to maintain the confidentiality. This clause will remain valid even after the termination or expiry of this agreement.
4. That the vendor will strictly maintain the secrecy of Bank's data.
5. The Bank shall provide access to its premises to the authorized personnel of the vendor to carry out the work related to installation etc. which is required to perform its obligation to Bank. In accessing Bank's premises, the vendor shall however comply with any and all rules, regulations, policies and procedures relating to the access, entry, safety and security to discharge their obligation as per the terms and condition of the agreement.
6. Even if any employee of the vendor leaves the job or his services are terminated/expires, the vendor shall ensure that Banks confidential information is not shared with any third party nor Banks confidential information is used to derive unauthorized profits out of it. Vendor shall continue to be responsible for any such act of its ex-employee and agrees to indemnify the Bank against any loss suffered by Bank due to disclosure of confidential information in such circumstances.
7. The obligation contained in this clause shall survive even after the termination of this Agreement. Confidentiality of customer information shall be maintained and survive even after the Agreement expires or terminated.
8. The infraction of confidentiality terms shall constitute material breach of the Agreement, and the Bank shall be entitled to take appropriate actions as available in law or under this Agreement against the Vendor as the case may be. Vendor agrees to indemnify the Bank against any loss suffered by Bank due to breach of confidential terms as mentioned hereinabove.

#### 1.13.30 **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 –

1. Non submission of acceptance of order by the bidder within seven (07) working days of placement of Purchase Order.
2. Non submission of performance Bank guarantee within stipulated time as specified in the RFP.
3. Non signing of contract within the time specified by Bank.
4. Non submission of any report/undertaking/document/compliance which was due within one month from the date of Purchase Order.
5. Change in Bank's requirement(s)/Policy

#### 1.13.31 **Force Majeure**

Notwithstanding anything contained in this Agreement, the vendor 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 Agreement is the result of an event of force majeure. For purposes of this clause, "force majeure" means an event beyond the control of the vendor and not involving the vendor'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 event arises, the vendor shall notify (within 30 days of its occurrence) the Bank in writing, the vendor shall continue to perform its obligation under the Agreement to the extent possible mitigate the consequences of the force majeure event and make all necessary alternative arrangements to perform their obligations and accordingly shall seek all alternative means of performance not prevented by the force majeure event. Instances of Commercial difficulty will not be covered under "Force Majeure".

Provided further that in case of delay of Services, which shall be solely decided by the Bank, the Bank shall not be held liable for non-performance of its obligations under the Agreement and the Bank shall have the right to terminate this Agreement without giving any further notice to the Vendor. Bank reserves the right to assign the work to other Vendor without any consequences and claims.

#### 1.13.32 **Not Acceptance/ Non-Execution of Order**

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

#### 1.13.33 **Liquidated Damages**

The Bidder/vendor should adhere to laws of the land and rules, regulations and guidelines issued by the various regulatory, statutory authorities as required from time to time during the course of the contract.

If the Bidder/vendor fails to complete the due performance of the contract in accordance with the terms and conditions, the Bank reserves the right either to terminate the contract or to accept performance already made by the Bidder after imposing Penalty on Bidder/vendor.

In case of termination of contract, the Bank reserves the right to recover an amount equal to 10% of the Contract value as Liquidated Damages for non-performance.

Both Penalty and Liquidated Damages are independent of each other and are applicable separately and concurrently. The penalty is for delay of performance and not for termination, whereas the liquidated damages are applicable only on event of termination on default.

Penalty and Liquidated Damages are not applicable for reasons attributable to the Bank and Force Majeure. However, it is the responsibility of the Bidder to prove that the delay is attributable to the Bank and Force Majeure. The Bidder shall submit the proof authenticated by the Bidder and Bank's official that the delay is attributed to the Bank and/or Force Majeure along with the bills requesting payment.

The Bidder/vendor shall perform its obligations under the agreement entered into with the Bank, in a professional manner.

If any act or failure by the Bidder/vendor under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions, to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.

If the Bidder/vendor fails to complete the due performance of the contract in document, the Bank reserves the right either to terminate the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated damages for non-performance. SLA/RFP violation will attract penalties.

#### **1.13.34 Limitation of Liability**

Vendor's aggregate liability under the Agreement shall be limited to a maximum of the Agreement value. For the purposes of this clause, Agreement value at any given point of time, means the aggregate value of the purchase orders, paid by Bank to the Vendor that gives rise to claim, under this Agreement.

In the following circumstances limitation of liability shall not apply and the Vendor shall be liable for amount of cost, damages, compensation, penalty etc. suffered by the Bank: -

1. Liability of Vendor for third party claims for IP Infringement.
2. Liability of Vendor to indemnify the Bank
3. Liability of Vendor (including third party claims) in case of bodily injury (including Death).
4. Liability of Vendor (including third party claims) in case of damage to real property and tangible property caused by the Vendors' gross negligence.
5. Liability of the Vendor in case of gross negligence or wilful misconduct attributable to the Vendor while providing services under this Agreement.
6. Liability of the Vendor in case of fraudulent acts or wilful misrepresentation attributable to the Vendor regarding the services provided under this Agreement.
7. Breach of the confidentiality.
8. Employment liabilities for vendor's staff relating to the period of their employment within contractual period while working with Bank.
9. Any liability/penalty/cost/compensation/charges etc. that cannot be capped or is excluded as a matter of applicable laws and imposed by the statutory authority/ government bodies/ court/tribunals etc. in relation to this Agreement, owing to the fault of the Vendor.
10. Any other breach caused due to the non-performance of the obligations of the Vendor under the Agreement.

This clause shall not apply to any law, judicial/ quasi-judicial determination or Government's directions to the contrary, and to the maximum extent permitted by law, the Vendor shall be liable to Bank for any consequential/ incidental, or indirect damages arising out of this agreement.

### 1.13.35 Data Purging

The vendor should ensure to have provision for the secure removal and/or destruction of data, hardware and all records (both digital and physical), if necessary. To ensure the seamless transition, the vendor should cooperate fully with the Bank/the new Bidder and agree not to delete, purge, revoke, alter or update any data during this time unless specifically instructed to do so by the Bank.

### 1.13.36 Statement of Shareholding Pattern

The bidder must submit the shareholding pattern statement of the bidding entity as on last date of bid submission along with technical bid in the format as per Annexure 23.

## 2. 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.

### 2.1 Late Bid

Any bid received by the Bank after the deadline for submission of bid will not be accepted and will be liable to be rejected.

### 2.2 Pre-Bid Meeting & Pre-Bid Queries

Bidders are required to submit the pre-bid queries, through GeM portal. In case any bidder is unable to submit the queries through GeM, Bidders/OEMs may raise the queries through the email ID of the buyer as displayed on GeM at [cppd.processing@pnb.bank.in](mailto:cppd.processing@pnb.bank.in) mentioning the GeM Bid number and in the following format in excel file only at least one day before the date of pre-bid meeting:

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

**Queries received till 05:00 p.m. of pre-bid meeting date shall only be entertained by the Bank.**

Bidders/OEMs interested to attend the pre-Bid meet should have their authorization letter/email from their competent authority (hardcopy/email) to attend the pre-bid meeting clearly stating the name, designation and contact number. Only those Bidders/ OEMs whose queries and authorization letter have been received at least one working day prior to the Pre-Bid meeting date may attend the pre-bid interaction.

All Bidders should carry their ID card issued by their company. Not more than two people per bidder shall be allowed to attend the Pre-Bid meeting.

Pre-requisites for attending pre-bid meeting:

1. Authorization Letter (email or hardcopy)
2. Queries as per the format of the Bank through E-Mail
3. Copy of organization ID card of attending representatives.

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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 AADHAAR card will not be accepted).

In case the Bank issues any Corrigendum, Bidder may raise further queries/representations, if required, within **4 Bank working days** from the date of issue of such Corrigendum. Any query received after **4 Bank working days** from the date of publishing of Corrigendum, shall not be considered by the Bank.

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

### **2.3 Submission of Bid**

All the Annexures and bid documents are to be uploaded in pdf format during the online bid submission. Submission of physical bid (Technical or Commercial) is prohibited. All the correspondence should be addressed to Bank at the following address.

The Assistant General Manager  
Centralised Procurement & Partnership Division  
Punjab National Bank, Head Office.  
5, Sansad Marg, New Delhi 110 001

### **2.4 Preliminary Examination**

The bank 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.

Bids that do not meet the basic requirements specified in the bid documents will be disqualified. Some important points (not exhaustive) on the basis of which a bid will be declared as unresponsive and be rejected during the initial scrutiny are:

1. The bid is not in the prescribed format or is unsigned or not signed as per the stipulations in the bid document.
2. The required EMD has not been submitted or exemption from EMD is claimed without acceptable proof of exemption. The EMD of all bidders will be verified. If any EMD / Bid security declaration is not found in order, that bidder will be declared ineligible for further participating in the tender process. The bidder has not submitted Integrity Pact executed on non-judicial stamp paper of appropriate value as applicable in the state where registered office/ Head office / corporate office of the Bidder is located.
3. The bidder is not eligible to participate in the bid as per laid down eligibility criteria.
4. The bidder has quoted for goods manufactured by a different firm without the required authority letter from the proposed manufacturer.
5. Against a schedule in the list of requirements in the tender enquiry, the bidder has not quoted for the entire requirement as specified in that schedule.
6. Conditional Bid submitted by the bidder shall be summarily rejected.

### **2.5 Minor Infirmary/Irregularity/Non-Conformity**

During the preliminary examination, some minor infirmity and/or irregularity and/or nonconformity may also be found in some tenders. Such minor issues could be a missing

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pages/ attachment or illegibility in a submitted document, non-submission of requisite number of copies of a document. Wherever necessary, observations on such 'minor' issues may be conveyed to the bidder through GeM portal, and so on, asking him to respond by a specified date also mentioning therein that, if the bidder does not conform Bank's view or respond by that specified date, his bid will be liable to be rejected. Depending on the outcome, such bidders are to be ignored or considered further.

### **2.6 Discrepancies between original and scanned copies of bid**

Discrepancies can also be observed in responsive bids between the original copy and uploaded scanned copies. In such a case, the text, and so on, of the scanned copy will prevail.

### **2.7 Consideration of Abnormally Low Bids**

An Abnormally Low Bid is one in which the Bid price appears so low that it raises material concerns as to the capability of the Bidder to perform the contract at the offered price. Bank may in such cases seek written clarifications from the Bidder, including detailed price analyses of its Bid price in relation to scope, schedule, allocation of risks and responsibilities, and any other requirements of the bid's document. If, after evaluating the price analyses, Bank determines that the Bidder has substantially failed to demonstrate its capability to deliver the contract at the offered price, the Bank may reject the Bid/Proposal and proceed.

### **2.8 Contacting the IEMs (Independent External Monitors)**

The IEMs are not to be contacted for generic tender related queries, for which queries may be directed to contact details mentioned in Bid details.

### **2.9 Acceptance of order (order placement)**

Orders will be placed by the Bank. The successful bidder shall have to accept and acknowledge orders within 7 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 7 working days from the date of order.

### **2.10 Taxes and Duties**

The rates quoted in Performa for commercial bid-Annexure 13 should be inclusive of all taxes including GST. The rate of applicable GST should be informed and charged separately in the invoice generated for supply of the product.

It will be the responsibility of the Vendor to provide clarifications/particulars/ documents etc. to the appropriate tax authorities for assessment of tax, compliance with labour and other laws, etc. at its cost.

Tax deduction at Source - Wherever the laws and regulations require deduction of such taxes at the source of payment, the Bank shall be within its right to affect such deductions from the payment due to Vendor. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by the Bank as per the laws and regulations in force. Nothing in the Contract shall relieve Vendor from his responsibility to pay any tax that may be levied on income and profits made by Vendor in respect of this contract.

### 2.11 Information Security

Successful Bidder upon selection will comply with all the present and future provisions of the Information Security Policy/Guidelines of RBI, Respective Govt. Agencies and the Bank and provide such regulatory requirements at no additional cost to Bank during and after the contract period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the successful bidder within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank. The solution offered shall be subjected to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The successful bidder should provide solution and implementation for all the audit points raised by Bank's internal/external team during the contract period, within the stipulated timelines, without any extra cost.

Any financial loss to the Bank, because of security breach, Negligence or any reason attributable to the Vendor will be recovered from the Vendor.

### 2.12 Signing of Pre-Contract Integrity Pact

The bidder should submit Original Executed Integrity Pact (completely filled and without deviation) along with the technical bid. The Integrity Pact must be executed on stamp paper of appropriate value and must be signed by all the witnesses also. The Performa of Integrity Pact is as per (Annexure-9).

Integrity Pact is to be submitted on non-judicial stamp paper (along with the technical bid) duly signed by the same signatory who signed the bid, i.e. who is duly authorized to sign the bid and to make binding commitments on behalf of his company.

**Also, Integrity pact original hardcopy to be submitted by the bidder along with that uploaded on GeM as per above clause to HO:CPPD, Punjab National Bank, 5, Sansad Marg, New Delhi-110001**

### 2.13 Cartelization Among Bidders

In order to prevent cartelization amongst bidders, the following shall prevail as per Bank's guidelines:

Bids allowed by		Bids not Allowed by	
a	Principal / OEM / Solution Provider on a standalone basis.	a	If any product of Principal / Original Equipment Manufacturer (OEM) is being quoted in the tender, the OEM Company cannot bid for any other OEM's product.
b	Indian Authorised Representative (IAR)/ Agent / System Integrator (SI) on behalf of the Principal / Original Equipment Manufacturer (OEM) / Solution Provider	b	IAR / Agent / SI and the Principal /OEM/ Solution Provider cannot bid simultaneously for the same product in the same tender.
		c	If an IAR submits bid on behalf of the Principal/OEM, the same IAR shall not submit a bid on behalf of another Principal/OEM in the same tender for the same item/product.

## **2.14 No Right to Set Off**

In case the Bidder has any other business relationship with the Bank, no right of set-off, counterclaim and crossclaim and or otherwise will be available under this empanelment to the Bidder for any payment receivable under and in accordance with that business.

## **2.15 Publicity**

Any publicity/ public announcement relating to the Agreement, work to be carried out in Bank towards this project, Services or Deliverables is strictly prohibited. Neither Deliverables nor reference to either Party may be included or made in any prospectus, proxy statement, offering memorandum or similar document or materials prepared for public distribution. No information of any nature related to this project shall be disclosed to any third party unless otherwise necessary prior permission has been taken from the Bank.

## **2.16 Compliance with Laws**

The bidder shall comply with all laws and regulations applicable to their respective businesses including without limitation, all privacy, database, copyright, trademark, patent, trade secret, Labour Laws, Anti-Bribery Laws, environmental protection, data protection competition Act and all other applicable laws. Further vendor shall adhere to General Financial Rules, 2017, and clarifications/ Office Memorandum issued by Department of Expenditure, Ministry of Finance and stay informed about further changes in the relevant laws, GFR, and clarifications/ OMs from the Ministry.

## **2.17 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 Bank in Bid document or otherwise except for purposes of performing contract.

## **2.18 Contract Between Bank and Shortlisted Bidder**

The shortlisted bidder/TSP shall be required to execute SLA (Service Level Agreement) and NDA (Non-Disclosure Agreement) with the Bank.

## **2.19 Principal to Principal Relationship**

1. Nothing in this Contract constitutes any fiduciary relationship between the Bank and Bidder's Team or any relationship of employer - employee, principal and agent, master-servant relationship or partnership or joint venture, between Punjab National Bank and Bidder. The relationship is on principal-to-principal basis.
2. No Party has any authority to bind the other Party in any manner whatsoever, except as agreed under the terms of the Agreement.
3. Bank have no obligation to the Bidder, except as agreed under the terms of the Agreement.
4. All employees/personnel/ representatives/agents etc., engaged by the Bidder for performing its obligations under the Contract/PO shall be in sole employment of the Bidder and the Bidder shall be solely responsible for their salaries, wages, statutory payments etc. Under no circumstances, shall Punjab National Bank be liable for any payment or claim or compensation (including but not limited to any compensation on account of any injury /death / termination) of any nature to the employees/personnel/representatives/agent etc. of the bidder.

5. The Bidder shall disclose to Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Bidder or its team/agents/representatives/personnel etc.) in the course of performing the Services as soon as practical after it becomes aware of that conflict.
6. The Bidder shall not make or permit to be made a public announcement or media release about any aspect of the Contract unless Bank first gives the Bidder its prior written consent.
7. Bidder would comply with the statutory obligations and Labour Regulations/ Rules in this regard so far as applicable The Bidder 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, Contract Labour. (Regulation and Abolition) Act, 1970 etc. or any other applicable future laws. No dues/contributions under any labour legislations, as applicable, remain payable with respect to his personnel/employees. The Bidder will have no claims whatsoever against the Bank with respect to payment of statutory dues/contributions to personnel/employees of under applicable labour legislations.

## **2.20 Waiver**

Any failure or delay on the part of either party relating to the exercise of any right power privilege or remedy provided under this Agreement or subsequent agreement with the other party shall not operate as a waiver of such right power privilege or remedy or as a waiver of any preceding or succeeding breach by the other party nor shall any single or partial exercise of any right power privilege or remedy preclude any other or further exercise of such or any other right power privilege or remedy provided in this Agreement, all of which are several and cumulative and are not exclusive of each other or of any other rights or remedies otherwise available to either party at law or in equity.

## **2.21 Adherence to the Cyber Security Policy**

1. Bidders are liable for meeting the security standards or desired security aspects of all the ICT (Information and Communication Technology) resources as per Bank's IT/Information Security / Cyber Security Policy. The IT /Information Security/ Cyber Security Policy may be shared with successful bidder. Bidders should ensure Data Security and protection of facilities/application managed by them.
2. The Bidder should be aware about Bank's IT/IS/Cyber security policy and have to maintain the secrecy & confidentiality of the Bank's data including process performed at the Bank premises.
3. Bidder has to agree and provide undertaking not to disclose any Bank information and will maintain confidentiality of Bank information as per policy of the Bank and will sign "Non-Disclosure Agreement" document provided by Bank.
4. The legal and regulatory requirements, including data protection, intellectual property rights, copyright, all the relevant regulations for sub-contracting; including

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the controls that need to be implemented shall be included in the supplier agreement also.

5. All information /resources (online/in-person) of the vendors and its partners shall be made accessible to Reserve Bank of India as and when sought.
6. Credentials of vendor/third party personnel accessing and managing the Bank's critical assets shall be maintained and shall be in accordance with Bank's policy.
7. The Bank will evaluate, assess, approve, review, control and monitor the risks and materiality of vendor/outsourcing activities and bidder shall ensure to support baseline system security configuration standards. The Bank will also conduct effective due diligence, oversight and management of third-party vendor's/Bidders & partners.
8. Vendor criticality assessment shall be conducted for all partners & vendors. Appropriate management and assurance on security risks in outsourcing and partner arrangements shall be ensured.

### **2.22 Variation of Quantities**

The Bank reserves the right to increase or decrease the quantity to be ordered up to 25 percent of bid quantity at the time of placement of order during contract period at the same discovered/contracted rate. Bidders are bound to accept the orders accordingly.

### **2.23 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.

### **2.24 SIGNING OF CONTRACT**

- I. The successful bidder(s) shall mandatorily enter into a Service Level Agreement (SLA) & Non-Disclosure Agreement (NDA) 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 Service Level Agreement/ Purchase Order 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 or till such period as extended by the Bank), the EMD will be forfeited after a grace period of 15 working days.
- II. Bank reserves the right to blacklist/debar the said successful bidder 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.

**Note:** Working days in the RFP refers to Bank's working days.

## 2.25 DURATION OF CONTRACT

The Initial contractual period will be 05 years from the date of go-live of the NG Call center and may be extended for a maximum period of 2 years subject to an extension of 01 year at a time. **Extension will be done at same terms & conditions and at price of 5<sup>th</sup> year.** 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 takes more than three months.

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.

## 2.26 Sub-Contracting

Subcontracting is not allowed under this RFP and Bank will only deal with the bidding entity i.e. the Bidder, who will be responsible for delivery of all services. The bidder will be fully responsible to the Bank for execution of the contract in its entirety and compliance of SLA, end-to-end delivery of services and will be a single point of contact throughout the contract period.

## 2.27 Insurance

The hardware, components, equipment, etc. to be supplied under the contract period shall be fully insured by the bidder till installation in the Bank against loss or damage incidental to manufacture or acquisition, transportation, storage, delivery, installation and integration. Bank will not be responsible for any loss to the bidder on account of non-insurance to any equipment, goods or services. All expenses towards insurance shall be borne by the successful bidder.

## 2.28 Adherence to the Cyber Security Policy

1. Bidders are liable for meeting the security standards or desired security aspects of all the ICT (Information and Communication Technology) resources as per Bank's IT/Information Security / Cyber Security Policy. The IT /Information Security/ Cyber Security Policy may be shared with successful bidder. Bidders should ensure Data Security and protection of facilities/application managed by them.
2. The Bidder should be aware about Bank's IT/IS/Cyber security policy and have to maintain the secrecy & confidentiality of the Bank's data including process performed at the Bank premises.

3. Bidder has to agree and provide undertaking not to disclose any Bank information and will maintain confidentiality of Bank information as per policy of the Bank and will sign “Non-Disclosure Agreement” document provided by Bank.
4. The legal and regulatory requirements, including data protection, intellectual property rights, copyright, all the relevant regulations for sub-contracting; including the controls that need to be implemented shall be included in the supplier agreement also.
5. All information /resources (online/in-person) of the vendors and its partners shall be made accessible to Reserve Bank of India as and when sought.
6. Credentials of vendor/third party personnel accessing and managing the Bank’s critical assets shall be maintained and shall be in accordance with Bank’s policy.
7. The Bank will evaluate, assess, approve, review, control and monitor the risks and materiality of vendor/outsourcing activities and bidder shall ensure to support baseline system security configuration standards. The Bank will also conduct effective due diligence, oversight and management of third-party vendor’s/service providers & partners.
8. Vendor criticality assessment shall be conducted for all partners & vendors. Appropriate management and assurance on security risks in outsourcing and partner arrangements shall be ensured.

### **3. PART B- BID SPECIFIC CLAUSES**

#### **3.1 Purpose of the Project**

The Bank is outsourcing its Customer Care functions by partnering with eligible bidder with a scalable business model that focuses on timely responsiveness, outreach, state-of-the-art customer service and a quality assurance methodology that results in increased customer satisfaction and a service to sales approach.

The bidder will be responsible for day-to-day operations, including but not limited to, the hiring, training of resources and management of the Next-Gen Customer Care capabilities, resources and premises. The Next Gen Customer Care must operate 24x7, 365/366 days basis.

The vendors should set-up, operate, maintain, upgrade etc. PNB Contact Center and Contact Center of PNB sponsored RRBs and PNB Credit Card Division.

#### **3.2 Scope Of Work**

**The Scope of Work for procurement of Next gen Contact Services shall include but not limited to the following: -**

##### **3.2.1 Inbound Calls**

##### **3.2.1.1 General and account related queries on products & services of the Bank & third-party products (indicative):**

- o Deposits & Advances
- o Demat accounts
- o Loyalty & Rewards program

- o RTGS/NEFT
- o Credit Cards
- o Third party products such as insurance and other products
- o Any other new products

1. 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/s, payments due, interest debited, etc.
2. Enquiries can also be expected on last transactions information.
3. General product queries would need to be recorded in the Bank's Centralized Lead Management System.
4. Balance enquiry over missed call

#### **3.2.1.2 Guidance in execution of basic banking services and transactions:**

1. An indicative list of transactions that would need to be executed is given below:
  - o Money transfer, NEFT, RTGS
  - o Opening and closing of FDs, RDs
  - o Purchase of third-party products
  - o Utility Bill Payments, tax payments
  - o T-Pin related transactions
  - o Any Digital Product

#### **3.2.1.3 Service Requests:**

- o The types of service requests expected to be received include cheque book issue, statements/pass books of any accounts, demand drafts/remittances, hot listing of debit & credit cards, etc.
- o Queries on earlier service requests would also need to be handled
- o All service requests would need to be recorded in the Bank's Customer Relationship Management System

#### **3.2.1.4 Complaints:**

- o Complaints may be expected on any of the bank's products.
- o All complaints / feedback / suggestions from customers and non-customers would need to be recorded in the Bank's Customer Relationship Manager (CRM)/(CGRMS)
- o Queries on earlier complaints also need to be handled.

#### **3.2.1.5 Queries on Internet & Mobile Banking, UPI, AEPS, PNB One, PNB Verify, CBDC and other Digital applications:**

- o 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.
- o Customers might also need to be handheld and guided through the entire processes of internet and mobile banking.
- o All queries related to UPI, AEPS, PNB One, PNB Verify and other Digital applications.
- o Blocking of UPI, AEPS, PNB One, PNB Verify, CBDC and other Digital applications.

#### **3.2.1.6 ATM Complaints:**

- o 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 CGRMS.

- Card hot-listing and complaints related to wrongful transactions.
- Call logging for down ATMs with dedicated staff.
- Increase/Decrease limit of ATM card (service may be offered (as per card category))

#### **3.2.1.7 ATM / Branch Locator:**

- The Call Centre should be able to provide the location of ATM/Branch from the data bank of ATMs and Branches.

#### **3.2.1.8 Marketing:**

- 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 e.g., 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.

#### **3.2.1.9 NRI Accounts and Govt. Sponsored Schemes:**

- All above listed functions and services would also need to be provided for NRI accounts.
- CSA's need to be completely well versed with the Government Sponsored Schemes like PMJDY, Mudra, Stand UP, APY, PMJJY, PMSBY etc. which would need to be handled.

#### **3.2.1.10 Fraud complaints:**

- All Fraudulent transaction related complaints need to be lodged in CRM and forwarded to concerned division.
- Deactivation of international usage of Debit Card.
- CSA need to perform Activation/ Deactivation of international usage of Debit Card as per Customer's request.

#### **3.2.1.11 Older account statements:**

- The service may be offered through email, provided customer has a valid registered email-id with us.

#### **3.2.1.12 Request for closure of any type of accounts:**

- Request to be taken by FTEs.

#### **3.2.1.13 Facilitating in waiver of Various charges (QAB/ other charges debited erroneously):**

- The Bank may consider using the Contact Centre information to perform Waiver of Various charges (QAB/ other charges debited erroneously).

#### **3.2.1.14 Resolve Demat and Loan Against Securities Queries:**

The Bank may consider to use the Contact Centre to perform following functions:

- 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 script / details of client master list
- Resolve Loan Against Securities Account related queries.

### **3.2.1.15 Information on Loans:**

- Check details of outstanding loan amount.
- Enquiry about overdrafts.
- Get details on foreclosure procedures, etc.
- Get details on **EMIs** and apply for EMI refunds.
- Request for Interest Certificate.

### **3.2.1.16 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 Amount on Utilization of Limit.

### **3.2.1.17 Enquiry about latest interest/ Exchange rates:**

- CSA should be able to inform latest interest/ Exchange rates.

### **3.2.1.18 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).

### **3.2.1.19 Enquiry on cheque status:**

- CSAs should be able to provide cheque status after proper verification of customer.

### **3.2.1.20 Synchronization of IVR with Contact Centre CRM and any other Bank System/s and/or Portals.**

### **3.2.1.21 Open a Fixed Deposit or Recurring Deposit:**

- CSA should be able to create Lead for opening Fixed Deposit or Recurring Deposit.

### **3.2.1.22 Additional Services through the Contact Centre:**

**Some of the activities that are proposed in NGCC with relevant authentication (FTE level or IVR level) are as under:**

- Request for A/C transfer
- Change in e-mail id request
- ECS / SI request
- Card Replacement request debit card/ credit card
- Home branch change request
- Setting Auto-sweep request
- SMS alert activation request
- Adding and modifying nomination
- Auto sweep request
- Issue Cheque Book
- Loan interest certificate
- Deposit interest Certificate
- Statement over email/WABA Message
- Credit/Debit card Pin Generation over IVR
  - Form 15g/H Submission
- Creation and renewal of FD/RD
- Positive Pay System

- Apply Digital Loans
- Loan on Phone
- EMI on Credit Card

Apart from these services, the Bank may introduce other services as per its requirement and readiness.

The bidder should be capable of providing services for all products offered by the bank/ Sponsored RRBs and its partners across all verticals. **This list above is non-exhaustive and is subjected to change as per the Bank's requirement.**

Successful bidder is responsible for daily co-ordination with Bank's Team - Backend Operations Team, various Divisions conducting campaigns etc. for timely closure of complaint registered through call center team and forwarded to Bank's Backend team for further redressal, a tracking report need to be reviewed and shared with Bank Customer Care Center and Contact Center from time to time or as desired by Bank.

Forecast for inbound call volume will be provided by Vendor in consultation with bank on monthly basis. Vendor will have to attend the call where the call volume is higher than 110% of the forecasted volume.

During the complete project tenure, any new requirement raised by bank on account of communication or requirement raised by Govt. Body or Regulatory authority or agency has to be catered by successful bidder free of cost.

Successful bidder will share the roadmap for implementation of AI services as per timeline decided by bank.

#### Capacity planning and forecasting

- Minimum call volume will be approx. 60000 per day for inbound process and call volumes are tentatively expected to increase by 3%-5% every year, Contact Center subject to addition of new use-cases in the future.
- Successful bidder to ensure for attending minimum 150 calls per day per FTE.
- The Service Provider will have the responsibility of providing monthly & quarterly forecasts for the various lines of business & customer segments, using historical volume trends, and ensuring that the forecasts are accurate and aligned with the actual volume trends.
- The Service Provider shall share the forecast with the bank 30 days prior to the commencement of a month, for Bank to review and approve from time- to-time basis.
- Generate rosters using a scientific method to predict and forecast call patterns & volumes and align staffing to meet customer commitments accordingly. The team's key responsibilities include sharing daily, weekly, monthly, and periodic reports. All data requirements are centrally managed, and data shall be provided in various forms as directed by the Bank from time to time.
- The Service Provider must furnish the specific details of peak call volumes during the forecasting process.
- **In case of low volume of Inbound calls , spare agents/FTEs will be utilized by bank as per requirement.**
- The assumptions used for forecasting and manpower planning need to be mutually agreed upon and approved by the Bank.

### **3.2.1.23 Virtual queuing:**

Virtual queuing technology should allow customers to hold their place in a queue without waiting on hold, receiving a call back when an agent is available. Virtual queuing should be able to reduce customer frustration by eliminating hold times and improve agent efficiency by managing call flows, resulting in better service delivery.

When a customer contacts the Bank's Contact Center and if all agents are busy, instead of waiting on hold for an available agent, the customer can choose to enter a virtual queue. The system should allow the customer to provide their phone number post which they receive an estimated wait time, or they are placed in a queue to receive a callback from the next available agent.

### **3.2.1.24 Voice biometrics:**

Voice biometrics also referred to as voice authentication system should use unique voice characteristics for customer authentication, enhancing security and streamlining identity verification.

Customers should be able to securely access their accounts by speaking a passphrase, and the system verifies their identity based on their voiceprint, reducing the need for traditional authentication methods, and enhancing data security.

## **3.2.2 Outbound Calls:**

An indicative list of the functions to be covered under outbound calls is given below: This will include but not limited to:

Successful bidder to ensure making minimum 150 calls per day per FTE.

### **3.2.2.1 Marketing functions:**

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 Call 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:

- Cross-selling & up-selling of Bank's products to customers.
- Popularizing sales promotional offers such as special interest rates, waiver of charges, freebies, etc., to customers.
- Popularizing Bank's products to new customers

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.

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.

### **3.2.2.2 Lead Processing:**

The Bank's proposed Centralized Lead Management System allows systematic capturing of leads through various Alternate Delivery Channels (ADCs) which are then

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allotted to 'Lead Owners' at branches or Circle Offices. The 'Lead Owners' may request the Call Centre to perform the following functions:

- Preliminary lead validation–verification of number, name, purpose, etc.
- Fixing of appointment.
- Assistance in lead escalation and follow-up.

#### **3.2.2.3 Soft Recovery:**

The Bank may consider to use the Call Centre for recovery of its overdue loans, in which case, the Call Centre will be required to execute the functions, given below:

- Make soft reminder calls to customers on the overdue loans
- Make follow-up calls to customers and coordinate with recovery FTEs (if any)

#### **3.2.2.4 Recovery of Credit card overdue:**

- The Bank may consider using the Contact Centre for recovery of its overdue in Credit Cards.

#### **3.2.2.5 Welcome calls:**

The Bank may consider using the Contact Centre for welcome calls to new customers.

#### **3.2.2.6 Callback to customers:**

There must be facility to callback to customers if they opt for the callback option in PNB One app or through PNB website.

#### **3.2.2.7 Others:**

The Bank will also utilize the services of Call Centre for the following ad hoc purposes:

- 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'.
- 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.
- The Service Provider should whitelist the outbound calling number with an appropriate badge or identification, if required.

#### **3.2.2.8 Do Not Call (DNC) Compliance Solutions:-**

- The Service Provider shall provide and utilize specialized software or Customer Relationship Management (CRM) tools that include DNC compliance features. These tools should manage DNC lists, ensuring that calls are not made to numbers listed in the DNC registry. The DNC registry shall be integrated with the Bank’s CRM at regular interval as specified by the Bank to ensure DNC/DND compliance.
- Maintain a DNC Registry: Enabling a "Do Not Call" (DNC)/“Do Not Disturb” (DND) compliance solution at a Contact Center for the Bank by directly taking up with the telecom operators/TRAI, it is crucial to adhere to regulatory requirements and respect customers' preferences regarding unsolicited calls.

- **Maintain a DNC Registry:** The Service Provider shall keep an updated registry of customers who have requested not to be contacted for marketing or promotional purposes. This list should be regularly updated. The Service Provider shall regularly scrub contact lists against the national or regional DNC registries to ensure that any numbers on the DNC list are not included in outbound calling campaigns.
- **Customize caller IDs:** The Service Provider should use specific caller IDs for outgoing calls to help callers easily identify the Bank or its services, increasing the likelihood of call acceptance.
- **Opt-out mechanisms in calls:** The Service Provider shall include an easy opt-out mechanism within the call and other channels such as WhatsApp banking, Internet/Mobile Banking (IB/MB), email, SMS etc. for customers who wish to be added to the DNC list. The Service Provider to ensure that their requests are immediately implemented and permanently recorded.
- **Regular audits and reporting:** The Service Provider should conduct regular audits to ensure compliance with DNC regulations, generate reports that track the number of DNC-related complaints or violations and use this data to improve adherence to DNC guidelines.
- **Legal compliance and updates:** The Service Provider should stay informed about changes in DNC regulations and update the processes and systems accordingly. This includes compliance with national or regional DNC laws, TRAI regulations and any other regulations laid by competent statutory regulatory authority.
- **Customer preference management:** The Service Provider shall develop systems to manage and respect customer preferences regarding communication channels and frequency. This includes offering options to customers to select the type and frequency of communication they prefer.

#### **3.2.2.9 Campaign management tools:**

Provide automated campaign scheduling based on predefined criteria, encompassing inbound query resolution, grievance redressal, outbound EFRM/Risk management calls, sales, collections, lead follow-ups, IVR blasts, SMS, WhatsApp, social media campaigns, and provision for future campaigns. Enable customizable campaign creation and comprehensive reporting on campaign performance.

#### **3.2.2.10 Whitelisting solution:**

The Service Provider should deploy whitelisting solutions to verify and whitelist the Contact Center numbers used. Additionally, there should be an option for whitelisting across all applications for more flexibility.

The Service Provider should create a verified business profile for the Bank on the whitelisting platforms with proper brand identification and brand exclusivity, logo, and business category.

The solution should prevent labelling of outbound calls to customers as spam/fraudulent

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on the customer's mobile device, ensuring uninterrupted communication to customers.

The solution can also be used to collect feedback about the quality of outbound calls made to customers.

The Service Provider should also report cases wherein customer has marked the Contact Center's number(s) as spam/fraud and take corrective actions to rectify the same.

### **3.2.2.11 Automatic Call Distributor ( ACD )**

- A comprehensive Contact Center solution with robust features, offering seamless support for various communication channels, including voice, email, instant messaging, web chat, SMS, and social media interactions.
- Managers/ Supervisors/ Bank employee should be able to:
  - listen to a call discreetly - not heard by the FTE or the customer (barge-in)
  - Interact with a call, where both the FTE and the customer can hear the supervisor
- The system should allow placing callers on hold, playing marketing messages or music during the hold period and ability to transfer calls back to the IVR.
- Customers should have the flexibility to navigate back to a previous menu/node at any point on the IVR. Additionally, customers should be able to directly connect with an FTE for specific menus, as per the bank's preferences.
- Support for online performance management:
  - Defining KPI target performance on the system, such as call durations or the percentage of answered calls, as determined by the Bank
  - Online visibility of overall performance against defined KPIs (accessible to managers and supervisors only).
  - Online view for specific FTE performance against the defined KPIs (can be shown by the FTE him/herself, the supervisor, and the manager)
- FTEs should have the capability to send SMS or trigger emails to customers while on a call.
- The entire Contact Center solution should be provisioned and managed through a single web-based application.
- To create an organization hierarchy so that users at each level are automatically assigned access rights into the application.
- Contextual data storage and Integration to meet following benefits –
  - Monitor customer's journey in real time across web, mobile, and enterprise transactions and touch points.
  - Capture and consolidate customer data across web, mobile, and Contact Center touch points to simplify an end-to-end customer journey with data mining and analysis.
  - Capture information about customer's web visits to better personalize follow on call routing and self-service.
  - Simplify delivery of real time customer and business information to FTEs via screen pop without the use of complex, fragile computer telephony
  - Track repeat callers, provide a better customer experience, and handle service

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- abusers more efficiently.
  - Retaining context from outbound campaign contacts or notifications, linking them to incoming customer calls for a seamless and integrated customer service approach.
  - Ability to manage dynamic call queues to allow queues to be opened or closed as required by authorized person.
  - Ability to allow call FTEs to be members of multiple ACD groups.
  - Ability to transfer calls to other call FTEs with call data and screen shot attached.
  - Ability to route calls based on data- driven routing (including data obtained from backend database): FTE-level (last FTE/ relationship-based/ skill- based/longest available/ round robin selection), service level, FTE capacity, interaction life-cycle management, caller type/ call type, predictive routing, multimedia, multisite/ virtual Contact Center, business priority routing, cost-based routing, shared FTE by SLA routing, proactive routing, geography/ region.
  - The system should support prioritization in call routing based on skill levels for multi-skilled FTEs, giving priority as per the Bank's configuration requirements.
  - Ability to configure SLAs such as (non- exhaustive):
    - Total talk time
    - Average Handling Time
    - First Call Resolution Rate
    - Call FTE Available Time
    - Call FTE Idle Time, Average speed of answer
    - Call abandoned count; call abandoned percentage.
    - % of calls closed on the IVR % of calls transferred from IVR to FTE
    - any other parameter as desired by the Bank.
  - ACD should support web-based administration like adding new FTEs, assigning skills etc.
  - ACD should support routing of incoming calls based upon caller input to menus, real-time queue statistics, time of day, day of week/month, dialled number etc.
  - The system must provide business rules for routing the calls using the least expensive and/or the most effective method.
  - ACD should support transfer of calls to another group in case of a queue in a particular ACD group based on the settings defined.
  - ACD should support the playing of customizable queuing announcements based upon the skill group that the call is being queued to, including announcements related to position in queue and expected delay.
  - The system must support supervisor- administered re-skilling of FTEs without FTEs re-logging in.
  - FTEs should be able to make outbound as well as inbound calls from same desktop/system.

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- FTEs can be set up with a maximum of 50 skills, each having up to 10 competency levels. Skill groups should be customizable, requiring up to 50 skills per FTE, with a minimum of 10 competency levels for each skill.
  - FTEs should have the capability to log in, log out, set themselves as ready or not ready directly from the desktop application. Supervisors should be able to send messages to individual FTEs or broadcast messages that will scroll on all FTE desktops.
  - The FTE desktop should prominently display Automatic Number Identification (ANI), Dialed Number Identification Service (DNIS), or any relevant customer-related data.
  - Supervisors should be empowered to create and configure preview outbound campaigns. They should be able to specify a daily time range for outbound calls, designate a set of queues whose FTEs will handle the outbound calls, and import a list of customer contacts to be called.
  - Should support queuing of calls and playing different prompts depending on the type of call and time in the queue
  - The system must allow the supervisor to log an FTE out and make an FTE ready.
  - The system must allow FTEs and supervisors to see their call-handling statistics in real time
  - The system should provide alternate routing automatically based upon time of day and day of week, e.g., routing calls to IVR post business hours.
  - System should be able to collect information about the caller such as position in the queue, estimated wait time etc. to be forwarded to an IVRS and used for routing purposes or trigger IVR applications.
  - Solution must support workforce management integration, social media integration and integration with other current/future applications as determined by the Bank from time to time.
  - It must be possible to display the expected waiting time and/or queue count when the customer is waiting for his or her chat request to be connected to an FTE.
  - The system must have the capability to automatically route incoming calls to alternative groups within the ACD, considering factors like incoming call volume and the number of calls waiting in the queue. Additionally, the system must allow redirection of unanswered calls to other FTEs or allow callback scheduling.
  - The ACD solution should exhibit high availability, featuring a hot standby and automatic failover mechanism across geographically distinct data centers in the event of a main server failure.

### **3.2.3 IVR:**

An indicative list of the functions to be covered under IVR is given below: This will include but not limited to:

Sr. No.	For: Registered Mobile Number
1.	To block debit card-number
2.	To block IBS/MBS
3.	To block AEPS
4.	To block UPI
5.	To do the account debit freeze
6.	Balance enquiry
7.	To know last 3-5 Transactions
8.	To request cheque book
9.	To check the status of the cheque book
10.	To stop cheque payment
11.	Request mini-statement over SMS
12.	Registration for account statement over registered email
13.	To receive TDS certificate on registered email-id
14.	To know IFSC code
15.	To change ATM PIN
16.	To Generate ATM PIN
17.	To request new debit card
18.	To Check ATM status
19.	To know/update debit card-number limit for domestic/international transaction
20.	To enable/disable debit card for domestic/international transaction

Sr No.	For: Non-RMN
1.	To block debit card-number
2.	Balance enquiry
3.	To know last 3-5 Transactions
4.	To stop cheque payment
5.	To know IFSC code
6.	To Check ATM status
7.	To do the account debit freeze
8.	To request a cheque book
9.	To check the status of the cheque book
10.	Request mini-statement over SMS
11.	Registration for account statement over registered email
12.	To receive TDS certificate on registered email-id

- Leveraging Bank's existing IVR tree and integrating with proposed speech engine.
- Incorporate natural language processing capabilities, existing self-service options, and utilize the routing features of the IVR.

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- Conversational IVR application/ voice bot functional features.
  - Ensure the IVR software solution/service seamlessly integrates with the existing infrastructure and any future additions or upgrades at no additional cost.
  - Develop, deploy, and maintain on an ongoing basis during the contractual period best-in-class speech IVR services using AI in English, Hindi, and other Indian vernacular languages basis the existing IVR tree and call flow on Punjab National Bank's customer helplines.
  - Design the solution based on observed customer behavior on the IVR and with FTEs, considering the frequency of calls for basic and other queries. Collaborate with Punjab National Bank and its partners to create an end-to-end solution.
  - IVR design should be keeping in mind Punjab National Bank customer profile and enhance Ease of Banking- a measure monitored by DFS, Govt of India.
  - Ensure the proposed solution is scalable and can integrate with existing and future additions, changes, and troubleshooting for the implemented speech IVR. The IVR should be accessible at all Contact Center locations.
  - Extending new developments on Speech IVR to Punjab National Bank in line with global developments on speech IVR/AI technologies to enhance the Customer Experience as also bio-metric authentication technology.
  - Implement the solution across all helpline numbers and business segments of the Bank and its partners, covering diverse areas such as small-scale industries, agriculture loans, corporate, retail, HNI, wealth, rural, semi-urban, urban, metro, or as desired by the bank.
  - Evaluate, design, and implement voice authentication and speech analysis solutions based on use case and benefit case studies.
  - Assess, design, and implement Text-to- Speech (TTS) and biometric authentication on existing and future IVR platforms for the Contact Center, adhering to time-bound requirements set by the bank.
  - Automated and/or configurable virtual voice system to greet customer over IVR with salutation.
  - Text to speech capability with Hindi, English and other Indian languages output support, for reading out information like address, status update etc.
  - Hindi, English and other Indian vernacular languages support for speech recognition, text to speech and other functionalities.
  - Capability to contextualize IVR options and validate customer intent by confirming from customers, if they choose to perform self-serve through available IVR self-serve features.
  - Tuning analysis - capability of tuning the system, i.e., optimizing and adjusting various parameters to improve the performance and efficiency of the IVR System.
  - Intent understanding and Dialogue Management with best NLP solution

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- The solution needs to handle customer conversational small talk.
  - Personalization of the bot should be feasible.
  - Should have context preservation feature, which allows customers to pick up where they left off in a previous interaction without having to navigate through the entire IVR menu again.
  - Automated Speech Recognition (ASR) and Text to Speech (TTS) technology should be provided.
  - Conversational interface design capabilities.
  - FTE calls routing – based on the intent assessment, if the call needs to be routed to an FTE, then application should be able to pass on the relevant messaging to CTI for serving customers optimally.
  - The system should generate audio files in .wav or other formats as per the Bank's periodic requirements at no additional cost. These audio files should be securely shared with the Bank daily or as determined by the Bank's specified frequency.
  - The system should produce a natural- sounding voice, both male and female, from given text. The system should have built-in functionality to articulate date- time values, numerical values (digit by digit or quantitatively), and textual messages. It should also recognize varied voice accents from different geographic areas for the required languages (initially Hindi and English and existing 13 regional languages, if required later expanding to 22 Indian languages as advised by the Bank). The IVR's voice output should maintain uniformity and feature only one person's voice.
  - Ensure advanced noise cancellation capabilities in system/devices accurately functioning in noisy conditions. It should process speech utterances with hesitations, pauses, coughs, etc. The system should support the use of male or female voices within the message or through supporting metadata.
  - The system should handle large and complex speech grammars and recognize spoken input over the phone call and interpret the contextual meaning using Natural Language Understanding (NLU).
  - Offer dynamic and intelligent customization of menus based on customer analytics and transaction history. Play customized messages, such as birthday wishes or festival greetings, to customers based on their profiles or calendar.
  - Should initially, from first day, support up to 15 major regional languages in addition to Hindi and English (with professionally recorded voice ensuring standardization and consistency) and regional languages may be increased to 22 gradually.
  - Should announce connect waiting time and allow customer to leave name/number for automatic call back.
  - Should have fast keys so that the customers can enter their preferred option without exploring the entire IVR menu.
  - Should play the recorded promotional audio while waiting. These audios will be

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changed as and when requested by Bank.

- Should save the customer data like preferred language, etc. and provide the services in the preferred /saved language.
- NLP accuracy should reach an end state at minimum of 90% in 3 months from date of deployment. Non-compliance shall result in action as decided by the Bank from time to time. The Service Provider must ensure continuous improvement in customer issue identification through IVR in line with industry standards.
- 99.9% uptime of the overall speech and IVR solution is required. For every minute of downtime, Service Provider should provide online, real time alerts by SMS and email to Bank and its partners for any scheduled downtime, prior approval is to be taken from the Bank or for any unscheduled downtime, real time reporting should be done. Non-compliance shall result in action as decided by the Bank from time to time.
- Over the above, IVR must provide best in class functionality as per industry standards and in a time bound manner as desired by the Bank.
- The Service Provider should provide call / screen recording on demand in a time bound manner. Any delay will attract the penalty as defined by the Bank time to time.
- Facility of click to call back for service and sales, scheduled call-back, scheduled call-back at IVR or Voice IVR, Virtual and Conversational IVRs and HOLD facility.
- Track actual usage of IVRs.
- Promotional offers on IVRs/Voice IVR, Birthday / Anniversary wish to customer by IVR and employees.
- Enhance IVR self-service – where IVR should have answer path and ask the further information according to previous input.
- The Service Provider should provide visual IVR which presents visually guided menu options for the customer to navigate
- While availing critical services like debit freeze etc., if request not completed through IVR, then call should be transferred to agent immediately to provide said service. And a message to be sent to customer regarding transferring of call to agent.

#### **3.2.4 Computer Telephony Integration CTI**

- FTE soft phone should support conditional URL screen pop feature.
- Features such as mute, call hold, call transfer, barge-in, call conference (ad-hoc, drag-drop), instant messaging (or any other feature as desired by the Bank in future) should be supported
- FTE softphone should be able to work in shared control mode where the application should be able to control adjacent IP desk-phone.

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- FTEs should have the capability to view their own/group real-time statistics, including metrics such as ACD calls, abandoned calls, break time, and other relevant data.
  - It should support working in a virtual environment in case of exigencies and other scenarios as defined by the Bank from time to time.
  - The system should support Click-to-Call functionality. The system must be capable of centrally installing all patches, eliminating the need to install them individually on each FTE and supervisor's workstation.
  - Lightweight Directory Access Protocol (LDAP) Integration is required.
  - Pre-recorded greetings should be supported by the FTE softphone.
  - The system should have the capability to support contextual data in screen pop, both in a periodical (parameterized) manner and from multiple sources.
  - It should support call barging through supervisor's softphone (without the FTE being notified).
  - It should be possible to customize settings based on FTE profile/group from the server with the following other functionalities:
    - secure and role-based access.
    - creating global settings for all users
    - creating templates that can be assigned to FTE groups based on role and business area.
    - centrally control FTEs from accessing various critical client settings import multiple FTE profiles, with their customized settings, from an existing setup.
    - active directory authentication
    - centralized store setting changes made by an FTE and makes them available the next time the FTE logs in.
    - any other functionality as mandated by the Bank in future.
  - The supervisor should have the ability to remotely force a log out for any FTE.
  - Supervisor should be able to send quick alerts to the FTE.
  - FTE sets should possess the capability to automatically transition into a wrap- up or Not-ready work state upon the completion of a call.
  - The system must support scalability in a time bound manner as desired by the Bank.
  - It should function on standard operating Systems.
  - The system must incorporate a unified service creation environment to capture customer business rules for both Automatic Call Distributor (ACD) and Interactive Voice Response (IVR). This integration aims to optimize call handling and enhance First Call Resolution (FTR).
  - The FTE desktop should dynamically transfer call data, including Automatic Number Identification (ANI), Dialed Number Identification Service (DNIS), or customer ID, to any browser-based application such as Customer Relationship Management (CRM).

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- The system should support web-based administration like adding new FTEs, assigning skills etc.
  - The system must allow FTEs to log in from anywhere on the call center network via the desktop or an endpoint.
  - It should support integrated preview and progressive outbound dialling with integrated campaigns manager.
  - It should support co-browsing between FTE and customer with the following features:
    - Single interface supporting audio, chat and video communication.
    - Masking of critical/confidential information such as card number, Aadhar card, mobile number, or any other information in time bound manner as desired by the bank
    - FTE should not be able to click on any buttons such as 'Submit Form' etc.
    - Audio call to be seamlessly escalated from Audio to instant messaging (IM) to Video
    - any other functionality as mandated by the Bank in future.
  - Support for video chat solutions to allow customers to reach Contact Center FTE through web browser (for video chat).
  - System monitors queue thresholds and expected wait times in queues and automatically activate reserve FTEs as needed to prevent bad service from occurring.

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. Vendor should design their IVR such that maximum balance enquiry calls should be answered over the IVR only.

The Bank may suggest changes and customization in above IVR tree structure from time to time, which the successful bidder will be required to implement/ execute within 3 working days free of cost.

Successful bidder will be responsible for providing outbound call, inbound call and other ancillary services of the Next-Gen Customer Care Center to the customers/potential customers of Punjab National Bank and customers of PNB sponsored RRBs. In addition to above, indicative list of services to be provided (non-exhaustive) by the successful bidder are as below: -

Category	Sub Category
Marketing and Sales	1. Cross Sell Products 2. Lead generation, follow-up, status tracking
Proactive reach out for digital assistance	1. Welcome call for new customers 2. Outbound calling for Digital Onboarding/ Journeys
Customer Satisfaction	Surveys and feedback
Grievance handling & redressal	Complaint redressal
Service Requests & Digital support	1. Requests on all products and services 2. Onboarding of customers 3. Service requests regarding Net, mobile, digital banking, pension etc. 4. Help needed for all products and services of the bank
Enquiries	1. Information for offerings 2. Assistance regarding products/ services 3. Locator of bank branches/ATM/Kiosks etc.

**Capabilities of the solutions should be as below, but not limited to:**

1. Proactive, personalized customer engagement
  - a. Customer Segmentation: Service provider to ensure personalized, customized handling of each customer segment defined by the bank.
  - b. Omni-Channel Experience: Call/Voice, Webchat & chatbots, Video banking, IVR, WhatsApp live chat, Co-Browsing, social media, E-mail etc.
2. Tech enablement
  - a. Gen AI & ML Analytics powered decisioning: Conversational bots, Intent recognition, Speech analytics and reporting, Sentiment analytics and reporting, Knowledge Management, Virtual Coach etc.
  - b. Core Technology & Data: Telephony Setup, Control tower, Unified FTE desktop, Dialer campaign, Integrated CRM, RPA, ACD etc.
3. Operating model: Operating model, Desk archetypes.
4. Performance & Workforce Management: Performance & Workforce Management, Staff/people, Performance & Workforce management system.

**3.2.5 CUSTOMER SEGMENTATION:**

The bank would be providing the segmentation of the customers to ensure specialized handling of each segment (number of segments, type of segments would be at the discretion of the bank). The bidder should design different workflows (end-to-end business processes comprising of different steps involving systems, people & departments) based on different customer segments (e.g., 'Premium' customers (as defined by the Bank) should be able to skip the IVR queues and get connected to more experienced, better rated FTEs;) The bidder would be responsible for routing the calls, emails, chats, etc. from customers based on the segmentation provided by the bank. The routing should be based on experience, skills, suitability of the FTEs. In order to effectively operationalize this, the bank may choose to segregate the Next-Gen Customer Care into desk archetypes and seek an operating and talent model that caters to it (driven by varying work types and needs). The bidder needs to ensure the appropriate training of the FTEs to deal with each customer segment.

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Till specific segmentation/desk archetypes are defined by the Bank, the bidder should also bring the capability to define basic desk archetypes and analytically segment customers, with a defined approach to cater to each segment. This will be reviewed by the bank and be subject to change at the bank's discretion. The bidder would be responsible for incorporating the aligned segmentation into the routing mechanism. The Bank requires more experienced, better rated FTEs to attend calls related to customers such as overseas customer/ NRIs/ HNIs/ Corporate customers, insurance, Mutual fund products sales etc. (catered to under the premium desk archetype). The Bidder would also be expected to route calls to the respective FTEs depending on caller identification through account number or T-PIN or call from registered mobile or preferred language or any other means for existing customers who call the general toll-free numbers. Such systems to identify callers should be developed by the Bidder to extract relevant information from the Bank's existing CBS / data warehouse (SDR) / calling history or any other platform as desired by the bank when the customer calls the Contact/ Next-Gen Customer Care.

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

- a. Corporate/SME customers
- b. NRI Customers
- c. Premium 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 FTEs to attend calls related to these customers.

### **3.2.6 OMNI- CHANNEL EXPERIENCE:**

The bidder should offer omni-channel options for both inbound and outbound operations of the Next-Gen Customer Care. The Bidder should build each of the following capabilities and transfer them to the Bank, over timelines defined by the Bank in the contract.

### **3.2.7 CALL/ VOICE:**

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

- Based on region of origin/selected customer-preference, the call should be routed to FTEs trained in that language.
- The bidder should ensure skills-based routing to allocate calls to FTEs based on their skills.
- The bidder should have the ability to route calls based on factors including but not limited to Data-driven Routing, FTE-level (last FTE/relationship based preferred FTE), Service level, FTE Capacity, Caller type / Call type, Predictive Routing, Business Priority Routing, Cost Based Routing, Shared FTE by SLA Routing, Proactive Routing, Geography / region.

### **3.2.8 WEBCHAT & CHATBOTS:**

The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc.

- The incoming chats of the customers should first be served via bots and then be routed to FTE based on the following factors including but not limited to the customer

- segment, service level, FTE capacity, caller/call type, context of the chat, requirements of the customer, FTE capacity and language support proficiency.
- The incoming chat requests should be automatically queued, prioritized and routed to FTEs within the Next Gen Contact Center.
  - The system should provide greetings to the customers (customizable, on direction of the bank), sequence of text or URL message that can be presented to the customer online while waiting for FTE, be able to intimate the customers how long he/she will be asked to wait before an FTE is available.
  - Bot should have a pre-defined logic for a self-serve menu – that is offered to customers after greetings etc. Logic to be built by the bidder and later transfer to the Bank.
  - The interface should have the functionality to transfer the chat into a call with an FTE, video call, co-browsing session and all other channels defined in the RFP and as desired by the Bank.
  - The Chats should be recorded and stored by the bidder for audit, training, and other purposes in compliance with all legal, regulatory norms of government bodies, regulatory agencies under whose purview the Bank's and the Bidder's activities fall under.

### **3.2.9 OMNI-CHANNEL DROP-OFF MANAGEMENT**

#### **3.2.9.1 Drop-off Identification and Alerts:**

- Implement tools to monitor and detect drop-offs across all channels, including voice, chat, email, WhatsApp, social media, and video banking.
- Generate real-time alerts for incomplete customer interactions, such as:
  - Abandoned calls or chats.
  - Unfinished digital onboarding processes.
  - Partial form submissions or incomplete payments.

#### **3.2.9.2 Re-engagement Mechanisms:**

- Establish automated workflows for re-engaging customers after drop-offs. This includes:
  - Sending follow-up messages or notifications via the same or alternate channels.
  - Offering assistance through AI chatbots or live FTEs to guide customers in completing the process.
- Design personalized re-engagement strategies based on customer interaction history and preferences.
- Scheduling automated calls for the FTEs to engage, if picked up.

#### **3.2.9.3 Proactive Monitoring and Reporting:**

- Provide dashboards to monitor drop-offs in real time, displaying:
  - Channel-wise drop-off rates.
  - Common pain points or steps where drop-offs occur.
  - Re-engagement success rates.
- Deliver monthly reports with analysis and recommendations to reduce drop-off rates.

#### **3.2.9.4 Channel-Specific Implementation:**

- Voice: Ensure callback options for customers who drop off during a call queue or interaction.
- Chat and WhatsApp: Provide automated prompts or links to resume abandoned sessions.
- Video Banking: Alert FTEs to follow up with customers who disconnect unexpectedly.
- Digital Channels: Use intent recognition to suggest actions or reconnect users to pending tasks, such as incomplete payments or applications.

### **3.2.9.5 AI-Powered Guidance and AI Powered Assistance for Agents :**

- Deploy conversational AI to assist customers proactively during complex processes, minimizing the likelihood of drop-offs.
- Use sentiment analysis and intent recognition to identify frustration points and provide tailored resolutions.
- Deploy AI Powered Assistance for Agents.

### **3.2.9.6 Customer Feedback on Drop-offs:**

- Incorporate feedback mechanisms (e.g., surveys or quick polls) post-drop-off to understand reasons for abandonment.
- Use feedback data to implement continuous improvements in processes and interactions.

### **3.2.9.7 Drop-Off Management Metrics:**

- Ensure the following metrics are met for drop-off management:
  - Drop-off re-engagement success rate: >80%.
  - Customer acknowledgment time for identified drop-offs: <10 minutes.
  - Reduction in drop-off rates: 10% year-over-year.

### **3.2.9.8 Integration and Scalability:**

- Integrate the drop-off management system with existing CRM, core banking, and digital platforms to provide a unified customer experience.
- Ensure scalability to handle increased interaction volumes across all channels without affecting performance.

### **3.2.9.9 Regulatory Compliance and Data Security:**

- Adhere to data security and privacy regulations, ensuring no customer-sensitive data is exposed during drop-off monitoring and re-engagement.

## **3.2.10 Gen – AI Use – Cases**

### **3.2.10.1 Call Center FTE Assist:**

#### Functional Requirements:

- **Response Suggestions:** Conversational IVR via AI to provide real-time response suggestions during customer interactions based on the context of the conversation.
- **Knowledge Base Integration:** Retrieve relevant guides, FAQs, or articles from the bank's knowledge base to assist FTEs. Bidder to ensure update of Knowledge Base on Bank's compliance/circulars issued on daily basis which will help guide FTEs in assisting customers.
- **Call Summarization:** Automatically summarize the key points and action items from each call for record-keeping.
- **Sentiment Monitoring:** Continuously analyze customer sentiment and adjust response suggestions accordingly.

#### Technical Requirements:

- Latency: Should be <5 seconds.
- Real – Time Conversational AI: Implement AI-powered conversation analysis for generating contextually appropriate responses during calls.
- Knowledge Base API: Integrate with the bank's knowledge base system to pull relevant information for FTEs.
- Summarization Models: Deploy summarization models to create concise, accurate summaries of call interactions.
- Sentiment Analysis Models: Use sentiment analysis to assess customer tone and adjust response suggestions in real-time.

- Secure Voice Data Handling: Ensure that all call data is securely handled, stored, and accessed only by authorized FTEs.

### **3.2.10.2 REAL-TIME CALL CENTER FTE**

Functional Requirements:

- Live Conversation Suggestions: Offer real-time suggestions for resolving customer issues based on ongoing call analysis.
- Real-Time Summarization: Continuously generate summaries during live calls to help FTEs keep track of key points.
- Dynamic Issue Resolution: Automatically provide troubleshooting steps or solutions based on the customer's problem as the conversation evolves.

Technical Requirements:

- Latency: Should be < 2 seconds.
- Real – Time Data Processing: Implement fast, real-time AI algorithms capable of analyzing conversations and offering suggestions during the call.
- Transcription & Analysis: Use speech-to-text technology to transcribe calls in real-time for analysis.
- Issue Resolution Engine: Integrate with internal support databases to fetch dynamic solutions for ongoing issues.
- Voice and Data Encryption: Ensure call data is encrypted to protect customer privacy and comply with regulations.

### **3.2.10.3 VIDEO BANKING:**

The bidder should offer video banking capabilities for servicing customer requests

- The bidder should be responsible for the integration of video banking channel on all of bank's applications, websites and other channels defined in the RFP and as desired by the Bank.
- The customer should be able to initiate a video call request to seek real-time assistance during the ongoing conversation with the NG Customer Care through chat, email, call, etc.
- The bidder should provide specialized FTEs for video banking. They should go through appropriate training to deal with the customers and increase resolution rate and cross-sell options.
- The bidder should design interaction flows, cross-sell pitches and video demonstrations for PNB exclusively and every change needs to be approved by the Bank to ensure it is in accordance with the Bank's norms and policies.
- The bidder must ensure appropriate background, lighting, seating arrangements etc. are for the team handling video calls.

### **3.2.10.4 SPECIALIZED TEAM FOR CATERING HNI CUSTOMERS:**

Among normal customers, bank also has pool of HNI (High Network Individual) customers for which bank desires premium service and quick resolution of their issues. For this purpose, skilled manpower with good communication skills and thorough product knowledge is required. The bidder therefore should have capability to provide such a team who can cater to bank's HNI Customers.

### **3.2.10.5 WHATSAPP LIVE CHAT**

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The bidder should be able to service PNB customers over WhatsApp channel through bots & live – chat (FTE led) capability

- All customer segments except for those outlined by the bank are expected to be first serviced by a bot. FTE transfer to only happen as a secondary step. Workflow design must incorporate this.
- The bidder should set up a team of FTEs for the same and train them to handle all types of customer queries and requests.
- The routing to the FTEs should be done on the basis of factors including but not limited to the skills of the FTEs, FTE level (based on prior customer interactions and defined desk archetypes), capacity, load and priority basis.
- The logic for a self-serve menu, that is offered to customers (greetings etc.) must be built by the bidder. All such logic, scripts and trees will be owned by the bank.
- The bidder should provide capability to handle inbound requests as well as send outbound chats for promotional, informational, and any other purposes. The system needs to handle English, Hindi and other Indian vernacular languages (agreed in advance with the Bank)
- The capability needs to be developed, implemented, maintained, and continuously enhanced by the bidder to ensure that it is consistently benchmarked against best-in-class market case studies – evidence for the same needs to be shared with the bank on request within the period, requested for by the bank.

#### **3.2.10.6 CO-BROWSING:**

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

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

#### **3.2.10.7 SOCIAL MEDIA SERVICING:**

The bidder should help create and maintain a social media presence for the bank, across all major social media platforms for PNB

- The bidder should host an 'intent & segmentation engine' that automatically parses and segments comments/tags concerning the Bank, appropriately routes those comments/tags and helps in prioritization.
- The FTEs should help resolve all queries and respond to requests received on the Social Media platforms of PNB (existing and new platforms, both) in accordance with the bank's norms & policies.
- The bidder should ensure moderation of conversation and content on all platforms, in accordance with PNB norms and policies and on request of the Bank.

- The bidder must proactively monitor online conversation specific to PNB on other pages/forums and revert effectively to these and they must also raise any critical concerns to the Bank over the appropriate channels.
- Bidder must work with relevant department / stakeholders in the bank to ensure responses and communications are in line with bank's policies, strategy etc.
- The system must be able to provide facility to store the comments posted and the response provided by FTEs and customers.
- The system should allow reporting of comments, users, FTEs and any other resource that plays a role in online conversation
- The bidder should help the bank explore & understand additional automation use-cases that can be deployed to consistently improve customer experience, improve efficiency of bank's response.

#### **3.2.10.8 EMAIL:**

The NG-CC is expected to host an e-mail management system to manage PNB customer queries over e-mail

- The proposed system should have mechanism of scanning e-mail subject and/or body to identify matches with NG Customer Care information repository and respond automatically to routine Enquiries (Frequently Asked Questions) to reduce the load on the FTEs so that the FTEs can provide faster responses to customers.
- The Bidder is required to customize email service capabilities allowing for features including but not limited to standard templates, auto answer, restriction for copy/ paste/ forwarding of e-mails, segmentation of emails based on some key words etc. as per Bank's requirement.
- The system should also incorporate content analysis, key word search etc. to provide suggested responses to the FTEs based on available/accessible information.
- The bidder should also support efforts to move requests towards webforms or other automated channels actively serviced by bots & FTEs.
- Successful bidder to take up with bank's concerned division/department for complaint resolution /service request/ query via ATMCRC and CARE etc.

#### **3.2.10.9 FTE CALL QUALITY CLAUSE:**

Successful bidder has to maintain a high standard of customer service in all customer interactions. Call handled by FTEs must meet or exceed the quality standards defined by Bank, including courtesy, accuracy, resolution efficiency, and compliance with call handling protocols.

The quality of calls will be assessed based on key performance indicators (KPIs) such as:

1. First Call Resolution (FCR): Target of resolving customer issues within the first interaction.
2. Average Handle Time (AHT): Maintaining an efficient yet effective call duration.
3. Customer (CSAT): Surveys and feedback mechanisms to gauge customer satisfaction. After each inbound call, customer should be asked for feedback & link should be shared with customer for feedback gathering through SMS or any other latest technologies.

4. Compliance and accuracy: Adherence to scripts, regulatory requirements, and proper documentation.
5. Call monitoring and evaluation: The Bank or its designated auditors reserve the right to monitor and evaluate calls, either in real time or through recorded sessions, to ensure quality standards are met. Random sampling of calls will be conducted to provide a representative assessment of FTE performance.
6. Call quality audits will occur on a weekly, monthly or quarterly basis, or as otherwise specified by the Bank. The audit findings will be shared with the Bank, and any deficiencies will be addressed as per the corrective action plan.
7. Corrective Actions: If call quality standards are not met, the bidder shall implement corrective actions within stipulated time of receiving the audit report. This may include additional training, performance improvement plans, or reallocation of FTEs as deemed necessary by the Bank.
8. There should be system for 100% automated call audit for inbound and outbound process.
9. Vendor will preserve all the original call recording at their end, share a copy with the bank on monthly basis and bank can ask the recording at any time.
10. Call audit of Minimum 50 calls to be performed by each quality team.

#### **3.2.10.10 AI & ML ANALYTICS POWERED DECISIONING:**

##### **I. Conversational Bots, Conversational AI engine for powering ROBO call/ IVR:**

: The Bidder should deploy conversational bots (voice, chat both) that can interact with customers 24x7 to guide them and help address issues

- The bots would be deployed across all digital channels including but not limited to Webchat, Email channel automation, Social Media servicing, WhatsApp Banking etc. to assist customers by providing appropriate resolution
- Logic tree for the same to be developed by the bidder in coordination with the bank and must be consistently improved to ensure it evolves to deal with complex customer queries, expeditiously
- The bots should be able to integrate with backend operations of the Bank, to assimilate information and provide intelligent responses to FTEs
- The bots should provide Level-I response to the customer queries. For instances wherein the bot is not able to provide a resolution, the responses will be provided by representatives of the NG-CC (i.e., Level – II) through chat / live call, if it is landed via IVR.
- Level II communications while driven by an FTE, should still be utilized for bot training and improvement, hence, it needs to be integrated with the bot application.
- The solution must include voice bots for automated outbound call campaigns.
- The system has to be brought in by the bidder but all technology, flow, IP for the same would be transferred to the bank as per the terms of the contract.
- For AI & ML solution bank may leverage the technology based on-prim, cloud or hybrid model.

#### **3.2.10.11 INTENT RECOGNITION:**

The bidder should host an analytics-based engine that analyses customer conversation across all channels to understand the historical context of the

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

- The system should be AI/ML powered with NLP & NLU Capabilities to process the intent and expectations of the customer during live conversation/interaction. Insights and information must be logged in and shared with the on-call/chat FTE to better understand customer's context and expectations.
- The intent recognition engine should be designed to provide strategic advice to the FTEs over their approach in conversation with each customer to create maximum value for the customer by addressing their needs
- The system needs to be developed, maintained, and owned by the bidder with quality checks to be performed by the bank.
- The performance of the system should be benchmarked against best-in-class players and the Bidder must share evidence for the same with the bank
- The system has to be brought in by the bidder but all technology, flow, IP for the same would be transferred to the bank as per the terms of the contract.

#### **3.2.10.12 Speech Analytics and reporting:**

The system should have speech analytics capabilities to record conversations and analyze conversations for actionable insights based on their interactions across channels, in a real-time basis.

- The system should be able to transcribe audio calls
- The tool must perform post-facto analysis on customer-FTE conversations and help identify and track factors affecting performance
- The speech analytics tool should also be able to analyze recordings for both quality monitoring and deriving business insights.

#### **3.2.10.13 Sentiment Analytics and reporting:**

The system should be able to use advanced artificial intelligence techniques to gather information and analyze customer sentiment

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

#### **3.2.10.14 SKIP TRACING:**

Bidder should have process of locating or tracking down of borrowers who have defaulted on Banks Loans or Credit Obligations and have become unresponsive or difficult to find (by means of inquiring through public records as provided by the Bank).

### **3.2.10.15 PREDICTIVE DIALING FUNCTIONALITY:**

Solution should have a capability to predict when an FTE will be available and initiates the call ahead of time. This helps in such a way – an FTE is free to talk as soon as the call is connected to a live person.

### **3.2.10.16 KNOWLEDGE MANAGEMENT SYSTEM:**

A knowledge management system should be developed by Bidder exclusively for the bank under the guidance of the bank and the ownership of the same should be transferred to the bank as per the timeline outlined in the Bidder's contract:

- The knowledge management system should enable FTEs to refer to the FAQ database to answer customer queries which should be continuously updated.
- The knowledge management system should guide the FTE through a conversation with the customer, prompting them with specific questions and responses to resolve the issue better.
- The system must provide the FTE an option to collaborate with TL/SMEs/Ops/Sales/bank branches within a 'Knowledge centre chat-room' for on-call, effective problem solving
- The knowledge management system must consistently measure and document effectiveness of suggestions during completed FTE-customer conversations; FTEs should get to further append their experiences and feedback on articles' content and structure
- The system should also be able to identify individual training needs and suggest modules to FTEs for refreshers
- The Knowledge Management system developed for the bank should not be replicated, copied, or deployed in any form for any other bank/entity by the bidder.
- The Knowledge Management System should be accessible for horizontal usage by other internal channels of the bank for knowledge sharing.
- The system has to be brought in by the bidder but all technology, flow, IP for the same would be transferred to the bank as per the terms of the contract.

### **3.2.10.17 VIRTUAL SALES COACH:**

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

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

### **3.2.10.18 CORE TECH & DATA:**

Telephony Setup: The Bank would provide telephone lines to the bidder for telephony setup, but the bidder must ensure a cost effective and flexible, unified solution that comprises multiple, connected applications to manage the NG-CCs contact operations including but not limited to intelligent call routing and multi-

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channel conversations. The intelligent call routing must be able to account for critical factors, including but not limited to consumer segmentation, consumer demands/expectations, desk archetypes, FTE capacity/capability etc.

#### **3.2.10.19 CONTROL TOWER:**

The Bidder should have a combined dashboard and action board that provides a unified view across NG-CC operations. The system must support a supervisors' analytics dashboard to monitor integrated NG-CC performance, accessible directly to the banks officials at all times. The dashboard must have comprehensive drilldown functionality and views to identify and track specific metrics driving overall performance with accuracy.

#### **3.2.10.20 UNIFIED FTE DESKTOP:**

The Bidder must have a unified desktop setup that offers a single interface to the NG-CC FTE allowing:

- Switching between and managing all channels
- Viewing relevant customer details and their interaction history
- Creating and routing tickets
- Monitoring present state of tickets, real time metrics adherence, handling times, etc.
- Accessing relevant knowledge/skill-building content and tools.

#### **3.2.10.21 DIALER CAMPAIGN:**

- Assist in calling leads generated through various sources. Bidder has to bring in the Dialer Campaign technology.
- The solution should provide an advanced dialer facility to run outbound calling for marketing, selling or recovery functions, with workflows/journeys designed for each of them.
- The solution should support preview dialing.
- Once the campaign is started, FTEs should get the call automatically and click to initiate the call. FTEs should be able to accept, reject, or skip outbound call requests.
- The solution should be capable of creating and configuring campaigns. Supervisors should be able to specify a daily time range during which outbound calls are made and allocate FTEs to make the outbound calls.
- Supervisors should also be able to specify and import a list of customer contacts to be called.
- The solution should support predictive dialing that automatically dials batches of telephone numbers for connection to FTEs assigned to sales or other campaigns.
- FTEs should also be able to reclassify calls to any one of many call results, such as Busy, wrong number, Fax etc.
- After an FTE reclassifies a contact as "Do Not Call", the Administrator should be able to remove this contact from the campaigns. Scrubbing process to be used where FTE identified DNCs are removed.
- The solution should support comprehensive campaign management that allows managers to target and reach the right customers at the right time.

- The solution should be fully compliant with all Domestic & international Do Not Call and other regulatory compliance rules
- The solution should allow for 'call blending' - inbound overflow calls to be routed to outbound FTEs and outbound overflow calls to be routed to inbound FTEs during peak times
- It should be flexible and have a distributed architecture allowing a campaign to be run at a single site or executed centrally and run across multiple locations. The solution should allow for FTE scripting
- The solution should provide Integrated real-time and historical reporting with comprehensive campaign data including time-period, contact results, Do Not Call, FTE status, revenue and other attributes, at the discretion of the bank.

### **3.2.10.22 ROBOTIC PROCESS AUTOMATION:**

The Bidder must ensure active utilization of RPA to consistently improve NG-CC effectiveness and efficiency as FTEs focus on value addition tasks:

- The tool should have capability to efficiently automate rule-based processes.
- It is expected to integrate with other applications and technologies such as chat-bots, CRM, IVR, etc.
- The RPA Tools suite should have screen scraping capabilities.
- IP created must also be transferred to the Bank, as per the details in the contract.

### **3.2.10.23 DESK ARCHETYPES:**

The Bidder should have the required capabilities to operate different desk archetypes: The bank may suggest segregating the NG-CC division into desk archetypes and design operating and talent model, accordingly, driven by their varying work-types and needs.

An indicative list of 'desk archetypes' is below:

1. Premium Desk
2. Standard Voice
3. Live Chat with call facility
4. Social Media
5. Email/ Web Form
6. Digital Assistance
7. EFRMS (Fraud Management)
8. Complaints and Retention
9. Service Assurance
10. Live Ops
11. Sales/ Marketing Campaigns

The bank expects the bidder to operate all the desk archetypes across all relevant channels of the NG-CC (at the discretion of the bank). For example, the Outbound sales campaign can be carried out over a mix of channels from outbound customer calling, e-mails, WhatsApp blast, SMS campaign etc. FTEs should be trained for relevant skills that are required for different desk archetypes (e.g., senior/well-trained FTEs for Premium desk etc.) Bidder needs to ensure seamless communication with all desk archetypes over all channels, with key focus on customers based overseas. The Bidder is expected to have a list of archetypes

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under their operating model, which should be ready for implementation on Day 0 (till the time, the bank suggests its list). The bank may wish to increase desk archetypes in the future (before and after awarding the contract). It will be expected from the bidder to cater to these needs at no additional costs.

### **3.2.11 \_SCALE-UP PLAN**

#### **3.2.11.1 Scalability Requirements:**

- The bidder must demonstrate the ability to scale operations seamlessly across all channels, including voice, chat, email, social media, WhatsApp, and video banking.
- Ensure readiness to handle a 50% increase in interaction volumes during peak periods (e.g., festival seasons, promotional campaigns) without impacting SLAs.
- Support future expansion to new regions, customer segments, and additional languages, including regional dialects, within 90 days of notification by the Bank.

#### **3.2.11.2 Resource Allocation and Management:**

- Provide a phased plan to recruit and train additional FTEs, supervisors, and technical support staff as interaction volumes grow.
- Outline strategies for on-demand staffing during peak seasons, ensuring a mix of full-time and contractual FTEs.
- Implement workforce management systems to optimize FTE scheduling and ensure coverage during high-demand periods.

#### **3.2.11.3 Hardware/ Software for Solution**

The Service Provider will be responsible for all the hardware and software facilities required for smooth operation of a Contact Center. This includes but are not limited to:

- Complete hardware and software for FTEs (e.g., virtualized desktops, headphones, servers that will host the data etc.)
- Middleware required for integration
- IVR application with server, CTI Solution including ACD, Dialer, voice logger, disaster recovery solutions, etc.
- Top notch ACD capable of national load balancing and automatic routing or rerouting of calls between different centers.
- 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 FTEs across all services), online reports & management dashboards for Bank.
- The Service Provider is obligated to provide new business intelligence 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, firewalls for security etc.

- Infrastructure required to commission Fiber Optic Lines (SIP based) for Contact Center shall be provided by the Service Provider i.e. successful bidder(s) without any additional cost to the Bank. In case of any new technological enhancement during the contract period, the same has to be upgraded/replaced by the successful bidder(s) without any additional cost to the Bank
- Software licenses, timely updates etc.
- Any other hardware/software facilities as per the Bank's requirement at any point of time in the future.
- The above list is not exhaustive, and the Service Provider needs to provide complete infrastructure to meet Bank's requirements as per the Scope of Work.

#### **3.2.11.4 FTE Training and Knowledge Management:**

- Provide expedited training programs for newly recruited FTEs to ensure quick onboarding and readiness.
- Scale the Knowledge Management System to accommodate expanded FAQs, guides, and training modules for new products or services.
- Continuously update training materials to align with the latest customer service technologies and bank policies.

#### **3.2.11.5 Proactive Communication and Coordination:**

- Establish a dedicated scale-up planning team to work with the Bank, providing regular updates and projections on resource and technology requirements.
- Share a bi-annual scale-up capacity report detailing:
  - Current capacity versus future requirements.
  - Risks and mitigation strategies.
  - Cost implications for scale-up scenarios.

#### **3.2.11.6 Disaster Recovery and Redundancy:**

- Ensure disaster recovery (DR) plans are updated to accommodate the scaled-up operations.
- Implement redundancy in all critical systems to ensure zero downtime during scaling activities.
- Conduct bi-annual DR drills to validate scale-up readiness.

#### **3.2.11.7 Innovation for Long-Term Scalability:**

- Introduce AI and automation solutions to manage increased query volumes with minimal human intervention.
- Explore innovative technologies such as blockchain for transaction tracking, ensuring scalable and secure operations.
- Use analytics to predict long-term interaction trends and preemptively adjust operational capacity.

#### **3.2.11.8 Reporting, Dashboard and Review Mechanisms:**

- Provide real-time dashboards for monitoring scale-up progress and performance metrics.

- Dashboard for call center, head office and HO authorities for monitoring the call volume received from various part of the country for better monitoring of different categories of calls, overall monitoring etc.
- Submit quarterly scale-up performance reports, including:
  - Interaction volume growth rates.
  - SLA adherence statistics during scale-up.
  - Customer satisfaction trends.

### **3.2.12 Additional Scope of Work**

- The vendor complies with the Bank's and other Govt. guideline without any extra cost.
- Ensuring 99.9% uptime of all middleware infra, application, and database on monthly basis.
- Incident management, finding the root cause, and timely reporting to the Bank and also sharing recommendations for fixes to the bank.
- Provide DC – DR setup for call center.
- Ensure DC-DR 100% replica and daily monitoring and reporting of DC-DR sync status
- Conduct DR drill as per bank's requirement.
- Applying timely updates/patches to ensure that the environments are running optimally at the supported software levels.
- Daily monitoring and housekeeping such as timely archival of logs and conducting backup and restoration, conducting backup validation, and backup restoration testing as per the Bank's policy.
- Implementing security controls such as VAPT, Audit observations, etc. on or before time as per the advice given by the Bank.
- Suggesting Bank, the upgradation requirements for software/hardware well-in advance and help in capacity planning on ongoing basis.
- Perform periodic performance reviews to support capacity planning, performance tuning resources by up/downsizing for a better infra resiliency.
- Ensuring data encryption/protection requirements of the Bank and Govt. guidelines
- In case resources require leave, the service provider to arrange for relief resources without any additional cost to the Bank.
- 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 Bank employees at each site with proper lighting, air conditioning etc. to ensure sufficient comfort levels. Other basic facilities like clean drinking water, toilets and hygienic canteen, etc. should also be provided.
- 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.
- Parking facility will provide by the vendor for all bank's employee in their premises.

- Vendor will provide the space for bank hybrid squad team (10-15 15-20 person) and also provide the support for their works.
- Any new products/services/ enhancements/ development as advised by Bank from time to time without any additional cost in time bound manner Lead generation through cross sell on inbound.
- For all AI & ML solution bank may leverage the technology based on-premises, cloud or hybrid model
- The Next Gen Contact Center is expected to host an e-mail management system driven by AI to manage PNB customer queries/service requests/complaints over e-mail. Email management system should have ability to handle at least 5000 emails in a day. During the transition period, if FTEs are deputed for this task than atleast 200 emails should be handled by individual FTEs.

### **3.2.13 CREDIT CARD SCOPE:**

Integration of Customer care service provider with Credit Card Management System or other Bank's systems for providing credit card call center deliverables, reporting and MIS generation, maintaining audit trails, CRM, CGRMS, complaint handling.

#### **3.2.13.1 Round the Clock Customer Helpline**

1. Should maintain round the clock reliable help desk facility for customers with IVR and manned desk and the Call Centre to be located in Delhi / NCR only (excluding Greater Noida).  
There should be 1 Toll Free and 1 Tolloed No with minimum 3 PRI lines and one additional PRI line for every 50,000 increases in active cards, subject to Quality of Service being met.
2. CSR to intimate call / complaint reference number to cardholder at the end of call received.
3. Should provide instant replies to customers based on following queries, but not limited to: a. Application Status b. Primary Card c. Customer details e. Transactions Authorization f. Billing Information g. Add-On h. History i. Collections
4. Acknowledgement to be sent to cardholders / other persons who contact bank through e-mail for some service or for redressal of grievance
5. To handle the customer calling at Call Centre without delay –escalating to bank's officials whenever necessary
6. To provide MIS regarding complaint / requests / suggestions received through the Call Centre and its redressal on daily / weekly / fortnightly / monthly basis
7. To deploy one Call Centre executive for every 5000 cards issued or part thereof. Executives should have minimum qualification of Graduation thereof. Callers with Different skill sets should be aligned accordingly.
8. call center should have standard setup & practices as available in the BPO Agency

9. Call center executive should be trained at least in three languages English and Hindi being mandatory. Also, there should be one Call Centre executive for every 1000 customers of a particular scheduled Language.
10. Call centers should have language trainers for Hindi and English for regular training of executive.
11. to provide daily & monthly report of Call Centre performance
12. To get third party audit conducted for quality of service from any agency suggested by bank on its cost.
13. Call Centre to have a quality management system for reviewing the performance of Call Centre executive and submit the report to bank.
14. Call Centre to have mechanism to take feedback from customer during call.
15. Separate Desk for VIP / Premium / HNI customers.

### **3.2.13.2 Credit Card Outbound Calls Scope**

#### **3.2.13.2.1 Routine Calls:**

- a. For verification of important changes made in customer master
- b. Delivery of card
- c. Inactive cards-Monthly MIS to be furnished
- d. Confirmation calls for transactions verification immediately when an alert is generated by VRM and EFRM of bank and other tools of NPCI / Mastercard. (Rs.25000/- and above) besides sending e-mails to call holders
- e. Curing and discrepancy related calls to applicants
- f. Payment due calls before 5 and 2 days of due date
- g. Verification calling to be done at residential and at business / office phones for verification of card holder's detail with prior intimation about the timings and purpose of call through SMS and email.
- h. Calls to card holder wherever the bill statement is returned undelivered

#### **3.2.13.2.2 Recovery calling for Delinquent & NPA accounts:**

Recovery callings in delinquent Accounts (30, 60, 90 days) and NPA accounts at least twice in case of 1st bucket and thrice in case of 2nd and 3rd bucket - Monthly MIS to be furnished.

#### **3.2.13.2.3 Happy Calling:**

Calls to increase use of cards and to keep them as active cards. Calls to be made if card remains unused in last 30 days to keep them active cards.

#### **3.2.13.2.4 Product and Sales Calling:**

The Call Centre executive should be trained enough to answer all the queries of the cardholders and should know USP and features of all the Credit card products of the Bank. Any other calls as per business needs.

### 3.2.13.3 Credit Card Additional Terms & Conditions

1. To deploy one Call Centre executive for every 7000 cards issued or part thereof.
2. MIS of the calls made is to be submitted to the Bank at regular interval as decided by the Bank.
3. Happy calling – Calling the cardholder to find out whether he has any difficulty in using the card and sorting out problems, if any, on card usage.
4. Reminding cardholders to use the card where card holders have not started using the card.
5. Soft calls for recovery bucket-wise – 5-31 days, 32-60 days, 61-90 days.
6. Verification of transaction of Rs.25000/- and above through Call Centre.
7. Regular calls for recovery in NPA accounts as advised by BANK.
8. Maintain MIS for the calls.
9. Update status in the system after making the calls.
10. Reply to customers' queries on product features, details of their card account such as details of transactions, account balance, card limit etc.
11. Contact with branches from time to time for matters related to credit cards.
12. Curing and discrepancy related calls to branches, Circles and credit card applicants.
13. Handling of emails received on e-mail id creditcardpnb@pnb.co.in will be attended from call center 24\*7. Maintain daily MIS for the same.
14. Any other calling as per bank's need in the course of business.
15. QoS Standard to be maintained for Outbound Calling Function:
  - a. Call opened with welcome note
  - b. Introduced self and Bank's name.
  - c. Confirming card holder's identity.
  - d. Caller to be polite and talk off as per objective / purpose of call.
  - e. Caller to call with empathy and enthusiasm.
  - f. Relevant information / feedback received from cardholder to be updated.
  - g. Reminder, if any, to be highlighted.
  - h. Maximum number of calls made per day: Assuming an average handling time of 3 minutes and wrap time of 1 minute each FTE will be liable to make maximum of 105 calls per day (one day shift = 8 hours with 7 hours of login time)

### 3.2.14 PERFORMANCE & WORKFORCE MANAGEMENT:

#### ➤ Workforce & Performance Management Systems

- Bidder must bring in its own Workforce & Performance Management Systems
- Systems must track performance of individual FTEs, set goals for individual FTEs and for the NG-CC at a holistic level. Reports from this should be readily available to the Bank in real-time and as per request.
- Track key KPIs relating to performance management of individual FTEs and the NG-CC at a holistic level. Metrics such as Number of complaints, percentage of first-time resolutions (FTR), turnaround time, number of touchpoints etc.
- The system must also link CSAT scores for individual FTEs for performance tracking
- Setup mechanisms to embed customer feedback into performance assessment of Customer Care Personnel
- Capabilities of the WMF should be to support FTE recruitment, onboarding, provide access, track shifts, working hours, active time etc.
- Live and latest reports as well as complete history of reports since service inception should be readily available to use and review by the bank at its discretion. - Generate and update latest dynamically designed Dashboard with multi location, multiuser MIS/ Analytics for Bank to get real time data and reports.

### 3.2.15 Staffing:

The bidder should be able to meet all personnel requirements for the NG Customer Care. Based on current status and projections, the bidder is expected to have a customer care FTE force of ~1160 FTEs in 1st year of contract. This number is expected to increase to ~1540 FTEs by **Year 5**. This projection is based on increase in service offerings of the customer care, increase in customer base, increase in the adoption rates of the customer base and automation/self-service done in the customer care offerings.

The actual numbers can vary (increase or decrease) and would be at the sole discretion of the Bank.

The bidder is expected to share profiles and seek approval for all profiles being hired / onboarded for bank's NG Customer Care.

Customer Care FTEs will be at two levels:

- a) Customer Care FTEs (CCA)
- b) Sr. Customer Care FTEs (Sr. CCA)

The profile of CCAs should be as follows:

Particular	CCA Profile	Sr. CCA Profile
Education	Mix of graduates & undergraduates (20% undergraduates at max, pursuing graduation)	Graduate or equivalent
Language proficiency	Communicate (read, write, speak) in Hindi & English and other regional languages (as required) Very good speaking skills	Communicate (read, write, speak) in Hindi & English and other regional languages (as required) Excellent speaking skills

Domain knowledge	Knowledge of banking products and services	Knowledge of banking products and services
Minimum relevant experience	6-9 months of experience in Customer Care or telemarketing profiles required	2 years of experience in Customer Care or telemarketing roles (no fresh candidates)

Bidder must ensure equip/train Customer care FTEs and Sr. Customer care FTEs with capabilities to service premium, standard desks and any other desk archetypes as may be required by the bank.

All FTEs trained/employed on Bank's account cannot be shifted to other accounts without explicit prior approval of bank.

The below estimations are indicative\* and subject to change. The bidder should be able to meet the dynamic personnel requirements of the NG Customer Care.

**For PNB:**

Channel	Year 1	Year 2	Year 3	Year 4	Year 5
Chat with Live FTE on available bank channel	30	35	40	45	50
Social Media, Video Banking, Co-Browsing	10	15	20	25	30
Inbound Calls	700	750	800	850	900
Outbound Calls	380	410	440	470	500
Credit Card	40	45	50	55	60
<b>TOTAL</b>	<b>1160</b>	<b>1255</b>	<b>1350</b>	<b>1445</b>	<b>1540</b>

**EFRMS (Enterprise fraud Risk management System) dedicated resource**

<b>Channel</b>	<b>Year 1 *</b>
<b>Specialized FTE</b>	<b>10</b>

\*Figures are indicative and subjected to change.

**For PNB Sponsored RRBs:**

Channel	Year 1 (end of year 1)*	Year 2	Year 3	Year 4	Year 5

<b>Voice &amp; IVR (Inbound calls)</b>	<b>100</b>	<b>110</b>	<b>120</b>	<b>135</b>	<b>150</b>
<b>Chat (Incl. WhatsApp live) &amp; Email</b>	<b>0</b>				<b>0</b>
<b>Social Media, Video Banking, Co-Browsing</b>	<b>0</b>				<b>0</b>
<b>Outbound Calls</b>	<b>10</b>	<b>20</b>	<b>30</b>	<b>40</b>	<b>50</b>
<b>Digital outreach</b>	<b>0</b>				<b>0</b>
<b>TOTAL</b>	<b>110</b>	<b>130</b>	<b>150</b>	<b>175</b>	<b>200</b>

*\*Figures are indicative and subjected to change.*

Bidder/Vendor to submit separate billing for RRBs and it should not be included in the PNB billing.

Bidder to make provisions for specialist desks for different roles.

### **Management Requirements:**

The bidder will be expected to source all management and supervisors required for the NG-CC. This involves:

- Team Leaders (TL)
- Assistant Managers (AM)
- Trainers
- Quality Analyst (QA)

Profiles for different levels of personnel are as under:

#### ➤ **Team Leaders:**

- i. Must be a Graduate or Equivalent
- ii. Should have undergone COPC or similar certification acceptable to the Bank
- iii. Able to speak, read and write in Hindi and English
- iv. Able to communicate confidently and politely, with good speaking skills.
- v. Experience of at least 2 years in a Call Center., or in direct selling/telemarketing in the service industry (Fresh candidates CANNOT be considered)
- vi. Experience in coaching and developing skills of people
- vii. Effective problem-solving and decision-making skills
- viii. Knowledge of bank's products & processes along with detailed knowledge of bank products, their uniqueness, comparison to competitors etc.

#### ➤ **Assistant Managers:**

- i. Must be a Graduate or equivalent
- ii. Should have undergone COPC or similar certification acceptable to the Bank
- iii. Able to speak, read and write in Hindi and English

- iv. Able to communicate confidently and politely, with good speaking skills.
- v. Experience of at least 3 years in a Call Center., or in direct selling/telemarketing in the service industry (Fresh candidates CANNOT be considered)
- vi. Experience in coaching and developing skills of people
- vii. Effective problem-solving and decision-making skills
- viii. Complete knowledge of Bank's products & process

➤ **Trainers:**

Successful bidder to ensure that there should be a minimum of 6 trainers at Primary Center and 3-4 each at Secondary Center. The profile of the trainers should be as follows:

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

➤ **Quality Analyst:**

The profile of quality analyst should be as follows:

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

Ratios of different types of personnel should be as follows:

- 1 Sr. CSA for every 1 CSA (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 Teal 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

The bidder will also appoint One dedicated SPOC not below the rank of assistant Vice President or Vice President for the Bank for coordination with Bank for overall routine activities of call center. A weekly meeting will be held with the bank's officials for discussion on the various running projects or any new requirement raise by the bank time to time, adherence related to SLA parameters and with data of different parameters for discussion.

**Bank Staff at Next Gen Customer Care:**

- The bank will deploy Bank Staff at a Management/Supervisory position
- The bank is expected to have at least 10-15 bank officials placed at each location in Delhi-NCR location and 5-7 bank officials at other NG-CC location

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for overall monitoring of call center operations (indicative count given, final number to be decided by the Bank)

- Bank will also depute 15 -20 Bank officials for Hybrid squad for handling calls of HNI customers and any other category of the customers. (Indicative count given, final number to be decided by the Bank)
- The Bank staff will be present in a supervisory position acting as a link between the NG-CC and the bank, ensuring quality of service & control over the everyday functioning of the NG-CC.
- The bidder will be required to provide all infrastructure including desks, fully furnished separate cabins for Senior officers of the call center.
- Proper sitting arrangement for staff deputed at call center (at least 4 rooms)
- Separate store room for Bank records
- Basic amenities to be provided by successful bidders for all Bank officials including officials posted at Hybrid squad without additional cost:
  1. Ensure parking for 2/4-wheeler for all Bank officials in the office premises.
  2. Ensure Proper drinking water (RO) for all employee in the room.
  3. Ensure dedicated Tea/coffee/snacks facility for Bank officials in the room.
  4. Entry of Visitors should be allowed in the premise with the permission of In-charge of call center.

### **3.2.16 DEDICATED IT SUPPORT:**

The successful bidder should provide dedicated IT Support Services on 24\*7\*365 basis to the Bank Staff and FTEs. Senior IT support resources should be deployed during Bank's working hours. This support will include, but is not limited to, troubleshooting, maintenance, system upgrades, and user support for the Bank's IT Infrastructure and software applications.

The bidder will assign dedicated IT support personnel to handle the Bank's IT needs. These personnel will be responsible for all IT-related issues. The Personnel assigned will have the necessary expertise and training required for the Bank's specific IT environment.

The dedicated IT Support personnel (minimum 2 dedicated IT staff in main centers) will respond to support requests within 30 minutes for critical issues and within 4 hours for non-critical issues and dedicated IT Support personnel will be located on the floor.

The successful bidder will ensure that the following service levels are met:

- Response Time: Initial acknowledgement of support request within 15 minutes.
- Resolution Time: Resolution of issues within 30 minutes for critical issues and 4 hours for non-critical issues.

In the event of complex issues that cannot be resolved by the assigned personnel within the agreed-upon timeframes, the Service Provider will escalate the issue to Senior IT staff or specialized technicians. Escalation matrix is to be provided.

Successful bidder agrees to maintain the confidentiality of the Bank's data and systems, and to implement adequate security measures to prevent unauthorized access.

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Successful bidder to ensure compliance of new Digital Personal Data Protection act 2023 and will be responsible for any breach of Act and will be liable for penalty applicable for the same if any.

### **3.2.17 RECRUITMENT:**

Following few areas are mandatory for Background Verification checks as per RBI policy and for due diligence on the Customer care personnel to be hired: - Character references – business and personal.

- Employment verification
- Court Records & Police verification.
- PAN / AADHAR e-verification or any other identity issued by the Government.
- Local Address verification check also to be obtained.
  - Bidder to ensure each customer care personnel goes through a training curriculum upon recruitment
  - Customer Care personnel to go through regular trainings which have to be managed by the bidder
  - Remuneration/Facilities to employees of Bidder: Bidder to ensure that the hired customer care personnel's compensation, working hours etc. meet all laws and regulations at the local, state, and center level. Service provider should ensure that these checks are followed for all recruitments, a report of which should be submitted to the bank for reference.
  - Bank may ask the records of the employees at any point of time for cross check and verification.

### **3.2.18 Integration With Bank's Applications:**

Integration required with Banks applications, Channels, Servers, Switches, Data warehouse, Banks CRM.

The Bidder selected to run the NG-CC will be required to carry out integration with multiple applications/ Systems used by the Bank as part of providing a unified omnichannel desk top application for the FTEs, the Bidder has to undertake integration/ interface with the following systems/ applications of the Bank servicing domestic, international, retail lending, credit cards, etc. customers, without any additional cost to the bank.

#### **Indicative list of applications/solutions includes but not limited to:**

- Core Banking System: The Bank presently uses Finacle of M/s Infosys Technologies Ltd.
- ATM Switch: The Bank is presently using IST Switch of M/s FIS.
- Capability to connect with Bank's systems through ISO message format/ SFMS/ XML format / API Calls.
- All alternate delivery channels such as Internet Banking, Mobile Banking, Card Management systems, Mobile Wallet, Cash Deposit Machine, IMPS, UPI, AePS and any other Digital banking channels or unified digital banking product of bank
- SMS servers, Email servers, Domain server, FRMS, payment gateway, FI servers, Loan Processing System (LAPS etc.), PPF, CRM, e-payment of taxes and Pension package.

- Enterprise-Wide Data Warehouse – Bank is in the process of enhancing its enterprise-wide Data Warehouse for integrating all customer related data from various sources. The Bidder shall integrate its systems with the Data Warehouse for cross flow of information, when launched by the Bank without any additional cost.
- Corporate Website/ Internet Banking/ Mobile Banking/ social media/ for providing Chatbot solution.
- The Bidder will need to allow Bank's CRM to access Bidder's middleware/connectors which are integrated with Bank's respective source systems.
- Friction free Transition and Migration of existing history/data/service request/ TPIN/ Call Recording etc. and ability to retrieve/review/use (of existing Customer Care operations) in new NG-CC solution without any additional cost to be borne by the bank.
- Include lead data from all channels of the bank (ATM, Branch etc.) for end-to-end consolidation in NG-CC, including tracking of status, follow-up on potential leads and monitoring of progress.
- Bank's other applications or partner applications or new/ updated applications introduced by Bank during the contract period. Any type of migration or integration of data/software will be done without any additional cost to bank and/or sponsored RRBs as and when required.

Please note, in case of any change in the bank's application/software/capability, it would be the responsibility of the Bidder to integrate the NG-CC with the bank's application/ software/ capability with no extra cost.

### **3.2.19 DISASTER RECOVERY AND BUSINESS CONTINUITY PLAN (BCP):**

- The Bidder will be operating from 2 or more NG-CCs, 24 X7, which will be interconnected for load balancing as well as Disaster Recovery.
- The Bidder has to develop, establish and demonstrate robust framework for documenting, maintaining and testing Business Continuity and recovery plan.
- The bidder should conduct threat and vulnerability assessment, risk analysis and business impact analysis to ensure risk mitigation.
- At any point in time, even in DR situation, at least one location must be operational to ensure continued customer service.
- The Bidder will need to ensure adequate and necessary infrastructure and people availability in case of a contingency situation so that all contacts can be successfully handled even if 1 NG-CC is not operational.
- The DR plan of the NG-CC should be reviewed from time to time when new Centers come up and the Bidder should submit changes to the business continuity plan appropriately. On a quarterly basis (or at frequency defined by the Bank at its sole discretion), the Bidder will need to test the DR plans by cutting over from the Main DC to DR and provide results of the same to the Bank.
- The bidder should conduct mock drills, testing & validation drives and user training & awareness programs to ensure preparedness during DR situation.

- All service levels will need to be met even in a DR situation. The hardware/equipment's infrastructure housed at Bank's NG-CC DC and NG-CC DR locations must be exact replica of each other and must have a primary and secondary fallback option.
- Each of the two Data centers must have primary and secondary fallback options. The secondary equipment at the Data centers must automatically switch over in case of primary infra fail.
- In case of Data Centre fail, the DR Data Centre must get operational as soon as the Main Centre goes down. Non availability of DR for any of the services will attract penalties.
- All Centers will be functioning concurrently and in case of any exigencies, one center should be capacitated to handle volumes from the other NG-CC.

### **3.2.20 Customer Relationship Management (CRM)**

CRM will be provided by the Bank. Successful bidder has to integrate the same.

### **3.2.21 Future Technological Developments:**

In case of any future technical development/advancement in the Contact Center/Call Center industry, the successful bidder has to incorporate and leverage the same without any additional cost to the Bank

## **3.3 MODEL OF CONTACT CENTRE**

### **3.3.1 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 (exact location as per discretion of the Bank) 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 60:40 . 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.

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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.

### **3.3.2 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.

#### **3.3.2.1 Multiple Vendors**

The bank proposes to award the contract to 2 vendors.. In the event that 2 vendors are selected, the call volumes will be split between them in an approximate ratio of 60:40. 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. Moreover, if one vendor is performing poorly even after multiple reminders, bank reserves the right to shift the whole processes to the other vendor.

If assigned campaigns are not performed as per expectation of the bank, campaigns may be transferred to other vendor.

As detailed in para 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.

#### **3.3.2.2 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.

### **3.3.3 Contact 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 Tolled lines including PRI lines. Further, the maintenance of equipment, subscriptions to software/application licenses, antivirus, and technical Support for infrastructure will also be the sole responsibility of the Vendors.

### 3.3.4 FACILITIES TO BE PROVIDED BY VENDORS AT NEXT GEN CUSTOMER CARE:

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 for Bank Staff:

- The bank will deploy Bank Staff at a Management/Supervisory position
- The bank is expected to have at least 10-15 bank officials placed at each location in Delhi-NCR location and 5-7 bank officials at other NG-CC location for overall monitoring of call center operations (indicative count given, final number to be decided by the Bank)
- Bank will also depute 15-20 Bank officials for Hybrid squad at each location **in Delhi-NCR** for handling calls of HNI customers and any other category of the customers. (Indicative count given, final number to be decided by the Bank)
- The Bank staff will be present in a supervisory position acting as a link between the NG-CC and the bank, ensuring quality of service & control over the everyday functioning of the NG-CC.
- The bidder will be required to provide all infrastructure including desks, fully furnished separate cabins for Senior officers (Scale IV & above) of the call center.
- Proper sitting arrangement for staff deputed at call center (at least 4 rooms)
- Separate storeroom for Bank records
- Basic amenities to be provided by successful bidders for all Bank officials including officials posted at Hybrid squad without additional cost:
  5. Ensure parking for 2/4-wheeler for all Bank officials in the office premises without any extra cost to the Bank Team members.
  6. Ensure Proper drinking water (RO) for all employee in the room.
  7. Ensure dedicated (i.e. not shared with other organizations) Tea/coffee/snacks facility for Bank officials in the room.
  8. Entry of Visitors should be allowed in the premise with the permission of In-charge of call center.

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 &hygienic canteen, 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.

**The operation area of PNB contact center should be isolated from any other process.** 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 purposes should be for a maximum of 8 hours shift only in a day.

Fire Safety Standards to be strictly followed.

**b) Infrastructure and Equipment Requirements:**

The successful bidder will put in place the following, but not limited to, infrastructural facilities in all identified NG-CC locations as well as all future locations, whenever operationalized:

- Desktop, Headphones, Connectors and all other technical requirements for the NG-CC FTEs.
- Appropriate furniture and lighting throughout the selected premises
- Air-conditioning with ambient environment and lightning.
- Security systems: CCTV with camera, provision of security guards, smoke detectors, fire detectors and other general security alert systems, etc.
- Access control system
- Standard firefighting systems
- Basic amenities e.g., water facilities, washrooms for both men and women, etc.
- Canteen Facility
- Training rooms with furniture, projector and screen
- Power connection with power back up and UPS
- Workstations, cubicles, chairs, etc., constructed / provided to suit a typical NG- CC
- Managers cabins and workspaces for functionaries
- Management Team, HR, trainers, Conference / meeting rooms with facilities.
- Separate Cabins with requisite infrastructure for PNB Project Officers.
- Lifts / escalators, wherever required, X-Ray / scanning machines, for security purposes.
- 24x7 NOC Rooms / Hub rooms / Server Rooms / UPS Rooms
- Incident Management Help-desk, Care Team.
- Successful bidder should be ready to place IVRS and other Telephony System in bank premise at any time, if desired by the bank.
- In case bank desires any modification, upgrade, resolution etc., related to any or all issues, single point of contact for the bank will be the successful Bidder and not it's supported or underlying OEM/s.

*Please note all hardware, equipment provided/supplied by successful bidder should be in good working condition and should not be more than 3 years of age and declared end of life until project conclusion.*

**3.3.5 Facilities to be provided by Bank:**

The Bank will provide only the following facilities:

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

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- Recurring cost for the lease line links and the Toll Free and Tolled numbers (PRI lines)
  - WAN connectivity enabling access to Bank's customer data.

### **3.3.6 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.

### **3.3.7 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.

**3.3.8 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, Kashmiri etc. and any other regional language within a period of 3 months if required by the Bank (both for IVR as well as FTEs).

**3.3.9 Pricing Terms**

1. The pricing and related terms and conditions will be as per Annexure 13 Proforma of Indicative Commercial Bid:

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

1. At any point during the contract, not more than 35% 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
2. Initially the calling in outbound campaigns are to be carried out in Hindi and English only. Later, bank at its discretion may introduce Outbound calling in regional languages as well.

### **3.4 Training**

- The bidder will design the training program for all the employees with consultation from the bank and decide a timeline for the frequency of the training as well. Best in class training pedagogy should be applied to ensure effective training and learning outcomes.
- The bidder must ensure that each customer care FTE upon recruitment, undergoes through a training curriculum designed for their role
- Customer care FTEs must undergo regular trainings that address performance issues, improve skill-set, update FTEs on the latest developments (new products, new technology, new regulations etc.) etc.
- The training will be targeted for personnel based on their tasks, duties and the kind of service they are attached with
- Use of bots, videos, role plays, system simulations etc. should be encouraged to increase training effectiveness.
- The bidder should have the capability to conduct the training program including virtually & assessment of FTE will be done through virtual test via certain portal. If the FTE passes the test conducted for the training imparted than only FTE will be moved to floor.
- An Induction Training of at least 2 weeks will need to be imparted to all newly recruited agents at the Contact Centres. However, since the Bank will keep modifying its products and services, and keep introducing new products and campaigns, vendor will put in place a training system to ensure continuous updation of knowledge, processes and skills of the personnel deployed/engaged at Contact Centres
- Each CSA/Sr. CSA will be cross trained about different activities for a minimum period of one (1) day every month. They will be treated on duty for the day they remain on training and shall be paid at the FTE rate

The training must cover at the minimum: Communication and Soft Skills training with a focus on enhancing customer experience

- Customer Care processes
- Technology / systems / applications used - Products and services of the Bank
- Domain specific training based on the business / channel (e.g., voice, chat, email, social media) the FTE is servicing
- The behavioral and cultural expectations of the Bank from a professional Customer Service Associate

- The service provider should also arrange for additional training for select FTEs as may be identified under performance management

Bidder to ensure training to its FTE without any additional commercial to the Bank.

### **3.5 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 may be provided to the FTEs and senior staff so that attrition rate is kept at the minimum level (<5%) or as per industry standard.

**Monthly Report to be provided by vendor about Hiring/Firing of agents to analysis the attrition rate.**

### **3.6 Assessment & Remedial Action**

The Bidder will put in place evaluation systems to continuously evaluate the performance of its resources. A 'Quality Score' may be generated for all FTEs on daily basis and put up to the Bank on a weekly basis.

- The parameters for 'Quality Score' will include time duration for various functions, customer satisfaction scores, number of calls handled, number of leads generated, fatal error etc.
- The Bank and Bidder may jointly decide on the benchmarks for Quality Score and the Bidder will agree to maintain only those FTEs who qualify the "Quality Score" criteria as decided above for audit/inspection.
- The bidder may use various tools of performance management for tracking and sharing of "Quality Score"

### **3.7 Quality Management**

- Bidder will deploy an exclusive quality management team who will continuously audit the systems and procedures of the NG-CC.
- This team will also suggest systems to improve the ratings against SLA parameters.
- The Bidder will present information about its internal audit and quality assurance practices in all areas of operations, including human resources in periodical review meetings.
- The Bank's officials, as well as external personnel (Regulatory authorities, Statutory authorities, auditors) may inspect / audit the NG-CC facility any time with or without notice to the Bidder/vendor and the Bidder/vendor shall extend all necessary support and make available necessary data/ records relating to NG-CC.
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### **3.8 Industrial relations and discipline**

- The Bidder 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 NG-CC employees and management/vendor, nor can Bank be drawn in any circumstances in such industrial disputes.

- The employees of the Bidder/vendor will never be considered as employees (full-time or part-time or contractual) of the Bank under any circumstances. The employees of Bidder/vendor will never claim any right to employment in the Bank irrespective of their status of employment with Bidder/Vendor.
- SOP should be in place for all contact center processes like HR related issue, call quality, training etc. of NG-CC employees (FTEs).

### **3.9 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.

### **3.10 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.

### **3.11 Compliance to labor laws**

- The Bidder shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and FTEs (including but not limited to Minimum Wages Act, Provident Fund laws, Workmen Compensation Act etc.).
- The Bidder 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 line of activity from time to time, including records and returns as applicable under labor legislations.

### **3.12 REGULATORY COMPLIANCE:**

The NG-CC must at all points of time ensure compliance with applicable provisions of all regulations such as Ease agenda, including but not limited to servicing customers across multiple channels, monitor journey drop-offs, manage lead collection & track follow-ups.

It is the responsibility of the Bidder to maintain compliance with all applicable provisions and share evidence of the same with the bank for internal/external audits.

### **3.13 Delivery timelines**

Bidder to deliver & implement conventional call center service and taking over from the Bank's existing vendor/service provider within 03 Months from date of issuance of purchase order; and for AI services, within 06 months from date of issuance of purchase order.

**3.14 Payment Terms:**

**FTE cost payment :** Payment will be made monthly in arrear against undisputed invoices submitted by the successful bidder, after deducting penalties and taxes as applicable.

**One Time cost payment:** Total amount will be divided by 05 and 20% of the amount related to first year will be paid after successful go-live of contact center & acceptance by the Bank and thereafter 20% will be paid on year-on-year basis in remaining 04 years.

**Cost for Implementation of AI Services:** 60% of the line-item cost of the AI services will be released on successful implementation and acceptance by the Bank and remaining cost will be divided by 04 and will be released each year.

Vendor to ensure supporting this product during entire duration of the contract.

First payments will be released only after submission of PBG, Integrity pact, NDA and SLA by Vendor at HO level.

**3.15 Penalties**

In case Vendor fails to comply with the parameters fixed by the Bank, below penalties, as applicable shall be imposed as under:

**(A) SERVICES PARAMETER 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 call center. It excludes any and every form of down time 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 & Description	<p>This is measured as Total down time minutes in the Calendar Month / Total minutes in the month.</p> <p>Formula to Calculate System Availability will be:</p> $(100 - \{[\text{System downtime in the calendar month} / \text{Total minutes in said calendar month}] \times 100\})$ <p><i>For example, if there were 2 hours in July when a customer's call could not have been answered, availability will be</i>  <math display="block">[100 - \{120 / (31 \text{ days} \times 24 \text{ hours} \times 60 \text{ minutes})\}] \times 100 = 99.7\%</math></p>

Data Capture	System availability should be captured by the IT systems at the Call 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		
Sr.	System availability value for month	Penalty
1	>= 99.7%	Nil
2	>=99% but < 99.7%	1% of monthly billed amount
3	>= 98% but < 99%	2% of monthly billed amount
4	>= 96% but < 98%	4% of monthly bill amount
5	>= 90% but < 96%	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 10 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 to speak to the agent in the IVR option menu, for speaking to an agent.
Measurement Interval	Daily
Reporting Period	Monthly

Service Level	
Percentage of calls attended	Penalty
> = 90% calls attended within 10 seconds	Nil
<90% calls attended within 10 seconds	5% of monthly billed value

**c. Call abandonment rate (on ACD)**

Objective	To ensure that no more than 1.5% 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	
<b>Service Level</b>		
<b>Sr.</b>	<b>Call Abandonment Rate (on ACD)</b>	<b>Penalty</b>
1	< = 1.5%	Nil
2	Between >1.5% to < = 3%	1% of monthly bill value
3	Between >3% to < = 5%	2% of monthly bill value
4	Between > 5% to < = 8%	3% of monthly bill value
5	>8%	5% of monthly bill value

**d. Call abandonment rate (on IVR)**

Objective	To ensure that not more than 0.5% of calls on IVR get abandoned without execution of a single function. This Service level (SL) 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-served 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. The first function considered to be executed will be the welcome message over 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

<b>Service Level</b>		
<b>Sr.</b>	<b>Calls abandonment rate (on IVR)</b>	<b>Penalty</b>
1	< = 0.5%	Nil
2	Between > 0.5% to <=1%	3% of monthly bill value
3	Between > 1% to <=3%	4% of monthly bill value
4	>3%	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 RFP	
Data Capture	The Call 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 RFP. 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 70 calls per day and should cover all agents at least once in 2 weeks.	
Measurement Interval	Daily	
Reporting Period	Monthly	
<b>Service Level</b>		
<b>S. No.</b>	<b>Score on Call quality</b>	<b>Penalty</b>
1	> = 90%	Nil
2	Between > = 85% to < 90%	5% of monthly billed value
3	Between > =80% to <85%	7.5% of monthly billed value
4	< 80%	10% of monthly billed value

#### **f. First Time Resolution**

Objective	To ensure that issues are resolved first time in the Call Cent
Definition	This is measured as: (Number of calls which were satisfied with FTE) / (Total number of calls transferred to IVR for FTE feedback).
Data Capture	<input type="checkbox"/> There should be minimum 20% daily feedback gathering (in YES/NO form or on Scale of 0 to 10) by the vendor per day out of the total calls answered in a day through IVR. <input type="checkbox"/> No of positive responses must be more than 96% of the total responses received.
Measurement Interval	Daily
Reporting Period	Monthly
<b>Service Level</b>	
<b>A. Feedback Shortfall</b>	<b>Penalty</b>
<20% to 15 %	1% of monthly billed value
<15% to 10%	2% of monthly billed value
<10% to 5%	3% of monthly billed value
<5%	5% of monthly billed value

<b>A. Penalty for shortfall in positive feedback</b>	<b>Penalty</b>
>=96%	Nil
<96% to 95%	1% of monthly billed value
<95% to 94%	2% of monthly billed value
<94% to 93%	3% of monthly billed value
<93% to 92%	4% of monthly billed value
<92%	5% of monthly billed value

**g. Percentage of calls that fail to connect to call centre due to limited infrastructure provided by vendor**

Bank would provide the report from MSC/ BSNL or other telecom providers (if < Vendor > cannot access) engaged by Bank.

Objective	To measure the % of callers that fail to connect to Call Center.
Definition	This is measured as % of calls getting rejected at MSC or BSNL switch directly connected to the Call Center due to

	limited infrastructure provided by the Vendors or fault in some element of the Call Centre, averaged over the month.
Data Capture	< Vendor > will carry out daily reconciliation after obtaining report from all connecting MSCs/ BSNL switches and the Call Center 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
<b>Service Level</b>	
<b>% of calls that failed to connect to Call centre</b>	<b>Penalty</b>
< = 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 Vendor for outbound calling on each day
Definition	This is measured by tracking the total number of agents which are present at the Call Centre on each day
Measurement Interval	Daily
Reporting Period	Daily
<b>Service Level</b>	
<b>% of total agents present on any day</b>	<b>Penalty</b>
> = 99%	Nil
Between 95% to < 99%	5% of daily billed value
Between 85% to < 95%	10% of daily billed value
Between 75% to < 85%	20% of daily billed value
Between 70% to < 75%	50% of daily billed value
< 70%	100% of daily billed value

Penalty shall be levied for **Short Logins** as mentioned above (point h.), except on Sundays and National Holidays.

***Please note, in the event of merger, acquisition or other change in the ownership of the Bank, the successful bidder has to provide all the required support as desired by the bank to the new entity at no additional cost.***

**i. Blue Days Clause:**

If Vendor has 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 (b) and (c) above. Number of Blue days will be limited to maximum 10 days in a month.

Other Penalty Clause:

- In case of delay in taking action on vendor/FTE side for any type of reported fraud cases. Penalty charged on bank by any agency (i.e. Ombudsman, RBI & etc.) will be charged from vendor/bidder equivalent to penalty imposed.
- The Vendors will put in place systems to ensure that the resources are not changed frequently for internal reasons. Suitable motivational efforts may be provided to the FTEs and senior staff so that the attrition rate is kept at the threshold level (<5%) or as per industry standard. In case of breach of the threshold level, penalty will be imposed by bank on mutual terms & condition with vendor.

Bank will also levy penalty in case the manpower profiles are not maintained as per bank's requirement specified in RFP document. 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 are 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.

## **(B) 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 service level from a future date in consultation with Vendor

Unlike SLAs, these KPI's shall not be linked to commercial penalties, but Vendor is 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	>75%
Penalty	5% of Monthly bill value if less than 75%

**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 to final service button press.
Penalty	5% of Monthly bill value if less than 90%

**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: <ul style="list-style-type: none"> <li>• Number of calls made by an agent per day</li> <li>• Talk time taken to complete calls</li> </ul>
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	<ul style="list-style-type: none"> <li>• Minimum number of calls should be 150 per FTE per day (to be calculated on daily basis)</li> <li>• Talk time per agent minimum 75% to be calculated daily on monthly basis</li> <li>• Average call quality score above 90%</li> <li>• Timely and accurate generation and sharing of reports &gt; 150 calls per agent</li> </ul>
Penalty	<ul style="list-style-type: none"> <li>• 5% of Monthly Bill of Outbound agents if in case of above mentioned desire level.</li> </ul>

**3.15.1 Sales and Collections Campaigns**

- **Soft Recovery Campaigns:**
  - Threshold: ≥80% payment success rate from contacted customers.
- **Digital Recovery Campaigns:**

- Threshold:  $\geq 90\%$  payment success rate.
- **Sales Campaigns:**
  - STP Journeys:  $\geq 10\%$  conversion rate (loan disbursements).
  - Non-STP Journeys:  $\geq 60\%$  lead-to-conversion rate.
  - New Customer Acquisition:  $\geq 70\%$  lead conversion rate.

### 3.15.2 New Key Performance Indicators (KPIs)

- **Calls Resolved at IVR:**
  - Percentage of calls successfully resolved at the IVR level.
- **Caller Hang Metrics:**
  - IVR Menu Hang-Up: % of calls hung up before reaching the last IVR node or authentication stage.
  - Authentication Hang-Up: % of calls hung up at the authentication stage.
- **FTE Efficiency Metrics:**
  - Idle Time:  $\leq 10$  seconds between call dispositions.
  - Wrap Time:  $\leq 20$  seconds to complete post-call work.
- **Connect Shortfall:**
  - Threshold: 0% for not connected customers with fewer than 3 call attempts.

### 3.15.3 FTE KRAs & Incentivization Structure (proposed)

#### 1. Collections Campaigns

- **Soft Recovery Campaigns:**
  - **Metric:** Percentage of contacted customers who made a payment.
  - **Threshold:**  $\geq 80\%$ .
- **Digital Recovery Campaigns:**
  - **Metric:** Percentage of contacted customers who made a payment.
  - **Threshold:**  $\geq 90\%$ .
- **NPA Calling:**
  - **Metric:** Percentage of contacted customers who made a payment.
  - **Threshold:**  $\geq 80\%$ .

#### 2. Sales Campaigns

- **Sales via Straight-Through Processing (STP) Journeys:**
  - **Metric:** Loan disbursement rate from contacted leads.
  - **Threshold:**  $\geq 10\%$ .
- **Sales via Non-STP Journeys:**
  - **Campaigns Covered:** DC EMI, Demat Calling, Mutual Funds, Fixed Deposits, Recurring Deposits, Gold Loan, E-FD OD, E-Swanidhi, PABL, E-Mudra, KTR, and other relevant products.
  - **Metric:** Conversion to lead rate from contacted customers.
  - **Threshold:**  $\geq 60\%$ .
- **New Customer Acquisition Campaigns:**
  - **Metric:** Conversion to lead rate from contacted customers.
  - **Threshold:**  $\geq 70\%$ .

### 3. Reminder Campaigns

- **Campaigns Covered:** Credit Card NPA & Delinquent accounts, KCC Review, Insurance Renewal.
- **Metric:** Percentage of repayments or conversion to leads from contacted customers.
- **Threshold:** ≥80%.

### 4. FTE Motivation and Training

- Regular recognition programs for high-performing FTEs, such as "FTE of the Month," to boost morale.
- Periodic feedback and coaching sessions to improve alignment with incentivized goals.

### Penalty on delay on implementation of each AI services

The vendor shall adhere to the agreed project plan with defined milestones (e.g., requirement gathering, configuration, integration, UAT, go-live). Any deviation must be formally communicated and approved by the Bank in writing.

- For each week of delay beyond the agreed implementation date, a penalty of 5% of the contract value per week will be levied.
- If delays exceed a defined threshold i.e., 4 weeks, the Bank reserves the right to terminate the contract and recover cost from the vendor.
- In case, the implemented AI services is not functioning as per requirements of the Bank, a penalty of 01% per week or part thereof of the cost of the related services will be recovered from the vendor.

### 3.16 Technical evaluation parameter document

Table A

Process evaluation			
Criteria	Evaluation Parameters	Max Scores	Bidder's Response

<p>Demonstration of successful implementation and execution of below process via detailed case studies and <b>client satisfactory letters</b></p> <ul style="list-style-type: none"> <li>• Inbound calling process</li> <li>• Outbound calling process (Daily call volume per client)</li> </ul>	<ul style="list-style-type: none"> <li>• For Inbound calling process: <ul style="list-style-type: none"> <li>➤ 30000 to 40000- <b>2 Marks</b></li> <li>➤ Above 40000 to 50000- <b>4 Marks</b></li> <li>➤ Above 50000 – <b>5 Marks</b></li> </ul> </li> <li>• For Outbound Calling process: <ul style="list-style-type: none"> <li>➤ 20000 to 25000- <b>2 Marks</b></li> <li>➤ Above 25000 to 300000- <b>4 Marks</b></li> <li>➤ Above 30000 – <b>5 Marks</b></li> </ul> </li> </ul>	10	
<b>Max – Relative Technical Evaluation Marks</b>		10	

### Technological capabilities

Sl. No	Technology enabler	Type	Score	Compliance (Yes/No)	Remarks
1.	Conversational IVR for Inbound	<b>G</b>	2 mark		
2.	Conversational IVR for Outbound	<b>G</b>	2 mark		
3.	Co-Browsing	<b>G</b>	1 mark		
4.	Video chat	<b>G</b>	1 mark		
5.	IVR (Inbound, Outbound, Self-service, Voice recognition, Dual tone multi frequency, Virtual assistant, Hybrid, Multilingual, Visual)	<b>M</b>	NA		
6.	Automatic Call Distributor (variant to be chosen as per suitability of the Bank)	<b>M</b>	NA		
7.	Computer Telephony Integration	<b>M</b>	NA		
8.	Agent Assist	<b>G</b>	2 Mark		
9.	Campaign management tool	<b>M</b>	NA		
10.	Call recording and call monitoring	<b>M</b>	NA		
11.	Automated quality monitoring tool (AQM) for inbound, outbound calls etc	<b>G</b>	2 mark		
12.	Real time speech analytics	<b>G</b>	2 mark		
13.	Live Chat software with Call facility	<b>G</b>	1 mark		
14.	Sentiment Analytics	<b>G</b>	2 mark		
15.	Email Management software	<b>G</b>	2 mark		

16.	Knowledge Management system	M	NA		
17.	Agent desktop solution	M	NA		
18.	Automated speech recognition	G	1 mark		
19.	Text to Speech and vice versa	G	1 mark		
20.	Screen pop software	G	1 mark		
21.	Analytics and reporting	G	1 mark		
22.	Virtual queuing	G	1 mark		
23.	Voice biometrics	G	1 mark		
24.	Do Not Call (DNC) Compliance Solutions	G	1 mark		
25.	Whitelisting solution	G	1 mark		
<b>Max – Relative Technical Evaluation Marks</b>			25		

**M- Mandatory**

**G- Good to have**

**Note:**

- All Mandatory services to be implemented within 3 month of PO.
- Service at serial no-1,2,8,11,12,14,15 to be implemented within 2 months of Bank's go ahead
- Rest other service to be implemented within 3 months of Bank's go ahead.
- Marks will be awarded for experience in BFSI sector only.

**Table B**

**Experience Criteria**

Criteria	Evaluation Parameters	Max Score s	Bidder's Response
Industry Experience	No. of Years: • More than 15 years: <b>5 Marks</b>	<b>10</b>	

<p><b>Documents to be provided: SLA/ client certificates/ contracts/ Purchase Orders copies</b></p>	<ul style="list-style-type: none"> <li>• More than 10 years: <b>4 Marks</b></li> <li>• More than 5 years: <b>3 Marks</b></li> <li>• Less than 5 years: <b>2 Marks</b></li> </ul> <p>Additional score if the above experience is from below categories:</p> <ul style="list-style-type: none"> <li>• Scheduled Commercial bank/ <b>5 Marks</b></li> <li>Foreign Bank: <ul style="list-style-type: none"> <li>• Insurance / Any other BFSI unit: <b>3 Marks</b></li> <li>• Any other industry: <b>1 Mark</b></li> </ul> </li> </ul> <p>(e.g. if the bidder provides proof of servicing Bank unit for 15 years, they will be eligible to get 5+5=10 Marks. In case bidder submits proof of 15 years' experience servicing Insurance sector and proof of servicing for Insurance, then score will be 5+3=8 Marks. In case bidder submits proof for 1 year + Scheduled bank, then score will be 2+5 = 7 Marks)</p>		
<p>Bidder should have provided call centre services for below clients in last three years:</p> <ul style="list-style-type: none"> <li>• Scheduled Commercial Banks</li> <li>• Insurance Companies</li> </ul>	<ul style="list-style-type: none"> <li>• Scheduled Commercial banks: <b>5 Marks</b></li> <li>• Insurance Companies: <b>3 Marks</b></li> </ul> <p>(e.g. If the bidder provides services to 2 SCBs, the score would be 5*2=10 Marks)</p>	<b>10</b>	
<b>Max – Relative Technical Evaluation Marks</b>		<b>20</b>	

**Table C**

**Bidder's criteria and its clients serviced in BFSI sector**

Sl. No.	Evaluation Parameters	Criteria	Max Score	Bidder's Response
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1.	<b>Locations serviced:</b> Bidder should have at least one call centre set-up for BFSI services across each location as below: <ul style="list-style-type: none"> <li>• North zone,</li> <li>• East zone,</li> <li>• West zone,</li> <li>• South Zone</li> </ul>	<b>2.5 marks for each location</b> across the mentioned zones, in case multiple locations in single zone, they will be considered as single unit. Delhi/NCR is mandatory location <b>Zone inclusions for this RFP:</b> <ol style="list-style-type: none"> <li>1. North (Punjab, NCR, Haryana, Himachal Pradesh, Uttar Pradesh, Uttarakhand, Chandigarh, Rajasthan)</li> <li>2. East (Bihar, Jharkhand, West Bengal, Odisha, Assam + North East)</li> <li>3. South (Tamil Nadu, Karnataka, Telangana)</li> <li>4. West (Maharashtra, Gujarat, Goa)</li> </ol>	10	
2.	<b>Languages:</b> Indian languages serviced: <b>except English &amp; Hindi)</b>	<b>0.5 Marks for each language</b> serviced. The bidder needs to give proof of language through either live deployed process demo or documentary evidence duly signed by the live client (SLA).	5	
3.	<b>Workforce strength:</b> Number of seats (Agents) available for client servicing in India	<b>Inbound BFSI process:</b> <ul style="list-style-type: none"> <li>• More than 5,000 seats (Agents): <b>3 marks</b></li> <li>• More than 3,000 seats (Agents): <b>2 marks</b></li> <li>• More than 2,000 seats (Agents): <b>1 marks</b></li> </ul> <b>Outbound BFSI process:</b> <ul style="list-style-type: none"> <li>• More than 2,500 seats (Agents): <b>2 marks</b></li> </ul>	5	
<b>Total</b>			20	

**Table D**

**Bidder's Presentation**

<b>Indicative Parameter for Bidder presentation</b>	<b>Reference of page number of the capability in final response</b>	<b>Comments/ justifications (if any)</b>

<b>1. About the company</b> <ul style="list-style-type: none"> <li>• Workforce strength</li> <li>• Span of control</li> <li>• Linguistic capabilities</li> <li>• Geographical presence</li> <li>• Client profiles</li> </ul>		
<b>2. Understanding of Banking industry related regulatory requirements and challenges specific to public sector banks</b>		
<b>3. Approach for implementation of new technologies</b> <ul style="list-style-type: none"> <li>• Detailed approach followed for implementation of new technologies, which includes but is not limited to:</li> <li>• Current state of the Service Provider's capabilities and how it meets the identified business needs</li> <li>• Outline of the approach taken for identifying and mitigating potential risks that accompany technology implementation</li> <li>• Communication strategy for stakeholder implementation</li> </ul>		
<b>4. Demonstrations of all technical and process capabilities</b>		
<b>5. Implementation work plan</b>		
<b>Indicative Parameter for Bidder presentation</b>	Reference of page number of the capability in final response	Comments/ justifications (if any)
<b>May include, amongst other details:</b> <ul style="list-style-type: none"> <li>• Proposed timelines</li> <li>• Proposed manpower deployment for implementation</li> <li>• Testing and deployment of functionalities</li> <li>• Training schedules</li> <li>• Support plan for contingencies</li> <li>• Monitoring and continuous optimisation</li> </ul>		
<b>6. Transition plan</b>		
<b>7. Case studies from previous projects with demonstrated results</b>		
<b>8. Ability to scale operations to meet the Bank's needs and adapt to changes in service requirements</b>		
<b>9. Measures taken for data privacy and security</b>		
<b>10. Commitment to innovation and continuous improvement in contact centre operations</b>		
<b>11. Quality Management practices</b>		

<b>12. Customer satisfaction strategies and initiatives</b>		
<b>13. Experiences and references as mentioned previously in this document</b>		
<b>14. Employee welfare and knowledge management</b> <ul style="list-style-type: none"> <li>• Learning and development opportunities</li> <li>• Employee retention and satisfaction</li> <li>• Cultural alignment</li> <li>• Commitment to diversity and inclusion</li> </ul>		
<b>15. Commitment to ethical business practices and transparency</b>		
<b>16. Quantitative and Qualitative parameters as stated below</b> <ul style="list-style-type: none"> <li>• Quantitative parameters like – IVR, SMS, E- mail blast capability, parameters measured for agent performance management ( E.g. AHT, FCR, Utilization, Occupancy, etc., wherein bidder to demonstrate their performance against industry benchmarks on suggested SLA parameters), Latency, system uptime and availability, Time required to hire required manpower, time required for integration with Bank’s system, TAT’s associated with system related change requests and process changes, Ongoing investments in Technology and R&amp;D</li> <li>• Qualitative parameters like – Efficiency of call priority management, C-SAT and other</li> </ul>		
<b>Indicative Parameter for Bidder presentation</b>	Reference of page number of the capability in final response	Comments/ justifications (if any
<b>surveys conducted, complaint/error resolution process, Data encryption compliance, Case studied from previous projects with demonstrated results, past records of delivering complex banking solutions, resilience to natural disasters or market-specific disruptions, ability to serve multicultural and multi-lingual customers, staff training and sensitivity programs, Alignment of technological roadmap with Bank’s future needs</b> <ul style="list-style-type: none"> <li>• Any other parameters and demonstrations as deem fit by the service provider to</li> </ul>		

ensure working and practical evidence of deployment of the ask's raised in this RFP		
17. Other details deemed necessary for the bid by the Service Provider		
<b>Max – Relative Technical Evaluation Marks</b>	15	

**Note:** Documentary/Certification proofs are to be enclosed to substantiate the claim made.

**Table E**

**Summary**

Sr.	Criteria	Description	Weightage
1	<b>Process and technological capabilities (Table-A)</b>	Processes handled by the call centre like inbound, outbound, etc. Technology infrastructure and tools, data management practices, analytics and AI capabilities etc. shall be evaluated.	35
2	<b>Past Experience (Table-B)</b>	Client portfolio and past experience, client references, time to market etc. are some of the parameters on which the Bidders shall be evaluated. The experience of the bidder will be marked basis the past implementation specific to the type of client/ entity serviced.	20
3	<b>Scale of Operations and Ability to Service (Table-C)</b>	Geographic presence, language support and workforce strength shall be used for evaluation.	20
4	<b>Bidder presentation (Table-D)</b>	Bidder presentation showcasing process and technological capabilities as illustrated in this RFP Document.	15
5	<b>Site Visit</b>	Basis Report on Site Visit by Technical Evaluation/ Presentation Committee.	10
<b>Total Maximum Marks</b>			<b>100</b>

**Note: - Documentary proof required for every parameter, and all references must comply with eligibility criteria as detailed in Annexure 2.**

Bidder eligible for technical evaluation will be assessed as per the above criteria and should score a minimum of 75% to be eligible to be considered for commercial evaluation.

The evaluation/selection process will involve assessment of technical competence as detailed here below:

- I. A maximum of 100 marks will be allocated for the technical evaluation.
- II. The bidders scoring less than 75 marks (cut-off score) out of 100 marks in the technical evaluation shall not be considered for further selection process and their bids will be dropped at this stage.

I. Once the evaluation of technical proposals is completed, the bidders who scored more than the prescribed cut-off score will only be short-listed for further evaluation process.

The Bank shall follow all the guidelines/notifications for public procurement.

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#### **4. Other conditions:**

##### **4.1 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.

##### **4.2 Audit**

- i. Bank reserves the right to conduct an audit/ ongoing audit/ Vulnerability assessment and Penetration Testing (VAPT) audit of the services provided by Vendor as and when required.
- ii. Successful bidder should allow:
  - a. Reserve Bank of India (RBI) or persons authorized by it, any time with prior or without written notice to bidder, to access, inspect Bank's documents, records or transaction or any other information given to, stored or processed by bidder within a reasonable time failing which bidder will be liable to pay any charges/ penalty levied by RBI on bank.
  - b. the Reserve Bank of India (RBI) to conduct audit or inspection, with or without notice to bidder, of its books and accounts with regard to Bank's documents by one or more RBI officials or employees or other persons duly authorized by RBI.
  - c. Successful bidder should comply the observations in process audit/VAPT audit, if any, within the stipulated time as informed by the Bank.
  - d. Successful bidder 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.
  - e. Successful bidder/vendor should be PCI- DSS Complaint and documentary evidence must be produced in this regard as and when bank demands.

##### **4.3 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.

##### **4.4 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.

#### **4.5 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. Bank may assign any of its rights and obligations to any of its Affiliates without prior consent of Vendor.

#### **4.6 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.

#### **4.7 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.

#### **4.8 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).

### **5. Bid Evaluation and Award Criteria**

#### **5.1 Shortlisting of bidders Technical Evaluation**

The bank will evaluate the bidders based on:

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**a. Whether EMD / Bid security declaration has been submitted**

First of all, the EMD of all bidders will be verified. If any EMD / Bid security declaration is not found in order, that bidder will be declared ineligible for further participating in the tender process.

**b. Compliance to Eligibility criteria**

The 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 specifications / parameters.

During the period of evaluation, bidders may be asked to provide more details and explanations about information provided in the proposals. Bidders should respond to such requests within the time frame indicated in the letter/e-mail seeking explanation, if the bidder does not comply or respond by the date, their bid will be liable to be rejected. The Technical Proposals of only those bidders shall be evaluated who have satisfied the eligibility criteria of this RFP.

**c. Compliance to terms and conditions of the RFP, corrigendum (if any)**

- I. Bank 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 Bank will be final in this regard. The determination will take into account bidders financial, technical and support capabilities as per RFP, based on an examination of documentary evidence submitted by bidders. 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 / Solution is not in compliance to Bank's requirement. Decision of the Bank in this regard shall be final and binding on the bidders.
- II. For responses received within the prescribed closing date and time the Bank will scrutinize the offers received as per the above-mentioned list and to determine whether they are complete and as per the requirements, and also whether all the required documents, as asked for and is required to evaluate the responses have been submitted, whether the documents have been properly signed, etc.
- III. The Bank may, at its discretion, waive any minor non-conformities or any minor irregularity in the proposal. This shall be binding on all bidders and the Bank reserves the right for such waivers.

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- IV. Upon receipt of applications (RFP) the same shall be scrutinized and evaluated by the Bank and the Bank will shortlist /select bidders as per requirement and the same shall be communicated to the bidders. The Bank also reserves the right to accept or reject any or all applications without assigning any reason whatsoever.
- V. During pre-qualification and evaluation of the proposals, Bank may, at its discretion, ask respondents for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by PNB. Respondents are not permitted to modify, substitute or withdraw proposals after its submission. In case the OEM is participating in the bid directly, the bids of its authorised resellers will not be considered.

The Bank reserves the right to check / validate the authenticity of the information provided in the eligibility and technical evaluation criteria and requisite support must be provided by the bidder. The Bank may ask for queries on each of the criteria wherein the bidder needs to response within stipulated timelines.

### **Commercial Evaluation**

In the second phase of evaluation, the Commercial Bids of those bidders, whose technical bids have been short-listed and who have qualified in technical evaluation as explained above after scoring of Technical Evaluation, will be opened. Invitations by the Bank shall be sent to the technically qualified bidders for commercial bid opening.

After opening of Commercial Bids, commercial evaluation & verification of the commercial bids will be done by the Evaluation Committee of the Bank. The bidders shall be ranked basis their quoted TCO in table "Total Cost of Ownership" in Annexure - 13, where the bidder with least commercials (TCO) shall be marked as L1, and bidders with second & third highest final scores will be ranked as "L2" and "L3 " and so on and so forth.

Since the Bank intends to select two vendors, Bank will first extend option to L2 bidder to match the TCO wise prices quoted by the L1 bidder i.e. L1 price, within **2 working days** of receipt of offer being extended by the Bank. The bidder must provide their acceptance within 2 working days from the receipt of such communication from the Bank. In case, L2 bidder matches the L1 prices, both the vendors will be selected. In case the L2 bidder refuses to match the L1 price or do not respond within 2 working days, offer will be extended to the subsequent bidder (L3, L4 and so on) in the order of their ranking in the Commercial, to match the L1 prices.

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In case no bidder matches L1 price, then Bank reserves the right to award the whole contract to the L1 bidder, post applying MII and MSE purchase preference as applicable.

Declaration of successful Bidders and award of the contract to such vendors shall be only after applying MII and MSE purchase preference as applicable.

Distribution of Order between the final two bidders will be as follows:

Successful L1 bidder will get 60% of the Order, and Successful L2 bidder will get 40 % of the order post matching the L1 price after compliance of MII and MSE preference guidelines.

## 6. PART C- ANNEXURES

### Annexure 1 – Undertaking from the Bidder

(To be submitted on Bidder's letterhead)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

#### **REG.: RFP for Procurement of Next Gen Contact Center Services**

We submit our Bid Documents herewith.

We understand that:

1. Bank is not bound to accept the lowest or any bid received, and Bank may reject all or any bid.
2. If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the Bank to do so, a contract/agreement in the prescribed form. Till such a formal contract is prepared and executed, this bid shall constitute a binding contract between us and Bank.
3. If our bid is accepted, we are responsible for the due performance of the contract.
4. Bank 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:** \_\_\_\_\_

#### **Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Contact No:**

**Seal of Company:**

**Annexure 2- Eligibility Criteria of the Bidder**  
(To be submitted on Bidder's letterhead)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

Dear Sir,

**Reg: RFP for Procurement of Next Gen Contact Center Services**

We confirm our Compliance of below Eligibility Criteria given in RFP for Next Gen Contact Center Services

Sr.	Eligibility Criteria	Supporting Documents to be Submitted	Compliance (Y/N)	Detail along with reference Document Submitted and Page No.
1.	The services provided should have local content of at least 20%. The individual products, services and works for which the concerned Ministry has notified that sufficient local capacity and competition is available, the local content and specifications for such items should be as per the latest notification released by the concerned ministry, Govt. of India	Annexure-15 is to be submitted		

Sr.	Eligibility Criteria	Supporting Documents to be Submitted	Compliance (Y/N)	Detail along with reference Document Submitted and Page No.
2.	The bidder should be registered as a company in India as per Company Act 1956/ 2013/ Partnership Bidder registered under LLP Act, 2008, operating since last 5 years as on the last date of Bid Submission.	Copy of the certificate of incorporation issued by The Registrar of Companies/ Partnership Deed etc. of bidder		
3.	<p>The bidder should have minimum average annual turnover of <b>Rs. 200 Cr.</b> for the last three financial years i.e., 2022-23, 2023-24 and 2024-25. This must be the individual company turnover and not that of any group of companies.</p> <p>(For MSE or Startup, the bidder should have minimum average annual turnover of <b>Rs. 40 Crore</b> for the last three financial years i.e., 2022-23, 2023-24 and 2024-25)</p> <p>The net worth of the Bidder firm should not be negative on 31st March of the previous financial year and should have not eroded by more than 30% (thirty percent)</p>	<p>a. CA certificate for the financial years 2022-23, 2023-24 and 2024-25). (As per <b>Annexure-8</b>)</p> <p>a. Copies of last three years' audited balance sheet and Profit &amp; Loss Statement.</p> <p>Note: The CA certificate provided in this regard should be without any riders or qualification.</p>		

Sr.	Eligibility Criteria	Supporting Documents to be Submitted	Compliance (Y/N)	Detail along with reference Document Submitted and Page No.
	in the last three years, ending on 31.03.2025			
4.	<p>The Bidder is required to have a customer base that encompasses at least one <b>Scheduled Commercial Bank/ Insurance</b> with a combined annual business volume (comprising Deposits and Advances) surpassing Rs.10 lakh crores in the preceding fiscal year i.e. as on 31.03.2025.</p> <p>(Additionally, the Service Provider should have established a Contact Centre staffed by a minimum of 500 Full-Time Equivalents (FTEs) to cater to the needs of said organization.</p> <p>Or</p> <p>If the bidder is catering to a single Indian Public Sector Undertaking (PSU) or Government Organization, the requirement is a Contact Centre equipped with a workforce of at least 500 FTEs. )</p>	<p>Bidder has to submit the following documents:</p> <p>(i) Copy of <b>Purchase Order/ Work Order/ Agreement signed &amp; stamped by the Buyer Organization.</b></p> <p><b>AND</b></p> <p>(ii) Copy of Performance Certificate as per <b>Annexure – 5</b> in hardcopy/email <b>OR</b> Mail confirmation from Buyer organization clearly stating the product name, mentioning purchase order number/PO reference number/ Bidder name that</p>		

Sr.	Eligibility Criteria	Supporting Documents to be Submitted	Compliance (Y/N)	Detail along with reference Document Submitted and Page No.
		<p>the same is successfully running as on date/ was running till Date: (Mention the Date), the date/month of commissioning/go-live and that the performance of the Bidder as well as the product deployed is satisfactory <b>OR</b> Copy of Solution Installation Report from the buyer Organization clearly mentioning purchase order/PO reference number/ Bidder name stating the product name (Solution name), the date/month of commissioning/go-live. <b>OR</b> any other Proof of execution document to the</p>		

Sr.	Eligibility Criteria	Supporting Documents to be Submitted	Compliance (Y/N)	Detail along with reference Document Submitted and Page No.
		satisfaction of the Bank.		
5.	The bidder should be operating with an aggregate of at least 800 Full Time Equivalents (FTEs) for its Contact Center Operations based in India catering to domestic clients during last financial year.	Purchase Order/Letter of Intent/Letter from client/ Agreement to be submitted.		
6.	The bidder should not be involved in any litigation which threatens solvency of the company.	Certificate is to be provided by the chartered accountant /statutory auditor, as per <b>Annexure- 6</b> .		
7.	The Bidder should not be blacklisted/ debarred /banned by Government / Government agency / Banks / Financial Institutions / PSUs in India during last 3 years as on last date of bid submission	Certificate is to be provided by as per <b>Annexure- 7</b> .		
8.	The Bidder and its subsidiaries should not have been engaged with Punjab National Bank for any consultancy services related	An undertaking to this effect must be submitted on company letterhead with duly signed &		

Sr.	Eligibility Criteria	Supporting Documents to be Submitted	Compliance (Y/N)	Detail along with reference Document Submitted and Page No.
	to preparation and implementation of this RFP	sealed as per <b>Annexure – 16.</b>		
9.	The Bidder to provide information that none of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners is not owned by any Director or Employee of the Bank.	Self-undertaking to be submitted on company letterhead.		
10.	Labour and Industrial Law Compliances	Undertaking on Bidders letterhead as per <b>Annexure- 18.</b>		
11.	Integrity Pact	To be submitted as per <b>Annexure - 9</b> (in original on stamp paper of appropriate value)		
12.	Power of Attorney, if applicable and Copy of Board Resolution of the Bidder involved in the Bid	Document as per Clause no. 1.4. of this document		
13.	Certification Requirements: The Service Provider should be IS/ISO 27001:2022 or	Valid certification document required		

Sr.	Eligibility Criteria	Supporting Documents to be Submitted	Compliance (Y/N)	Detail along with reference Document Submitted and Page No.
	<p>Indian equivalent certified.  The Service Provider should be IS/ISO 18295-1:2017 or Indian equivalent certified.  The Service Provider should be IS/ISO 10002: 2018 or Indian Equivalent certified.  The Service Provider may be COPC 'CX Standard for Contact Centers' certified.  (As mandated from time to time as per the bank/government/competent authority)</p>			

**NOTE:**

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 and is pending for execution as on date of bid, the bid of the respective bidder is liable to be rejected.

1. 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.
2. Technical Evaluation will be done by Bank's technical evaluation committee and the decision of the committee will be final.
3. Bidders to submit relevant documentary evidence for all parameters mentioned.
4. 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.

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5. All Annexures must be on the letter head of the Bidder, except those which are to be provided by OEM/CA/third party. All documents addressed to the Bank should be submitted in Original. (No Photocopies will be acceptable).
  6. All third-party documents must be signed by their authorized signatory and his/her designation, Official E-mail ID and contact no. should also be evident. The document providing the authorization of the signatory should be submitted to the Bank for all parties.
  7. Bidder is also required to substantiate whether the person signing the bid 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:**

**Contact No:**

**Seal of Company:**

**Annexure 3 – Bidder’s Information**  
(To be submitted on Bidder’s letterhead)

**REG.: RFP for Procurement of Next Gen Contact Center Services**

<b>Sr. No.</b>	<b>Information</b>	<b>Particulars / Response</b>
1	Company Name	
2	Constitution	
3	Date of Incorporation	
4	Company Head Office Address	
5	Registered office address	
6	GST No.	
7	Whether MSE/Startup (quote registration no. and date of registration, copy to be attached)	
8	Bank Account Detail: Account Number, Account Name, IFSC, Bank Name	Account Number: Account Name: IFSC: Bank Name:
9	Name, Designation, Tel. No/Mobile, E-Mail of the authorized signatory submitting the RFP (Please enclose the copy of board resolution)	
10	Specimen Full signature	
11	Contact person’s name, address, telephone number, mobile number, Fax Number, E-Mail ID. (give at least 2 contact person’s details)	
12	Details of Service Support Centre in 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	<p>Please mention turnover for last three financial years and include the copies of Audited Balance Sheet of FY 2022-23, FY 2023-24 and FY 2024-25</p> <p>*Only Bidder company / Firm figures need to be mentioned. (Not to include subsidiary, affiliate or group entities figures)</p>	<b>FY</b>          <b>2022-23</b> <b>2023-24</b> <b>2024-25</b>	<b>Turnover</b> <b>Rs. (In</b> <b>Rs.)</b>	<b>Net</b> <b>Profit/</b> <b>Loss</b> <b>Rs.</b> <b>(In</b> <b>Rs.)</b>	<b>Net</b> <b>Worth</b> <b>Rs.</b> <b>(In</b> <b>Rs.)</b>
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**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Contact No:**

**Seal of Company:**

**Annexure 4 – Compliance Statement**  
(To be submitted on Bidder’s letterhead)

**REG.: RFP for Procurement of Next Gen Contact Center 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)
<b>Terms and Conditions</b>	We hereby undertake and agree to abide by all the terms and conditions including all annexures, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid). We understand & agree that in event of being successful in the bid and being empanelled, we shall comply to the terms & conditions of RFP in future and shall not attempt to get the same changed from Bank later on in process of empanelment, contract signing, and extension of contract and / or subsequent purchase order/s from Bank. We understand and agree that such attempts and noncompliance to RFP terms may lead to cancellation of our agreement and suitable penal action may be taken by Bank against us including invoking the EMD and/ or PBG and black- listing.	
<b>Scope of work and/ Technical Specification</b>	We certify that the products/systems/services offered by us for tender conform to the Scope of work and technical specifications stipulated by the Bank. (Any deviation may result in disqualification of our bid).	

<b>RFP, Clarifications &amp; subsequent Corrigendum/s, if Any.</b>	We hereby undertake that we have gone through RFP, clarifications & Corrigendum/s issued by the Bank and agree to abide by all the terms and conditions including all annexures, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid).	
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**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Contact No:**

**Seal of Company:**

**Annexure 5 – Performance Certificate**

(To be provided on letter head of the issuing client)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

Sir,

**Reg.: RFP for Procurement of Next Gen Contact Center Services**

This is to certify that M/s \_\_\_\_\_ has supplied/implemented the below listed devices/services and is working as our System Integrator/Service Provider.

<b>Name &amp; Full Address of the Purchaser</b>	<b>Name of the OEM of the Product</b>	<b>Model &amp; Version/ Services Offered</b>	<b>Date of go-live/ sign-off</b>

The services provided by the M/s \_\_\_\_\_ and the products supplied by them are satisfactory and working as per the requirement of our organization since the date of go-live. The project is successfully running in production since \_\_\_\_\_.

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

Date: \_\_\_\_\_

Place: \_\_\_\_\_

**Signature of Authorized Signatory**

Name of Signatory:

Designation:

Email ID:

Contact No:

Seal of Company:

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**Annexure 6 - Litigation Certificate**

(To be provided by Statutory Auditor/Chartered Accountant on their Letterhead)

**REG.: RFP for Procurement of Next Gen Contact Center Services**

This is to certify that M/s \_\_\_\_\_, a company incorporated under the Companies Act, 1956 OR 2013 OR Partnership Bidder registered under LLP Act, \_\_\_\_\_ 2008 with its headquarters at \_\_\_\_\_ is not involved in any litigation which threatens solvency of the company.

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Signature of CA/Statutory Auditor**

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Contact No:**

**Seal of Company:**

**UDIN No:**

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**Annexure 7 – Undertaking for non-blacklisted**  
(To be submitted on Bidder's letterhead)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

Sir,

**REG.: RFP for Procurement of Next Gen Contact Center Services**

We M/s \_\_\_\_\_, a company incorporated under the Companies Act, 1956 OR Companies Act, 2013 OR Partnership Bidder registered under LLP Act, 2008 with its headquarters at, \_\_\_\_\_ do hereby confirm that we have not been blacklisted/ debarred /banned by the Government / Government agency / Banks / Financial Institutions / PSUs in India during last 3 years.

This declaration is being submitted and limited to, in response to the tender reference mentioned in this document.

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Contact No:**

**Seal of Company:**

**Annexure 8 – Turnover Certificate for Bidder**

(To be provided by Statutory Auditor/Chartered Accountant on their Letterhead)

**REG.: RFP for Procurement of Next Gen Contact Center Services**

This is to certify that M/s \_\_\_\_\_, a company incorporated under the Companies Act, 1956 OR Companies Act, 2013 OR Partnership Bidder registered under LLP Act, 2008 with its headquarters at, \_\_\_\_\_ has the following Turnover, Net Profit/Loss and Net worth from its Indian Operations. This information is based on the Audited Financial Statements for last three financial years i.e. from 2022-23, 2023-24 and 2024-25 (to be submitted for years as per Eligibility Criteria – **Annexure 2**).

<b>Financial Year</b>	<b>Annual Turnover (in Rs.)</b>	<b>Net Profit (in Rs.)</b>	<b>Net Worth (in Rs.)</b>
<b>2022-23</b>			
<b>2023-24</b>			
<b>2024-25</b>			

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Note:** Only Bidder Company’s / Firm’s figures need to be mentioned from its operations in India. (Not to include subsidiary, consortium, affiliate or group entities figures)

**Signature of CA/Statutory Auditor**

**Name of CA/Statutory Auditor:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**UDIN No:**

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**Annexure 9 – Proforma for Integrity Pact**  
(on Letterhead)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

Dear Sir,

**Reg.: RFP for Procurement of Next Gen Contact Center Services**

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**

(On Valid Stamp paper of appropriate value)

THIS AGREEMENT is executed at Delhi on this day of \_\_\_\_\_, 2025 between the Punjab National Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970 (Act no V of 1970) and having its Head Office at Plot no. 4, Sector 10, Dwarka, New Delhi 110075, hereinafter referred to as "The Bank", which expression shall mean and include unless the context otherwise requires, its successors in office and assigns of the First Part.

AND

M/s \_\_\_\_\_ (CIN No. \_\_\_\_\_) a Company registered under the provisions of Companies Act 1956/2013, or Partnership Bidder registered under LLP Act 2008 and having its Registered Office at..... (Through Shri /Ms \_\_\_\_\_, (designation), as authorized vide its Board Resolution dated \_\_\_\_\_) hereinafter called "the bidder/Vendor", which expression shall, unless repugnant to the context, include its heirs, representatives, executors, administrators, successors and permitted assigns, of the OTHER PART;

### **Preamble**

The Bank intends to award, under laid down organizational procedures, contract/s for..... The Bank values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness/transparency in its relations with its Bidder(s) and/or Contractor(s). In order to achieve these goals, the Bank will appoint Independent External Monitors (IEMs) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

### **Section 1- Commitments of the Bank**

1. The Bank commits itself to take all measures necessary to prevent corruption and to observe the following principles: -
2. No employee of the Bank, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
3. The Bank will, during the tender process treat all Bidder(s) with equity and reason. The Bank 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.

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4. The Bank will exclude from the process all known prejudiced person.
  5. If the Bank obtains information on the conduct of any of its employees which is a criminal offence under the BNS/PC Act, or if there be a substantive suspicion in this regard, the Bank will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

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

1. The Bidder(s)/Contractor(s) commit themselves to take all measures necessary to prevent corruption during any stage of bid process/contract. The Bidder(s)/Contractor(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution.
  - a. The Bidder(s)/Contractor(s) will not, directly or through any other person or firm, offer promise or give to any of the Bank's employees involved in the tender process or the execution of the contract or to any third person any material or the 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(s)/Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
  - c. The Bidder(s)/ vendor(s) will not commit any offence under the relevant BNS/IPC/PC Act; further the Bidder(s)/Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans., technical proposal and business details, including information contained or transmitted electronically.
  - d. The Bidder(s)/vendor(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any, Similarly the Bidder(s)/Contractor(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only.
  - e. The Bidder(s)/vendor(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
  - f. Bidder(s)/ vendor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.

2. The Bidder(s)/ vendor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

### **Section-3 Disqualification from tender process and exclusion from future contracts.**

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

### **Section 4- Compensation for Damages**

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

### **Section 5- Previous transgression**

1. The Bidder declares that no previous transgression occurred in the last three years immediate before signing of this integrity pact with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprises or central/state government department in India that could justify his exclusion from the tender process.
2. If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in” Guidelines on Banning of business dealing”.

### **Section 6- Equal treatment of all Bidders/Contractors/Subcontractors**

1. In the case of subcontracting, the principal contractor shall be solely responsible for the adherence to the provisions of the integrity pact by the subcontractor(s).
2. The Bank will enter into agreements with identical conditions as this one with all Bidders and Contractors.
3. The Bank will disqualify from the tender process all the Bidders who do not sign this Pact or violate its provisions.

### **Section 7- Criminal charges against violating Bidder(s)/ Contractor(s)/ Subcontractor(s)**

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

### **Section 8- Independent External Monitor**

1. The Bank appoints competent and credible Independent External Monitor (IEM) Sh. Madhusudan Prasad (IAS-Retd., email ID: [mprasad23@gmail.com](mailto:mprasad23@gmail.com)) and Sh. Rishi Kumar Shukla (IPS-Retd., email ID [rishi-2000@in.yahoo.com](mailto:rishi-2000@in.yahoo.com)) for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under the agreement. The IEMs are not to be contacted for generic tender related queries, for which queries may be directed to the Bank Officials. Bank reserves its right to appoint any other person as Independent External Monitor in terms of the applicable government notification or guidelines.
2. The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would be provided access to all documents/records pertaining to the contract for which a complaint or issue is raised before them, as and when warranted. However, the documents/ records/ information having National Security implications and those documents which have been classified as Secret/Top Secret are not to be disclosed. It will be obligatory for him/her to treat the information and documents of the Bidders/Contractors as confidential. He/she reports to the Managing Director and CEO, Punjab National Bank.
3. The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all project documentation of the Bank including that provided by the Bidder(s)/ Contractor(s). The Bidder(s)/Contractor(s) will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractor.
4. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/Contractor(s)/Subcontractor(s) with confidentiality. The Monitor has also signed declarations on "Non-Disclosure of Confidential Information" and of "Absence of Conflict of Interest". In case of any conflict of interest arising at a later date, the IEM shall inform MD & CEO, Punjab National Bank and recues himself/herself from that case.
5. The Bank will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Bank and Contractor. The parties offer to the Monitor the option to participate in such meetings.

6. As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Bank and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
7. The Monitor will submit a written report to the MD & CEO, Punjab National Bank within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposals for correcting problematic situations.
8. If the Monitor has reported to the MD& CEO, Punjab National Bank, a substantiated suspicion of an offence under relevant BNS/PC Act, and the MD & CEO, PNB has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
9. The word 'Monitor' would include both singular and plural.

### **Section 09- Pact Duration**

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion future business dealings.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged/determined by MD & CEO, PNB.

### **Section 10- Other provisions**

This agreement is subject to Indian Law Only. Place of performance and jurisdiction is the "Place of award of work".

1. The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of the extant law in force relating to any civil or criminal proceedings.
2. Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
3. If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
4. Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
5. Issues like warranty/Guarantee etc. shall be outside the purview of IEMs.
6. In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.

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**(For & On behalf of the Bank)  
Bidder/Contractor  
(Office Seal)**

Place.....  
Date.....

**Witness 1:**  
(Complete Name & Address)

**(For & On behalf of  
(Office Seal)**

**Witness 2:**  
(Complete Name & Address)

## **Annexure 10 – NDA (Non-Disclosure Agreement)**

(on Valid Stamp paper of appropriate value)

(To be submitted by successful bidder(s))

This Confidentiality–cum-Nondisclosure Agreement is entered into at Delhi on this \_\_\_\_\_ day of \_\_\_\_\_, 2025, by and between,

**Punjab National Bank**, a body corporate, constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970, having its Head Office at Plot No. 4, Sector 10, Dwarka, New Delhi-110075 and amongst other office, its Centralised Procurement & Partnership Division (CPPD) at 5, Sansad Marg, New Delhi-110001, hereinafter called "**the purchaser/Bank**", which expression shall, unless repugnant to the context, include its representatives, successors, administrators and assigns of the **ONE PART**;

### **AND**

**M/s \_\_\_\_\_ (CIN- \_\_\_\_\_)**, a company incorporated under the provisions of Companies Act, 1956/2013 OR Partnership Bidder registered under LLP Act 2008, having its Registered Office at \_\_\_\_\_ (Through Shri /Ms \_\_\_\_\_ (designation), as authorized vide its Board Resolution/Power of Attorney dated \_\_\_\_\_), (hereinafter "**Vendor**", "**consultant**", "**service provider**") which expression shall include its heirs, representatives, successors, executors, administrators and permitted assigns of the **OTHER PART**.

**M/s \_\_\_\_\_ /Vendor** and the Bank shall hereinafter jointly be referred to as "Parties" and individually as a "Party".

In this Agreement, "**Affiliate**" means any entity which from time to time Controls, is Controlled by or is under common Control with the relevant party or entity, where "Control" means having the ability (including, without limitation, by means of a majority of voting rights or the right to appoint or remove a majority of the board of directors) to control the management and policies of an entity.

WHERE AS: -

Vendor inter-alia is engaged in the business of \_\_\_\_\_. In the course of such discussions and negotiations and subsequent agreement for the above purpose, it is anticipated that either party may disclose or deliver to the other party certain of its confidential or proprietary information for the purpose of enabling the other party to evaluate the feasibility of such a business relationship.

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The parties have entered into this Agreement, in order to assure the confidentiality of such confidential and proprietary information in accordance with the terms of this Agreement. As used in this Agreement, the party disclosing Proprietary Information (as defined below) is referred to as the 'Disclosing Party' and will include its affiliates and subsidiaries, the party receiving such Proprietary Information is referred to as the 'Recipient' and will include its affiliates and subsidiaries.

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

**Interpretation:**

In this Agreement "Confidential Information" means all information belonging to a Party that is or has been disclosed to one Party (the "Receiving Party") by the other Party (the "Disclosing Party") in connection with the business transacted/ to be transacted between the Parties. Confidential information shall also include any copy, abstract, extract, sample, reports, statements, maps, graphics, note or module thereof. The Receiving Party may use the Confidential Information solely for and in connection with the business transacted/ to be transacted between the Parties. The term 'confidential information' shall include all written or oral information (including information received from third parties that the 'Disclosing Party' is obligated to treat as confidential) that is (i) clearly identified in writing at the time of disclosure as confidential and in case of oral or visual disclosure, or (ii) that a reasonable person at the time of disclosure reasonably would assume, under the circumstances, to be confidential. Confidential information shall also include, without limitation, software programs, technical data, methodologies, know-how, processes, designs, new products, developmental work, marketing requirements, marketing plans, customer names, prospective customer names, customer information and business information of the 'Disclosing Party'.

Confidential information shall also include, without limitation, information identified as being proprietary and/or confidential or pertaining to pricing, marketing plans or strategy, volumes, financial or technical or service matters or data, employee/ agent/ consultant/ officer/ director related personal or sensitive data software programs, technical data, passwords encryption tools, methodologies, know-how, processes, designs, new products, development work, marketing requirements, marketing plans, disaster recovery plans, customer names, prospective customer names, customer information, customer databases, business information and any information which might reasonably be presumed to be proprietary or confidential in nature of the "Disclosing Party".

Notwithstanding the foregoing, "Confidential Information" shall not include any information which

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the Receiving Party can show: (a) is now or subsequently becomes legally and publicly available without breach of this Agreement by the Receiving Party, (b) was rightfully in the possession of the Receiving Party without any obligation of confidentiality prior to receiving it from the Disclosing Party, (c) was rightfully obtained by the Receiving Party from a source other than the Disclosing Party without any obligation of confidentiality, (d) was developed by or for the Receiving Party independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence, or

(e) is disclosed pursuant to a direction of a judicial authority, statutory or regulatory authority or government as so required by such order, provided that the Receiving Party shall, unless prohibited by law or regulation, promptly notify the Disclosing Party of such order and afford the Disclosing Party the opportunity to seek appropriate protective order relating to such disclosure.

As used in this Agreement, the term 'Proprietary Information' shall mean all confidential or Proprietary Information designated as such in writing by the Disclosing Party, whether by letter or by the use of an appropriate prominently placed Proprietary stamp or legend, prior to or at the time such confidential or Proprietary Information is disclosed by the Disclosing Party to the Recipient. Notwithstanding the forgoing, information which is orally or visually disclosed to the recipient by the Disclosing Party or is disclosed in writing unaccompanied by a covering letter, proprietary stamp or legend, shall constitute proprietary information if the disclosing party, within 10 (ten) days after such disclosure, delivers to the Recipient a written document or documents describing such Proprietary Information and referencing the place and date of such oral, visual or written disclosure and the names of the employees or officers of the Recipient to whom such disclosure was made.

**The Proprietary Information**" shall include, but not be limited to, domain names, trade secrets, copyrights, ideas, techniques, know-how, inventions (whether patentable or not), and/or any other information of any type relating to designs, configurations, documentation, policies, board notes, Circulars, recorded data, schematics, layouts, source code, master works, master databases, algorithms, flow charts, formulae, works of authorship, mechanisms, research, manufacture, improvements, assembly, installation, intellectual property, and the information concerning the Parties' actual or anticipated business, research or development, or which is received in confidence by the disclosing party to the Recipient.

**Confidentiality:**

a) Each party shall keep secret and treat in strictest confidence all proprietary and confidential information it has received about the other party or its customers and will not use the confidential or proprietary information otherwise than for the purpose of performing its obligations under said agreement in accordance with its terms and so

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far as may be required for the proper exercise of the Parties' respective rights under this agreement.

b) Each party may disclose confidential information to its employees, officers, consultants or agents only to the extent that such disclosures are required to exercise its rights and perform its obligations under the agreement or attachments. Each party shall take such steps as may be reasonably requested by the other or otherwise required to ensure that the aforementioned persons acknowledge and comply with the use and confidentiality restrictions contemplated under this Agreement

**Non-Disclosure of Proprietary and confidential Information: For the period during the Agreement or its renewal, the Recipient will:**

- a) Use such confidential and Proprietary Information only for the purpose for which it was disclosed and without prior written authorization of the Disclosing Party shall not use or exploit such confidential and Proprietary Information for its own benefit or the benefit of others.
- b) Protect confidential and Proprietary Information against disclosure to third parties in the same manner and with the reasonable degree of care, with which it protects its confidential information of similar importance: and
- c) Limit disclosure of confidential and Proprietary Information received under said agreement to persons within its organization and to those 3rd party contractors performing tasks that would otherwise customarily or routinely be performed by its employees, who have a need to know such confidential and Proprietary Information in the course of performance of their duties and who are bound to protect the confidentiality of such Proprietary Information.

**Limit on Obligations:**

The obligations of the Recipient specified above shall not apply and the Recipient shall have no further obligations, with respect to any Proprietary **and Confidential** Information to the extent that such Proprietary Information:

- a) is generally known to the public at the time of disclosure or becomes generally known without any wrongful act on the part of the Recipient,
- b) is in the Recipient's possession at the time of disclosure otherwise than as a result of the Recipient's breach of a legal obligation.
- c) becomes known to the Recipient through disclosure by any other source, other than the Disclosing Party, having the legal right to disclose such Proprietary Information.
- d) Is independently developed by the Recipient without reference to or reliance upon Proprietary Information; or
- e) Is required to be disclosed by the Recipient to comply with applicable laws or governmental regulation, provided that the recipient provides prior written notice of

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such disclosure to the Disclosing Party and takes reasonable and lawful actions to avoid and/or minimize the extent of such disclosure.

**Return of Documents:**

The Recipient shall, upon the request of the Disclosing Party, in writing, return to the Disclosing Party all drawings, documents and other tangible manifestations of Proprietary **and Confidential** Information received by the Recipient pursuant to this Agreement (and all copies and reproductions thereof) within a reasonable period. Each party agrees that in the event it is not inclined to proceed further with the engagement, business discussions and negotiations, or in the event of termination of this Agreement, the Recipient party will promptly return to the other party or with the consent of the other party, destroy the Proprietary **and Confidential** Information of the other party.

**Communications:**

Written communications requesting or transferring Proprietary Information under this Agreement shall be addressed only to the respective designees as follows (or to such designees as the parties hereto may from time to time designate in writing) Punjab National Bank, Attn: \_\_\_\_\_ Attn: \_\_\_\_\_

1.....

M/s \_\_\_\_\_ Attn: \_\_\_\_\_

1.....

**Term:**

The Agreement is valid from \_\_\_\_\_ to \_\_\_\_\_. Either party may terminate the Agreement by giving prior written notice of 30 days to other party. The obligation pursuant to Confidentiality and Non-Disclosure of Proprietary Information will survive event after termination of the agreement dated \_\_\_\_\_. The obligations of each party hereunder will continue and be binding irrespective of whether the discussion between the parties materialize into a specific understanding/ business relationship or not, however, this agreement on Confidentiality and Non- Disclosure of Confidential Information) is perpetual basis even after termination/ expiry of the Agreement

Nothing herein contained shall be construed as a grant by implication, estoppel, or otherwise or a license by either party to the other to make, have made, use or sell any product using Proprietary Information or as a license under any patent, patent application, utility model, copyright or any other industrial or intellectual property right covering same.

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**Damages:**

Both parties acknowledge that the proprietary & Confidential Information coming to the knowledge of the other may relate to and/or have implications regarding the future strategies, plans, business activities, methods, processes and or information of the parties, which afford them certain competitive and strategic advantage. Accordingly, neither party shall use the Confidential Information in a manner that will jeopardise or adversely affect in any manner such future strategies, plans, business activities, methods, processes, information, and/or competitive and strategic advantage of the Disclosing Party.

The provisions of this Agreement are necessary for the protection of the business goodwill of the parties and are considered by the parties to be reasonable for such purposes. Both the parties agree that any breach of this Agreement will cause substantial and irreparable damages to the other party and, therefore, in the event of such breach, in addition to other remedies, which may be available, the party violating the terms of Agreement shall be liable for the entire loss and damages on account of such disclosure.

Vendor agrees to indemnify each other against all loss suffered due to breach of terms of this agreement and undertakes to make good the financial loss caused directly or indirectly by claims brought about by its customers or by third parties.

The parties hereto acknowledge and agree that in the event of a breach or threatened breach by the other of the provisions of this Agreement, the party not in breach will have no adequate remedy in money or damages and accordingly the party not in breach shall be entitled to injunctive relief against such breach or threatened breach by the party in breach.

No failure or delay by either party in exercising or enforcing any right remedy or power hereunder shall operate as a waiver thereof, nor shall any single or partial exercise or enforcement of any right, remedy or power preclude any further exercise or enforcement thereof or the exercise of enforcement of any other right, remedy or power

**Permitted disclosure:**

The provisions of paragraph 2 shall not restrict 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 governmental, official 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

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such disclosure, the Receiving Party shall promptly notify the other party of such requirement with a view to providing the opportunity for the Provider to contest such disclosure or otherwise to agree the timing and content of such disclosure.

**Ownership of Information:**

Except to the extent as agreed herein, the Confidential Information and copies thereof, in whatsoever form shall always remain the property of the Disclosing Party or its clients and its disclosure shall not confer on the Receiving Party any rights (including any intellectual property rights) over the Confidential Information whatsoever beyond those contained in this Agreement.

**No Representation:**

Neither the disclosure, transmission receipt or exchange of Confidential Information nor anything else in this Agreement will constitute an offer by or on behalf of the Disclosing Party or be construed as soliciting any business or organization changes or any assurance of any business commitment or an inducement to incur / undertake any obligations not specified herein and neither Party will be under any obligation to accept any offer or proposal which may be made by the other or on behalf of such other party.

**Remedies and Relief:**

The parties hereto acknowledge that remedies at law may be inadequate to protect the Disclosing Party or its clients against any actual or threatened breach of this Agreement by the Receiving Party, and, without prejudice to any other right and remedies otherwise available to the Disclosing Party or its clients, the Receiving Party agrees that Disclosing Party has a right to seek injunctive relief in its favor upon proof of actual damage and upon establishment of the fact that such actual damage has taken place due to reasons directly attributable upon the Receiving Party. Such injunctive relief shall be in addition to any other remedies available hereunder, whether at law or equity. The Disclosing Party shall be entitled to recover its cost and fees, including legal expenses, incurred in obtaining any such relief. Further, in the event of litigation relating to this Agreement, the disclosing Party shall be entitled to recover its cost and expenses including legal expenses.

**No Assignment:**

This Agreement shall not be assigned by either Party, by operation of law or otherwise, without the prior written consent of the other Party. This Agreement shall insure to the benefit of and will be binding upon the Parties' respective successors and permitted assigns.

**Severability:**

In the event that any of the provisions contained in this Agreement is found to be invalid, illegal or unenforceable in any respect by a Court of competent jurisdiction, the validity, legality, or enforceability of the remaining provisions contained in this agreement will not be in any way affected or impaired by such a finding.

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**Delay or Waiver:**

No delay or failure of either Party in exercising any right hereunder and no partial or single exercise thereof shall be deemed of itself to constitute a waiver or an expectation of non-enforcement of such right or any other rights hereunder. No waiver of any provision of this Agreement shall be valid unless the same is in writing and signed by the party against whom such waiver is sought to be enforced. A waiver or consent given by either Party on any one occasion is effective only in that instance and will not be construed as a bar to or waiver of any right on any other occasion.

**Notices:**

Notices as required by this Agreement shall be sent to the Parties at the addresses mentioned first herein above or such other addresses as the Parties may designate from time to time and shall be sent by certified or registered mail with acknowledgement due on receipt.

**Arbitration & Governing Law:**

All disputes or differences whatsoever arising between the Parties out of or in relation to the construction, meaning and operation or effect of the RFP Documents/PO/SLA 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 Arbitration and Conciliation Act, 1996. The matter may be referred to a Sole Arbitrator to be appointed mutually by the parties and the award made in pursuance thereof shall be binding on the Parties. If the Bank and vendor fails to appoint sole arbitrator mutually, then the arbitrator shall be appointed in accordance with the Arbitration and Conciliation Act-1996. Any matter relating to or incidental to arbitration will be subject to the exclusive jurisdiction of courts at Delhi only.

The bidder/ vendor shall continue to 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. However, during such a contingency, the Bank shall be entitled to make alternative arrangements to tackle the situation in any manner it deems fit, at the cost of the bidder/vendor which may also be adjusted by the Bank from the Performance Bank Guarantee, being treated as default so that the business of the Bank is not disrupted.

The venue of the arbitration shall be Delhi only, and the language of the arbitration will be English.

**Indemnity:**

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Service Provider shall indemnify the PNB from all claims including third party claims, causes of action, suits, damages or demands, whatsoever, arising out of breach of this Agreement by the indemnifying party as and when such claims, actions, damages or demands becomes payable under law including any governmental, regulatory, judicial or quasi-judicial determination.

**Modification/Amendment:**

Modification to any of the provisions of this Agreement shall be void unless it is writing and duly executed by all the Parties.

**Miscellaneous**

- a. This Agreement shall not be modified, changed or discharged, in whole or in part, except by a further Agreement in writing signed by both the parties.
- b. This Agreement will be binding upon and ensure to the benefit of the parties hereto and it also includes their respective successors and assigns.
- c. Each party will bear its own costs in connection with the activities undertaken in connection with this Agreement.
- d. Nothing in this Agreement is intended to confer any rights/ remedies under or by reason of this Agreement on any third party.
- e. The Agreement shall be construed and interpreted in accordance with the laws prevailing in India.
- f. The Confidential terms of the SLA to be executed between the parties shall be read as part and parcel of this Agreement. This Agreement supersedes all prior discussions and writings with respect to the Confidential Information and constitutes the entire Agreement between the parties with respect to the subject matter hereof. If any term or provision of this Agreement is determined to be illegal, unenforceable, or invalid in whole or in part for any reason, such illegal, unenforceable, or invalid provisions or part(s) thereof shall be stricken from this Agreement, and such provision shall not affect the legality, enforceability, or validity of the remainder of this Agreement.

This Agreement may be executed in counterparts, each of which when taken together shall constitute one and the same agreement.

That the contents of the Agreement have been read over and translated into vernacular language [name of the language of the vendor] and vendor having understood the contents

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thereof subscribe(s) to these presents.

**IN WITNESS WHEREOF**, the Parties hereto have set their respective signatures by their duly authorized representatives as of the date and day first mentioned above

Signed and delivered by:  
**PUNJAB NATIONAL BANK**

Signed and delivered by:  
**M/s \_\_\_\_\_.**

Signed by

Signed by

Name:  
Designation

Name:  
Designation

**Witnesses:**

1) (sign)  
Full Name  
Address

2) (sign)  
Full Name  
Address

**Annexure 11 – Authorization Letter for Authorized Signatory of Bidder**

(To be provided on letter head of bidder)

To

The Assistant General Manager

CPPD

Head Office

Punjab National Bank

5, Sansad Marg

New Delhi-110001

Sir,

**REG.: RFP for Procurement of Next Gen Contact Center Services**

I, \_\_\_\_\_ (Name of the Director/ Company Secretary/ Equivalent Authorized Board member), \_\_\_\_\_(Designation) hereby undertake that \_\_\_\_\_ (name of the official), \_\_\_\_\_(Designation), is authorized to issue all the required documents including clarification, gap documents, etc. related to this RFP under his/her signature for participation in the captioned RFP process.

The signature of \_\_\_\_\_ (name of the authorized signatory) is attested herewith.

**Signature of Authorized Signatory \_\_\_\_\_ (Attested)**

**Date: \_\_\_\_\_**

**Place: \_\_\_\_\_**

**Yours faithfully**

**Signature of Director/ Company Secretary/ Equivalent Authorized Board Member**

**Name of the Signatory:**

**Designation:**

**Seal of Company:**

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**Annexure 12 - Undertaking of Information Security from the Bidder**  
(To be submitted on Bidder's Letter Head)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

Sir,

**Reg.: RFP for Procurement of Next Gen Contact Center Services**

We hereby undertake that the proposed hardware / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done) which may lead to any data leakage/compromise of the server/solution or any cyber security incident in future.

We also undertake that:-

- (a) The Solution and Software being offered, as part of the contract, does not contain Embedded Malicious code that would activate procedures to:
  - (i) Inhibit the desires and designed function of the equipment.
  - (ii) Cause physical damage to the user or equipment during the exploitation.
  - (iii) Tap information resident or transient in the equipment/network.
  
- (b) The firm will be considered to be in breach of the procurement contract, in case physical damage, loss of information or infringements related to copyright and Intellectual Property Right (IPRs) are caused due to activation of any such malicious code in embedded software and any loss occurring due to the above may be recovered from the existing contracts.

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Yours faithfully**

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Seal of Company:**

**Annexure 13 - Proforma for commercial bid**

(To be submitted on Bidder's letterhead)

**REG.: RFP for Procurement of Next Gen Contact Center Services**

**Table - A**

**Cost of the Agents for PNB**

Sl. No.	Project name	Year	Cost per FTE/month (excl. of Taxes) for#	No. of months	Count *	Project Cost (excl. of taxes)	GST for Column A		Project Cost (inclusive of GST)
							GS T %	Tax Amount	
			a	b	c	d=a* b*c	e	f=d*e	g=d+f
1	Cost per agent per month	1 <sup>st</sup> yr		12	1170				
		2 <sup>nd</sup> yr		12	1265				
		3 <sup>rd</sup> yr		12	1360				
		4 <sup>th</sup> yr		12	1455				
		5 <sup>th</sup> yr		12	1550				
<b>Total Cost</b>									

**Table - B**

**Cost of the Agents for RRB**

Sl. No.	Project name	Year	Cost per FTE/month (excl. of Taxes) for#	No. of months	Count*	Project Cost (excl. of taxes)	GST for Column A		Project Cost (inclusive of GST)
							GST %	Tax Amount	
			a	b	c	d=a*b*c	e	f=d*e	g=d+f
1	Cost per agent per month	1st yr		12	110				
		2nd yr		12	130				
		3rd yr		12	150				
		4th yr		12	175				
		5th yr		12	200				
<b>Total Cost</b>									

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

**Table-C (One-time Implementation Cost)**

Sr.	Details	Total Cost [exclusive of tax]	Tax for Column a		Total Cost [inclusive of tax]
			% tax	Tax Amt.	
			a	c=a*b	
1.	<b>One time Setup cost#</b>				
A	IT and server Infrastructure (servers, storage, software, licenses, network equipment, link, link termination devices etc.)				

#Set up cost includes all cost incurred to start the Contact Centre operations including but not limited to server procurement & setup, all applications/technologies deployed as per the Scope of Work, deployment of manpower, documentation, training, analytics and tools etc. No additional cost will be paid by the bank under any circumstances. Service provider will be paid Onetime cost based on the mentioned subpoints as and when implementation is completed and mutually agreed. Any process change/addition/modification, IVR configuration/reconfiguration/addition, MIS and data dashboard requirements, audits, quality enablers, voice bot for IVR blast etc. is included in **One time Setup cost**

The price quoted in Table C by the bidder is fixed for entire contract period

**Table-D** (Cost for Implementation of AI Services)

Sr.	Technologies	Total Cost [exclusive of tax] #	Tax for Column a		Total Cost [inclusive of tax]
			a	%tax	
			b	c=a*b	d=a+c
1.	Conversational IVR for Inbound				
2.	Conversational IVR for Outbound				
3.	Co-Browsing				
4.	Video chat				
5.	Automated quality monitoring tool (AQM) for inbound, outbound calls etc.				
6.	Real time speech analytics				
7.	Live Chat software with Call facility				
8.	Sentiment Analytics				
9.	Email Management software				
10.	Knowledge Management system				
11.	Automated speech recognition				
12.	Text to Speech and vice versa				
13.	Analytics and reporting				
14.	Virtual queuing				
15.	Voice biometrics				
16.	Do Not Call (DNC) Compliance Solutions				
17.	Whitelisting solution				

# Cost includes Infrastructure Cost, Licenses and related component Cost, Installation, Implementation, Configuration, and Integration Cost and Onsite Technical Support (OTS/FMS) Cost. No other cost will be paid by the Bank for Implementation of above AI Service. Bank will pay only for services availed by Bank. Bank is not bound to avail all service as mentioned in Table – D.

For any other AI service, other than mentioned in table- D, bank may avail the same from shortlisted vendor on best available rate in market after mutual consent with vendor.

**Table-E (Total Cost of Ownership)**

Sr.	Details	Cost (inclusive of tax)
1	Cost of the Agents for PNB as per Table -A	
2	Cost of the Agents for RRBs as per Table -B	
3	One-time Implementation Cost as per <b>Table-C</b>	
4	Cost for Implementation of AI Services as per Table-D	
	TCO (Total Cost of Ownership) [Sum of row 1, 2 , 3 & 4 above]	

**Undertaking**

We agree that:

- Cost of other staff members & others operational costs will have to be built into the “Cost per FTE per month” and no other cost will be paid by the Bank.
- For SI. No. 1 referenced in the Table D above, the service provider should demonstrate capability for rapid scale up to 1Cr units as per bank’s requirement from time to time.
- Items mentioned in Table D are over and above normal operations of contact centre and on need basis only.
- Bill of material is submitted on the letter head and is signed by an Authorized Signatory with Name and Seal of the Company.
- We confirm that we have gone through RFP clauses, subsequent amendments and replies to pre-bid queries (if any) and abide by the same.
- We agree that no counter condition/assumption in response to commercial bid will be accepted by the Bank. Bank has a right to reject such bid.

- 
- We are agreeable to the payment schedule as per “Payment Terms” of the RFP.

**Date:**

**Signature with seal**

**Name:**

**Designation:**

## Annexure 14 Technical Scoring Sheet

### RFP for Procurement of Next Gen Contact Center Services

The criteria for evaluation of technical bids are as under.

**Table A**

<b>Process evaluation</b>			
<b>Criteria</b>	<b>Evaluation Parameters</b>	<b>Max Scores</b>	<b>Bidder's Score</b>
Demonstration of successful implementation and execution of below process via detailed case studies and <b>client satisfactory letters</b> <ul style="list-style-type: none"> <li>• Inbound calling process</li> <li>• Outbound calling process</li> </ul> (Daily call volume per client)	<ul style="list-style-type: none"> <li>• For Inbound calling process:                             <ul style="list-style-type: none"> <li>➤ 30000 to 40000- <b>2 Marks</b></li> <li>➤ Above 40000 to 50000- <b>4 Marks</b></li> <li>➤ Above 50000 – <b>5 Marks</b></li> </ul> </li> <li>• For Outbound Calling process:                             <ul style="list-style-type: none"> <li>➤ 20000 to 25000- <b>2 Marks</b></li> <li>➤ Above 25000 to 300000- <b>4 Marks</b></li> <li>➤ Above 30000 – <b>5 Marks</b></li> </ul> </li> </ul>	10	
<b>Max – Relative Technical Evaluation Marks</b>		10	

### Technological capabilities

<b>Sl. No</b>	<b>Technology enabler</b>	<b>Type</b>	<b>Score</b>	<b>Compliance (Yes/No)</b>	<b>Remarks</b>
1.	Conversational IVR for Inbound	<b>G</b>	2 mark		
2.	Conversational IVR for Outbound	<b>G</b>	2 mark		
3.	Co-Browsing	<b>G</b>	1 mark		
4.	Video chat	<b>G</b>	1 mark		
5.	IVR (Inbound, Outbound, Self-service, Voice recognition, Dual tone multi frequency, Virtual assistant, Hybrid, Multilingual, Visual)	<b>M</b>	NA		

6.	Automatic Call Distributor (variant to be chosen as per suitability of the Bank)	M	NA		
7.	Computer Telephony Integration	M	NA		
8.	Agent Assist	G	2 Mark		
9.	Campaign management tool	M	NA		
10.	Call recording and call monitoring	M	NA		
11.	Automated quality monitoring tool (AQM) for inbound, outbound calls etc	G	2 mark		
12.	Real time speech analytics	G	2 mark		
13.	Live Chat software with Call facility	G	1 mark		
14.	Sentiment Analytics	G	2 mark		
15.	Email Management software	G	2 mark		
16.	Knowledge Management system	M	NA		
17.	Agent desktop solution	M	NA		
18.	Automated speech recognition	G	1 mark		
19.	Text to Speech and vice versa	G	1 mark		
20.	Screen pop software	G	1 mark		
21.	Analytics and reporting	G	1 mark		
22.	Virtual queuing	G	1 mark		
23.	Voice biometrics	G	1 mark		
24.	Do Not Call (DNC) Compliance Solutions	G	1 mark		
25.	Whitelisting solution	G	1 mark		
<b>Max – Relative Technical Evaluation Marks</b>			25		

**M- Mandatory**  
**G- Good to have**

**Table B**

**Experience Criteria**

Criteria	Evaluation Parameters	Max Score	Bidder's Score
<p><b>Industry Experience</b></p> <p><b>Documents to be provided: SLA/ client certificates/ contracts/ Purchase Orders copies</b></p>	<p>No. of Years:</p> <ul style="list-style-type: none"> <li>• More than 15 years: <b>5 Marks</b></li> <li>• More than 10 years: <b>4 Marks</b></li> <li>• More than 5 years: <b>3 Marks</b></li> <li>• Less than 5 years: <b>2 Marks</b></li> </ul> <p>Additional score if the above experience is from below categories:</p> <ul style="list-style-type: none"> <li>• Scheduled Commercial bank/ Foreign Bank: <b>5 Marks</b></li> <li>• Insurance / Any other BFSI unit: <b>3 Marks</b></li> <li>• Any other industry: <b>1 Mark</b></li> </ul> <p>(e.g. if the bidder provides proof of servicing Bank unit for 15 years, they will be eligible to get 5+5=10 Marks. In case bidder submits proof of 15 years' experience servicing Insurance sector and proof of servicing for Insurance, then score will be 5+3=8 Marks. In case bidder submits proof for 1 year + Scheduled bank, then score will be 2+5 = 7 Marks)</p>	<b>10</b>	
<p>Bidder should have provided call centre services for below clients in last three years:</p> <ul style="list-style-type: none"> <li>• Scheduled Commercial Banks</li> <li>• Insurance Companies</li> </ul>	<ul style="list-style-type: none"> <li>• Scheduled Commercial banks: <b>5 Marks</b></li> <li>• Insurance Companies: <b>3 Marks</b></li> </ul> <p>(e.g. If the bidder provides services to 2 SCBs, the score would be 5*2=10 Marks)</p> <p>Note: References should comply with eligibility criteria</p>	<b>10</b>	
<b>Max – Relative Technical Evaluation Marks</b>		<b>20</b>	

Table C

## Bidder's criteria and its clients serviced in BFSI sector

Sl. No.	Evaluation Parameters	Criteria	Max Scores	Bidder's Score
1.	<b>Locations serviced:</b> Bidder should have at least one call centre set-up for BFSI services across each location as below: <ul style="list-style-type: none"> <li>• North zone,</li> <li>• East zone,</li> <li>• West zone,</li> <li>• South Zone</li> </ul>	<b>2.5 marks for each location</b> across the mentioned zones, in case multiple locations in single zone, they will be considered as single unit. Delhi/NCR is mandatory location <b>Zone inclusions for this RFP:</b> <ol style="list-style-type: none"> <li>5. North (Punjab, NCR, Haryana, Himachal Pradesh, Uttar Pradesh, Uttarakhand, Chandigarh, Rajasthan)</li> <li>6. East (Bihar, Jharkhand, West Bengal, Odisha, Assam + North East)</li> <li>7. South (Tamil Nadu, Karnataka, Telangana)</li> <li>8. West (Maharashtra, Gujarat, Goa)</li> </ol>	10	
2.	<b>Languages:</b> <b>Indian languages serviced (except English &amp; Hindi).</b>	<b>0.5 Marks for each language</b> serviced. The bidder needs to give proof of language through either live deployed process demo or documentary evidence duly signed by the live client (SLA).	5	
3.	<b>Workforce strength:</b> Number of seats (Agents) available for client servicing in India	<b>Inbound BFSI process:</b> <ul style="list-style-type: none"> <li>• More than 5,000 seats (Agents): <b>3 marks</b></li> <li>• More than 3,000 seats (Agents): <b>2 marks</b></li> <li>• More than 2,000 seats (Agents): <b>1 marks</b></li> </ul> <b>Outbound BFSI process:</b> <ul style="list-style-type: none"> <li>• More than 2,500 seats (Agents): <b>2 marks</b></li> </ul>	5	
<b>Total</b>			20	

Table D

Indicative Parameter for Bidder presentation	Reference of page number of the capability in final response	Comments/ justifications (if any)
<b>2. About the company</b> <ul style="list-style-type: none"> <li>• Workforce strength</li> <li>• Span of control</li> <li>• Linguistic capabilities</li> <li>• Geographical presence</li> <li>• Client profiles</li> </ul>		
<b>2. Understanding of Banking industry related regulatory requirements and challenges specific to public sector banks</b>		
<b>4. Approach for implementation of new technologies</b> <ul style="list-style-type: none"> <li>• Detailed approach followed for implementation of new technologies, which includes but is not limited to:</li> <li>• Current state of the Service Provider's capabilities and how it meets the identified business needs</li> <li>• Outline of the approach taken for identifying and mitigating potential risks that accompany technology implementation</li> <li>• Communication strategy for stakeholder implementation</li> </ul>		
<b>4. Demonstrations of all technical and process capabilities</b>		
<b>5. Implementation work plan</b>		
<b>Indicative Parameter for Bidder presentation</b>	Reference of page number of the capability in final response	Comments/ justifications (if any)
<b>May include, amongst other details:</b> <ul style="list-style-type: none"> <li>• Proposed timelines</li> <li>• Proposed manpower deployment for implementation</li> <li>• Testing and deployment of functionalities</li> <li>• Training schedules</li> <li>• Support plan for contingencies</li> <li>• Monitoring and continuous optimisation</li> </ul>		
<b>6. Transition plan</b>		
<b>7. Case studies from previous projects with demonstrated results</b>		
<b>8. Ability to scale operations to meet the Bank's needs and adapt to changes in service requirements</b>		

<b>9. Measures taken for data privacy and security</b>		
<b>10. Commitment to innovation and continuous improvement in contact centre operations</b>		
<b>11. Quality Management practices</b>		
<b>12. Customer satisfaction strategies and initiatives</b>		
<b>13. Experiences and references as mentioned previously in this document</b>		
<b>15. Employee welfare and knowledge management</b> <ul style="list-style-type: none"> <li>• Learning and development opportunities</li> <li>• Employee retention and satisfaction</li> <li>• Cultural alignment</li> <li>• Commitment to diversity and inclusion</li> </ul>		
<b>15. Commitment to ethical business practices and transparency</b>		
<b>17. Quantitative and Qualitative parameters as stated below</b> <ul style="list-style-type: none"> <li>• Quantitative parameters like – IVR, SMS, E- mail blast capability, parameters measured for agent performance management ( E.g. AHT, FCR, Utilization, Occupancy, etc., wherein bidder to demonstrate their performance against industry benchmarks on suggested SLA parameters), Latency, system uptime and availability, Time required to hire required manpower, time required for integration with Bank’s system, TAT’s associated with system related change requests and process changes, Ongoing investments in Technology and R&amp;D</li> <li>• Qualitative parameters like – Efficiency of call priority management, C-SAT and other</li> </ul>		
<b>Indicative Parameter for Bidder presentation</b>	Reference of page number of the capability in final response	Comments/ justifications (if any)
<b>surveys conducted, complaint/error resolution process, Data encryption compliance, Case studied from previous projects with demonstrated results, past records of delivering complex banking solutions, resilience to natural disasters or market-specific disruptions, ability to</b>		

<p><b>serve multicultural and multi-lingual customers, staff training and sensitivity programs, Alignment of technological roadmap with Bank's future needs</b></p> <ul style="list-style-type: none"> <li>Any other parameters and demonstrations as deem fit by the service provider to</li> </ul> <p><b>ensure working and practical evidence of deployment of the ask's raised in this RFP</b></p>		
<b>17. Other details deemed necessary for the bid by the Service Provider</b>		
<b>Max – Relative Technical Evaluation Marks</b>	15	

**Table E**

**Summary**

<b>Sr</b>	<b>Criteria</b>	<b>Description</b>	<b>Weightage</b>	<b>Bidder's Score</b>
1	<b>Process and technological capabilities (Table-A)</b>	Processes handled by the call centre like inbound, outbound, etc. Technology infrastructure and tools, data management practices, analytics and AI capabilities etc. shall be evaluated.	35	
2	<b>Past Experience (Table-B)</b>	Client portfolio and past experience, client references, time to market etc. are some of the parameters on which the Bidders shall be evaluated. The experience of the bidder will be marked basis the past implementation specific to the type of client/ entity serviced.	20	
3	<b>Scale of Operations and Ability to Service (Table-C)</b>	Geographic presence, language support and workforce strength shall be used for evaluation.	20	
4	<b>Bidder presentation (Table-D)</b>	Bidder presentation showcasing process and technological capabilities as illustrated in this RFP Document.	15	
5	<b>Site Visit</b>	Basis Report on Site Visit by Technical Evaluation/ Presentation Committee.	10	
<b>Total</b>			100	

**Note: - Documentary proof required for every parameter, and all references must comply with eligibility criteria as detailed in Annexure 2.**

Bidder eligible for technical evaluation will be assessed as per the above criteria and should score a minimum of 75% to be eligible to be considered for commercial evaluation.

The evaluation/selection process will involve assessment of technical competence as detailed here below:

I. A maximum of 100 marks will be allocated for the technical evaluation.

II. The bidders scoring less than 75 marks (cut-off score) out of 100 marks in the technical evaluation shall not be considered for further selection process and their bids will be dropped at this stage.

Once the evaluation of technical proposals is completed, the bidders who scored more than the prescribed cut-off score will only be short-listed for further evaluation process.

The Bank shall follow all the guidelines/notifications for public procurement.

**Annexure 15 – Certificate for Local Content**  
(To be submitted by Statutory Auditor/Cost Auditor)

To  
The Assistant General Manager  
CPPD  
Punjab National Bank  
Head Office  
5, Sansad Marg, New Delhi-110001

Date: XX.XX.2025

Sir,

**REG.: RFP for Procurement of Next Gen Contact Center Services**

1. In line with Government Public Procurement Order No. P-45021/2/2017-PP (BE-II) dated 16.09.2020, Revised Order dated 19.07.2024 and its amendments, we hereby certify that M/s \_\_\_\_\_ are local supplier/ service provider meeting the requirement of minimum local content i.e., \_\_\_\_\_% against Punjab National Bank Tender No..... dated..... M/s ..... qualifies as a \_\_\_\_\_ (Class-I or Class II) local supplier/ service provider. Details of location at which local value addition will be made as follows: \_\_\_\_\_.
2. We also understand, false declarations will be in breach of the code of integrity under rule 175(1)(i)(h) of the General Financial Rules for which a Service Provider or its successors can be debarred for up to two years as per Rule 151(iii) of the General Financial Rules along with such other actions as may be permissible under law.
3. We have submitted the details indicating total cost value of inputs used, total cost of inputs which are locally sourced and cost of inputs which are imported, directly or indirectly with the commercial proposal.

Date: \_\_\_\_\_

Place: \_\_\_\_\_

**Signature of CA/Statutory Auditor**

**Name of CA/Statutory Auditor:**

**Designation:**

**Email ID:**

**Mobile/Telephone No:**

**Seal of Company:**

**UDIN No: (Online UDIN should mention the financial figures as per the table above)**

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**Annexure 16 – Undertaking that Bidder or its Subsidiaries are not engaged with PNB for any Consultancy Services related to preparation and implementation of this RFP**

(To be submitted on Bidder's letterhead)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

Sir,

**REG.: RFP for Procurement of Next Gen Contact Center Services**

We M/s \_\_\_\_\_, a company incorporated under the Companies Act, 1956 OR Companies Act, 2013 OR Partnership Bidder registered under LLP Act, 2008 with \_\_\_\_\_ its \_\_\_\_\_ registered \_\_\_\_\_ office \_\_\_\_\_ at, \_\_\_\_\_ do hereby confirm that we or any of our subsidiary have not been engaged with Punjab National Bank for any consultancy services related to preparation and implementation of this RFP

This declaration is being 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:**

**Contact No:**

**Seal of Company:**

**Annexure 17 – Escalation Matrix of Bidder**

(To be submitted on company letterhead of bidder)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

Sir

**REG.: RFP for Procurement of Next Gen Contact Center Services**

We hereby confirm that we have 24x7 throughout the year support contact center in order to log the calls of Bank and submit below the escalation matrix of our organization (M/s \_\_\_\_\_) for “RFP for Next Gen Contact Center” as following:

Sl No.	Escalation Level	Name	Designation	Contact No.	Email ID
1	Escalation Level 1				
2	Escalation Level 2				
3	Escalation Level 3				

(\*Add as many rows as required)

Date: \_\_\_\_\_

Place: \_\_\_\_\_

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Contact No:**

---

**Seal of Company:**

**Annexure 18 – Undertaking for Labour and Industrial Law Compliance**

(To be submitted on Bidder's letterhead)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

Sir

**REG.: RFP for Procurement of Next Gen Contact Center Services.**

We, M/s \_\_\_\_\_ undertake that we are solely liable and responsible for compliance of applicable Labour and Industrial Laws and other rules regulations and ordinances applicable in respect of our employee, agents, representatives and sub-contractors (if allowed) and in particular laws relating to terminal benefits such as pension, gratuity, provident fund, bonus or other benefits to which they may be entitled and the laws relating to contract labour, minimum wages, etc., and the Bank shall have no liability in this regard. We also agree and undertake that during the entire period of RFP process and also during the entire period of the contract/SLA we will not employ or engage any personnel / individual below the Minimum Wages fixed by appropriate Government on this behalf from time to time, as per the provisions of **Minimum Wages Act 1948** and other laws as applicable.

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Contact No:**

**Seal of Company:**

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**Annexure 19 – Self declaration for compliance to RBI master directions on a) outsourcing of IT services and b) Information Technology Governance, Risk, Controls and Assurance Practices**

(To be submitted on Bidder's letterhead)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

Sir,

**REG.: RFP for Procurement of Next Gen Contact Center Services**

We, M/s \_\_\_\_\_ hereby state that we have gone through the below mentioned RBI Master Circulars and we hereby state that we comply with all the directions and clauses as stated in the said circulars:

- a) RBI/2023-24/102 DoS.CO.CSITEG/SEC.1/31.01.015/2023-24 dated 10.04.2023 regarding Master Direction on Outsourcing of Information Technology Services
- b) RBI/2023-24/107 DoS.CO.CSITEG/SEC.7/31.01.015/2023-24 dated 07.11.2023 regarding Master Direction on Information Technology Governance, Risk, Controls and Assurance Practices

We along with the resources deployed by us and services provided by us, will also ensure compliance of all the clauses and directions of the aforesaid circular and any subsequent circular/guidelines on the same, throughout the period of the contract.

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Contact No.:**

**Seal of Company**

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**Annexure 20 – Proforma for the Bank Guarantee**

(To be stamped in accordance with stamp act)

Ref: Bank Guarantee # Date

To

The Assistant General Manager

CPPD

Head Office

Punjab National Bank

5, Sansad Marg

New Delhi-110001

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 REQUEST FOR PROPOSAL (RFP) for Procurement of Next Gen contact Center Services.

An irrevocable Financial 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

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on receiving instructions in writing, from \_\_\_\_\_, on whose behalf guarantee is issued.

"Notwithstanding 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 \_\_\_\_\_ .....(being the date of expiry of the Guarantee)(validity period)

. Further, a claim period of .....days after validity period (claim period) is available to you to make a demand under the Bank Guarantee, in respect of a cause of action which has arisen during the validity period only;

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 \_\_\_\_\_ 2025 at \_\_\_\_\_

**Name of signatory**  
**Designation**  
**Email ID:**  
**Contact No.**  
**Bank Common Seal**

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**Annexure 21 - Certificate Regarding Land Border Clause by Bidder**

(To be provided on letter head of the Bidder)

To

The Assistant General Manager

CPPD

Head Office

Punjab National Bank

5, Sansad Marg

New Delhi-110001

**Sir,**

**Reg.: RFP for Procurement of External Threat Landscape Management**

We M/s \_\_\_\_\_, having its registered office at \_\_\_\_\_ have directly participated in the captioned RFP hereby undertake that we have read the clauses stated in the Office Memorandum issued by Ministry of Finance, Government of India on the Insertion of Rule 144 (xi) in the General Financial Rules (GFRs), 2017 dated 23 July 2020 and amendments & clarifications hereto regarding restrictions on procurement from a bidder of a country which shares a land border with India and on sub-contracting to contractors from such countries.

(Strike off whichever is not applicable):

We certify that we are not from such a country and will not sub-contract any work to a contractor from such countries unless such contractor is registered with the Competent Authority.

**OR**

We are from such a country and are registered with the Competent Authority and will not sub-contract any work to a contractor from such countries unless such contractor is registered with the Competent Authority.

We hereby certify that we fulfil all requirements in this regard and is eligible to be considered.

If at any time our undertaking is found false or non-compliant with the above order of the Ministry of Finance, Bank may immediately terminate the contract and may take legal action in accordance with the law.

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Contact No:**

**Seal of Company:**

**Annexure 22 – Shareholding Pattern**

(To be provided on the Letter head of the bidder)

To  
The Assistant General Manager  
CPPD  
Head Office  
Punjab National Bank  
5, Sansad Marg  
New Delhi-110001

**Sir,**

**REG.: RFP for Procurement of Next Gen Contact Center Services.**

We M/s \_\_\_\_\_, have directly participated in the captioned RFP and following is the details of Share Holding structure of our Company and our Parent Company:

**Bidder Name:**

**Registered Address of the Bidder:**

<b>Shareholding structure of the Bidder as on 31.03.2025</b>		
<b>%age of shares held</b>	<b>Name of holding Company and/or Individual</b>	<b>Registered Address of the share holding company and/or Individual</b>

**Bidder's Parent Company &/ Owner/Beneficial Owner Name:**

**Registered Address of the Bidder's Parent Company:**

<b>Shareholding structure of the Bidder's Parent Company as on 31.03.2025</b>		
<b>%age of shares held</b>	<b>Name of holding Company and/on Individual</b>	<b>Registered Address of the share holding company and/or Individual</b>

If at any time our undertaking is found false or non-compliant with the above order of the Ministry of Finance, Bank may immediately terminate the contract and may take legal action in accordance with the law.

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

Yours faithfully  
**Signature of Authorized Signatory**  
**Name of Signatory:**  
**Designation:**  
**Email ID:**  
**Mobile No:**  
**Telephone No.:**  
**Seal of Company:**

**Checklist**

**Reg.: RFP for Procurement of Next gen Contact Center Services**

<b>Sr. No.</b>	<b>Document</b>	<b>Compliance (Yes/No)</b>
1.	<p>In case of company, a certified copy of the latest Board Resolution in favour of Authorized Person(s) with signature duly authorized by the Company Secretary/ Director along with validity of the authorization is to be submitted. In case signature of authorised signatory of the bid is not authorised by Company Secretary/ Director in the Board Resolution, Bidder must provide Authorisation letter as per <b>Annexure-11</b> along with Board Resolution. Further, In Case, the authorized person in Board Resolution delegates authority to another person of the company to sign the Bid documents, Power of Attorney in original (from authorized person executed on stamp paper of appropriate value) with bid reference, showing that the signatory has been duly authorized to sign the bid documents, execute contract/agreements with the Bank on behalf of the company along with certified copy of the latest Board Resolution .</p> <p>This is to be submitted by all the Bidder(s).</p>	
2.	<p>Copy of Certificate of incorporation and any other certificate of registration issued by Competent Authority from Government of India.</p>	
3.	<p>Copy of Performance Certificate as per <b>Annexure – 5</b> in hardcopy/email OR Mail confirmation from Buyer organization clearly stating the product name, mentioning purchase order number/PO reference number/ Bidder name that the same is successfully running as on date/ was running till Date: (Mention the Date), the date/month of commissioning/go-live and that the performance of the Bidder as well as the product deployed is satisfactory OR Copy of Solution Installation Report from the buyer Organization clearly mentioning purchase order/PO reference number/ Bidder name stating the product name (Solution name), the date/month of commissioning/go-live. OR</p> <p>any other Proof of execution document to the satisfaction of the Bank.</p>	

4.	Provide Turnover Certificate as per <b>Annexure-8</b> and Audited Financial statements (Balance sheet and Profit & Loss statement) for three (3) consecutive financial years i.e., FY2022-23, FY2023-24 and FY2024-25. The CA certificate provided in this regard should be without any riders or qualification.	
5.	Undertaking to be submitted by the bidder stating that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.	
6.	Undertaking that Bidder or its Subsidiaries are not engaged with PNB for any Consultancy Services for preparation and implementation of this RFP ( <b>Annexure 16</b> )	
7.	<b>Annexure-1</b> Undertaking from The Bidder	
8.	<b>Annexure-2</b> Eligibility Criteria of The Bidder	
9.	<b>Annexure-3</b> Bidder's Information	
10.	<b>Annexure-4</b> Compliance Statement	
11.	<b>Annexure-6</b> Litigation Certificate	
12.	<b>Annexure-7</b> Undertaking for Non-Blacklisted	
13.	<b>Annexure-9</b> Proforma for Integrity Pact	
14.	<b>Annexure 20</b> Proforma for Bank Guarantee/Proof of EMD Submission/Proof of EMD Exemption	
15.	<b>Annexure-17</b> Escalation Matrix of Bidder	
16.	<b>Annexure-18</b> Undertaking for Labor and Industrial Law Compliance	
17.	<b>Annexure-13</b> Proforma for commercial bid.	
18.	<b>Annexure-14</b> Technical Scoring Sheet	
19.	<b>Annexure-15</b> Certificate of Local Content	
20.	<b>Annexure 19</b> – Self declaration for compliance to RBI master directions on a) outsourcing of IT services and b) Information Technology Governance, Risk, Controls and Assurance Practices	
21.	<b>Annexure-12</b> Undertaking of Information Security	
22.	<b>Annexure-21</b> Certificate Regarding Land Border Clause by Bidder	
23.	<b>Annexure 22</b> Shareholding Pattern	
24.	<b>Signed RFP document along with Corrigendum issued, if any.</b>	

## Dos and Don'ts for Bidders

Sr. no	Do's	Don'ts
1	All pages are to be serially numbered, signed and stamped by the Bidder.	Do not paste the image of signature on the documents.
2	All third-party documents are to be thoroughly stamped signed by the authorized signatories of OEM (where applicable) and countersigned by Bidder's authorized signatory.	Don't change the format/wordings of the RFP.
3	Only technical and eligibility related documents to be submitted in technical bid.	Don't submit the financial /commercial rates with the technical bid documents.
4	<p>Ensure to submit the EMD as per the format. In case of exemption claimed, suitable acceptable proof of exemption is to be submitted.</p> <p>The scanned copy of the EMD have to be submitted along with bid documents online.</p> <p>Hardcopy of the EMD to be submitted to the Bank at the time of bid submission.</p>	Never miss to send tender fee and earnest money with the tender, if applicable.
6	Literature or any other technical documents which are required to be submitted along with the tender or which are necessary for its proper evaluation must be submitted along with the tender	Don't miss to submit signed, stamped Annexures and Schedule of the tender form at the appropriate place on the GeM Portal/Office.
7	Over-writing, Erasures, cuttings etc. must be scrupulously avoided and invariably attested	Don't make any changes to the contents of the documents while uploading, except for filling in the required information. Otherwise, the RFP shall be rejected as nonresponsive.
8	All pages of the tender form, forwarding letter, and other enclosures must be signed and stamped. The name and designation of the signatory must be legibly indicated.	