



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Response to Queries 1 - RFP for Procurement of Next Gen Contact Center Services

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
1	79	3.2.15 Staffing	For PNB	Should we consider all the lobs/channels as per the FTEs bifurcation given for year 1 to year 5?	Please be guided as per RFP
2	79	3.2.15 Staffing	EFRMS	Should we consider the lob/channel as per the FTEs given for year 1 or for all 5 years?	Please be guided as per RFP
3	79 & 80	3.2.15 Staffing	For PNB Sponsored RRBs	Should we consider all the lobs/channels as per the FTEs bifurcation given for year 1 to year 5?	Please be guided as per RFP
4	79 & 80	3.2.15 Staffing	For PNB, EFRMS, For PNB Sponsored RRBs	Are we expected to maintain cross skilling between any of the lobs/channels? If yes, please confirm lobs /channels that will require cross skilling.	Please be guided as per RFP
5	81	3.2.15 Staffing	Ratios of different types of personnel	We assume that the support staff spans mentioned on page no 81 is to be considered for all the lobs/channels. Please confirm.	Please be guided as per RFP
6	77	3.2.13.3, Credit Card Additional Terms & Conditions	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.	The operating window has been mentioned only for Email as 24*7. What should we assume for rest of the lobs/channels on the working window front?	Please be guided as per RFP & its subsequent corrigendum
7	90	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	What would be the language wise Billable FTEs bifurcation at channels/lobs level?	Details to be shared with successful bidder

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			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).		
8	-	-	-	What is the client required hours/FTE definition (Like Productive hours 182 hours/agent /month)? How will billing for FTE calculated.	Please be guided as per RFP & its subsequent corrigendum
9	-	-	-	Based on the channels of operation we will align WFM resources as per the requirements. Hope, it is ok with PNB.	Please be guided as per RFP
10	67	3.2.10.9 FTE CALL QUALITY CLAUSE:	10.Call audit of Minimum 50 calls to be performed by each quality team.	<p>As per industry practice, 50 calls per QA per day is high count considering the scope of QA responsibilities. QA activities include not only auditing calls but also closing feedback loops with agents, conducting one-on-one feedback sessions, call play sessions, Briefing sessions, Dip Checks and participating in meetings. These tasks are essential for driving quality improvement and compliance.</p> <p>Recommendation: We recommend PNB to reduce the audit target to a realistic range of 25 calls per QA per day for voice interactions, ensuring adequate time for feedback and coaching. This will maintain quality standards without compromising the</p>	Please be guided as per RFP & its subsequent corrigendum



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				effectiveness of QA interventions. Please confirm if PNB is fine with our recommendation.	
11	81	3.2.15 Staffing	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.	As per our understanding the mentioned clause (point No IV) is for Trainer's profile. Please clarify the criteria of QAs profile.	Please be guided as per RFP & its subsequent corrigendum
12	97	3.15 Penalties	Score on Call quality - Penalties: ≥90% - NIL; Between > = 85% to < 90% - 5% of monthly billed value; Between > =80% to <85% - 7.5% of monthly billed value; <80% - 10% of monthly billed value.	As per industry standards, 85% is considered the acceptable threshold for call quality, and penalties typically apply only below 85%. We recommend revising the penalty grid as follows: ≥90%: NIL 85-<90%: NIL (considered acceptable performance)	Please be guided as per RFP

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				80-<85%: 5% of monthly billed value <80%: 7.5% of monthly billed value <75% - 10% of monthly billed value Please confirm if PNB is fine with our recommendation.	
13	102	3.15 Penalties	c. Call handling efficiency of agents managing outbound calls: • Average call quality score above 90%	As per industry standards, 85% is considered the acceptable threshold for call quality, We recommend revising the call quality threshold. Please confirm if you are fine with our recommendation.	Please be guided as per RFP
14	94-104	3.15 Penalties	3.15 Penalties	We suggest capping on penalty to be 5%. Please confirm.	Please be guided as per RFP
15	43	3. PART B- BID SPECIFIC CLAUSES	The vendors should set-up, operate, maintain, upgrade etc. PNB Contact Center and Contact Center of PNB sponsored RRBs and PNB Credit Card Division.	Can the vendor propose cloud based Telephony systems, which can be hosted on the vendor's Private cloud or public cloud like AWS, Azure, etc. or should it be on-premise setup, as digital requirements in the RFP can be leveraged from the existing setups on the cloud?	Please be guided as per RFP & its subsequent corrigendum
16	46	3.2.1 Inbound Calls	3.2.1.20 Synchronization of IVR with Contact Centre CRM and any other Bank System/s and/or Portals.	Kindly share the CRM details and any other applications where IVR needs to be integrated.	Details to be shared with successful bidder
17	50	3.2.2 Outbound Calls:	3.2.2.10 Whitelisting solution:	Does the vendor need to provide True Caller solution for this requirement?	Please be guided as per RFP
18	49	3.2.2 Outbound Calls:	3.2.2.8 Do Not Call (DNC) Compliance Solutions:-	As TRAI has stopped publishing DND numbers and has instructed Contact Center to use 140 or 160 series numbers to out call the customers. Does the PNB CRM has the DNC capturing capabilities, based on that it needs to be integrated with vendor dialler solution?	The same has to be provided by successful bidder. Further, please be guided as per RFP



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19	48-53	3.2.2 Outbound Calls:	3.2.2 Outbound Calls:	Will there be any integration between PNB CRM and outbound dialler? If yes, let us know with what all applications integration would be needed?	Details to be shared with successful bidder
20	48-53	3.2.2 Outbound Calls:	3.2.2 Outbound Calls:	How the calling data would be sent to vendor through email / SFTP transfer or with API integration with PNB Lead management systems?	Details to be shared with successful bidder
21	61	3.2.5 CUSTOMER SEGMENTATION:	Calls received from Hotlines placed in branches	Can PNB elaborate on this requirement, does the vendor need to extend the telephony system or will this be managed by PNB existing process?	Please be guided as per RFP & its subsequent corrigendum
22	75	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.	We would be needing complete scope of work document to understand this requirement.	Please be guided as per RFP
23	76	3.2.13.2 Credit Card Outbound Calls Scope 3.2.13.2.1 Routine Calls:	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	Please share how the integration with VRM and EFRM to be done? Will the call be transferred to agent or feedback to be taken through DTMF options?	Please be guided as per RFP

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			above) besides sending e-mails to call holders		
24	88	3.3.5 Facilities to be provided by Bank:	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	As per our understanding, Hardware for lease line links will be owned and managed by PNB. Please confirm.	it is clarified that only lease line link will be provided by bank and no end terminal equipment/ hardware etc.
25	36, 38 & 178	2.3 Submission of Bid 2.12 Signing of Pre-Contract Integrity Pact Checklist	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. 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 The scanned copy of the EMD have to be submitted along with bid documents online. Hardcopy of the EMD to be submitted to the Bank at the time of bid submission.	The three clauses mentioned on page no 36, 38 and 178 are little bit contradictory in nature. We assume all the soft copies need to be uploaded online in the GeM portal and hard copy of only integrity pact and EMD need to be submitted to the Bank. Please confirm.	Please be guided as per RFP
26	120 & 134	Annexure 2- Eligibility Criteria of the Bidder	a. CA certificate for the financial years 2022-23, 2023-24 and 2024-25). (As per Annexure-8) a.Copies of last three years'	We follow Calender Year end (January to December) for all statutory compliances. Thus preceding 3 Financial years for us would be FY 2022, FY 2023 and FY 2024.	Please be guided as per RFP



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		Annexure 8 – Turnover Certificate for Bidder	audited balance sheet and Profit & Loss Statement.	Therefore we would be providing information as requested in Annexure 2 and Annexure 8 for the above mentioned financial years. Please confirm.	
27	-	GeM Portal	OEM Authorization Certificate	It has been mentioned under "Upload Documents" section to upload "OEM Authorization Certificate" in the GeM portal. It has been mentioned as "Bidders/OEMs" on page no 35 of the RFP document. Hence, we assume that we can upload "Bidder Authorization Certificate" in place of "OEM Authorization Certificate" in the GeM portal. Please confirm.	Please be guided as per RFP
28	-	GeM Portal	Compliance Documents in respect of PQC and ITB	It has been mentioned under "Upload Documents" section to upload "Compliance Documents in respect of PQC and ITB". Could PNB team please explain which documents the vendor needs to upload here?	Please be guided as per RFP
29	-	GeM Portal	Compliance Documents in respect of SOW etc	It has been mentioned under "Upload Documents" section to upload "Compliance Documents in respect of SOW etc". We assume the RFP/Bid document needs to be signed and uploaded here. Please confirm.	Please be guided as per RFP
30	-	GeM Portal	Compliance Documents in respect of Resource Qualification, Profiles & Past Experience /Expertise	It has been mentioned under "Upload Documents" section to upload "Compliance Documents in respect of Resource Qualification, Profiles & Past Experience	Please be guided as per RFP

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				/Expertise". Is PNB team fine with the signed copy of write-up about Resource Qualification, Profiles & Past Experience /Expertise?	
31	-	GeM Portal	Compliance Documents in respect of Specification and Standard of Services	It has been mentioned under "Upload Documents" section to upload " Compliance Documents in respect of Specification and Standard of Services". Is PNB team fine with the signed copy of write-up about IT Specification and Standard of Services?	Please be guided as per RFP
32	-	GeM Portal	Compliance Document in respect of Approach & Methodology	It has been mentioned under "Upload Documents" section to upload " Compliance Document in respect of Approach & Methodology". Is PNB team fine with the signed copy of write-up about our Approach & Methodology (Proposed Solution)?	Please be guided as per RFP
33	-	GeM Portal	Compliance Documents in respect of Project Experience of Firms	It has been mentioned under "Upload Documents" section to upload " Compliance Documents in respect of Project Experience of Firms". Is PNB team fine with the signed copy of write-up about our experience for similar project?	Please be guided as per RFP
34	-	GeM Portal	Compliance Document in respect of Certification of Resources	It has been mentioned under "Upload Documents" section to upload " Compliance Document in respect of Certification of Resources". Is PNB team fine with the signed copy of write-up about the agent certification process?	Please be guided as per RFP
35	Page no 124/125	Eligibility Criteria	Certification Requirements: The Service Provider should be	The Service Provider should be IS/ISO 10002: 2018 or Indian Equivalent certified,	Please be guided as per RFP & its



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			IS/ISO 27001:2022 or 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)	this is as good as 27001:2022. If provider does not have ISO 10002:2018 then are they eligible for the same as we have other 2 certificates which are latest one.	subsequent corrigendum
36		EMD	8.5 cr EMD required	Startek is existing partner and we have given EPBG of 10 crs, do we still have to give EMD of 8.5 crs	Please be guided as per RFP
37	57	3.2.3	IVR	Call minutes per month for IVA/IVR - Inbound Call minutes per month for IVA/IVR - Outbound	Details to be shared with successful bidder
38	61	3.2.8	WEBCHAT & CHATBOTS	Interactions per month for Chat BOT?	Details to be shared with successful bidder
39	61	3.2.7	Call/Voice	Will Screen recording required? Please share percentage of screen recording	Details to be shared with successful bidder

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40	61	3.2.7	Call/Voice	Please share the data retention needed for Interaction Recording	Details to be shared with successful bidder
41	61	3.2.7	Call/Voice	Please share the monthly call volume for Inbound and Outbound along with AHT	Details to be shared with successful bidder
42	63	3.2.10.1	Call Center FTE Assist:	Can GenAI be provided from cloud(Hybrid), complying to data residency?	Please be guided as per RFP & its subsequent corrigendum
43	65	3.2.10.7	Social Media Servicing	Please share Social Media platforms where integration to be factored in the solution	Details to be shared with successful bidder
44	68	3.2.10.12	Speech Analytics and reporting:	Please share the Volume Split for Multiple Languages for Speech Analytics and AQM	Details to be shared with successful bidder
45	69	3.2.10.16	KNOWLEDGE MANAGEMENT SYSTEM	Please share FAQ database/Repository make used in Bank?	Details to be shared with successful bidder
46	85	3.2.20	Customer Relationship Management (CRM)	Please share CRM make with which integration is needed?	Details to be shared with successful bidder
47	85	3.2.20	Customer Relationship Management (CRM)	Does CRM support API interaction?	Yes, understanding is correct
48		General		Kindly confirm the expected number of productive hours per Full-Time Equivalent (FTE) per month. For instance, is 1 FTE defined as 180 hours, 185 hours, or another value?	Please be guided as per RFP & its subsequent corrigendum
49	107	3.16 Technical evaluation parameter document	Bidder's criteria and its clients serviced in BFSI sector Table C	Can bidder provide self declaration for few of these as seeking banks/ FI's references to this detail is a challenge seeking from clients	Please be guided as per RFP



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50	121	Annexure 2- Eligibility Criteria of the Bidder	Clause 3	Request bank to consider the 30% spike in net worth in case of the partner organisation has undergone a merger as part of organisation restructure ?	Please be guided as per RFP
51	85	3.2.20 Customer Relationship Management (CRM)	CRM will be provided by the Bank	, Please specify the make of this CRM & Does CRM support API interaction?	Details to be shared with successful bidder
52	72	3.2.11.1 Scalability Requirements	Ensure readiness to handle a 50% increase	Bidder to scale up to 50% during peak season , this is practically not possible for short term duration while self serve, prioritisation to queues can be done e.g. outbound moved to Inbound for specific days	Please be guided as per RFP
53	124	Annexure 2- Eligibility Criteria of the Bidder	Clause 13	If the bidder does not hold this certification, can the Bank allow time for the bidder to apply for IS/ISO 18295-1:2017 & IS/ISO 10002: 2018 certifications within 6 - 9 months of project go-live.	Please be guided as per RFP & its subsequent corrigendum
54	86	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. Also, all call records would need to be shared across vendors. In special circumstances, facility to	Our understanding is that both the vendors can have different telephony platforms and call records that will be shared between vendors will be as reports outside of the telephony system.	Please be guided as per RFP

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			transfer calls from one vendor's site to the other should be available.		
55	43	3.2 Scope Of Work		HOOPs has been mentioned as 24x7. Does this apply to all channels in scope? If not, kindly share the Hours of Operation (HOOPs) and business operating days for each channel in scope—Inbound Calls, Email, Chat, and Social Media—across all three entities: PNB, RRB, and Credit Card.	All the operations to be performed 24X7 except Outbound
56		General		Is there a scope of multiskilling of agents between Channels in-scope? During spike management , productivity optimisation	Please be guided as per RFP
57	24	1.13.12 Termination of Contract, Changes to proposed SL's, RFP clauses		can bidder propose alterations /modifications to the RFP proposed clauses.	Please be guided as per RFP
58	60	3.2.5 Customer Segmentation	The bidder needs to ensure the appropriate training of the FTEs to deal with each customer segment.	Will the bank provide customer segmentation details and required competencies, or should the bidder propose these?	Please be guided as per RFP
59	85	3.2.20 Customer Relationship Management (CRM)	CRM will be provided by the Bank. Successful bidder has to integrate the same.	Will the Bank provide access to a dummy or sandbox CRM environment for hands-on training and practice during the training period?	Details to be shared with successful bidder
60	91	3.4 Training	An Induction Training of at least 2 weeks will need to be imparted to all newly recruited agents at the Contact Centres.	Is there a prescribed curriculum or minimum content for induction training, or is this to be proposed by the bidder?	Please be guided as per RFP
61	91	3.4 Training	Assessment of FTE will be done through virtual test via certain portal. If the FTE passes the test conducted for the training	Will the bank provide the assessment portal, or is the bidder expected to develop/provide this? What are the passing criteria?	Please be guided as per RFP



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5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			imparted than only FTE will be moved to floor.		
62	91	3.4 Training	Use of bots, videos, role plays, system simulations etc. should be encouraged to increase training effectiveness.	Are there preferred or mandatory platforms/tools for digital training delivery?	Please be guided as per RFP
63	91	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.	Please confirm if there are any mandatory training programs (e.g., compliance, regulatory, product-specific) that must be conducted in addition to the induction and ongoing training described in the RFP.	Please be guided as per RFP
64	91	3.4 Training	An Induction Training of at least 2 weeks will need to be imparted to all newly recruited agents at the Contact Centres.	Kindly confirm whether On-the-Job Training (OJT) is considered part of the 2-week induction training or if OJT is expected to be conducted as a separate phase following the initial 2 weeks of classroom/virtual training.	Please be guided as per RFP
65	7-9	1.1	Background and objective of the RFP	Please elaborate on the current challenges experienced in CX and the expectation from the new vendor to make this a winning proposition	Please be guided as per RFP
66	40-41	2.21 Adherence to the Cyber Security Policy	Adherence to Cyber Security Policy & IT Governance Guidelines	Please advise of any limitations or restrictions for deployment of any technology/automation solutions.	Please be guided as per RFP
67	43-44	3.2 Scope Of Work	Covers queries, complaints, and service requests	Will PNB provide scripts, FAQs, and training content, or should the vendor develop and maintain them post-implementation?	Details to be shared with successful bidder

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68	57	3.2.4 Computer Telephony Integration CTI	Integration with CRM and telephony	Request clarification on which CRM platform is currently in use and whether APIs/integration support will be provided by PNB.	Details to be shared with successful bidder
69	53	3.2.3 IVR	Indicative list of functions	Can you please share the current IVR tree ?	Details to be shared with successful bidder
70	57-59	3.2.4 Computer Telephony Integration CTI	Computer Telephony Integration (CTI) and CRM Integration	Do agents need to toggle through multiple applications/screens to collect all the required information to respond to the Customer (for any channel)? On an average, how many screens agents toggles and do you see this as a challenge for the agent that you would like the supplier to address?	Please be guided as per RFP
71	61	3.2.8 Webchat & Chatbots	Omni-channel integration requirements	Do you have any data insight around your digital adoption penetration across all channels, i.e. what no. of contacts are going through Chatbot, Chat, IVR, Inbound calls etc.? What is the current Chatbot and IVR containment rate? What challenges you see in meeting the current containment rate ?	Please be guided as per RFP
72	63-68	3.2.10 Gen – AI Use – Cases	Gen-AI Use Cases and Transformation Enablement	How is your organization's maturity around transformation? Please share details of any in-flight transformation projects around areas like Technology, Automation, AI, Predictive Analytics, Reporting Capabilities or Process Changes?	Please be guided as per RFP
73	72-74	3.2.11.4 FTE Training and Knowledge Management	FTE Training and Knowledge Management	Do you currently have a knowledge management tool in place? If yes, how convenient is it for the agents to access this knowledge base? Is it a separate portal or CRM based?	Please be guided as per RFP



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5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

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74	92	3.7 Quality Management	Quality Management Framework	Is the current QA Process Manual or Automated?	Please be guided as per RFP
75	159	Annexure 4: Technological Capabilities	Technology Enabler Table- Point no. 5	Does the bank mandatorily require support for other languages with IVR and chatbot? Can we focus on major volume driving languages to begin with?	Details to be shared with successful bidder
76	47	3.2.1.22 Additional Services through the Contact Centre	Successful bidder to ensure for attending minimum 150 calls per day per FTE.	The number of calls answered is influenced by multiple parameters, including AHT, occupancy, and volume trends. Kindly share the methodology and assumptions used to derive the figure of 150 calls	Please be guided as per RFP & its subsequent corrigendum
77	47	3.2.1.22 Additional Services through the Contact Centre	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.	The bank should share volume trends for the last two years. A 30-day window is insufficient for planning and training; therefore, we recommend agreeing on the forecast at least 60 days in advance.	Please be guided as per RFP
78	47	3.2.1.22 Additional Services through the Contact Centre	The Service Provider must furnish the specific details of peak call volumes during the forecasting process.	The bank should provide volume trends for the past two years, broken down into 15-minute and 1-hour intervals to start with	Please be guided as per RFP
79	51	3.2.2.11 Automatic Call Distributor (ACD)	FTEs should have the capability to send SMS or trigger emails to customers while on a call.	We understand and suggest that SMS and other notifications will be sent through the Bank's CRM	Yes, understanding is correct

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80	51	3.2.2.11 Automatic Call Distributor (ACD)	IVR application with server, CTI Solution including ACD, Dialler, voice logger, disaster recovery solutions, etc.	We understand that the bidder must provide and design IVR . Please clarify whether both vendors will have separate IVR solutions, as this will impact customer experience	Yes, understanding is correct and both bidders may have separate IVR
81	72	3.2.11.3 Hardware/ Software for Solution	Middleware required for integration	We understand that the bidder must provide the middleware. Please clarify whether both vendors will have separate middleware solutions, as this will impact customer experience	Please be guided as per RFP
82	72	3.2.9.7 Drop-Off Management Metrics	<ul style="list-style-type: none"> • Ensure the following metrics are met for drop-off management: <ul style="list-style-type: none"> > Drop-off re-engagement success rate: >80%. > Customer acknowledgment time for identified drop-offs: <10minutes. > Reduction in drop-off rates: 10% year-over-year. 	Need a definition of drop off attempt target	Please be guided as per RFP
83	72	3.2.11 Scale-Up Plan	3.2.11.1 Scalability Requirements:	Managing a 50% increase in volume compared to the planned level is not recommended. We suggest considering a 10% increase over the planned volume during peak periods.	Please be guided as per RFP
84	75	3.2.12 Additional Scope of Work	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.	The number of Email answered is influenced by multiple parameters, including AHT, occupancy, and volume trends. Kindly share the methodology and assumptions used to derive the figure of 200 emails for individual FTE	Details to be shared with successful bidder



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5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

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			During the transition period, if FTEs are deputed for this task than at least 200 emails should be handled by individual FTEs.		
85	76	3.2.13.1 Round the Clock Customer Helpline	Call centre 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.	We recommend that each centre executive be proficient in two languages, with a third language encouraged	Please be guided as per RFP
86	77	3.2.13.3 Credit Card Additional Terms & Conditions	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)	Planning for 100% occupancy is not feasible. We recommend considering an occupancy rate of 75–80% based on data trends.	Please be guided as per RFP
87	79	3.2.15 Staffing	Staffing	For CCA, can we also look at Fresher hiring, or a minimum of 6 months of experience is a must? Sr. CCA Profile Experience - In the BPO industry, it is uncommon to find candidates with over two years of tenure at the CCA	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				<p>level, as individuals are typically promoted within that timeframe. Additionally, long-term stability at this level can be a challenge.</p> <p>We recommend revisiting the experience criteria and considering candidates with an experience of 9-12 months instead.</p>	
88	80	3.2.15 Staffing	Management Requirements	Experience of supervisors for 2 years (Team Lead, Quality & Trainer) - We recommend encouraging candidates to apply through the Internal Job Posting process. These candidates are selected from among the best performers and undergo structured training before being deputed to the role.	Please be guided as per RFP
89	84	3.2.19 Disaster Recovery And Business Continuity Plan (Bcp):	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.	please clarify 1 NG-CC out of all 4 NG-CC of both vendors. Please suggest as same will impact the additional capacity	Please be guided as per RFP
90	100	3.15 Penalties	<p>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.</p> <p>Number of Blue days</p>	We recommend granting exceptional approval in case of any extraordinary scenario based on mutual agreement, such as major UPI issues, demonetization, etc	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			will be limited to maximum 10 days in a month.		
91	100	3.15 Penalties	Short Logins for outbound calls	We recommend to provide additional day to provide additional logins in BCP scenario. (e.g. natural disaster , major festival etc)	Please be guided as per RFP & its subsequent corrigendum
92	101	3.15 Penalties	IVRS Efficiency (% of calls disposed of successfully at IVR)	IVRS Efficiency and completion at IVR have major dependency on the way IVRs is designed for better customer service and number of self-service provided on IVR . We recommend to agree on target based on performance of 6 month post go live	Please be guided as per RFP
93	101	3.15 Penalties	b. Average time taken for a customer to be disposed off at IVR	IVRS Efficiency and completion at IVR have major dependency on the way IVRs is designed for better customer service and number of self-service provided on IVR . We recommend to agree on target based on performance of 6 month post go live	Please be guided as per RFP
94	101	3.15 Penalties	Call handling efficiency of agents managing outbound calls:	The number of calls answered is influenced by multiple parameters, including AHT, occupancy, login hrs and data trends. Kindly share the methodology and assumptions used to derive the figure of 150 call	Please be guided as per RFP
95	11	1. Part – A – General Terms And Conditions	The Bank also has various Subsidiaries, Associates and Joint Ventures including 9 RRBs (Regional Rural Banks).	Does the subsidiaries, associates and RRB institution have their independent IVR , TFN etc. and will those IVRs require integration with different bank systems that are specific for those entities?	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
96	35	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.	Is any data from contact Center tools developed or maintained by current vendor expected to be migrated to the new vendor's tools ? If yes the details of the tools and the amount of data in scope.	Details to be shared with successful bidder
97	40	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	A copy of bank's IT/InfoSec/Cyber Security policy would be helpful. Request a copy to be shared.	Details to be shared with successful bidder
98	45	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	Is international outbound/ Inbound calling in scope for NRI accounts? Will PNB be using international TFN for inbound? If yeas are they a different queue or routed to the India domestic queue itself ?	Please be guided as per RFP
99	50	3.2.2.8 Do Not Call (DNC) Compliance Solutions	Customize caller IDs: The Service Provider should use specific caller IDs for outgoing	Since PNB will be providing the PRI lines, we expect the 160 or 140 numbers and caller ID will not be managed by bidder. The	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			calls to help callers easily identify the Bank or its services, increasing the likelihood of call acceptance	CLI numbers cannot be manipulated. The O/B call display will have the PRI number of that specific region from where the OB call is being placed	
100	58	3.2.4 Computer Telephony Integration CTI	Lightweight Directory Access Protocol (LDAP) Integration is required.	Will bank be extending its active directory domain or bidder can have the contact Center solution and agent desktops etc. on bidder domain implemented for the Bank in line with Banks policies ?	In Bank's premises and cloud solution Hardware should be integrated with Bank's AD and Bidder premises hardware should comply with Bank's policies.
101	59	3.2.4 Computer Telephony Integration CTI	"Successful bidder will be responsible for providing outbound call, inbound call and other ancillary services of the Next-Gen Customer Care Centre to the customers/potential customers of Punjab National Bank and customers of PNB sponsored RRBs."	Since bidder is expected to deliver the telephony, kindly confirm how the data for outbound calling will be provided by the bank via 1. SFTP or manually via email 2. Real time data via system integration with bank applications or 3. Both How will the vendor update the bank with calling outcomes? via reports, file upload or system integration with bank's application.	Details to be shared with successful bidder
102		General	End points for Agents	Bidder proposes desktops with a single monitor.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
103	69	3.2.10.16 Knowledge Management System	"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."	IP right would be remain with bidder in case vendor provision any tool / applications. Kindly confirm.	please refer 1.13.27 Intellectual Property Rights clause mentioned in RFP.
104	69	3.2.10.16 Knowledge Management System	"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."	Kindly confirm on the formats of the content that will be stored in KMS i.e. PDFs, videos, audio, word, spreadsheets etc.	please refer 1.13.27 Intellectual Property Rights clause mentioned in RFP.
105	69	3.2.10.16 Knowledge Management System	"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."	Kindly confirm if any integration to be done with any of bank system or sub system. If yes kindly elaborate on the scope and we assume that bank would provided all the associated APIs / integration support to the vendor.	please refer 1.13.27 Intellectual Property Rights clause mentioned in RFP.
106	69	3.2.10.16 Knowledge Management System	"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."	Kindly confirm where any of the vendor's applications will be hosted, on vendor premises or within the bank premises.	please refer 1.13.27 Intellectual Property Rights clause mentioned in RFP.
107	68	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)."	What platforms are currently being utilized by the bank for skip tracing activity. Whether the bank would provision and extend the skip tracing application to vendor or vendor need to provision the application to monitor and track defaulters. Kindly confirm.	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
108	66	3.2.10.8 Email	"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."	We understand that vendor need to provision standalone Email management system for the agent. Kindly confirm if there is any integration require with any of the bank system or sub system. If yes kindly elaborate on the scope.	Details to be shared with successful bidder
109	65	3.2.10.7 Social Media Servicing	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.	Is there any existing platform utilized by bank for monitoring social media posts and Whether the same would be provisioned and extend to the vendor or vendor needs to provide an independent platform to manage social media responses. Kindly confirm. Kindly list out all the social media platforms that needs to be supported by the service provider.	Details to be shared with successful bidder
110	67	3.2.10.10 AI & ML Analytics Powered Decisioning	The Bidder should deploy conversational bots (voice, chat both) that can interact with customers 24x7 to guide them and help address issues	Kindly confirm if multilingual support is also required from AI conversational chat bots and voice bots? If yes, Kindly list out the languages to be supported?	Please be guided as per RFP & its subsequent corrigendum

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
111	67	3.2.10.10 AI & ML Analytics Powered Decisioning	For AI & ML solution bank may leverage the technology based on-prim, cloud or hybrid model.	All LLM models are cloud based and wont have a on-premise model, please confirm if the bank is fine with the approach	Please be guided as per RFP & its subsequent corrigendum
112	75	3.2.13.1 Round the Clock Customer Helpline	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	Assume Cards process does not need a geographically different DR as the it has to be in Delhi/NCR. Please confirm.	Please be guided as per RFP
113	74	3.2.12 Additional Scope of Work	Provide DC – DR setup for call Center. Ensure DC-DR 100% replica and daily monitoring and reporting of DC-DR sync status	Bidder would like to propose a cloud based CCaaS telephony platform. Since it's a SaaS service DC-DR setup would not be applicable. Please confirm if Bank is fine with the approach. The CCaaS platform provides a 99.99% uptime and is hosted on public cloud. TP will provide a dedicated org for the bank on the public instance. please confirm if this is acceptable	Please be guided as per RFP & its subsequent corrigendum
114	84	3.2.18 Integration With Bank's Applications	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.	Kindly indicate volume of data that will need to be migrated for each channel into vendor's platform with the following details to be provided by the bank (1) Period of data to be migrated (2) Approximate number of records (3) Approximate size of data to be migrated (4) Bank and vendor to mutually agree on the structure of data to be migrated and	Details to be shared with successful bidder



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				bank would provision and provide data in the required format.	
115	85	3.2.19 Disaster Recovery And Business Continuity Plan (Bcp):	Each of the two Data centres must have primary and secondary fallback options. The secondary equipment at the Data centres must automatically switch over in case of primary infra fail.	Please confirm if an On-Premise set up is required does the bidder need to deploy contact Center solution at Banks DC and DR or the data centres are also to be provisioned by the bidder. If the Bank will provide the DC / DR will the bank provide the required servers / hardware / network etc. if the bidder will provide the specifications? Please list the details of what will be provisioned by the bank if its bank's DC/DR / hosting location	Please be guided as per RFP
116	85	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.	Is bank looking at Work at Home also an a BCM option.	Please be guided as per RFP
117	86	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."	We understand that only Bank's CRM would be utilized for managing cases related to inbound, outbound, chat, social media and other digital channels or Vendor's CRM also needs to be provisioned for managing tickets / cases across any of the channels kindly confirm.	Please be guided as per RFP
118	87	3.3.3 Contact Centre Infrastructure	Vendors will provide the complete infrastructure as indicated below, except the	For the leased lines provided by Bank would bank requires any hardware like router to be	it is clarified that only lease line link will be provided by

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			leased lines, Toll Free and Tolled lines including PRI lines	provided by bidder or bank will own and manage the links and routers end to end ?	bank and no end terminal equipment/ hardware etc.
119	88	3.3.4 Facilities To Be Provided By Vendors At Next Gen Customer Care	24x7 NOC Rooms / Hub rooms / Server Rooms / UPS Rooms	Bidder has a 24*7 NOC facility to support its clients and the bidder will leverage the shared infrastructure of the NOC. Please confirm if this is acceptable to the bank	Please be guided as per RFP
120	80	3.2.15 Staffing	ii) Should have undergone COPC or similar certification acceptable to the Bank	Please specify the similar certifications that are applicable and acceptable	Please be guided as per RFP & its subsequent corrigendum
121	47	3.2.1.22 Additional Services through the Contact Centre	Capacity planning and forecasting	Volume has been shared as 60,000 calls per day for inbound calls. Kindly share weekly or the monthly offered volumes to be considered for sizing of each channel in-scope. Required for PNB, RRB and Credit Card.	Details to be shared with successful bidder
122	62	3.2.9.4 Channel-Specific Implementation		Kindly share the language-wise volume split to be considered at the channel level for the following entities: PNB, RRB, and Credit Card.	Details to be shared with successful bidder
123	62	3.2.9.4 Channel-Specific Implementation		Kindly share the targeted Average Handle Time (AHT) for each channel in scope. For outbound calls, please provide the connect AHT, bifurcated into Right Party Connect (RPC) AHT and Non-Right Party Connect (NRPC) AHT, for all three entities—PNB, RRB, and Credit Card.	Please be guided as per RFP
124	62	3.2.9.4 Channel-Specific Implementation		Please share the concurrent Average Handle Time (AHT) for chat. If this is not available, kindly suggest the chat concurrency—i.e., the average number of	Details to be shared with successful bidder



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				chats that can be handled simultaneously. Additionally, please share the maximum number of concurrent chats that can be handled at the same time for all three entities	
125	62	3.2.9.4 Channel-Specific Implementation		Kindly share 4 to 6 weeks of daily interval-level volume data to assess day-of-week and intraday volume factors for sizing purposes across the following channels: Inbound Calls, Email, Chat, and Social Media. Alternatively, please provide day-of-week volume distribution for each in-scope channel at the LOB level. For example: Monday – 15%, Tuesday – 16%, and so on 09:00 – 1%, 09:30 – 1.5%, and so on	Details to be shared with successful bidder
126	62	3.2.9.4 Channel-Specific Implementation		Kindly share the turnaround time (TAT) for Email and other back-office channels that are in scope.	Details to be shared with successful bidder
127	52	3.2.2.11 Automatic Call Distributor		Kindly share SL/ASA and abandon target for Chat & WhatsApp.	please be guided as per RFP
128	48	3.2.2 Outbound Calls		For outbound calls are in scope, kindly share the connect rate, broken down into Right-Party Connect(% and Non-Right-Party Connect % at the LOB level.	Details to be shared with successful bidder
129	66	3.2.10.8 Email		How many touches are expected per transaction for Back Office, Email, and any	please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				other non-live channels in scope? If multiple touches are required, please confirm whether the AHT provided is inclusive of all touches. If not, kindly share the total AHT inclusive of all required touches.	
130	66	3.2.10.8 Email		Do Back Office, Email, and other non-live channels require a Maker-Checker process? If yes, please share the Average Processing Time (APT) and Average Handle Time (AHT) for both Maker and Checker roles, broken down by query type.	please be guided as per RFP
131	93	3.9 Remuneration/Facilities to employees of Vendor	The Bank will have no obligation to pay any remuneration	As the RFP covers various sales, collection process as well we would request bank to consider incentive support for the team for such campaigns	please be guided as per RFP
132	47	3.2.1.22 Additional Services through the Contact Centre	Capacity planning and forecasting	While the primary site for both partners would be in NCR, for secondary sites, would the volume split be based on the regional language mix between the 2 providers?	please be guided as per RFP
133	57	3.2.3 IVR	IVR	Could you share Call minutes per month for IVA/IVR - Inbound	Details to be shared with successful bidder
134	61	3.2.7 Call/ Voice		Will Screen recording required? Please share percentage of screen recording	please be guided as per RFP
135	61	3.2.7 Call/ Voice		Please share the data retention needed for Interaction Recording	Please be guided as per RFP & its subsequent corrigendum
136	63	3.2.10.1 Call Center FTE Assist		Can GenAI be provided from cloud(Hybrid), complying to data residency?	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
137	65	3.2.10.7 Social Media Servicing		Please share Social Media platforms where integration to be factored in the solution	Details to be shared with successful bidder
138	68	3.2.10.12 Speech Analytics and reporting		Please share the Volume Split for Multiple Languages for Speech Analytics and AQM	Details to be shared with successful bidder
139	69	3.2.10.16 Knowledge Management System	"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."	Please share FAQ database/Repository make used in Bank?	Details to be shared with successful bidder
140	12	Performance Bank Guarantee	1.5	%age of PBG to be reduced from 5% to 3% of Contract Value. (currently it is 3% PBG is given to them)	please be guided as per RFP
141	13	BID Earnest Money	1.6	Annexure number to be rectified from 21 to 20	please be guided as per RFP
142	13	BID Earnest Money	1.6	To clarify on the exemption of EMD submission as per point # V (Annual Turn over > 500 Cr.)	please be guided as per RFP
143	13	BID Earnest Money	1.6	As per GEM BID Portal - to seek clarity on EMD detail, advisory bank SBI Bank is mentioned. Kindly consider EMD issued by any private bank also, viz. HDFC/Kotak.	please be guided as per RFP
144	119	Eligibility Criteria	1	Annexure 15 for certificate for Local Content to be certified by Chartered Accountant instead of Cost Auditor/Statutory Auditor as	please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				rest of the certificates requires certification by any Chartered Accountant.	
145	120	Eligibility Criteria	3	Minimum average annual turn over to be increased from 200 Cr to 500 Cr	please be guided as per RFP
146	121	Eligibility Criteria	4	To be clarity on Format of Annexure-5 Performance Certificate - Name of the OEM of the product	please be guided as per RFP
147	123	Eligibility Criteria	5	Copy of invoices can be included as a supporting document for eligibility criteria of 800 FTEs	please be guided as per RFP
148	47	Minimum call volume will be approx. 60000 per day	3.2.1.23	Is 60,000 calls/day includes IVR resolved calls as well & what is what is the volume distribution between 2 partners & between primary & secondary sites	1. Call Volume 60,000 is excluding Inbound calls resolved at IVR . 2. Distribution between L1 & L2 will be as per RFP.
149	47	Successful bidder to ensure for attending minimum 150 calls per day per FTE	3.2.1.23	Clarity needed that this target is for Outbound FTE's only (Inbound not included) also does 3 dialled attempts in outbound are considered as 1 connected call that is considered currently. We suggested to keep 100 calls/day as the target that is currently assigned to us by Bank.	Please be guided as per RFP & its subsequent corrigendum
150	47	Clarity is not provided for FTE definition	3.2.1.23	FTE definition required.	Please be guided as per RFP
151	100	Attrition < 5% mentioned in penalty however penalty % not defined	3.15 h	Clarity needed for penalty % for Attrition target & suggested to remove penalty % as it is input of the process & target to be revised to 10% on best efforts basis.	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
152	47	Vendor will have to attend the call where the call volume is higher than 110% of the forecasted volume	3.2.1.23	Vendor Readiness required for manpower deployment for 100% or 110% of approved call forecast volume.	Please be guided as per RFP
153	47	Vendor will have to attend the call where the call volume is higher than 110% of the forecasted volume	3.2.1.23	Is Vendor empowered to toggle resources between Inbound Queues & other LOB's on his own to answer maximum calls and save SL.	Please be guided as per RFP
154	47	Vendor will have to attend the call where the call volume is higher than 110% of the forecasted volume	3.2.1.23	Is there is Minimum Guarantee of Inbound Calls Forecast from Bank side.	Details to be shared with successful bidder
155	47	Capacity planning and forecasting	3.2.1.22	Need assumptions (Hrs, AHT, Occupancy etc.) taken by the PNB Team for calculating the productivity target of 150 calls	Details to be shared with successful bidder
156	47	Outbound Calls	3.2.2		No query
157	51	Automatic Call Distributor (ACD)	3.2.2.11	Is there any particular requirement of the BI tool, or partner can showcase the performance over the intranet (depending on the approval from PNB team on the access to their servers). Access will be restricted to PNB shop floor only.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
158	51	Automatic Call Distributor (ACD)	3.2.2.11		No query
159	51	Automatic Call Distributor (ACD)	3.2.2.11	<p>In what scenarios agents need to send SMS or emails during a call? (e.g., sending OTPs, payment links, case confirmations, post-call summaries, etc. How many such SMS/emails are expected to be sent per day/week/month? What percentage of calls require such communication</p> <p>Should agents have direct access to send messages, or must they go through a system approval step? Should the SMS/email functionality be integrated within the same system (e.g., via API) or through a separate tool? Does the client have an existing SMS/email gateway or vendor need to built the same in the cost</p> <p>Are there any preferred templates or standard messaging formats? Should all sent SMS/emails be logged in the CRM for audit/tracking? Does the customer provide consent before receiving such SMS/emails? Should SMS/email costs be included in the per-FTE rate or billed separately? Who will bear the licensing cost for any SMS/email APIs or platforms?</p>	Please be guided as per RFP
160	53	Automatic Call Distributor (ACD)	3.2.2.11	Hope, PNB team here refers to the intergration of the ACD with any WFM Tool, need further clarification on this point	Please be guided as per RFP
161	70	CONTROL TOWER:	3.2.10.19	We hope, BI platform has been referred here by the PNB Team, we need to	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				understand the requirement in details like Scope (is this limited to reporting) which includes the ACD & CRM reports, no of users who will be using this platform.	
162	75	Round the Clock Customer Helpline	3.2.13.1	Is this the additional FTE's which needs to be deployed over and above the FTE count mentioned in RFP	Please be guided as per RFP
163	77	Credit Card Additional Terms & Conditions	3.2.13.3		No query
164	77	QoS Standard to be maintained for Outbound Calling Function	3.2.13.3	We need to factor the contact Rate % as well while calculating the productivity	Please be guided as per RFP
165	78	PERFORMANCE & WORKFORCE MANAGEMENT	3.2.14	Need further clarification on this point. We would like to understand the complete scope of WFM function that is required here.	Please be guided as per RFP
166	81	Management Requirements	NA	MIS and WFM ratios are missing. However, there is a mention of the WFM function & MIS setup.	Please be guided as per RFP
167	83	RECRUITMENT:	3.2.17	Currently, there is no verification process in place for the business that we handle. However, if this is the requirement, this is doable.	Please be guided as per RFP & its subsequent corrigendum
168	94-99	SERVICES PARAMETER AND PENALTIES	3.15	<u>Existing Targets:-</u> The targets which are mentioned in the RFP seems stringent and recommend revision based on the actual	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				performance. Suggested Revisions: Service Level = 90%/20 Sec ACD Abandoned % <=3% IVR Abandoned % <=2% C-Sat % >=60% C-Sat gathering % - >=6% Call Quality = 85%	
169	100	Other Penalty Clause:	3.15	Attrition is an internal metric of the partner. Target revision to be done to 10% and penalty clause to be removed as it is a input factor.	Please be guided as per RFP & its subsequent corrigendum
170	100	Other Penalty Clause:	3.15	We recommend, deduction equal to the salary for the particular of deficiet HC instead of imposing the penalty at process level	Please be guided as per RFP & its subsequent corrigendum
171	100	Other Penalty Clause:	3.15	We recommend maximum capping of penalty to 5%/month (including all penalties mentioned above) and removal of clause "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."	Please be guided as per RFP
172	102	Call handling efficiency of agents managing outbound calls: 5% of Monthly Bill of Outbound agents if in case of above mentioned desire level.	3.15	Hope 150 calls has been referred as the total dial-outs..please confirm! As Talk time has dependency on the contact % and hence the target needs to be decided mutually post 3 months of running of the operations.	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
173	103	FTE KRAs & Incentivization Structure (proposed)	3.15.3	Targets to be decided mutually between both partners post 3 months of running of the operations	Please be guided as per RFP
174	103	New Key Performance Indicators (KPIs)	3.15.2	Idle time have dependency on the Volume, Contact rate and hence the Idle time target to be removed. Need more clarity on this clause.	Please be guided as per RFP
175	OTHER S (not in RFP Document)	Billing Methodology & FTE requirement calculation	Others	<ol style="list-style-type: none"> 1. Need clarity on the billing methodology and billable hours target per month per agent. 2. Proposal to reduce billable hours during holiday months. 3. As mentioned in the RFP, forecasting is to be done by the Partner in agreement with the PNB Team. Please confirm if the FTEs will be approved by PNB in alignment with the approved forecast 4. As per the RFP, the Partner is required to handle 110% of the forecasted volume. Please confirm whether the PNB Team will approve FTE numbers based on 110% of the forecast, or if the Partner is expected to maintain an additional 10% headcount at its own cost. 	Please be guided as per RFP & its subsequent corrigendum

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				5.Need clarity on the methodology PNB will use to calculate the approved FTEs (e.g., based on AHT, Occupancy, etc.).	
176	101	IVRS Efficiency (% of calls disposed of successfully at IVR 5% of Monthly bill value if less than 75%	3.15	We are currently measuring IVR abandoned in the existing setup. would request you to kindly consider IVR abandoned as the only KPI for measuring IVR performance.	Please be guided as per RFP
177	102	Average time taken for a customer to be disposed off at IVR 5% of Monthly bill value if less than 90%	3.15		No query
178	17	Procuremnt through Local Suppliers (Make in India)	1.13.1	Does the OEM provided technology to Bidder should be Class-1/Class-II	Please be guided as per RFP
179		Purchase preference to MSE	1.13.2	Is the techology purchased by Bank or the Bidder, purchase preference is given to MSE, kindly clarify.	Please be guided as per RFP
180	38	Principal / OEM / Solution Provider on a standalone basis.	2.13.a	Does it mean that Bank is allowing OEM also to bid directly only with technology, kindly clarify.	Please be guided as per RFP
181	38	Indian Authorised Representative (IAR)/ Agent / System Integrator (SI)on behalf of the Principal / Original	2.13.b	Does it mean that 1 OEM can bid with 1 bidder only	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
		Equipment Manufacturer (OEM) / Solution Provider			
182	53	IVR	3.2.3	what is the expected call minutes per month for conversation IVR?	Details to be shared with successful bidder
183	54	IVR	3.2.3	will the recurring cost of the LLM/speech services will be reimbursed on actuals or need to be in the costing in our proposal. If we need to be in, we need to know the expected call minute details	Details to be shared with successful bidder
184	55	Webchat & Chatbots	3.2.8	what is expected Interactions per month for Chat BOT?	Details to be shared with successful bidder
185	56	Call/Voice	3.2.7	Please share the monthly call volume for Inbound and Outbound along with AHT	Details to be shared with successful bidder
186	57	Call/Voice	3.2.7	Please share the data retention needed for Interaction Recording	Details to be shared with successful bidder
187	58	Call/Voice	3.2.7	Will Screen recording required? Please share percentage of screen recording	Please be guided as per RFP
188	63	Call Center FTE Assist	3.2.10.1	Can GenAI be provided from cloud(Hybrid), complying to data residency?	Please be guided as per RFP & its subsequent corrigendum

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
189	65	Social Media Servicing	3.2.10.7	Please share Social Media platforms where integration to be factored in the solution	Details to be shared with successful bidder
190	68	Speech Analytics and reporting:	3.2.10.12	Please share the Volume Split for Multiple Languages for Speech Analytics and AQM	Details to be shared with successful bidder
191	69	KNOWLEDGE MANAGEMENT SYSTEM	3.2.10.16	Please share FAQ database/Repository make used in Bank?	Details to be shared with successful bidder
192	85	Customer Relationship Management (CRM)	3.2.20	Please share CRM make with which integration is needed?	Details to be shared with successful bidder
193	85	Customer Relationship Management (CRM)	3.2.20	Does CRM support API interaction?	Yes, understanding is correct
194	Generic	IVR & Conversational IVR & Speech Analytics related	-	While many of the points like Agent Assist , speech analytics and reporting , IVR sequencing and conversational AI assistance are not part of today's solution, they are all doable but solutions would have to be considered , the query could be all to be quoted in final solution or as add ons. Currently we are measuring IVR Abandon % . IVR Efficiency is customer controlled. Would request for its removal & we will continue to measure IVR Abandon that we are currently doing now	Please be guided as per RFP
195	Generic	TPIN/FO Portal Services	-	In the current deployment, TPIN & FO portal services are provided by one service provider & other service provider is supposed to use these services only by paying services amount to the first service	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				provider. Will it continue to work like this in current RFP also or bank will provide these services in the new setup	
196	Generic	CRM	-	Will the CRM will be provided by Bank or vendor has to provision for the CRM.	Please be guided as per RFP
197	121	Annexure 2- Eligibility Criteria of the Bidder	<p>The Bidder is required to have a customer base that encompasses at least one Scheduled Commercial Bank/ Insurance 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 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</p>	<p>The Bidder is required to have a customer base that encompasses at least one Scheduled Commercial Bank/ Insurance 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 and operated a Contact Centre staffed by a minimum of 500 Full-Time Equivalents (FTEs) for one or more clients in the Banking/NBFC/Insurance sector to cater to the requirements of such organization(s).”</p> <p>Or “If the bidder is catering to one or more Indian Public Sector Undertakings (PSUs) or Government Organizations, the requirement shall be to have operated a Contact Centre equipped with</p>	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			workforce of at least 500 FTEs.)	a workforce of at least 500 FTEs, for such clients combined together.”	
198	125	Annexure 2- Eligibility Criteria of the Bidder	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)	We request the Bank to kindly consider inclusion of the following equivalent international ISO certifications under this clause, as they also demonstrate robust compliance with information security, quality, and environmental management standards relevant to call centre operations: ISO 27001:2022 – Information Security Management System (ensures data security and privacy in customer contact operations) ISO 9001:2015 – Quality Management System (ensures consistent service delivery and continual improvement) ISO 14001:2015 – Environmental Management System (promotes sustainable and compliant business operations)	Please be guided as per RFP & its subsequent corrigendum
199	120	Annexure 2-point # 3	The bidder should have minimum average annual turnover of Rs. 200 Cr. for the last three financial years i.e., 2022-23, 2023-24 and 2024-25.	Considering eligibility criteria # 5 on pg # 123 , the clause stipulates the requirement of 800 FTEs, while point # 3 specifies a minimum annual turnover of ₹200 Crores for the bidder. Considering the stated pre qualification manpower requirement, the turnover criterion appears on the higher side and may limit healthy competition. It is therefore requested that the turnover eligibility may kindly be rationalized to ₹150	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				Crores, in line with the project scale and industry standards.Please consider.	
200	121	Annexure 2-point # 4	<p>The Bidder is required to have a customer base that encompasses at least one Scheduled Commercial Bank/ Insurance 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 Equivalent (FTEs) to cater to the needs of said organization. Or 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>Considering eligibility criteria # 5 on pg # 123 , the clause stipulates the requirement of 800 FTEs, while point # 4 states mandates prior experience of handling 500 FTEs in a single Indian Public Sector Undertaking (PSU) or Government Organization. The stipulated experience threshold appears to be disproportionately high in relation to the overall project requirement. We therefore request the Department to review and rationalize the eligibility criterion to 150 FTEs in a single Government project, which would be more aligned with the project scope and would encourage wider participation from qualified and experienced bidders.</p>	Please be guided as per RFP
201	124-125	Annexure 2-point # 13	<p>Certification Requirements: The Service Provider should be</p>	We request the Bank to kindly consider the following certifications for capability	Please be guided as per RFP & its

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			IS/ISO 27001:2022 or 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.	evaluation, as these adequately cover information security, quality management, and process maturity aspects: ISO 27001 – Information Security Management System ISO 9001 – Quality Management System CMMI Level 3 or above – Process Maturity and Delivery Capability This approach will ensure evaluation based on globally recognized and widely adopted standards for ITES/BPO operations while maintaining practicality and encouraging wider participation.	subsequent corrigendum
202	131	Annexure 5	Performance Certificate	Clients issue performance certificates as per their own internal formats, hence request to accept client certificates in their respective formats or accept CA certificates with UDIN. Also we can give declaration for the services provided in annexure 5 format. Please consider	Please be guided as per RFP
203	136	INTEGRITY AGREEMENT	(On Valid Stamp paper of appropriate value)	Please confirm stamp paper value for integrity pact	Please be guided as per applicable stamp duty guidelines
204	162	Point # 3, table C- Workforce strength: Number of seats (Agents) available for client servicing in India	Inbound BFSI process: · More than 5,000 seats (Agents):3 marks · More than 3,000 seats (Agents):2 marks · More than 2,000 seats (Agents): 1 marks Outbound BFSI process:	We request to rationalize the seat count to more than 500 FTEs for inbound and more than 250 FTE for outbound, keeping it consistent with the pre-qualification requirement of 800 FTE. The revision would ensure alignment between the eligibility criteria , thereby promoting fair competition,	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			· More than 2,500 seats (Agents): 2 marks	wider bidder participation, and equitable evaluation. Please consider.	
205	66-67	3.2.10.9-FTE CALL QUALITY CLAUSE, point # 10	Call audit of Minimum 50 calls to be performed by each quality team.	What will be the overall volume of calls projected for each advisor per week to identify the QA targets.	Please be guided as per RFP & its subsequent corrigendum
206	67	Point 8 of 3.2.10.9-FTE CALL QUALITY CLAUSE	There should be system for 100% automated call audit for inbound and outbound process	Use of speech analytics and AI-based sentiment analysis preferred (mandatory for Next Gen CC) - How will the implementation be done - Cloud/On Prem? Do we need real time analysis or post call analysis?	Please be guided as per RFP
207	47	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	Please provide hourly historical call volumes (inbound and outbound) for the last 12 months so that bidders can analyze trends and variations and plan their solution accordingly	Details to be shared with successful bidder
208	61	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	Are multilingual capabilities mandatory across all shifts (including night shifts) or only in specific regions during day-time hours	Please be guided as per RFP
209	42	2.26	Sub-Contracting	Consortium should be allowed to encourage wider participation	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
210	64	3.2.10.4 3.2.10.3	SPECIALIZED TEAM FOR CATERING HNI CUSTOMERS VIDEO BANKING	For video banking and HNI desk, kindly specify the projected call volume, team size, and hours of operation expected	Details to be shared with successful bidder
211	83	3.2.18	Integration With Bank's Applications	Kindly specify whether integration with existing Bank applications (CBS, CRM, LOS, LMS, etc.) will be via APIs provided by PNB or any other source	Please be guided as per RFP
212	84	3.2.19	DISASTER RECOVERY AND BUSINESS CONTINUITY PLAN (BCP)	Please confirm the data center and DR (Disaster Recovery) location expectations — whether bidder's infra must be hosted in India only.	Please be guided as per RFP
213	120 /16	Eligibility - #2, #3 1.12.8 Validity of Contract in Case of Amalgamation/Merger/Acquisition	<p>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.</p> <p>The bidder should have minimum average annual turnover of Rs. 200 Cr. 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>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) in the last three years, ending on</p>	<p>We request the following modification in the Prequalification and Technical Qualification evaluation to account for our organizational restructuring. We request you to kindly add the below clauses also:</p> <p>"In the event the bidder has undergone a merger, acquisition, demerger, or hive-off, appropriate consideration shall be accorded to the historical financial performance of the merging or demerged entity."</p> <p>"In the event that the bidding company or firm has been hived off from a demerged entity, the experience, eligibility, and other qualifications required under the RFP may be deemed to include and be derived from those of the demerged company."</p> <p>This is with reference to Office Memorandum No. 8/78/2023-PPD issued by the Department of Expenditure, Ministry of Finance.</p>	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			31.03.2025 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.	The relevant clause in the said Office Memorandum reads as follows: Participation of de-merged entities in public procurement will be allowed to use a credential for initial 5 years from the incorporation of the de-merged entities, based on the merits and circumstances of the cases like type of procurement, nature of de-merger, number of eligible bidders available etc.	
214	125	Eligibility - #13	Certification Requirements: The Service Provider should be IS/ISO 27001:2022 or 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	We request you to kindly consider ISO 10002:2018 certification in the name of our demerged company. We are under the process of changing the name in the certificate. We shall give an undertaking to that bank that we shall submit the certificate in our company's name within 6 months of the award of the contract. Please confirm. 2. The COPC CX certification is a process based certification and can be initiated once	Please be guided as per RFP & its subsequent corrigendum

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			Standard for Contact Centers' certified. (As mandated from time to time as per the bank/government/competent authority)	the process goes live. Also it is mentioned that "As mandated from time to time as per the bank/government/competent authority". We request you to kindly allow to do the certification once such mandate comes or allow us to complete the certification once the process goes live and within 1 year we can submit the certificate. Please allow.	
215	132	Annexure 6	Annexure 6 - Litigation Certificate (To be provided by Statutory Auditor/Chartered Accountant on their Letterhead)	As the Chartered Accountant is authorized to issue only financial-related certificates, we request that the Litigation Certificate be allowed to be issued by the Company Secretary or Authorized Signatory of the company.	Please be guided as per RFP
216	154	Annexure 13 - Proforma for commercial bid	Cost per FTE	We understand that the 1 FTE is defined as 182 consolidated billable hours delivered in a month considering leave policy (Week Offs, National Holidays, Public Holidays, Privilege Leaves, Casual Leaves) as per industry standards considering 8 hours login per day.	Please be guided as per RFP & its subsequent corrigendum
217	51	3.2.2.11 Automatic Call Distributor (ACD)	The entire Contact Center solution should be provisioned and managed through a single web-based application.	Please clarify the expectation regarding the "single web-based application" requirement. Does the Bank require one single native application that includes all Contact Center components (ACD, IVR, Dialler, Video Calling, Chat, CRM, BoT etc.) within the same platform, or is it acceptable to have multiple specialized applications provided they are integrated and accessed through a single unified web interface/ agent desktop? As per industry standards and RFP scope,	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				multiple applications may be involved, but we will ensure that agents can access and operate all functions through one consolidated web interface without switching between systems. Please confirm if this integrated approach at backend is acceptable.	
218	51	Contextual data storage and Integration to meet following benefits –	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.	<p>a)How will customer data from web and mobile platforms be shared with the Contact Center solution — API integration (REST/SOAP), secure DB access, or SFTP-based file exchange?</p> <p>B) Is the Service Provider responsible for providing analytics and data mining tools, or will the Bank use its existing analytics platform (e.g., Power BI, Tableau)?</p> <p>C) Since the CRM is provided by the bank, kindly confirm how we can deliver this expectation as a service provider.</p>	Details to be shared with successful bidder
219	85	3.3.1 Plan for Locations	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	Please confirm if the bidder can propose a new location apart from their existing operational locations specifically to Punjab National Bank in a different seismic Zone	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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.		
220	81	Management Requirements:	Ratios of different types of personnel should be as follows: <ul style="list-style-type: none"> • 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 	Additional to the mentioned support staff based on Industry standard, we require other support like MIS Executives, Asst. Managers, Managers etc. to manage the span of services. We request you to standardize these management profiles also as below: 1. One MIS Executive for every 100 CSA/Sr. CSAs. 2. One AM for every 100 CSAs/Sr. CSAs 3. One Manger for every 500 CSAs/Sr. CSAs likewise for other support functions also.	Please be guided as per RFP
221	101	Other Penalty Clause:	The overall penalty of all SLAs shall be levied up to a maximum of 20% of monthly bill amount.	We request the bank to kindly reduce the capping to a maximum of 10% of the monthly billing.	Please be guided as per RFP
222	25	1.13.15 Data Protection & 2.28 Cyber Security Policy	Data security	Please suggest if there are any restrictions on using third-party cloud for AI services	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
223	47	3.2.1.22 Additional Services through the Contact Centre: 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	We request you to kindly provide the below mentioned data for preparing a perfect Solution for all LOBs (Inbound, outbound, Email and Credit Card). 1. Daily/ Monthly - Call Volume 2. LOB wise AHT 3. Call Distribution Pattern on hourly basis/ interval-wise 4. Language based bifurcation for all LOBs. 5. Six Months trend for all LOBs	Details to be shared with successful bidder
224	48	3.2.1.24 Voice biometrics:	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.	Let us know if voice biometric solution should support both active authentication (customer speaks a defined passphrase) and passive authentication (verification happens in the background during conversation), or is only active authentication required?	Details to be shared with successful bidder
225	48	3.2.1.24 Voice biometrics:	Voice biometrics also referred to as voice authentication system should use unique voice	Voice biometric systems are typically licensed per customer voiceprint and require sizing based on the number of	Details to be shared with successful bidder

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			characteristics for customer authentication, enhancing security and streamlining identity verification.	enrolled users. To accurately size licenses and infrastructure, we request clarification if bidder should size the solution for all customers of the Bank, or only for those who opt-in to voice authentication? If sizing is based on opt-in customers, can we get the estimated or tentative number of customers.	
226	48	3.2.1.24 Voice biometrics:	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.	Will the Bank provide an existing voiceprint repository, or should the bidder build a new voiceprint database from on boarding stage?	Details to be shared with successful bidder
227	48	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 allotted to 'Lead Owners' at branches or Circle Offices. The 'Lead Owners' may request the Call Centre to perform the following functions: o Preliminary lead validation—verification of number, name, purpose, etc. o Fixing of appointment. o Assistance in lead escalation and follow-up.	We understand that leads captured through the Bank's Centralized Lead Management System will be assigned for calling. We request clarification on below points- a) how will the Call Centre receive lead details — via API integration, email notifications, or direct access to the Lead Management System UI? b) In case Bank provides direct access of Lead management application at call centre, let us know how this application will be extended at delivery location--internet-based access, or secure VPN connectivity or any kind of MPLS/P2P connectivity will be required to access Bank applications? Please confirm.	Details to be shared with successful bidder



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				<p>c) In case any Bank application will be accessed over the internet, please specify the per-seat bandwidth requirement. If not, please confirm that internet connectivity is not to be considered by the bidder for operations.</p> <p>d) What is the current process of lead processing.</p>	
228	48	Sec. 3.2.1.24 – Voice Biometrics		Please confirm whether Voice Biometrics will be implemented for all inbound queues or certain segmentation like HNI, Sr Citizen, etc.	Details to be shared with successful bidder
229	48	Sec. 3.2.1.24		Please confirm if the Bank has already done the Voice Registration of the customer? If so, we understand that these data will be transferred to the new service provider	Details to be shared with successful bidder
230	48	Sec. 3.2.1.24		Please confirm the supported languages required for biometric authentication (Hindi, English, or multilingual).	Details to be shared with successful bidder
231	49	3.2.2.8 Do Not Call (DNC) Compliance Solutions:-	As TRAI no longer provides DNC lists to enterprises, please confirm whether DNC compliance should be implemented via DLT / telecom operator API integration instead of maintaining a standalone DNC list within the Contact Center.	As TRAI no longer provides DNC lists to enterprises, please confirm whether DNC compliance should be implemented via DLT / telecom operator API integration or it is about maintaining a standalone DNC list within the Contact Center where The Contact Center system (dialler/CRM) maintains its own internal list of numbers	please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				marked as DNC and before making an outbound call, the system checks this internal list and blocks calls to those numbers.	
232	49	3.2.2.7 Others:	The Service Provider should whitelist the outbound calling number with an appropriate badge or identification, if required.	We understand Bank expects from bidder to provision additional branding and verification on third-party caller identification platforms (e.g., True caller tagging), including: Business name display, Logo/brand badge, Call reason tagging (spam protection). We understand commercial involved will be billed to Bank at actuals. Please confirm if understanding is correct.	Please be guided as per RFP
233	51	3.2.2.11 Automatic Call Distributor (ACD)	FTEs should have the capability to send SMS or trigger emails to customers while on a call.	We understand that the Bank will provide SMS gateway/ Email Gateway and API credentials for integration	Yes, bank will provide the SMS Gateway.
234	53	3.2.2.11 Automatic Call Distributor (ACD)	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.	Please clarify the hosting expectation for all components of the Contact Center solution (ACD, IVR, Dialler, CRM, Recording, DB, etc.). Are all application and infrastructure servers required to be deployed at the service providers location or at the Bank's Data Center / DR (on-premise)?	Please be guided as per RFP
235	54	3.2.3 IVR:	Incorporate natural language processing capabilities, existing self-service options, and utilize the routing features of the IVR.	What are the expected languages for NLP (English, Hindi, regional languages)?	Please be guided as per RFP
236	54–57	Section 3.2.3 – IVR	Section 3.2.3 – IVR	Our understanding 100% of calls land on DTMF IVR with standard IVR resolution	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				through DTMF Menus and remaining going to voice bot and subsequently to agents.	
237	56	3.2.3 IVR:	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.	We understand Bank will provide their SFTP storage to move .wav files on daily basis.	Please be guided as per RFP
238	58	3.2.4 Computer Telephony Integration CTI	Lightweight Directory Access Protocol (LDAP) Integration is required.	Let us know if desktop and servers will be in bidder's domain or Bank domain?	In Bank's premises and cloud solution Hardware should be integrated with Bank's AD and Bidder premises hardware should comply with Bank's policies.
239	59	3.2.4 Computer Telephony Integration CTI	It should support co-browsing between FTE and customer with the following features: • Single interface supporting audio, chat and video communication.	To meet the requirement of a single interface for the agent, let us know if an integrated approach is acceptable where multiple specialized applications can be used at the backend (voice/telephony, chat, video/co-browsing), these will be seamlessly integrated into a unified agent desktop interface. From the agent's	Details to be shared with successful bidder

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				perspective, the solution will behave as one unified system, even though the backend uses multiple best-in-class platforms.	
240	61	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.	We request you to kindly provide the below mentioned data for preparing a perfect Solution for Webchat and Chatbot 1. Daily/ Monthly - Call Volume 2. LOB wise AHT 3. Call Distribution Pattern on hourly basis/ interval-wise 4. Language based bifurcation for all LOBs. 5. Six Months trend for all LOBs	Details to be shared with successful bidder
241	61	CALL/ VOICE:	3.2.7	Request you to kindly share the data retention needed for Interaction Recording	Please be guided as per RFP & its subsequent corrigendum
242	63-64	Sec. 3.2.10.1		Please confirm the concurrent FTEs to be supported by AI Assist and in which all LOBs, e.g. Inbound or Outbound or Chat, etc.	Please be guided as per RFP
243	64	Sec. 3.2.10.3		Please confirm expected use cases for Video Banking — account opening, loan servicing, or relationship management.	Details to be shared with successful bidder
244	64	Sec. 3.2.10.3		Kindly suggest if Video Banking be integrated with existing Digital Banking (PNB One) or hosted separately under Contact Centre	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
245	64	Sec. 3.2.10.3		Please confirm if Bank requires eKYC, document upload, or digital signature capability within video session.	Details to be shared with successful bidder
246	65	3.2.10.6 CO-BROWSING:	The co-browsing journey should be provided for all inbound and outbound calls, emails, chats, etc.	We understand co- browser activity journey should be visible to all users in history. Please confirm if understanding is correct.	Details to be shared with successful bidder
247	65	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	Our understanding is that Social Media platform would be extended by the Bank through CRM and we have to only deploy agents 24*7 for addressing the Social media channels Please confirm if any ORM platform is owned by the bank which will be extended for the call centre or the bank is expecting the Solution Provider to deploy in the Solution	Details to be shared with successful bidder
248	66	3.2.10.9 FTE CALL QUALITY CLAUSE	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.	Request clarity on target CSAT %, measurement method, and baseline parameters, along with confirmation of sample size, frequency, and feedback channels. Recommend defining CSAT thresholds tied to penalties/incentives for transparent, uniform vendor evaluation.	Details to be shared with successful bidder

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
249	67	3.2.10.9 FTE CALL QUALITY CLAUSE:	There should be system for 100% automated call audit for inbound and outbound process. Call audit of Minimum 50 calls to be performed by each quality team.	We understand that the 50 calls per Quality team is on per month basis and how much percentage of calls to be audited through automated call quality audit	Please be guided as per RFP & its subsequent corrigendum
250	67	3.2.10.9 FTE CALL QUALITY CLAUSE:	Vendor will preserve all the original call recoding at their end, share a copy with the bank on monthly basis and bank can ask the recording at any time.	We typically retain one month of call recordings online. Older recordings are archived and can be shared with Bank either on tape media or transferred to Bank SFTP/storage system at regular interval. Please confirm if this approach is acceptable.	Details to be shared with successful bidder
251	67	3.2.10.10 AI & ML ANALYTICS POWERED DECISIONING:	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.	We understand that "IP transfer" refers only to Bank-specific configuration, workflows, IVR flows, integrations, and custom development done specifically for the Bank as part of the project and not to OEM product IP, as OEM source code and IP cannot be transferred.	please refer 1.13.27 Intellectual Property Rights clause mentioned in RFP.
252	67	3.2.10.10 AI & ML ANALYTICS POWERED DECISIONING:	For AI & ML solution bank may leverage the technology based on-prim, cloud or hybrid model.	We understand that Bank allow a hybrid deployment model wherein the core Contact Center components such as ACD, Dialler, IVR, Reporting and Call Recording, are deployed on-premises in DC/DR, while advanced AI components such as Speech Analytics, Voice Biometrics / Voice Authentication, NLP/Chatbot/Voice BoT are deployed on cloud or hybrid model. Please confirm.	Please be guided as per RFP & its subsequent corrigendum
253	67-68	Section 3.2.10.10 – Customer Journeys	Section 3.2.10.10 – Customer Journeys	Please suggest the number of the customer journeys expected to be automated through the Voice Bot in the initial phase.	Details to be shared with successful bidder



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
254	67-68	Section 3.2.10.10 – IP Ownership	Section 3.2.10.10 – IP Ownership	We understand that system, technology and flow is to be transferred to the bank so kindly suggest if the Bot conversation designs and datasets must be shared in editable format	Please be guided as per RFP
255	68	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).	Request you please confirm on the below points 1. Does the service provider need to deploy dedicated skip tracers, please confirm? 2. Suggest the expected monthly number of cases that requires skip tracing? 3. Please suggest if RBI have restrictions in conducting Skip Tracings. Please confirm	Please be guided as per RFP & its subsequent corrigendum
256	68	Sentiment Analytics and reporting	Sentiment Analytics and reporting	Request you to kindly suggest if the Sentiment Analytics is to be done only for Call or we have to extend it for Chat and Email.	Please be guided as per RFP
257	68	Speech Analytics and reporting:	3.2.10.12	Please share the Volume Split for Multiple Languages for Speech Analytics and AQM	Details to be shared with successful bidder
258	69	KNOWLEDGE MANAGEMENT SYSTEM	The Knowledge Management System should be accessible for horizontal usage by other internal channels of the bank for knowledge sharing	Please confirm to how many bank officials we are required provide the access of Knowledge Management Software Solution	Details to be shared with successful bidder
259	71	Sec. 3.2.10.22		We understand that the Bank will provide APIs for integrating with CRM and other Bank systems. Please confirm	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
260	72	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: IVR application with server, CTI Solution including ACD, Dialer, voice logger, disaster recovery solutions, etc.	For the components that will be deployed on-premises, please clarify the hosting expectation: Is the Bank expecting dedicated physical servers or will a shared server infrastructure with strict logical segregation and security isolation be acceptable?	Please be guided as per RFP
261	72	3.2.11.3 Hardware/ Software for Solution	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.	Does this requirement refer only to updates, enhancements, and feature upgrades of the BI tools already deployed as part of the solution, or Does the Bank expect the Service Provider to provision a completely new BI application/tool, if requested in future, at no additional cost? Since introducing a new application or platform (outside the originally proposed scope) would involve additional licensing, integration effort, and infrastructure cost, please confirm whether such cases will be treated as a change request with associated cost implications.	Please be guided as per RFP
262	74	3.2.12 Additional Scope of Work	Ensuring 99.9% uptime of all middleware infra, application, and database on monthly basis.	We request the Bank to kindly revise the uptime SLA to 99.5% monthly, considering practical telecom/Network Provider SLA Dependencies and last-mile constraints.	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
263	75	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.	Request you to kindly suggest if the 40 FTEs aligned to the Credit Card Queue will handle everything regarding to Credit Card through Inbound, Outbound, Chat, Email, etc. channels in blended fashion	Please be guided as per RFP
264	75	3.2.12 Additional Scope of Work	Email automation	Kindly share the expected volume for AI-driven email automation	Details to be shared with successful bidder
265	75 & 77	3.2.13.1 Round the Clock Customer Helpline 3.2.13.3 Credit Card Additional Terms & Conditions	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. 1. To deploy one Call Centre executive for every 7000 cards issued or part thereof.	Please confirm we should be considering which clause for the working as statement one states 5000 cards and statement two states 7000 cards.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
266	78	3.2.15 (CCA/Sr. CCA Profile)	Sr. CCA Profile: 2 years of experience in Customer Care or telemarketing roles (no fresh candidates)	Based on the Industry standard the Sr CSA has an average experience Span of 1Yr. We kindly request you to redefine the experience requirement to 1Yr.	Please be guided as per RFP
267	79	EFRMS (Enterprise fraud Risk management System) dedicated resource	Channel Specialized FTE Year 1 * 10	We understand that the EFRM FTE count will be same across 5 years. Please confirm	Please be guided as per RFP
268	80	For PNB Sponsored RRBs:	Channel Year 1 (end of year 1)*	Please suggest if RRB count is also to be distributed into Primary and Secondary location.	No, it will be on primary center
269	81	Bank Staff at Next Gen Customer Care	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 centre 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)	We understand that the bank plans to deploy approximately 10–15 officials in the Delhi-NCR region and 15–20 officials for the hybrid squad responsible for handling calls. Accordingly, a total of around 35 officials will be stationed at the primary location and 7 officials at the secondary location. Kindly confirm the shift-wise distribution to help us determine the required seat count.	Please be guided as per RFP
270	82	Bank Staff at Next Gen Customer Care:	The Bank staff will be present in a supervisory position acting as a link between the NG-CC and the	Let us know if we also need to consider Desktop/Laptop for Bank officers or they'll bring Bank provided Laptops.	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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 centre.		
271	82	3.2.16 DEDICATED IT SUPPORT:	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.	Does the Bank expect two separate types of dedicated IT resources – Infrastructure/Server Support (handling application servers, database, dialler, IVR, network, SIP lines), and On-floor End-user/ Agent Support (handling desktops, peripherals, headset issues)? Or should the same two dedicated IT personnel handle both server-side critical components and on-floor agent support activities? Please confirm so that we can size the IT manpower correctly and allocate resources with appropriate skill sets.	Please be guided as per RFP
272	82	Bank Staff at Next Gen Customer Care:	• The bidder will be required to provide all infrastructure including desks, fully furnished	We understand that considering the above number of bank officials per shift, we need to arrange the seats and Cabins inside the	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>separate cabins for Senior officers of the call centre.</p> <ul style="list-style-type: none"> • Proper sitting arrangement for staff deputed at call centre (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: 	<p>call centre. Please confirm if you require closed cabins or half-partitioned cabins are fine.</p> <p>OR</p> <p>The total bank staff will seat in the 4 enclosed rooms mentioned in the clause. Also please confirm out of the 4 rooms, how many are to given in Primary and how many in secondary location</p> <p>Also we understand that we need to provide desktops along with the ACD and other softwares on the Bank Official desks</p>	
273	85	3.2.20 Customer Relationship Management (CRM)	CRM will be provided by the Bank. Successful bidder has to integrate the same.	We understand Bank will extend their CRM at delivery location. Let us know which CRM is this and how it would be extended at delivery location? Can it be accessed over internet or any kind of MPLS/P2P connectivity will be provided by Bank.	Details to be shared with successful bidder
274	85	3.2.19 DISASTER RECOVERY AND BUSINESS CONTINUITY PLAN (BCP):	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.	<p>a)Please clarify whether the bidder is required to host all on-premises servers at the Bank's DC and DR sites, or at the bidder's DC and DR facilities.</p> <p>b)If the servers are to be hosted at the Bank's DC and DR, kindly confirm whether the Bank will provide internet connectivity at both locations, or if the bidder must provision the internet links. Internet connectivity will be required at DC and DR for server patch updates and for establishing connectivity with the AI</p>	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				application servers hosted in the cloud. c) Please share Bank DC and DR location and address.	
275	85	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	We request clarification on the scope of this requirement: Does this apply only to upgrades or enhancements within the existing proposed solution (e.g., software version upgrades, feature improvements released by OEM within AMC/licensing), OR Does the Bank expect the bidder to implement new technologies/tools/platforms introduced in the industry at a later stage?	Please be guided as per RFP
276	85 & 86	Customer Relationship Management (CRM) Data Integration	CRM will be provided by the Bank. Successful bidder has to integrate the same. Both vendors would need to integrate their respective CRMs with the bank's CRM such that information flows smoothly between both vendors and the	Both the clauses are contradicting. Please confirm if the CRM would be extended by the bank or the Service Provider has to consider their Own CRM OR The Bank is expecting the service provider to use a data entry/ disposition tool.	Please be guided as per RFP & its subsequent corrigendum

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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.		
277	86	3.3.3 Contact Centre Infrastructure	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.	Let us know if all the delivery location systems will be in bidders domain or in Bank's domain as if it is in bank's domain bidder wont be able to provide the antivirus	Please be guided as per RFP
278	87	3.3.3 Contact Centre Infrastructure	The bidder will be required to provide all infrastructure including desks, fully furnished separate cabins for Senior officers (Scale IV & above) of the call centre.	Please provide the details of number of senior officers approximately in each centre	Please be guided as per RFP
279	88	b) Infrastructure and Equipment Requirements:	Successful bidder should be ready to place IVRS and other Telephony System in bank premise at any time, if desired by the bank.	We seek clarification on the hosting expectation: Does this clause mean that the bidder is required to initially host and manage all servers (DC and DR) at the bidder's premises, and should also be prepared to relocate/migrate the entire setup to the Bank's premises (Bank DC/DR) at any point during the contract period, if the Bank desires?	Please be guided as per RFP
280	89	3.3.5 Facilities to be provided by Bank:	Toll Free and Tolled numbers including PRI lines from multiple telecom operators Lease line links of required bandwidth between different locations, as	We understand Bank will provide MPLS connectivity between their DC, DR and all delivery locations along with terminating equipments like router and firewall. Please confirm if our understanding is correct.	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			suggested by the Vendors WAN connectivity enabling access to Bank's customer data.		
281	90	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, Malayalam, 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)	Request you to kindly share the Language-wise bifurcation (percentage) to be considered for all LOBs.	Details to be shared with successful bidder
282	95	3.15 (A) b.	Call Queue Waiting Time > = 90% calls attended within 10 seconds	We recommend to reconsider the Call queue wait time as per the Industry standard, i.e., 80% of the calls attended within 20 seconds	Please be guided as per RFP
283	96	3.15 (A) c.	Call abandonment rate (on ACD) < = 1.5%	We recommend to reconsider the Call abandonment rate (on ACD) as per the Industry standard, i.e., <3%	Please be guided as per RFP
284	96	3.15 (A) d.	Call abandonment rate (on IVR) < = 0.5%	We recommend to reconsider the Call abandonment rate (on IVR) as per the Industry standard, i.e., <4% to 5%	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
285	98	3.15 (A) g.	Percentage of calls that fail to connect to call centre due to limited infrastructure provided by vendor ≤1%	We understand that the number of calls which are transferred from the TSP to the call centre will be provided by the Bank or the TSP.	Please be guided as per RFP
286	98	f. First Time Resolution (FTR)	The clause defines FTR as: (Number of calls satisfied with FTE) / (Total number of calls transferred to IVR for FTE feedback). Data capture requires minimum 20% daily feedback gathering via IVR (Yes/No or 0–10 scale), and positive responses must exceed 96% of total responses.	We understand that the total calls transferred to IVR for FTE Feedback are the FTR calls. Number of calls satisfied with FTE are the calls in which the customer agrees for FTR. Please confirm. If Yes, we request you to kindly reconsider the No of positive responses % of the total responses received to be ≥85%	Please be guided as per RFP
287	100	3.15 (A) 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	We request you to not limit the blue day to maximum of 10 Days as the Call volumes can increase beyond forecasts for multiple technical and operational reasons, including system upgrades, campaign launches, or unforeseen spikes.. We propose removing this limit to ensure flexibility and a more equitable assessment of performance under dynamic operating conditions.	Please be guided as per RFP & its subsequent corrigendum
288	101	3.15 (B) a	IVRS Efficiency (% of calls disposed of successfully at IVR) >75%	We recommend to reconsider the IVRS Efficiency (% of calls disposed of successfully at IVR) as per the Industry standard, i.e., 60%	Please be guided as per RFP
289	102	3.15 (B) b	Average time taken for a customer to be disposed off at IVR -	We recommend to reconsider the Average time taken for a customer to be disposed off at IVR as per the Industry standard, i.e., 120 Seconds. This totally depends on the IVR	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			> 90% calls to be disposed-off within 45 seconds to final service button press	Tree design and the behaviour of the customer	
290	102	3.15 (B) C	Call handling efficiency of agents managing outbound calls: • Minimum number of calls should be 150 per FTE per day (to be calculated on daily basis) • Talk time per agent minimum 75% to be calculated daily on monthly basis • Average call quality score above 90% • Timely and accurate generation and sharing of reports > 150 calls per agent	We understand that the call count of 150 is the Average Dialed number and not the customer-connects due to lower occupancy in Outbound Campaigns. Considering the Standard connectivity of 50 to 60% results to 80 to 90 call connects per day with a talk time of 4 to 4.5 hours in the standard PRI Based calling. We recommend the talk time per agent calculated daily on monthly basis to be 50%. Please confirm.	Please be guided as per RFP & its subsequent corrigendum
291	102	Desired Level :: c. Call handling efficiency of agents managing outbound calls:	Average call quality score above 90%	We recommend to reconsider the Average Quality Score as per the Industry standard, i.e., 85%	Please be guided as per RFP
292	General	General	General	We understand that the Inbound, Chat, Email, EFRM, LOBs can operate 24/7, Outbound, Credit card, Social media, Cobrowsing, Video calling shall operate 12/7 that is 08.00 am 08.00 pm. Please confirm.	Details to be shared with successful bidder

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
293	General	General	General	We understand that the Emails, Chat, Social media, shall be English only. Kindly confirm.	Please be guided as per RFP
294	16	1.12.9	<p>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.</p>	We request you to kindly remove the fall clause.	Please be guided as per RFP
295	19	1.13.5	<p>Indemnity: 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</p>	We request to kindly make the Indemnity clause to be mutual for both Service provider and bank.	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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.</p> <p>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 there under to conform and effectuate the terms of this Agreement and to protect the Bank during the tenure of the Agreement.</p> <p>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</p>		

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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.</p> <p>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,</p>		



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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.</p> <p>4. No settlement of claim shall be deemed to be an admission of any liability by the Bank for the infringement alleged.</p> <p>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:</p> <p>a. Obtain for the Bank the right to continue to use the Licensed Material.</p> <p>b. Replace or modify the Licensed Material so that it becomes non-infringing.</p>		

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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.</p> <p>6. The terms of this clause shall survive the termination of this Agreement.</p>		
296	21	1.13.7	<p>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</p>	We request to kindly make the IP Infringement Indemnity mutual.	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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</p>		

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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.		
297	22	1.13.9	<p>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.</p> <p>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.</p> <p>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</p>	We kindly request to keep the Patent rights to be mutual	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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.		
298	22	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 directly involved in this Agreement, during the term of	We kindly request to keep the non solicitation clause to be mutual	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>this Agreement and one (1) year thereafter, except as the parties may agree on a case-by-case basis.</p> <p>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.</p>		
299	23	1.13.12	<p>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,</p>	<p>We request to kindly make the Termination of the contract clause to be mutual and termination for convenience to be mutual along with 90 days notice period.</p>	<p>Please be guided as per RFP</p>



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>for any valid reason, including but not limited to the following:</p> <ul style="list-style-type: none">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.		

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>g. Change in Bank Policy.</p> <p>h. Unsatisfactory services/poor quality of product/services.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>		



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
300	26	1.13.9	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.	We kindly suggest the Assignment clause to be mutual	Please be guided as per RFP
301	27	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	We request you to kindly give a 7 days notice before any audit.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>statutory and regulatory authorities.</p> <p>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.</p> <p>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</p>		



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>activity for inspection or verification.</p> <p>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.</p> <p>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</p>		

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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.</p>		
302	28	1.13.24	<p>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.</p>	<p>We request you to kindly have the survival period to be 2 years post the termination or expiration of the Agreement</p>	<p>Please be guided as per RFP</p>
303	28	1.13.27	<p>Intellectual Property Rights The Vendor (including bidder) claims and represents that it has obtained all the appropriate rights to provide the Deliverables upon the terms and conditions</p>	<p>We kindly request you to add the below clause also to the Intellectual Property Rights. <i>However, the Intellectual Property of the Service Provider's base product(s) on which the Service Provider may build</i></p>	<p>Please be guided as per RFP</p>



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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.</p> <p>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</p>	<p><i>customized applications for Company, shall always remain as the Service Provider's Intellectual Property.</i></p>	

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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 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</p>		
304	29	1.13.28	<p>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</p>	<p>We request to keep the confidentiality clause mutual in nature.</p>	<p>Please be guided as per RFP</p>



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

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

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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- 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,</p>		



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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.		
305	31	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	We request to make the NDA to be mutual in nature.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>the following: -</p> <p>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.</p> <p>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</p>		



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>cooperate in all manner in seeking injunctive relieve against any such person.</p> <p>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.</p> <p>4. That the vendor will strictly maintain the secrecy of Bank's data</p>		
306	33	1.13.31	Force Majeure Notwithstanding anything contained in this Agreement, the vendor shall not be liable for	We request you to add the below clause in Force Majeure. <i>In situations like lock down of the Cities /</i>	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>penalty or termination for default if and to the extent that it's 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</p>	<p><i>Towns (experienced in Covid 19 periods), or any other similar unforeseen situations, where the Service Provider, in order to restore operations, plan working from home or make special arrangements to service from office, the Customer agrees to bear such additional costs to hire computers, other infrastructure, bear / reimburse additional transport costs etc.</i></p>	



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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.		
307	33	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	We request you to kindly remove the Liquidated Damages clause.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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.</p>		
308	34	1.13.34	<p>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,</p>	<p>We request you to kindly limit the Liability of the Service Provider with the following Clause stated below:</p> <p><i>Notwithstanding anything contained in this Agreement, Either Party's liability to the other party for damages, from any cause whatsoever and regardless of the form of action, whether in contract or in tort, including proven negligence, shall be limited to the actual amount billed by Service Provider to customer in the two (2) calendar months prior to the cause of action first arose which are subject to proven.</i></p>	<p>Please be guided as per RFP & its subsequent corrigendum</p>



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>penalty etc. suffered by the Bank: -</p> <ol style="list-style-type: none">1. Liability of Vendor for third party claims for IP Infringement.2. Liability of Vendor to indemnify the Bank3. 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		

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>contractual period while working with Bank.</p> <p>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.</p> <p>10. Any other breach caused due to the non-performance of the obligations of the Vendor under the Agreement.</p>		
309	-	-	-	<p>Please confirm the total monthly productive hours per FTE that the Bank expects. We suggest following the BFSI industry standard of 182 hours per FTE per month to ensure uniform billing. Kindly confirm if this is acceptable.</p>	<p>Please be guided as per RFP & its subsequent corrigendum</p>
310	78	3.2.15	<p>Staffing: Senior CCA - 2 years of experience in Customer Care or telemarketing roles (no fresh candidates)</p>	<p>Since the bank is seeking a 1:1 ratio of CCA to Senior CCA and has specified a minimum of 2 years of experience for Senior CCAs, we would like to highlight a practical hiring challenge. Agent-level resources typically do not remain in the same role for two full years; most prefer to progress in their career path after completing around 12 months of tenure. As a result, finding candidates with 2 years of experience at the CCA/Senior CCA level becomes both difficult and cost-intensive.</p>	<p>Please be guided as per RFP</p>



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				We therefore recommend that the bank consider allowing service providers to hire Senior CCAs with 1–2 years of relevant experience, which aligns better with industry norms and will help maintain hiring feasibility, cost efficiency, and stable operations. Please confirm	
311	83	3.2.17	RECRUITMENT: Court Records & Police verification.	Please confirm whether an online criminal background check for all employees will be acceptable to the bank. Since the requirement mentions both court and police verification, we would like to clarify if comprehensive online criminal checks—which include digital court record searches and online police verification—will fully meet the compliance expectations, or if the bank specifically requires any form of physical verification in addition to the online process.	Please be guided as per RFP & its subsequent corrigendum
312	85	3.3.1	Plan for Locations	Please confirm whether bidders are permitted to propose Tier-2 delivery locations (in addition to Delhi/NCR), provided that the required skillsets, service quality, and infrastructure standards are fully met. Allowing Tier-2 options will enable bidders to offer more competitive commercials while still maintaining all mandated service levels.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
313	86	3.3.2	Setting Up Operations at the New Contact Centre	<p>Since the RFP requires deployment of 1160 FTEs in Year 1 across various LOBs, we would like to understand the Bank's expectation regarding the transition plan. Hiring and onboarding more than 600 employees (assuming an indicative 60/40 split) will require a phased approach to ensure a smooth ramp-up. We also understand that the Bank would want operations to start without any impact on customer experience or service quality.</p> <p>Therefore, please confirm whether the Bank has a defined phase-wise transition plan, or if the Bank expects the bidder to propose a phased transition approach as part of the solution.</p>	Please be guided as per RFP
314	92	3.4	Training: Bidder to ensure training to its FTE without any additional commercial to the Bank.	<p>We recommend that the Bank allow training costs to be billable for all initial transition trainings, ramp-up batches, refresher trainings, and any future ramp-ups required during the project. This will ensure smooth onboarding, consistent knowledge levels, and stable service quality as the Bank expands or updates its processes.</p> <p>For clarity, please consider the following example:</p> <p>Example: If the Bank approves an initial ramp-up of 300 FTEs, the bidder will need to conduct a complete training program before deployment. Later, if the Bank increases the</p>	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				<p>headcount by an additional 100 FTEs, another training batch will be required. Similarly, if the Bank launches a new product or modifies an existing process, a refresher training session will be needed for all active agents. We recommend that all such Bank-driven training requirements (transition, ramp-up, and refresher) be billable.</p> <p>However, to maintain transparency, we confirm that training costs related to rehiring due to attrition will not be billable to the Bank.</p> <p>Please confirm if this approach is acceptable.</p>	
315	104	3.16	Technical evaluation parameter document - Table A	<p>The Bank has requested the Inbound and Outbound call volumes as part of the bidder's capability assessment. Since these volumes are dynamic in nature—varying month-on-month and influenced by seasonal fluctuations—we recommend that the bidder be allowed to submit the following documents instead:</p> <p>1. Copy of the client agreement, and</p>	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				<p>2. Dialer-generated call volume reports, published on the bidder's company letterhead and signed by an authorized signatory.</p> <p>These documents will accurately demonstrate the Inbound and Outbound call volumes managed by the bidder and should sufficiently meet the requirement.</p> <p>Kindly confirm if this approach is acceptable.</p>	
316	105	3.16	Technological capabilities	Please confirm how the Bank intends to verify the bidder's technology capabilities for the mandatory and good-to-have features. We recommend that the bidder be allowed to submit a formal confirmation on their company letterhead, and the same can be demonstrated live during the technical presentation.	Please be guided as per RFP
317	107	3.16	Bidder's criteria and its clients serviced in BFSI sector - Table C - Workforce strength:	<p>Since the number of FTEs with private BFSI clients fluctuates month-on-month based on volumes and business requirements—typically communicated to the bidder through email with prior notice—the exact FTE count cannot be fixed or explicitly mentioned in the Master Service Agreement.</p> <p>We request confirmation on whether the bidder can submit a copy of the MSA along with a self-attested FTE count on the company's letterhead to substantiate the FTE details.</p>	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				Please confirm if this will be acceptable.	
318	114	5	Bid Evaluation and Award Criteria	<p>We understand that the Bank has chosen the Total Cost Wise Evaluation method for this RFP, wherein the L1/L2 vendor will be selected based on qualifying in the Pre-Eligibility and Technical Evaluation stages.</p> <p>However, several other public sector banks—such as Punjab & Sind Bank, Indian Bank, Canara Bank, and Indian Overseas Bank—have successfully adopted the QCBS (Quality and Cost Based Selection) methodology for evaluating contact centre service providers.</p> <p>We recommend that the Bank consider adopting the QCBS evaluation model for this RFP as well. This framework balances both qualitative capabilities and commercial competitiveness, allowing bidders with strong domain expertise, proven delivery quality, robust governance models, and technology strength to be appropriately recognized.</p> <p>In contrast, the Total Cost Wise approach focuses primarily on the lowest commercial</p>	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				<p>quote, which may not always reflect service excellence or long-term value for critical customer-facing operations like contact centre management.</p> <p>Requesting confirmation if the Bank may review and consider QCBS as the evaluation method for this RFP.</p>	
319	154	Annexure 13	Proforma for commercial bid	<p>We understand that the bidder has to quote the commercials on GeM portal, where on GeM portal, Please confirm:</p> <ol style="list-style-type: none"> 1. The lumsum price to be quoted on GeM should be inclusive of GST 2. On GeM, GST Cess % has been asked by bidders, which in case of this RFP is not applicable 3. While TCO evaluation on GeM, Input Tax Credit is being calculated on GST at 50%, which is not applicable in this RFP case. <p>Please clarify on this.</p>	Please be guided as per terms and conditions of GeM portal
320	13	1.6.	Bid Earnest Money	<p>We understand that submission of an EMD is mandatory as per the guidelines for participation in this RFP. However, the EMD amount of INR 8.5 Crores is significantly high and may create a substantial strain on the working capital of bidders, especially while the RFP evaluation process may extend over several weeks or months.</p> <p>Given the scale of operations and the investment already required from bidders for solution design, resource planning, and infrastructure preparedness, such a large</p>	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				<p>EMD amount may limit healthy competition and restrict the participation of capable service providers.</p> <p>We respectfully recommend that the Bank consider reducing the EMD amount to a more practical and industry-aligned level. This will broaden bidder participation, ensure competitive pricing, and enable bidders to allocate their financial resources more effectively towards project readiness rather than blocked capital.</p> <p>Requesting confirmation if the Bank may review and revise the EMD amount accordingly.</p>	
321	101	3.15	Penalties: The overall penalty of all SLAs shall be levied up to a maximum of 20%	<p>We understand that the Bank aims to appoint a service provider capable of consistently meeting SLAs and delivering high-quality performance. However, the proposed 20% penalty cap is significantly higher compared to industry standards and the norms followed in similar public sector bank RFPs, where the penalty cap generally remains around 10%.</p> <p>We respectfully recommend that the Bank consider capping the penalties at 10%. This</p>	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				<p>will encourage bidders to stay fully focused on meeting SLA commitments while ensuring the commercial risk remains reasonable and sustainable for long-term service quality.</p> <p>Requesting confirmation, please.</p>	
322	48	3.2.1.24	Voice biometrics	<p>We do not fully understand the extent of the Voice Biometrics requirement, and we are currently assuming that it is needed only for Hindi and English. Since this feature has not been requested in similar RFPs issued by other public sector banks, we request the Bank to kindly confirm whether:</p> <ol style="list-style-type: none"> 1. Voice Biometrics is indeed a mandatory requirement for PNB at this stage, or 2. The Bank intends to consider this feature at a later phase, in which case it may be taken up separately with additional cost implications. <p>Requesting clarification, please.</p>	Details to be shared with successful bidder
323	Page 60	Clause 1	WhatsApp Live Chat	Does the Bank possess the WABA account along with service integrator? Should the Service Provider integrate using APIs provided by such integrator?	Please be guided as per RFP
324	Page 60	Clause 1	Conversational Bot Languages	Request clarification on required languages. Can the Bot be provisioned only in Hindi & English considering >90% volume is in these languages?	Please be guided as per RFP
325	Page 28	Clause 3	Use of Open Source	Is the Bank open to allowing the Service Provider to use open-source	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				tools/software/databases under valid MIT/Apache licenses?	
326	Page 85	Clause 3.2.20	Bank's CRM Details	Request details of existing CRM to validate integration feasibility.	Details to be shared with successful bidder
327	Page 73	Clause 3.2.11.3	Future Hardware/Software Requirements	Request explicit detailing of future additional hardware/software requirements, as open-ended scope may have major cost implications. Please confirm	Please be guided as per RFP
328	Page 67	Clause 3.2.10.10	AI/ML Deployment Model	Is the Bank open to SaaS/cloud deployment for AI/ML modules? If on-prem, does the Bank have GPU infrastructure available. Please confirm	Please be guided as per RFP & its subsequent corrigendum
329	Page 83	Clause 3.2.18	Bank Domain & MPLS	Will Bank extend its domain over MPLS so that all desktops join the Bank's domain and follow Bank security policies. Please confirm	Please be guided as per RFP
330	Page 83	Clause 3.2.18	Data Transition & Migration	Request clarification on scope, format, and retention duration for migration of historical data, call recordings, SRs, TPIN, etc. Please confirm	Details to be shared with successful bidder
331	Page 42	Clause 2.27 Insurance	Insurance of Equipment	Since an HA + DR setup is being deployed, is hardware insurance mandatory for the Service Provider. Please confirm	Please be guided as per RFP
332	Page 50	Clause 3.2.2.10	Whitelisting Solution	Whitelisting cost varies by third-party providers. Can the Service Provider procure on Bank's behalf and bill at actuals. Please confirm	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
333	Page 65	Clause 3.2.10.7	Social Media Management	Does the Bank already have social media management & listening tools, or must the Service Provider deploy one? Is SaaS allowed. Please confirm	Details to be shared with successful bidder
334	N/A	VAPT Clarification	VAPT Exercise	Will the Bank conduct VAPT and share vulnerabilities? If Service Provider must do it, third-party involvement may not be feasible due to DC/DR not being internet-exposed. Please confirm	Please be guided as per RFP
335	43	Part B, Clause 3.2.1 – Scope of Work (Inbound Calls)	Detailed inbound call types and customer interactions listed	We request the bank to confirm the average and peak monthly inbound call volumes across different categories (general banking, credit card, digital banking, etc.)& AHT.	Details to be shared with successful bidder
336	48	3.2.2 – Outbound Calls	Covers marketing, recovery, lead processing, etc.	We request the bank to confirm monthly outbound call volume and breakup by campaign type (marketing, recovery, collections, etc.)& AHT.	Details to be shared with successful bidder
337	63	3.2.10 – Gen-AI Use Cases	Multiple AI/ML applications proposed	Please clarify whether the Bank expects AI tools to be part of bidder's proprietary solution or can they be integrated through third-party licensed tools.	Please be guided as per RFP
338	94	3.15 – Payment Terms	Payment terms specified	Please share if partial payments / milestone-based billing will be allowed during the transition or setup phase. Especially for AI related workloads.	Please be guided as per RFP
339	82	3.2.16 – Dedicated IT Support	Vendor to provide dedicated IT support	Please specify if IT support is required 24x7 onsite or shared support (centralized NOC) is acceptable.	Please be guided as per RFP
340	68	3.2.10.13 – Sentiment Analytics	To be implemented using AI/ML	Please clarify whether sentiment analytics should be in real-time or through post-call analysis.	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
341	75	3.2.13 – Credit Card Scope	Includes inbound & outbound for credit card customers	Please clarify whether credit card operations will be a separate queue/team or integrated within common FTE pool.	There will be separate queue/team for credit card operations. There are 6.88 lacs credit cards as on date
342	67	3.2.10.10-AI & ML Powered analytics	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	Kindly confirm languages the bank is looking at for this workload, can the bidder assume it to be only English and Hindi.	Please be guided as per RFP & its subsequent corrigendum
343	120	Annexure 2: Eligibility Criteria	The bidder should have minimum average annual turnover of Rs. 200 Cr. 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.	We request the bank to kindly relax this clause to The bidder should have minimum average annual turnover of Rs. 100 Cr. for the last three financial years i.e., 2022-23, 2023-24 and 2024-25, in line with the GFR guidelines. Since the estimated bid value is 425 Cr. and there is a 60:40 split between L1 and L2 bidders, we request the bank to kindly consider turnover criteria in line with maximum contract value to the L1 bidder rather than the entire estimated value, hence enabling a healthy competition.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
344	162	Table D	<p>Work force strength:Inbound BFSI process:</p> <ul style="list-style-type: none"> • More than 5,000 3 marks seats (Agents): • More than 3,000 2 marks seats (Agents): • More than 2,000 1 marks seats (Agents): <p>Outbound BFSI process:</p> <ul style="list-style-type: none"> • More than 2,500 2 marks seats (Agents): 	<p>We request the bank relaxes this to:Inbound BFSI/ PSU process:</p> <ul style="list-style-type: none"> • More than 5,000 3 marks seats (Agents): • More than 3,000 2 marks seats (Agents): • More than 2,000 1 marks seats (Agents): <p>Outbound BFSI/PSU process:</p> <ul style="list-style-type: none"> • More than 2,500 2 marks seats (Agents): 	Please be guided as per RFP
345		General	Timeline for submission of Pre bid queries	Given the extremely prestigious nature of the project and the nature of the RFP, we request the bank to extend the deadline for submission of Pre bid queries till 19-11-2025	Please be guided as per RFP
346		General	Consortium bidding	We request the bank to kindly allow consortium bidding is permitted for this RFP and consider overall credentials of the consortia for evaluation	Please be guided as per RFP
347		Infrastructure	Hosting of ACD, CTI, CC applications and AI workloads	We request the bank to confirm if we can propose hosting of applications fromMeity Empaneled Data center clause	Please be guided as per RFP
348	156	AI workloads		OPEX cost of AI workloads is not mentioned in the bid, we request bank to kindly confirm where we can incorporate this	Please be guided as per RFP
349	Page No. 134	Annexure 8 – Turnover Certificate for Bidder	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)	<p>Request the Bank to allow consortium bidding</p> <p>Justification: The scope involves diverse components— AI, omni-channel tech, CRM integration,</p>	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				and large-scale operations—which may not be feasible for a single bidder to deliver optimally. Allowing consortiums will increase competition and combine specialized expertise without affecting accountability, as the Lead Bidder will take full responsibility.	
350	Page No. 119	Annexure 2- Eligibility Criteria of the Bidder	<p>The bidder should have minimum average annual turnover of Rs. 200 Cr. 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 Rs. 40 Crore 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>We request the Bank to reduce the annual turnover requirement to ₹175 Crore from Consolidated Financials.</p> <p>As per GFR 2017 Rule, turnover criteria should not exceed 30% of estimated procurement value. RFP follows 60:40 split model between L1 and L2, enabling multi-vendor participation & requiring wider competition. If we take 60% ratio for the bidder, the turnover criteria should be 60% only of the maximum criteria as per GFR Rule. The contact center project is primarily OPEX / FTE-driven, with limited capital investment burden on bidders.</p> <p>Further, Consolidated financials give correct, transparent financial picture of the organization. Group backing ensures higher net worth, reserves & stability. Supported widely in Govt./PSU tenders consolidated</p>	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			in the last three years, ending on 31.03.2025	<p>audited statements.</p> <p>Since the RFP already requires disclosure covering all subsidiaries/associates/holding/group companies to establish absence of ownership by any Bank Director/Employee, we request the Bank to kindly allow consideration of Group/Parent/Holding Company consolidated turnover and net worth for eligibility. This provides a correct transparent financial picture of the bidder's business group and aligns with the RFP's own group-entity acknowledgement.</p>	
351	Page No. 119	Annexure 2- Eligibility Criteria of the Bidder	<p>The Bidder is required to have a customer base that encompasses at least one Scheduled Commercial Bank/ Insurance 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 Equivalent (FTEs) to cater to the needs of said organization. Or If the bidder is catering to a single Indian Public Sector Undertaking</p>	<p>We request the Bank to kindly allow credentials of the Subsidiary / Group Company to meet this experience requirement.</p> <p>The RFP already recognizes subsidiaries/associates/holding/group entities through the conflict-of-interest declaration clause.</p> <p>Many corporate groups maintain large clients at the group level, while delivery is executed by specialized subsidiaries. Allowing group credentials presents the true and transparent financial and operational capability of the bidder, without compromising responsibility, since the bidder can submit a consolidated audited statements.</p>	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			(PSU) or Government Organization, the requirement is a Contact Centre equipped with a workforce of at least 500 FTEs.)		
352	Page No. 161	Annexure 14 Technical Scoring Sheet, Table B,	<p>Industry Experience: No. of Years:</p> <ul style="list-style-type: none"> • More than 15 years: 5 Marks • More than 10 years: 4 Marks • More than 5 years: 3 Marks • Less than 5 years: 2 Marks <p>Additional score if the above experience is from below categories:</p> <ul style="list-style-type: none"> • Scheduled Commercial bank/ Foreign Bank: 5 Marks • Insurance / Any other BFSI unit: 3 Marks • Any other industry: 1 Mark <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 +</p>	<p>We request the Bank to kindly allow credentials of the Subsidiary / Group Company to meet this experience requirement.</p> <p>The RFP already recognizes subsidiaries/associates/holding/group entities through the conflict-of-interest declaration clause. Many corporate groups maintain large clients at the group level, while delivery is executed by specialized subsidiaries.</p> <p>Allowing group credentials presents the true and transparent financial and operational capability of the bidder, without compromising responsibility, since the bidder can submit a consolidated audited statements.</p>	Please be guided as per RFP & its subsequent corrigendum

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			Scheduled bank, then score will be 2+5 = 7 Marks)		
353	Page No. 161	Annexure 14 Technical Scoring Sheet, Table B,	<p>Industry Experience: Bidder should have provided call centre services for below clients in last three years:</p> <ul style="list-style-type: none"> • Scheduled Commercial Banks • Insurance Companies <p>•Scheduled Commercial banks: 5 Marks • Insurance Companies: 3 Marks (e.g. If the bidder provides services to 2 SCBs, the score would be 5*2=10 Marks) Note: References should comply with eligibility criteria</p>	<p>We request the Bank to kindly expand the eligible client category to BFSI sector, by including:</p> <p>NBFCs Payment Banks Small Finance Banks Financial Services Companies FinTechs Mutual Fund / AMC call centre operations</p> <p>Proposed Revision: Bidder should have provided call centre services to BFSI clients (Scheduled Commercial Banks, Insurance Companies, NBFCs, Payment Banks, SFBs, or other regulated financial institutions).</p>	Please be guided as per RFP & its subsequent corrigendum
354	Page No. 162	Annexure 14 Technical Scoring Sheet, Table C	<p>Locations serviced: Bidder should have at least one call centre set-up for BFSI services across each location as below:</p> <ul style="list-style-type: none"> • North zone, • East zone, • West zone, • South Zone <p>2.5 marks for each location across the mentioned zones, in case multiple locations in single zone, they will be considered as single unit. Delhi/NCR is</p>	<p>We request the Bank to kindly broaden the eligibility requirement by allowing call centre set-ups for any domain, instead of restricting it only to BFSI.</p> <p>Revised Suggestion: "Bidder should have at least one operational call centre set-up in each zone (North/East/West/South)."</p> <p>Call centre infrastructure and operations are domain-agnostic; the capability to run BFSI processes does not depend on the industry previously serviced. Relaxing the clause to allow normal call-centre set-ups enables</p>	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>mandatory location Zone inclusions for this RFP:</p> <p>5. North (Punjab, NCR, Haryana, Himachal Pradesh, Uttar Pradesh, Uttarakhand, Chandigarh, Rajasthan)</p> <p>6. East (Bihar, Jharkhand, West Bengal, Odisha, Assam + North East)</p> <p>7. South (Tamil Nadu, Karnataka, Telangana)</p> <p>8. West (Maharashtra, Gujarat, Goa)</p>	<p>wider participation, avoids restrictive eligibility, and aligns with GFR principles while having no impact on service quality, as BFSI skills can be imparted through training.</p>	
355	Page No. 162	Annexure 14 Technical Scoring Sheet, Table C	<p>Languages: Indian languages serviced (except English & Hindi). 0.5 Marks for each language 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).</p>	<p>We request the Bank to kindly clarify that the language capability proof need not be limited to BFSI clients only, and may be accepted from any live call centre process, irrespective of industry domain.</p> <p>Proposed Revision: "Indian languages serviced may be demonstrated through any active call centre process (any industry), supported by live demo or client-signed documentary evidence."</p> <p>Language capability is industry-agnostic, and proving it through any existing call</p>	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				centre operation offers the same validity. Restricting proof to BFSI projects unnecessarily limits competition without adding value, as multilingual skills remain the same across industries.	
356	Page No. 162	Annexure 14 Technical Scoring Sheet, Table C	<p>Workforce strength: Number of seats (Agents) available for client servicing in India Inbound BFSI process:</p> <ul style="list-style-type: none"> • More than 5,000 seats (Agents): 3 marks • More than 3,000 seats (Agents): 2 marks • More than 2,000 seats (Agents): 1 marks <p>Outbound BFSI process:</p> <ul style="list-style-type: none"> • More than 2,500 seats (Agents): 2 marks 	<p>We request the Bank to kindly allow workforce strength from any domain, not only BFSI, for the purpose of seat-count evaluation.</p> <p>Proposed Revision: Workforce strength may be demonstrated through total operational contact centre seats (Inbound/Outbound).</p> <p>Seat capacity and workforce strength are infrastructure- and operations-based, not domain-dependent. Call centre seating, systems, workforce availability and scalability remain the same across BFSI and non-BFSI processes. Allowing all industry domains ensures wider participation and aligns with GFR principles without reducing relevance or capability.</p>	Please be guided as per RFP
357	Page No. 106	Technical evaluation parameter document, Table A, Technological Capabilities	<p>Note:</p> <ul style="list-style-type: none"> • 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 	<p>We request the Bank to kindly remove the BFSI-only restriction for awarding marks under this section.</p> <p>This clause relates to future delivery commitment and implementation timelines, not past BFSI domain experience. The ability to implement new services within 2–3 months depends on the bidder's technical capability, resources, and implementation</p>	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			Bank's go ahead. • Marks will be awarded for experience in BFSI sector only.	capacity, which are domain-agnostic. Restricting marks only to BFSI experience unnecessarily limits competition, even though delivery timelines can be met equally by vendors operating in any sector. Allowing all industry experience aligns with GFR principles of avoiding restrictive qualification conditions.	
358	Page 47	Minimum call volume approx. 60000 per day; 3-5% annual increase.	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.	Clarify whether 3-5% inbound growth is fixed or indicative.	Please be guided as per RFP & its subsequent corrigendum
359	Page 47-48	Productivity of 150 calls per day per FTE.	Successful bidder to ensure for attending minimum 150 calls per day per FTE.	Clarify whether 150 calls/day productivity is mandatory or indicative.	Please be guided as per RFP & its subsequent corrigendum
360	Page 47-48	Omni-channel capability required for inbound & outbound.	The bidder should offer omni-channel options for both inbound and outbound operations of the Next-Gen Customer Care.	Confirm omni-channel requirement and channel list.	Please be guided as per RFP
361	Page 48	Outbound dialer must support campaign management and blending.	The solution should support comprehensive campaign management... The solution should allow for call blending.	Clarify dialer mode required for OB.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
362	Page 77	Outbound AHT 3 mins + 1 min wrap; 7 hr login per shift.	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.	Confirm if AHT & wrap time are fixed KPIs.	Please be guided as per RFP
363	Page 77-79	Year-wise manpower estimation indicative & subject to change.	The below estimations are indicative and subject to change. The bidder should be able to meet the dynamic personnel requirements.	Clarify if manpower sizing is fixed or estimated.	Please be guided as per RFP
364	Page 78-79	Agent qualification	Minimum relevant experience: 6-9 months for CSAs; 2 years for Sr. CSAs.	Confirm if experience criteria for agents can be flexible.	Please be guided as per RFP
365	Page 83	BGV & Employment Verification required as per RBI.	Background verification and employment verification required as per RBI. (Clause reference extracted)	Request BGV/RBI verification format.	Please be guided as per RFP
366	Page 85	CRM provided by Bank; bidder to integrate.	CRM will be provided by Bank; bidder needs to integrate with bank systems.	Request API documentation for CRM integration.	Details to be shared with successful bidder
367	Page 97	One-time cost & AI cost milestone-based payment terms.	One time implementation cost payment milestones as per Table-C terms.	Clarify payment milestone flexibility.	Please be guided as per RFP
368	Page 97-98	Penalty on call abandon, SLA & call quality defined.	Penalty structures for call abandonment, call quality and SLAs (max penalties defined in tables).	Request penalty capping for all SLA categories.	Please be guided as per RFP
369	Page 100	Blue Day applies when calls exceed 110%; max 10 days.	Blue Day: if call volume exceeds 110% and vendor attends >=110%, penalties are excluded. Max 10 days.	Clarify Blue Day applicability.	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
370	Page 101-103	KPIs detailed for quality, SLA and performance.	KPIs for calls, FTR, IVR disposal etc. provided in detail.	Clarify KPI minimums vs negotiable.	Please be guided as per RFP
371	Post Page 103	Technical evaluation & marking criteria defined.	Technical evaluation and marking criteria defined in Annexure 14.	Confirm fixed scoring weightages.	Please be guided as per RFP
372	Page 118 onwards	Annexures to be submitted as per provided format.	Annexures to be submitted as per provided format (Page 118 onwards).	Clarify annexure submission format.	Please be guided as per RFP
373	Page 97-103	Penalty cap not defined; cumulative penalties unclear.	Penalty cap queries: penalties mentioned but no capping defined across categories.	Confirm monthly penalty capping across all categories.	Please be guided as per RFP
374	Page 56-57	Clause 3.2.2.8 — DNC Solution	DNC compliance solution – The solution should provide DNC compliance as per TRAI guidelines	DNC scrubbing and DLT compliance activities are typically performed by telecom providers. Kindly confirm whether the Bank's existing telco partners will manage TRAI DLT/DNC compliance, and the bidder will only configure DNC controls within the CRM and outbound dialer.	Please be guided as per RFP
375	Page 57-58	Clause 3.2.2.10 — Whitelisting Solution	Whitelisting solution should be provided for whitelisting the contacts	Whitelisting of numbers is always performed by the owner of the telephone number (Bank). Please confirm that the Bank will carry out the actual whitelisting of outbound numbers with the telecom operators and	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				TRAI, and the bidder's role will be limited to facilitation and documentation support.	
376	Page 59–61	Clause 3.2.3 — AI Voice-Based Services	AI Voice Based Services (Inbound and Outbound) with Over-Call ... Voice Analytics Tool ... performance report for the full call life cycle which includes customer behaviour analysis ...	Current AI Voice APIs (ASR/TTS) available in India support 10 Indian languages + English (total 11). Kindly confirm whether the Bank agrees to accept these currently available languages at go-live and allow additional languages to be integrated in future as API support expands.	Please be guided as per RFP
377	Page 62–64	Annexure 13 — Table D: AI Services Cost	Table D – Cost for implementation of AI Services	Table D captures only the implementation cost for AI services. However, AI components such as Conversational API usage, ASR/TTS per-minute charges, and Voice Bot usage incur recurring operational costs. Kindly clarify how bidders should quote these recurring API usage charges— per minute, per conversation, per API call, or as an additional line item.	Please be guided as per RFP
378	Page 12	1.5 Performance Security / Performance Bank Guarantee (PBG)	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 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	We request the Bank to kindly allow submission of the Performance Security in the form of a Surety Bond, in addition to the traditional Bank Guarantee. As per Government of India, Ministry of Finance, circular dated 2nd February 2022, and subsequent guidelines, Surety Bonds are permitted as an alternative to Bank Guarantees for Performance Security in Government procurements.	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			the contract, the PBG shall have to be extended till the period of extension with same terms and conditions.		
379	13	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 favouring PUNJAB NATIONAL BANK, Centralised Procurement and Partnership Division, New Delhi and filling all the details as per specified Annexure-21. 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: V. Sellers / Service Provider	As our organization has a turnover exceeding INR 500 Crore, we understand that, as per the mentioned clause, we are exempted from furnishing the Earnest Money Deposit (EMD). Kindly confirm	Please be guided as per RFP & its subsequent corrigendum

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			having an annual turnover of INR 500 Crore or more, at least in one of the past three completed financial year(s)		
380	19	1.13.4	Onsite resource deployment	Please clarify this clause. As per the RFP, GO live of first location is required in 3 months time. What is meant by providing workers within 2 months from date of commencement?	Please be guided as per RFP & its subsequent corrigendum
381	20	Indemnification Process (1.13.6)	Bank can recover indemnity amounts from any payment due to the bidder.	Can there be a cap on indemnity recovery and a dispute resolution process?	Please be guided as per RFP
382	21	1.13.8	Incidental Services	What is meant by Bank may seek additional services pertaining to Publicity?	Please be guided as per RFP
383	25	Privacy & Security Safeguards (1.13.13)	Strict confidentiality, including for subcontractors, with penalties for breach.	Can the confidentiality obligations be mutual and limited to sensitive data?	Please be guided as per RFP
384	42	2.25	Duration of Contract	Request Bank consider price revision post end of 5 years, in case there is an extension of the contract. It is in line to the Commercial Format of the RFP, where Bidder has option to submit differential pricing for each of the 5 years	Please be guided as per RFP
385	42	2.25	Duration of Contract	We request that the termination clause be mutual for both parties	Please be guided as per RFP
386	47	3.2.1.22 Additional Services through the Contact Centre	Capacity planning and forecasting	Minimum call volume is mentioned as 60000 call/day for inbound process. Please suggest if this the volume currently handled by agents or offered on total volume offered at IVR level	1. Call Volume 60,000 is excluding Inbound calls resolved at IVR .
387	47	3.2.1.22 Additional Services through the Contact Centre	Capacity planning and forecasting	Please help with the last 1 year AHT for all different channels and LOBs (month on month)	Details to be shared with successful bidder



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
388	47	3.2.1.22	Additional Services through the Contact Centre	Bak has asked for a service level of 90% within threshold of 10 seconds. To achieve this Service Level target, meeting the requirement of 150 calls per day per FTE will not be possible. We request Bank to revise the Service Level target or revise the clause of 150 calls per day per FTE	Please be guided as per RFP
389	48	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.	For which types of calls or interactions is voice biometrics required? Please confirm	Details to be shared with successful bidder
390	48	3.2.1.24 Voice Biometrics	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.	Can the Voice Biometric solution be delivered through a Public Cloud environment? Please confirm	Please be guided as per RFP & its subsequent corrigendum
391	48	3.2.2 Outbound Calls	Outbound Calls	It is mentioned that minimum 150 calls per day per FTE needs to be handled, please suggest if this the call target or a suggestion. Also, please help with the last 1 year AHT (month on month)	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
392	49	3.2.2.28	Do Not Call (DNC) Compliance Solutions	DNC registry is shared by TRAI only with telecom service providers. Telcos have put in place process where calls made through 140 lines will not be connected to customers in case they are active on the DNC registry. We request Bank to consider this clause, based on the prevalent laws	Please be guided as per RFP
393	50	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 allotted to 'Lead Owners' at branches or Circle Offices.	We assume that the Lead Management application will be provided by the Bank. Please confirm	Please be guided as per RFP
394	50	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	We assume that the SMS gateway, associated API, Email gateway, associated API, WhatsApp for Business, and its API will be provided by the Bank. Please confirm	Yes, bank will provide the SMS Gateway.
395	50	3.2.2.2 Lead Processing	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	Please confirm the expected Social Media channels to be supported.	Details to be shared with successful bidder



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			media campaigns, and provision for future campaigns		
396	50	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.	Can we propose Cloud Based solution for this requirement? Is there any specific whitelisting solution that Bank is looking for?	Details to be shared with successful bidder
397	50	3.2.2.9 Campaign management tools	3.2.2.9 Campaign management tools	What all Channels can be clubbed in one so that cross utilized agents can be considered	Please be guided as per RFP
398	50	3.2.2.9 Campaign management tools	3.2.2.9 Campaign management tools	Please provide expected hours of operations for each queue along with the working days of each queue (including mandatory day off/holiday list to be followed) - as Outbound can only operate during dialling window	Please be guided as per RFP & its subsequent corrigendum
399	51	3.2.2.11 Automatic Call Distributor (ACD)	Ø FTEs should have the capability to send SMS or trigger emails to customers while on a call.	We assume that the Bank will provide the SMS gateway, Gateway API, and template messages. Please confirm	Yes, bank will provide the SMS Gateway.
400	51	3.2.2.11 Automatic Call Distributor (ACD)	• Track repeat callers, provide a better customer experience, and handle service abusers more efficiently.	Is it expected to identify and block service abusers (e.g., nuisance callers)?	Please be guided as per RFP
401	53	3.2.3 IVR	IVR	Please provide Interval / day / weekly level volume and AHT for IVR managed calls (Language Wise) historical (last 1 year) and	Details to be shared with successful bidder

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				expected for New deal term - to be handled at IVR level	
402	55	3.2.3 IVR	Ø 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	Please specify the languages required for Speech IVR.	Please be guided as per RFP
403	56	3.2.3 IVR	Ø 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	Please let us know the languages that are required to be supported for IVR	Please be guided as per RFP
404	57	3.2.4 Computer Telephony Integration CTI	Ø FTE softphone should be able to work in shared control mode where the application should be able to control adjacent IP desk-phone	Are Hard phones required for the FTE's? Please confirm	Please be guided as per RFP
405	57	3.2.3 IVR	Ø 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.	What percentage of screen recording is required?	Please be guided as per RFP
406	57	3.2.3 IVR	Ø The Service Provider should provide call / screen recording on demand in a time bound manner. Any delay will attract the penalty	What is the required retention period for call and screen recordings?	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			as defined by the Bank time to time.		
407	58	3.2.4 Computer Telephony Integration CTI	Ø 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.	From which application are FTEs expected to perform Click-to-Call? Is it the Bank's CRM application or another Bank-provided application?	Please be guided as per RFP
408	59	3.2.4 Computer Telephony Integration CTI	Ø Support for video chat solutions to allow customers to reach Contact Center FTE through web browser (for video chat).	Will dedicated agents and a dedicated setup (e.g., background, dress code) be required for video chat?	Details to be shared with successful bidder
409	59	3.2.4 Computer Telephony Integration CTI	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.	IVR changes can vary in complexity: Simple (prompt changes) Medium (API-level changes) High (new services with new integrations) Could you please confirm the SLA for each category of change?	Please be guided as per RFP
410	60	3.2.4 Computer Telephony Integration CTI	Customer Satisfaction - Surveys and feedback	Are surveys and feedback required to be collected through Voice channel only?	Please be guided as per RFP
411	60	3.2.4 Computer Telephony Integration CTI	Capabilities of the solutions should be as below, but not limited to:	Please confirm the languages required for Speech Analytics and Sentiment Analytics.	Please be guided as per RFP & its

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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.		subsequent corrigendum
412	61	3.2.5 Customer Segmentation	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.	Will the Bank provide the TPIN application along with associated APIs?	Please be guided as per RFP
413	61	3.2.8 WEBCHAT & CHATBOTS	The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc	In which languages is the chatbot expected to operate?	Please be guided as per RFP & its subsequent corrigendum
414	61	3.2.7 CALL/ VOICE	Call/ Voice	1. Please provide Interval / day / weekly level volume and AHT for Inbound and outbound (Language Wise) historical (last 1 year) and expected for New deal term - calls to be handled by Agent 2. Outbound - please include historical connect percentages along with connected and not connected AHT - calls to be handled by Agent	Details to be shared with successful bidder



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
415	61	3.2.8 WEBCHAT & CHATBOTS	Webchat & Chatbots	Please provide Interval / day / weekly level volume and AHT for WEBCHAT & CHATBOTS (Language Wise) historical (last 1 year) and expected for New deal term - Chats to be handled by agent	Details to be shared with successful bidder
416	61	3.2.6	Omni Channel Experience	What options are the Bank considering under Omni Channel experience for Inbound and Outbound? What is meant by transfer of these capabilities to the Bank?	Details to be shared with successful bidder
417	62	3.2.9.1	Drop-Off Identification and Alerts	Is the scope only limited to the customer interactions with the Next Gen Contact Center or this is for all customer interactions with the Bank?	Please be guided as per RFP
418	63	3.2.10 Gen – AI Use – Cases	Functional Requirements	Can the Gen AI solution be delivered through public cloud platforms such as Google, Amazon, or OpenAI? Please confirm	Please be guided as per RFP & its subsequent corrigendum
419	64	3.2.10.3 VIDEO BANKING	The bidder should offer video banking capabilities for servicing customer requests	Can the Video Banking solution be delivered through a public cloud-based solution? Please confirm	Please be guided as per RFP & its subsequent corrigendum
420	64	3.2.10.3 VIDEO BANKING	Video Banking	Please provide Interval / day / weekly level volume and AHT for Video banking (Language Wise) historical (last 1 year) and expected for New deal term - Chats to be handled by agent	Details to be shared with successful bidder

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
421	64	3.2.10.4 SPECIALIZED TEAM FOR CATERING HNI CUSTOMERS	Specialized Team For Catering Hni Customers	Please provide Interval / day / weekly level volume and AHT for Social Media (Language Wise) historical (last 1 year) and expected for New deal term - to be handled by agent	Details to be shared with successful bidder
422	64	3.2.10.5 WHATSAPP LIVE CHAT	WhatsApp Live Chat	Please share the volume for WhatsApp live chat	Details to be shared with successful bidder
423	65	3.2.10.5 WHATSAPP LIVE CHAT	The bidder should be able to service PNB customers over WhatsApp channel through bots & live – chat (FTE led) capability	Will the Bank provide the WhatsApp for Business account and associated API? Please confirm	Details to be shared with successful bidder
424	65	3.2.10.6 CO-BROWSING	Co-Browsing	Please provide Interval / day / weekly level volume and AHT for Co-browsing (Language Wise) historical (last 1 year) and expected for New deal term - to be handled by agent	Details to be shared with successful bidder
425	65	3.2.10.7 SOCIAL MEDIA SERVICING	Social Media Servicing	Please provide Interval / day / weekly level volume and AHT for Social Media (Language Wise) historical and expected for New deal term - to be handled by agent	Details to be shared with successful bidder
426	65	3.2.10.8 EMAIL	Email	Please provide Interval / day / weekly level volume and AHT for Email (Language Wise) historical (last 1 year) and expected for New deal term - to be handled by agent	Details to be shared with successful bidder
427	65	3.2.10.7	Social Media servicing	Will Bank provide its own Social Media scrubbing tool or will this have to be provided by Vendor? What all Social Media channels are considered by Bank under this?	Please be guided as per RFP
428	67	3.2.10.10 AI & ML ANALYTICS POWERED DECISIONING	The system has to be brought in by the bidder but all technology, flow, IP for the same would be	IP may belong to the OEMs, and only customization can be transferred. Is this understanding correct?	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			transferred to the bank as per the terms of the contract.		
429	67	3.2.10.10 AI & ML ANALYTICS POWERED DECISIONING	<ul style="list-style-type: none"> For AI & ML solution bank may leverage the technology based on-prim, cloud or hybrid model. 	Is this IP understanding applicable to all AI/ML solutions such as Agent Assist, Voice BOT, Speech Analytics, Sentiment Analytics, Supervisor Assist, Robo Calls, ASR, TTS, and Analytics?	Please be guided as per RFP
430	67	3.2.10.9	FTE CALL QUALITY CLAUSE	Please clarify the clause - Call audit of Minimum 50 calls to be performed by each quality team	Please be guided as per RFP & its subsequent corrigendum
431	68	3.2.10.12 Speech Analytics and reporting	<ul style="list-style-type: none"> 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 	Please confirm the languages required for Speech Analytics.	Please be guided as per RFP & its subsequent corrigendum
432	68	3.2.10.13 Sentiment Analytics and reporting	The system should be able to use advanced artificial intelligence techniques to gather information and analyse customer sentiment	Please confirm the languages that need to be supported for Sentiment Analytics.	Please be guided as per RFP & its subsequent corrigendum
433	68	3.2.10.12 Speech Analytics and reporting	<p>The system should be able to use advanced artificial intelligence techniques to gather information and analyse customer sentiment</p> <ul style="list-style-type: none"> It should analyse conversations over voice, video, and chat- 	Is this solution required for a specific segment of calls (e.g., HNI customers only)	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			based channels to determine the emotional tone of the customers during different phases of the interaction		
434	68	3.2.10.14	Skip Tracing	Is the scope of the bidder to locate the borrowers of the Bank based on analysis of public records provided by Bank? Or does a separate application need to be provided. Please confirm and share the detailed scope in case of additional application is required	Please be guided as per RFP & its subsequent corrigendum
435	69	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-channel conversations.	Can the entire telephony setup be delivered through a public cloud-based CCaaS solution? Please confirm	Please be guided as per RFP & its subsequent corrigendum
436	69	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	<ul style="list-style-type: none"> - Will the control tower be deployed at delivery centers? - Are there any specifications for display screens to show NG-CC statistics? 	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			and track specific metrics driving overall performance with accuracy.		
437	69	3.2.10.18	Core Tech & Data	Current technology uses SIP lines for telecom connectivity. Will Bank provide the required SIP lines for Inbound and Outbound call? Will all costs (rental + usage), associated with the SIP lines be borne by Bank? Please confirm	Please be guided as per RFP
438	70	3.2.10.20	Unified Desktop	Features mentioned Ununderified Desktop like viewing customer details, creating and routing tickets, etc. are generally covered under the CRM application. Will Bank provide its own CRM or will bidder have to deploy CRM solution for the Contact Center?	Please be guided as per RFP
439	71	3.2.10.22	Robotic Process Automation	Please share the Use Cases as envisioned by the Bank for deployment of RPA solution. There is no separate line item for RPA solution in Table C of Commercial format. Request that in case RPA solution is needed by Bank, this be included as a separate line item in Table C of the commercial format	Please be guided as per RFP
440	72	3.2.11.1 Scalability Requirements	• Ensure readiness to handle a 50% increase in interaction volumes during peak periods (e.g., festival seasons,	Do the counts mentioned in the sizing table (Page 79) include a 50% spike?	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			promotional campaigns) without impacting SLAs.		
441	72	3.2.11 SCALE-UP PLAN	3.2.11.1 Scalability Requirements: • Ensure readiness to handle a 50% increase in interaction volumes during peak periods (e.g., festival seasons, promotional campaigns) without impacting SLAs.	Please share specific volume seasonality (peak/non-peak) for (Inbound/Outbound/Email/Chat/Video banking/Co-browsing/Social Media etc.) - months with higher or lower volume and percentage variation expected month over month	Please be guided as per RFP
442	72	3.2.11.1	Scalability Requirements	Bank has mentioned the provision of Blue Day where bidder has a waiver on SLAs when able to answer more than 110% of the forecast. Please clarify what is meant by able to handle 50% high volumes without impacting SLAs.	Please be guided as per RFP
443	72	3.2.11.2	Resource Allocation and Management	Will Bank allow for Part Timers or Contractual employees to be hired to efficiently manage the volumes? How will the billing of Part Timers / Contractual employees be done?	Please be guided as per RFP & its subsequent corrigendum
444	73	3.2.11.3	Hardware/ Software for Solution	What is meant by infrastructure required to commission Fiber Optic lines (SIP based)?	Please be guided as per RFP
445	73	3.2.11.3	Hardware/ Software for Solution	What technology upgrades does the Bank envision during the period of contract that Bidder will have to provide Bank without any additional cost	Please be guided as per RFP
446	73	3.2.11.4	FTE Training and Knowledge Management	What is the training duration for newly hired agents? Is there any difference in the training duration for individual LOBs like Inbound, Outbound, Email, etc?	Please be guided as per RFP
447	73	3.2.11.3	Hardware/ Software for Solution	Please clarify whether the core infrastructure (including servers, storage, and network components) is required to be	Please be guided as per RFP & its



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				deployed at the Bank's Data Center/Disaster Recovery (DC/DR) sites, or at the bidder's/delivery partner's own delivery locations.	subsequent corrigendum
448	73	3.2.11.3	Hardware/ Software for Solution	Please confirm that the Bank will be responsible for provisioning and managing the required SSL certificates, public Internet IP addresses, and fully qualified domain names (FQDN) for all Internet-facing services, including Video Call, Live Chat, and Chatbot functionalities. Additionally, kindly clarify if the bidder is expected to provide any supporting infrastructure or if all such elements will be supplied and maintained by the Bank.	Please be guided as per RFP
449	74	3.2.12 Additional Scope of Work	Additional Scope of Work	It is mentioned that 200 emails needs to be handled by FTEs, please suggest if this the call target or a suggestion. Also, please help with the last 1 year AHT (month on month)	Please be guided as per RFP
450	75	3.2.12 Additional Scope of Work	Ø For all AI & ML solution bank may leverage the technology based on-premises, cloud or hybrid model	Is this applicable for all the AI/ML solution like Agent assist, Voice BOT, Speech Analytics, Sentiment Analytics, Supervisor assist, Robo Calls, ASR, TTS, Analytics etc?	Please be guided as per RFP & its subsequent corrigendum
451	75	3.2.13.1 Round the Clock Customer Helpline	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	Please confirm: '- Number of PSTN trunks to be delivered - Sessions per trunk	The same shall be as per total credit card base i.e 6.88 lacs

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			active cards, subject to Quality of Service being met.	- How many trunks will be SIP and how many will be PRI?"	
452	75	3.2.13.1	Round the Clock Customer Helpline	We assume that Bank will be providing all required Toll Free, telecom/ SIP and connectivity required for supporting the Credit Card business. Please confirm	Please be guided as per RFP
453	75	3.2.13.1	Round the Clock Customer Helpline	How many languages are required to be served for Credit Card services? Please share the number of cards issued or part thereof. Will the FTE requirement for Credit Card services be part of the overall FTE requirement mentioned in Commercial table for PNB or will this be an additional count	Please be guided as per RFP
454	76	3.2.13.1 Round the Clock Customer Helpline/ Point 9	9. Call center executive should be trained at least in three languages English and Hindi being mandatory	Please share volume distribution based on individual languages	Details to be shared with successful bidder
455	76	3.2.13.1.9	Round the Clock Customer Helpline	Are all call center agents required to be proficient in 3 languages or can bilingual agents be hired? Please share the customer base for each of the Scheduled Languages	Details to be shared with successful bidder
456	76	3.2.13.1.9	Round the Clock Customer Helpline	Please clarify what is meant by getting third party audit for quality of service from any agency suggested by the Bank? How many such audits will Bank propose in a calendar year?	Details to be shared with successful bidder
457	77	3.2.13.3 Credit Card Additional Terms & Conditions 3.2.13.1 Round the Clock Customer Helpline	Credit Card Additional Terms & Conditions 1. To deploy one Call Centre executive for every 7000 cards issued or part thereof. (3.2.13.3) 7. To deploy one Call Centre	As per this clause (3.2.13.3) vendor needs to deploy 1 call center executive for every 7000 cards issues, where as clause (3.2.13.1) vendor needs to deploy 1 call center executive every 5000 cards issued. Please suggest, which needs to be followed	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			executive for every 5000 cards issued or part thereof. (3.2.13.1)		
458	77	3.2.13.3 Credit Card Additional Terms & Conditions	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)	Our agents currently work 5 days a week with 10-hour shifts and 9 hours of productive time. Could you please confirm if the shift structure mentioned in the clause can be modified to align with our work model?	Please be guided as per RFP
459	78	3.2.15 Staffing	CCA Profile-6-9 months of experience in Customer Care or telemarketing profiles required	Can we consider hiring CCA having 0-6 months experience? If yes, please confirm the percentage	Please be guided as per RFP
460	78	3.2.15 Staffing	CCA & Sr.CSA	Could you please share the channelwise breakup of headcount for CCA and Sr. CCA?	Details to be shared with successful bidder
461	78	3.2.15	Staffing	Will Bank be okay to consider 30% Freshers for the role of CSA?	Please be guided as per RFP
462	78	3.2.15	Staffing	For Undergraduates, is it mandatory that they are pursuing Graduation? Can people who are not continuing studies be considered?	Please be guided as per RFP
463	79	3.2.15 Staffing:	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.	Could you clarify why the email channel is not included in the PNB calculation? Is it because PNB staff handle emails internally? Please confirm	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
464	79	3.2.15 Staffing:	EFRMS (Enterprise fraud Risk management System) dedicated resource	Could you confirm which channels the 10 resources will be handling? Are we assuming inbound calls, outbound calls, and email support?	Please be guided as per RFP
465	79	3.2.15 Staffing	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.	Are the FTE counts mentioned in the tables based on concurrent logins across shifts or cumulative for all shifts in a day?	Please be guided as per RFP
466	79	3.2.15 Staffing	For PNB:Chat,Social Media,Inbound,Outbound&Credit card	Can we get the language wise bifurcation for all the channels wherever voice support is required	Details to be shared with successful bidder
467	79	3.2.15 Staffing:	1. For PNB 2. EFRMS (Enterprise fraud Risk management System) dedicated resource 3. For PNB Sponsored RRBs:	Please confirm whether the counts mentioned represent the required headcount to be maintained by the selected vendor, or if these FTE counts exclude shrinkage. Also, should these numbers be maintained daily or calculated at a monthly level?	Please be guided as per RFP
468	79	3.2.15	Staffing	Can the experience requirement of Sr CSA be considered at 1 year?	Please be guided as per RFP
469	79	3.2.15	Staffing	Employees working with the contact center over a period of time, will increase their experience. Will the updated / on floor experience of the agent be considered by the Bank?	Please be guided as per RFP
470	80	3.2.15 Staffing	Management Requirements	Are there any additional roles required apart from those mentioned in the table?	Please be guided as per RFP
471	80	3.2.15	Management Requirements	As Bank is allowing for certain % of Undergraduate candidates to be hired at CSA level, can Undergraduates be considered for support staff roles?	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
472	80	3.2.15	Management Requirements	Can COPC or similar certification be done for all staff post their induction and deployment in the project?	Please be guided as per RFP
473	80	3.2.15	Management Requirements	As an organization we promote internal growth of employees. Will Bank be okay to consider such candidates on their merits as they may not qualify for some of the mentioned criterion - overall minimum experience or prior experience of certain skills or roles	Please be guided as per RFP
474	82	3.2.17	Recruitment	Is verification of Court Records for criminal records sufficient for the Bank? This is considering that there is no uniform process of Police Verification available for private employees in all states of India	Please be guided as per RFP
475	83	3.2.18 Integration With Bank's Applications	Indicative list of applications/solutions includes but not limited to	Will the Bank provide REST APIs for integration with listed applications, or is a middleware expected to convert native protocols to REST APIs?	Please be guided as per RFP
476	84	3.2.18 Integration With Bank's Applications	• 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.	- Please share details of existing technology solutions deployed today. - What is the total size of the Call recording that needs to be migrated? - Will the existing service provider of the Bank provide the hardware to play and store the recordings? - Are the call recordings stored in unencrypted format?	Details to be shared with successful bidder

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				<ul style="list-style-type: none"> - In what format are the call recordings available? - Is call metadata available along with the call recording? - Is screen recording also included along with call recording? 	
477	84	3.2.19 DISASTER RECOVERY AND BUSINESS CONTINUITY PLAN (BCP):	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.	Is the technology stack expected to be deployed in the Bank's DC or can it be deployed in the Service provider's DC?	Please be guided as per RFP
478	84	3.2.19 DISASTER RECOVERY AND BUSINESS CONTINUITY PLAN (BCP):	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.	Please also share Bank's DC and DR addresses.	DC- Delhi NCR and DR- Belapur, Mumbai
479	84	3.2.20 Customer Relationship Management (CRM)	CRM will be provided by the Bank. Successful bidder has to integrate the same.	Please confirm functionalities expected from CRM integration (e.g., Click-to-Call, CTI data updates in CRM, SURL-based screen pop)	Please be guided as per RFP
480	84	3.2.19	DISASTER RECOVERY AND BUSINESS CONTINUITY PLAN (BCP)	Handling all contacts / ensuring SLAs in case of BCP situations need to be mutually discussed and agreed	Please be guided as per RFP
481	85	3.3 MODEL OF CONTACT CENTRE	MODEL OF CONTACT CENTRE Initially – for the first year – call volumes will be distributed between L1 and L2 vendors in the ratio of 60:40	Initially, for the first year, call volumes will be distributed between L1 and L2 vendors in a 60:40 ratio. Should pricing be submitted for 60% of the business only, or should commercials be planned for 100% of the business?	Please be guided as per RFP & its subsequent corrigendum



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
482	85	3.3.1 Plan for Locations	3.3.1 Plan for Locations	Please provide the expected volume and staffing distribution between the two proposed contact centers.	Please be guided as per RFP
483	85	3.2.19	DISASTER RECOVERY AND BUSINESS CONTINUITY PLAN (BCP)	Ensuring that necessary people is available to manage all interactions and meet SLAs in case one center is not operational will lead to deployment of twice the headcount at each location to meet this clause. We request that this clause be restricted to ensuring that all services are not affected in case of contingencies, even when 1 site is not operational	Please be guided as per RFP
484	86	3.3.3 Contact Center 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.	Please confirm whether agent login will be under PNB domain or Service provider domain.	Please be guided as per RFP
485	86	3.3.3 Contact Center Infrastructure	The infrastructure refers to the physical facilities such as premises, furniture, hardware,	If it is PNB domain, we assume that Monitoring, Management, OS patching, and Antivirus will be handled by PNB, while the	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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.	service provider will provide only hands-on support. Please confirm.	
486	86	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.	Should both vendors deploy a single unified solution, or should each vendor deploy independent solutions in the Bank's Data Centre and carry out integrations separately?	Please be guided as per RFP & its subsequent corrigendum
487	86	3.3.2.2	Data Integration	This speaks about integration of bidder CRM with Bank CRM. As per previous clause 3.2.20, CRM solution will be provided by Bank. Please confirm	Please be guided as per RFP & its subsequent corrigendum
488	86	3.3.2.2	Data Integration	How does Bank envision sharing of call records between 2 vendors? Why is this required?	Please be guided as per RFP
489	88	Facilities to be provided by Bank:	• 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	Will the Bank provide Gateways/Session Border Controllers for PSTN trunk termination?	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
490	88	Facilities to be provided by Bank:	• 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	For outbound calling, PSTN trunks need to terminate at agent locations. Will the Bank provide these trunks? Also, please confirm if all inbound/outbound call charges are under the Bank's scope.	Please be guided as per RFP
491	88	Facilities to be provided by Bank:	• WAN connectivity enabling access to Bank's customer data	Will the Bank provide core switches, routers, and firewall devices along with WAN connectivity?	Please be guided as per RFP
492	88	Facilities to be provided by Bank:	• WAN connectivity enabling access to Bank's customer data	Hope Bank will provided MPLS/P2P connectivity from Bank DC/DR till all Service provider proposed delivery locations, please confirm..	Please be guided as per RFP
493	88	3.3.5	Facilities to be provided by Bank	We assume that all Bank will be providing the necessary Toll Free, Tolled Numbers, SIP lines, MPLS, P2P lines will be provided by the Bank. All costs associated with these services will also be provided by the Bank. Please confirm	Please be guided as per RFP
494	89	3.3.8	Languages	How many languages does the Bank need during the Go Live phase? What are the timelines envisioned by Bank for introduction of new languages during the contract period?	Please be guided as per RFP
495	90	3.3.8 Languages	Languages	Please provide: '- Language-wise volume breakup or language-wise FTE allocation.	Details to be shared with successful bidder

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				- Clarification on whether all listed languages are required for every channel (Inbound, Outbound, Email, Chat, Video Banking, Co-browsing, Social Media, etc.)	
496	90	3.3.10 Price per FTE per shift per month (for outbound calls over IVR/FTE)	Price per FTE per shift per month (for outbound calls over IVR/FTE)	Please confirm the definition of an FTE in terms of hours per month (e.g., 172 hours/month or 182 hours/month). If there is no defined standard, please provide an example calculation (e.g., 20 working days × 9 productive hours = 180 hours/FTE).	Please be guided as per RFP & its subsequent corrigendum
497	90	3.3.10	Pricing Terms	What is meant by Price per FTE per shift per month (for outbound calls over IVR/FTE)? Is this different from the commercial format provided in the RFP?	Please be guided as per RFP & its subsequent corrigendum
498	91	3.4 Training	<ul style="list-style-type: none"> 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 	What will be the mode of Training – Remote or Classroom? Are there any specific explicit requirements that Service provider should enable in the classroom environment for Training purposes?	Details to be shared with successful bidder
499	91	3.4 Training	<ul style="list-style-type: none"> 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 	What is the Certification criteria for a new hire? Does training define graduation or is there an involvement from quality assurance team too?	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
500	91	3.4 Training	<ul style="list-style-type: none"> 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 	Will there be a train-the-trainer approach, or will the training be directly provided to the Service provider team by Bank Trainers	Please be guided as per RFP
501	92	3.4	Training	As mentioned cross training of 1 day every month will be considered as billable and paid at the FTE rate. However it is also mentioned that Bidder to ensure training to its FTE without any additional commercial to the Bank. Please clarify this	Please be guided as per RFP
502	93	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	Are there any specific aspects of the scope of work that are expected to change during the transition period?	Details to be shared with successful bidder
503	93	3.13 Delivery timelines	Bidder to deliver & implement conventional call center service and taking over from the Bank's existing vendor/service provider	Are there any planned updates or customizations to the existing IT systems that could impact during the transition phase	Details to be shared with successful bidder

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			within 03 Months from date of issuance of purchase order; and for AI services, within 06 months from date of issuance of purchase order		
504	93	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	How will system updates be communicated and managed during the transition?	Details to be shared with successful bidder
505	93	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	Will there be any transfer of personnel involved? If yes, what are the expectations for onboarding and knowledge sharing?	Details to be shared with successful bidder
506	93	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	What is the desired communication cadence and governance structure during transition and steady state?	Details to be shared with successful bidder



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
507	93	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	Which of the services are expected to go-live within 3 months of issuance of purchase order?	Details to be shared with successful bidder
508	93	Delivery timelines - 3.13	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	Regarding deployment timelines of 6 months for AI services, is it expected that all AI services are initiated within 6 months or are expected to be fully functional	Please be guided as per RFP & its subsequent corrigendum
509	94	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	Please share the current performance metrics for the past three months, including IVR Containment Rate, Call Queue Waiting Time, Service Level, Call Quality Score, and First-Time Resolution.	Details to be shared with successful bidder
510	94	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	While there is a penalty clause for under-performance, will the bank also consider implementing a reward framework for over-performance? Please advise.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
511	94	3.15	(A) Services Parameter And Penalties:	Please share the Service Level, Turnaround Time (TAT), and Average Speed of Answer (ASA) targets for all channels (Email, Web Chat, Chatbot, Video Banking, Co-browsing, Social Media, etc.)	Please be guided as per RFP & its subsequent corrigendum
512	94	A	Service Parameters and Penalties	Will Bank be agreeable to baseline and define the performance metrics post the initial period of 3 months, to ensure more efficiency and clarity of both parties	Please be guided as per RFP
513	99	3.15.2 New Key Performance	h. Short Logins for outbound calls	To meet service targets, we may need to adjust headcount and modify pre-agreed schedules. Will there be flexibility in this parameter if outbound targets are met?	Please be guided as per RFP
514	100	i	Blue Days Clause	We request Bank not to limit this to 10 days in a month. Volumes exceeding forecast by 10% indicates that there are sudden issues or situations that have come up which are not in control of the Bidder and the Blue days should be extended to cover the actual number of days where volume has crossed 100% of the forecast and bidder has been able to answer the same	Please be guided as per RFP & its subsequent corrigendum
515	100	-	Other Penalty clause	We request that penalties related to attrition be kept out of scope. Bank is already monitoring the performance of the Bidder through other parameters, where Bidder is already committed to maintain minimal attrition rates	Please be guided as per RFP
516	101	3.15 Penalties - a. IVRS Efficiency (% of calls disposed of successfully at IVR)	IVRS Efficiency (% of calls disposed of successfully at IVR)	The target for this parameter is mentioned as 75%. Could you please share the current IVR efficiency percentage? Also, should this target be achieved from day one, or will there be a benchmarking period allowed?	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
517	101	B	Key Performance Indicator (KPI) Parameters	As mentioned these are not linked to commercial penalties, however the definition of the KPIs mentions commercial penalties. Need clarification	Please be guided as per RFP & its subsequent corrigendum
518	101	IVR	Integration with customer database	What will be the logic to pick the customer data for IVR and CRM, will it be like a API based integration or Database level integration	Please be guided as per RFP
519	101	IVR	Integration with customer database	Does bank already have some API gateways or we will be integrating directly ISO/DC and other switches? Please confirm	Please be guided as per RFP
520	103	3.15.2 New Key Performance Indicators (KPIs) • FTE Efficiency Metrics:	• Idle Time: ≤10 seconds between call dispositions.	Idle time may not be a fully controllable metric as it depends on factors such as lead/connect percentage and data availability for dialling. Could you please clarify whether this is intended as a desired benchmark or a strict target?	Please be guided as per RFP
521	113	4.1	Governance and Management	Will Bank share its policies with the bidder to check compliance?	Please be guided as per RFP
522	156	Annexure 13	Table-D (Cost for Implementation of AI Services)	Out of the 17 Technology components listed , how many are already deployed & operational in the current environment versus the ones which are under the planning stage of deployment ?	Details to be shared with successful bidder
523	114	Clause Number 5	Bid Evaluation and award criteria	Request Bank to change the qualification criteria to QCBS to enable best possible partners to ensure PNB becomes one of the	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				best technology adapted solution bank along with optimised pricing	
524	52	3.2.2.11 Automatic Call Distributor (ACD)	<p>Ability to configure SLAs such as (non-exhaustive):</p> <ul style="list-style-type: none"> • 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. 	<p>We seek clarification on the reference to SLA configuration under the Automatic Call Distributor (ACD)/Inbound Dialer section. The ACD system typically handles call routing and queue management but does not configure or enforce SLAs directly. SLA definitions, thresholds, and monitoring are usually managed through a separate SLA or Ticketing/Workforce Management module.</p> <p>We therefore request clarification on the following:</p> <p>Is the requirement intended to mean that reports and dashboard metrics related to the listed SLA parameters should be generated by the ACD, or</p> <p>Is the Bank expecting the ACD itself to dynamically route calls based on SLA thresholds, or</p> <p>Does the Bank require a separate SLA/Ticketing module to configure, monitor, and enforce these SLA parameters, with the ACD only providing the necessary data?</p>	Please be guided as per RFP
525	55	3.2.2.12 IVR	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	Kindly confirm the approximate call volume and concurrent IVR session load expected to be handled by the AI-enabled speech IVR (ASR-TTS) during peak hours. For example, X% of the total incoming call volume will be managed through the IVR	Details to be shared with successful bidder



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			existing IVR tree and call flow on Punjab National Bank's customer helplines.	before reaching FTEs. Please clarify whether the FTE computation provided in the commercial format has already been sized considering the anticipated IVR call containment, or whether the solution provider is required to compute and propose the FTE count based on the expected call volume distribution between IVR and live agents. Your clarification will help us design the IVR infrastructure and manpower sizing accurately.	
526	58	3.2.4 CTI	The system should have the capability to support contextual data in screen pop, both in a periodical (parameterized) manner and from multiple sources.	To understand the Bank's expectations clearly, we request guidance on: What specific use case(s) the Bank intends to achieve through contextual data screen pops. What types of multiple data sources are expected to be integrated for this purpose, and how the Bank envisions this contextual information being utilized by the agents during customer interactions.	Details to be shared with successful bidder
527	61	3.2.8 Webchat and chatbots	The Chats should be recorded and stored by the bidder for	Kindly clarify the required retention period for storing chat transcripts for audit, training,	Please be guided as per RFP & its

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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.	and compliance purposes. This will enable us to design the storage architecture and retention policies in line with the Bank's expectations and applicable regulatory norms.	subsequent corrigendum
528	64	3.2.10.5 WHATSAPP LIVE CHAT	The bidder should be able to service PNB customers over WhatsApp channel through bots & live – chat (FTE led) capability	<p>Kindly confirm: Whether the Bank expects the bidder to procure and manage the WhatsApp Business API (WABA) services, including BSP onboarding, template approvals, message hosting, and recurring Meta/WhatsApp charges.</p> <p>The estimated monthly WhatsApp volume—including session messages, template messages, and broadcast/notification volumes—to enable accurate BoQ and commercial planning.</p> <p>Whether the Bank will provide an existing verified WhatsApp number or if the bidder is required to provision and verify a new number.</p>	Details to be shared with successful bidder
529	67	3.2.10.9 FTE CALL QUALITY CLAUSE:	8. There should be system for 100% automated call audit for inbound and outbound process.	to ensure our solution aligns with the Bank's auditing framework, kindly specify what outputs or deliverables the Bank expects from the automated audit system	Please be guided as per RFP
530	67	3.2.10.9 FTE CALL QUALITY CLAUSE:	9. Vendor will preserve all the original call recoding at their end, share a copy with the bank on	Call retention period. We understand Vendor needs to preserve Call Recording for 1 Month, untill its shared to the Bank	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			monthly basis and bank can ask the recording at any time.		
531	68	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).	Kindly clarify the required retention period for call recordings at the vendor's end after the monthly submission to the Bank. Our understanding is that recordings must be retained for at least one month until shared; please confirm whether a longer retention duration or any specific backup/archival requirements are mandated.	Please be guided as per RFP & its subsequent corrigendum
532	75	3.2.13 CREDIT CARD SCOPE: 3.2.13.1 24X7 Help Line	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.	Kindly clarify whether the Credit Card Helpdesk requirement necessitates a separate, dedicated call centre located exclusively in Delhi/NCR, or whether it can be considered under the call centre operations proposed under the main scope. Additionally, please confirm whether the use of PRI lines is mandatory, or if the Bank will permit the use of SIP trunks/VoIP-based connectivity, considering current industry standards, scalability, and the phasing out of PRI services.	There shall be a dedicated team for Credit Card operations. The use of PRI lines is not mandatory. The successful bidder to use SIP trunks/VOIP based connectivity as per industry standards. However, prior intimation to bank is mandatory.

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
533	85	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.	This statement appears to present two differing interpretations: • It specifies four Contact Centres to be managed by two vendors, • However, it also states that these centres are to operate from three different locations. We request your guidance on the following: a) How are the four Contact Centres mapped to the three specified locations? b) Will any location host more than one Contact Centre? c) Is there a specific distribution of responsibilities between L1 and L2 vendors across these centres and locations?	Please be guided as per RFP
534	85	MODEL OF CONTACT CENTRE 3.3.1 Plan for Locations	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.	The RFP states that, for the first year , the call volumes will be shared between L1 and L2 vendors in a 60:40 ratio. To size the infrastructure, software, licenses, and manpower (FTEs) correctly, we request clarity on: a) Does this imply that in First year, no vendor will be required to handle more than 60% of the total projected call volume at any point in time? b) Should vendors size their infrastructure (hardware, software, licenses), telecom, and manpower based on 60% of the total projected capacity, or	Details to be shared with successful bidder



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				<p>c) Has the bank already sized the total RFP requirement considering the 60:40 split, and vendors must propose solutions for the full capacity as published?</p> <p>This clarification is critical for accurate solution design and BoQ preparation.</p>	
535	121	Table point no. 4 of Annexure 2- Eligibility Criteria of the Bidder	<p>The Bidder is required to have a customer base that encompasses at least one Scheduled Commercial Bank/ Insurance 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. (Additionally, the Service Provider should have established a Contact Centre staffed by a minimum of 500 Full-Time Equivalent (FTEs) to cater to the needs of said organization. Or If the bidder is catering to a single Indian Public Sector Undertaking (PSU) or Government</p>	<p>In support of this qualification Bank has asked for certificate as per Annexure 5,</p> <p>1) Basis our experience of working with Indian PSU's they have their own set of experience letter format and they restrain from issuing experience certificate in any other format. Please confirm will a certificate issued by PSU/Government Organization confirming the contract number, executed value and FTE/CCEs deployed suffice this clause eligibility.</p> <p>2) Further two of our leading Central Government PSU accounts (one of which is a Schedule Commercial Bank) are on per connect minute commercial model, wherein the head count required for answering of calls is suppose to be decided by the bidder basis last three months calls volume we have received. Please confirm will</p>	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			Organization, the requirement is a Contact Centre equipped with a workforce of at least 500 FTEs.	experience letter from bank confirming the monthly call volume, along with our declaration letter confirming FTEs/CCEs calculation/deployment suffice eligibility under this clause.	
536	121	Table point no. 4 of Annexure 2- Eligibility Criteria of the Bidder	<p>The Bidder is required to have a customer base that encompasses at least one Scheduled Commercial Bank/ Insurance 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. (Additionally, the Service Provider should have established a Contact Centre staffed by a minimum of 500 Full-Time Equivalent (FTEs) to cater to the needs of said organization. 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>		Please be guided as per RFP
537	159	Annexure 14 Technical Scoring Sheet - Table A	<p>implementation and execution of below process via detailed case studies and client satisfactory letters</p> <ul style="list-style-type: none"> • Inbound calling process • Outbound calling process 	Most of the Government sector clients don't share experience certificate exclusively confirming Inbound & Outbound Calls received per day, we would request you to confirm certificate from client confirming total monthly call volume received in	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			(Daily call volume per client) • For Inbound calling process: Ø 30000 to 40000- 2 Marks Ø Above 40000 to 50000- 4 Marks Ø Above 50000 – 5 Marks • For Outbound Calling process: Ø 20000 to 25000- 2 Marks Ø Above 25000 to 300000- 4 Marks Ø Above 30000 – 5 Marks	Inbound and for Outbound please consider self-declaration along with copy of purchase order/LOA confirming daily out bound calls dialer, since outbound is specific scenario based	
538	161	Annexure 14 Technical Scoring Sheet - Table B	Bidder should have provided call Centre services for below clients in last three years: • Scheduled Commercial Banks • Insurance Companies • Scheduled 5 Marks Commercial banks: • Insurance Companies: 3 Marks (e.g. If the bidder provides services to 2 SCBs, the score would be 5*2=10 Marks) Note: References should comply with eligibility criteria	We are servicing Call Center of 2 Public Sector Schedule Commercial Banks, however in this clause reference "Note" is being referred to eligibility criteria, in which Schedule Commercial Bank/ Insurance 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. Both of the PSU Banks don't have 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. Therefore we would request you to please	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				relax reference in "Note" referring to compliance with eligibility criteria.	
539	162	Annexure 14 Technical Scoring Sheet - Table C, Point No. 1	<p>Locations serviced: Bidder should have at least one call Centre set-up for BFSI services across each location as below:</p> <ul style="list-style-type: none"> • North zone, • East zone, • West zone, • South Zone <p>2.5 marks for each location across the mentioned zones, in case multiple locations in single zone, they will be considered as single unit. Delhi/NCR is mandatory location</p> <p>Zone inclusions for this RFP:</p> <p>5. North (Punjab, NCR, Haryana, Himachal Pradesh, Uttar Pradesh, Uttarakhand, Chandigarh, Rajasthan)</p> <p>6. East (Bihar, Jharkhand, West Bengal, Odisha, Assam + North East)</p> <p>7. South (Tamil Nadu, Karnataka, Telangana)</p> <p>8. West (Maharashtra, Gujarat, Goa)</p>	There are many Government PSUs projects that we are executing in these listed seismic zones, therefore we would request you to add Government PSU experience rather restricting to BFIs only.	Please be guided as per RFP
540	162	Annexure 14 Technical Scoring Sheet - Table C, Point No. 3	Workforce strength: Number of seats (Agents) available for client servicing in India.	We have multiple Call Centre projects from Government awarded to us, we would request you to consider Overall headcount	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>Inbound BFSI process:</p> <ul style="list-style-type: none"> • More than 5,000 3 marks seats (Agents): • More than 3,000 2 marks seats (Agents): • More than 2,000 1 marks seats (Agents): <p>Outbound BFSI process:</p> <ul style="list-style-type: none"> • More than 2,500 2 marks seats (Agents): 	of the organization under this clause, rather restricting it to BFSI process.	
541	67	3.2.10.9 FTE CALL QUALITY	8. There should be system for 100% automated call audit for inbound and outbound process.	As per the Capacity planning and forecasting on pg 47 of the RFP, the volume is highly fluctuating and the commercial model of the automated quality monitoring tool is bases on per connect minutes which is a variable cost and depend on number of calls offered, there is no such cost component in Price Bid for considering such cost, we request you to please consider reimbursing the cost of automated quality monitoring tool, as on actuals. OR Request you to consider 2% of the calls to be audited by Automated Quality Monitoring Tool or by Quality team of the bidder.	Please be guided as per RFP
542	78	Second pera of 3.2.15 Staffing	The bidder is expected to share profiles and seek approval for all	Basis our experience of running such complex and technical tenders we have	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			profiles being hired / on boarded for bank's NG Customer Care.	observed that getting 100% CCEs interviewed by client before onboarding creates latency for bidder to deliver the numbers, which results in SLA breach. We would request the bank to amend this clause and accept randomly interviewing 2-3 CCEs from the batch for quality check.	
543	67	Second last point of 3.2.10.10 AI & ML ANALYTICS POWERED DECISIONING:	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.	Please confirm; 1) the word "IP" mentioned herewith in this point refers to intellectual property rights. 2) Since the technology tools being offered under this tender will be obtained from OEM and extended to the Bank. Considering this transfer of IP is not possible. We request the bank to amend the clause accordingly.	Please be guided as per RFP
544	85	3.3.1 Plan for Locations	The Bank proposes to have four Contact Centers run by 2 different vendors at three different locations in different seismic zones in the country. Out of this, the Primary Centers will be set up in Delhi/NCR (exact location as per discretion of the Bank) and the remaining two Centers 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.	Initially the bank has requested for 15 Indian Constitution languages, latter which will be extended to 22 languages. Considering our experience of running PSU Bank tender we would request the Bank to consider not limiting the sites to 2. Rather amend the same as 2 or more sites so that in future as the case may be the bidder can set-up local center on its own cost to hire local regional language speaking resources to meet SLAs.	Please be guided as per RFP
545	61	3.2.6 OMNI-CHANNEL EXPERIENCE	-	As per RFP work will be allotted to 2 bidders, the technology tools will be unified (separate) for both the bidders or they will	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				have to deploy their own respective technology.	
546	80	3.2.15 Staffing: 3.2.15	<p>The profile of CCAs should be as follows: Education - Mix of graduates & undergraduates (20% undergraduates at max, pursuing graduation). Language proficiency - Communicate (read, write, speak) in Hindi & English and other regional languages (as required) Very good speaking skills. Domain knowledge - Knowledge of banking products and services Minimum relevant experience - 6-9 months of experience in Customer Care or telemarketing profiles required.</p>	<p>From the initial transition of the NextGen Contact Center the timelines to onboard resources is very aggressive, hiring only experience resources through the contract will always be challenging and will also restrict fresher's to start their carrier in this industry.</p> <p>Considering the best industry practices in other PSU Banks Call Centre we would request the Bank to consider 50% CCAs as fresher's graduates with necessary Languages proficiency as defined in the clause.</p>	Please be guided as per RFP
547	81	3.2.15 Staffing: 3.2.15	<p>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)</p>	<p>Considering the best industry practices in other PSU Banks Call Centre we would request the Bank to consider 1 Sr. CSA : 3 CSA.</p> <p>Sr. CSA are in this industry home grown, they reach such level after spending minimum 1+ year time with company. Such</p>	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				aggressive ratio will create challenge in maintaining the prosed 1:1 ratio and would result in default for bidder resulting in penalty.	
548	83	3.2.17 3.2.17 RECRUITMENT:	<p>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.</p> <p>- Employment verification</p> <p>- Court Records & Police verification.</p> <p>- PAN / AADHAR e-verification or any other identity issued by the Government.</p> <p>- Local Address verification check also to be obtained.</p>	As per our experience Police Verification takes longer than usual to get closed for employees, which would result in delay for onboarding of resources for taking calls. Also in few of the States in India such services are not available. There fore we would request the Bank to consider Court Records verification for both Civil and Criminal check for all Call Center Staff.	Please be guided as per RFP & its subsequent corrigendum
549	85	3.3. 3.3 MODEL OF CONTACT CENTRE	The Bank proposes to have four Contact Centers run by 2 different vendors at three different locations in different seismic zones in the country. Out of this, the Primary Centers will be set up in Delhi/NCR (exact location as per discretion of the Bank) and the remaining two Centers at two other sites suggested by the Vendors and approved by the Bank. Each Vendor will maintain one of its	Initially the bank has requested for 15 Indian Constitution languages, latter which will be extended to 22 languages. Considering our experience of running PSU Bank tender we would request the Bank to consider not limiting the sites to 2. Rather amend the same as 2 or more sites so that in future as the case may be the bidder can set-up local center on its own cost to hire local regional language speaking resources to meet SLAs.	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			sites in Delhi/NCR. This would be the Primary Site for each vendor.		
550	86	1.1.1.1 Multiple Vendors	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.	We request the bank to amend the same as both vendors will need to open 2 or more sites, one in Delhi-NCR (primary) and the others to be decided in consultation with the bank.	Please be guided as per RFP
551	88	3.3.5 Facilities to be provided by Bank:	The Bank will provide only the following facilities: <ul style="list-style-type: none"> • 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 • 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. 	Please clarify on ISP infra redundancy, will Bank terminate Toll Free number on Primary site and Tolled number on bidder secondary site incase of failover from ISP. Or The Bank has separate emergency number/landline number at the BCP site of bidder.	Please be guided as per RFP
552	91	3.4 3.4 Training	An Induction Training of at least 2 weeks will need to be imparted to all newly recruited agents at the Contact Centers. However, since the Bank will keep modifying its products and services, and keep introducing new products and	Total training duration for new hire is 2 weeks i.e. 14 days, please confirm if our understanding is correct. Further please clarify: 1) Is there any OJT period 2) Is there a process for Certification of	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			campaigns, vendor will put in place a training system to ensure continuous updating of knowledge, processes and skills of the personnel deployed/engaged at Contact Centers	resources, if Yes, is it after training period via mock call or after OJT.	
553	96	3.15 Penalties - (A) SERVICES PARAMETER AND PENALTIES: 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, 1. <=1.5% - Nil 2. Between >1.5% to <=3% - 1% of monthly bill value	As per industry best practices in other PSU Bank tenders the desirable abandon rate of <=3%. We would request the bank to consider applying no penalty on <=3% abandon rate.	Please be guided as per RFP
554	97	d. Call abandonment rate (on 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. 1. < = 0.5% - Nil 2. Between > 0.5% to <=1% - 3% of monthly bill value	Bank has major of its customer base in Rural India, with our experience in handling PSU Banks & Central Government helplines we have observed that 10-15% calls originating from rural part of India gets disconnected on IVR level due to unstable network issue, consumer behavior, etc. Due to which in one of the PSU Bank we as a practice blacklist the repeated abandon call after 3 attempts in a day, followed by 5 attempts in a week. Therefore considering the real case studies of such PSU Banks and Government helplines we recommend the Bank to	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				consider Nil penalty till 5% abandon rate of calls at IVRs.	
555	97	e. Call Quality Score	Definition: This is measured by scoring a random sample of calls on pre-defined parameters, as mentioned in RFP 1. > = 90% - Nil 2. Between > = 85% to < 90% - 5% of monthly billed value	As per industry best practices in other PSU Bank tenders the desirable Call Quality >=85% with nil penalty and penalty slabs thereafter.	Please be guided as per RFP
556	100	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.	On such day as per industry best practice being followed by other PSU Banks, we would request the Bank to consider relaxing all other SLA parameters as well. For an example, in a real time scenario that government has processed social security payment under some government scheme to its beneficiaries holding PNB account and beneficiaries has problem with the amount being credited, such scenario the call center will be flooded with class, which will impact calls on IVRs, ACD, Call Quality, etc.	Please be guided as per RFP & its subsequent corrigendum
557	101	Other Penalty Clause:	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	Considering the industry best practice we would request the Bank to consider capping of penalty to 10% of monthly invoice value.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			be removed by the bank and actual penalty may be charged.		
558	111	3.16 Technical evaluation parameter document - Summary - Table E	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 Marks	<p>As per Government of India Office Memorandum No. F.20/2/2014-PPD(Pt.) dated 20th September 2016, issued by the Department of Expenditure, Ministry of Finance we have given declaration to avail exemption of prior turnover and experience.</p> <p>Government of India Office Memorandum No. F.20/2/2014-PPD(Pt.) dated 20th September 2016, issued by the Department of Expenditure, Ministry of Finance states that "in all public procurements, Central Ministries /Departments must ensure relaxation of prior turnover and prior experience criteria for all Startups & MSEs", in order to promote and encourage their participation in government tenders."</p> <p>In accordance to above OM we request the Bank to exempt this prior experience clause for Start-up, MSEs.</p> <p>The same has been considered by other PSU Banks in their call center tender, for reference;</p> <p>1) UCO Bank 2) SBI Bank 3) Bank of India</p>	Please be guided as per RFP
559	111	1.1 Technical evaluation parameter document	Bidder eligible for technical evaluation will be assessed as per the above criteria and should score a minimum of 75% to be	As mentioned on page 116 under clause Commercial Evaluation: In case no bidder matches L1 price, then Bank reserves the right to award the whole contract to the L1	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			eligible to be considered for commercial evaluation.	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. Considering the above MSE purchase preference quoted in the tender we request the bank to relax overall technical eligibility qualification criteria for MSEs to 50% for fair and equal opportunity for MSE bidders to qualify and compete with non MSME bidder as per Office Memorandum No. F.20/2/2014-PPD(Pt.) dated 20th September 2016, issued by the Department of Expenditure, Ministry of Finance, GOI.	
560	23	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.	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. We recommend that both the Parties therefore should 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	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>b. Delay in execution of order placed by the Bank.</p> <p>c. Discrepancies / deviations in the agreed processes and/or products.</p> <p>d. Failure of Vendor to complete implementation of appliance within the time as specified in the Purchase Order/under this Agreement.</p> <p>e. Violation of terms & conditions stipulated in the Purchase Order to the extent not inconsistent with the terms and conditions laid out in Agreement.</p> <p>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.</p> <p>g. Change in Bank Policy.</p> <p>h. Unsatisfactory services/poor quality of product/services.</p> <p>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.</p>	<p>process over a period of six (6) months, after the completion of the notice period of three (3) months.</p> <p>Request you to please consider the suggestion.</p>	



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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.</p> <p>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.</p>		
561	24	1.13.12 Termination of Contract	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	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. We recommend that both the Parties therefore should 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.	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			<p>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.</p>	<p>Request you to please consider the suggestion.</p>	
562	23	<p>1.13.12 Termination of Contract</p>	<p>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.</p>	<p>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. We recommend that both the Parties therefore should 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.</p> <p>Request you to please consider the suggestion.</p>	<p>Please be guided as per RFP</p>



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
563	25	1.13.12 Termination of Contract	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.	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. We recommend that both the Parties therefore should 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.	Please be guided as per RFP
564	42	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 5th year. However, there is no binding on the Bank to necessarily extend the contract with the selected Vendors. In case, during reviews of the	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. We recommend that both the Parties therefore should 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.	Please be guided as per RFP & its subsequent corrigendum

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
			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.	Request you to please consider the suggestion.	
565	47	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.	For commercial bid preparation we would request the bank to provide us daily interval wise call follow for last one year with regional language wise bifurcation of call volume. This will help bidders to plan workforce language wise and accordingly conclude the price bid.	1. Call Volume 60,000 is excluding Inbound calls resolved at IVR . 2. Distribution between L1 & L2 will be as per RFP.
566	77	3.2.13.3 Credit Card Additional Terms & Conditions	a. 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)	Per day agent is suppose to login net 8 hours, off which 7 hours is production. Please confirm for driving billable FTE in a month will the billable FTE definition be 168 hours in a month.	Please be guided as per RFP
567		Bid Eligibility Criteria		pg: 121 Table point no. 4 of Annexure 2- Eligibility Criteria of the Bidder ----- BIDDER QUERY----->Please confirm our	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				understanding: eligibility may be met by submitting either of the below experience criteria: (a) experience with a Scheduled Commercial Bank/Insurance entity whose combined Deposits + Advances exceeded ₹10 lakh crore as of 31.03.2025 and involved operating a 500-FTE contact centre, or (b) a Government project providing contact centre services with at least 500 FTEs; experience in either category will be accepted.	
568				pg: 121 Table point no. 4 of Annexure 2- Eligibility Criteria of the Bidder ----- BIDDER QUERY----->We have our largest clients where the business model is on per-connect minutes. Additionally those esteemed organizations refrains to provide any certificate confirming the FTE count on their letter head since the count fluctuates each month depending on the call volume. We would request you to please consider client experience letter confirming the call volume/ connect minutes of particular month and allow bidder to submit self declaration transalting the call volume to number of FTEs	Please be guided as per RFP
569				pg: 162 Table C (1) - Bidder's criteria and its clients serviced in BFSI sector of	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				Annexure 14 Technical Scoring Sheet Locations serviced: Bidder should have at least one call centre set-up for BFSI services across each location as below: · North zone, · East zone, · West zone, · South Zone-----BIDDER QUERY----->We would request you to please consider other government clients experience under this evaluation as the same has been considered in PQR point no. 4.	
570				pg: 159 Table A - Bidder's criteria and its clients serviced in BFSI sector of Annexure 14 Technical Scoring Sheet Demonstration of successful implementation and execution of below process via detailed case studies and client satisfactory letters · For Inbound calling process: Ø 30000 to 40000- 2 Marks Ø Above 40000 to 50000- 4 Marks Ø Above 50000 – 5 Marks · For Outbound Calling process: Ø 20000 to 25000- 2 Marks Ø Above 25000 to 300000- 4 Marks Ø Above 30000 – 5 Marks-----BIDDER QUERY----->We would request you to please consider other government clients experience under this evaluation as the same has been considered in PQR point no. 4.	Please be guided as per RFP
571				pg: 159 Table A - Bidder's criteria and its clients serviced in BFSI sector of Annexure 14 Technical Scoring Sheet Demonstration of successful implementation and execution of below process via detailed case studies and client satisfactory letters · Inbound calling process · Outbound calling process (Daily call volume per client) · For Inbound	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				calling process: Ø 30000 to 40000- 2 Marks Ø Above 40000 to 50000- 4 Marks Ø Above 50000 – 5 Marks • For Outbound Calling process: Ø 20000 to 25000- 2 Marks Ø Above 25000 to 300000- 4 Marks Ø Above 30000 – 5 Marks-----BIDDER QUERY----->This criteria is restricting reputed MSEs to score then the capabilities they actually have, we request you to please relax this clause for MSEs by including government clients to showcase the daily call volume in inbound and outbound calling process.	
572				pg: 23 Point no. 1 of 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.-----BIDDER QUERY----->As per the pera 2 of 2.25 DURATION OF CONTRACT States that ""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,	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				the Bank may do so by giving a notice for a period of 3 months to the Vendors." We would request you to please consider the same for Point no. 1 of 1.13.12 Termination of Contract - allowing bidder atleast 90 days of time for smooth exit management process	
573				pg: 38 2.13 Cartelization Among Bidders 2.13 Cartelization Among Bidders In order to prevent cartelization amongst bidders, the following shall prevail as per Bank's guidelines: -----BIDDER QUERY---->We would request you to please provide us more clarification on this point	Please be guided as per RFP
574				pg: 67 point no. 8 of 3.2.10.9 FTE CALL QUALITY CLAUSE: 8. There should be system for 100% automated call audit for inbound and outbound process.----- BIDDER QUERY----->As per the Capacity planning and forecasting on pg 47 of the RFP, the volume is highly fluctuating and the commercial model of the automated quality monitoring tool is bases on per connect minutes which is a variable cost and depend on number of calls offered, we request you to please consider reimburse the cost of automated quality monitoring tool, as on actuals. OR Request you to consider 2% of the calls to be audited by Automated Quality Monitoring Tool or by Quality team of the bidder	Please be guided as per RFP
575				pg: 75 3.2.13.1 Round the Clock Customer Helpline 3.2.13.1 Round the Clock Customer Helpline 1. Should maintain	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				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.-----BIDDER QUERY----->We would request you to please provide us clarification in terms of telecom: 1. Do the Bank will bear the charges of Inbound and Outbound numbers directly with telecom partner? 2. Do the SIP/PRI's will be procured and provided by the bank on bidders DC & DR sites 3. In case bidder need to procure PRI/SIP we request the bank to reimburse the bills on actuals. 4. Do the internet/ lease line to communicate through banks DC & DR will be procured and deployed by the bank?	
576		Scope of Supply/Service		pg: 78 Second para of 3.2.15 Staffing: The bidder is expected to share profiles and seek approval for all profiles being hired / onboarded for bank's NG Customer Care. - -----BIDDER QUERY----->Since there is an stringent deadline to commence go-live within 90 days ""as mentioned in 3.3.1 Plan	Please be guided as per RFP

Sr. No	RFP Page No.	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks	Response from Bank
				for Locations"" from the date of bank placed the order. Hiring and intervieweing 1000+ agents may be a challenging task, for initial deployment, we would request the bank to allow bidder excluding client round for approval, and once the go-live is full fledged the bank may intervaine during the interview process.	
577				pg: 67 Second last point of 3.2.10.10 AI & ML ANALYTICS POWERED DECISIONING: . 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.--- ---BIDDER QUERY----->please confirm do the word "IP" mentioned herewith in this point refers to intelectual property?	Please refer 1.13.27 Intellectual Property Rights clause mentioned in RFP.
578				pg: 85 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. -----BIDDER QUERY----->In reference to the languages to be seviles, we would request you to please allow the bidder to open up 4 sites by each bidder to run the call center.	Please be guided as per RFP



PROCESSING CELL, CENTRALIZED PROCUREMENT & PARTNERSHIP DIVISION, HEAD OFFICE
5, PATEL CHOWK, SANSAD MARG AREA, NEW DELHI-110001

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579				pg: 61 3.2.6 OMNI- CHANNEL EXPERIENCE: 3.2.6 OMNI- CHANNEL EXPERIENCE:-----BIDDER QUERY----->Since the RFP will be allotted to 2 bidders, the technology tools will be unified (saperate) of both the bidders or it will be centralized?	Please be guided as per RFP
580				pg: 116 Commercial Evaluation 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.-----BIDDER QUERY----->Please share how would be the bifurcation of calls will be done between both the bidders i.e. L1 & L2	Please be guided as per RFP