



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

Response to Queries 3 - 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	47	3.2.1 Inbound Calls	Capacity planning and forecasting Ø 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 let us know the Average Handling time of the calls?	Please be guided as per RFP & its subsequent corrigendum/clari fication
2	47	3.2.1.22 Additional Services through the Contact Centre	Capacity planning and forecasting	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
3	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 what types of calls is voice biometrics needed.	Details to be shared with successful bidder
4	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.	Can the Voice Biometric solution be delivered through a Public Cloud Solution.	Please be guided as per RFP & its subsequent corrigendum

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5	48	3.2.2 Outbound Calls:	An indicative list of the functions to be covered under outbound calls is given below: This will include but not limited to: Successful bidder to ensure making minimum 150 calls per day per FTE	Please let us know the call Volume of the outbound calls and the AHT of these calls?	Details to be shared with successful bidder
6	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.	Can we assume that the Lead Management application will be provided by the Bank?	Please be guided as per RFP
7	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	Can we assume the WhatsApp for Business and associated API will be provided by the Bank?	Details to be shared with successful bidder
8	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 media campaigns, and provision for future campaigns	What are the expected Social Media Channels?	Details to be shared with successful bidder
9	50	3.2.2.10 Whitelisting solution	The Service Provider should deploy whitelisting solutions to verify and whitelist the Contact Center numbers	Can we propose Cloud Based solution for this requirement?	Details to be shared with successful bidder



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			used. Additionally, there should be an option for whitelisting across all applications for more flexibility		
10	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.	Can we assume that Bank will provide the SMS gateway , Gateway API and the template messages?	Please be guided as per RFP & its subsequent corrigendum/clari fication
11	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 the service abusers (nuisance callers)	Please be guided as per RFP
12	54	3.2.3 IVR	Ø Leveraging Bank's existing IVR tree and integrating with proposed speech engine.	Please suggest the current IVR technology that is in use	Details to be shared with successful bidder
13	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 let us know the languages in which the speech IVR is required	Please be guided as per RFP
14	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	Please let us know the languages that are required to be supported	Please be guided as per RFP

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			consistency) and regional languages may be increased to 22 gradually		
15	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	Please be guided as per RFP
16	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 to be done?	Please be guided as per RFP
17	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 is the retention period required for call and screen recording?	Please be guided as per RFP & its subsequent corrigendum
18	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 the FTE supposed to Click to Call? Is it a Bank's CRM application or any other application from Bank?	Please be guided as per RFP
19	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 there be dedicated agents and a dedicated setup (Background, dress code etc.) required for Video agents	Details to be shared with successful bidder
20	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	IVR changes can range from Simple changes (prompts changes), medium complexity (API level change), High Complexity (New services addition with New integration) - Request you to	Please be guided as per RFP



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			implement/ execute within 3 working days free of cost.	let us know the SLA for the different kind of changes?	
21	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
22	60	3.2.4 Computer Telephony Integration CTI	Capabilities of the solutions should be as below, but not limited to: 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.	Please let us know the languages in which Speech analytics and sentiment Analytics are required?	Please be guided as per RFP & its subsequent corrigendum/clari fication
23	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 Bank provide TPIN application an the associated APIs?	Please be guided as per RFP
24	61	3.2.8 WEBCHAT & CHATBOTS	The bidder should integrate chatbot capabilities across the bank's ecosystem of existing/planned applications, websites, etc.	Chatbot is expected in which all languages?	Please be guided as per RFP & its subsequent

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					corrigendum/clari- fication
25	63	3.2.10 Gen – AI Use – Cases		Can the Gen AI solution be delivered through Public Cloud based solutions like Google , Amazon , Open AI etc.	Please be guided as per RFP & its subsequent corrigendum/clari- fication
26	64	3.2.10.3 VIDEO BANKING	The bidder should offer video banking capabilities for servicing customer requests • The bidder should be responsible for the integration of video banking channel on all of bank's applications, websites and other channels defined in the RFP and as desired by the Bank	Can the Video Banking Solution delivered through Public Cloud based solutions?	Please be guided as per RFP & its subsequent corrigendum/clari- fication
27	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 Bank from WhatsApp for business Account and the associated API	Details to be shared with successful bidder
28	65	3.2.10.7 SOCIAL MEDIA SERVICING	The bidder should help create and maintain a social media presence for the bank, across all major social media platforms for PNB	Please let us know the Social Media Channels (for e.g. Facebook, Twitter etc) that needs to be included	Details to be shared with successful bidder
29	67	3.2.10.10 AI & ML ANALYTICS POWERED DECISIONIN G	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 may belong to the OEMs. Only the customization which is done can be transferred. Is this understanding correct?	Please be guided as per RFP & its subsequent corrigendum/clari- fication
30	67	3.2.10.10 AI & ML ANALYTICS POWERED	• For AI & ML solution bank may leverage the technology based on-prim, 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



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		DECISIONING			
31	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 let us know the languages in which speech analytics is required	Please be guided as per RFP & its subsequent corrigendum/clari fication
32	68	3.2.10.13 Sentiment Analytics and reporting	The system should be able to use advanced artificial intelligence techniques to gather information and analyze customer sentiment	Please let us know the languages to be supported	Please be guided as per RFP & its subsequent corrigendum/clari fication
33	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 analyze customer sentiment</p> <ul style="list-style-type: none"> It should analyze conversations over voice, video, and chat-based channels to determine the emotional tone of the customers during different phases of the interaction 	Is this solution required for a specific segment of calls (like for HNI only)?	Please be guided as per RFP
34	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	Please let us know the functionalities expected in this regard	Please be guided as per RFP & its subsequent corrigendum/clari fication

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			means of inquiring through public records as provided by the Bank).		
35	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 Public cloud based CCaaS solutions?	Please be guided as per RFP & its subsequent corrigendum
36	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 and track specific metrics driving overall performance with accuracy.	Will the control tower be deployed at the delivery centers? Any specification of the displays that we need to deploy to display the statistics related to NG-CC?	Please be guided as per RFP
37	72	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.	Are the counts mentioned in the sizing table Page 79 including of 50% spike?	Please be guided as per RFP
38	72	3.2.11 SCALE- UP PLAN	3.2.11.1 Scalability Requirements: • Ensure readiness to handle a 50% increase in interaction volumes during	Please share specific volume seasonality (peak/non-peak) for (Inbound/Outbound/Email/Chat/Video	Please be guided as per RFP



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			peak periods (e.g., festival seasons, promotional campaigns) without impacting SLAs.	banking/Co-browsing/Social Media etc.) - months with higher or lower volume and percentage variation expected month over month	
39	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/clari fication
40	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 active cards, subject to Quality of Service being met.	Please let us know the number of PSTN Trunk that will be delivered ? How many Session for each trunks will be delivered? How many of these PSTN trunks will be SIP and how many will be PRI?	Please be guided as per RFP
41	79	3.2.15 Staffing		Are the FTE count mentioned in the tables concurrent login numbers across any shift or cumulative of all the shifts in a day	Please be guided as per RFP
42	83	3.2.18 Integration With Bank's Applications	Indicative list of applications/solutions includes but not limited to	Wil Bank provide REST APIs for integration with the listed applications or a middleware is expected that converts the Native protocols to REST APIs?	Please be guided as per RFP
43	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.	What are the existing technology solutions deployed today? What is the total size of the Call recording that needs to be migrated? Are the call recordings stored in unencrypted format? In what format are the call recordings	Details to be shared with successful bidder

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				available? Is call metadata available along with the call recording? Is screen recording also included along with call recording?	
44	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 Bank DC or can it be deployed in Providers DC?	Please be guided as per RFP
45	84	3.2.20 Customer Relationship Management (CRM)	CRM will be provided by the Bank. Successful bidder has to integrate the same.	Please let us know the functionalities expected from the CRM integration? (for e.g. Click to call, CTI data to be updated in CRM, SURL based screen-pop etc)	Please be guided as per RFP
46	85	3.3.1 Plan for Locations	3.3.1 Plan for Locations	Please provide expected volume/staffing distribution between the 2 proposed contact centers	Please be guided as per RFP
47	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.	Please confirm, whether it will be PNB domain or Supplier domain for agent log in ?, if it is PNB domain, we assume that the Monitoring, Management, OS, patch, AV will be taken care by PNB and service provider will provide only the hands on feet support.	Please be guided as per RFP
48	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	Should Both the Vendors deploy a single unified solution or the vendors have to deploy independent solutions in Bank's Data Centre and carry out all the integrations independently?	Please be guided as per RFP & its subsequent corrigendum/clari fication



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			special circumstances, facility to transfer calls from one vendor's site to the other should be available.		
49	88	Facilities to be provided by Bank:	<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 	Will the Bank provide the Gateways /Session Border Controllers where the PSTN trunks be terminated?	Please be guided as per RFP
50	88	Facilities to be provided by Bank:	<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 	For Outbound calling, the PSTN trunks need to be terminated at the agent location. Will the Bank provide the PSTN Trunks for Outbound calling at Agent Location?	Please be guided as per RFP
51	88	Facilities to be provided by Bank:	<ul style="list-style-type: none"> WAN connectivity enabling access to Bank's customer data 	Will the bank provide the Routers and the Firewall devices along with the WAN Connectivity?	Please be guided as per RFP
52	103	3.15.2 New Key Performance Indicators (KPIs) <ul style="list-style-type: none"> FTE Efficiency Metrics: 	<ul style="list-style-type: none"> Idle Time: ≤10 seconds between call dispositions. 	This may not be a controllable matrices as idle time is an output of leads/connect percentage and availability for data for dialing. Kindly suggest of this is a desired number or target	Please be guided as per RFP

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53	179	3.2.22	Corrigendum Point 1. Operating Model for Virtual Relationship Management (VRM)	Do we need to add an LOB in sizing for VRM. If yes, we need clarity on the FTE/Volume etc.	Please be guided as per RFP
54	181	3.3.11	Corrigendum: Price per FTE per shift per month (including inbound and outbound)	Kindly assist us with the definition of Monthly Full-Time Equivalent (FTE) to ensure mutual clarity and alignment for inclusion in the SLA.	Please be guided as per RFP & its subsequent corrigendum/clari fication
55	183	3.2.1.22	Corrigendum: Successful bidder to ensure to attend minimum 150 calls (should be connect calls) per FTE per day and definition of connect calls will be those calls whose call duration will be more than 20 seconds, this methodology applies on both inbound and outbound.	We will need to have 140 to 150 sec AHT to achieve this target (considering 3% Short calls). This AHT is lower than BFSI Standards	Please be guided as per RFP & its subsequent corrigendum/clari fication
56	185	3.2.10.9 FTE Call Quality Clause, Point No. 10	Corrigendum: Call audit of Minimum 50 calls per day to be performed by each member of vendor's quality team	Do we need to add additional QAs as per this workload	Please be guided as per RFP & its subsequent corrigendum/clari fication
57	General	General	General	Please let us know the existing Contact center deployment. Location of deployment and technologies used.	Details to be shared with successful bidder
58		Commercial format	Clarification Points for Table C (Commercial Submission)	1. Volume assumptions for pricing a. Kindly confirm the interaction volumes to be used for commercial evaluation, including outbound campaigns, digital interactions (chat/email) and self-service or automation transactions. b. Please advise whether current baseline volumes should be considered or if PNB will share projected volumes for the 5-year period.	Please be guided as per RFP and its subsequent corrigendum



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				<p>2. Cost breakup: technology vs infrastructure Table C requests total cost over 5 years. Kindly confirm whether tool / technology enabler costs and infrastructure components (telephony, compute, storage, etc.) may be presented separately for commercial clarity.</p> <p>3. Should we add usage cost also for our costing as the same would be basis call volumes at IVR, if yes then details of volumes is required</p> <p>4. Telephony model (SIP confirmation) Given the RFP scope includes conversational IVR, AI services and future digital enablement, our recommendation is to move from PRI to SIP-based telephony for scalability and technology readiness. Kindly confirm whether SIP-based telephony should be considered for this RFP scope.</p>	