



ALLAHABAD BANK
INFORMATION TECHNOLOGY & DIGITAL BANKING DEPARTMENT
HEAD OFFICE: 2 NETAJI SUBHAS ROAD, KOLKATA-700 001, INDIA

REQUEST FOR PROPOSAL [RFP]
FOR
SETTING UP OF CALL CENTRE FOR ALLAHABAD BANK IN COMPLETE
OUTSOURCED MODEL

Ref. No.: HO/IT&DB/HW/Call Centre/2017-18/92 Dated: 20.03.2018

Cost of the RFP: Rs 20,000/- (Rupees Twenty Thousand only)

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**SECTION - I (INVITATION FOR BIDS)**

- 1.1. Allahabad Bank, a body corporate established under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970, having its Head Office at 2, Netaji Subhas Road, Kolkata-700001, India, hereinafter called "Purchaser" or "Bank", which term or expression unless excluded by or repugnant to the context or the meaning thereof, shall be deemed to include its successors and permitted assigns, intends to issue this Bid document, hereinafter called Request for Proposal or "RFP", for inviting bids from reputed organizations, hereinafter referred to as 'Bidder' or 'Service Provider' or 'Vendor', for setting up Call Centre for the Allahabad Bank in complete outsourced model.
- 1.2. A complete set of Request for Proposal (RFP) may be obtained by the bidder, in their names only on submission of a written application along with Cost of RFP (*non-refundable*) to Allahabad Bank, Head Office, Department of Information Technology & Digital Banking, 2 – Netaji Subhash Road, Kolkata – 700001, India. The RFP may be obtained from the above address during office hours on all working days, either in person or by post as per the schedule given.
- 1.3. The Bidders who want to participate in the bidding process, are required to submit a non-refundable amount of Rs.20,000/- (Rupees Twenty thousand only) as cost of RFP, in the form of DD/BC/IOI in favour of ALLAHABAD BANK payable at Kolkata, at the time of obtaining the RFP.

The Schedule for the Tender Process are detailed as under:

RFP Reference	HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018
Price of RFP	Rs.20,000/- (Rupees Twenty Thousand only)
Bid Security	Rs.16,00,000/- (Rupees Sixteen Lakh only)
Courier Charges (if applicable)	Rs.500/- (Rupees Five Hundred only)
Date of commencement of Sale of RFP	20 th March 2018, 12:00 Hours IST
Date of Pre-Bid Meeting with the bidders	28 th March 2018, 15:00 Hours IST
Last date and time of Sale of RFP	16 th April 2018, 13:00 Hours IST
Last date and time of submission of Bid (Technical & Indicative Commercial Bid- in physical form)	16 th April 2018, 15:00 Hours IST
Date and time of opening of Technical Bids	16 th April 2018, 16:00 Hours IST
Date and time of opening of Indicative Commercial Bids & conduct of reverse auction process	Will be intimated to the technically qualified bidders in due course.
Address of Communication and Pre Bid Meeting	Allahabad Bank Head Office Department of IT & Digital Banking 2 – Netaji Subhash Road Kolkata (W. B.) , 700001
Contact Details	Tel:033-22623620/22420995 Email: hodit.hardware@allahabadbank.in



- 1.4. **Bidder has to submit Technical & Indicative Commercial Bid, in physical form however for the actual Commercial Bid, Bank would do the reverse auction through e-Tendering process.**
- 1.5. The Original RFP & its addendums (if any) needs to be signed and stamped by the Bidder and has to be submitted along with the Bid security on or before the last date & time of submission of technical bid, mentioned above.
- 1.6. No further discussion will be entertained to Bidders whose bids have been disqualified.
- 1.7. Allahabad Bank reserves the right to accept or reject, in part or full any or all the offers without assigning any reasons whatsoever.
- 1.8. This RFP is not an offer by the Bank, but an invitation to receive offer from Bidder. No contractual obligation whatsoever shall arise from the tender process unless and until a formal contract is signed and executed by duly authorized Officers of the Bank with the Bidder.
- 1.9. Any publicity by the Bidder in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank.
- 1.10. This tender is meant for the exclusive purpose of bidding as per the terms, conditions and specifications indicated and shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.

**Chief Manager-IT
Allahabad Bank
IT & DB, Head Office**



SECTION-II (INSTRUCTION TO BIDDERS - ITB)

2.1. Preliminary Information:

- 2.1.1 Allahabad Bank, one of the leading banks in India was established on 24th April 1865 in Allahabad. In the year 1969, the Government of India nationalized 14 commercial banks and Allahabad Bank was one of those. The Bank has its Head Office located in Kolkata.
- 2.1.2 The 100% CBS implementation of the Bank has been achieved on 18th December 2010. Core Infrastructure for the Centralised Banking Solution is hosted at the Data Center (DC) and Disaster Recovery Center (DRC). The Data Center (DC) of Bank has been set up at CtrlS Data Center, Navi Mumbai. The Disaster Recovery Center has been setup at Bank's own premises at New Building-3rd Floor, Hazratganj, Lucknow-226001. DC & DRC are operational on 24 x 7 basis and have necessary infrastructure for that. The data at DRC is not more than 15 minutes behind the production data at DC. In case of any disaster, the DRC can be made up and running within 4 hours after syncing the Near Site DR data (at Navi Mumbai)
- 2.1.3 Bank intends to select a Bidder (Service Provider) to provide Call centre infrastructure in complete outsource model in India. The Bank intends to setup new Call Centre on a fully outsourced model, wherein the entire infrastructure required for setting up, implementing and maintaining the call centre (like hardware, software, connectivity, premises, various equipments, power requirement, furniture, security, insurance and all other infrastructural needs), and complete manpower requirement would be provided by the Selected Vendor to deliver the specific scope outlined in this RFP.

2.2. Definitions:

In this contract/RFP, the following terms shall be interpreted as indicated :

- 2.2.1 **"Bidder"** or **"Service Provider"** or **"Vendor"** means the company/organization, who intends to participate in bid for providing Call centre infrastructure & services to Bank in complete outsourced model, as per the scope outlined in this RFP.
- 2.2.2 **"Goods"**: All hardware & software required/proposed by the bidder to setup & maintain call centre infrastructure.
- 2.2.3 **"Services"** means providing complete end to end infrastructure to establish, commission and Maintain the services of call centre for Allahabad bank which includes site-preparation, installation, commissioning, provision of technical assistance, maintenance, training and other obligations of the Service provider covered under the Contract, as per the scope of the RFP.
- 2.2.4 **"The Contract"** means the agreement entered into between the Bank (Purchaser) and the Bidder (Service provider), as recorded in the Contract Form signed by the parties, including all the attachments and appendices thereto and all documents incorporated by reference therein.
- 2.2.5 **"The Contract Price"** means the price payable to the Bidder under the Contract for the full and proper performance of its contractual obligations.
- 2.2.6 **"DC"** means Data centre (Mumbai)
- 2.2.7 **"DRC or DRS"** means Disaster Recovery Centre or Site (Lucknow) & **"NDR"** means Near Disaster Recovery Site (Mumbai).
- 2.2.8 **"The Purchaser"** or **"Bank"** means Allahabad Bank.



2.2.9 "Day" means the calendar day.

2.2.10 "Working Day": A working day would be any day when any branch/office of the Bank is functioning.

2.2.11 "CSA" or "FTE": Call Service Agent deployed by the bidder

2.3. **Eligibility Criteria**

The bidder who intend to participate in the bidding process must full-fill the **minimum eligibility criteria**, as tabulated under:

Sl. No	Eligibility Criteria	Documentary Evidence to be submitted to the Bank
1	The bidder should not have been black listed/debarred by any of Government Authority or Public Sector Undertaking (PSUs).	Bidder need to Submit the declaration to this effect, as per <i>Annexure-11</i>
2	The bidder must be a Public/Private Limited Company registered in India under the Companies Act, 1956 and should have been in operation for at least 5 years as on 01.04.2018.	Copy of Certificate of Incorporation issued by the Registrar of Companies. (to be submitted <i>Annexure-19</i>)
3	The bidder must have earned profit after tax during last three financial years, i.e., 2014-15, 2015-16 and 2016-17.	A certificate to this effect as per <i>Annexure-4</i> duly signed by Chartered Accountant and authorized signatory (of the bidder) must be provided. Further Copies of audited balance sheets and Profit & Loss statements for the last three financial years (i.e. audited statements for 2014-15, 2015-16 and 2016-17) should be submitted along with the offer.
4	Yearly gross revenue of the bidder should be minimum Rs.2.00 Crores from its call centre operations during each of three financial years, i.e. FY 2014-15, 2015-16 and 2016-17.	
5	The bidder providing call center services must have registered itself with Department of Telecommunication (DOT) / TRAI (<i>OSP licenses</i>). All required permission to run Call Centre / business operations shall be available from state, central, regulatory, tax authorities and all other concerned authorities.	Bidder to submit DOT/TRAI certificate for location/ centre & declaration for the required permission is to be submitted as <i>Annexure-20</i>
6	The bidder should be operating with an aggregate of at least 100 Full Time Equivalents (FTEs) for its Call Centre Operations catering to domestic clients during last financial year, i.e. 2016-17.	Please provide letter from client/ Agreement with the client to this effect as <i>Annexure-21</i>
7	The Clientele of the bidder must include at least one Scheduled Commercial Bank (Indian / Foreign Bank, operating in India) having more than 1000 branches for whom the bidder is providing Call Centre services with at least 20 FTEs (Agents), as on 01.04.2018.	Please provide letter from client/ Agreement with the client to this effect as <i>Annexure-22</i>
8	The bidder should have obtained valid ISO/IEC 27001:2013 certification.	Bidder to submit duly signed and stamped Copy of Certificate as <i>Annexure-23</i>



2.4. **Two Bid System Tender**

- 2.4.1 Bidders are required to submit the Technical Bid in physical form along with the Indicative Commercial Bid. However for the actual Commercials, Bank will be doing reverse auction process (*through Bank's E-Tendering Portal*) for selecting the L1 Bidder.
- 2.4.2 The bidder will take care of submitting the Bid properly filed so that the papers are not loose. The Bids, which are not sealed as indicated above, may be liable for rejection.
- 2.4.3 The tender not submitted in the prescribed format or incomplete in details is liable for rejection. The Bank is not responsible for non receipt of bid within the specified date and time due to any reason including postal delays or Holidays.

2.5. **Submission of Technical Bid**

- 2.5.1 The Bidders shall prepare **two copies** of the Technical Bid (*Including Indicative Commercial Bid in Sealed Envelope*) and shall seal the bids in two different envelopes clearly marking each "**Original Technical Bid**" and "**Copy Technical Bid**" as appropriate. Bidder shall then seal both the bids i.e. "Original Technical Bid" and "Copy Technical Bid" in a single envelope which should be marked as "TECHNICAL BID for Setting up Call Centre for Allahabad Bank". If above bid is found not properly sealed, the bid is liable for rejection.
- 2.5.2 In addition to the above marking, the envelope must be super-scribed with the following information –
 - a) RFP Reference Number
 - b) Tender for Providing Call Centre Services in Complete Outsourced Model
 - c) Name and Address of Bidder

This will enable the Purchaser to return the bid unopened, in case it is declared unacceptable for any reason whatsoever.
- 2.5.3 The original and copy bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the contract.
- 2.5.4 The bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the Bidder, in which case such corrections shall be initialed by the person or persons signing the bid and it has to be reported to Bank during the Bid Opening; failing which such erasure/correction will not be acceptable to Bank.
- 2.5.5 All the formats need to be filled in exactly as per the pro-forma given in the Annexures and any deviation is likely to cause rejection of the bid.
- 2.5.6 The Bank will not allow/permit changes in the bids submitted after the last date of submission of bids.
- 2.5.7 The offer may not be evaluated by the Bank in case of non adherence to the format or partial submission of technical details as per the format given in the RFP.
- 2.5.8 Non submission or partial submission of the information along with the offer could result in disqualification of the bid of the concerned bidder.
- 2.5.9 The bidder will also required to submit copy of the RFP and its addendum (if any), duly stamped and signed on each page by the authorized person of the bidder's company
- 2.5.10 A softcopy of the duly signed documents of the technical bid shall be submitted along with the technical bid in "PDF" format in CD/DVD along with technical bid.
- 2.5.11 "Copy Technical Bid" should contain all the documents/Annexures as submitted in the "Original Technical Bid" except original Bid Security.



2.5.12 The Technical Bid must not contain any price information with respect to its commercial offer.

2.5.13 The Technical Bid shall comprise of

Section	Item	Format
Authorization letter for Submission of Bid	Covering letter in Company's letter head duly signed by authorized signatory with name, title and seal	Covering letter along with Copy of Power of attorney to be submitted.
Eligibility Criteria as outlined in the RFP	All the Annexures, Certificates and Enclosures	<i>Annexure-(4, 11, 19, 20, 21, 22, 23)</i> and enclosures
Technical Section		
	Bid Form	<i>Annexure-1</i>
	Bank Guarantee Towards Bid Security	<i>Annexure-2</i>
	Bidders Information	<i>Annexure-3</i>
	Deviation statement	<i>Annexure-7</i>
	Eligibility Criteria Compliance	<i>Annexure-8</i>
	Know Your Employee Clause	<i>Annexure-13</i>
	Letter of Authority for participation in Reverse Auction	<i>Annexure-14</i>
	Business rules for Reverse Auction	<i>Annexure-15</i>
	RFP Compliance Undertaking	<i>Annexure-16</i>
	Functional & Technical specification	<i>Annexure-17</i>
	Masked Commercial Bid	as per <i>Annexure -18</i>
	Technical Bill of Material of All the proposed items	To be enclosed as <i>Annexure -25</i>
	Technical documentation Details (Manuals, Brochures, leaflets etc.)	To be enclosed as <i>Annexure-24</i>
Others		
RFP and subsequent addendums signed & stamped on every page by the authorized representative of the Bidder		
CD/DVD containing softcopy of the Technical Bid		

2.6. Submission of Indicative Commercial Bid & Reverse Auction (e-Tendering)

- 2.6.1 The prospective Bidders are advised to submit the Indicative Commercial Bid in physical form as per Annexure-18 along with the Technical Bid, duly signed and stamped by the authorized signatory, latest by the last date and time of submission of Bids. The Indicative Commercial Bid should contain the Price Information only and to be submitted strictly as per the format provided in Annexure-18.
- 2.6.2 The Bank will adopt e-Tendering process for conducting reverse auction process for the Commercials of RFP. The vendor for e-Tendering process is M/s Antares Systems Limited and the portal address for the same is **www.tenderwizard.com/abbank**, wherein the necessary details for e-Tendering process are available.
- 2.6.3 Indicative Commercial Bid of only those Bidders will be opened who qualifies in Technical evaluation & subsequently reverse auction will be conducted on the total cost of ownership over the contract period of 3 years. After the completion of reverse auction, the bidders are required to provide the final commercial bids (FCB) with breakup by 5:00 pm next day, matching the reverse auction price for commercial evaluation. The FCB will comprise of the Total cost of Ownership for Bank (TCO). The Bidder shall not add any condition / deviation in the commercial bid. Any such condition / deviation may make the bid liable for disqualification.



2.6.4 The prospective Service providers/ Bidders are advised to register with the E-Tendering Portal (www.tenderwizard.com/abbank). The Bidder should also possess valid Class III Digital Signature Certificate which is a Mandatory requirement.

- a. In case of any clarification/assistance Bidder may contact the following representatives of M/s Antares Systems Ltd. before the schedule time of Online Reverse auction process.

Contact Persons

Mobile No.

Mr. Kumar Chandan

09674758720

Mr. Debraj Saha

09674758721

Mr. Kushal Bose

07686913157

E-mail: kumarchandan@antaressystems.com

debrajsaha@antaressystems.com

kushal.b@antaressystems.com

tousik.g@antaressystems.com

2.7. **Scope of Work/Project:**

2.7.1 **Proposed Model of the Call Centre to be implemented and maintained.**

There are several changes in customer needs and interactions today with Bank, strongly influenced by external environment such as social media, smart phones, advertising, etc. These changes are pre-empting Companies/Banks to evaluate migrations from traditional Banking to newer digital channels to stay constantly in touch with the customer and at the same time control Banks operating costs and offer Banking facilities without any time barriers and without visiting the Branches. Given that the number of channels that the customer uses today is increasing, digital channels with new offerings and capabilities is the only way to serve changing customer needs of our Bank at affordable costs.

Therefore, to remain relevant and competitive to our customers, our Bank has embarked on a journey to improve digital Banking services. As part of strengthening its digital offerings, it aims at establishing a state of art call centre that provides several facilities being offered at branches/offices, on call to its customers. The Bank intends the call centre set up, to not just perform inbound activities of current services undertaking, but also to become a key channel for marketing new products/services, launch of new services/products, sales and recovery interactions over the period of the contract.

This state of the art call centre shall initially include setting-up of Call centre that would be set up by the outsourced vendor/service provider/bidder who would be on-boarded through this RFP. The bidder on-boarded should have call centre setup preferably at any of the listed cities/towns i.e. Noida, Greater Noida, Gurugram, Manesar or any other TIER-II city

The Selected Vendor has to set-up the call centre on fully Outsourced model with all resources as per the scope of work of this RFP. Further Bidder can offer their existing sites/facility/setup for running the Contact Centre/Call Centre, as per the above clause, however, the setup for the Bank must be exclusively demarcated, secluded and identifiable. Access should be restricted on the floor.

The center set up by the bidder would perform both inbound and outbound functions, Self service functions through IVR etc. as per the scope of work mentioned in this document. The call centre to be set up by the outsourced vendor would handle both inbound as well as the outbound calling for the Bank.



The call center to be made operational by outsourced vendor would also include advanced functionalities such as Co-browse facilities, Social Media, SMS, E-mail etc to provide a seamless digital experience to the customer.

The call center that would be set up by the Vendor would be on a completely outsourced model with the Vendor bringing in all the necessary infrastructure (Premises, Furniture, Amenities etc.), complete manpower, total hardware and software (Agent Interface Software/System, IVR, Middleware etc.) that is required to run the contact center with the scope of work & RFP requirements, as mentioned in this document. The Vendor shall integrate his software with that of the Banks existing software's/setups to seamlessly integrate data and provide an Omni-channel experience to the customers. The Vendor shall also provide a middleware to facilitate integration of Vendor's software to Bank's software's/setups.

The Technology of the Vendor would include Agent Interface Software/System that shall facilitate agents to answer customer queries and record service requests for further processing by the Bank. Such Agent Interface Software/System should facilitate fulfilment of service requests placed by the customer with a customer service agent through proper workflow management i.e. through a customer request resolution module that can be used by the Branches and Offices to fulfil / complete such requests.

2.7.2 The scope of work for the Service Provider includes but not limited to following:

2.7.2.1 Premises, Furniture and Amenities

The Bidder will be fully responsible for providing premises duly equipped with power, lighting, network connectivity, security systems and other basic facilities etc with arrangements towards AMC, repairs/replacements incidental thereof. Provision must be made for seating for Agents, Quality managers, Team leaders and bank employees with proper lighting, air conditioning etc. to ensure sufficient comfort levels to all personnel deployed at call centre. This is also inclusive of providing space and workstations etc. at no extra cost for the Bank employees and/or employees of associates/subsidiaries/third party agencies that bank may deploy in the proposed call centre for administrative and monitoring purposes.

The premises of the call centre shall be on ownership/lease basis. If the premises is on a lease basis, the lease shall be valid for the entire contract period. The selected vendor shall submit the proof of ownership/lease deed of the premises. The selected vendor should also furnish the details like address of the premises, area of the premises, the layouts and other facilities provided. These shall have the approval of the Bank.

2.7.2.2 Hardware, Software, Connectivity facilities

- (I) The Bidder will be responsible for all the hardware, software and connectivity facilities required for smooth operation of a call centre. This includes:
- Complete hardware and software for deployed Manpower (e.g virtualized desktops, headphones, Servers & storage that will host the data etc),
 - Necessary Agent Interface Software/System & Middleware required for integration.
 - IVR application with Server, CTI Solution including ACD, Dialler, Voice Logger, Disaster Recovery Solutions, etc.
 - All contemporary state of the art Business Intelligence Tools including but not limited to Automatic Roster Workforce Management Tool, Call Back Manager with Dialler, Voice Mail module (*not only on IVR but for all Agents across all services*), Barging & Online Reports & Management Dashboards for Bank.
 - Bank requires web based reporting of all SLAs and KPIs, call volume diagnostic which shall include the type of calls, their volume, queries that cannot be resolved etc.



Additionally, the vendor should provide tools that can transfer leads from inbound calls to outbound calls for outbound tele marketing.

- Other basic infrastructure such as cabling, firewalls for security etc.
- Connectivity with required bandwidth including routers, switches etc. To connect the proposed Call center locations to the Bank's DC and DR, to facilitate seamless connectivity for data access and call routing between the locations after IVR disposition as required.
- The solution proposed by the vendor shall be made PCI DSS and PA DSS compliant, as per Bank's / regulatory requirement in future without any additional cost.
- Dedicated resource at Bank's DC for maintenance of hardware, software, troubleshooting etc. The resources will have to move to DRS Lucknow as and when required by Bank.
- The procurement and maintenance of Licenses etc required for the entire setup is the sole responsibility of Bidder. All the licenses procured should be in the name of Allahabad bank & should be perpetual licenses.
- The Bidder should device architecture considering government/ regulator guidelines, security and cyber security guidelines, RBI guidelines, customer convenience etc. The Service Provider should provide fail safe Data Network to transport data, voice, web etc. to Call Centre location with adequate bandwidths. Adequate Network Security should be in place. Network security should be maintained by having password and audit control on Network Equipment. Internet connectivity should be restricted (i.e., only necessary sites are accessible). Firewall and IDS/IPS protection must be in place. Separate VLAN, proper Antivirus security with centralized updates, LAN maintenance at Call centre location should be in place for the Bank. The **entire network** should have **inbuilt redundancy** to ensure high uptime.

Please note, Bidder has to host the Proposed Technical setup (Hardware including Servers, Software, Network Equipments, Routers etc) required for the Call centre operations, at Banks DC Mumbai and DRS Lucknow. In this setup Service Provider's agents will have to access the setup from their proposed location (as per RFP clause 2.7.1 & 2.7.2.1). The Technical setup hosted at DRS Lucknow should be exact replica of the setup hosted at Banks DC Mumbai. During DR Drills or when DRC is acting as Primary Site, all the functionality within the scope of RFP should be available/operational without any failure from DR site

- (II) The above list is not exhaustive and the Vendor needs to provide complete infrastructure to meet Bank's requirements as per the Scope of Work/Project.
- (III) The service provider should completely own the infrastructure, at all points without any capital or operational cost implications for the Bank during the contract period. The Bank will not be responsible for payment of any AMC, Insurance etc. for any equipment provided by the service provider. Also, the service provider should provide for all HR related processes for the call centre employees and the Bank shall not have any responsibility towards this.
- (IV) The technical quality and standards of all the hardware and software should be finalized in order to ensure that it meets the quality Standards as expected by the Bank.
- (V) The vendor shall provide a read only access to all tools/solutions (including capabilities of live call barging) used by the vendor to the Bank's designated staff at its call centre as well as the Bank's Head Office.
- (VI) The following considerations should also be taken for Hardware, Software and Equipments:
 - The vendor must ensure that no hardware equipment, for which "End-of- Sale"/ "End of Life" has been declared, is offered as part of this RFP response.



- The hardware or software supplied should not have "End-of-Support", mandated by the respective OEM, within five years from date of installation of hardware or software. In case end-of-support is declared for any item/ equipment during the contract period then, bidder will have to provide replacement of such item/equipment, within the duration of contract, at no cost to the Bank.
- All the hardware and software must be IPv4 & IPv6 compliant wherever applicable
- In the event that the hardware, Software and equipments proposed in the solution by the vendor are not operational owing to compatibility problem in the IT environment or other technical issues, the vendor will have to replace the equipment immediately.
- In the event that the solution provided is not able to meet the performance standards specified in the RFP, at any point of time during the tenure of contract, the vendor will be required to augment/ upgrade/replace the hardware & software components etc. in the solution to ensure that the performance requirements including SLA are met.

(VII) Further Bidder has to provide Toll Free and Tolled numbers including PRI lines from telecom operators, in the name of Allahabad Bank.

Bank will only bear Actual metered Telecom charges for Inbound/Outbound Calls.

The vendor shall directly coordinate with the telecom operator for any support related to Toll Free/Tolled number/PRI lines. Any increment in the requirement of infrastructure due to increase in volumes or due to adherence to SLAs etc. shall be solely borne by the vendor at no incremental / additional cost to the Bank.

The Bank requires the Service Provider to deploy the year wise manpower resources (including agents) at the Call Centre and to maintain the same. In addition to vendor staff, Bank may depute its officers in managerial positions to ensure quality of service and control over day to day functioning of the Call Centre. The decision of the Bank will prevail in every case of dispute.

For the purpose of business continuity in case of a disaster of any kind which may render the vendor's Primary Centre incapable to provide services, the secondary site of vendor should be equipped with the similar Infrastructure (including agents) as the Primary Centre and will be as capable as the Primary Centre in respect of delivery of services.

2.7.3 The scope of functions to be covered by the call centre can be broadly classified into the following categories

- Agent Interface software/system
- Inbound calls.
- Outbound calls
- IVR functions
- ACD functions
- Integration of Agent Interface Software/System with bank's systems/ setup
- CTI
- Reporting
- Recording

2.7.3.1 Agent Interface software/system

The Vendors shall deploy their own Agent Interface Software, which will be customized as per the Bank's requirement. The Agent Interface Software should be able to support all functionalities as per the Annexure-17 of RFP.

2.7.3.2 Inbound call:

An indicative (not exhaustive) list of functions to be covered under inbound calls is given in Annexure-17



2.7.3.3 Outbound calls:

An indicative (not exhaustive) list of the functions to be covered under outbound calls, is given in Annexure-17

2.7.3.4 Interactive Voice Response (IVR)

The contact centre IVR should provide the list of services and functionality as per Annexure-17. The Bank may suggest changes and customization in IVR tree structure or in any operation through IVRS, from time to time, pertaining to the functionalities as mentioned in Annexure-17, which the Vendor will be required to execute within 7 working days at free of cost. In the event that the changes/service requests are complex in nature, the execution time will be mutually agreed upon. The initial IVR flow implemented by the vendor should be capable of being scaled up to support increase in ports as well as functionalities required by the Bank and no incremental cost would be borne by the Bank for these changes. If the bidder fails to execute the changes/service requests within the time limit, then penalty of Rs.5,000/- per week will be imposed on bidder till the time it gets executed.

2.7.3.5 Automatic Call Distribution (ACD)

The Automatic Call Distribution (ACD) should provide the services and functionality as per Annexure-17.

2.7.3.6 Call Centre Setup Integration (Agent Interface System/Software) with Bank's various applications/setups:

The Call Centre setup is required to be integrated with Bank's various applications & setups. An Indicative (not-exhaustive) list of such application/setup is listed below:

- Core Banking System- **Bancs@24- core Banking solution**
- Call centre Functionality related to customer and account related information must be integrated with core banking system in on-line real-time mode through query
- Vendor should ensure that certain fields like account number would need to be masked to ensure data security. Detailed list of fields to be masked in Agent Interface Software to be provided during requirements gathering phase.
- ATM switch/Dispute Management- The Bank is presently using ATM Switch of M/s FIS Global and ATM transaction reconciliation is handled by M/s FSS, which may be upgraded/replaced at the discretion of the Bank.
- ATM reconciliation is Currently handled by 3rd party –M/s FSS. FSS is responsible to raise charge backs, pre-arbitration, arbitration etc. through NPCI/VISA portal for disputed transactions of ATM withdrawal/ POS/E-comm. Complaints related to Debit Card should be assigned to M/s FSS if not resolved on first call
- M/s FSS should have the access of Agent Interface Software of bidder so that the complaint status may be updated by M/s FSS on regular basis, as Debit Card related complaints may take up to 45 days for resolution depending upon the TAT defined by different networks like VISA/RUPAY etc
- Hot listing / blocking of Debit Cards is handled by Bank currently. In future, these requests need to be handled by the Call centre.
- IB / Mobile/Banking / SMS Banking / Tele banking
- Activation of internet Banking/SMS/Tele/Mobile. Queries regarding reconciliation of taxes related to IB
- Blocking of IB during emergency situations with proper verification from customers
- Central point of integration for these functionalities with the Agent Interface system is the IB database



- Demat / trading
- ABML/Synergy software is used for Demat Business. The software is used for opening of Demat Account, punching of the sale transaction of the share. Every sale of shares traded through the brokers are compulsorily routed through the depository (demat department) so that the balance in the shareholding of individual investor is updated. Besides this, maintenance of ISIN, dematerialization of the share from physical to electronic format is incorporated in the system.
- Customers information regarding Demat Account, trading details, transaction details to be displayed in Agent Interface Software
- IVR- Interfaces
- Integration of Agent Interface with Bank's Internal helpdesk system
- Integration with the ACD
- Integration with CTI
- Integration with core banking system in on-line real-time/ batch mode as applicable
- ODBC interface for all types of databases
- Integration with DCMS for exchanging debit card details
- Integration with ATM switch and Internet Banking/Mobile Banking and any other software which bank desires at any point of time.
- All the agents should have either an IP hard phone or IP soft phone option. IP phone should have a separate headset jack.
- Emails and website

- Agent should be able to access the emails that the customers have sent from their internet banking account, create a record in Agent Interface Software
- Complaints received through website should be captured in the Agent Interface Software database and Agents should be able to access and process the same in the Agent Interface system.

- Agents should be able to access the emails directly sent to the call center and customercare@allahabadbank.in , or any other email provided to customer for complaints and ,create a record in Agent Interface Software and process the same
- Agents should be able to perform web-chat with customers who have requested a chat interaction through the website.

Besides the above integration system, the Agent Interface Software should be capable of redirecting to other applications through direct links from within the Agent Interface. The solution should also support standard excel/ csv file uploads for uploading of relevant data.

- Email & Chat based services

The Bank offers active issue resolution through email services. The Service Provider should be able to support these services and integrate them with other systems of the Bank like E-banking, Mobile Banking for resolving queries through such channels without any additional cost.

The Service Provider shall provide email services as part of this proposal and extend the same to required number of agents.

The email services require authentication of customer through various means like through registered Email ID or through registered channel like Mobile Banking, E-banking etc. Service Provider is required to customize and integrate email service (like templation, auto answer, restriction for copy/paste/forward the mails, segmentation of emails based on some key words etc.) as per Bank's requirement.



Bank wants that Service Provider should provide authenticate web chat services by integrating it with bank's various portals/channels like e-banking portal, Mobile Banking, Corporate website. Vendor is required to integrate and customize the web chat services as per bank's requirement.

The bank requires more experienced and better rated Agents to provide web chat service to customers.

- Video Chat/Co-browsing/Social Media

The Bank is keen to offer Video Chat / Co-browsing and Social Media response management services for its customers from its omnichannel Contact Centre and expects the bidder to provide a suitable technology solution for the same as part of its proposal.

Further:

- Call attended by the call center executive (including CSA & team leader), if not resolved at first instant should be assigned to the concerned department. Concerned department should have the access of Software of Agent's Interface of bidder, wherein the response of the complaint will be updated and in turn same will be communicated to the customer by the selected service provider. There should be option to upload/download documents regarding the customer calls/disputes for the concerned department. Concerned department should be provided the facility to download the complaints related to that particular department in the format like excel (*or as desired by Bank*) and after filling the response in the excel, it should be uploaded on Agent Interface System by the concerned department, so that the calls may be closed in bulk.
- Each department should be able to view/download summary of the complaints like complaints logged during particular period, attended, resolved, pending age wise.
- Complaints received through email on customercare@allahabadbank.in or any other email on which customer complaints are received should be attended by call center executives. Complaints of email should be logged in the Agent Interface system and reference number should be sent in reply of the email. In all the complaints email should be captured in Agent Interface Software and email should be fired after the complaint gets closed.
- Webcam based Video Conferencing may be taken up, in future, as a channel in the Call Centre to interact with Bank's customers. There should be provision to add the video conferencing functionality in future as per banks requirement.

2.7.3.7 Computer Telephone Integration (CTI)

The Computer Telephone Integration (CTI) should have features/functionality as defined in Annexure-17.

2.7.3.8 Recording:

Bidder has to provide setup/infrastructure for recording of calls (Inbound & Outbound), mails and web-chats etc. during the entire contract period within the scope of work of the RFP and has to share it with the bank, as and when required by the bank during the contract period. The setup/infrastructure proposed for the recording must have ability to digitally record all incoming & outgoing calls, capturing at-least the following additional details:

- Date and time of call - start and end time
- Agent Id
- Caller number
- Customer ID, Account number, etc.



Recording system should have ability to provide search on the above data as well and voice quality should be good and clearly audible to recognize customer and there should not be any noise/voice of other agents. Bidder has to store recording for atleast 90 days in online mode but has to maintain recording backup for the entire contract period.

Bidder may record and store the recording in compressed file but should be able to retrieve it in original form. The bidder is required to store and maintain all data for the duration of the contract & has to provide it to bank as and when requested.

The successful bidder shall also assist the Bank in responding to queries and investigations initiated by the statutory bodies or law enforcement agencies as well as in fulfilling regulatory reporting requirements related call centre.

Further after the completion of the contract period, Bidder has to submit all the recording, data to the Bank with no cost to bank.

2.7.3.9 Reporting:

The call centre solution should provide reports as defined in Annexure-17.

2.7.4 Statutory Compliances:

The bidder in the process of providing the services must comply with all the statutory/regulatory requirements. Following is an indicative (not exhaustive) list of such compliance required:

- Compliance of TRAI Regulations
- DND compliance
- Compliance of Labor laws
- Compliance of taxation laws
- Compliance relating to software licenses
- Compliance of local Govt. bodies rules
- Compliance to DOT (Department of Telecommunication) guidelines
- The Vendors shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and agents
- The Vendors shall establish and maintain all proper records including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to their from time to time, including records and returns as applicable under labour legislations
- The selected vendor, at their cost, shall ensure that all applications provided as part of call centre solution are audited by a reputed third-party auditor from information security perspective and also to submit a confirmation having undertaken such audit and certifying that there are no concerns from security perspective along with a copy of the audit certificate before go live of the application
- Such certificate shall also be submitted afresh as and when modifications are made to the applications. Further the selected vendor shall ensure adherence to encryption requirement of data in transit and rest as per industry standard/regulatory requirement.

2.7.5 Further the selected vendor, at their cost, shall ensure that all applications (*Including hardware, software etc.*) provided as part of call centre solution are audited by a reputed third-party auditor from information security perspective and also to submit a confirmation having undertaken such audit and certifying that there are no concerns from security perspective along with a copy of the audit certificate before go live of the application. Such certificate shall also be submitted afresh as and when modifications are made to the applications. Further the selected vendor shall ensure adherence to encryption requirement of data in transit and rest as per industry standard/regulatory requirement.



2.7.6 Bidder note that all the above items listed under RFP clause 2.7.3 are the bare minimum requirements for the call centre setup. However in addition to above bidder has to provision for the additional components/items etc. (if required), to meet the scope of project & RFP requirements.

2.8 Service Requirements

2.8.1 Manpower Profile

It is expected that the Bidder may adhere to the following indicative criteria for recruiting / deploying their employees. The Bank will at its discretion, check the qualification of the persons to be recruited for the Call Centre.

The following are the minimum requirements for Call Centre Agents (FTEs):

- Minimum 12th passed and pursuing graduation, preferably graduate or equivalent
- Should be above 18 years of age
- Able to speak read and write in Hindi and English.
- Experience of at least 1 year in a Contact Centre, or in direct selling/ telemarketing in the service industry
- Awareness of Banking and Bank's products e.g. interest rates, renewal periods etc.

The following are the minimum indicative requirements for Team Leaders:

- Must be graduate or equivalent
- Certified from NASSCOM or similar certification acceptable to the Bank
- Should be above 21 years of age
- Able to speak read and write in Hindi, English and Marathi
- Experience of at least 3 years in a Contact Centre, or in direct selling/ telemarketing in the service industry (Fresh candidates CANNOT be considered)
- Experience in coaching and developing skills of people
- Effective problem-solving and decision-making skills
- Good knowledge of Bank's products & processes, their uniqueness, comparison to competitors etc.

The following are the minimum requirements for the Quality Manager are

- Should be minimum graduate in any discipline
- Should have good knowledge of banking processes and products
- Should be Minimum 3 Year experience as Quality Manager in any Call centre / BPO, preferably from banking domain.

The profile of other functionaries shall be as per industry best practices. Bank may also be part of final selection panel in the recruitment process. Bank reserves the right to recommend the ex-employees of the Bank for any of the positions in the proposed Contact Centre.

2.8.2 Due diligence on employees before appointment & Staff Retention Program

The Bidder should put in place adequate & verifiable process for conducting due diligence on its employees prior to their appointment by way of verifications of their academic/other credentials with reference to original certificates issued by schools/colleges/universities/other statutory authorities, obtaining & verifying at least two respectable references, verification of details of previous employment etc.



The Bidder will put in place systems to ensure that the resources are not changed frequently for internal reasons. Suitable motivational efforts and incentives may be provided to the Agents and senior staff so that attrition rate is kept at the minimum level. If the attrition rate rises to above 8%, the Bank can suggest policies which will need to be implemented by Vendor to reduce attrition.

2.8.3 Training

The Vendors in consultation with the Bank, shall design capsule training programs for different products and also prepare a quarterly calendar to provide training to all resources on the systems and procedures laid down by the Bank, as appearing in this document, but not limited to the provisions herein. The training will cover the following-

- Communication and Soft Skills training.
- Proposed Call Centre processes.
- Technology.
- The products and services of the Bank.
- The behavioral and cultural expectations of Bank from a professional Customer service Associates.
- Information security and its relevance and importance to the customers.
- Knowledge of Banking systems, operational procedures, and KYC norms.
- Documentation and formalities required for availing various products and services of the Bank.
- Customer Service and Citizen Charter.

However, since the Bank will keep modifying its products and services, and keep introducing new products and campaigns, the Vendors will put in place a training system to ensure continuous updation of knowledge, processes and skills.

The actual requirement of training may be assessed while setting up the Call Centre and will be advised by the Bank. However, the training infrastructure would need to be made available in the premises by the Vendor. While the Bank will support training efforts by providing its faculty on Banking operations and processes from time to time, the Vendors will be required to bring in necessary faculty support for the training on Call Centre processes.

2.8.4 Assessment & Remedial Action

The Vendors will put in place evaluation systems to continuously evaluate the performance of its resources. A 'Quality Score' may be generated for all agents on daily basis and put up to the Bank on weekly basis. The parameters for 'Quality Score' will include time duration for various functions, number of calls handled, number of leads generated, fatal error, etc. The Bank and Vendors may jointly decide on the benchmarks for Quality Score and the Vendors will agree to maintain only those agents who qualify the "Quality Score" criteria as decided above for audit/inspection.

2.8.5 Quality Management

The Bidder will deploy an exclusive quality management team who will continuously audit the systems and procedures of the Call Centre. This team will also suggest systems to improve the ratings against SLA parameters. The Vendors will present information about its internal audit and quality assurance practices in all areas of operations, including human resources in periodical review meetings.

The Bank's authorized resources including RBI officials may inspect / audit the Call Centre facility any time with or without notice to the Service Provider and the Service Provider shall extend all necessary support and make sure to comply all the irregularity / enhancement advised.

2.8.6 Industrial relations and discipline

The Vendors will put in place appropriate disciplinary procedures and ensure congenial



industrial relations with its employees. Bank shall not intervene in any of the industrial disputes between the Call Centre employees and management, nor can Bank be drawn in any circumstances in such industrial disputes. The employees of the Vendors will never be considered as employees (fulltime or part-time or contractual) of the Bank under any circumstances. The employees of the Vendors will never claim any right to employment in the Bank irrespective of their status of employment with Vendors.

2.8.7 Remuneration/Facilities to employees of Vendor

The Bank will have no obligation to pay any remuneration, reimbursements or incentives to employees or staff of the Vendors. All the payments due to them shall be paid only by the Vendors. Further, basic amenities / facilities such as provision of water, toilets, etc. will also be made available by the Vendors for use by all the employees of Vendors at no costs.

2.8.8 Insurance Coverage

The Bank will not be liable for any damage/loss to assets, resources and manpower deployed by the Vendors for Call Centre operations. Vendors shall procure all insurance policies to include requisite insurance coverage as applicable including but not limited to Comprehensive general liability insurance and /or third party accident insurance to safeguard any eventuality while the employees of the Vendors are on duty.

2.8.9 Compliance to labour laws

The Vendors shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and agents (including but not limited to Minimum Wages Act, Provident Fund laws, Workmen Compensation Act etc.). The Vendors shall establish and maintain all proper records including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to their from time to time, including records and returns as applicable under labour legislations.

2.9 Service Level Agreement Compliance and Penalties

2.9.1 System Availability

Availability is defined as the amount of time, if a customer had called, his call would have been attended to by an agent at the call centre.

Objective	To ensure that the period in which no customer could have been serviced is not more than 0.3% of the total period
Definition	This is measured as (Total down time minutes in a month / Total minutes in a month). For example, if there were 2 hours in July when a customer's call could not have been answered, availability will be $[100 - \{120 / (31 \text{ days} \times 24 \text{ hours} \times 60 \text{ minutes})\} \times 100] = 99.73\%$
Data Capture	System availability should be captured by the IT systems at the Call Centre. Period of non-availability should be clearly split by causes i.e. power failure, network downtime, telecom link failure, manpower failure, hardware downtime etc
Measurement Interval	Daily
Reporting period	Monthly



Service Level	System availability value for month (A)	Deviation (%) (B)
	$\geq 99.7\%$	Nil
	$99\% \leq (A) < 99.7\%$	1%
	$98\% \leq (A) < 99\%$	2%
	$95\% \leq (A) < 98\%$	4%
	$90\% \leq (A) < 95\%$	7%
	$(A) < 90\%$	10%

2.9.2 Call Queue Waiting Time

Objective	To ensure that more than 90% of calls requesting to speak with an agent are attended to within 30 seconds	
Definition	This is measured as the waiting time in Automatic Call Distributor (ACD) queue after pressing prescribed digit to talk to the agent but before being answered by the agent.	
Data Capture	This will be captured from the time the customer has keyed the relevant number in the IVR option menu, for speaking to an agent till the time agent respond to the call.	
Measurement Interval	Daily	
Reporting Period	Monthly	
Service Level	Percentage of calls attended within 30 seconds (A)	Deviation (%) (B)
	$(A) \geq 90\%$	Nil
	$(A) < 90\%$	5%

2.9.3 Call abandonment rate (on ACD)

Objective	To ensure that not more than 3% of calls requesting for an agent go unattended.
Definition	This is measured as: Number of calls abandoned on ACD/Number of calls which reached ACD
Data Capture	The number of calls requesting for agents and the number of calls which are answered by the agents, both, would need to be capture
Measurement Interval	Daily
Reporting Period	Monthly



Service Level	Call abandonment rate on ACD (A)	Deviation (%) (B)
	(A) < 3%	Nil
	5% > (A) >= 3%	1%
	8% > (A) >= 5%	3%
	(A) >=8%	5%

2.9.4 Call abandonment rate (on IVR)

Objective	To ensure that not more than 2% of calls on IVR get abandoned without execution of a single function. This SLA will also help to ensure that menus/content on IVR are appropriately designed so that it does not take too long for the customers to be self-serviced through IVR	
Definition	This is measured as: Number of calls which were abandoned on IVR without execution of a single function/ Number of calls which reached IVR	
Data Capture	The number of calls that reached IVR and the number of calls which were abandoned on IVR without execution of a single function, both, would need to be captured	
Measurement Interval	Daily	
Reporting Period	Monthly	
Service level	Call abandonment rate on IVR (A)	Deviation (%) (B)
	(A) <2%	Nil
	5% > (A) >=2%	3%
	(A) >=5%	5%

2.9.5 First Time Resolution

Objective	To ensure that issues are resolved first time in the Call Centre
Definition	This is measured as: Number of calls in which issue was resolved in the first call itself / Total Number of calls for which an SMS was sent to test for FTR
Data Capture	<p>An SMS will be sent to a random sample of customers.</p> <p>For e.g. every 5th Customer who calls. This sample shall be dynamically defined by the Bank. Through this SMS, the customer will be requested to confirm whether his/her issue was resolved or not, to which the customer will respond with either a 'Yes' or 'No'.</p> <p>In case the customer does not respond to the SMS, it will be assumed that the issue has been resolved.</p> <p>In case the customer responds with a 'No', an outbound call will be made to the respective customer in order to resolve their issue. Once</p>



	the issue has been resolved, it will be updated accordingly on Vendor's Agent Interface Software	
Measurement Interval	Daily	
Reporting Period	Monthly	
Service level	% of calls resolved first time (A)	Deviation (%) (B)
	>95%	Nil
	>=95% (A) >90%	2%
	>=90% (A) >85%	5%
	(A) =< 85%	10%

2.9.6 Percentage of calls that fail to connect to call centre due to limited infrastructure provided by vendor

Objective	To measure the % of callers that fail to connect to call center.	
Definition	This is measured as % of calls getting rejected at MSC or BSNL switch directly connected to the Call Center due to limited infrastructure provided by the Vendors or fault in some element of the Call Centre, averaged over the month.	
Data Capture	The Vendors will carry out daily reconciliation after obtaining report from all connecting MSCs/ BSNL switches and the Call Center system. Reconciled figures for all days in a month will be added up to arrive at monthly call failure figure.	
Measurement Interval	Daily	
Reporting Period	Monthly	
Service level	% of calls that failed to connect to Call centre (A)	Deviation (%) (B)
	(A) < 1%	Nil
	3% > (A) >=1	1%
	5% > (A) >=3%	3%
	(A) >= 5%	5%

2.9.7 Short Logins for Agents

Objective	To ensure the ordered number of agents are provided by Service Provider on each day
Definition	This is measured by tracking the total number of agents which are present at the Call Centre on each day .
Data Capture	The Vendors will maintain the records of no of Agents present each day which will be vetted (if required) by the Bank.
Measurement Interval	Daily



Reporting Period	Monthly		
Service level	% of total agents present on any day (A)	Deviation (%) (B)	
	(A)= 100%	Nil	
	100% > (A) >=95%	1%	
	95% > (A) >=90%	2%	
	(A) < 90%	100%	

The Service Provider has to submit the Day-wise SLA report on all the above seven (7) objectives, to the Bank at the end of each month in the following format. On the basis of daily reports, average deviation for the month will be calculated and accordingly SLA penalty will be applied and recovered from the payments. For each 1% deviation, a penalty of 1% each on the monthly cost will be deducted.

Example:

Frequency (Daily)

Day wise SLA Report (24 Hrs for a date will be considered from 7:00 AM to 7:00 AM)			
Sr. No.	Objective	Achieved (%) (A)	Deviation (%) (B)
(I)	System Availability	92%	7%
(II)	Call Queue Waiting Time	93%	0%
(III)	Call abandonment rate (on ACD)	9%	5%
(IV)	Call abandonment rate (on IVR)	2%	3%
(V)	First Time Resolution	84%	10%
(VI)	Percentage of calls that fail to connect to call centre due to limited infrastructure provided by vendor	4%	3%
(VII)	Short Logins for Agents	96%	1%
Daily Average deviation= (7+0+5+3+10+3+1)/7			4.14%

Note: The figures used in the above format (Day wise SLA Report) are indicative and are used to provide clarity.

Let us take:

- Charges/Cost (exclusive of taxes) for a month: Rs.1,00,000/-
- The daily average deviation for a month (31 days or as the case may be) are as under:

Date	Daily Average Deviation (%)	Date	Daily Average Deviation (%)	Date	Daily Average Deviation (%)	Date	Daily Average Deviation (%)	Date	Daily Average Deviation (%)
Day1	4.14	Day8	7.61	Day15	6.1	Day22	0.7	Day29	7.6
Day2	2.37	Day9	6.1	Day16	2.42	Day23	8.1	Day30	6.13
Day3	4.55	Day1	2.4	Day1	4.6	Day2	3.8	Day	2.4



		0		7		4		31	
Day4	0.7	Day1 1	4.63	Day1 8	6.8	Day2 5	4.67		
Day5	8.1	Day1 2	6.8	Day1 9	4.5	Day2 6	6.8		
Day6	3.8	Day1 3	2.1	Day2 0	0.7	Day2 7	2.11		
Day7	1.1	Day1 3	4.5	Day2 1	8.1	Day2 8	2.4		
Monthly Average deviation: (136.83/31)							4.41		

SLA Penalty for a month= (100000*4.41)/100=Rs. 4410

Bank will also levy penalty in case the manpower profiles are not maintained as per bank's requirement specified in RFP. The penalty structure shall be as under:

The personnel do not meet the minimum qualifications as laid out by bank for their designation/profile.

For assessing this requirement, the bank may conduct periodic sample checks of the agents at any time of the month. If any personnel is found to be not qualified, during the sample check, as per bank's guidelines, 1% of the monthly amount payable for that month will be deducted. If more than 20% of the personnel are found to be not meeting the criteria during the sample check, 5% of the monthly amount payable for that month will be deducted. These penalties will be over and above the SLA penalty

These penalties may be relaxed during the initial set-up period of the call centre i.e. the application of these penalties shall begin from 3 months of operationalisation of Call Centre.

The overall penalty of all SLAs shall be levied up to a maximum of 20% of monthly bill amount. However, if the maximum penalty limit is reached continuously for 2 billing cycles then the cap may be removed by the bank and actual penalty may be charged.

2.10 Key Performance Indicator (KPI) Parameters

Similar to SLAs defined in the above sections, there are other critical performance parameters that shall be tracked on a regular basis to evaluate the Call Centre's performance. The Bank reserves the right to include any of these KPIs as part of the SLAs from a future date (during contract period) in consultation with the Vendors.

Unlike SLAs, these KPI's shall not be linked to commercial penalties initially, but the Vendors are expected to maintain and ensure that its performance on these parameters is acceptable. In the quarterly review meetings, the Bank and Vendors shall jointly take decisions regarding acceptable performance required on different KPI's.

2.10.1 IVRS Efficiency (% of calls disposed of successfully at IVR)

Objective	To measure % of calls that are successfully disposed off by the IVR System. This is to track if appropriate capacity of IVR ports and quality of content is in place to achieve minimum successful disposal rate at IVR.
Definition	This is measured as: Number of calls satisfactorily disposed off at IVR / Total number of calls reaching IVR. The calls considered disposed off at the IVR are the calls that are ended at a defined level in the IVR menu and which don't request for talking to the operator.
Data Capture	The number of calls satisfactorily disposed off at IVR and the total number of calls reaching IVR, both, would need to be captured
Measurement Interval	Daily



Reporting Period	Monthly
Desired Level	>33%

2.10.2 Average time taken for a customer to be disposed off at IVR.

Objective	It is a measure to ensure that the IVR menus/content is appropriately designed so that it does not take too long for the customers to be self serviced through IVR
Definition	This is measured as the time it takes for the customers to be successfully Serviced by IVR on calls where customer doesn't ask for an operator.
Data Capture	This is measured from the time the customer reaches IVR to the time the customer is successfully disposed off from IVR (only for those calls in which the customer chooses to be serviced from IVR itself by keying in the required menu option and does not request to speak with an agent)
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	> 90% calls to be disposed off within 45 seconds

2.10.3 Call handling efficiency of agents managing calls

Objective	To measure the efficiency of agents in making calls.
Definition	This KPI measures the efficiency of operators in making calls in terms of average: 1. Number of calls made by an agent per day 2. Talk time taken to complete calls
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	>150 calls per agent & Average Talk Time should be around 2.5 Minutes.

2.11 Reporting Tool to calculate Performance Parameters

Vendor will provide a relevant tool to calculate performance parameters (*as required under point 2.9 & 2.10*), the results of which may be vetted by the Bank independently. In case, any inaccuracy is found in the results of the tool for any parameter, the Bank may consider levying maximum penalty for that parameter. The Bank is at liberty to evolve an independent review methodology for the same.

The Vendor shall generate standard reports including reports to verify KPI & SLA parameters. In addition, they should also be capable of generating customized reports / MIS as per the Bank's requirement. Reports should also be available in web enabled format & should be configurable to be e-mailed to a defined mailing list. The report format shall be flexible and shall be available either in xls, pdf, doc txt or any other user-friendly structure including graphics depending on the request of the Bank from time to time.



2.12 Commissioning of Call Centre:

Service Provider shall be responsible for providing the all required facilities (site should be ready with premises, server caging, electrical cabling, and other facilities like access control system, Communication links, etc should be complete) at the proposed site within 10 weeks from date of issue of Notification of Award.

Site should be ready for pre-commissioning inspection at the proposed site within 8 weeks from date of issue of Notification of Award.

The Contact Centre shall operate for 24 hours on all seven days in a week and therefore the Contact Centre will be available to customers on all 365 days. The CSAs, Sr.CSAs, Team Leaders and Quality Managers are required to be available during this period of time. Transportation for Agents etc., will be the responsibility of the Service Provider.

2.13 Bid Security /Earnest Money Deposit (EMD):

Bidders are required to submit Demand Draft or a Bank Guarantee, from any Scheduled Commercial Bank (other than Allahabad Bank) favoring "ALLAHABAD BANK payable at KOLKATA" for the amount of Rs.16,00,000 (Rupees Sixteen Lakh only) as "Bid Security/ EMD" and should be valid for sixty days beyond the Bid Validity (180days from date of technical bid opening). Offers made without valid Bid Security (EMD), will be rejected. No interest will be paid by the Bank on the Bid Security so deposited. Bid Security of unsuccessful Bidders shall be refunded after declaration of L1 Bidder and the Bid Security of L1 Bidder shall be returned only after submission of Performance Security

2.14 Address of Communication:

All the communications should be addressed to the following officer at the address given below:

Chief Manager-IT
Allahabad Bank
IT & DB Department, Head Office
2 – Netaji Subhash Road
Kolkata (W. B.)-700001
E-mail Address: ho.ditcbs@allahabadbank.in
Contact Number: 033-22319471.

2.15 Period of Contract

The contractual period will be initially for 3 years from the date of acceptance. The contract may be further extended upto 3 years at the same locations on the same terms and conditions. However, there is no binding on the Bank to necessarily extend the contract with the selected. Further Bank reserves the right to add additional clause, as per the mutual agreement between Bank & service provider, during renewal of the contract.

Bank may also examine renewing the contract with the selected vendor after completion of said 3 years (*from the date of acceptance*) at the discretion of the Bank on mutually agreed terms and conditions or float a fresh RFP.

Initially, the functioning of call centre will be comprehensively reviewed once in a month consisting of top management committee to be constituted for this purpose by the Bank. Post first six months of operations, the performance shall be reviewed once a month at the local center level and once a quarter at the apex level.

In case, during reviews of the performance of Contact centre by the Bank before expiry of Contract, the Bank decides to terminate the relationship on any count, the Bank may do so by giving a notice for a period of 3 months to the Vendor. There is no exit clause from Vendor's side.



2.16 Pre-Bid Meeting:

- 2.16.1 The prospective bidders, who have purchased a copy of the RFP or submitted the bid price (for downloaded RFP), shall be permitted to attend a pre-bid meeting to be held as indicated in the Invitations for Bids after publication of RFP. Upto a maximum of 2 (two) representatives of each prospective bidder will be permitted to attend the pre-bid meeting. However the Bank, at its discretion, may permit any additional representative of any prospective bidder to attend the pre-bid meeting.
- 2.16.2 All the pre-bid queries of the bidders should be submitted to bank atleast two days before the scheduled pre-bid meeting i.e. on or before 28.03.2018
- 2.16.3 The purpose of the meeting is to clarify issues and to answer questions on any matter that may be raised upto that stage. The issues/questions to be raised must be in writing. The Bank will have liberty to invite any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the bidders in the meeting.
- 2.16.4 Any modification of the RFP, which may become necessary as a result of the Pre-bid Meeting or elsewhere, shall be made by the Bank exclusively through the issue of an Addendum and will be sent to all prospective bidders who have purchased the RFP.
- 2.16.5 Non-attendance at the Pre-bid Meeting will not be a cause for disqualification of a bidder.

2.17 Technical Documentation Details

Bidder has to provide Technical documentation Details (Manuals, Brochures, leaflets etc.) for all the equipment/items as Annexure -24.

2.18 DEADLINE FOR SUBMISSION OF BIDS:

- 2.18.1 Bidders must ensure that their Technical Bids & Indicative Commercial Bid are received by the Purchaser at the address specified, no later than the time and date specified in the schedule details. In the event of the specified date for the submission of Bids being declared a holiday for the Purchaser, the bids will be received up to the appointed time on the next working day (*if notified by Bank*).
- 2.18.2 The Purchaser may, at its discretion, extend the deadline for submission of Bids by amending the RFP in accordance with RFP, in which case all rights and obligations of the Purchaser and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

2.19 MODIFICATION AND WITHDRAWAL OF BIDS

- 2.19.1 The bidder may modify or withdraw its bid after the bid's submission, provided that the Bank receives written notice for modification or withdrawal of the bids, before the expiration of deadline prescribed for submission of bids. In case of modifications, the bidder is expected to resubmit entire bid before the last date of submission. Only addendums/amendments will not be accepted.
- 2.19.2 No bid may be modified subsequent to the deadline for submission of bids.
- 2.19.3 No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of bid validity.

2.20 LATE BIDS

Any bid (Technical or Indicative Commercial or both) submitted by the bidder after the deadline for submission of bids prescribed by the Purchaser will be rejected.



2.21 BID OPENING

- 2.21.1 As the Technical bids will be evaluated first for technical suitability, the Bank will open only the Technical Bids as per the schedule mentioned in Invitation for Bids (IFB). The Indicative Commercial bids of technically qualified Bidders only will be opened at a later date subsequent to the technical evaluation. Allahabad Bank will notify the date and time of opening of the Indicative Commercial bids & reverse auction to the technically qualified Bidders.
- 2.21.2 Attendance of all the authorized representatives of the Bidders who are present at Bid Opening will be taken in a register against name, name of the company and with full signature.
- 2.21.3 Each Bid will be numbered serially, signed and dated by two officers of the Bank except printed literature, brochure and reports.
- 2.21.4 Alterations in the bids, if any, made by the Bidder/ companies would be signed legibly to make it perfectly clear that such alterations were present on the bids at the time of opening. It would be ensured that alterations are signed by the Bidder/ company's executive who has signed the Bid or by the Bidder/ company's representative authorized by the executive who has signed the bid. The Bidder should bring such alteration in notice of Bank at the time of opening of Bid, failing which such alterations would not be acceptable to the Bank.
- 2.21.5 An "on the spot statement" giving details of the bids opened and other particulars as read out during the opening of the bids will be prepared.
- 2.21.6 Bids and modifications, if any, that are not opened and read out at Bid opening shall not be considered further for evaluation, irrespective of the circumstances. Such Bids will be returned unopened to the Bidders.

2.22 Bid validity Period:

The Bid/offer should hold good for a period of 180 days from the date of Technical Bid Opening.

2.23 Proposal Ownership:

The proposal and all supporting documentation submitted by the Service provider shall become the property of the Bank.

2.24 Preliminary Examination:

- 2.24.1 Allahabad Bank will examine the bids to determine whether the bids are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed and whether the bids are generally in order.
- 2.24.2 Bids without proper documents showing the tie-up arrangements with the partners involved in the supply of the total solution shall be treated as non-responsive.
- 2.24.3 Arithmetical errors will be rectified on the following basis.

"If there is a discrepancy between unit price and total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected. If the Bidder does not accept the correction of the errors, its Bid will be rejected."
- 2.24.4 The Bank, at its discretion, may waive any minor informality, nonconformity or irregularity in a Bid which does not constitute a material deviation, provided such waiver does not prejudice or affect the relative ranking of any Bidder. This shall be binding on all Bidders and Allahabad Bank reserves the rights for such waivers.
- 2.24.5 Prior to the detailed evaluation, Allahabad Bank will determine the substantial responsiveness of each Bid to the RFP. For purposes of these Clauses, a substantially



responsive Bid is one, which conforms to all the terms and conditions of the RFP without material deviations. The Bank's determination of a Bid's responsiveness is to be based on the contents of the Bid itself without recourse to extrinsic evidence.

- 2.24.6 If a Bid is not substantially responsive, it will be rejected by Allahabad Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

2.25 Clarification of Offers:

In order to facilitate scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, ask some or all Service providers for clarifications on the offer made by them. The request for such clarifications and the Service provider's response shall necessarily be in writing.

2.26 EVALUATION PROCESS (TECHNICAL & COMMERCIAL BIDS)

2.26.1 Objective of Evaluation Process

- 2.26.1.1 The evaluation by Allahabad Bank will be undertaken by an Internal Committee formed by the Bank. The bank may consider recommendations made by External Experts/Consultants on the Evaluation. The decision of the committee shall be final.
- 2.26.1.2 The Bank will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the scope of RFP. The Bank may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation. This shall be binding on all Bidders and the Bank's decision in the matter will be final.
- 2.26.1.3 Each Recipient acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of bidder, not limited to those selection criteria set out in this RFP document.
- 2.26.1.4 Bank may call for any clarifications/additional particulars on the technical/ commercial bids submitted. The Bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The Bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank reserves the right to call for presentation/s, product walkthroughs, on the features of the solution offered etc., from the Bidders based on the technical bids submitted by them. Allahabad Bank also reserves the right to conduct Reference Site Visits at the Bidder's client sites. Through this Request for Proposal, Bank aims to select a Bidder/ application provider who would undertake the designing and implementation of the required solution. The Bidder shall be entrusted with end-to-end responsibility for the execution of the project under the scope of this RFP. The Bidder is expected to commit for the delivery of services with performance levels set out in this RFP with a Service Level Agreement.
- 2.26.1.5 The Bank has adopted a two bid process in which the Bidder has to submit (1) Technical Bid (*Including Indicative Commercial Bid*) and (2) Commercial Bid (*as per Reverse Auction*) separately but within the time as stipulated in the RFP. The Bank shall evaluate the Technical Bids (including Eligibility Criteria) initially. Indicative Commercial



Bids of Technically qualified bidder will be opened at a later stage which will be advised to all the technically qualified bidders. Subsequently reverse auction will be conducted for the commercials based on the Total Cost of Ownership (for 3 years) as per Annexure-18.

2.26.1.6 **Adherence to Terms and Conditions**, The bidders who wish to submit responses to this RFP should abide by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the Bidders, such responses may be disqualified and may not be considered for the selection process.

2.26.2 **Evaluation of Technical Bids**

- 2.26.2.1 The Technical Bids opened will be evaluated by the Bank on the basis of following criteria -
- Completeness of the Technical bid (including eligibility criteria) in all respects and availability of all information/details.
 - Point to point conformity of the goods and services (functionality) offered, to the Technical specifications provided in the RFP.
- 2.26.2.2 The bidders will be required to give a presentation along with product walkthrough on the proposed solution and it will be a part of technical evaluation as per scoring pattern mentioned in the: **Technical Scoring Chart (Refer 2.26.3)**.
- 2.26.2.3 The Indicative Commercial offers (*submitted on-line*) of only those Bidders, who are short-listed after technical evaluation, will be opened & Reverse auction for the commercials will be done of the TCO cost of 3 years. The Bidder quoting the lowest TCO cost (L1 Bidder) will be selected by the bidder & Notification of award will be issued to the successful bidder.
- 2.26.2.4 The Bank reserves the right to change any terms and condition of this RFP. The evaluation by the Bank will be undertaken by an appropriate committee of officials formed by Bank and its decision shall be final.

2.26.3 **Technical Scoring Chart**

The Technical Bid should necessarily contain all Technical details and other terms and condition of RFP:

- Bidder's proposal should conform to the contents and format of the technical bid as listed out in the RFP.
- Proposals not conforming to the specifications may be rejected summarily.

Any incomplete or ambiguous terms/conditions will disqualify the offer.

Functional/Technical Requirements:

The functional/Technical specification is in a form of an Annexure-17 in this RFP, which contains the required features in the second column. Bidders are required to submit their responses against each feature as follows, in the column "Bidder's Response":

- If the feature is **Readily Available** in their solution in the Core product.
- If the feature is not Readily available in the solution but will be **customized** for the Bank, as a part of the project.



Marks will be allotted to each feature of annexure-17, based upon the "Bidder's Response" keeping in view the below mentioned scoring criteria:

Bidder's Response	Marks
Readily Available (A)	6
Customizable (C)	4

Based on the above marks, bidder has to obtain minimum 80% marks in each category listed under Annexure-17 to qualify. Bidder should note that if "bidder's response" is other than the above two (A or C), then its bid would be technically rejected.

All features quoted as "Readily Available" & "Customizable" should be made available during UAT or at any time at the discretion of bank during the contract period.

Presentation

Further bidder has to give a detailed presentation on the indicative agenda mentioned under Annexure-12 however final agenda of the presentation will be timely communicated to the bidder before the actual presentation date. Bidder has to score a minimum of 80 marks out of 100 marks in its presentation. Only those bidder who qualifies in both the parameters i.e. Functional/Technical requirement and Presentation, will be declared as technical qualified for next phase and bids of only those bidders will be considered for commercial evaluation (Reverse Auction).

Any deviation to above clauses will lead to disqualification. During a contract period if it is found that bidder has provided a wrong/false commitment of any feature/functionality/eligibility criteria etc. in its bid, then Bank will forfeit the Performance security of the Bidder & may take suitable action as deemed fit against the bidder.

2.26.4 Evaluation of Commercial Bids

- 2.26.4.1 The Indicative commercial Bids of the technically qualified bidders (as per the preceding sections of this RFP), will be opened & evaluated by the Purchaser. Subsequently Allahabad Bank shall publish a date for the reverse auction to the technically qualified bidders. The guidelines for the reverse auction are mentioned in Annexure-15.
- 2.26.4.2 Evaluation of all eligible bidders will be done in Indian Rupees only.
- 2.26.4.3 The indicative commercial bid may be used for arriving at the ceiling price for the reverse auction. Bids quoting unrealistic prices for any of the solution will be rejected at the discretion of the bank. However Bank at discretion may also decide the starting bid for reverse auction.
- 2.26.4.4 After the completion of reverse auction, the bidders are required to provide the final commercial bids (FCB) with breakup by 5:00 pm next day, matching the reverse auction price for commercial evaluation. The FCB will comprise of the Total cost of Ownership for Bank (TCO). The bidder with the lowest commercials will be declared successful L1 bidder and shall be awarded the contract.
- 2.26.4.5 Bank reserves the right to negotiate the price with the finally successful bidder before awarding the contract.
- 2.26.4.6 The Bank's decision in respect to evaluation methodology will be final and binding and no claims whatsoever in this respect will be entertained.



The Bank also reserves the right to re-issue / re-commence / cancel the Bid/Bid process at any stage. Any decision in this regard by the Bank shall be final, conclusive and binding on the Bidders

2.27 PROJECT TIMELINES

Bidder shall be responsible to supply, install, integrate, implement and commission the proposed hardware and software for the entire call centre setup as per scope of project within **12 weeks from the date of issue of Notification of Award.**

The Bank, at its discretion, shall have the right to alter the delivery schedule and quantities based on the implementation plan. This will be communicated formally to the Bidder during the implementation, if a need arises.

Bank reserves the right to change location of installation at a later date with prior intimation to the Bidder. Transportation and Transit Insurance cost for relocation of the hardware if already delivered at the specified location will be at the Bank's cost. However, Bidder will provide all the necessary assistance including re-installation, configuration, packing/unpacking etc to facilitate this at no cost to the Bank.

2.28 PAYMENT TERMS

- 2.28.1 Consequent upon its selection, the Bidder along with the acceptance letter shall submit the details of the Bank Account (Account Number, Name of the Bank where account is maintained, IFSC Code etc., as required for electronic mode of payment) authenticated by the Authorised signatory to the purchaser. Any change in the above, should immediately be intimated to Bank's Head Office, duly authenticated by the Authorised Signatory of the Bidder .The Bidder's request(s) for payment shall be made to the Purchaser in writing, accompanied by the invoice describing, as appropriate, the Goods delivered and services performed, the documents submitted and upon fulfillment of other obligations stipulated in the Contract.
- 2.28.2 Payment will be made to the Bidder in Indian Rupees only.
- 2.28.3 Payment will be released on quarterly basis after submission of all the necessary documents (Invoice/s, SLA reports, etc.).



SECTION 3 - GENERAL TERMS & CONDITIONS:

3.1 PURCHASER'S RIGHT TO VARY QUANTITIES OF AGENTS DURING THE CONTRACT PERIOD

The Purchaser reserves the right to **increase or decrease**, the quantity of nos. of FTEs (Agents) originally specified in the commercial Bid (Annexure-18) by up to 100% (*rounded off to next whole number*) each year, during the contract period without any change in price or other terms and conditions.

For example if during particular year bank has asked for "X" no. of FTE agents than Bank may add additional "X" no. of FTE agents during that year for the call centre setup at a unit cost defined for that year in the commercial bid of the bidder. The clause is also applicable for decrease in quantity of nos. of FTEs (Agents).

Therefore bidder has to provision all the infrastructure (including premises, hardware, software, licenses etc.), as defined in scope of work, keeping in view the above mentioned points. Bank will not pay any other cost except the cost of the additional agents.

3.2 PURCHASER'S RIGHT TO ACCEPT OR REJECT ANY BID OR ALL BIDS

The Purchaser reserves the right to accept or reject any bid, and to annul the bidding process and reject all bids at any time prior to award of Contract, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Purchaser's action.

3.3 CONTACTING THE BANK

No Bidder shall contact Allahabad Bank on any matter relating to its Bid, from the time of the Bid opening to the time the Contract is awarded.

Any effort by a Bidder to influence Allahabad Bank in the Bank's Bid evaluation, Bid comparison or contract award decisions may result in the rejection of the Bidder's bid.

3.4 POST QUALIFICATION

Allahabad Bank will determine to its satisfaction whether the Bidder that is selected as having submitted the lowest evaluated responsive Bid is qualified to perform the Contract.

The determination will take into account the Bidder's financial, technical, proposed solution, Call Centre Infrastructure and production capabilities. It will be based upon an examination (verification) of the documentary evidence of the Bidder's qualifications submitted by the Bidder, as well as such other information as Allahabad Bank deems necessary and appropriate including details of experience and records of past performance.

An affirmative determination will be prerequisite for award of the Contract to the Bidder. A negative determination will result in rejection of the Bidder's bid.

3.5 NOTIFICATION OF AWARD

3.5.1 After completing the commercial evaluation process, the Purchaser will establish the reasonableness of prices on the basis of estimated rates, prevailing market rates, economic indices of raw material/labour and other input costs and other intrinsic value etc.

3.5.2 After establishment of reasonableness of the prices, the Purchaser will award the contract to



successful bidder whose bid has been determined to be substantially responsive and has been determined to be the lowest evaluated bid through e- tendering, provided further that the Bidder is determined to be qualified to perform the contract satisfactorily.

- 3.5.3 Prior to expiration of the period of bid validity, the Purchaser will notify the successful bidder in writing or cable/fax/email, further confirmed in writing by registered letter, that its bid has been accepted.
- 3.5.4 The notification of award will constitute the basis for formation of the Contract.
- 3.5.5 Upon the successful bidder's furnishing the performance security pursuant to ITB, the Purchaser will promptly notify each unsuccessful Bidder and will discharge its bid security, pursuant to ITB.

3.6 SIGNING OF CONTRACT

- 3.6.1 At the same time as the Purchaser notifies the successful Bidder that its bid has been accepted, the Purchaser will send the Contract Form (Annexure-5) to the selected bidder, already provided in the RFP, incorporating all agreements between the parties.
- 3.6.2 Within 21(Twenty One) days from receipt of the contract form, the successful bidder shall sign and date the contract.
- 3.6.3 Failure of the successful Bidder to comply with the requirement of ITB shall constitute sufficient grounds for the forfeiture of the bid security, in which event the Purchaser at its discretion may award the contract to next ranked bidder.

3.7 INTELLECTUAL PROPERTY RIGHTS

Bidder warrants that the Inputs and deliverables (including Hardware, Software, licenses, Infrastructure, Documentation, etc) provided to the Bank shall not infringe upon any third party intellectual property rights, including copyrights, patents, trade secret, mask word, trade mark, utility model, industrial design and other intellectual property rights of any nature whatsoever. The Bidder has to ensure that such third party rights are not infringed even in case of equipment/software provided on behalf of consortium as Bidder.

In the event that the Inputs and deliverables become the subject of a claim of violation or infringement of such third party's intellectual property rights, Bidder shall, at its choice and expense: (a) procure for Bank the right to continue to use such Deliverables; (b) replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified Deliverables as the infringing deliverables; or (c) if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse Bank for any amounts paid to Bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the Bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the Bank to use the proposed solution.

The indemnification obligations stated in this clause apply only in the event that the Indemnified Party provides the Indemnifying Party prompt written notice of such claims; grants the Indemnifying Party sole authority to defend, manage, negotiate or settle such claims; and makes available all reasonable assistance in defending the claims (at the expense of the Indemnifying Party). Notwithstanding the foregoing, neither party is authorized to agree to any settlement or compromise or the like which would require that the Indemnified Party make any payment or bear any other substantive obligation without the prior written consent of the Indemnified Party. The indemnification obligations stated in this clause reflect the entire liability of the parties for the matters addressed thereby.



Bidder acknowledges that business logics, work flows, delegation and decision making processes of Bank are of business sensitive nature and hence shall not be referred to other clients, agents or distributors of the software.

Bidder also acknowledges any intellectual ideas of Bank's team members and business processes of Bank that are incorporated in the system are the intellectual property of Bank to that extent and Bidder has to deal the matter in a way they shall deal with intellectual property rights and shall not share or use such intellectual property without prior consent of Bank in a written communication.

The Bidder shall ensure that the premises, hardware, software, licenses etc. provided to the Bank meets all the requirements as envisaged in the scope of this document (and Annexures referred to in the RFP).

The Bidder shall install the equipment and commission the infrastructure and acceptance test at the Bidder's own cost as per the accepted time schedules. The Bidder is liable for penalties levied by Bank for any deviation in this regard. The Bidder shall provide for all tools, testing instruments, drivers, consumables required to install, configure, and test the infrastructure without any further charge, expense and cost to Bank

The Bidder shall be responsible for delivery, installation, implementation and roll out of all the solutions required as per the RFP within the accepted time schedule. Any failure of Bidder to adhere to the stipulated time schedule shall attract penalties as envisaged in this RFP unless such failure is entirely for reasons attributable to Bank beyond doubt.

3.8 REPRESENTATIONS AND WARRANTIES

The Bidder warrants that they have obtained all necessary corporate approvals to enter into an Agreement and that no consent, approval, or withholding of objection is required from any governmental authority with respect to the entering into or the performance of this project. The Bidder further warrants that they are under no obligation or restriction, nor shall they assume any such obligation or restriction, that would in any way interfere or conflict with, or that would present a conflict of interest concerning, any obligations under this project.

Bidder warrants that it shall perform the Services in a professional and workmanlike manner and materially in accordance with the applicable Specification and documentation as set forth in the Scope of Work.

The Bidder represents that it is duly incorporated, validly existing and in good standing under as per the laws of the state in which such Party is incorporated.

The Bidder represents that it has the corporate power and authority to enter into Agreements and perform its obligations there under. The execution, delivery and performance of terms and conditions under Agreements by such Party and the performance of its obligations thereunder are duly authorized and approved by all necessary action and no other action on the part of such Party is necessary to authorize the execution, delivery and performance under an Agreement.

The Bidder represents that the submission of responses to the RFP, and execution, delivery and performance under an Agreement in case the Bidder is selected:

- Will not violate or contravene any provision of its documents of incorporation;
- Will not violate or contravene any law, statute, rule, regulation, licensing requirement, order, writ, injunction or decree of any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority by which it is bound or by which any of its properties or assets are bound;
- Except to the extent that the same have been duly and properly completed or obtained, will not require any filing with, or permit, consent or approval of or license from, or the giving of any notice to, any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority, joint venture party, or any other entity or person whatsoever;
- To the best of its knowledge, after reasonable investigation, no representation or warranty by such Party in this Agreement, and no document furnished or to be furnished to the other Party to this



Agreement, or in connection herewith or with the transactions contemplated hereby, contains or will contain any untrue or misleading statement or omits or will omit any fact necessary to make the statements contained herein or therein, in light of the circumstances under which made, not misleading. There have been no events or transactions, or facts or information which has come to, or upon reasonable diligence, should have come to the attention of such Party and which have not been disclosed herein or in a schedule hereto, having a direct impact on the transactions contemplated hereunder.

3.9 PERFORMANCE SECURITY

Within twenty-one (21) days after the Bidder's receipt of Notification of Award, the Bidder shall furnish Performance Guarantee to the Bank for an amount equivalent to 5% of the TCO cost (for 3 years) valid up to not earlier than 3 years and 201 days (i.e. 3 years + 21 days + 180 days) from the date of notification of award of contract, for punctual performance and fulfilment of the contract.

Performance guarantee shall be denominated in INDIAN RUPEES (INR) only and shall be a Bank guarantee issued by a Scheduled Commercial Bank located in India (Other than Allahabad Bank) in the format provided in the RFP (Annexure -6).

The Bank shall notify the Bidder in writing of its invocation of its right to receive such compensation within validity period, indicating the contractual obligation(s) for which the Bidder is in default. Performance Guarantee may be invoked if the Bidder fails to comply with performance obligations during contract period.

The proceeds of the Performance Guarantee shall be payable to the Bank as compensation for any loss resulting from the Bidder's failure to complete its obligations under the Contract.

In case Banks extends the contract then performance security will also be extended accordingly.

3.10 PROPOSAL OWNERSHIP

The proposal and all supporting documentation submitted by the Bidder shall become the property of the Bank.

3.11 PRELIMINARY SCRUTINY

The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the bid. This waiver shall be binding on all the Bidders and the Bank reserves the right to exercise such waivers.

3.12 NO COMMITMENT TO ACCPET LOWEST OR ANY OFFER

Allahabad Bank is under no obligation to accept the lowest or any other offer received in response to this RFP and reserves the right to reject any or all the offers including incomplete offers without assigning any reason whatsoever.

3.13 NON-TRANSFERABLE TENDER

This tender document is not transferable. Only the Bidder, who has purchased this tender, is entitled to quote.

3.14 ALTERNATIVE OFFERS

Each offer should specify **only a single solution for each item** which is cost-effective and meets the tender specification (scope of work) and **should not include any alternatives**.



3.15 ERASURES OR ALTERATIONS

The offers containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the offer. The commercial bid should be properly filled and complete as per format specified in the RFP. Filling up of the information in Annexures where asked using terms such as "OK", "accepted", "noted", "as given in brochure/manual" will not be acceptable. The Bank may treat such offers as not adhering to the tender guidelines and hence unacceptable.

3.16 COSTS & CURRENCY

- 3.16.1 The Bidder shall indicate on the appropriate Price Schedule the unit prices (where applicable) and total Price of the agents in its commercial offer, keeping in view the scope & terms of the RFP.
- 3.16.2 It is absolutely essential for the Bidder to quote the lowest price for the project in their own interest.
- 3.16.3 Commercial Bid should be prepared in an organized, structured and neat manner.
- 3.16.4 The rate offered in the bid for a particular year, shall be same throughout that year. Additional no. of agents if required during the contract period will have to be provided by the bidder on the same rate quoted in the commercial bid.
- 3.16.5 The contract shall be initially for 3 year period as per Bank's terms & conditions. On completion of 3 years, Bank may extend the contract for a period upto 3 years, at the behest of the Bank. The Bank shall reserve the right to renew the contract on the same aforesaid terms and conditions. Further Bank reserves the right to add additional clause, as per the mutual agreement between Bank & Bidder.

3.17 Price Composition of Commercial Bid

The Bidder may incur several costs – technology cost, hardware/software cost, solution cost, infrastructure cost (including premises, furniture etc.), cost of agents and other employees, cost of transportation for employees, operational expenses, recurring charges of setup and overheads (stationery, utility items, etc.). It will not be operationally viable to pay all these expenses individually. Therefore, it has been decided that Bank will fix a single consideration for all services, i.e., cost per FTE (Full Time Equivalent) per shift per month. Therefore, Bidder will quote "cost per FTE" per shift per month, based the scope of work/project and terms & conditions of RFP.

The Bidder is expected to quote unit price of the FTE agents in Indian Rupees (without decimal places). All other components (hardware, software, licenses, Infrastructure etc.) and services required to setup & maintenance of the call centre should be loaded on the unit prices of FTE agents. Bank will not provide any other cost except the cost of the FTE agents as quoted in Annexure-18 (Commercial Bid). Further Bidder has to keep in mind the RFP clause 2.7 & 3.1 while quoting the cost of the FTE agents. The cost quoted for all the FTE agents in annexure-18 should be inclusive of all costs and taxes but exclusive of only GST. Further Bank will not pay any taxes other than taxes applicable for FTE agents. Bidder has to solely provision for the cost & taxes applicable for the other components (hardware, software, licenses, Infrastructure, networking, insurance, transportation etc.) and services.

Further while quoting commercial bid, bidder has keep in mind that the yearly increase or decrease of "Cost of FTE" (*In commercial Bid*) should not exceed 10% cost of previous year.

3.18 TAXES AND DUTIES

- 3.18.1 The Bidder will be entirely responsible to pay all taxes including Corporate Tax and



Income Tax, Duties, License Fees, Octroi, Road Permits etc. in connection with delivery of goods and services at site including incidental services and commissioning.

- 3.18.2 Wherever the laws and regulations require deduction of such taxes at the source of payment, the Purchaser shall effect such deductions from the payment due to the Bidder. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by the Purchaser as per the laws and regulations in force. Nothing in the Contract shall relieve the Bidder from his responsibility to pay any tax that may be levied in India on income and profits made by the Bidder in respect of this Contract.

3.19 AMENDMENT TO RFP CONTENTS

At any time, prior to the last date & time for bid-submission, the Bank may, for any reason, whether at its own initiative or in response to clarification(s) requested by a prospective Bidder, modify the RFP contents by amendment. Amendment will be published in Bank's website/notified in writing or by e-mail to all the prospective Bidders and will be binding on the Bidders. The Bank will not be liable for any communication gap. In order to provide reasonable time to prospective Bidders to take the amendment into account for preparation of their bids, the Bank may, at its discretion, extend the last date for bid-submission.

Bank reserves the right to scrap the tender at any stage without assigning any reason thereto.

3.20 Setup Penalty

The Bank will consider the inability of the Bidder to setup & commission the Call centre within the specified time limit, as a breach of contract and would entail the payment of "setup penalty" on the part of the Bidder. The "setup penalty" represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation, operations, implementation, training, acceptance, warranty, maintenance etc. of the items mentioned in scope of work of RFP) by the Bidder .

Installation & commissioning will be treated as incomplete in one/all of the following situations:

- Non-delivery of any hardware or other components and software mentioned in the order
- Non-delivery of supporting documentation
- Delivery, but no installation of the components and/or software
- Incomplete Integration of the proposed system/s
- Integration failure.
- System operational, but unsatisfactory to the Bank

If the Bidder fails to deliver or install or commission any or all of the Goods or perform the Services within the time period(s) specified in the RFP, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as "setup penalty", a sum equivalent to 0.25 % of the TCO cost of three years, per week or part thereof; and the maximum deduction is 10% of the overall contract value. Once the maximum is reached, the Bank may consider termination of the contract.

In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the "setup penalty" through encashment of the Performance Guarantee given by the Bidder.

The "Service Level Penalties" and "setup penalty" both are separate penalties and the maximum cap of 10% on contract value, in each case, will also be separately applicable.

3.21 Customization Penalty during contract period

If the bidder fails to perform the customizations within "10 working days" or "time mutually agreed between the Bank & bidder", then a penalty of Rs.10,000/- per week will be imposed on bidder till the time it gets performed/executed.



3.22 TECHNICAL DOCUMENTATION

The bidder should provide detailed project documentation, as a part of technical bid in its response. The documentation should includes:

- Functional Specifications Document
- Proposed Manpower
- Proposed Items (*Including Infrastructure, Hardware, Software, licenses etc.*) with technical BOM (as applicable)
- Solution Design Document
- Standard Documents available with product itself

3.23 OWNERSHIP, GRANT AND DELIVERY

3.23.1 The Bidder shall procure and provide a non-exclusive, non-transferable, perpetual license (*in the name of Allahabad Bank*) to the Bank for all the software to be provided as a part of this project. The use of software by Bidders on behalf of the Bank would be considered as use thereof by the Bank and the software should be assignable / transferable to any successor entity of the Bank.

3.23.2 The Bank reserves the right to use the excess capacity of the hardware, licenses and other infrastructure supplied by the Bidder for any internal use of The Bank or its affiliates, subsidiaries or Regional Rural Bank at no additional cost other than the prices mentioned in the commercial bid. The Bidder agrees that they do not have any reservations on such use and will not have any claim whatsoever against such use of the hardware, licenses and infrastructure.

3.23.3 Further, the Bidder also agrees that such use will not infringe or violate any license or other requirements.

3.24 INSPECTIONS AND TESTS:

PRE/POST- DELIVERY INSPECTION & ACCEPTANCE:

3.24.1 The Purchaser or its representative shall have the right to make Pre-Delivery Inspection and/or Acceptance/Performance Test of the Goods & Services of call center setup (Including Premises, Hardware, Solution designing etc.) to confirm their conformity to the requirements of the Purchaser, at no extra cost to the Purchaser. The inspection and testing will be conducted by the Purchaser, their consultant or other such person nominated by the Purchaser at its option. The Purchaser shall notify the Bidder in writing of the identity of any representatives retained for these purposes.

3.24.2 The Pre-Delivery Inspection of Goods & Services may be conducted on the premises of the Bidder or its subcontractor(s). All reasonable facilities and assistance, including access to drawings and production data for such inspections shall be furnished by the Bidder to the inspectors at no charge to the Purchaser. Should any inspected or tested Goods & Services fail to conform to the specifications, the Purchaser may reject them and the Bidder shall either replace the rejected Goods or make all alterations necessary to meet specification requirements free of cost to the Purchaser.

3.24.3 The Purchaser or its representative shall have the right to make Post-Delivery Inspection as well of the Goods to confirm their conformity to the requirements of the Purchaser. Post delivery inspection of goods will be done at the specified locations where equipments are supposed to be supplied. Bidder should assist the purchaser or its representative in the aforesaid inspection. Should any inspected or tested Goods fail to conform to the specifications or found to be not acceptable conditions, the Purchaser may reject them and the Bidder shall either replace the rejected Goods or make all alterations necessary to meet specification requirements without any additional cost to the Purchaser.



3.25 INSPECTION OF RECORDS

All Bidder records with respect to any matters covered by this tender shall be made available to Bank or its designees at any time during normal business hours, as often as Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Said records are subject to examination. Bank's auditors would execute confidentiality agreement with the Bidder, provided that the auditors would be permitted to submit their findings to Bank, which would be used by Bank. The cost of the audit shall be borne by Bank. 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 shall be subject to the requirements of statutory and regulatory authorities.

3.26 INSURANCE

- 3.26.1 All the items supplied under the Contract shall be fully insured in Indian Rupees only, against loss or damage incidental to manufacture or acquisition, transportation, storage, delivery and maintenance of entire Call Centre Setup.
- 3.26.2 The Bank will not be liable for any damage/loss to assets, resources and manpower deployed by the Bidder for Call Centre operations during the contract period. Bidder shall procure all Insurance policies to include requisite insurance coverage as applicable including but not limited to Comprehensive general liability insurance and /or third party accident insurance to safeguard any eventuality while the employees of the Vendor are on duty.
- 3.26.3 Further Bidder shall take comprehensive insurance (including transportation) for all equipment brought by them under the contract. The Bank shall not take any responsibility with respect to insurance of the systems.
- 3.26.4 Should any loss or damage occur, the Bidder shall –
- (a) Initiate and pursue claim till settlement, and
 - (b) Promptly make arrangements for repair and/or replacement of any damaged item/s irrespective of settlement of claim by the underwriters.

3.27 SPARE PARTS

- 3.27.1 The Bidder shall carry sufficient inventories to assure ex-stock supply of consumables and spares at the concerned support site(s) to meet the SLA of the project. Bidder shall ensure the availability of all parts required under the call centre setup for period of five years.
- 3.27.2 If any of the peripherals, components are not available or difficult to procure or the procurement is likely to be delayed for replacement if required, the replacement shall be carried out with state of the art technology equipment of equivalent or higher capacity at no additional charges to the Purchaser.

3.28 ACCEPTANCE TESTING

- 3.28.1 Post award of the contract a detailed acceptance plan will be created within the framework of the RFP terms. The scope of acceptance test plan would be mutually discussed and agreed upon between the Bidder & Bank. The Bidder shall arrange for the tests at the relevant sites in the presence of the officials of the Bank and / or its consultants. The Bidder should ensure that the tests will involve trouble-free operation of the complete system apart from physical verification and testing and that there shall not be any additional charges payable by the Bank for carrying out this acceptance test.
- 3.28.2 The acceptance/performance test will be performed after completion of installation and commissioning of all the items/software/features etc at the proposed site. Complete



hardware and/or Software etc, as required for setting up & Maintenance of the call centre must have been supplied, installed and commissioned properly by the Bidder prior to commencement of the tests. The acceptance test will be conducted by the Purchaser and/or their consultant and/or other such person nominated by the Purchaser at its option. The acceptance will involve trouble-free operation of the call centre setup for Ten(10) consecutive days at site. The Bidder will be responsible for setting up and running the acceptance test without any extra cost to the Purchaser. No malfunction, partial or complete failure of any part of hardware or excessive heating of motors/any other component attached to equipment, beyond permissible limit or any malfunction in the software etc. is expected to occur. The Bidder shall maintain necessary log in respect of the result of the test, to establish to the entire satisfaction of the Purchaser, the successful completion of the tests specified. An average uptime of 99.5% in case of equipment for the duration of test period shall be considered as acceptable.

3.28.3 The User Acceptance Test will be performed by the Bank, and should minimally include tests for:

- Functionality as detailed in the Functional Specification document
- Deployed Manpower
- Compliance with expected test results
- System performance

3.28.4 In the event of hardware, software and system operation fails to pass the acceptance tests, a period not exceeding two weeks will be given to rectify the defects and clear the acceptance tests, failing which the Purchaser reserves the right to get the equipment replaced by the Bidder at no extra cost to the Purchaser or to cancel the order and recall all the payments with interest at 15% per annum from the date of the respective payments till the time of actual receipt of refund.

3.28.5 Successful conduct and conclusion of the acceptance tests for the installed goods & equipment along with its performance shall also be the sole responsibility and at the cost of the Bidder.

3.28.6 The Purchaser's right to inspect, test and, wherever necessary, reject the Goods after the Goods' arrival at destination, shall in no way be limited or waived by reason of the Goods having previously been inspected, tested and passed by the Purchaser or its representative prior to the shipment of the goods.

3.28.7 In case of any discrepancy in the hardware & software supplied, The Bank reserves the right to terminate the entire agreement in case the Bidder does not rectify or replace the supplied hardware/software and Bidder shall take back Bidder equipment at Bidders' cost and risk. The Bidder shall ensure that all costs associated with insurance from the date of transfer of title till the final acceptance by the Bank will be borne by the Bidder and the asset insured in the name of Bank. The Bidder shall provide the insurance certificates for insurance of the 'Bidder Supplied Equipment' to the Bank along with supply of Equipment.

3.28.8 In all cases, the Bidder shall have the sole responsibility for bearing all additional charges, costs or expenses incurred in correcting, reworking or repairing the defective or non-conforming hardware/software, unless such failure is due to reasons entirely attributable to The Bank.

3.29 ACCEPTANCE CERTIFICATE

3.29.1 On successful completion of acceptance testing i.e. receipt of deliverables, installation & configuration of the equipment, commissioning of call centre setup and its satisfactory working. The acceptance certificate will be jointly prepared with the selected Bidder at the time of the execution of the project.

3.29.2 The date on which such certificate is signed by the Bank shall be deemed to be the date of acceptance of the Call centre setup.



3.30 COMPLETENESS OF THE PROJECT

The project will be deemed as incomplete if the desired objectives of the project i.e. Scope of Work of this document are not achieved.

3.31 BIDDER'S INTEGRITY

The Bidder is responsible for and obliged to conduct all contracted activities in accordance with the Contract, using state-of-the-art methods and economic principles and exercising all means available to achieve the performance specified in the Contract.

3.32 SUCCESSFUL BIDDER'S OBLIGATIONS

- 3.32.1 The Bidder is obliged to work closely with the Bank staff, act within its own authority and abide by directives issued by the bank.
- 3.32.2 The Bidder will abide by the job safety measures prevalent in India and will free the bank from all demands or responsibilities arising from accidents or loss of life the cause of which is the Bidder's negligence. The Bidder will pay all indemnities arising from such incidents and will not hold the Purchaser responsible or obligated.
- 3.32.3 The bidder is responsible for managing the activities of its personnel or subcontracted personnel and will hold itself responsible for any misdemeanors on their part or on the part of the Subcontractors.
- 3.32.4 The Bidder will treat as confidential, all data and information about the Purchaser, obtained in the execution of his responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of the Purchaser.
- 3.32.5 Bidder should declare the name and competency of the personnel engaged in this project
- 3.32.6 Bank will at least on an annual basis; review the competency of financial and operational condition of Bidder to assess its ability to continue to meet its outsourcing obligations. It is necessary to see that outsourced matches with the practice/procedure of the bank as well as they must be well acquainted with the obligations of a nationalized bank. Such due diligence reviews, which can be based on all available information about the Bidder, will highlight any deterioration or breach in performance standards, confidentiality and security, and in business continuity preparedness. Bidder will have to make good of the losses/damages sustained by the Bank due to any of their acts/omissions. Bidder should provide necessary co-operation for completion of such activities.

3.33 INDEMNITY

3.33.1 The Bidder hereby indemnifies Bank, and shall always keep indemnified and hold Bank, its employees, personnel, officers, directors, representatives (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against Bank as a result of:

- Bank's authorized/ bonafide use of the Deliverables and/ or the Services provided by Bidder under this RFP;
- and/ or an act or omission of the Bidder, employees, agents, sub contractors in the performance of the obligations (including delivery of equipment and performance of service) of the Bidder under this RFP;



- and/ or claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Bidder, against Bank;
 - and/ or breach of any of the term of this RFP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Bidder under this RFP;
 - and/ or any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights;
 - and/ or breach of confidentiality obligations of the Bidder contained in this RFP;
 - and/ or willful negligence or gross misconduct solely attributable to the Bidder or its employees or sub-contractors.
 - Non-compliance of the Bidder with Laws/ Governmental Requirements
 - IP infringement under any laws including Copyrights Act 1957 and IT Amendment Act 2008
 - Loss of data due to any of the reasons mentioned above
- 3.33.2 The Bidder shall at its own cost and expenses defend or settle any such claim against Bank, provided Bank notifies the Bidder in writing. The Bank shall cooperate with the Bidder in the defense and settlement of the claims.
- 3.33.3 It will be the Bidder's responsibility to rapidly do away with such third-party claims. The Bidder will also pay any compensation arising from the infringement claims and the Bank will in no manner be responsible for such payments. In addition, the Bidder will bear all the related expenses and legal fees.
- 3.33.4 On its part, the Bank will promptly relay to the Bidder any such claims and offer assistance within reasonable limits to rid the claim.
- 3.33.5 The Bidder must undertake to indemnify that all the components delivered are free of defects, are brand new and original. If at some stage it is discovered that the components do not meet these criteria, the Bank has the right to cancel the order and the Bidder will have to refund the total amount received from the Bank along with the interest and separate penalties. Similar conditions apply to software/services as well. Software offered must be licensed and original.

3.34 BIDDER'S LIABILITY

- 3.34.1 Bidder aggregate liability in connection with the obligations undertaken as a part of RFP regardless of the form or nature of the action giving rise to such liability (whether in contract or otherwise), shall be at actual and limited to the value of the total Contract. This limit shall not apply to third party claims for
- IP infringement indemnity.
 - Bodily injury (including death) and damage to real property and tangible personal property caused by bidder's gross negligence.
- 3.34.2 Bidders liability in case of claims against the Bank resulting from misconduct/fraud or gross negligence of bidders, its employees and sub-contractors or from infringement of patents, trademarks, copy rights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.
- 3.34.3 Bidders declares and undertakes that the Bank shall not be held liable for and shall stand absolved of any responsibility or claim/litigation arising out of the use of any third party equipments supplied by bidder as a part of the RFP.

3.35 APPLICABLE LAW

The contract shall be interpreted in accordance with the laws prevalent in India.



3.36 NOTICES

3.36.1 Any notice given by one party to the other, pursuant to this Contract, shall be sent to the other party in writing or by cable /fax/email and confirmed in writing to the other party's address specified below.

Purchaser: ALLAHABAD BANK, HEAD OFFICE
DEPARTMENT OF IT & DB
2, NS ROAD, KOLKATA-700001

Bidder: To be filled in at the time of contract signing

3.36.2 A notice shall be effective when delivered or on the notice's effective date, whichever is later.

3.37 SUCCESSFUL BIDDER'S INTEGRITY

The successful bidder is responsible for and obliged to conduct all contracted activities in accordance with the contract using state of the art methods and economic principles and exercising all means available to achieve the performance specified in the contract.

3.38 USE OF CONTRACT DOCUMENTS AND INFORMATION

3.38.1 The Bidder shall not, without the Purchaser's prior written consent, disclose the Contract or any provision thereof or any specification, plan, drawing, Pattern, sample or information furnished by or on behalf of the Purchaser in connection therewith, to any person other than a person employed by the Bidder in the performance of the Contract. Disclosure to any such employed person shall be made in confidence & shall extend only as far as may be necessary for purposes of such performance.

3.38.2 The Bidder shall not, without the Purchaser's prior written consent, make use or make copies etc. of any document or information except for purposes of performing the Contract.

3.38.3 Any document, other than the Contract itself shall remain the property of the Purchaser and shall be returned (in all copies) to the Purchaser on completion of the Bidders' performance under the Contract, if so required by the Purchaser.

3.38.4 The Bidder shall permit the Purchaser to inspect the Supplier's accounts and records relating to the performance of the Supplier and to have them audited by auditors appointed by the Purchaser, if so required by the Purchaser.

3.39 PATENT RIGHT

3.39.1 The Bidder shall indemnify the Purchaser against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, Software package or any part thereof in India and abroad.

3.39.2 In the event of any claim asserted by the third party of infringement of copyright, patent, trademark or industrial design rights arising from the use of the Goods or any part thereof in India, the Bidder shall act expeditiously to extinguish such claims. If the Bidder fails to comply and the Purchaser is required to pay compensation to a third party resulting from such infringement, the Bidder shall be responsible for the compensation including all expenses, court costs and lawyer fees. The Purchaser will give notice to the Bidder of such claims, if it is made, without delay.



3.40 TERMINATION FOR DEFAULT

3.40.1 The Purchaser may, without prejudice to any other remedy for breach of contract, by written notice of default of 30 days sent to the Supplier, terminate the Contract in whole or in part:

- a) If the Bidder fails to deliver any or all of the Goods and Services within the time period(s) specified in the Contract, or within any extension thereof granted by the Purchaser or
- b) If the Bidder breaches any of its obligations set forth in RFP/ Contract.
- c) If the Bidder, in the judgment of the Purchaser has engaged in corrupt or fraudulent practices in competing for or in executing the contract.
- d) At the discretion of the purchaser with prior notice.

3.40.2 In the event the Purchaser terminates the Contract in whole or in part, the Purchaser may procure, upon such terms and in such manner, as it deems appropriate, Goods and services similar to those undelivered and the supplier shall be liable to the Purchaser for any excess costs for such similar Goods and/or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.

3.41 TERMINATION FOR INSOLVENCY:

The Purchaser may at any time terminate the contract by giving written notice to the supplier if the Supplier becomes bankrupt or otherwise insolvent. In this event, termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Purchaser.

3.42 TERMINATION FOR CONVENIENCE:

3.42.1 The Purchaser, by written notice sent to the Supplier, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Purchaser's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.

3.42.2 The Goods that are complete and ready for shipment within thirty (30) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices. For the remaining Goods and Services, the Purchaser may elect -

- i. To have any portion completed and delivered at the Contract terms and prices; and/or
- ii. To cancel the remainder and pay to the Supplier an agreed amount for partially completed Goods & Services and for materials & parts previously procured by the Supplier.

3.43 EFFECT OF TERMINATION

3.43.1 The Bidder agrees that it shall not be relieved of its obligations under the reverse transition mechanism notwithstanding the termination of the assignment.

3.43.2 Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by the bidder to the Bank or its designee to ensure smooth handover and transitioning of Bank's deliverables, maintenance and facility management.

3.43.3 Same terms (including payment terms) which were applicable during the term of the contract should be applicable for reverse transition services.

3.43.4 The Bidder agrees that after completion of the Term or upon earlier termination of the assignment the Bidder shall, if required by the Bank, continue to provide maintenance services to the Bank at no less favorable terms than those contained in this RFP. In case the bank wants to continue with the Bidder's services after the completion of this contract then the Bidder shall offer the same or better terms to the Bank. Unless mutually agreed, the rates shall remain firm.



3.44 CONFIDENTIALITY AND NON-DISCLOSURE

- 3.44.1 The Bidder agrees to receive in confidence all Confidential Information and agrees not to reveal the same to any other person under any circumstances, except to the extent provided for in this RFP/Agreement. The Recipient shall also ensure that the Confidential Information is not used for any of its business or other purposes or such purposes of any other person.
- 3.44.2 The Bidder shall ensure that the Confidential Information is revealed only to such persons within their organizations as would be necessary to perform its obligations to Bank. The parties shall be bound not to disclose under any circumstances any Confidential Information to any other person.
- 3.44.3 The Bidder shall also procure from their respective employees, officers and agents to whom Confidential Information is revealed a similar obligation of Confidentiality in the form of a Non-Disclosure Agreement, which is reasonably acceptable to Bank. Such Non-Disclosure Agreements shall also be executed by all the Personnel. A breach by the respective employees of the Recipient of the terms of the Non-Disclosure Agreement shall be considered as a breach by such party of its obligations to the Discloser.
- 3.44.4 Bank shall give a notice to the Discloser (Bidder) promptly on coming to know of the breach of the obligations relating to Confidential Information and information to the bidder as the Bank may deem fit in this regard. Notwithstanding the generality of the above, the bidder shall indemnify and hold harmless the Bank from any losses that the Bank may suffer on account of breach of the obligations relating to confidentiality, whether such breach is caused by the bidder, its officers, agents, representatives, directors, employees or other personnel.
- 3.44.5 The bidder recognizes and acknowledges that, unless specifically provided for in this RFP/Agreement or elsewhere, it is not entitled to receive information classified as Confidential Information. Confidential information shall not include information that is or becomes part of the public domain without breach of this Agreement;
- information that is lawfully in the possession of the bidder prior to a disclosure and not subject to an existing agreement between the parties;
 - information that is independently developed by the bidder, completely apart from the disclosures hereunder;
 - Information that is received from a third party who lawfully acquired such information without restriction, and without a breach of this Agreement, by the bidder.
- 3.44.6 It shall not be treated as breach of confidentiality obligations under this agreement for any disclosure required by the bidder under the operation of any law in force.
- 3.44.7 All Confidential Information of the Bank that is made known to the other party during the term of this Agreement shall be received in confidence by the bidder. Upon termination of this Agreement, the bidder shall promptly return to the Bank, all correspondence, documents and materials or items belonging to the Bank, or as per the instructions of the Bank, destroy the same on their respective systems.

3.45 FORCE MAJEURE

- 3.45.1 In case of unforeseen events such as war and natural calamities, neither the Bank nor the Bidder will be held responsible for delays or inability to perform contract obligations.
- 3.45.2 The Bidder shall not be liable for forfeiture of its performance security, setup penalty or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.
- 3.45.3 For purposes of this clause, "Force Majeure" means an event beyond the control of the Bidder and not involving the Bidder's fault or negligence and not foreseeable. Such events



may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions and freight embargoes.

3.45.4 If a Force Majeure situation arises, the Bidder shall promptly notify the Bank in writing of such condition, the cause thereof and the change that is necessitated due to the conditions. Until and unless otherwise directed by the Bank in writing, the Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

3.46 SOLICITATION OF EMPLOYEES

Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period of the contract and one year thereafter, except when parties may agree on a case-by-case basis. The parties agree that for the period of the contract and one year thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the agreement 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. The above restriction would not apply to either party for hiring such key personnel who (i) initiate discussions regarding such employment without any direct or indirect solicitation by the other party (ii) respond to any public advertisement placed by either party or its affiliates in a publication of general circulation or (iii) has been terminated by a party prior to the commencement of employment discussions with the other party..

3.47 RESOLUTION OF DISPUTES

The Purchaser and the Bidder shall make every effort to resolve amicably by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the Contract.

If, even after thirty (30) days from the commencement of such informal negotiations, the Purchaser and the Bidder have been unable to resolve amicably a Contract dispute, either party may require that the dispute be referred for resolution to the formal mechanisms. These mechanisms may include, but are not restricted to, conciliation mediated by a third party, adjudication in an agreed national forum and/or national arbitration

3.48 ARBITRATION

If the dispute cannot be settled by mutual discussions within the thirty (30) day period, either party may refer the matter to a panel of three arbitrators. Each party shall choose one arbitrator, both of whom shall elect the third arbitrator who shall be the presiding arbitrator. The arbitration proceedings shall be held under the provisions of the Arbitration and Conciliation Act, 1996 or any of its subsequent amendments. The arbitration proceedings shall be in English and the venue of arbitration shall be Kolkata, India.

3.49 GOVERNING LANGUAGE

The Governing language shall be "English". All correspondence and other documents pertaining to the Contract which are exchanged by the parties shall be written in this same language.

3.50 CANCELLATION OF TENDER PROCESS

Bank reserves the right to accept or reject in part or full any or all offers without assigning any reason thereof at any stage of tender process. Any decision of Bank in this regard shall be final, conclusive and binding upon the Bidders. The Bank reserves the right to accept or reject any Bid in part or in full, and to cancel the Bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for Bank's action. During the



evaluation process at any stage if it is found that the Bidder does not meet the eligibility criteria or has submitted false /incorrect information the bid will be rejected summarily by The Bank.

3.51 JURISDICTION

All disputes and controversies between Bank and Bidder shall be subject to the exclusive jurisdiction of the Courts in the Kolkata and the parties agree to submit themselves to the jurisdiction of such court. This Project agreement shall be governed by the laws of India

3.52 AUTHORISED SIGNATORY

The selected Bidder shall indicate the authorized signatories who can discuss and correspond with The Bank, with regard to the obligations under the contract. The selected Bidder shall submit at the time of signing the contract a certified copy of the resolution of their board, authenticated by the company secretary, authorizing an official or officials of the Bidder to discuss, sign agreements/contracts with The Bank, raise invoice and accept payments and also to correspond. The Bidder shall provide proof of signature identification for the above purposes as required by the Bank.

3.53 CONTRACT AMENDMENT

No variation in or modification of the terms of the Contract shall be made, except by written amendment signed by the parties.

3.54 ASSIGNMENT

The Bidder shall not assign, in whole or in part, its obligations to perform under the Contract, except with the Purchaser's prior written consent.

3.55 CORRUPT OR FRAUDULENT PRACTICES

3.55.1 As per CVC directives it is required that Bidders/Suppliers/Contractors observes the highest standard of ethics during the procurement and execution of such contracts. In pursuance of this policy;

(i) "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution;

And

(ii) "Fraudulent practice" means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Purchaser and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Purchaser of the benefits of free and open competition.

3.55.2 The Purchaser will reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

3.55.3 The Purchaser will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for, or in executing a contract.

3.56 Change Orders/Requests

3.56.1 All the features/technical requirements listed in Annexure-17, are separate from change



order/request and bidder has to provide all those feature/technical requirement, apart from the change orders/request defined under clause 3.58.2, 3.58.3 & 3.58.4 below

- 3.56.2 Bidders have to provide addition, changes and customization in IVR tree structure or in any operation through IVRS at free of cost during the Entire Contract Period.
- 3.56.3 Further Addition/Modifications/changes in Technical & Functional Specifications of the system of Call Centre setup with respect to RBI/NPCI/Regulatory/Audit requirements must be carried out by the Bidder with no additional cost to the Bank during the entire contract period.
- 3.56.4 Apart from the above if Bank wants Addition/Modifications/changes in Technical & Functional Specifications of the system of Call Centre setup, then bidder has to provide atleast three such requests free of cost during each year & remaining request will be done as per the mutual agreement between Bank & the Bidder.
- 3.56.5 The change orders/request suggested by the Bank under clause 3.58.3 & 3.58.4 have to be provided/executed within "10 working days" or "time mutually agreed between the Bank & Bidder". If the bidder fails to execute the changes/service requests within the time limit, then penalty of Rs.10,000/- per week will be imposed on bidder till the time it gets executed.

3.57 DELAYS IN THE BIDDER 'S PERFORMANCE

- 3.57.1 Delivery of the Goods and performance of the Services shall be made by the Bidder in accordance with scope of the RFP.
- 3.57.2 If at any time during performance of the purchase order, the Bidder should encounter conditions impeding timely delivery of the Goods and performance of the Services, the Bidder shall promptly notify the Purchaser in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Bidder 's notice, the Purchaser shall evaluate the situation and may at its discretion extend the Bidder's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.
- 3.57.3 Delay by the Bidder in the performance of its delivery obligations shall render the Bidder liable to the imposition of liquidated damages mentioned in the RFP, unless an extension of time is mutually agreed.

3.58 ORDER CANCELLATION

The Purchaser reserves the right to cancel the order in the event of one or more of the following circumstances–

- 3.58.1 Serious discrepancy in the infrastructure/manpower/hardware/software/ solution, noticed during the PDI/Acceptance or elsewhere, if any.
- 3.58.2 Breach by the Bidder of any terms and conditions of tender.
- 3.58.3 If the Bidder goes into liquidation voluntarily or otherwise.
- 3.58.4 In addition to the cancellation of purchase order, the purchaser reserves the right to forfeit the Security Deposit/Performance guarantee submitted to the purchaser by the Bidder.

3.59 GUARANTEES

The equipment must conform to the highest quality and standard. In case of software, the Bidder should guarantee that the software supplied under the contract is licensed and legally obtained. All hardware and software must be supplied with their original and complete printed documentation. Consistency must be maintained for the entire lot of the equipment ordered. All the required quantity of an item, mentioned in the Bill of Material (of any purchase order issued), must be of the same brand and same model number. Part numbers also must be same for all pieces of an item. The Bidder should not substitute any internal components or subsystems or



equipment by similar items from a different manufacturer. All the equipment and peripherals should be supplied with the relevant interface cables.

3.60 PUBLICITY

Any publicity by the Bidder, in which the name of the Purchaser is to be used, should be done only with the explicit written permission of the Purchaser.

3.61 COMPLIANCE WITH LAWS

Compliance with all applicable laws: The Bidder shall undertake to observe, adhere to, abide by, comply with and notify the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and their employees/ officers/ staff/ personnel/ representatives/ agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.

3.62 COMPLIANCE IN OBTAINING APPROVALS/PERMISSIONS/LICENSES

The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes during the duration of the Contract or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the contract, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and their employees/ officers/ staff/ personnel/ representatives/agents from and against all claims or demands or liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Bank will give notice of any such claim or demand of liability within reasonable time to the bidder.

This indemnification is only a remedy for the Bank. The Bidder is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity would be limited to court or appropriate authority awarded damages and shall exclude indirect, consequential and incidental damages. However indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities.

3.63 DISCLAIMER

The RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between the Bank and any successful Bidder as identified by the Bank after completion of the evaluation process.

The section headings or any other headings do not have any contractual sequence and the submission of responses should be based on total understanding of the document.

The responses should be comprehensive enough to cover the requirements envisaged in the document and all supporting Annexures. The Bidder is advised to consult the RFP document and all supporting Annexures to arrive at a solution to be proposed to the Bank, and in developing technical and commercial responses.

The RFP for all intents and purposes is final. However, Bank reserves the right to bring about any changes in requirements/scopes and the same will be communicated to the Bidders well in advance so as to allow the Bidders sufficient time to prepare their proposal.



BID FORM (Annexure-1)

(To be submitted on the letter head of the Bidder)

Ref. No.:

Date:

To
The Chief Manager (IT)
Allahabad Bank,
Head Office,
Information Technology & Digital Banking Department
2, NS Road, Kolkata – 700 001

Having examined the RFP (Ref. No. HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018) including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to setup & maintain call centre for Allahabad Bank in compete outsourced model in conformity with the said RFP and in accordance with the Schedule of Prices indicated in the Commercial Offer and made part of this bid.

We undertake, if our bid is accepted, to setup & maintain call centre for Allahabad Bank in compete outsourced model in accordance with the schedule & service level agreements specified in the RFP.

If our bid is accepted, we will submit a Bank Guarantee from a Scheduled Commercial Bank in India for a sum equivalent to 5% of the contract price i.e. Total Cost of Ownership (TCO) for the due performance of the Contract in the form prescribed by the Bank.

We agree to abide by this bid for a period of 180 days after the date fixed for technical bid opening by the Bank through the RFP or any of the addendum, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Until a formal contract is prepared and executed, this bid, together with the Bank’s written acceptance thereof and Bank’s notification of award, shall constitute a binding Contract between us.

We undertake that the configuration/ services recommended for the proposed solution will deliver the performance requirement as necessitated in the RFP.

We undertake that, in competing for (and, if the award is made to us, in executing) the contract, we will strictly observe the laws against fraud and corruption in force in India namely “Prevention of Corruption Act 1988”.

We agree that the Bank will have Single Point of Contact with us, at the address stated below, for the entire goods and services to be delivered by us in case our bid is accepted.

Name & Address of Bidder for Single Point of Contact:

.....
.....

We also confirm that all the documents & annexures submitted by us, as part of bid, are strictly in conformity with the RFP & all its annexures.

We understand that the Bank is not bound to accept the lowest or any bid the Bank may receive.

Place:

Date:

Seal & Signature
Authorized Signatory

Note: *The Bidder shall necessarily provide a copy of ‘Power of Attorney’ authorizing the signatory for signing the Bid on behalf of the Bidder in its Technical Bid.*



Bid Security Form (ANNEXURE - 2)
(FORMAT OF BANK GUARANTEE (BG) FOR BID SECURITY.)
(ON A NON-JUDICIAL STAMP PAPER OF RS. 100.00)

Bank Guarantee No.

Date:

To:

The Chief Manager (IT)
Allahabad Bank,
Head Office,
Information Technology & Digital Banking Department,
2, Netaji Subhas Road, Kolkata – 700 001, India

WHEREAS _____ (hereinafter called "the Bidder") has submitted its bid for setting up the call centre for Allahabad bank in complete outsourced model, in response to Allahabad Bank's Request for Proposal (RFP) Ref. No. HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018 (hereinafter called "the Bid").

KNOW ALL PEOPLE by these presents that, WE _____ (name of bank) of _____ (name of country) having our registered office at _____ (address of bank) (hereinafter called "the Bank") are bound unto ALLAHABAD BANK (hereinafter called "the Purchaser") in the sum of _____ for which payment will and truly to be made to the said Purchaser, the Bank binds itself, its successors and assigns by these presents.

Sealed with the common seal of the said Bank this _____ day of _____, 20____.

THE CONDITIONS of this obligation are:

- 1 If the Bidder withdraws its Bid during the period of bid validity specified by the Bidder on the Bid Form; or
- 2 In case of successful bidder, if the bidder :
 - (i) fails or refuses to execute the Contract Form; or
 - (ii) fails or refuses to perform, in accordance with the Terms & Conditions of the RFP ; or
 - (iii) fails or refuses to furnish the Performance Guarantee, in accordance with the Terms & Conditions of the RFP

We undertake to pay the Purchaser up to the above amount upon receipt of its first written demand, without the Purchaser having to substantiate its demand, provided that in its demand the purchaser will note that the amount claimed by it is due to it owing to the occurrence of any of the above conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including 60 days after the period of the bid validity i.e. up to _____ (mention date of expiry which should be a minimum of bid validity + 60 days).

Notwithstanding any other term contained herein

- a) this guarantee shall be valid only up to _____ (Insert Guarantee End Date) whereupon it shall automatically expire irrespective of whether the original guarantee is returned to the Bank or not; and
- b) the total liability of Bank under this guarantee shall be limited to Rs. 16,00,000/- (Rupees Sixteen Lakhs only).

Date:

Place:

SEAL

Code No.

SIGNATURE.

NOTE:

1. BIDDER SHOULD ENSURE THAT THE SEAL & CODE NO. OF THE SIGNATORY IS PUT BY THE BANKERS, BEFORE SUBMISSION OF BG
2. STAMP PAPER IS REQUIRED FOR THE BG ISSUED BY THE BANKS LOCATED IN INDIA.

**BIDDER'S INFORMATION AND PROFILE (ANNEXURE – 3)***(To be submitted on the letter head of the Bidder)*

Sl. No	Particulars	Details
1	Bidder's Name	
2	Constitution and year of establishment	
3	Registered Office Corporate office Address	
4	Telephone No FAX No E-mail Address Website	
5	Name and designations of the persons authorized to make commitments to the Bank: Telephone, Fax, E-mail	
6	Name & Addresses of Directors/Promoters	
7	Description of business, service profile & client profile :	
8	Gross annual turnover of the bidder (Amt. in lakh): - Year 2014-15 - Year 2015-16 - Year 2016-17	
9	Profit after tax of the bidder (Amt. in lakh) : - Year 2014-15 - Year 2015-16 - Year 2016-17	
10	Domestic Customer Base (Number and address of Public/Private Sector Scheduled commercial Bank) where Call Centre operation has been implemented and is currently running successfully along with their brief description of scope of work and other details Copy of related purchase orders to be enclosed for evidence.	

DECLARATION

We hereby declare that the information submitted above is complete in all respects and true to the best of our knowledge. We understand that in case any discrepancy or inconsistency or incompleteness is found in the information submitted by us, our application is liable to be rejected.

Note: Details provided above must be accompanied by sufficient documentary evidence, in order to verify the correctness of the information.

Place :

Date:

SIGN & SEAL (Authorized Signatory)



Turnover & Profits (ANNEXURE-4)

(To be submitted on the letter head of the Bidder)

1. Name of the Bidder:
2. Details of gross revenue and profit for last three years:

Table-2.1

Sr. No	Financial parameters of the bidder	Profit after Tax (INR)
1	2014-2015	
2	2015-2016	
3	2016-2017	

Table-2.2

Sr. No	Financial parameters of the bidder	Yearly gross revenue (INR) from call centre operations
1	2014-2015	
2	2015-2016	
3	2016-2017	

Certified By:
(Chartered Accountant)

Seal & Signature of authorized signatory
(For Bidder)

Place:

Date:

Note: copies of Audited Balance sheet and Profit & Loss accounts for the years 2014-15, 2015-16 and 2016-17 is to be submitted along with this Annexure.



CONTRACT FORM (ANNEXURE-5)

Non-Judicial Stamp Paper of appropriate value

CONTRACT NUMBER:

THIS AGREEMENT is made at Kolkata this _____ day of _____, 20____ Between ALLAHABAD BANK, a body corporate constituted under the Banking Companies (Acquisition and Transfer of undertaking) Act, 1970 and having its Head Office at 2, Netaji Subhas Road, Kolkata – 700 001 hereinafter referred to as "Bank / Purchaser" (*which expression shall unless repugnant to the context herein shall mean and include its successors in business and assigns*) of the ONE PART and _____ (*Name of the Bidder*), a company incorporated under the provisions of Companies Act, 1956 and having its registered office at _____, India herein after referred to as "Supplier/Bidder/Service Provider/Vendor" (*which expression shall unless repugnant to the context herein shall mean and include its successors in business and assigns*) of the OTHER PART:

WHEREAS the Bank invited bids from reputed organizations for SETTING UP OF CALL CENTRE FOR ALLAHABAD BANK IN COMPLETE OUTSOURCED MODEL (*also called as "goods and services"*) for a period of three years, which may be extended for 3 more years at the behest of the Bank and the vendor has agreed to provide & maintain the said call centre setup and services and Bank has accepted the bid by the bidder, received in response to request for proposal (RFP) bearing RFP Ref. HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018 at a total cost of INR _____/- (Rupees _____) for 3 years (hereinafter referred as "the contract price"). This cost is inclusive of all the Goods/Premises/Services/AMC/ATS etc as per the scope of the RFP for 3 Years.

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.

The following documents attached hereto shall be deemed to form and be read and construed as part of this Agreement, viz.:

- The RFP ref No. HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018 and subsequent addendums dated_____ etc., for setting up of call centre for Allahabad bank in complete outsourced model.
- The Technical and commercials bids submitted by the bidder and subsequent amendments, if any, made into it as accepted by the bank.
- Bid Form (*Annexure-1 to the RFP*)
- Additional terms or documents, if any.
- The Bank's Notification of Award of the contract and vendor's acceptance letter.

In consideration of the payments to be made by the Bank to the bidder, the vendor hereby covenants with the Bank to provide the goods and services as per the RFP Ref. No. HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018 to remedy defects therein, if any, in conformity in all respects with the provisions of the contract.

The Bank hereby covenants to pay the vendor in consideration of the provision of the goods and services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the Contract at the times and in the manner prescribed by the Contract.



Notwithstanding anything contained in this Agreement, in case of any conflict between the terms mentioned in this Agreement and RFP document and its subsequent Addendums, the terms and conditions of the RFP document and its subsequent Addendums will prevail over.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written.

(Scope of work, Service Level Agreements, Payments terms, LD clauses etc. of the RFP & its amendments are the part of this contract form)

Signed, sealed and Delivered by the

Said _____ (For Vendor) in presence of _____

Signed, sealed and Delivered by the

Said _____ (For the Bank) in presence of _____



PERFORMANCE SECURITY FORM (ANNEXURE-6)

(BANK GUARANTEE FORMAT)

(ON NON-JUDICIAL STAMP PAPER OF RS.100.00)

Bank Guarantee No.

Date:

To :

**The Chief Manager (IT)
Allahabad Bank, Head Office
Information Technology & Digital Banking,
2, Netaji Subhas Road, Kolkata – 700 001, India**

WHEREAS _____ (*hereinafter called "the Bidder"*) has submitted its bid dated _____ (date of submission of bid) and undertaken for setting up call centre for Allahabad bank in complete outsourced model (*hereinafter called "goods and services"*) in response to Allahabad Bank's Request for Proposal (RFP) Ref. No HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018

KNOW ALL PEOPLE by these presents that, WE _____ (name of bank) of _____ (name of country) having our registered office at _____ (address of bank) (*hereinafter called "the Bank"*) are bound unto ALLAHABAD BANK (*hereinafter called "the Purchaser"*) in the sum of _____, for which payment will and truly to be made to the said Purchaser, the Bank binds itself, its successors and assigns by these presents.

Sealed with the common seal of the said Bank this _____ day of _____, 20____.

AND WHEREAS we have agreed to give the Bidder a Guarantee.

THEREFORE WE hereby affirm that we are Guarantors and responsible to you on behalf of the Bidder, up to a total of Rs. _____ (Amount of guarantee in words and figures) and we undertake to pay you, upon your first written demand declaring the Bidder to be in default under the contract and without cavil or argument, any sum or sums within the limit of Rs. _____ (Amount of guarantee.) as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until _____ day of _____ 20____.

Notwithstanding any other term contained herein

- a) this bank guarantee shall be valid only up to _____ (Insert Guarantee End Date) whereupon it shall automatically expire irrespective of whether the original guarantee is returned to the Bank or not; and
- b) The total liability of Bank under this guarantee shall be limited to..... (Rupees.....).

Date:

Place:

SEAL

Code No.

SIGNATURE.

NOTE:

- 1. BIDDER SHOULD ENSURE THAT THE SEAL & CODE NO. OF THE SIGNATORY IS PUT BY THE BANKERS, BEFORE SUBMISSION OF BG
- 2. STAMP PAPER IS REQUIRED FOR THE BG ISSUED BY THE BANKS LOCATED IN INDIA.



DEVIATION STATEMENT (ANNEXURE-7)
(To be submitted on the letter head of the Bidder)

(A) TECHNICAL DEVIATION STATEMENT

The following are the particulars of deviations from the requirements of the RFP specifications:

CLAUSE	DEVIATION	REMARKS with justification

(B) COMMERCIAL DEVIATION STATEMENT

The following are the particulars of deviations from the requirements of the RFP specifications:

CLAUSE	DEVIATION	REMARKS with justification

(C) Additional Terms & Conditions (if any proposed by the bidder)

Terms & Conditions	Remarks with justification

We agree to all the terms & conditions of the RFP (Ref. No. HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018) and request bank to consider the aforementioned deviations. However Bank is not bound to accept any deviation, additional terms and conditions mentioned above and further we confirm that we will withdraw all our deviations if unacceptable to the bank.

Place _____

Dated _____

Seal and Signature of Authorized Signatory

NOTE:

- 1) *Where there is no deviation, the statement should be returned with an endorsement indicating "No Deviations".*
- 2) *The Bank is not bound to accept any deviation, additional terms and conditions mentioned under (A), (B) and (C) above and may reject the bid.*

**Eligibility Criteria (EC) Compliance (ANNEXURE-8)***(To be submitted on the letter head of the Bidder)*

To:

The Chief Manager (IT)
 Allahabad Bank, Head Office
 Information Technology & Digital Banking,
 2, Netaji Subhas Road, Kolkata – 700 001, India

SUB: RFP for “SELECTION OF VENDOR FOR SETTING UP & MANAGEMENT OF CALL CENTRE OPERATIONS ON FULLY OUTSOURCED MODEL”

Ref: Your RFP HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018

We have carefully gone through the contents of the above referred RFP and furnish the following information relating to Eligibility Criteria.

Sl. No	Criteria	Bidder's Response and Supporting Documents submitted	Complied (Yes/No)
1	The bidder should not have been black listed/debarred by any of Government Authority or Public Sector Undertaking (PSUs).		
2	The bidder must be a Public/Private Limited Company registered in India under the Companies Act, 1956 and should have been in operation for at least 5 years as on 01.04.2018.		
3	The bidder must have earned profit after tax during last three financial years, i.e., 2014-15, 2015-16 and 2016-17.		
4	Yearly gross revenue of the bidder should be minimum Rs.2.00 Crores from its call centre operations during each of three financial years, i.e. FY 2014-15, 2015-16 and 2016-17.		
5	The bidder providing call center services must have registered itself with Department of Telecommunication (DoT) / TRAI (<i>OSP licenses</i>). All required permission to run Call Centre / business operations shall be available from state, central, regulatory, tax authorities and all other concerned authorities.		
6	The bidder should be operating with an aggregate of at least 100 Full Time Equivalent (FTEs) for its Call Centre Operations catering to domestic clients during last financial year, i.e. 2016-17.		



7	The Clientele of the bidder must include at least one Scheduled Commercial Bank (Indian / Foreign Bank, operating in India) having more than 1000 branches for whom the bidder is providing Call Centre services with at least 20 FTEs (Agents), as on 01.04.2018.		
8	The bidder should have obtained valid ISO/IEC 27001:2013 certification.		

We confirm that the information furnished above is true and correct. We also note that, if there are any inconsistencies in the information furnished above, the bid is liable for rejection.

Place _____

Dated _____

Seal and Signature of Authorized Signatory



Non-Disclosure Agreement (ANNEXURE-9)

THIS AGREEMENT made and entered into aton this the.....day of.....20... Between **ALLAHABAD BANK**, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970, having its Head Office at -----
-----hereinafter called the "**BANK**" which term shall wherever the context so require includes its successors and assigns

AND

M/s..... a company registered under the Companies Act 1956, having its registered office at..... Hereinafter called the "Vendor" which term shall wherever the context so require includes its successors and assigns, **WITNESSETH:**

WHEREAS

The Bank is *inter alia* engaged in the business of banking and has been procuring hardware/software and utilizing services for various banking operations.

M/s has been engaged in the business of setting up & maintaining call centre infrastructure & service for Allahabad bank in compete outsourced model.

The parties intend to engage in discussions and negotiations concerning establishment of business relationship between them. In the course of discussions and negotiations, it is anticipated that the parties may disclose or deliver to the other certain or some of its trade secrets or confidential or proprietor information for the purpose of business relationship.

NOW THEREFORE THIS AGREEMENT WITNESSETH and it is hereby agreed by and between the parties hereto as follows:

1. Confidential information

"**Confidential Information**" means and includes all data, documents and information disclosed or to be disclosed by either Party to other Party and its Representatives (as defined herein) (including information transmitted in written, electronic, magnetic or other form and also information transmitted orally or visually) and any and all information, in whole or in part, directly or indirectly, from such information including all notes, summaries, analyses, compilations and other writings. Confidential information shall include any copy, abstract, extract, sample, note or module thereof and electronic material or records.

"Receiving Party" means party who receives confidential Information.

"Disclosing Party" means party who discloses Confidential Information.

2. Use of Confidential Information

Each party agrees not to use the other's confidential information for any purpose other than for the specific purpose. Any other use of such confidential information by any party shall be made only upon the prior written consent from the authorized representative of the other party or pursuant to subsequent agreement between the Parties hereto.

The receiving party shall not commercially use or disclose for commercial purpose any confidential information or any materials derived therefrom, to any other person or entity other than persons in the direct employment of the Receiving Party who have a need to access to and knowledge of the confidential information solely for the purpose authorized above. The Receiving Party may disclose confidential information to consultants only if the consultant has executed non-disclosure agreement with the Receiving Party that contains terms and conditions that are no less restrictive than these and such consultant should also be liable to the original disclosing party for any unauthorized use or disclosure. The Receiving party shall take appropriate measures by instruction and written agreement



prior to disclosure to such employees to assure against unauthorized use or disclosure. The Receiving Party agrees to notify the Disclosing Party immediately if it learns of any use or disclosure of the Disclosing party's confidential information in violation of the terms of this Agreement.

Neither party shall make news release, public announcements, give interviews, issue or publish advertisements or Agreement, the contents/provisions thereof, other information relating to this agreement, the purpose, the Confidential information or other matter of this agreement, without the prior written approval of the other party.

3. Exemptions

The obligations imposed upon either party herein shall not apply to information, technical data or know how whether or not designated as confidential, that:

- Is already known to the Receiving party at the time of the disclosure without an obligation of confidentiality.
- Is or becomes publicly known through no unauthorized act of the Receiving party.
- Is rightfully received from a third party without restriction and without breach of this agreement.
- Is independently developed by the Receiving party without use of the other party's Confidential Information and is so documented.
- Is disclosed without similar restrictions to a third party by the Party owning the confidential information.
- Is approved for release by written authorization of the disclosing party; or
- Is required to be disclosed pursuant to any applicable laws or regulations or any order of a court or a governmental body; provided, however that the Receiving party shall first have given notice to the Disclosing Party and made a reasonable effort to obtain a protective order requiring that the confidential information and / or documents so disclosed used only for the purposes for which the order was issued.

4. Term

This agreement shall be effective from the date of the execution of this agreement and shall continue till expiration or termination of this agreement due to cessation of the business relationship between the parties. Upon expiration or termination as contemplated herein the Receiving party shall immediately cease any or all disclosures or uses of confidential information and at the request of the disclosing party, the receiving party shall promptly return or destroy all written, graphic or other tangible forms of the confidential information and all copies, abstracts, extracts, samples, note or modules thereof.

The obligations of the receiving party respecting disclosure and confidentiality shall continue to be binding and applicable without limit until such information enters the public domain.

5. Title and Proprietary Rights

Notwithstanding the disclosure of any confidential information by the Bank to the Vendor, the Bank shall retain title and all intellectual property and proprietary rights in the confidential information. No license under any trademark, patent or copyright or application for same which are or thereafter may be obtained by the Vendor is either granted or implied by the conveying of confidential information.

6. Return of Confidential Information

Upon written demand of the disclosing party, the receiving party shall (i) cease using the confidential information (ii) return the confidential information and all copies, abstracts, extracts, samples, note or modules thereof to the disclosing party within seven (7) days after receipt of notice and (iii) upon request of the disclosing party, certify in writing that the receiving party has complied with the obligations set forth in this paragraph.

The Vendor shall not make news releases, public announcements, give interviews, issue or publish advertisements or publicize in any other manner whatsoever in connection with this Agreement, the contents / provisions thereof, other information relating to this Agreement or information received



under this Agreement, the Purpose, the Confidential Information or other matter of this Agreement, without the prior written approval of the Bank.

The Vendor shall not reverse-engineer, de-compile, disassemble, or otherwise interfere with any software disclosed hereunder.

7. Remedies

The receiving party acknowledges that if the receiving party fails to comply with any of its obligations hereunder, the disclosing party may suffer immediate, irreparable harm for which monetary damages may not be adequate. The receiving party agrees that, in addition to all other remedies provided at law or in equity, the disclosing party shall be entitled to injunctive relief hereunder.

8. Entire Agreement

This agreement constitutes the entire agreement between the parties relating to the matter discussed herein and supersedes any and all prior oral discussion and/or written correspondence or agreements between the parties. This agreement may be amended or modified only with the mutual written consent of the parties. Neither this agreement nor any rights, benefits and obligations granted hereunder, shall be assignable or otherwise transferable.

9. Severability

If any provision herein becomes invalid, illegal or unenforceable under any law, the validity, legality and enforceability of the remaining provisions and this agreement shall not be affected or impaired.

10. Indemnity

The Vendor will indemnify the Bank against all actions, proceedings, claims, suits, damages and any other expenses for causes attributable to Vendor in connection with purchase of Hardware/software/goods under this contract. The total liability of the Vendor under the contract will not exceed the total cost of the project.

11. Dispute Resolution Mechanism

In the event of any controversy or dispute regarding the interpretation of any part of this agreement or any matter connected with, arising out of, or incidental to the arrangement incorporated in this agreement, the matter shall be referred to arbitration and the award passed in such arbitration shall be binding on the parties. The arbitral proceeding shall be governed by the provisions of Arbitration and Reconciliation Act 1996 and the place of arbitration shall be Kolkata.

12. Jurisdiction

The parties to this agreement shall submit to the jurisdiction of courts in Kolkata.

13. Governing Laws

The provisions of this agreement shall be governed by the laws of India.

14. Authority to Execute the Contract

Each person executing this Agreement warrants and represents that he or she has the authority to enter into this Agreement on behalf of the party whose name appears below their signature.

In witness whereof, the parties hereto have set their hands through their authorized signatories.

**SIGNED :
For and on behalf of**

BANK

M/s



Pre-Bid Query Format (ANNEXURE-10)
(To be submitted on the letter head of the Bidder)

RFP Ref. No. - HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018

SI. No	Section & Clause Ref. No. / Appendix No. / Annexure No	Page No.	RFP Text	Query with justification	Response to Query (to be left blank by the vendor)



SELF DECLARATION – BLACKLISTING/DEFAULTER (Annexure-11)

(To be submitted on the letter head of the Bidder)

To
The Chief Manager (IT)
Information Technology and Digital Banking
Allahabad Bank,
Head Office,
2, Netaji Subhash Road,
Kolkata – 700001, (W.B.)
India

Dear Sir,

Sub: Self Declaration – Blacklisting/defaulter

RFP Ref: HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.18

We hereby certify that, we have not been blacklisted/debarred by any Government Dept./ PSU / Banks for non-implementation / non delivery of the order / not providing support or any other reason currently.

We also undertake that, we are not involved in any legal case that may affect the solvency / existence of our firm or in any other way that may affect capability to provide / continue the services to bank

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:



Bidders Presentation Agenda (ANNEXURE-12)

Sl. No	Presentation Agenda	Details
1	Introduction to Organization	Brief introduction of the organization and its background
2	Proposed Contact Centre solution and its components (including infrastructure, people, Contact Centre and technology and the services provided)	Detailed presentation on the solution scope components as per the functional and technical requirements
3	Contact Centre management and governance approach	Structure, governance processes and SLA adherence as defined in the RFP
4	Project implementation plan	Proposed project approach which would ensure smooth implementation.
5	Project team and skills	Project team profiles and credentials
6	Relevant banking case studies	Relevant case studies where requirements similar to those to those of the Bank have been met
7	Certifications	Certifications available with the bidder for various sites and locations
8	Data security and confidentiality process	Process followed for ensuring data security and confidentiality for the Bank's data
9	Questions & Answers	Vendor able to provide clear answers to questions asked with strong content
Total Maximum marks		100

Note: Bidder has to submit the Hard Copy along with documentary evidence of the presentation to Bank, before the actual presentation



KNOW YOUR EMPLOYEE CLAUSE (ANNEXURE – 13)

(Bidder has to submit Undertaking on company letter head as per format given below).

To
The Chief Manager (IT)
Information Technology and Digital Banking
Allahabad Bank,
Head Office, Kolkata

Sub: Undertaking with respect to KNOW YOUR EMPLOYEE (KYE) Clause

RFP Ref. No. –HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.18

Dear Sir,

1. We _____ (name of the company) hereby confirm that all the Resource (both on-site and off-site) deployed/to be deployed on Bank's project for setting up of call centre in complete outsourced model, have undergone KYE (Know Your Employee) process and requisite checks have been performed prior to employment of said employees as per our policy.
2. We undertake and agree to save defend and keep harmless and indemnified the Bank against all loss, cost, damages , claim penalties expenses, legal liability because of non compliance of KYE and of misconduct of the employee deployed by us to the Bank.
3. We further agree to submit the required supporting documents (Process of screening, Background verification report, police verification report, character certificate, ID card copy, Educational document, etc) if required by Bank.

Signature with company seal

Name –

Company / Organization –

Designation within Company / Organization –

Address of Company / Organization –

Date:



LETTER OF AUTHORITY FOR PARTICIPATION IN REVERSE AUCTION (ANNEXURE – 14)

(TO BE SUBMITTED BY ALL VENDORS PARTICIPATING IN REVERSE AUCTION ON THEIR LETTER HEAD)

To
The Chief Manager (IT)
Information Technology and Digital Banking
Allahabad Bank,
Head Office, Kolkata

Sub: LETTER OF AUTHORITY FOR PARTICIPATION IN REVERSE AUCTION

RFP Ref. No. – HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.2018

1. We _____ (name of the company) have submitted our bid for participating in Bank's above referred RFP for setting up call centre for Allahabad bank in complete outsourced model.
2. We also confirm having read and understood the terms of RFP as well as the Business Rules relating to the Reverse Auction for this RFP process.
3. As per the terms of RFP and Business rules, we nominate Mr. _____, designated as _____ of our company to participate in the Reverse Auction Process.
4. Both Bank and the auction company shall contact the above named official for any and all matters relating to the Reverse Auction.
5. We, hereby confirm that we will honor the Bids placed by Mr. _____ on behalf of the company in the auction process, failing which Bank shall forfeit our EMD (Bid security). We agree and understand that the bank may debar us from participating in future tenders for any such failure on our part.
6. Further we agree to provide the detailed breakup of the commercial, as per the Banks requirement, latest by next day 05:00PM, post completion of reverse auction process.

Signature of Competent Authority with company seal
Name of Competent Authority
Company / Organization
Designation within Company / Organization
Date

Name of Authorized Representative
Designation of Authorized Representative
Signature of Authorized Representative
Verified above signature
Signature of Competent Authority
Date



BUSINESS RULES FOR REVERSE AUCTION (ANNEXURE – 15)

(To be submitted on the letter head of the Bidder)

1. APPLICABILITY:

- 1.1. Reverse Auctions are carried out under the framework of rules that are called Business Rules.
- 1.2. All vendors participating in Reverse Auction shall understand/accept and give an undertaking for compliance with the same to the Bank in the prescribed format, as per Annexure-14.
- 1.3. Any vendor not willing to submit such undertaking shall be disqualified for further participation respecting the RFP Process.

2. ELIGIBILITY:

Only vendors who are technically qualified and who submit the prescribed undertaking to the Bank can participate in Reverse Auction relevant to the procurement/services for which RFP is floated.

3. COMPLIANCE/CONFIRMATION FROM VENDORS:

- 3.1 The vendors participating in Reverse Auction shall submit the following duly signed & signed by the Competent Authority:
 - 3.1.1 Acceptance of Business Rules for Reverse Auction and undertaking (Annexure-15).
 - 3.1.2 Agreement between service provider and vendor. (This format will be given by the service provider prior to announcement of Reverse Auction.)
 - 3.1.3 Letter of authority authorizing the name/s of official/s to take part in Reverse Auction as per format in annexure-14.

4. TRAINING:

- 4.1 The Bank will facilitate mock reverse auction /training for participation in Reverse Auction either on its own or through the e-Tendering vendor to familiarize for the Reverse Auction.
- 4.2 Any vendor/bidder not participating in training or 'mock reverse auction' shall do so at his own risk and it shall not be open for him to make any complaint/grievance later.

5. TOTAL COST OF OWNERSHIP (TCO):

- 5.1 TCO refers to the aggregate amounts payable by the Bank for transfer of ownership.
- 5.2 TCO shall encompass but not be limited to the following:
 - 5.2.1 Cost of the equipment/product/Agent etc or services as per RFP.
 - 5.2.2 License fee (Corporate or user specific as defined in RFP) including OS/Data Base/Application licenses).
 - 5.2.3 All existing taxes, duties and levies except GST.
 - 5.2.4 Installation and commissioning charges, if any.
 - 5.2.5 The prices should include the comprehensive onsite warranty maintenance of the equipments covering all components, services, and visits to the concerned offices as specified in the RFP.
 - 5.2.6 Transportation and Forwarding charges to respective sites.



5.2.7 Training costs for the product/service/equipment if and as defined in RFP.

5.2.8 Service Level Agreement (SLA) costs as defined in RFP for applicable period.

5.2.9 Facility Management/infrastructure support costs as defined in RFP.

5.2.10 Insurance to cover the equipment for and from transit period till installation.

6. DATE & TIME FOR TRAINING/Mock Reverse Auction:

6.1 The Date, Time etc. for Mock Reverse Auction/ training in Reverse Auction shall be advised at the appropriate time.

6.2 The Bank shall Endeavour to fix such Date/Time at mutual convenience to the vendor/s, service provider and the Bank.

6.3 No request for postponement/fixing of Training Date/Time shall be entertained which in the sole view and discretion of the Bank might result in any avoidable delay to either the Reverse Auction or the whole process of selection of vendor.

7. DATE/TIME OF REVERSE AUCTION:

7.1 The Date and Time of commencement of Reverse Auction as also Duration of 'Reverse Auction Time' shall be communicated at least 2 working Days prior to such auction Date.

7.2 Any force majeure or other condition leading to postponement of auction shall entitle the Bank to postponement of auction even after communication, but, the Bank shall be obliged to communicate to all participating vendors the 'postponement' prior to commencement of such 'Reverse Auction'.

8. CONDUCT OF REVERSE AUCTION:

8.1 The Reverse Auction shall be conducted on a specific web portal meant for this purpose.

8.2 The Reverse Auction may be conducted by the Bank itself or through a service provider specifically identified/appointed/empanelled by the Bank.

9. TRANSPARENCY IN BIDS:

All bidders will be able to view during the auction time the current lowest price in portal. Bidder shall be able to view not only the lowest bid but also the last bid made by him at any point of time during the auction time.

10. MASKING OF NAMES:

10.1 Names of bidders/ vendors shall be anonymously masked in the Reverse Auction process and vendors will be given suitable dummy names.

10.2 After completion of Reverse Auction, the auctioneer will reveal the original names of the bidders & L1 bidder and its price quoted..

11. START PRICE & DECREMENTAL BID VALUE:

Bank shall determine the start price either on its own or through asking for information of price band on TCO from each vendor at appropriate time during or at the conclusion of technical evaluation. Based on the price band so informed by vendors, Bank would determine the start price for reverse auction. However bank at its discretion may fix the start price & decrement bid value at its own.

12. REVERSE AUCTION PROCESS:

12.1 In order to reduce the time involved in the procurement process, Bank shall be entitled to complete the entire procurement process through a single Reverse Auction. For this purpose,



Bank shall do all it can to award the contract to L1 bidder or in the circumstances where awarding of contract may have to be done to the L2, L3 bidder as provided for in the RFP.

- 12.2 The Bank shall however, be entitled to cancel the procurement of Reverse Auction process, if in its view procurement or reverse auction process cannot be conducted in a fair manner and / or in the interest of the Bank.

13. EXPENDITURE ON REVERSE AUCTION:

All expenses of training or mock auction or reverse auction shall be borne by bidder at their own cost.

14. CHANGES IN BUSINESS RULES:

- 14.1 Any change in Business Rules as may become emergent and based on the experience gained shall be made only by Bank.
- 14.2 Any / all changes made in Business Rules shall be uploaded communicated to bidder prior to .
- 14.3 If any reverse auction process has commenced and a change is made in Business Rules, it shall be informed immediately to each vendor/ bidder and his concurrence to / acceptance of the change shall be obtained in writing by the Bank.

15. DON'TS APPLICABLE TO THE BIDDER/VENDOR:

- 15.1 No vendor shall involve himself / itself or any of his / its representatives in any price manipulation directly or indirectly with other bidders. If any such practice comes to the notice, Bank shall disqualify the vendor / bidders concerned from the reverse auction process.
- 15.2 Bidder shall not disclose details of his bids or any other details concerning Reverse Auction process of the Bank to any other third party without specific permission in writing from the Bank.
- 15.3 Neither Bank nor service provider / auctioneer can be held responsible for consequential damages such as no power supply, system problem, network failure, inability to use the system, loss of electronic information, power interruptions, UPS failure, etc. (Bank shall, however, entertain any such issues of interruptions, problems with open mind and fair degree of transparency in the process before deciding to stop or extend the auction.)

16. GRIEVANCES REDRESSAL:

- 16.1 Any aggrieved vendor / bidder through Reverse Auction process can make complaint in writing within 48 hours of the Reverse Auction to the Chief Compliance Officer of the Bank.
- 16.2 The Chief Compliance Officer of the bank shall give personal hearing to the aggrieved bidder / vendor and decide upon the complaint / grievance.
- 16.3 Decision of the Grievance Redressal Committee shall be binding on the Bank as well as on all vendors participating in the Reverse Auction.

17. ERRORS AND OMISSIONS:

On any issue or area of material concern respecting Reverse Auction not specifically dealt with in these Business Rules, the decision of the bank shall be final and binding on all concerned.



RFP Compliance Undertaking (Annexure- 16)
(To be submitted on the letter head of the Bidder)

Letter Ref. No.

Dated

To:

**The Chief Manager (IT)
Allahabad Bank
Head Office,
Dept. of Information Technology,
2, Netaji Subhas Road,
Kolkata – 700 001, India**

Dear Sir,

Sub: Undertaking for the Compliance of the RFP
RFP Ref. No.– HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.18

With reference to our bid submitted for the above mentioned RFP, we confirm Bank that we have proposed the goods & services as per the requirement of RFP & its subsequent amendments. Further we also like to confirm Bank that we have sized all the proposed items viz. Infrastructure (Premises, Furniture, Amenities etc.), Equipments (Hardware, Software, Connectivity, licenses etc.) and Manpower, keeping in view (i) Scope of the RFP, (ii) Service level requirements given by Bank and (iii) terms & conditions of RFP.

However, if the sizing/compliance of any items/manpower/services etc. is found to be inadequate in comparison to RFP requirements and SLA etc then we will provide/upgrade /comply the same at no cost to the Bank.

Further we hereby undertake that all documents and information provided by us in the proposal are true and accurate and nothing has been concealed or tampered with. We have gone through all the conditions of RFP document and are liable to any punitive action for furnishing false information / documents.

Seal & Signature

(Authorized signatory)

Name:

Designation:

Name of the Organization:

**Functional & Technical Specifications Required (Annexure-17)***(To be submitted on the letter head of the Bidder)***Category-1 (Agent Interface Software/System):**

Sl. No.	Functionality	Bidder's Response (A or C)
1	The Contact Centre Agent Interface Software should be able to support all functionalities given below:	
1.01	All agents should capture/log details of each call in the Agent Interface systems which should be easily accessible by the Bank's officials	
1.02	Relevant screen pop-ups to the agents along with the details of previous calls during the last 30 days, on the agents desktop on the basis of CLI, DNIS (Dialed number identification sequence) etc.	
1.03	Agent Interface system should capture all customer related interactions (queries / complaints / enquiries) through various channels like Call, Email etc. Bank shall consider social media as a channel, over a period of time.	
1.04	Agent Interface system should have screens for creating and tracking interactions related to queries, requests and complaints and also for creating and managing campaigns and leads	
1.05	Bank may use the Vendor Agent Interface Software for redressal of complaints and Leads management. For extending the vendor Agent Interface Software, bank will not pay any additional cost. Bidder must ensure that licensing should not be any issue for usage in respect of users / branches	
2	The system should allow for manual verification through the following data from the Pop-Up Screen within Agent Interface Software	
2.01	Date of Birth	
2.02	Place of Birth	
2.03	Mother's maiden name	
2.04	Contact Number	
2.05	PAN /TAN	
2.06	Aadhar	
2.07	CIF Number	
2.08	Customer Name	
2.09	ATM Card Number	
2.10	Any other identifier which bank decides	
3	The contact centre Pop-Up screen in Agent Interface Software must have these summary items as first screen that is immediately seen on call being routed to the Agent. This will	



	enable agents have to get a 360 degree view of the customer.	
3.01	Name	
3.02	Mother's maiden name	
3.03	Residential Address	
3.04	Office Address	
3.05	Contact No. (Office, Home, Cell No.)	
3.06	Date of Birth	
3.07	PAN /TAN	
3.08	Aadhar	
3.09	Debit card no/Credit card no	
3.10	Customer Constitution	
3.11	Total assets, liabilities and profitability of the customer and net worth of the customer, Interest paid by the bank and interest charged by the bank, Fee based income	
3.12	KYC status of the customer along with details of various KYC submitted by the customer.	
3.13	CIF Number	
3.14	Debit card no, card expiry date, Card Name, Card Brand Type,	
3.15	List of various other services availed by the customer through bank like Insurance scheme details, Demat, Trading Investment, Locker, NPS details etc.	
3.16	Last 5 Credit Transactions (Overall across all channels and all accounts with account number mentioned)	
3.17	Last 5 Debit Transactions (Overall across all channels and all accounts with account number mentioned)	
3.18	Last 5 Internet Banking Transactions (Overall across all accounts with account number mentioned)	
3.19	Last 5 ATM Transactions (Overall across all accounts with account number mentioned)	
3.20	Last 5 Loan Transactions (Overall across all accounts with account number mentioned)	
3.21	Any other field proposed by bank	
4	Agent Interface Software should allow agents to see all the accounts associated with the customer called (Owned, Joint a/c holder, Guarantor or any other relationship)	
5	Agent Interface Software should allow agents to view details of accounts the customer has access to. The details include account number, account type, balances. The different types of accounts supported are operative account, loan accounts & deposit accounts.	
6	Agent Interface Software should allow agents to view various types of balances related to an account like account balance, available balance, Limit, DP, Uncleared balance, Hold Balance, Rate of Interest and Penal Interest Rate etc.	
7	Agent Interface Software should allow agents to view overdue Amount of various accounts held by the customer along with the IRAC status. Next Due date and Last installment paid date	
8	Agent Interface Software users should be able to query on account transactions based on various parameters including transaction date range, transaction amount range and transaction type	
9	Agent Interface Software system should have ability to sort all transactions based on date	
10	Agent Interface Software users should be able to view details of any transaction	



11	Agent Interface Software users should be able to view additional details of the loan account like Loan Expiry Date, Number of Principal Demand Installments in Arrears, Principal Demand Arrears, Number of Interest Demand Installments in Arrears	
12	Agent Interface Software users should be able to view details of deposit accounts like Maturity date, Maturity Amount, Interest Rate, Tax deducted, Interest credited and projected interest of all accounts of the customers (to know the tax liability) and 15G, 15H submitted or not	
13	Agent Interface system should allow users to view whether Life certificate is submitted or not in case of pensioner a/c, if submitted then date of submission	
14	Agent Interface system should be able to provide details whether nominee has been registered or not in operative accounts.	
15	Agent Interface Software users should be able to view collateral details of overdraft accounts including collateral type, collateral description and value.	
16	Agent Interface Software users should be able to view complete cash flow i.e. principal and interest flows attached to a particular loan account.	
17	Agent Interface Software users should be able to view loan account details including sanction date, sanctioned amount, disbursed amount and current liability, arrear details etc.	
18	Agent Interface Software users should be able to view the repayment schedule, disbursement schedule details and collateral details for loans	
19	Agent Interface system should enable setting up of calculators for assessing the interest payable on retail loans (based on the type of loan, tenor and payment option indicated by the user.	
20	The Agent must have facility to mark calls as closed, open, call back on a certain date & time etc with his specific remarks in detail. System will route the call on reminder date and time to a Agent who is free for follow-up	
21	All transactions within Agent Interface Software should be audit trailed	
22	All master data fields coming from core banking system should be read only within the Agent Interface Software	
23	Product Sales on an Inbound call:	
23.01	The Agent will get a popup indicating the bank products that are suited for the customer when the customer calls the contact centre Agent	
23.02	Based on this hints, the Agent will inform and try to sell a specific product to the customer	
23.03	Once the customer is informed of a specific product it will be marked as "Informed" so that it will not be repeated for a pre-defined time to that customer	
23.04	System should flag the products that customer is interested in and auto queue the customer details for outbound calls	
23.05	System should have a capability to identify reminder alerts for the future date as requested by the customer for follow-up calls for any Cross Sell/ Up Sell opportunities	
24	Agent Interface system should have appropriate escalation Management of open calls to senior agents/ supervisors/ branch officers	



25	Agent Interface system should have the ability to forward certain QRC's to branch as applicable. Branch officials should also receive email notifications when leads or QRCs are assigned to them	
26	Agent Interface system should have the ability to send emails and SMS notifications to customers at various key touch-points.	
27	Agent Interface system should have an effective feedback capture screen	
28	Agent Interface system should have ability to export data into different file formats	
29	Agent Interface system should have the ability to read birthday dates from CBS so that agents can wish the customers	
30	Agent Interface system should provide support for online performance management:	
30.01	Ability to define KPI's in the system	
30.02	Online view for the overall Contact Centre performance against the defined KPI (Can be seen by Bank officers, Quality managers and Supervisors only)	
30.03	Online view for specific agent performance against the defined KPIs (can be shown by the agent him/herself or the Supervisor/Manager)	
31	All security features must be enabled in the Agent Interface system to ensure that Agent/contact centre cannot perform any debit / transfer transactions	
32	If customer is not able to perform card hot-listing through IVR (Ex: Does not have TPIN), Agent Interface system should have the ability to open up the bank's portal from within Agent Interface Software for agents to perform the hot-listing	
33	Knowledge Base module should be made available in the Agent Interface system with at least the following capabilities:	
33.01	Contact centre Procedures	
33.02	General information (Locations for branches and ATMs, Products information, Products/Services Fees)	
33.03	Changes in the products and services	
33.04	Frequently Asked Questions (FAQ)	
33.05	Configurable list of users who can edit the knowledge base database	
33.06	Searching capabilities in the knowledge base	
34	The system should have ability to load complaints in Bank's Complaints Management System through IVR or email, etc. if possible to resolve the complaint passing on to Bank's functional department ,tracking the complaint for closure and coordinating with Bank's Grievance Redressal system	

Category-2(Inbound Calls):

Sl. No.	Functionality	Bidder's Response (A or C)
1	General and account related queries on products & services of the Bank & third-party products are expected to be received are:	
1.01	Deposits & Advances	
1.02	Demat accounts	
1.03	Loyalty & Rewards program	
1.04	RTGS/NEFT	
1.05	Debit Cards	



1.06	NPS	
1.07	Any other new products	
1.08	Interest rates	
1.09	Forex rates	
1.10	Loan Turn Around Times (TATs).	
1.11	Balance o/s [Principle Amount, Interest Amount]	
1.12	Maturity amount of FD, maturity date of FD, Interest Rate, Tax Deducted, Tax Projection	
1.13	Status of cheques [credited or debited or stop payment instructions]	
1.14	Loan o/s [Principle Amount, Interest Amount, Charges]	
1.15	Payments due	
1.16	Interest debited, etc.	
1.17	Request for interest certificate	
1.18	Enquiries can also be expected on last transactions information.	
1.19	On receipt of any call (numbers registered in the database) the last 5 call histories should be displayed to call agent with status there off.	
1.20	Third party products – Insurance product, Mutual Funds, Demat A/C, other future products to be launched by bank from time to time	
2	Enquiry on basic banking services and transactions .An indicative list of enquiries is given below:	
2.01	Money / Transfer Fund, NEFT, RTGS, IMPS [Status of transfer]	
2.02	Queries regarding Term deposits- maturity amount of FD, maturity date of FD, current O/S balance, TDS deduction, 15G/15H etc.	
2.03	Purchase of third party products	
2.04	Utility Bill Payments, tax payments	
2.05	T-Pin related transactions	
2.06	Query and view a list of remittances made	
2.07	Presentment Billers with whom the bank has tied up	
2.08	Pending and rejected payments [Status of payment made]	
2.09	Rejected Bills [future schedule for bill payment]	
3	Complaints and Service Requests. The types of service requests expected to be received include:	
3.01	Cheque book issue & stop payment of Cheque	
3.02	Status of cheque issued or deposited	
3.03	Account statement and passbook of any accounts	
3.04	Demand drafts/remittances	
3.05	Standing Instructions	
3.06	SMS OTP / Alert not delivered	
3.07	Internet Banking/ Mobile banking / RTGS / NEFT	
3.08	Queries on earlier service requests/complaints would also need to be handled	
3.09	All Enquiry / Services /complaints / feedback / suggestions from customers and non-customers would need to be recorded in vendor's Agent Interface Software	
3.10	All web site based complaints accepted at bank's official web site should be integrate with Agent Interface Software so that redressal will be done by Contact Centre/ branch/zonal	



	office/head office	
3.11	Complaints / enquiries are to be forward to branches if not resolved at Call Centre location	
3.12	Agent Interface Software should have capability to auto escalate the complaint/query in case not redressed timely	
4	Queries on Internet ,Mobile Banking, SMS & Tele Banking, UPI, BHIM.T he types of queries expected to received	
4.01	account opening status.	
4.02	account lockout problems.	
4.03	funds transfer/reversal issues.	
4.04	issuance and reset of user ID and password.	
4.05	Mode of Delivery and sent status along with date & time of user ID and password.	
4.06	Account Limit increase & Decrease request.	
4.07	Account Beneficiary Addition / Deletion request [Status of Beneficiary].	
4.08	Online FD, duplicate challan issues	
4.09	Customers might also need to be guided through the entire processes of internet and mobile banking.	
5	ATM / Debit Card specific queries and complaints. Indicative list of ATM related queries and complaints include:	
5.01	Non-disbursal of cash	
5.02	Card hot-listing and complaints related to wrongful transactions/ Card lost.	
5.03	Call logging for down ATMs with concerned vendor	
5.04	ATM PIN block related queries	
5.05	ATM Card Not Received or ATM Card Received but ATM Pin not received	
5.06	ATM Card Received but not working or ATM pin received but not working	
5.07	ATM room Not clean /ATM not functional/ATM room not guarded by security	
5.08	Status of delivery of card or pin of primary / secondary	
5.09	ATM Cash Shortage/Excess	
5.10	The Call Centre should be able to provide the location of ATM/Branch from the data of ATMs and Branches	
5.11	Recent transaction details	
5.12	Request for personalized debit cards	
5.13	ATM transaction amount reversal complain or status of complain	
5.14	All above listed functions and services would also need to be provided for NRI accounts. There would be a separate toll number for NRI/ HNI customers. There has to be ability to receive call originated outside the country in addition to domestic calls.	
6	Call Recording and ability to digitally record all incoming calls capturing at-least the following details:	
6.01	Date and time of call - start and end time	
6.02	Agent Id	
6.03	Caller number	
6.04	Customer ID, Account number, Card Number	
6.05	Recording system should have ability to provide search on the above data as well	
6.06	The voice quality should be good and clearly audible to recognize	



	customer and there should not be any noise/voice of other agents	
7	Marketing	
7.01	Agent would need to be completely well versed with bank's product information so as to be able to pitch to customer calling enquires.	

Category-3(Outbound Calls):

Sl. No.	Functionality	Bidder's Response (A or C)
1	Marketing Functions & Campaign Management	
1.01	Sales campaign for promotion of new / existing product from time to time	
1.02	Cross-selling & up- selling of bank's products to customer	
1.03	Special offer such as special interest rates, waiver of charges by using specified product	
1.04	Generating lead and forwarding to respective cell / department /branch/office of bank	
1.05	Call to banking customer –activating their channels such as internet banking, Telebanking	
2	Soft Recovery	
2.01	Make soft reminder calls to customers on the overdue loans	
2.02	Make follow-up calls to customers and coordinate with recovery agents(if any)	
2.03	Make soft reminder call to customer for other debits in account due for recovery	
3	Others	
3.01	Market survey on "Customer Satisfaction" on services provided by Bank	
3.02	Calling Bank's branches/ offices to convey information about new initiatives	
3.03	Making welcome calls to new customers and convey the features of the product /services that can be availed by the customer	
3.04	Intimation of account irregularity and follow up for rectification	
3.05	Follow up on KYC renewal/ compliance with customers.	
3.06	If customer has been unable to speak to the agents after waiting in queue for a long time, such customers should be reached out to, within a desired time interval, by the outbound agents	
3.07	There may be certain calls which cannot resolved immediately, the call agent should seek permission from customer for outbound call and the time window so that Outbound call can be initiated to resolve the issue proactively.	
3.08	Make calls to customer whose calls got disconnected due to technical / operating snag	
4	Call recording of all outbound calls capturing at-least the following details	
4.01	Date and time of call- start and end time	
4.02	Agent Id	
4.03	Caller number	



4.04	Customer ID ,Account number, Card Number	
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Category-4(IVR):

Sl. No.	Functionality	Bidder's Response (A or C)
1	IVR Structure	
1.01	Call Centre will be required to design the IVR tree structure in consultation and with the approval of the bank. Bank may suggest changes and customization in IVR tree structure from time to time	
1.02	The vendor should be able to configure important messages/ advertisements on IVR free of cost during the waiting period of caller or hold	
2	IVR system must have ability to integrate Bank's CBS for fetching the below requirements on real time basis	
2.01	Balance Enquiry	
2.01.1	Saving Account	
2.01.2	Current Account	
2.01.3	CC Account	
2.01.4	Term Loan Account	
2.01.5	Time Deposit Account	
2.02	Account Statement Request	
2.02.1	Receive Statement on email	
2.03	Listing of Last 5 Transactions	
2.04	Cheque related queries	
2.04.1	Current Status of cheque	
2.04.2	New cheque book request	
2.04.3	Stop payment request for single / multiple cheque	
2.04.4	Revoke stop payment request for single/multiple Cheque	
2.05	Payment request and Fund Transfer	
2.06	General Information on Products	
2.06.1	Domestic Deposit Products	
2.06.2	NRI Deposit Products	
2.06.3	Loan Products	
2.07	Hot-listing of Lost Card [Credit/Debit]	
2.08	Change of TPIN number	
2.08.1	Generation / reset of T-PIN by validating himself through ATM Card No	
2.09	Other Requests	
2.09.1	Interest Rate information product wise	
2.09.2	Currency Exchange Rate [Buying Rate / Selling Rate]	
2.09.3	ATM Locator	
2.09.4	Branch Locator	
2.09.5	Request for interest certificate	
2.09.6	Renewal of existing FD	
2.09.7	Request for email statement	
2.09.8	Mobile banking registration	
2.10	IVR should support English and Hindi. There should be a provision to add more languages in the future	
2.11	Ability to capture all the customer's interactions with the IVR and pass it to the Call Center (i.e. CTI Integration)	
2.12	Ability to offer different IVR trees based upon different customer segments (region, segment etc.)	



2.13	Ability to announce reference number for transaction or service request	
2.14	Ability to add multiple marketing messages on the IVR system and to Schedule different marketing messages in specific dates and for a specific period. Ability to voice out marketing messages based upon customer type.	
2.15	Premium Customers Line: Option for premium customers to request for a call back by agents in case the waiting time exceeds 20 seconds (to be parameterized), such that in case a premium customer wishes to stop waiting and registers for the said option, an announcement will be played to customer that an agent will call him back shortly. Thereafter, an agent will make an outbound call to the customer. The maximum call back time will be as defined by the Bank from time to time	
2.16	Ability to route the caller to the ACD when the customer requires to talk to an agent	
2.17	Ability to integrate to t-pin server to offer online tpin generation after certain validations such as date of birth and card expiry date Ability of IVR to hotlist the card directly with integration of switch after validating the customer information such as date of birth, card expiry date and account number.	
2.18	Ability to support "call back" option in the event of long call waiting	
2.19	Ability to change the IVR Tree by the system user, with no change in the software, through GUI Interface	
2.20	Customer should have the ability to punch the account number in case of having multiple accounts linked so as to extract required information automatically	

Category-5(Automatic Call Distribution or ACD):

Sl. No.	Functionality	Bidder's Response (A or C)
1	By Agent	
2	By skill	
3	By group	
4	By priority	
5	By call type	
6	Enhanced conditional routing	
6.01	With 'Least Recent' - the extension that received a call the longest time ago will be on the top of the list	
6.02	With 'Fewest Calls' - the extension that received the least number of calls will be on the top of the list	
7	Call back on queuing basis in the event of all agents being busy	
8	Voice Response Integration	
9	Adjustable queuing limits	
10	Call routing to be done based on the following:	
10.01	Day of week	
10.02	Time of day	
10.03	Customer profiles	
10.04	Agent Skill based routing	
10.05	Region of the incoming call	
10.06	Nature of the call (Trading related calls, demat Related Calls,	



	Hot Listing Related calls - Such calls are to be attended on priority)	
10.07	Language selected by the customer in IVR	
10.08	Queue Statistics	
11	Support routing for emails received on the Contact Centre email account	
12	Calls from the segments mentioned below would need to be attended by more experienced, multi- skilled and suitably trained agents	
12.01	Corporate/SME customers	
12.02	Premium Customers [based on criteria or other decided by bank]	
12.03	Calls received from branches	
12.04	Any other segment which the Bank decides to add in future	
12.05	Supervisor should be able to do silent monitoring of calls. Supervisors should be able to barge in an agents call and also if required take a call from an agent and attend it.	

Category-6(Computer Telephone Integration or CTI):

Sl. No.	Functionality	Bidder's Response (A or C)
1	CTI should support the following features	
1.01	Soft phone / hard phone, call pick up facilities through Agent desktop	
1.02	Call transfer systems for escalation of calls to supervisor, to other agents, along with screen pop ups and the interaction history, duly recorded	
1.03	Call 'HOLD' facilities, in order to facilitate the Agent to browse the information required to answer the request	
1.04	Call "Retrieve from Hold" facilities	
1.05	Call 'Conferencing' facilities, with supervisor, subject matter expert, etc	
1.06	Call 'Forward' facilities	
1.07	Intelligent transfer of calls (without disconnection of the call in case a call meant for one segment, lands on to the agent of another segment.)	
1.08	Echo cancellation feature- removal of echo that occurs when a caller speaks or dials during a prompt	
1.09	Call wrap up facilities with appropriate notes / comments, along Call Identification number	
1.10	Agents to have a facility to transfer the call outside the contact centre domain, by placing an outward call to bank functional experts, if needed, by keeping call on conference	
1.11	Agents to have an agent desktop software, agents log in, log out, and make themselves ready and not ready from the agent desktop application	
1.12	Agents should have access to real-time statistics for themselves and the queues to which they are associated. For example, from the agent desktop application, agents should be able to see how many calls they have handled today and how many calls are currently in queue for their team.	
1.13	Agents should be able to interact with their supervisor and other agents through text chat /messages.	
1.14	Agents can be configured to enter reason codes for not ready	



	and logout	
1.15	CTI solution will provide for building the script for all types of customer interactions	
1.16	The solution will have options to categories the interactions in a systematic fashion compatible to the Bank, so that the retrieval becomes easy	
1.17	The solution will have provision to automatically build the script on-line, through the Agent-Customer interaction process, by the authorised Agents / supervisors	
1.18	CTI solution will have provision to import scripts from remote locations, by functional experts	
1.19	Ability to support auxiliary codes to enable Contact Centre agents to indicate their Current mode of operation (i.e. Available/Unavailable/Wrapping Up/At Lunch, etc)	

Category-7(Reporting):

Sl. No.	Functionality	Bidder's Response (A or C)
1	Generic Reporting	
1.01	Number and details of welcome calls made to customers	
1.02	Number and details of collection calls made to customers and their outcome	
1.03	Number of leads generated and qualified by Contact Centre/branch	
1.04	Number of sales done by cross sell and upsell of products to existing customers	
2	Reports	
2.01	Total amount of time callers had been on IVR	
2.01.1	Detailed	
2.01.2	Summary	
2.02	Number of calls	
2.02.1	Total Number of Calls	
2.02.2	Number of calls dropped on the IVR stage	
2.02.3	Number of Calls Diverted to contact centre Agents	
2.03	Queues analysis	
2.03.1	Number of Calls	
2.03.2	Number of Waiting Calls	
2.03.3	Average Call Time	
2.03.4	Longest Waiting Time	
2.03.5	Abandoned Calls	
2.04	Agent reports (Summary for All the Agents, Summary by Queue, and Detailed by Agent)	
2.04.1	Login & Logout Time	
2.04.2	Average Answer Time	
2.04.3	Average Talk Time	
2.04.4	Average Handling Time	
2.04.5	Idle Time	
2.04.6	Time Agent is Ready	
2.04.7	Number o f Web-Chats	
2.04.8	Average Chatting Time	
2.04.9	Number of Emails Received and Responded	
2.04.10	MIS of recorded calls	
2.04.11	Number of call-backs	
2.05	Ability to provide real time call statistics as a dashboard.	
2.06	Ability to display real time call statistics on a large LCD screen	



	at the Contact Centre	
2.07	Users of the Historical Reports should be able to perform the following functions	
2.07.1	View, print, and save reports, sort and filter reports, send scheduled reports to a file or to a printer, export reports in a variety of formats, including PDF, RTF, XML, and CSV	
2.08	All SLAs and KPIs to be tracked as per contractual requirements should be available as standard reports from the system.	

**Commercial Bid (Annexure-18)***(To be submitted on the letter head of the Bidder)*

Ref. No.

Dated

To:

The Chief Manager (IT)
Allahabad Bank
Head Office,
IT & DB Department,
2, Netaji Subhas Road,
Kolkata – 700 001, India

Dear Sir,

Commercial Proposal for RFP Ref. No. – HO/IT&DB/HW/Call Centre/2017-18/92 dated 20.03.18

With reference to the above RFP, having examined and understood the instructions, terms and conditions, scope of work etc. of RFP, we hereby submit our Commercial offer for Setting up & Maintenance of Call Centre of Allahabad Bank in complete outsourced model for the entire contract period.

<i>(Amount in Rupees)</i>				
S.No.	Description	Year1	Year 2	Year 3
1	Initial No. of FTEs (I)	20	30	50
2	Cost per FTE per shift per Month (P)	P1	P2	P3
3	Total Cost per year (C)= IxPx12	C1	C2	C3
	Total Cost of Ownership (TCO =C1+C2+C3) <i>(in figure)</i>			
	Total Cost of Ownership (TCO =C1+C2+C3) <i>(in words)</i>			

The above offered price is inclusive of all cost & taxes but exclusive of only GST.

Further the costs indicated above are final and we, the Bidder, agree to provide the Call Centre services as detailed in the Bank's "Request for Proposal" for the entire contract period with no additional cost to Bank.

Yours faithfully,

Authorized Signatory

Name:

Designation :

Company's Stamp / Seal

Date: