



Request for Proposal For Implementation of Contact Centre (Outbound Functions)



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1 ABOUT OUR BANK

The South Indian Bank Ltd, a Banking Corporate constituted under the Companies Act 1913, having its head office at SIB House, T.B. Road, Mission Quarters, Thrissur 680 001 and having Branch Offices all over the country (hereinafter referred to as “Bank”, which expression shall, unless repugnant to the context or meaning thereof, include its successors and permitted assigns). We are one among the pioneers in the technology driven banking arena, known for its consistent growth and unparalleled customer service started its journey on 29th January, 1929 in Thrissur, the cultural capital of Kerala. The South Indian Bank Ltd. is first among the private sector banks in Kerala to become a scheduled Bank in 1946 under the RBI Act. With a pan India presence of 846 branches, 45 Extension Counters and more than 1300 ATMs, committed & skilled personnel and the robust technology platform, we are well equipped to grow as a customer oriented repository of savings. From the inception, the Bank has been a trend setter in the technological advancements among Private Sector players, implementation of CBS being the first example. Now we have upgraded to the latest version i.e., Finacle 10.

The employees of the Bank with an average age of 34 years have been relentlessly innovative and their ideas have set the Bank at the forefront of technological progression. Our widely accepted array of online services like Internet Banking, Mobile Banking, M-Pay and online shopping make any time banking reality. SIB Mirror, latest variant of mobile banking application with 'shake to transfer' and 'shake to know account balance' facilities is an in-house developed application having features like EMI calculator, Branch/ATM locator, Forex rates, deposit Rates and Recharging Options, has set a new momentum to personal banking services. The Bank is moving ahead with well set targets, clearly defined priorities, redrawn road maps fuelled with an aroma of optimism, to fulfill the vision of converting our Bank to a Retail Banking Powerhouse'.

2 TERMS & ABBREVIATIONS USED IN THIS DOCUMENT

- **‘Project/Works’** means the supply, configuration, implementation, testing and documentation of the hardware, application software, database and the network components and its integration with various systems running in the bank (at the time of implementation).
- **‘Vendor’** means the entity who has submitted the Bid documents for the said 'Works' with the intention of submitting a competitive quotation for the execution of Works in accordance with terms specified in this document.
- **‘Bank’** means the South Indian Bank.
- **‘NDA’** Non-Disclosure Agreement.
- **‘SLA’** means Service Level Agreement which is given after the selection of the appropriate vendor by the bank and who has been awarded the purchase order for the works.

- ‘Successful vendor’ means the vendor whose bid is accepted by the bank and been awarded the purchases order/ contract work.
- ‘RFPQ’ means Request for Proposal & Quote.
- The following are the abbreviations and their expansions used in this document

Abbreviation	Expansion
CSA	Customer Service Agent
AMC	Annual Maintenance Contract
ATM	Automated Teller Machine
CBS	Core Banking Solution
CRM	Customer Relationship Management
GUI	Graphical User Interface
IVR	Interactive Voice Response
MKTG	Marketing
NEFT	National Electronic Funds Transfer
OEM	Original Equipment Manufacturer
RTGS	Real Time Gross Settlement
FTE	Full Time Equivalent

3 SCOPE OF SERVICES

The scope of functions to be covered by the Contact Center can be broadly classified into outbound calls & Cross sell/Up-Sell/Marketing Initiatives of the bank.

Sl No	Category	Description
1.	Marketing functions (Cross Sell/Up Sell/Campaign Activities)	<p>The Bank conducts several sales campaigns for promotion of new/existing products from time to time. The Bank also runs marketing campaigns for enhancing brand equity and product awareness among target audience. The Contact Center will be required to assist the Bank in its endeavors by making outbound calls to customers and non-customers(prospects), to execute the following functions:</p> <ul style="list-style-type: none"> • Cross-Selling & Up-selling of Bank's products to customers • Popularizing sales promotional offers such as special interest rates, waiver of charges, free bees, etc. to customers • Popularizing Bank's products to new customers as well as existing customers.

		<ul style="list-style-type: none"> • During the above process, any leads arising out of dialogue with customers and non-customers would need to be shared to Bank for creating lead in the Bank's CRM solution. <p>The CSAs are expected to be fluent with the bank's product information like interest rates, gold rates, loan Turn Around Times (TATs), collaterals etc. Also, they must be aware of salient product features as compared to other banks products so as to enable better selling.</p> <p>Customer propensity will be provided by bank to the vendor. This needs to be loaded to the vendors Contact Centre Software by means of online/offline modes. In offline mode the data shall be shared <i>via</i> files which should be encrypted. Vendor should provide suitable mechanism to upload the file <i>via</i> secured channel. For online mode suitable web services have to be developed at the Contact Centre side which shall be consumed by the bank.</p> <p>These customer data contains the customer contact information with the targeted products for Cross Sell/Up Sell. These contact information has to be consumed by the various modules of the Contact Center software for communicating through any of the modes: Auto dialer, Email, SMS & Social Media.</p> <p>During the agent's interaction with the customer, if the customer has expressed interest in a product/service, Lead has to be generated in the Bank's CRM software by the CSA. Suitable integration has to be developed by the vendor for consuming the Lead Creation web service provided by Bank which will be hosted with public IP. Vendor needs to capture details for the lead creation and load to bank's CRM.</p> <p>Contact Centre solution shall be capable of storing the history of the customer interactions happened <i>via</i> outbound Contact Center. Agent shall be able to review the previous interactions and shall be prepared before making the outbound calls.</p> <p>Whenever a lead is generated during the outbound Call, after creating lead in the Bank's CRM software, SMS needs to be sent to the respective Branch Manager informing the details of the lead.</p>
2.	Lead Processing/Lead Follow Up	<p>The Bank's CRM system allows systematic capturing of leads through various Channels which are then allotted to 'Lead Owners' at branches or Regional Offices or Departments.</p> <p>The 'Lead Owners' may request the Contact Center to perform the</p>

		<p>following functions:</p> <ul style="list-style-type: none"> • Preliminary lead validation – Verification of number, name, purpose, etc • Fixing of appointment with Customer/Prospect. • Assignment of Leads to Branches/RO/HO for next level processing. • Assistance in Lead Escalation and follow up. • Successful Closure/Conversion of lead to Business. • Team lead of the Contact Centre should follow up with the branches for timely closure of open leads with proper escalation matrix. <p>Lead processing details has to be updated back to CRM <i>via</i> online/offline modes. For online mode Bank is expecting for web service integration and for offline mode, data has to be provided in required format shared by bank on daily basis, such files shall be encrypted.</p>
3.	Soft Recovery	<p>The Bank may consider to use the Contact Center for recovery of its overdue loans, in which case, the Contact Center will be required to execute the functions, given below:</p> <ul style="list-style-type: none"> • Make soft reminder calls to customers on the overdue loans • Make follow-up calls to customers and coordinate with recovery agents (if any)
4.	Welcome Calls/Emails	<ul style="list-style-type: none"> • Welcome calls/emails/SMS to new customers within 2 days of opening of their account. <p>During welcome calls CSA needs to convey the features of the products/services that can be availed by the customer and the additional linked services</p> <ul style="list-style-type: none"> • Any other outbound call requirements for the bank arising from time to time
5.	Other Services	<p>The Bank will also utilize the services of Contact Center for the following ad hoc purposes:</p> <ul style="list-style-type: none"> • Market survey on “Customer Satisfaction” on services provided by Bank. • Data verification to ensure the correctness of existing customer details. • Call back to Premium Customers as per the frequencies fixed by the bank • Call back to customers who have responded to the First Time Resolution SMS with a 'No'. • Callback to customers for complaints received from SMS/Email/Website Channels/Social Media. • Calling Bank's branches/offices to convey information about new initiatives. • During the customer interaction, if customer raised any

		<p>issues/compliant with respect to the products/service availed, CSA should capture the details and then create a case in CRM software of the bank via Public Web service exposed or the respective call has to be added as a conference call with SIB's inbound Call Centre and make sure that the Customer requirement has been conveyed to the SIB's Inbound Contact Centre.</p>
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All the customer interactions happening through Contact Centre has to be stored/captured in Contact Centre Solution which shall also be passed to Bank's CRM software *via* online/offline mode. For online mode Bank is expecting for web service integration and for offline mode, data has to be provided in required format shared by bank on daily basis, such files shall be encrypted.

Suitable Provisions has to be configured in the software that if a customer is not reachable in multiple contact attempts, SMS has to be send to the Customer by informing the same and providing a call back option.

4. MODEL OF CONTACT CENTER

- 4.1 The Bank proposes to have a Fully Outsourced Outbound Call Center which can be located on the vendor's premises or any location maintained by the vendor itself, preferably in Kerala or South India. Vendor team should have at least 10dedicated outbound agents for supporting the outbound call operations of the bank initially, which shall be increased subsequently to 30 or above on need basis. The contact center shall be functional on all days, except for Sundays and National holidays, between 9 am to 7 pm. Initially Bank is planning to service the resident customer (Customers in India) only. In future bank may service the International customers through Contact Centre in which case the working time will be local to the specific countries.
- 4.2 Software & Hardware which includes Contact Center Software, IVR, Auto dialer, Agent PC's, Servers and supporting peripherals, telephone with PRI, interface software etc should be owned and provided by the vendor.
- 4.3 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.
- 4.4 Vendor should inform the bank on any regulatory sanctions/approvals from TRAI/any other agency in running a Contact Center with Outbound call / video service etc as part of RFP and should assist the Bank in procuring such approvals. Vendor shall be penalized if it failed to bring any legal formalities to the notice of Bank.

- 4.5 The vendor will be required to provide a Transition Plan to be approved by the Bank for establishing the Proposed Outbound Contact Center owned by the vendor without affecting existing toll free set up run by the bank during the transition period. The proposed plan needs to ensure that services remain uninterrupted for the Bank's customers.
- 4.6 The Bank requires the Vendor to deploy the manpower resources required for running the Outbound call in the Contact Center and to maintain the same. The resources shall be at various levels viz. agents, team leads, MIS/Analytics engineer, quality Assurance Staff, Training Personnel and Project Manager. In addition to vendor staff Bank will depute its officers in managerial positions to ensure quality of service and control over day to day functioning of the Contact Center. The decision of the Bank will prevail in every case of dispute.
- 4.7 The Bank will also score a random sample survey of calls on Call Quality as well as barge into calls on a daily basis. For this purpose vendor shall provide the bank, access to its Contact Center Software Solution/MIS System so that Bank shall monitor and generate reports including those required for cross-verification of SLAs and related payments.
- 4.8 Vendor shall provide necessary access to Bank's officers so that entire working of the contact center operations can be monitored by the bank on a real time basis. Vendor may need to take actions based on the recommendations of the Bank's officer for increasing the quality of contact center operations.
- 4.9 Suitable seating arrangements have to be made in the Contact Centre Premises for the Bank's Deputed officials. Bank reserves the full right to inspect the Contact Centre at any point of time in the working hours.
- 4.10 Vendor should record all the call done to the customers, the call recordings shall be provided to the bank on a monthly basis so that bank can archive the same. Vendor shall also make arrangements to archive the immediate previous 3 months call recordings.
- 4.11 The Vendors(Agents in Contact Center) should be capable of providing services in languages English, Malayalam, Hindi, Tamil and Telugu. At any point of time there should be multiple agents capable of handling different languages as per the requirement of the Bank.
- 4.12 Agents should possess the skill which is indicated below:
- With Graduate Degree
 - Able to communicate confidently and politely, with good speaking skills
 - Expertise in the contact center software solution.



- Experience of at least 1 year in a Contact Center, or in direct selling/ telemarketing in the service industry but fresh candidates can be considered(Not more than 40% can be fresh candidates)
- Teaming quality
- Leadership quality
- Banking Knowledge
- Ability to sell banking products/services
- Vendor should submit the profile of the agents to the Bank with their Bio Data. Before adding a new agent to the team, Vendor should take prior approval from the Bank.
- The vendor should conduct background / credential verification of the employees selected for the call center services and necessary undertaking in this regard should be furnished to the Bank.
- Agents are expecting to be of Multi skilled, capable of handling multiple types of calls.

4.13 Team Structure ->Resources allotting to the Outbound Call Centre is expected to be in portfolios of Customer Service Agent, Team Leads, MIS/Analytics engineer, Quality Assurance Staff, Training Personnel and Project Manager. Basic outbound calls are entrusted with Customer Service Agent. Team Leads are basically authorized to monitor the CSA activities. For outbound calls to premium customers or for special cases Bank may specifically ask the Team Leads to handle the outbound calls. MIS/Analytics staff needs to take care of the MIS/analytic requirements of the bank. Quality assurance staff is responsible for ensuring the service quality of the contact Centre. Quality assurance staff should ensure that the various directions provided by the bank for the Contact Centre Operations are implemented. Respective person should also co-ordinate and work with the bank in case of audit related activities of the Contact Centre. Bank is opting for a train a Trainer concept by which the Bank should give periodic training to the Trainer Member of the Contact Centre. Trainer should in turn give training to the CSA and other members of the team. All above one Project Manager should be there who will be in charge of the Contact Centre.

4.14 Vendor is required to submit their proposal in strict adherence with the following requirements:



1. Design, the required solution and procure the IT infrastructure hardware/software including telephone, premises and the agents and supervisors for the proposed contact center both at the Primary site and Disaster recovery site.
2. Provide implementation services for the application provided to carry out
 - a. System installation
 - b. Network implementation
 - c. System configuration
 - d. Application Development Interface & Any customization
 - e. System Testing
 - f. Telephone setup with PRI
 - g. Training to the bank's officers and agents
 - h. Go-Live and Post implementation support.
3. Provide annual maintenance and support services for the implemented solution throughout the contract period(Hardware, Software, telephone & network equipment's etc.).

4.15 NETWORK IMPLEMENTATION

The vendor should device architecture considering government/ regulator guidelines, security and cyber security guidelines, RBI guidelines, customer convenience, calling costs etc. The selected vendor should provide fail safe Data Network to transport data, voice, web etc. to Contact Center locations with adequate bandwidths. The entire network should have inbuilt redundancy to ensure high uptime. 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 contact center location should be in place for the Bank. If agents location and vendor Data Centre are in different site, Mode of connectivity between Data Center and Agent location shall be a secured one preferably MPLS VPN connectivity.

5 PRICING, INVOICING AND PAYMENT TERMS

- 5.1 Vendor should submit the various pricing models for the Contact Centre operations on the basis of parameters such as
- 1) Number of active seats/agents basis
 - 2) Number of Outbound Calls/Call Duration.

3) Number of new potential business obtained through outbound calls (new accounts, activation of services, operationalization of account, KYC/Document collection, etc.). Vendor can submit other pricing models other than the model proposed above by the bank.

5.2 Three copies of the invoice should be submitted within 30 days of the end of the billing period. This shall also include all supporting documents on the basis of which the invoice has been prepared including (but not limited to) the following:

- Total qualifying connect minutes on agents (for outbound calls)
- Total number of seats (for outbound calls)
- Performance report on all SLAs and KPIs and calculation of applicable penalties (if any)
- Any other documents as applicable
- The payment for the invoice received along with all stipulated supporting documents shall be done within 4weeks of bill receipt date.

6. SERVICE LEVEL AGREEMENT COMPLIANCE AND PENALTIES

6.1 System Availability - >Availability is defined as the amount of time the agents are able to make outbound calls and contact the customers.

Objective	To ensure that the agents can make the calls to the customers during the working time of 10 hours a day between 9 am to 7 pm ¹ . Hence the systems should be up and running during the working hours.	
Definition	This is measured as Total down time minutes/ Total minutes in a month. For example, if there were 2 hours in July when a customer's call could not be made ,then the system 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 Contact Center Solution. Period of non-availability should be clearly split by causes <i>i.e.</i> power failure, network downtime, telecom link failure, manpower failure, hardware downtime, software failure, etc	
Measurement Interval	Daily	
Reporting Period	Monthly	
Service Level		
Sl No	System Availability Value For Month	Penalty
1.	$\geq 99.7\%$	Nil
2.	$> 99\% \text{ but } < 99.7\%$	1% of monthly billed amount
3.	$\geq 98\% \text{ but } < 99\%$	2% of monthly billed amount
4.	$\geq 96\% \text{ but } < 98\%$	4% of monthly bill amount

¹ Vendor shall ensure that while rendering service for the requisite working hours stated in RFP, same does not amount to or violate the statutory regulated working hours.

5.	>= 90% but < 95%	7% of monthly billed amount
6.	< 90%	10% of monthly billed amount

6.2 Call Quality Score

Objective	To measure the quality of outbound calls being handled by the agents and ensure that certain standards are adhered to during the calls with respect to quality of information provided, diction, language, politeness etc.	
Definition	This is measured by scoring a random sample of calls on pre-defined parameters, as mentioned in Annexure B	
Data Capture	The Contact Center needs to have a call logging facility to record all the different calls that have been handled by the agents. A random sample of these calls will then be graded by the Bank's call quality audit team against pre-decided parameters as mentioned in Annexure B. Bank will ensure that there are at least one or two dedicated employees from SIB to monitor and score these calls. These employees will audit at least 50 calls per day and should cover all agents at least once in 2 weeks.	
Measurement Interval	Daily	
Reporting Period	Monthly	
Service Level		
Sl No	Score on Call quality	Penalty
1.	> 85%	Nil
2.	Between 80% to 85%	5% of monthly billed value
3.	Between 75% to 80%	7.5% of monthly billed value
4.	< 75%	10% of monthly billed value

6.3 Short Logins for outbound calls

Objective	To ensure the ordered number of agents are provided by Vendors for outbound calling on each day.
Definition	Bank expects around 20 calls are done by an agent in an hour. Bank will inform the vendor the number of agents to be posted initially and incase of any change in the number the same shall be intimated 15 days in advance and the vendor to make sufficient alteration accordingly. Vendor to ensure that the numbers of agents are provided without any issues.
Measurement Interval	Daily
Reporting Period	Monthly
Service Level	

% of total agents present on any day	% of total agents present on any day
> 99%	Nil
Between 70% to 99%	2% of billed value
< 70%	100% of billed value

6.4 PENALTIES

Penalty shall be levied for Short Logins as mentioned above, except on Sundays and National Holidays.

Bank will also levy penalty in case the manpower profiles are not maintained as per bank's requirement specified .The penalty structure shall be of 2 types:

1) The personnel do not meet the minimum qualifications as laid out by bank for their designation/profile or Agents Working without bank's Prior Approval

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

2) The ratio of the team structure must be maintained as laid out by the bank

If the difference between the number of Sr. CSAs and CSAs is more than 10% at any point of time during the month, 1% of the monthly amount payable for that month will be deducted. If the number is more than 30%, 3% of the monthly amount payable for that month will be deducted and if the number is more than 50%, 5% of the monthly amount payable for that month will be deducted.

If the number of TLs, AMs and trainers is short by more than 1 from the number stipulated as per bank's required ratios, 1% of the monthly amount payable for that month will be deducted. If this number is short by more than 5, 3% of the amount payable for that month shall be deducted.

These penalties may be relaxed during the initial set-up period of the Contact Center i.e. the application of these penalties shall begin from 3 months for primary and 4 months for secondary site.

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

6.5 SECURITY AND PRIVACY

Privacy of the customer information guidelines must be pushed to customer service center agents to ensure that customers are told how their personal data will be used and that they be given the chance to access the information and to correct the same, *if necessary*. System access to information proprietary to South Indian Bank must comply with the bank's privacy and access to Bank's information policy. System must maintain log including date, time, terminal number of each operation, done by every user/group and the same should be appended to transaction data or a separate log should be maintained. There should be a complete and comprehensive security from unauthorized access and misuse. System should be capable of blocking/deleting/relocating users. Access to system should be available to all the users through menu section for the user interface. Access to data should be based on parameters such as viewing, modifying, authority level to access etc and should be linked to user access rights. Support encryption of data during exchange internally and with external systems. Any web page collecting customer's personal information or login credentials should be protected through SSL/TLS and the information should be stored in encrypted format in database. System should encrypt all financial information.

7. KEYPERFORMANCE INDICATOR (KPI) PARAMETERS

7.1 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 Contact Centre's performance. The Bank reserves the right to include any of these KPIs as part of the SLAs from a future date in consultation with the Vendors. Unlike SLAs, these KPIs shall not be linked to commercial penalties, 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 KPIs.

7.2 Call handling efficiency of agents managing outbound calls

Objective	To measure the efficiency of agents in making outbound calls.
Definition	This KPI measures the efficiency of operators in making outbound calls in terms of average: <ul style="list-style-type: none"> • Number of calls made by an agent per day • Talk time taken to complete calls
Measurement Interval	Daily
Reporting Period	Monthly
Desired Level	80-100 successful contacts per day.



7.3 Vendors will provide a relevant tool/report to calculate all above performance parameters 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.

8. TRAINING

8.1 Bank would train on products/services/etiquettes to the trainers of the chosen service provider who should in turn train their staff on an ongoing basis. 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 outbound resources on the systems and procedures laid down by the Bank therein.

The training may cover the following·

- Communication and Soft Skills training
- Proposed Contact Center process/procedures
- 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.
- Should be specifically trained and updated on emerging cyber security threats and protection
- 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
- An Induction Training of at least 10 days viz., 4 days for communication and soft skill, 4 days for products and services of the bank and two days for buddy up, will need to be imparted to all newly recruited agents at all the Contact Center locations. 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.
- Each CSA shall be cross trained about different activities for a minimum period of 1 day every month.
- The actual requirement of training may be assessed while setting up the Contact Center and will be advised by the Bank. However, the training infrastructure would need to be made available in the premises by the Vendors. 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 Contact Center processes.

8.2 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 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.

8.3 Quality Management

The Vendors will deploy an exclusive quality management team who will continuously audit the systems and procedures of the Contact Center. 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 Contact Center facility any time with or without notice to the Vendors and the vendors shall extend all necessary support and make available necessary data/records relating to Contact Center.

8.4 Work allotment

The vendor should prioritize their work so that at any point of working time all the agents are provided with enough number of calls to be made to the customer. Agents are also supposed to lodge the minimal details of the calls done and the output of the calls in their database, so as to get future MIS reports. In case the call has to be initiated once again after a time window, the same needs to be recorded and automatically the call has to be scheduled at the expiry of the time.

Vendor should also update the outcome of the call, if any, in the CRM database. In case of new business opportunities getting materialized the call needs to be captured as a lead in CRM via the contact center solution.

8.5 Confidentiality

Vendor to ensure that the data/information provided to the agents/senior officials are not passed on to unintended parties. Vendor to ensure that the agents do not carry writing materials/notepads, mobile phones, electronic gadgets like USB, CDs etc in the Contact Center site, so as to ensure secrecy of the data. E-mail facility configured within the contact center software solution should be used only for official purposes as authorized and directed by the Bank. CSAs are not allowed to access E-mail for any other purpose outside the scope and object of the Contact Center services. Vendor while offering the software solution should specifically attend to the above mentioned restricted usage of E-mail facility by CSAs.

9. SOFTWARE REQUIREMENTS

Vendor software solution should be Web Service supported and shall be able to integrate with Bank's applications if requirement arises from the bank. However, in certain cases if the



banks application cannot expose web services the vendor should be able to integrate with the banks system via alternate means like TCP/IP/Socket Programming, http integration, ODBC/JDBC calls as decided by the bank. Vendor team shall provide Bank the administrative access of their Contact Center Software, Call Recording Solution, Servers etc. for monitoring of the Contact Center operations which should be publically accessible. Technologies used in the various components of the contact center system have to be submitted along with the proposal.

9.1 Reports

The Vendors 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. Few sample reports are as below. These are only indicative.

- Number of outgoing calls placed
- Average talk time for calls handled -measured
- Average active time per call
- Average time taken to communicate with a customer
- *Number of repeated calls to the customers on the same issue/service request.*
- Reports measuring Agent Performance(TAT wise on real time basis)

List of reports needed by bank will be given in detail during the time of implementation. The vendor may provide any other reports revealing the functioning of the Contact Center. 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, docx or in any other user-friendly structure including graphics depending on the request of the Bank from time to time. Vendor shall expose their database to the bank publicly so that bank can spool out any report pertaining to bank's requirements. The communication between the bank and the vendor sites shall be secure enough and should be accessible by authorized personnel only, Table structure and logic of data stored also to be shared with the bank.

10. PROJECT MANAGEMENT AND IMPLEMENTATION SERVICE

The vendor shall provide project management service including but not limited to:

- Oversee the implementation of the whole project
- Ensure the deliverable is a turnkey solution
- Make sure the proposed solution is delivered on schedule
- Serve as a quality controller to inspect service delivered.



The vendor will be responsible for the installation and configuration of all hardware and software required and supplied and also for the installation of all necessary hardware and software for the Contact Center solution. Suitable Backup solution working should be implemented so that data loss shall not occur. Software licenses for OS, database etc. and hardware components like server, storage etc. should be optimized to meet the requirements of the Contact center project. Bank or its deputed agency will do periodical security audit of the contact center solution to make sure that the Bank's Data and interest is protected. Vendor should inform bank the proposed mode of implementation (On Premise/Cloud). If the vendor is opting for a cloud model, Vendor should inform the bank the security aspects of the data shared by the bank. In case of on premise the Vendor should inform the data center and the DR Centre locations.

a) Vendor Responsibility

Successful vendor selected based on the evaluation criteria specified in this RFPQ should:

1. Set up, installation and testing of the required software within the vendor's premises. The solution should be capable to extend to its Disaster Recovery Site/BCP site in case of any contingencies arising in its Primary Data Center.
2. On awarding the contract, the vendor should gain knowledge of the functioning of the existing system from core users of the Bank.
3. Vendors shall provide solution strictly in accordance with requirements.
4. Vendor shall adhere to the procedure and processes laid down in the document.
5. The vendor should invariably furnish any deviations from the specifications and/or the terms and conditions of the RFPQ, specifying the reasons and justifying such deviations. Non-mention of deviations shall imply compliance to SIB's specifications. Any non-disclosure of such information may disqualify the vendor at later stages of the Technical /Commercial evaluation of the Bids submitted by the vendors.
6. SIB is very much interested in long-term association with the potential vendors and hence vendors shall adapt to changes in SIB requirements and provide superior products and services and not be mere fulfillment of contractual commitments set here forth.
7. Vendors shall alert SIB and its own personnel about the risks either anticipated or faced either prior and / or during and / or after the execution of the project and provide all the possible solutions either to totally eliminate or to minimize such risks.
8. Vendors shall ensure all possible efforts in continuous improvement in processes, tools and procedure and practice the world class methodologies in delivering / installing products and services, managing project and also while interacting with third party vendors for cross-integration.
9. Ensure that the proposed solution is in compliance with RBI requirements and other relevant regulatory guidelines. Any instances of non-compliances observed will need to be rectified well within timeline stipulated by the Bank. Incorporate changes in the system arising on



- impact of amendment to regulations/Bank's policy at no additional cost and well within timelines stipulated by the regulator.
10. Provide all statutory, regulatory Management Information System (MIS), Adhoc MIS (including development if needed) and Executive Information System (EIS) reports as required by the Bank in the desired format as per regulatory and Bank's requirements.
 11. In case the product/ solution/ vendor/ OEM/ SI are amalgamated / dissolved the impact of such an event should not have any adverse implication on the service level/ time line/ cost that is proposed for implementation of the solution. Such event would not dilute the responsibility of the successful vendor for completing the implementation within mutually agreed time lines.

b) IS Security Perspective

The vendor shall acknowledge that The South Indian Bank Limited's business data and other proprietary information or materials, whether developed by The South Indian Bank Limited or being used by The South Indian Bank Limited pursuant to a license agreement with a third party are confidential and proprietary to The South Indian Bank Limited; and the vendor shall agree to use reasonable care to safeguard the proprietary information and to prevent the unauthorized use or disclosure thereof. Any modification in the data provided by the Bank should be done only on proper authorization of the Bank. Proper and advanced security measures should be ensured by the vendor in case of data exchange between Bank and the Vendor. The caution exercised by the vendor shall not be less than that used by it to protect its own proprietary information. The vendor recognizes that the goodwill of South Indian Bank Ltd depends, among other things, upon Vendor keeping such proprietary information confidential and that unauthorized disclosure of the same by Vendor could damage The South Indian Bank Limited. Vendor shall use such information only for the purpose of rendering the Service(s) to The South Indian Bank Ltd.

IS security principles such as environmental, physical and logical security aspects should be followed by the Vendor. Also Hardware, Operating systems and related software should be periodically upgraded for ensuring data protection and privacy.

The Vendor shall, upon termination of the Contract/Agreement for any reason, or upon demand by The South Indian Bank Limited, whichever is earliest, return/ destroy permanently to the satisfaction of the Bank, any and all information provided to Vendor by The South Indian Bank Limited, including any copies or reproductions, both hardcopy and electronic.

c) SELECTION CRITERIA

1. The company profile and the details of previous implementation references preferably from Banking Sector, total time for onboard after PO issuance are some of the criteria in selecting the vendor.
2. The Vendor should not have been blacklisted by any Banks / PSUs / Government.

d) LITIGATION

1. If it comes to the notice of the Bank that the vendor has suppressed any information either intentionally or otherwise, or furnished or inaccurate information, the Bank reserves the right to nullify the qualification and to disqualify the vendor. If such information becomes available to the Bank prior to issue of Letter of Intent, SIB reserves the right to disqualify the vendor. If such information comes to the knowledge of the Bank after the award of work, SIB reserves the right to terminate the contract unilaterally at the total cost and risk of the vendor. All disputes or differences whatsoever arising between the selected vendor and the bank out of or in relation to the construction, meaning and operation or effect of the contract, with the selected vendor, or breach thereof shall be settled amicably. If, however, the parties are not able to resolve any dispute or difference aforementioned amicably, the same shall be settled by arbitration in accordance with the Rules of Arbitration of the Indian Council of Arbitration – Indian Arbitration and Conciliation Act, 1996 and the award made in pursuance thereof shall be binding on the parties. The Arbitrator/Arbitrators shall give a reasoned award. A maximum of three arbitrators may be appointed in the arbitration panel.
2. Work under the Contract shall be continued by the selected vendor during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the works cannot possibly be continued until the decision of the arbitrator or of the umpire, as the case may be, is obtained. The venue of the arbitration shall be at Kochi, Kerala State, India.

e) PERIOD OF SERVICE

- The vendor will be in a position to provide the services for at least five years and will specifically agree on this term in response to this RFP.
- In case, Bank decides to terminate the relationship on any account during the interim period, Bank may do so by giving a notice for a period of 15 days. Respondent will then be allowed a period of three months to terminate the services and allow a smooth shifting of the contact center services to a new vendor at Bank's discretion.
- Bank may consider extending the contract after completion of five years at its discretion and requirement. However, there is no binding on the bank to necessarily continue with the solution and/or to extend the contract with the selected vendor after five years.
- In case the Vendor decides to terminate the relationship with the Bank as per clause 11(5), vendor will give a minimum notice period of 6 months to the Bank for taking over the Contact Center / for putting in place an alternative.

11. TERMINATION

11.1 Termination For Default

The Bank, without prejudice to any other remedy for breach of contract, by written notice of default sent to the successful vendor, may terminate this contract in whole or in part:

- a. If the Successful Vendor fails to perform obligation(s) under the contract.

- b. If the Successful Vendor, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. Corrupt practice means the offering, giving, receiving or soliciting of anything of value or influence the action of a official in the bank in procurement process or in contract execution; and “fraudulent practice” means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Bank, and includes collusive practice among Vendors (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.

11.2 Termination for Insolvency

If the Vendor becomes Bankrupt or insolvent, has a receiving order issued against it, compounds with its creditors, or, if the Vendor is a corporation, a resolution is passed or order is made for its winding up (other than a voluntary liquidation for the purposes of amalgamation or reconstruction), a receiver is appointed over any part of its undertaking or assets, or if the Vendor takes or suffers any other analogous action in consequence of debt; then the Bank may, at any time, terminate the contract by giving written notice to the Vendor. If the contract is terminated by the Bank in terms of this Clause, termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Bank. In case, the termination occurs before implementation in all the locations in terms of this clause, the Bank is entitled to make its claim to the extent of the amount already paid by the Bank to the Vendor.

11.3 Termination for convenience

The Bank may terminate the Contract, in whole or in part, at any time at its convenience upon serving fifteen (15) days’ notice in writing to the Vendor. The notice of termination shall specify that termination is for the Bank’s convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.

11.4 Other grounds for Termination

1. Apart from the general grounds of default mentioned above, the Bank reserves its right to cancel the order in the event of, but not limited to, one or more of the following specific situations:



- a. Unnecessary or unwarranted delay in execution of the work allotted.
- b. Delay in submission of reports beyond the stipulated periods.
- c. Change in the composition of staff as furnished in the bid
- d. Breach of trust is noticed during any stage of the Contact Center project.
- e. The selected vendor commits a breach of any of the terms and conditions of the bid.
- f. If it is found at any stage that the vendor has concealed any important information or has submitted any false information or declaration particularly regarding any pending legal action or blacklisting status.
- g. The decision of the Bank as to whether or not any one or more of the above situation has(have) arisen shall be final and binding on the vendor

11.5 Termination by the Vendor

The vendor shall have a right to terminate only in the event of winding up of the Bank.

11.6 Consequences of Termination

In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], The Bank shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Vendor shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution/continued execution of the scope of the Contract.

In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by the Bank, the Vendor herein shall be obliged to provide all such assistance to the next successor Vendor or any other person as may be required and as the Bank may specify including training, where the successor(s) is a representative/personnel of the Bank to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.

The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

11.7 Force Majeure

Notwithstanding the provisions of TCC (Terms & Conditions of the Contract), the Vendor shall not be liable for forfeiture of its performance security, liquidated damages, 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.

For purposes of this clause, “Force Majeure” means an event beyond the control of the Vendor and not involving the Vendor’s fault or negligence and not foreseeable. Such events may include, but are not restricted to, Acts of God, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes.

If a Force Majeure situation arises, the Vendor shall promptly notify the Bank in writing of such condition and the cause thereof. Unless otherwise directed by the Bank in writing, the Vendor 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.

11.8 Resolution of disputes

The Bank and the vendor 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 after thirty days from the commencement of such informal negotiations, The South Indian Bank Limited and the vendor are unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution by formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract, shall be referred to three Arbitrators: one Arbitrator each to be nominated separately by the Bank and vendor. The third arbitrator to be appointed mutually by the arbitrators appointed by Bank and Vendor. In the case of the said Arbitrators not agreeing, then the matter will be referred to an umpire to be appointed by the Arbitrators in writing before proceeding with the reference. The award of the Arbitrators, and in the event of their not agreeing, the award of the Umpire appointed by them shall be final and binding on the parties. The Arbitration and Conciliation Act 1996 shall apply to the arbitration proceedings and the venue & jurisdiction of the arbitration shall be Ernakulam.



The cost of arbitration (except the cost & fees of Advocates) shall be borne by each party in equal proportion. The cost of the advocates shall be borne by respective party appointing the Advocates.

12. GENERAL TERMS AND CONDITIONS

- 12.1 SIB reserves the right to either not to implement the solution or to partially implement the solution.
- 12.2 Vendor should not outsource/subcontract the project fully or partly to a third party.
- 12.3 Any incomplete or ambiguous terms / conditions / quotes will disqualify the offer.
- 12.4 Vendor while submitting the response to RFP should invariably submit the proof of regulatory sanctions/approvals from TRAI/any other agency obtained by the vendor for running a Contact Center with Outbound call/video service etc. SIB reserves the right to cancel the tender submitted by the vendor on failure of submission of required sanctions/approvals sought by the bank.
- 12.5 Any terms and conditions of the bank which are not acceptable to the Vendor should be specifically mentioned in the bid document.
- 12.6 SIB reserves the right to accept or reject any bids without assigning any reason thereof and SIB's decision in this regard is final.
- 12.7 The Bank reserves the right to stop the RFPQ process at any stage and go in for fresh RFPQ without assigning any reasons or to modify the requirements in RFPQ during the process of evaluation at any time.
- 12.8 SIB is not bound to place an order on the lowest price vendor or the best technical vendor.
- 12.9 SIB reserves the right to cancel the purchase order if the supplied items are not commissioned within the agreed period from the date of PO unless extended in writing by SIB.
- 12.10 In case the selected vendor fails to deliver all or any of the ordered items as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the selected vendor.
- 12.11 SIB can disqualify any vendor who fails to sign the Service Level Agreement (SLA) and Non-Disclosure Agreement (& NDA).
- 12.12 The implementation shall be deemed to complete if the solution is rolled out to the full satisfaction of the bank.
- 12.13 The Bank reserves the right to cancel the contract and recover the expenditure incurred by the Bank if the selected vendor does not perform to the satisfaction of the Bank or delays execution of the contract. The Bank reserves the right to get the balance contract executed by another party of its choice. In this event, the selected vendor is bound to make good the additional expenditure which the Bank may have to incur in executing the balance of the contract. This clause is applicable, if for any reason, the contract is cancelled.

- 12.14 All inquiries, communications and requests for clarification shall be submitted in hard copies / e-mail to Bank and response for the same shall be obtained in writing. Only such documents shall be considered as authoritative.
- 12.15 Successful vendor shall be responsible for compliance with all requirements under the rules, regulations, terms & condition of all regulatory bodies / statutory authorities etc. and shall protect and indemnify completely SIB from any claims / penalties arising out of any infringements / violations.
- 12.16 Successful vendor shall protect and fully indemnify SIB from any claims for infringement of patents, copyright, licenses, trademark or the like.
- 12.17 All intellectual property related to the project shall be the property of SIB and SIB reserves the right in its sole discretion to implement the same at other centers in future with or without the involvement of the successful vendor.
- 12.18 The vendor should explicitly absolve the Bank of any responsibility / liability for the use of system or other supplied software, with regard to copyright / license violations, if any.
- 12.19 Vendor should ensure that all points in the RFP (including Annexure) are taken into account before submitting the Bid documents. If a particular point is mentioned in Main document and not in Annexure or vice-versa, it should not be construed as an error and the vendor should submit all relevant information irrespective of whether it has been requested or not. SIB reserves all right to ask any information related to RFPQ irrespective of whether it has been mentioned in the RFPQ or not.
- 12.20 Bids once submitted shall be final and no amendment by the vendor shall be permitted. A vendor shall submit only one set of proposals. However SIB reserves the right to re-negotiate the prices in the event of change in market prices of both the hardware and software. SIB reserves the right to ask clarifications of any vendor on any matter specified in the submitted bid.
- 12.21 Further, subsequent to the orders being placed / agreement executed, the vendor shall pass on to SIB all fiscal benefits arising out of reductions in Government levies viz., sales tax, excise duty, custom duty etc.
- 12.22 All information disclosed through this RFPQ or verbally or in writing or in any manner or form including but not limited to all computerized data, information or software specifications, data, notes, memoranda and any other writings between the Bank and vendor or vice-versa shall be treated as confidential and shall not be disclosed to a third party, without mutual agreement.
- 12.23 Sharing of bank's data / information or voice data in public domains / social media is strictly prohibited.
- 12.24 Vendor should ensure that CSAs are not enquiring, collecting or storing the customers' confidential information such as passwords /PINS/CVV/ Card expiry date etc.
- 12.25 Neither the vendor nor the OEMs will have any right to audit the purchaser due to any reason.
- 12.26 Vendor shall allow the Reserve Bank of India (RBI) or persons authorized by it to access the documents, records of transaction or any other information given to, stored or processed by vendor relating to SIB or this agreement (RFPQ), within a



reasonable time failing which vendor will be liable to pay any charges / penalty levied by RBI

12.27 In the event of any notification / circular / guideline issued by the Reserve Bank of India (RBI) or any other regulatory authority restraining the SIB from availing the services or vendor from rendering the services under this agreement, SIB shall terminate the agreement forthwith, without assigning any reasons thereof.

12.28 Right to alter quantities

- Bank reserves the right to alter the requirements specified in the RFP. The bank also reserves the right to delete one or more items from the list of items specified in the RFP. The bank will inform all vendors about changes, if any.
- The vendor agrees that bank has no limit on the additions or deletions on the items for the period of the contract. Further the vendor agrees that the prices quoted by the vendor would be proportionately adjusted with such additions or deletions in quantities.

12.29 Legal Compliance

- The successful vendor hereto agrees that it shall comply with all applicable union, state and local laws, ordinances, regulations and codes in performing its obligations hereunder, including procurement of license, permits and certificates and payment of taxes where required. If at any time during the term of this agreement, the bank identifies or information comes to the bank's attention that the successful vendor is or may be in violation of any law, ordinance, regulation, or code (or if it is so decreed or adjudged by any court, tribunal or other authority), the bank shall be entitled to terminate this agreement with immediate effect.
- The successful vendor shall maintain all proper records, particularly but without limitation accounting records, required by any law, code, practice or corporate policy applicable to it from time to time including records, returns and applicable documents under the labour legislation.
- The successful vendor shall ensure payment of minimum wages to persons engaged by it as fixed from time to time under the Minimum Wages Act, 1948. In case the same is not paid, the liability under the act shall solely rest with the successful vendor.

12.30 Audit

- Bank reserves the right to conduct detailed pre- and post- implementation site visit / ongoing audit towards security compliance. Bank also conducts site visit / ongoing audit of the services provided by the Vendor.

12.31 Indemnity

- The Vendors agree fully and effectually to indemnify, defend and hold harmless the Bank and its officers, directors, employees, representatives, agents, and assigns (“Indemnified”) at its own expenses against the Losses suffered or incurred by the Bank as a direct result of any negligent or fraudulent act or omission by it and its employees, in breach of any of its obligations contained or referred to in proposed Agreement. In addition, the Vendors hereby also agree to indemnify and hold harmless the Bank against the Losses claimed, made or incurred against the Bank arising out of or in connection with the performance or discharge of Vendor’s obligations and duties under this proposed Agreement or in respect of any Losses sustained or suffered by any third party, otherwise than by the Bank’s gross negligence or willful misconduct. The Vendors understand, acknowledge and agree that this provision is the essence of the contract and, consequently, Vendors desire to provide the Bank (being indemnified) with specific contractual assurance of each Indemnifier’s rights to full indemnification against any proceedings.

12.32 Severability

- If any provision of this RFP / contract or any other agreement or document delivered in connection with this RFP / contract, if any, is partially or completely invalid or unenforceable in any jurisdiction, then that provision shall be ineffective in that jurisdiction to the extent of its invalidity or unenforceability, but the invalidity or unenforceability of that provision shall not affect the validity or enforceability of any other provision of this RFP / contract, all of which shall be construed and enforced as if that invalid or unenforceable provision were omitted, nor shall the invalidity or unenforceability of that provision in one jurisdiction affect its validity or enforceability in any other jurisdiction.

12.33 Captions and headings

- The captions and headings in this RFP are for convenience only and are not intended to be full or accurate descriptions of the contents thereof. They shall not be deemed to be part of this RFP and in no way define, limit, extend or describe the scope or intent of any provisions hereof.

12.34 Disqualification

- Any form of canvassing/lobbying/influence regarding short listing, status etc. will be regarded as disqualification.

12.35 Amendment of RFP

- At any time prior to the deadline for submission of bids, The South Indian Bank Limited, for any reason, whether at its own initiative or in response to a clarification requested by a prospective vendor, may modify the RFP by amendment.
- In order to afford prospective Vendors reasonable time in which to take the amendment into account in preparing their bid, the Bank, at its discretion, may extend the deadline for the submission of bid.
- All vendors who have procured this RFPQ document from the Bank shall be notified of the amendment in writing by E-mail or fax or post, and all such amendment(s) shall be binding on them.

12.36 Security Configuration, Monitoring and Audit

- Compliance with security best practices may be monitored by periodic computer security audits performed by or behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. Periodicity for Regulatory Audits would be required as per the rules and guidelines laid down by the regulator or as required by the regulator. These audit plans to include, but are not limited to, review of: access and authorization procedures, physical security controls, input/output controls, DB controls, backup and recovery procedures, network security controls and program change controls.

12.37 Reporting Progress

The vendor shall report progress of all activities covered within the scope of work given in this RFP. The monthly progress report shall be given free of cost about various aspect of the works/services to The South Indian Bank Limited. The South Indian Bank Limited on mutual agreement between both parties may change the periodicity of such reports.

12.38 Industrial relations and Discipline

The Vendor should put in place appropriate disciplinary procedures and ensure congenial industrial relations with its employees. Notwithstanding Bank's right to depute Bank's employees in managerial and supervisory position at the Contact Center premises as mentioned under clauses 4.6, 4.9 & 6.2, Bank or its



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

12.39 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.

12.40 Bid validity Period

The offer should hold good for a period of 180 days from the last date of bid submission. All documents, information provided and the commercials submitted therein should be valid for at least 180 days from the date of closure of bid submission.

ANNEXURE - A

Specifications for Contact Center Solution

[**Note**:-Please read the main document before attempting to fill all the following *Annexure*]

1. Does your solution support Agent Multi-Session Contact Handling for Unified Agent Desktop?
2. Does your solution support placing callers on hold if agents are busy?
3. Does your solution support call dispositioning?
4. Does your solution support customer call back?
5. Does your solution provide controls to manage how an agent transfers calls?
6. Does your solution support dynamic prioritization based on the Queue in the auto dialer?
7. Does your solution track when an agent is not ready?
8. Does your solution provide centralized voicemail?
9. Does your solution support voicemail routing and using workflows?
10. Does your solution offer pre-recorder personal greetings?
11. Does your solution support automated speech messaging?
12. Does your solution support At-Home agents, with tracking in a supervisor's dashboard and system reports?
13. Does the system marks unanswered calls?
14. Does your solution support a supervisor's logging out an agent from their own voice terminal without having to go to the agent's desk or remote location?
15. Does your solution support agent silent monitoring and recording?
16. Does your solution support a multisite Contact Center environment with multiple distinct sites as a single virtual Contact Center operation, so calls can be allocated between sites based upon agent skills, agent availability, queue times, and other criteria?
17. Does your solution support Dialed Number Identification Service (DNIS)?
18. Does your solution support/provide the ability to assign individual skills to each agent(Bilingual, experience, customer or product knowledge), with individually assigned skills being able to be ranked and rated in terms of priority, proficiency, or preference.
19. Does your solution provide the ability to the agent to directly notify their supervisor when the agent needs assistance?

Annexure B

Call Observation Form (To be used by the Bank to measure 'Call Quality Score')

Call Observation Form	
Call Category	
Call Sub Type	
Date	
Talk time	
Agent ID Number	
Agent Name	
Employee (Reviewer ID	
Employee (Reviewer) Name	

Call Quality Parameters		
Parameter	Rating(1/0)	Weight
Call Opening		
Greeted customer, stated SIB name, started call in a pleasant manner		4
Introduced Self (First name)		4
Asked caller the required verification questions (if any)		4
Asked caller's name (first and last name)		4
Call Type Identification		
Asked caller the purpose of the call.		2
Verified the purpose with the caller (paraphrase).		4
Identified the call type and identified the process to be followed.		2
Process Adherence		

Followed all process steps/activities in sequence		1
Navigated the system without any errors		1
Procured the required information from customer		4
Provided accurate information to the customer		6
Utilized all information and system access before escalation		4
Used approved questions/language		4
Demonstrated active listening skills		2
Used confidence and empathy wordings		2
Gave apology/reassurance/appropriate response		2
Explained hold time/dead air		2

TECHNICAL PROPOSAL

ANNEXURE – C

- Please provide details of the profile of your top management, in the table below:

Top Management Profile	CMD/MD	Director I	Director II	Director III
Name				
Qualifications				
Professional Experience				
Experience in Call centre / BPO industry (No. of years, and description of experience)				

- Please provide details of your business profile, in the table below:

Criteria	No of years	No of seats	Break up of business revenues		
			2014-15	2015-16	Upto Oct 2016
1. Sector					
Public-Sector Banks (India)					
Private Banks (India)					
International Banks					
Financial services					
Telecom					
Retail					
Manufacturing					
E-governance					
Any other, please Specify					



2. Within India - territory wise					
North					
South					
East					
West					
Please state your Nasscom Rank					

- Please provide details of your dedicated practice areas and core competencies, in the table below:

SI No	Processes	Number of Seats				
		Voice	Email	Live-Chat	Web Service	Any other
1.	Inbound order-taking					
2.	Lead creation					
3.	Service request registration					
4.	Complaint registration					
5.	Inbound cross selling and up selling					
6.	Outbound telemarketing					
7.	Follow-up of leads - appointment fixing, product offer					
8.	Customer satisfaction survey					
9.	Market research - tele-interview					
10.	Any other processes - please specify					

- Please provide details of your language capabilities, in the table below:

What are the languages you are handling	Number of Seats	Since when?	What are the training materials used by you for a regional language?

- Please provide details of your Banking industry specific skill sets, in the table below:

Sl.No.	Process	No. of seats	Experience (No. of years)	Functions covered
1.	General and account related queries on products & services of the Bank & third-party products			
2.	Execution of basic banking services and transactions			
3.	Service Requests			
4.	Complaints			
5.	Queries on Internet & Mobile Banking			
6.	ATM complaints			
7.	ATM/Branch Locator			
8.	Outbound – Tele-Marketing			
9.	Outbound – recovery/collection			
10.	Others – please Specify			
Please confirm that you have capability to provide all functions required by the Bank				



- Please provide details of the minimum qualification required for agents by your existing Banking clients only, in the table below:

	Min qualifications required	Certifications required, if any
Client-1		
Client-2		
Client-3		

- Please provide details of specific compliance requirements of the Call Centre
- Please provide a description of your technical expertise including indigenous software/hardware / systems developed to provide Call Centre services, in the tables below:

A. Information Technology					
Tools	Name of tool	Owner	Integration Aspects	No of Users	Any other information
CRM					
CTI					
HR Management systems					
Performance Appraisal systems					
Quality Management tools					
Business Intelligence tools					

B. Software Platforms			
Area of expertise	Team size	Experience	
		No of years	Industry
MS Dynamics CRM			
Databases Give a brief account on the above			