Request For Proposal

Implementation of Contact Centre Solution

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<tr>
<th>Version</th>
<th>SIB/CC/2017-18/1.0</th>
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<tbody>
<tr>
<td>Date of Issue of RFP</td>
<td>13-03-2017</td>
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<tr>
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<td>27-03-2017</td>
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Department of Information & Communication Technology,
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Ernakulum, KERALA – 682039
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1. **ABOUT OUR BANK**

The South Indian Bank Limited (www.southindianbank.com) is one of the leading scheduled commercial banks with a pan India presence of 834 branches, 452 Extension Counters and 1287 ATM. The Head (Registered) Office of the Bank is situated at Thrissur, Kerala State. There are twenty Regional Offices (ROs), geographically spread across the country, coming under the administrative control of the Head Office.

2. **TERMS & ABBREVIATIONS USED IN THIS DOCUMENT**

- ‘Project/Works’ means the supply, configuration, implementation, testing and documentation of the application software, related database and network components and its integration with IT infrastructure and the 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.
- ‘Data Center’ means the banks data center in Cochin.
- ‘Successful vendor’ means the vendor whose bid is accepted by the bank and been awarded the purchases order/ contract work.
- ‘RFP/RFPQ’ means Request for Proposal / Request for Proposal & Quote.
- The following are the abbreviations and their expansions used in this document

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Expansion</th>
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<tbody>
<tr>
<td>AMC</td>
<td>Annual Maintenance Contract</td>
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<tr>
<td>ATM</td>
<td>Automated Teller Machine</td>
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<td>CBS</td>
<td>Core Banking Solution</td>
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<tr>
<td>CRM</td>
<td>Customer Relationship Management</td>
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<tr>
<td>GUI</td>
<td>Graphical User Interface</td>
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<td>IVR</td>
<td>Interactive Voice Response</td>
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<tr>
<td>OEM</td>
<td>Original Equipment Manufacturer</td>
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<tr>
<td>SDK</td>
<td>Software Development Kit</td>
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<tr>
<td>TAT</td>
<td>Turn Around Time</td>
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<tr>
<td>DC</td>
<td>Banks Data Center at Ernakulam</td>
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<tr>
<td>DR</td>
<td>Banks DR Site at Bangalore</td>
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<tr>
<td>NDA</td>
<td>Non Disclosure Agreement</td>
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<td>SLA</td>
<td>Service Level Agreement</td>
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### 3. PROJECT DETAILS & SCOPE

The Bank proposes to have the Primary Contact Center located at Kochi on Bank’s premises with an approximate count of 50-60 agents with (50– Inbound & 10-Outbound Agents). Bank may increase the agents’ strength depending on the call volume/requirements. We also plan to setup alternate site for the agents, preferable at Pune, as the BCP site. On a regular basis both the sites shall be operational by accessing the systems installed at the DC.

The scope of functions to be covered by the Contact Centre solution can be broadly classified into the following categories:

1. Inbound calls
2. Outbound calls
3. IVR functions
4. Customer segmentation
5. Cross sell/Up-Sell/Marketing Initiatives

<table>
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<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>BCP</td>
<td>Business Continuity Site – alternate working site</td>
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<tr>
<td>RO / HO</td>
<td>Regional office / Head office of the Bank of the Bank</td>
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<tr>
<td>POC</td>
<td>Proof of concept</td>
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<tr>
<td>RTGS</td>
<td>Real time Gross Settlement</td>
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<tr>
<td>NEFT</td>
<td>National Electronic Fund Transfer</td>
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<tr>
<td>VM</td>
<td>Virtual Machines</td>
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<td>OD</td>
<td>Over Draft accounts</td>
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<tr>
<td>CC</td>
<td>Cash Credit accounts</td>
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<tr>
<td>SMS</td>
<td>Short Message Service</td>
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<tr>
<td>IVR</td>
<td>Interactive voice response</td>
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<tr>
<td>OTP</td>
<td>One Time Password</td>
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<tr>
<td>TPIN</td>
<td>Telephone Personal Identification Number</td>
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<tr>
<td>MPIN</td>
<td>Mobile Personal identification number</td>
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<tr>
<td>HNI</td>
<td>High Networth Individual</td>
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<tr>
<td>NRI</td>
<td>Non Resident Individual</td>
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<tr>
<td>SME</td>
<td>Small &amp; Medium Entrepreneurs</td>
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<td>PRI</td>
<td>Primary Rate Interface telephony</td>
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<tr>
<td>SIP</td>
<td>Session Initiation Protocol telephony</td>
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<tr>
<td>CR</td>
<td>Change Requests</td>
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<td>TRAI</td>
<td>Telephone Regulatory Authority of India</td>
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### 3.1 Inbound Calls

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<th>Sl No</th>
<th>Category</th>
<th>Description</th>
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| 1.    | General and Account Related queries on Products & Services of the Bank | An indicative list of products on which general or account related queries are expected to be received, is  
   a. Deposits & Advances  
   b. Demat accounts  
   c. Loyalty & Rewards program  
   d. RTGS/NEFT  
   e. Debit / Credit Cards  
   f. Internet Banking/ SMS Banking / Mobile Banking  
   g. Rate of interest / Service charge  
   h. Branch / ATM location  
   i. Third party products such as insurance, and other products  
   j. Any other new products  
   k. The types of account related queries expected to be received include balance o/s, maturity amount of FD, maturity date of FD, cheques credited or debited, loan o/s, payments due, interest debited/ earned, etc.  
   l. Enquiries can also be expected on last transactions information  
   m. General product queries would need to be recorded in the Bank's CRM System  
   n. Standing instructions  
   o. TDS deducted  
   p. OD / CC – Limit / Interest  
   q. Queries on Mutual Funds  
   r. All incoming Queries to be integrated with CRM solution for customer/ non-customer.  
   s. Customers might also need to be supported and guided through the entire processes of internet and mobile banking or any other products  
   t. IVR should be able to guide customer about any product activation/ usage (e.g.: Internet Banking activation, Mobile banking activation etc.)  
   u. Real time acknowledgement of the query should be sent to customer over Email/ SMS. There should be option on IVR for the customer to provide the feedback on the service provided. |
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<th>Sl No</th>
<th>Category</th>
<th>Description</th>
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| 2.    | Execution of basic banking services and transactions | An indicative list of transactions that would need to be executed is given below.  
- a. Debit card activation/enabling/blocking  
- b. Digital products (Mobile, Internet, Card) activation  
- c. Money transfer, NEFT, RTGS  
- d. Opening and closing of FDs, RDs  
- e. Purchase of third party products  
- f. Utility Bill Payments, tax payments  
- g. T-Pin related transactions  
- h. Service charges reversal/waive-off  

**Note:**  
- IVR should be capable of generating T-PIN/ OTP for real time transactions over phone to customer.  
- Real time acknowledgement of the query should be sent to customer over Email/SMS. |
| 3.    | Service Requests | The types of service requests expected to be received include  
- a. Cheque book Issue, Statements/Passbook of any accounts, Demand Drafts/remittances, EMI calculation etc.  
- b. Hot-listing of debit cards.  
- c. Queries on earlier service requests would also need to be handled  
- d. All service requests would need to be recorded in the Bank's CRM system.  
- e. Real time acknowledgement of the service request should be sent to customer over Email/ SMS/IVR Call Back option.  

**Note:**  
The above list is only indicative. Total list of services to be handled will be shared by Bank during the time of implementation. Based on the list, necessary integrations assistance to be done with respective systems.
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<tr>
<th>Sl No</th>
<th>Category</th>
<th>Description</th>
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| 4.    | Complaints     | a. Complaints may be expected on any of the bank’s products.  
                       b. All complaints / feedback / suggestions from customers and non-customers would need to be recorded in the Bank’s CRM.  
                       c. Queries on earlier complaints also need to be handled.  
                       d. Sample list of complaints is provided below:  
                           - Internet Banking – PIN not received, login problems, site not working  
                           - Mobile Banking – PIN not received, login problems  
                           - Non-Receipt of Debit Card  
                           - Debit card not working on POS / ATM / Online  
                           - ATM transaction discrepancy  
                           - ATM PIN not working / Card not working  
                           - ATM Card / PIN not received.  
                           - All ATM related complaints including non-disbursal of cash would need to be recorded and handled appropriately by forwarding it to concerned department  
                           - Card hot-listing and complaints related to wrongful transactions  

                       **Note**: The above list is only indicative. Total list of services to be handled will be shared by Bank during the time of implementation. Based on the list, necessary integrations to be done with respective systems.  

| 5.    | NRI / HNI customers | All above listed functions and services would also need to be provided for NRI Accounts/HNI customers with high priority. Calls of NRI/HNI customers should behaving priority over calls with lowest waiting time. |

### 3.2 Outbound Calls

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<th>Description</th>
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| 1.    | Marketing functions (Cross Sell/Up Sell/Campaign Activities) | 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 Centre will be required to assist the Bank in its endeavors by making outbound calls to customers and non-customers, to execute the following functions:  
                       a. Cross-selling & Up-selling of Bank’s products to customers  
                       b. Popularizing sales promotional offers such as special interest rates, waiver of charges, free bees, etc. to customers  
                       c. Popularizing Bank’s products to new customers  
                       d. During the above process, any leads arising out of dialogue with customers and non-customers would need to be recorded in the Bank’s CRM solution. |
### 2. Lead Processing

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. The 'Lead Owners' may request the Contact Centre to perform the following functions:

- **a.** Preliminary lead validation – Verification of number, name, purpose, etc
- **b.** Fixing of appointment with Customer/Prospect.
- **c.** Assignment of Leads to Branches/RO/HO for next level processing.
- **d.** Assistance in Lead Escalation and follow up
- **e.** Successful Closure/Conversion of lead to Business

### 3. Soft Recovery

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

- **a.** Make soft reminder calls to customers on the overdue loans
- **b.** Make follow-up calls to customers and coordinate with recovery agents (if any)

### 4. Other Services

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

- **a.** Market survey on “Customer Satisfaction” on services provided by Bank.
- **b.** Data verification to ensure the correctness of existing customer details.
- **c.** Call back to Premium Customers.
- **d.** Call back to customers who have responded to the First Time Resolution SMS with a ‘No’.
- **e.** Callback to customers for complaints received from SMS/EMAIL/WebSite Channels/Social Media.
- **f.** Calling Bank's branches/offices to convey information about new initiatives.
- **g.** Supporting customers to activate/enable digital or any other products and resolve the complaints received by handholding them.
- **h.** IVR systems should be integrated with the back end systems including CRM so that queries can be automated without manual intervention. For e.g. IVR should provide option to accept the complaint number and respond back to the customer the present status of the complaint.

### 3.3 IVR Functions

The Contact Centre will be required to continue to support all functions that the Bank currently supports on its IVR as well as support new functionalities to be added subsequently. All functionalities that are of routine nature and can be implemented without manual intervention has to
be brought under the IVR system. A sample list of transactions that could be added is given below:

- Debit Card Blocking
- Balance Enquiry
- Mini-Statement
- Stop cheque request
- Registration of debit card loyalty program.
- Cheque issue request,
- Password / TPIN / MPIN / PIN change etc

The IVR technology deployed should be compliant to support all the standard Banking Services. IVR should also support multiple languages. List of automated service request via pre-recorded messages/other means to be added to IVR will be shared by Bank at the time of implementation.

3.4 Segmentation

Contact Centre software should have facility to segment the customer calls based on data from CRM and priority of calls should be given to the below segment of customers.

- Corporate/SME customers
- NRI/HNI Customers
- Premium Customers

Note: Bank may decide to add any other segments in future.

4. **FUNCTIONAL REQUIREMENTS**

The software provided should be capable of the providing the following functionalities

4.1 **IVR -Interactive Voice Response Component**

4.1.1 IVR should have inbound & outbound caller options.
4.1.2 IVR should be customizable from UI (via drag and drop menu) through Application Software.
4.1.3 End user use cases should be configurable in IVR.
4.1.4 IVR should have self-service options which shall be configurable by the administrator.
4.1.5 IVR should have facility to identify dropped calls.
4.1.6 IVR should have capability to provide automated response to the customer after communicating with Back End applications to the extent possible based on customer input.
4.1.7 IVR should support PRI/SIP types.
4.1.8 IVR should have provision to identify dropped calls as well as trigger auto callback to dropped calls.
4.1.9 IVR should have callback option.
4.1.10 IVR should have intelligent routing options say based on call category/priority (eg: NRI,HNI)/skill level of agent/agent traffic etc.
4.1.11 IVR should also auto feedback call options.
4.1.12 IVR should have call queuing option and no of users in the waiting queue as well as maximum wait time shall be able to configure via GUI. Also auto callback to user whenever a user exceeded threshold wait time and unable to get on the call with the agent.
4.1.13 IVR should be able to integrate with multi channels. Eg: From website through Virtual agent etc.

4.1.14 IVR should Identify Customer based on the Phone No/Other Input which can be fetched from the user input. Customer Identification logic will be shared by bank during the time of Implementation. IVR has to be integrated with the back end systems so that the customer can be properly identified.

4.1.15 TPIN facility needs to be supported for caller identification. TPIN generation after suitable authentication also needs to be provided.

4.1.16 In case a call gets disconnected or is repeated on the same day facility to route the call to the same agent needs to be enabled.

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

4.1.18 The Vendors should be able to configure important messages/advertisements on IVR free of cost during the waiting period. The content and time period for such messages/advertisements shall be decided by the Bank.

4.1.19 Agent Desktop Requirements

4.1.20 Agents should a single interface for operation (Windows Application / Web Page. Both options should be available)

4.1.21 Agent should have an option to choose the supported channels of operation (Voice/SMS/Chat/Web/etc or based on skill level). This option should be configurable by Supervisor/Team Leader of the agents.

4.1.22 Agent Desktop should have auto-dialer option.

4.1.23 It should have Call Record/ Forwarding/Pause/Conference/Whisper option.

4.1.24 Agent Desktop should have option to show the incoming/outbound call priority to the agent.

4.1.25 Agents should have option to change their login status during break time/offline.

4.1.26 Agents should have option to capture data in their screen based on the incoming call like type of complaint/message/contact details etc. Data capture fields shall be configurable by the administrator or any new custom fields shall be created by the administrator.

4.1.27 Agent Desktop should show the calling customer name and details from CRM/suitable software in POP window/User Screen.

4.1.28 Agents desktop needs to be integrated with the banks CRM or other systems so that customer information including the transaction details can be displayed on the agents screen.

4.1.29 Standard Agent Performance Reports should be available for the agent to carry out SWOT analysis for the agent itself.

4.1.30 Agent Desktop should also have knowledge base for assisting agents.

4.1.31 Agent Desktop application should support http integration. Agents should be able to view multiple applications in tabbed manner inside desktop agent.

4.1.32 Agent Desktop should have proper interface to communicate in different channels chat, email, WebSite, Facebook, Twitter etc.

4.1.33 Agents should able to do multi-tasking Email as well as chat through agent desktop.

4.1.34 Agent desktop should show the history of customer calls on any inbound calls/request. The history of calls should be available for non-customers also.

4.1.35 Agent desktop should show the IVR option selected by the customer in a tree structure or in
any other user friendly manner.

4.1.36 Facility to transfer the call from one agent to another needs to be provided. While doing so all the communications and customer information needs to be visible to the new agent, so as to avoid repetition and responding to customer query swiftly.

4.1.37 Agents screen is to be elegantly designed and the navigation to other screens should be easier.

4.1.38 Facility to capture inputs from the customer during the conversation needs to be provided.

4.1.39 In case a call get disconnected or the same customer calls again on the same day facility to route the can to be same agent needs to be provided

4.2 Contact Center Software

4.2.1 Software should have provision to configure IVR by Administrator.

4.2.2 Any use cases in IVR should be easily configured via GUI by the Administrator.

4.2.3 Pre-Configured Voice of IVR should be able to configure by the Administrator.

4.2.4 Call Priority in IVR should be configurable from the administrator.

4.2.5 Software should have provision to route the IVR call to agents based on request category/skill level/agent traffic.

4.2.6 Software should have all provision to manage agents.

4.2.7 Team Leader/Supervisor should have provision to manage agents on real time.

4.2.8 Team Leader/Supervisor should be able to monitor the agent calls on real time. They should also able to yank the call from agents.

4.2.9 Team Leader should be able to attend the calls transferred from agents on escalation cases.

4.2.10 Team Leader/Supervisor/Administrator should able to configure agent for different channels as different skills( based on Language as well as Team Wise)

4.2.11 Team Leader/Supervisor should be able to monitor the performance of agents as a whole/individual wise from all channels.

4.2.12 Software should be able to prioritize IVR calls based on customer type, request type etc.

4.2.13 Software should have sticky agent feature, that is transferring calls from a customer to the same agent s for better customer servicing.

4.2.14 Software should have Email Review option by Team Leader/Supervisor for any outbound email sending from any agent.

4.2.15 Team Leader/Supervisor should be able to broadcast/unicast a message to any agents real-time.

4.2.16 Software should have speech analytics based on user calls.

4.2.17 Software to display the numbers in in Indian numbering format, i.e. hundreds, thousands, lakhs, crores, etc. Date shall be in DD-MM-YYYY format.

4.2.18 Software should be integrated with CRM, CBS and other in-house/third party applications via Web Services/Database updation.

4.2.19 Software should identify inbound/outbound calls of a customer by fetching details from CRM.

4.2.20 It should be able to display all the Customer Profile Details on its agent software whenever a call is received.

4.2.21 Whenever a service request/complaint is received in the software, it should call the web services of CRM application and obtain the Ticket ID/reference no for that request. Once the
issue is resolved (status is updated in CRM), auto call back or SMS or Email should be sent to customer from the IVR/ Email or SMS gateways.

4.2.22 Whenever a product enquiry is received, agent software should able to call a web services of CRM and create a lead by passing necessary information like Name, Email, Mobile Phone, Product Details etc.

4.2.23 Software should have history of all customer communication captured (Omni Channels).

4.2.24 Software should support integration with SMS/Email gateways.

4.2.25 Software should have facility to generate outbound campaigns. Marketing list of the campaign should be configurable and support importing from an excel file or table level/via web service. This can be a welcome call to our boarded customers. This process should be automatic.

4.2.26 Software should have enough mechanism to find the campaign response through self-service options/emails/SMS.

4.2.27 Campaign Responses should be fed to CRM systems by the software.

4.2.28 Software should also have direct integration capability with Social Media like Facebook, Twitter etc.

4.2.29 Software should have a virtual agent which can be integrated with Bank’s WebSite. Virtual agent should be able to answer customer queries as well as have text to speech capability so that any complex query can also be handled by agent.

4.2.30 Software should have call recording facility of all incoming as well as outbound calls. Recorded calls should be easily identifiable via any unique reference no. Calls should be easily retrievable by the team leader/supervisor/administrator at any point of time.

4.2.31 Software should have speech analytics which should generate intelligent reports based on incoming/outgoing calls/campaigns. Reports should help us to more cross sell/up sell/better servicing of customers.

4.2.32 Software should integrate with CRM software for recording all types of interaction with customers through various channels like voice, chat, email, social media etc.

4.3 Integration With Bank’s Backend Applications

4.3.1 Contact Center Software Solution has to be integration with the banks Middleware application and with the various applications used by the Bank including the following:

2. ATM Switch: The Bank is presently using IST 7.5 ATM Switch of M/s FIS, which may be upgraded/replaced at the discretion of the Bank.
3. Internet Banking, Mobile Banking, SMS servers and Debit Card Management System.
4. Customer Relationship Management (CRM) software – Microsoft Dynamics
5. Demat: The Bank uses CDSL services for DEMAT accounts.
6. Mobile Banking: The vendor should integrate Bank’s mobile banking application with the Contact center.

4.3.2 The solution provided should have integration capabilities through web services, URL, HTTP requests, flat files, TCP/IP, PLSQL calls and shall be able to integrate with all application (to be introduced at a later date) without vendor support.

4.3.3 Suitable error logs and reconciliation systems need to be put in place wherever integrations are being built so that errors or omissions can be avoided. Suitable checks for the same may
Vendor team shall provide adequate training to Bank’s IT team so that Bank’s IT team itself will be able to customize the software as well as integrate with any other application based on requirements.

4.4 Reports

4.4.1 The solution shall be capable to generate standard reports including reports to verify KPI & SLA parameters. In addition, customized reports/MIS reports as per the Bank’s requirement shall also be provided. Few sample reports are as below. These are only indicative.
1. Number of incoming calls handled
2. Number of outgoing calls placed
3. Average talk time for calls handled - measured
4. Average active time per call
5. Summary of the interval of time required for handling incoming calls
6. Number of calls exceeding threshold (i.e. calls waiting in queue longer than given time)
7. Average time in queue by call type
8. Number of abandoned calls
9. Reports measuring Agent Performance (TAT wise on real time basis)
10. Reports and data are to be Indian numbering formats; date shall be in DD-MM-YYYY format.

4.4.2 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 Centre. 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.

5. TECHNICAL REQUIREMENTS & IMPLEMENTATION ARCHITECTURE

5.1 Various Components in the Model

1. IVR
2. PRI Lines
3. PRI Gateway/Telephonic Switch/SIP Supported Gateway
4. Contact Center Management Software
5. Call Recording Component
6. Agent Desktop/Client Software
7. Agents

5.2 Implementation architecture

5.2.1 The entire IT infrastructure shall be installed at the banks Data Center and these systems shall be accessed by the agents from all the locations. The inbound and outbound calls shall be routed internally between all the Contact Center locations based on the availability of agents.
5.2.2 The solution is to be implemented with High Availability (HA) at the DC. All the critical servers should have HA so that failure of one system will not affect the operations of contact center.

5.2.3 The bank at a later stage purpose to implement similar solution at its disaster recovery (DR) site at Bangalore. Once the DR site is implemented with the required IT infrastructure all the required data needs to be replicated in real time between the primary site and the DR site. The DR site shall be equipped with the similar hardware as the Primary Centre and will be as capable as the Primary Centre in respect of delivery of services. The systems & solution provided should have the facility to sync in real time the database between DC and DR and vice-versa. However the voice recordings may not be synchronized between DC & DR in real time basis.

5.2.4 The proposed architecture is only an indicative one and the vendor can come up with their best model which caters Bank's requirement. Vendor is also requested to inform and guide the bank regarding the necessary approvals to be taken, if any, from the TRAI/other regulators.

5.3 Technical Requirements

5.3.1 Software Front End architecture as well as Backend architecture to be shared to Bank. Database tables should be exposed to bank for taking data for customized reports/for any
purpose. Database shall be oracle.

5.3.2 Software should have SDK's available which will have to be supplied to bank along with the solution at no additional cost as well as train bank's IT team to customize the software. Software which does not have this facility is not acceptable to the bank.

5.3.3 Vendor shall share the source code of the customization to the bank.

5.3.4 Bandwidth required for accessing the application by an individual agents for inward and outward call handling needs to be specified in kbps (kilobits per second). The network deployment architecture should also be clearly mentioned.

5.3.5 Hardware infrastructure and supporting software including the server specification, storage, licenses, Backup & restoration mechanism for implementing the proposed solution needs to be clearly mentioned with 5 year road map. To begin with we may size the hardware for 150 agents with year on year increase to 30% agents.

5.3.6 All TRAI regulatory aspect shall be taken care and informed to the bank by the vendor during implementation. In case of any misrepresentation/violation, vendor shall be responsible including the payment of penalty.

5.3.7 Licensing model of the software shall be clearly given by vendor. ( Based on agents/media/etc)

5.3.8 Vendor shall inform the bank which all components bank need to purchase for implementation and shall clearly specify whether bank can re-use any of the existing infrastructure used in the existing toll free set up. (Including no of PRI lines needed, separate PRI needed for outbound calls etc, whether servers can be installed on VM’s etc).

5.3.9 All requirements arising within a 3 month period starting from date of go-live cannot be treated as Change Request (CR's) and vendor shall implement the proposed requirements provided the requirements are related to the ease/convenience of Contact Center operations.

5.3.10 Bank may ask the vendor to conduct a POC of the proposed solution during the vendor selection process. POC shall be conducted on bank's premises co-coordinating with Bank's IT team. Hardware and all other pre-requisite needed for POC has to be made available by the Vendor team itself.

5.4 IS Security Perspective

5.4.1 System should have standard input, communication, processing and output validations and controls.

5.4.2 Access controls at DB, OS and application levels should be ensured in compliance to the Information Security Policy of the Bank.

5.4.3 The system should be in compliance with the recommendation of Gopalakrishna Committee.

5.4.4 Proposed solution should be able to enforce bank's password policy. <<To be Filled >>

5.4.5 Able to enforce bank’s given user id’s for both administrators and general users. Ideally the users need to be identified by their employee number.

5.4.6 System should be able to sync the employee’s roles and working office as per the information maintained in the HR software of the Bank. This synchronization should be done on a daily basis.

5.4.7 Able to generate audit log for both administrator and user activities.

5.4.8 Capability to authenticate users through centralized directory (LDAP) or Active directory.
5.4.9 It should allow only secure protocols for communication like SSH and SFTP instead of telnet and FTP.

5.4.10 It should have the facility to revoke or disable users as per Bank’s requirement.

5.4.11 It should have full capability to support database to database replication and storage to storage replication between DC and DR with recovery point objective (RPO) of 30 minutes & RTO of 4 hours. The replication between DC and DR should be possible in both directions.

5.4.12 The client side should support Bank’s existing antivirus solution (Kaspersky Endpoint Security).

5.4.13 If required, bank may establish a database firewall which should not affect the performance of the proposed solution.

5.4.14 The application specific baseline documentation should be available.

5.4.15 Appropriate back up/archival of data / application as per back up policy / document retention policy of the bank should be ensured – both for offsite and onsite backups.

5.4.16 The client should be able to coexist with the bank's end point software security solution.

5.4.17 The scalability of application / operating system / database in terms of volume and user should be ensured for the projections as proposed in the RFP.

5.4.18 The obsolete /support withdrawn versions of operating system/database/application should be replaced then and there as per the recommendations of bank based on internal/external IS audit.

5.4.19 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 agrees to use reasonable care to safeguard the proprietary information and to prevent the unauthorized use or disclosure thereof. 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.

5.4.20 The vendor’s personnel shall follow The South Indian Bank Limited’s Information System security policy and instructions in this behalf.

5.4.21 Bank’s IS Security team clearance is needed before roll out of the application.

6. **INSTALLATION OF CONTACT CENTER & WORK TIMINGS**

**6.1 Installation**

6.1.1 The vendor is required to provide a transition plan to be approved by the Bank for establishing the Proposed Contact Centre at the Bank’s location 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 and the existing all-India toll free numbers are maintained.
6.1.2 Vendor to Design, supply, implement and operationalize all the required software at the Banks Data Center. All the packages and other components for the working of the contact center solution with required licenses needs to be provided by the vendor.

6.1.3 Vendor shall also assist the bank implementation support services for the application software provided so that the installation is done as per the design/architecture suggested. The support needs to be provided for
a. System installation
b. Network implementation
c. System configuration
d. Application Development Interface & Any customization
e. System Testing
f. Training to the bank's officers and agents
g. Go-Live and Post implementation support.

6.2 Working Timings

6.2.1 The Contact Centre will operate 24 hours on all seven days in a week and be available to customers for 365 days, including holidays, national holidays and Sundays. However the prime time of operation shall be between 9 am to 7 pm on bank working days.

6.2.2 Initially the bank proposes to manage the inbound and outbound calls with its own resources. On a later stage the agents for inbound/outbound calls may be requested from the vendor in which case the agents are expected to handle both the inbound and outbound calls. The agents may be seated along with the bank staff.

6.2.3 The agents provided by the vendor shall have multi language capabilities with a mix of English, Hindi, Kannada, Tamil, Telugu & Malayalam

7. TRAINING/DOCUMENTATION REQUIRED

7.1.1 Vendor need to provide customization training, functional training to the SIB Technical team.

7.1.2 Customization training should be provided to SIB technical team at free of cost. Customization training shall include hands on training. Training environment and software/hardware required will be provided by Bank. Functional Training shall cover the entire operations of the proposed solution, along with application administration training.

7.1.3 Training must be provided in all functional areas and should be of sufficient duration – to the User's satisfaction.

7.1.4 Vendor will be responsible to develop training and reference materials for all the functionality of the software. Training/ reference materials should be designed separately for operational staff/ user; IT department and senior management. Training materials should comprehensively cover all areas, processes flows, screen-shots of the actual system functionality etc.

7.1.5 All trainings have to be conducted at the SIB Office, unless with prior approval given by the SIB Office. All training sessions have to be conducted before production launch.

7.1.6 Training should be of vendor/OEM certification level standard on the delivered solution with certification training materials.
7.1.7 The training should at least cover the following areas:

- Functionality available in the solution including logic and methodology of the same;
- Customization / Parameterization;
- Techniques for slicing and dicing of data, information and output;
- Advanced trouble shooting techniques if any;
- Deployment of various processes, reporting and identification procedures, application controls, analysis procedures provided as part of the solution;
- Techniques of customization, development and configuration of required reports including adhoc reports from the solution provided;
- System and application administration such as creation/modification and deletion of user, user groups, assigning rights, System Information Security Settings etc.

7.1.8 Document deliverable include but not limited to:

- Project plan and product specifications
- Test plan, test specifications and test reports
- Training guide
- Standard product manual including software media and license materials
- Detailed installation documents should be included in the documents
- Problem log during overall project implementation.

8. USER ACCEPTANCE TEST

8.1 The User Acceptance Test shall be carried out on the system jointly by the representatives of the SIB and the Vendor, after the system has been installed and customized to the banks requirement and after receipt of written information to this effect from the vendor, i.e. his readiness for conducting the User Acceptance Testing. This does not imply that the pre-acceptance tests may not be carried out.

8.2 The Acceptance Test shall be as per the comprehensive “User Acceptance Test Plan” document to be prepared jointly by the Vendor and SIB that shall contain various tests to be performed for acceptance of the system offered by the Vendor. The User Acceptance Test shall be deemed to be complete only on successful completion of the acceptance tests as per the acceptance test plans and issuance of the ‘User Acceptance Certificate’ by the SIB to the Vendor.

8.3 The bank shall accept the Contact Centre Software only after successful completion of User Acceptance test.

8.4 On the evaluation of the User Acceptance Test results and if required in view of the performance of the Total system, as observed during the User Acceptance Test, the Vendor shall take remedial measures including up-gradation of the system or of any component there under, including replacement thereof, at no additional cost to SIB, to ensure that the system meets the requirements of the Bank as envisaged in the RFP.

9. WARRANTY & SUPPORT

9.1 The vendor shall offer warranty to the application software for three-years from the date of fully acceptance and Go-Live by the Bank. All support required during the warranty for maintaining the accepted performance level and other services, as defined by the bank, shall be provided at no
extra cost to the Bank. The vendor shall specify separately the scope, deliverable, time schedules, support, issue escalation chart and resolving and responsibilities during warranty.

9.2 Vendor has to offer the bank support for the application software by Annual Maintenance Contract (AMC) after the expiry of the warranty period. The scope, deliverables, time schedules, support, issue escalation chart and resolving and the responsibilities provided during the AMC period have to be specified clearly.

9.3 If the vendor is providing any other infrastructure apart from the application software, the details of warranty, maintenance contract, support along with the commercials for the same have to be clearly specified. Bank recommends three year warranty for all hardware items proposed. For the hardware items supplied by the vendor needs to be installed, integrated and configured by the vendor itself.

10. COMMERCIALS & PAYMENT TERMS

10.1 Commercials

10.1.1 The price quoted for the application software by the vendor should be with three year warranty. The prices should be exclusive of all local/central taxes and entry taxes. The price should be inclusive of other charges, as applicable, like excise, custom duties, packing/forwarding/ freight/ transit insurance, etc., with the software to be delivered installed and commissioned at our specified site(s). A clear price break-up should be indicated. Details should be as per the Commercial Document in the Annexure C.

10.1.2 The commercial proposal should indicate the Annual Maintenance Contract Fees for the application software for a minimum period of two years, after the expiry of the warranty period. However, the Bank reserves right to enter into AMC for one or two years at the finalized price and terms after Warranty. The vendor shall quote the price both in percentage and its equivalent value.

10.1.3 The prices quoted by the vendor shall be in Indian Rupees, firm and not subject to any price escalation however any reduction in the price on account of external factors should be passed to the bank. All payments made will also be in Indian Rupees only.

10.1.4 The cost of implementation of the solution, if any, should be shown separately.

10.1.5 Along with specifying the price of the application software vendor is also requested to give the pricing for the associated hardware/software/third party tools/RDBMS/etc required for implementing the solution. Details may be furnished as per the Commercial Document in the Annexure D.

10.1.6 Vendor is requested to clearly mention the licensing options available for the application software. The pricing for each option has to be clearly mentioned. Vendor should specify the licensing schemes offered to the Bank including DR-Site license. If the solution has separate license for administrators, front-end users, reporting/audit users it has to be clearly mentioned with commercials.

10.1.7 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.

10.2 Payment Terms
10.2.1 Following will be the terms of Payment for the application software.
   • 20% of the total cost shall be paid along with the purchase order
   • 20% may be released on completion of the installation
   • 20% on completion of UAT and SLA & NDA is signed
   • 40% of the total cost on Go Live

10.2.2 Payments will be made only on submission of invoice and other documents necessary as per the terms agreed upon.

11. VENDOR RESPONSIBILITY
11.1.1 SIB wants to implement the solution within 6 weeks from the date of issue of the Purchase Order and a clearly drafted project plan in terms of calendar days to specify the deliverables schedules, customizations plans, implementation process, training schedules, go live methods, post implementation schedules; etc should be provided by the vendor. Vendors shall strictly comply with the key dates and time stipulated in this document. However, all efforts shall be made to explore the possibilities of quicker ways of delivering the products, complete the initial build and achieve substantial completion and final acceptance.

11.1.2 If Vendor is aware of or believes that the solution either provided by them or by a third party contains error, it is the responsibility of the Vendor to notify SIB about such error and ensure that the corrective action is taken.

11.1.3 If Vendor prefers implementation of the solution with any preferred implementation partner, the details of the Partner including Name, Address, implementation experience of the partner is to be provided. The details are to be mentioned in the Annexure A.

11.1.4 In case required, Vendor may arrange for a site visit for the bank officials to understand the infrastructure capabilities, processes and procedures at any of the vendor solution implemented live site, preferable a banking site.

12. SELECTION CRITERIA
12.1.1 The Vendor is expected to submit the proposal with favorable and competitive price and service capabilities. SIB will select the Vendor, which it believes offers the proposal, which is in SIB’s best overall interest. SIB will select proposals with which to negotiate and reserves the right to enter into a contract with a Vendor that may not be lowest in fees charged. In determining the successful Vendor, SIB will consider, but not be limited to, the following selection criteria:

12.1.2 Ability to Execute — Implementation Methodology, Client Feedback, History of product upgrades delivery.

12.1.3 Costs — All-Inclusive Costs and Annual Operational Costs.
12.1.4 Functionality — Delivered Functionality, Interface Capabilities and Training capabilities.
12.1.5 Service and Support — Implementation Planning, Implementation, and Post Implementation.
12.1.6 Technology — Architecture, Process for Modifications or Customization, Operational Impact, and Toolset.
12.1.7 Vendor’s Vision — Short- and long-term goals, Development Philosophy, and Track Record for Implementing Past Vision, Financial Stability.
12.1.8 Financial/Performance Guarantee – The Vendor’s accepting to undertake Financial/Performance Bank guarantees.
12.1.9 Deployment of proposed version – Whether the vendor has deployed the proposed version of the software in any Bank in India under extant rules and regulations pertaining to banking in Indian context.
12.1.10 The quality and experience of the implementation partner(if any) chosen by the vendor.
12.1.11 Vendor selection will be subject to successful completion of the POC.

13. LITIGATION

13.1.1 The bidder shall indemnify the Bank and be liable for any loss due to malfunctioning of the Customer Relationship Management(CRM) under the project as it is supplied and installed by them.

13.1.2 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 and such action would include and not limited to forfeiture of all deposits, guarantees etc. furnished in any form. The Bank also reserves the right to recover any dues payable by the selected vendor from any amount outstanding to the credit of the selected vendor, including the pending bills, bank guarantee and security deposit, if any. The Bank will also reserve the right to recover any advance paid.

13.1.3 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.

13.1.4 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, as the case may be, is obtained. The venue of the arbitration shall be at Thrissur, Kerala State, India.
14. GENERAL TERMS AND CONDITIONS

14.1.1 SIB reserves the right to either not to implement the solution or to partially implement the solution.

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

14.1.3 Any set of terms and conditions from the vendors are not acceptable to the Bank.

14.1.4 SIB reserves the right to accept or reject any bids without assigning any reason thereof and SIB’s decision in this regard is final.

14.1.5 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.

14.1.6 SIB is not bound to place an order on the lowest price vendor or the best technical vendor.

14.1.7 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.

14.1.8 SIB reserves the right to re-negotiate the prices in the event of change in the market prices of both the hardware and software.

14.1.9 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.

14.1.10 SIB can disqualify any vendor who fails to sign the Service Level Agreement (SLA & NDA).

14.1.11 All the contents of the bid documents and the entire bid documents itself shall remain valid for a minimum period of 3 months from the date of submission of bid documents.

14.1.12 The implementation shall be deemed to complete if all supplied equipment including hardware, servers, storage, operating systems, database, supporting software, drivers, network connectivity and peripheral application software are installed, tested, commissioned and accepted by the bank. In addition, supply of all associated documentation and training as specified in this document has to be completed to the satisfaction of the bank.

14.1.13 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.

14.1.14 All inquiries, communications and requests for clarification shall be submitted in hard copies / e-mail to SIB and response for the same shall be obtained in writing. Only such documents shall be considered as authoritative.

14.1.15 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.

14.1.16 Successful vendor shall protect and fully indemnify SIB from any claims for infringement of patents, copyright, licenses, trademark or the like.

14.1.17 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.
14.1.18 The vendor shall 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.

14.1.19 Vendor should ensure that all points in the Main Document and 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.

14.1.20 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.

14.1.21 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.

14.1.22 Responses to the RFPQ that do not meet the set timelines or incomplete in any aspect or not submitted in the prescribed format will be summarily rejected at the whole discretion of SIB.

14.1.23 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.

14.1.24 Neither the vendor nor the OEMs will have any right to audit the purchaser due to any reason.

14.1.25 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 falling which vendor will be liable to pay any charges / penalty levied by RBI. Vendor shall allow the Reserve Bank of India to conduct audits or inspection of its Books and account with regard to SIB or this agreement by one or more of RBI officers or employees or other persons duly authorized by RBI.

14.1.26 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.

15. **RESPONSE TO RFP & CONTACT DETAILS**

15.1.1 The time is the essence of the project. It is mandatory for vendors who respond to this RFP to meet these expectations as they are tightly linked to SIB’s plans of offering quality services to its customers at the earliest. Following are the timeframe defined for the activities.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Date</th>
</tr>
</thead>
</table>

South Indian Bank - Request For Proposal for Contact Center
Address any clarifications on RFP

(Clarifications may be addressed by e-Mail and can be obtained by sending a mail to: - 
"aravindj@sib.co.in and davis@sib.co.in" with subject line "Kind Attn: Contact Centre RFP")

<table>
<thead>
<tr>
<th>Bid submission-Last Date</th>
<th>27-03-2017</th>
</tr>
</thead>
</table>

However the Bank reserves the right to extend the last date of submission, at its sole discretion.

15.1.2 Vendors should submit Functional plus Technical (BID-I) and Commercial (BID-II) bids separately in sealed covers. Each bid should be submitted in two sets (i.e. in hardcopy and softcopy) duly sealed and super scribed with

BID-I Functional plus Technical Bid for Contact Center Solution
BID-II Commercial Bid for Contact Center Solution respectively.

15.1.3 Each of the bids BID-I & BID-II as mentioned above shall be placed in another sealed envelope and super scribed with 'QUOTATIONS FOR Contact Center Solution - RFP Version 1.0'.

15.1.4 Vendor should ensure that hardcopies & softcopies of both the bids are properly numbered as Page __ (current page) of __ (total pages). Further the authorized signatories of the vendor should initial on all pages of the hardcopies of both the bids (BID-I & BID-II).

15.1.5 Bids once submitted shall be final and no amendment shall be permitted. A Vendor shall submit only one set of proposals.

15.1.6 Vendor should ensure that the bid document reaches the following address on or before Bid submission-Last Date to:

**The Senior General Manager (DICT)**
Department of Information and Communication Technology
The South Indian Bank Limited
SIB Building (3rd Floor), Infopark Road
Rajagiri Valley, Kakkanad, Ernakulum – 682 039, Kerala
Telephone: 0484 – 3939393
## 16. MANDATORY RESPONSE SHEET - Annexure A

This is a MANDATORY response expected from the Vendor, bidding for the RFP for the South Indian Bank Ltd. Kindly provide appropriate response to the particulars asked for:

<table>
<thead>
<tr>
<th>No.</th>
<th>Particulars</th>
<th>Your Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Contact Details (Solution Provider/OEM)</strong></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Name Of Solution Provider/OEM</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Postal Address</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>e-mail</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Phone</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Fax</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Contact Person</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Contact Person Designation</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Date of Incorporation</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Total Number of employees</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Number of offices in India with details &amp; address</td>
<td></td>
</tr>
</tbody>
</table>

|     | **Contact Details (IMPLEMENTATION PARTNER)**     |               |
| 1.  | Name Of Implementation Partner                  |               |
| 2.  | Postal Address                                  |               |
| 3.  | E-mail                                          |               |
| 4.  | Phone                                           |               |
| 5.  | Fax                                             |               |
| 6.  | Contact Person                                  |               |
| 7.  | Contact Person Designation                       |               |
| 8.  | Date of Incorporation                            |               |
| 9.  | Total Number of employees                        |               |
| 10. | Number of offices in India with details & address|               |

Write YES or NO or NOT APPLICABLE to the Questions Below

<table>
<thead>
<tr>
<th></th>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Company Profile Provided along with the Response?</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Functional Response Document provided and all documents asked in Annexure B</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Technical Response Document provided and all documents asked in Annexure C</td>
<td></td>
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<tr>
<td></td>
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<tr>
<td>---</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Commercial Document provided and all documents asked in Annexure D</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Documentation (hard copies &amp; soft copies) related to the Contact Centre solutions</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Clearly drafted project plan in terms of calendar days.</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Latest list of customers (especially banks) with whom the Solution Provider/OEM has executed Contact Center Solutions.</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Latest list of customers (especially banks) with whom the Implementation Partner has executed Contact Center Solution.</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Warranty details like scope, deliverable, time schedules &amp; responsibilities</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>AMC details like scope, deliverable, time schedules &amp; responsibilities</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Details of warranty, maintenance contract, support along with the commercials for other infrastructure provided.</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Any other important points the vendor would like to mention</td>
<td></td>
</tr>
</tbody>
</table>

Place:

Date Of Submission: / /

Name Of Vendor Representative: _______________

Signature: __________

Given here is the Seal of the Company:
17. **FUNCTIONALITY RESPONSE DOCUMENT - Annexure B**

This is a Functionality Response document. Vendor is requested to furnish the appropriate response to the particulars asked by giving the compliance level as explained below. Explanations/suggestions by the vendor may be given in the Remarks column.

<table>
<thead>
<tr>
<th>Compliance</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Already Available FULLY in the product</td>
</tr>
<tr>
<td>B</td>
<td>Not Available but can be provided. Should be included in the version of the product being supplied before implementation without additional cost</td>
</tr>
<tr>
<td>C</td>
<td>Functionality requires customization of the product (Requires minimal changes to the source code or system level changes without any major changes to architecture of the product within the current version of the product). Additional charges, if any, under this category should be mentioned in the commercial bid.</td>
</tr>
<tr>
<td>D</td>
<td>Not Feasible in the product due to architecture or structural limitations.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No</th>
<th>Functionality Expected</th>
<th>Compliance</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Inbound and Outbound caller options in IVR.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Facility to identify dropped calls in IVR.</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Call Back options available in IVR.</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Capability to provide automated response to the customer after communicating with Back End applications to the extent possible based on customer input.</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Intelligent Routing Options available in IVR based on call category/priority /skill level of agent/agent traffic etc.</td>
<td>C</td>
<td></td>
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<tr>
<td>6</td>
<td>Ability of customization of IVR from UI (via drag and drop menu) through Application Software.</td>
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<tr>
<td>7</td>
<td>Capability of IVR to integrate with multiple channels (Example: From website through Virtual agent etc.)</td>
<td>B</td>
<td></td>
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<tr>
<td>8</td>
<td>Call Queuing Option</td>
<td></td>
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<tr>
<td>9</td>
<td>Ability to configure no of users in the waiting queue as well as maximum wait time via GUI.</td>
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<tr>
<td>10</td>
<td>Auto callback option to customer whenever a customer exceeded threshold wait time and unable to get on the call with the agent.</td>
<td></td>
<td></td>
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<tr>
<td>11</td>
<td>Capability of IVR to integrate with Web Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Ability to configure messages/advertisements in IVR. (For example during caller wait period time)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Ability of IVR to identify the Customer based on the Phone No. (IVR can fetch from Bank’s back end systems to identify the customer)</td>
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<tr>
<td>14.</td>
<td>Ability of IVR to identify the demographics of the caller and route to appropriate agent based on the locale of the caller</td>
<td></td>
<td></td>
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<tr>
<td>15.</td>
<td>Ability to configure IVR Work Flow from application software via Front End</td>
<td></td>
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<tr>
<td>16.</td>
<td>Facility to generate TPIN option in IVR</td>
<td></td>
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<tr>
<td>17.</td>
<td>Facility to route the IVR call to the same agent if a call gets disconnected from an agent or is repeated on the same day</td>
<td></td>
<td></td>
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<tr>
<td>18.</td>
<td>Ability to upload voice data as messages in IVR</td>
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</tbody>
</table>

**Agent Desktop/Agent Software**

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<table>
<thead>
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<th></th>
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<tbody>
<tr>
<td>19.</td>
<td>Single interface(Web Page/Windows Application) for operation</td>
</tr>
<tr>
<td>20.</td>
<td>Ability to configure the supported channels of operation of agents via UI by Supervisor/Team Leader of the agents</td>
</tr>
<tr>
<td>21.</td>
<td>Auto-Dialer option</td>
</tr>
<tr>
<td>22.</td>
<td>Call Record/ Forwarding/Pause/Conference/Whisper option from Agent Desktop</td>
</tr>
<tr>
<td>23.</td>
<td>Option to show the incoming/outbound call priority to the agent</td>
</tr>
<tr>
<td>24.</td>
<td>Option to change agent login status during break time/offline</td>
</tr>
<tr>
<td>25.</td>
<td>Option to capture data in agent screen during inbound/outbound calls</td>
</tr>
<tr>
<td>26.</td>
<td>Ability to add data capture fields in the agent window by the administrator</td>
</tr>
<tr>
<td>27.</td>
<td>Ability of agent desktop to show the calling customer name and details from CRM/suitable software in POP window/User Screen</td>
</tr>
<tr>
<td>28.</td>
<td>Ability to provide Standard Agent Performance Reports for the agent itself</td>
</tr>
<tr>
<td>29.</td>
<td>Ability to show knowledge base in agent desktop for assisting agents</td>
</tr>
<tr>
<td>30.</td>
<td>HTTP Integration facility with Agent Desktop Window</td>
</tr>
<tr>
<td>31.</td>
<td>Ability of Agent Desktop to communicate with different channels chat, email, WebSite, Facebook, Twitter etc</td>
</tr>
<tr>
<td>32.</td>
<td>Ability of Agent desktop to show history of customer/non customer calls on any inbound calls/request</td>
</tr>
<tr>
<td>33.</td>
<td>Ability of Agent desktop to show the IVR option selected by the customer in a tree structure or in any other user friendly manner</td>
</tr>
<tr>
<td>34.</td>
<td>Facility to transfer calls from one agent to another via agent window</td>
</tr>
<tr>
<td>35.</td>
<td>Capability of agent desktop window to do multi-tasking i.e. handling multiple channel request simultaneously. Eg: Email as well as chat through agent desktop</td>
</tr>
<tr>
<td>36.</td>
<td>Ability to customize Agent Window from the front end of application software. (Eg: Adding New Screens, Fields, etc)</td>
</tr>
<tr>
<td>37.</td>
<td>Availability of Mobile application for agent (If available, specify the platforms )</td>
</tr>
</tbody>
</table>
## Contact Center Software

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>38.</td>
<td>Capability to manage agents centrally.</td>
</tr>
<tr>
<td>39.</td>
<td>Option for Team Leader/Supervisor to manage agents on real time.</td>
</tr>
<tr>
<td>40.</td>
<td>Option for Team Leader/Supervisor to monitor the agent calls on real time.</td>
</tr>
<tr>
<td>41.</td>
<td>Option for Team Leader/Supervisor to yank the call from agents.</td>
</tr>
<tr>
<td>42.</td>
<td>Option for Team Leader to attend the calls transferred from agents on escalation cases.</td>
</tr>
<tr>
<td>43.</td>
<td>Option for Team Leader/Supervisor/Administrator to configure agent for different channels as different skills (based on Language as well as Team Wise).</td>
</tr>
<tr>
<td>44.</td>
<td>Option for Team Leader/Supervisor to monitor the performance of agents as a whole/individual wise from all channels.</td>
</tr>
<tr>
<td>45.</td>
<td>Option to prioritize IVR calls based on customer type, request type etc.</td>
</tr>
<tr>
<td>46.</td>
<td>Sticky agent feature, that is transferring calls from a customer to the same agents for better customer servicing.</td>
</tr>
<tr>
<td>47.</td>
<td>Email Review option for Team Leader/Supervisor for any outbound email sending from any agent.</td>
</tr>
<tr>
<td>48.</td>
<td>Facility for Team Leader/Supervisor to broadcast/unicast a message to any agents real-time.</td>
</tr>
<tr>
<td>49.</td>
<td>Speech analytics based on user calls.</td>
</tr>
<tr>
<td>50.</td>
<td>Capability to integrate via WebService, Direct Database Connectivity, URL Request. All standard API should be shared with the bank.</td>
</tr>
<tr>
<td>51.</td>
<td>Capability to integrate with Email Gateways</td>
</tr>
<tr>
<td>52.</td>
<td>Capability to integrate with SMS Gateway</td>
</tr>
<tr>
<td>53.</td>
<td>Capability to integrate with MS Dynamics CRM</td>
</tr>
<tr>
<td>54.</td>
<td>Capability to generate ticket id for the incoming calls</td>
</tr>
<tr>
<td>55.</td>
<td>Capability to generate outbound campaigns</td>
</tr>
<tr>
<td>56.</td>
<td>Capability to import a Marketing list of the campaign from excel file or from DataBase/via web service.</td>
</tr>
<tr>
<td>57.</td>
<td>Capability to evaluate the campaign response through self-service options/emails/SMS triggered from Software.</td>
</tr>
<tr>
<td>58.</td>
<td>Direct integration capability with Social Media like Facebook, Twitter etc.</td>
</tr>
<tr>
<td>59.</td>
<td>Option of Virtual agent component in software which can be integrated with Bank’s WebSite or Mobile application.</td>
</tr>
<tr>
<td>60.</td>
<td>Call recording facility of all incoming as well as outbound calls</td>
</tr>
<tr>
<td>61.</td>
<td>Ability to retrieve the Recorded calls via any unique reference no.</td>
</tr>
<tr>
<td>62.</td>
<td>Ability to retrieve calls by the team leader/ supervisor/administrator at any point of time.</td>
</tr>
</tbody>
</table>
63. Capability of Analytics component of software which should generate intelligent reports based on incoming /outgoing calls/campaigns. Reports should help the bank for more cross sell/up sell/better servicing of customers.

<table>
<thead>
<tr>
<th>Reports</th>
</tr>
</thead>
<tbody>
<tr>
<td>64. Reports on Number of incoming calls handled</td>
</tr>
<tr>
<td>65. Reports on Number of outgoing calls placed</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>66. Reports on</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Average talk time for calls handled</td>
</tr>
<tr>
<td>• Average active time per call</td>
</tr>
<tr>
<td>• Summary of the interval of time required for handling incoming calls</td>
</tr>
<tr>
<td>• Number of calls exceeding threshold (i.e. calls waiting in queue longer than given time)</td>
</tr>
<tr>
<td>• Average time in queue by call type</td>
</tr>
<tr>
<td>• Number of abandoned calls</td>
</tr>
</tbody>
</table>

| 67. Reports measuring Agent Performance(TAT wise on real time basis) |
| 68. Capability to configure the reports to be emailed to a defined mailing list |
| 69. Capability to export the reports in xls, pdf or in any other user-friendly structure including graphics |
| 70. Capability to generate any customized report from the application via UI by the administrator |
| 71. Capability to publish any customized via UI by the administrator |

**TECHNICAL SECTION**

| 72. Option to customize the software using SDK shared by OEM |
| 73. Option to extend the accessibility of application outside the bank network |
| 74. Capability of system to auto-recover from a single server hardware failure without manual intervention and down time. |
| 75. Amounts to be displayed and captured in indian format (hundreds, thousands, lakhs, crores, etc) across the application & reports |
| 76. Date to be displayed and captured in DD-MM-YYYY format across the application & reports |
| 77. Specify the network bandwidth required in kilobits per second (kbps) for accessing the application via desktops |
18. TECHNICAL RESPONSE DOCUMENT - Annexure C

This is the technical response document; vendor is requested to provide solution strictly to meet the requirements as specified in the main document. While submitting the proposal Vendor should ensure that they have answered to all the requirements asked for in this document. Any additional information that the vendor expect in Contact Center Solutions which are relevant should also be specified without failure.

18.1 SERVERS (HARDWARE/SOFTWARE) PROPOSED

Vendor should ensure that the sizing is to be accurate so that the solution should deliver best performance (not oversized). Initially bank plans to go with 150 agents and this may be increased by 30% year on year. The sizing is to be done for 5 year period.

The Primary Servers, Test Server and UAT Servers for Contact Center Solution with the supporting software are to be kept at the Data Centre, Kakkanad, Kochi.

Alternate servers shall be installed at the DR Site, Bangalore. Provision to be given for Integration between Contact Center Solution and other source systems (Finacle-CBS, Card issuance, ATM, Internet Banking, Mobile Banking, BPM etc).

Solutions provided by the vendor need not have separate boxes for application, database, web servers. Vendor is requested to suggest the best solution in terms of (performance, cost, security, reliability, redundancy & maintenance) and thereby installing more than one server in the same physical box. The specification of the servers, number of servers, licenses, supporting software may be clearly mentioned like the sizing / configuration for Primary, Test, UAT and DR Servers is to be separately mentioned.

18.2 Details for each server

18.2.1 Intel based / RISC CPU based like SUN, IBM, HP etc with recommendation (if two options exist, give both).
18.2.2 Number of CPUs & type
18.2.3 RAM & RAM expandability
18.2.4 Motherboard Chipset
18.2.5 RAID Controller & RAID level
18.2.6 HDD Capacity & No of disks (internal & external (SAN) Storage)
18.2.7 PCI Slots
18.2.8 Interfaces (Serial, Mouse, and Keyboard etc.)
18.2.9 Number of I/O disk controllers
18.2.10 Network Interface Cards
18.2.11 Power consumption in VA/Watts
18.2.12 Free disk space required for loading application, database, other software etc -
18.2.13 suggestions for storage (external or internal)
18.2.14 Software(s) proposed to be run on the server like Application software,
18.2.15 System software, Database, J2EE components, etc
18.2.16 Interface API with Finacle, Archival solutions
18.2.17 Backup & Recovery mechanism including archival of calls
18.2.18 Additional Network hardware, if any
18.3 Software for server (State required license quantity also)

18.3.1 Operating System
18.3.2 Web server
18.3.3 Software Deployment tools
18.3.4 Software Development tools (IDE)
18.3.5 RDBMS
18.3.6 Security tools
18.3.7 Report writer tools
18.3.8 Driver for ODBC/JDBC, Scanner
18.3.9 Compiler, if any
18.3.10 Details of other software required like Tools, Utilities, Bandwidth optimizing
18.3.11 Software like Citrix, Report generation software etc for proper
18.3.12 Working/utilization of supplied application
18.3.13 Peripherals like printers, DVD Writer, Digital Certificates, Smart card, other
18.3.14 devices – details, recommended printers
18.3.15 Server deployment details and logical connectivity diagram with dataflow with quantity – for Database server, Application server, Citrix server (if any), server for any other software, etc
18.3.16 Logical block diagram of the software architecture with data flow.
18.3.17 Additional servers (if required) with the Architecture recommended for Redundancy/fault tolerance – Cluster, backup server, other methods etc
18.3.18 Environment specifications for the server installation like UPS, Air condition, etc. Total space required to-house the servers.
18.3.19 Give latest Benchmark data in terms of transaction volumes, maximum users supported, etc for all applications architectures. (if benchmark data is not available, data from 4 –5 live sites must be provided)
18.3.20 The Application Server, Database Server and web server must be proven to be able to scale up/down to handle both high and low volume. Please state the average and maximum volumes the solution has handled in the various reference sites.
18.3.21 Give the projected Database growth for three years based on assumptions taken above.
18.3.22 Whether the vendor can bundle the RDBMS with application due to tie-up with RDBMS principal?
18.3.23 Whether the vendor can bundle necessary hardware with application due to tie-up with respective hardware principals?
18.3.24 What are the specific features, if any, provided for Disaster Recovery and/or Business Continuity of application?

18.4 Bandwidth Requirement

18.4.1 Specify the bandwidth required (in kilobits per second) for the application access by agents in Bank’s network separately from inbound & outbound systems.
18.4.2 Specify the bandwidth required (in kilobits per second) for DC and DR syncing of Contact Center Database.
18.4.3 Specify the bandwidth required (in kilobits per second) for DC and DR syncing of call recordings received at Contact Center.
18.4.4 Specify the network bandwidth required in kilobits per second (kbps) for accessing the application via desktops.
This is the commercial document. Vendor is requested to provide the commercials including the license options as per the specifications asked for. Commercials have to be specified separately for the Warranty period and for the AMC. Any additional information that the vendor expects for the implementation of Contact Center Solution may also be provided. The commercials for the Contact Center Software may be given in the format given below.

<table>
<thead>
<tr>
<th>No</th>
<th>Components at Description /Remarks</th>
<th>Unit Price</th>
<th>No of Units</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Application software Base Product</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Application software –add on Modules if any</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>3.</td>
<td>Database</td>
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<tr>
<td>4.</td>
<td>Middleware</td>
<td></td>
<td></td>
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<tr>
<td>5.</td>
<td>Application Server</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>6.</td>
<td>Web server</td>
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<tr>
<td>7.</td>
<td>Other Supporting Software</td>
<td></td>
<td></td>
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<tr>
<td>8.</td>
<td>Implementation Cost</td>
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<tr>
<td>9.</td>
<td>Application Software Base Product</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Application Software add on Modules if any</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Database</td>
<td></td>
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<tr>
<td>12.</td>
<td>Middleware</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>13.</td>
<td>Application Server</td>
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<td></td>
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</tr>
<tr>
<td>14.</td>
<td>Web server</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>15.</td>
<td>Other Supporting Software</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>16.</td>
<td>Implementation Cost</td>
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</tbody>
</table>

In case the Vendor is not supplying the supporting software, the cost for the same need not be mentioned. However the number of Licenses, Version and Editions of the Supporting software need to be clearly mentioned so that bank can procure the same from third party providers. Vendor to ensure that all the components/software required for the implementation of the Contact Center Solution are included in the above table.
----- End of RFP Contact Center -----