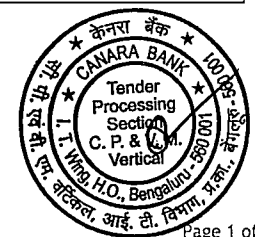
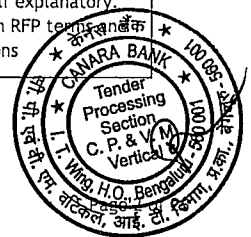


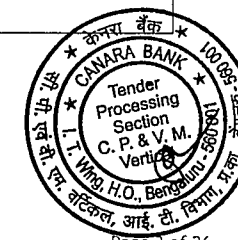
Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Response
1	71	Appendix -A	Part A - Technical cum Eligibility	Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD / Exemption Certificate	Kindly exempt MSME Bidders (Medium Category) for submission of EMD and Experience with submission of relevant documentary proof of MSME Certificate in lieu of exemption.	MSEs/Start up are exempted from paying EMD and Experience, subject to furnishing of Valid certificate for claiming Exemption
2	47	Annexure-2	Pre-Qualification Criteria	The bidder should have positive Net Worth as on 31/03/2023	We will request department to change this clause to a net worth requirement for the entity over the past 5 years, with the condition that a minimum of 3 years should reflect positive net worth.	Bidder to comply with RFP terms and conditions
3	61	Annexure-9	Technical Evaluation Criteria	Bidder should be in line of resource mobilization activity in BFSI sector in India.	We'll ask the department for clarification on the need for BFSI sector experience in India, and if required, supporting documentation like Purchase Order, Work Order, or Contract Agreement will be needed.	Bidder to submit the artifact like relevant copies of Purchase Order/ Letter of Intent. Satisfactory Working Certificates / Completion Certificates/ Payment Receipt from client that confirms the required point.
4	47	Annexure-2	Pre-Qualification Criteria	The bidder should have provided Call Centre services.  Documentary evidence like relevant copies of Purchase Order/ Letter of Intent. Satisfactory Working Certificates / Completion Certificates/ Payment Receipt from client	We will suggest that department to include following: Documentary evidence like relevant copies of Purchase Order/ Letter of Intent/ Contract Agreements OR Completion Certificates	Bidder to comply with RFP terms and conditions
5	50	Annexure-3	Bidder's Profile	Details of Service Net Work Bengaluru: Mumbai:	We request department to give clarity on Details of Service Net Work	Bidder to furnish the the service setup of the Vendor (present/operated).
6	51	Annexure-4	Bid Security Declaration	Should be submitted by eligible MSEs/Startups on Company's letter head with company seal and signature of the authorized person)	Kindly advise submitting this Annexure to bidders falling under the MSME (Medium Scale) category as well.	Annexure-4 has to mandatorily submitted by the eligible MSEs/ Startups bidder on Company's letter head with company seal and signature of the authorized person.
7	52	Annexure-5	Make in India Certificate	To be certified by statutory auditor or cost auditor of the company (in the case of companies) for a tender value above Rs.10 crores giving the percentage of local content.	Please provide clarification regarding the calculation	Same can be referred in Government and public procurement Order No P-45021/2/2017-PP(BE-11) dated 16.09.2020 & its amendments.



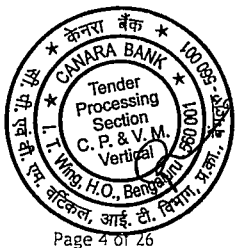
8	55	Annexure-8	Scope of Work	Providing 50 support personnel (consisting of 25 experienced ex-bankers and 25 others)	Do we need to deploy 25 experienced Ex-bankers? Please suggest. 1. What would be there JD ? 2. Can we hire them on fixed term of contract (renewable)	Yes, Bidder to comply with RFP terms 1. Job Description would be same to all the agents working in the Call Centre. 2. The same may be decided at the Vendors end.
9	55	Annexure-8	Scope of Work	Vendor should provide sufficient basic training/ handouts on the subject and on soft skills to the resources.	Kindly confirm the training schedule. Additionally, specify whether training costs are billable or non-billable, with the exception of on-the-job training.	Vendor -Training the agents/resources will be pre-set up exercise. Non -billable. As mentioned in Annexure -8 , need based training will be taken care by Bank.
10	56	Annexure-8	Scope of Work: Technology capability	The Vendor has to provide the art technology like SMS, Voice and text blast, E- mail, WhatsApp messaging and outbound voice calling through agents.	Language % Split for Outbound	Hindi - 33%; Kannada - 25%; Tamil - 18%; Telugu - 16%; Malayalam - 6%; Remaining all other languages like Bangala, Odia - 2%
11	56	Annexure-8	Scope of Work: Technology capability	The Vendor has to provide the art technology like SMS, Voice and text blast, E- mail, WhatsApp messaging and outbound voice calling through agents.	Email volume and AHT, Turn Around Time for the same, Response Time required	We expect Vendor's Call centre software should provide Bulk SMS, Email, Whatsapp facility. The same facility will be used based on Bank's needs. Volume will depend upon Bank's requirement. At this stage we are only looking for the availability of the facility of sending Bulk SMS, Email, Whatsapp facility in the Call centre software.
12	General	General	General	Resources	Whether dedicated resources, would be required at Bank's	Yes, dedicated resource is required at Bank's premises.
13	General	General	General	FTE Count	Please share ratio of Seat count for Outbound, email and sms, Voice and whatsapp	100% manpower to be deployed for outbound calling. Call centre software should be capable of Outbound, email and sms, Voice and whatsapp.
14	69	Appendix -A	Part A - Technical cum Eligibility	Power of Attorney / Authorization letter signed by the Competent Authority with the seal of the bidder's company / firm in the name of the person signing the bid documents with supporting documents.	Does this mean we can submit a Board Resolution as a substitute for a power of attorney?	Board resolution can be submitted along with KYC of the authorised signatories
15	72	Appendix-D	Authorization Letter Format	To be presented by the authorized person at the time of opening of Technical cum Eligibility/ Commercial Bid	Kindly advise whether this should be submitted as part of the technical bid or during the opening stage.	Authorization letter to be uploaded along with the Technical Bid in the GeM portal.
16	13	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	Penalties/ Liquidated Damages for Quality of Calls	The total Penalty/LD to be recovered under clause 6.11.1 shall be restricted to 10% of the total cost of the project	Kindly confirm the highest penalty.	The RFP clause is self explanatory. Bidder to comply with RFP terms and conditions



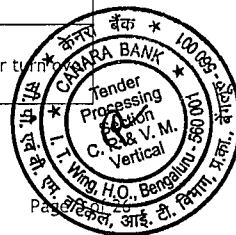
17	General	General	General	General	Can you provide information on the estimated cost?	No.
18	General	General	General	General	Is there a requirement to submit any original hard copies before the submission due date?	Bidder to upload the documents in GeM portal. Hard copy of the Integrity Pact and EMD BG should be submitted before opening of Technical Bid
19	General	General	General	General	We would request you to kindly allow firms/ organisations providing manpower services to reputed private organisations also to participate in the RFP	Bidder to comply with RFP terms and conditions
20	11	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	SECTION C	Is there any SLA on Connected call, If yes then how much seconds will be counted as 1 connected call: Also, Please share the calculation of 1 connected call.	On an average we look for 200 successful calls per day per caller.
21	12	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3.9. The selected Bidder will have to establish all the necessary procedures/ Infrastructure/ technology / personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.	Point No. 3.9 of Clause 3. Security	Do the Workstations (Table, Chair and other necessary furniture) will be provided by Canara Bank?	Yes. Premises along with infrastructure will be provided by Bank.
22	12	5. Uptime	5.1. The selected bidder shall guarantee a 24*7*365 availability with monthly uptime of 99.95% for the solution/ software/software as per Scope of Work (Annexure-8), during contract period, which shall be calculated on monthly basis.	Point No 5.1 of Clause 5. Uptime	Do the PRI/ SIP lines will be provided by Bank, IF yes then system uptime will be dependent on lease line provider is there any tracker to measure the fault?	Yes. SIP/PRI lines will be provided by Bank.
23	27	SECTION F - OWNERSHIP & AWARDDING OF CONTRACT	The entire project needs to be completed expeditiously. The Bank and the selected bidder shall nominate a Project Manager each immediately on acceptance of the order, who shall be the single point of contact for the project at Bengaluru.	Point No 6 of Clause 6. Project Execution	Please help us knowing the requirement of support staff such as (TLs, Ams, Trainer, QA) with their ratios.	Only 50 Agents containing 25 ex-bankers and 25 other agents need to be provided with same Job Description.
24	30	SECTION G - GENERAL CONDITIONS	4. Human Resource Requirement	4. Human Resource Requirement	Please help is knowing is there any client invention during the interview, Do the client round is mendatory during interview?	No



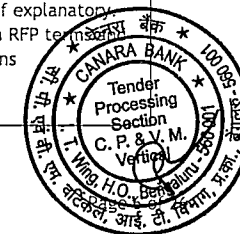
25	55	Annexure-8 Scope of Work	1.2. There shall be mix of callers who should be fluent enough to converse in different languages such as English, Kannada, Telugu, Tamil, Malayalam, Hindi and Bengali etc. to ensure that effective calls are made to NPA borrowers across the country.	Point NO 1.2 of Clause 1. PROJECT SCOPE & KEY DELIVERABLES:	To help us knowing the exact count required for each language, can you please share the regional wise call volume trend?	Call centre software should consists of the facilities. Data will be dynamic/need based. Other than Hindi and Kannada ,depending on requirement 3-5 Agents would suffice. Agents should be knowing more than 1 language.
26	55	Annexure-8 Scope of Work	1.4. Vendor should provide sufficient basic training/ handouts on the subject and on soft skills to the resources.	Point No. 1.4 of Clause 1. PROJECT SCOPE & KEY DELIVERABLES:	Do the training module is available with the client in the regional language?  Also Please confirm do the training and quality will be monitored by Client or we have to provide trainer or QA?	Need based training regarding terminology to be used while calling will be provided to the agents in English if required in Hindi.
27	55	Annexure-8 Scope of Work	1.4. Vendor should provide sufficient basic training/ handouts on the subject and on soft skills to the resources.	Point No. 1.4 of Clause 1. PROJECT SCOPE & KEY DELIVERABLES:	Do the agents will be getting DRA Certification during training period?  Also please confirm how many days of training is there for New Hires.	Training will be one day - on job training only on NPA terminology to be used while calling. No certification provided. 1-2 days depending up on the requirement, which is not billable.
28	55	Annexure-8 Scope of Work	1.2. There shall be mix of callers who should be fluent enough to converse in different languages such as English, Kannada, Telugu, Tamil, Malayalam, Hindi and Bengali etc. to ensure that effective calls are made to NPA borrowers across the country.	1.2. There shall be mix of callers who should be fluent enough to converse in different languages such as English, Kannada, Telugu, Tamil, Malayalam, Hindi and Bengali etc. to ensure that effective calls are made to NPA borrowers across the country.	Please confirm do the agents needed should know mix of languages such as Hindi, English and 1 regional Language or Sperate agent for each language would work?	Data will be dynamic/need based. Other than Hindi and Kannada ,depending on requirement 3-5 Agents would suffice. Agents should be knowing more than 1 language.
29	55	Annexure-8 Scope of Work	1.3. Thorough background verification of personnel recruited to be conducted and the same along with KYC to be provided to Bank for records.	1.3. Thorough background verification of personnel recruited to be conducted and the same along with KYC to be provided to Bank for records.	please help us knowing the levels of background verification such as criminal, cibil, police, residence?	Criminal, cibil, police, residence verification can be done. To be taken care by company and a report to be submitted to BANK along with KYC of Agents.
30	55	Annexure-8 Scope of Work	1.1. Providing 50 support personnel (consisting of 25 experienced ex-bankers and 25 others) with good communication skills for outbound calling with minimum graduation as minimum qualification. Bank at its discretion may change the requirements with sufficient prior notice.	1.1. Providing 50 support personnel (consisting of 25 experienced ex-bankers and 25 others) with good communication skills for outbound calling with minimum graduation as minimum qualification. Bank at its discretion may change the requirements with sufficient prior notice.	As the bank may change the requirements is there any possibilities for undergraduates?	Future requirement cannot be envisaged now



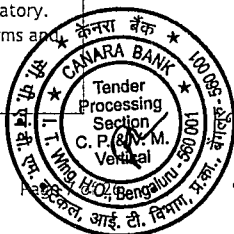
31	30	SECTION G - GENERAL CONDITIONS	Human Resource Requirement	4.1.1. The manpower supplied by the vendor should have good knowledge on banking and the mindset of borrowers so that right channel at appropriate levels would be used. Out of the total manpower at least 50% of the agents would be retired bank officials who had put in more than 15 years of service in banking, which would give the bank a comfort level for handling of customers in a professional & productive way.	Please confirm the working window and days.	All Bank working Days with in time frame of 9.30AM to 5.30 PM. However if required on holidays the same will be communicated in advance.
32	67	Annexure-14 Bill of Material	Cost for the Agents for Recovery Call Center in the Bank as per Annexure-8 (Scope of Work).	Annexure-14 Bill of Material	For the billing purpose please help us knowing how 1 FTE will be calculated?	Based on the mandays.
33	67	Annexure-14 Bill of Material	Cost for the Agents for Recovery Call Center in the Bank as per Annexure-8 (Scope of Work).	Annexure-14 Bill of Material	Do we have to manage 50 Logins everyday or releiver/ Buffer is already included in this?	Yes, 50 logins are to be managed everyday. No buffer is provided in the existing schedule.
34	67	Annexure-14 Bill of Material	Cost for the Agents for Recovery Call Center in the Bank as per Annexure-8 (Scope of Work).	Annexure-14 Bill of Material	Please share the salary structure and CTC of current employees so we can get an idea not to quote rates below current salary.	This information cannot be shared.
35	15	7. Payment Terms	7. Payment Terms	7. Payment Terms	Do the training will be billable or OJT will be billable	No, it is not billable.
36	55	Annexure-8 Scope of Work	Annexure-8 Scope of Work	Annexure-8 Scope of Work	Do the 7-7-7 debt collection rule will be applied on the data?	Yes. Timings will be as per RBI guidelines regarding debt Recovery.
37	General	General	General	General	In Case of any ramp-up/ ramp-down or replacement, how many days of time will be provided to the selected vendor for this? As per Industries best practices 3 months are enough as notice.	30 days. Could be further discussed as per work done.
38	General	General	General	General	How will be the certification of resources will be conducted?	On daily basis at the work place based on attendance.
39	General	General	General	General	As agents will be working on the Bank's premises, do the ID Cards will be provided by the bank or it will be the responsibility of Digitech?	Company ID cards may be provided by Vendor.
40	11	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. When the New Hire come to the operational floor it take atleast a month to get the complete understanding the process where SLAs are hit, do the BOD will be provided for the New Hires? 2. Is there any Beta period will be provided to the successful vendor to ensure the smooth transition done?	The whole transistion to be completed prior to 17.03.2024, including manpower. Project to be onboarded by 18.03.2024.  There shall be not beta period
41	NA	OEM Annual Turnover*	OEM Annual Turnover*	OEM Annual Turnover*	In the GeM "Upload Documents Section" OEM's Turnover is required - is it necessary to upload turnover of our OEM partner?	No. Bidder to upload the Bidder turn



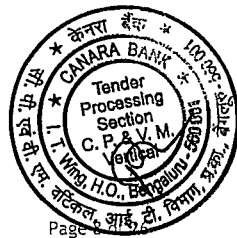
42	61	Annexure-9 Technical Evaluation Criteria	1	Bidder should be in line of resource mobilization activity in BFSI sector in India: Number of years in the activity - 4 mark per year of the activity.	As per clause 2 of O.M. No.F.20/2/2014-PPD(Pt.) dated 20.09.2016 of Procurement Policy Division, Department of Expenditure, Ministry of Finance it is clarified that for all public procurement, the central ministries/departments have to ensure Prior turnover and prior experience is relaxed to Startups. Enclosed is GOI circular for your reference. We would request you to please Exempt this clause for startup companies. Or Relax this criteria as "Bidder should be in line of resource mobilization activity for any Govt, Semi Govt, PSUs, Pvt. Client, BFSI Clients.	Bidder to comply with RFP terms and conditions
43	61	Annexure-9 Technical Evaluation Criteria	1	Bidder should be in line of resource mobilization activity in BFSI sector in India: Number of years in the activity - 4 mark per year of the activity.	Please confirm the meaning of "resource mobilization"	Resource mobilization mentioned here is Human resource mobilization
44	10	SECTION B - INTRODUCTION	7. Scope of Work	"7.1. The Broad Scope of work shall include but not be limited as mentioned in Annexure-8."	i) Kindly elaborate, In future, what kind of additional service may be required which is not yet mentioned in the scope of work. eg. Inbound calling,AI,etc. (will it be paid extra in case mandatory to be implemented)  ii) Kindly share following: 1. Volume of Total Nos. of outbound calls expected to be done per day/Month/year (Seggregated as per languages) 2. Volume of Total Nos. of SMS and emails to be sent against every Inbound and outbound calls expected to be done per day/Month/year.(Seggregated as per languages), also clarify should it be sent to callers and concerned authority both via sms and email.	i. No concept of inbound calling is involved in the activity. ii. 1. successful calls of 200calls per day per agent. Each connected call may not be less than 30 seconds of talktime. 2. We expect the software provided by vendor to contain bulk SMS or Bulk Emailing/Whatsapp-ing facility. No inbound calls are done from call centre. All Outbound calls are not required to be converted to SMS.
45	11	2. Integration & Interfaces	"2.1. The selected Bidder has to work with different application vendors in order to integrate new solution/ software to the existing workload or new workloads during contract period."	"2.1. The selected Bidder has to work with different application vendors in order to integrate new solution/ software to the existing workload or new workloads during contract period."	Please let us know what kind of applications integration may be required to be done with proposed solution. If any list is available in PDF then please provide.	This is for any requirement in future for new application. Details shall be shared to successful bidders as and when required.
46	15	7. Payment Terms	"7.3. The price quoted to be the cost of the Agents along with software to be supplied by the Vendor and the Bank shall not consider any payment over and above the price which is payable as per the Bill of Material (Annexure-14)."	"7.3. The price quoted to be the cost of the Agents along with software to be supplied by the Vendor and the Bank shall not consider any payment over and above the price which is payable as per the Bill of Material (Annexure-14)."	Please clarify if GST rate and amount is to be mentioned in "Tax for Column (D)" and Total price inclusive of GST to be mentioned in "Total Project Cost (inclusive of taxes)"/G=D+F	The RFP clause is self explanatory. Bidder to comply with RFP terms and conditions



47	15	7. Payment Terms	"7.4. The Price offered to the Bank must be in Indian Rupees and exclusive of GST which is payable by the Bank as applicable from time to time."	"7.4. The Price offered to the Bank must be in Indian Rupees and exclusive of GST which is payable by the Bank as applicable from time to time."	As per this condition it is asked that prices should be exclusive of GST. Please confirm if GST Rate and prices to be mentioned in Annexure-14.	GST rates and prices to be mentioned in the respective column as per the Annexure 14 in the RFP document
48	19	5. Preparation of Bids > 5.1. Part A Technical cum Eligibility Proposal	5.1.4. The bidder shall acknowledge the RFP document and all other documents uploaded along with the RFP by signing and stamping each page as an acceptance. Non-compliance of this may result in disqualifying the bidder.	5.1.4. The bidder shall acknowledge the RFP document and all other documents uploaded along with the RFP by signing and stamping each page as an acceptance. Non-compliance of this may result in disqualifying the bidder.	Digital signature and Stamp at all pages will suffice or actual physical signators are required only.	Bidder can submit the document in GeM portal with Digital signature and Stamp at all pages as well.
49	19	5. Preparation of Bids > 5.1. Part A - Technical cum Eligibility Proposal	5.1.7. The Technical cum Eligibility should be complete in all respect and contain all information sought for as per Appendix-A. Masked Bill of Material must be attached in Technical Offer and should not contain any price information. The Part A - Technical cum Eligibility Proposal should be complete and should cover all products and services. Technical cum Eligibility without masked Bill of Materials will be liable for rejection.	5.1.7. The Technical cum Eligibility should be complete in all respect and contain all information sought for as per Appendix-A. Masked Bill of Material must be attached in Technical Offer and should not contain any price information. The Part A - Technical cum Eligibility Proposal should be complete and should cover all products and services. Technical cum Eligibility without masked Bill of Materials will be liable for rejection.	Kindly elaborate, What sort of technical details, Brochure, etc. are specifically to be mentioned/submitted against Scope of work / Technical Specs.?	The details of document to be submitted is mentioned in the Appendix-A. Bidder to provide supporting documents for their claims.
50	22	11. Submission of Bids	"11.1. The Bidder has to submit their response in GeM portal before the bid end date & time mentioned in the GeM bid document. The physical documents (viz., EMD, Integrity Pact etc.) should be submitted to the below mentioned officials before the bid end date & time at the Venue specified in the Bid Schedule."	"11.1. The Bidder has to submit their response in GeM portal before the bid end date & time mentioned in the GeM bid document. The physical documents (viz., EMD, Integrity Pact etc.,) should be submitted to the below mentioned officials before the bid end date & time at the Venue specified in the Bid Schedule."	please guide if only Pre integrity pact and MSME Certificate (For EMD and Tender Fee Exemption) are to be submitted in Hardcopies.  All other documents only softcopies is to be submitted on GEM Portal.	Yes. Hard copy of the Integrity Pact to be executed on or before the due date of bid submission. EMD amount to be credited/submitted to the Bank on or before the due date of bid submission
51	25	4. Bidders Presentation /Site Visits / Product Demonstration/POC	"4.1. Bidders are further required to be in preparedness to demonstrate the proposed solution/ software/software by arranging for service delivery walk-through at their own installations/principals/ R&D labs duly meeting the specific requirements/issues raised by the Bank. "	"4.1. Bidders are further required to be in preparedness to demonstrate the proposed solution/ software/software by arranging for service delivery walk-through at their own installations/principals/ R&D labs duly meeting the specific requirements/issues raised by the Bank. "	What kind of functional features would you like to evaluate in the demo?	Call centre Software features & strength of the company providing HR resources.
52	32	SECTION G - GENERAL CONDITIONS > 3. Responsibilities of the Selected Bidder	"3.3. The selected bidder shall submit updated Escalation Matrix for the product/services on a Half-Yearly basis as at the end of 31st March and 30th September during contract period."	"3.3. The selected bidder shall submit updated Escalation Matrix for the product/services on a Half-Yearly basis as at the end of 31st March and 30th September during contract period."	Is our current escalation matrix is only supposed to be uploaded on Gem Portal?	The RFP clause is self explanatory. Bidder to comply with RFP terms and conditions



53	40	18. Adoption of Integrity Pact	"18.3. The Bidders shall submit signed Pre Contract integrity pact as per Appendix-G along with Part A - Technical cum Eligibility. Those Bids which are not containing the above are liable for rejection."	"18.3. The Bidders shall submit signed Pre Contract integrity pact as per Appendix-G along with Part A - Technical cum Eligibility. Those Bids which are not containing the above are liable for rejection."	Hard copy of Signed Integrity pact is to be couriered, or soft copy uploaded in GEM Portal will suffice. Please confirm.	Hard copy of the Integrity Pact to submitted on or before the due date of bid submission and soft copy of the same to be uploaded along with the Technical Bid as well in the GeM portal.
54	43	SECTION H- PURCHASE PREFERENCE> 1. Micro & Small Enterprises [MSEs]: > 1.1 and 1.2	"1.1.7. Udyam Registration Certificate" "1.2. MSEs are exempted from paying EMD, subject to furnishing of Valid certificate for claiming Exemption."	"1.1.7. Udyam Registration Certificate" "1.2. MSEs are exempted from paying EMD, subject to furnishing of Valid certificate for claiming Exemption."	We are registered under MSME, Hereby email attached our Udyam certificate kindly confirm if we are exempted from paying EMD and Tender Fee under this.	MSE and startup companies are exempted from EMD, Turn over and experience
55	48	Annexure-2 Pre-Qualification Criteria > S.NO. 4	"Bidder has to submit audited Balance Sheet copies for last 3 Years i.e. 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification.Number. "	"Bidder has to submit audited Balance Sheet copies for last 3 Years i.e. 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number. "	CA Certificate shall suffice for all 3 Years i.e. 2020-21, 2021-22 and 2022-23  As we would be able to submit Provisional Balnce sheet only for 2022-23	Bidder to comply with RFP terms and conditions
56	49,56	Pre-Qualification Criteria and Annexure-7 Office Details	"The bidder shall have local office/representatives in Bengaluru to liaison various activities. " Annexure-7 Office Details- Office Details has to be submitted in Company's Letter Head	"The bidder shall have local office/representatives in Bengaluru to liaison various activities. " Annexure-7 Office Details- Office Details has to be submitted in Company's Letter Head	Please allow to give details of representatives in Bengaluru to liaison various activities only, don't make Local presence mandatory. Or Allow to submit Self Declaration to establish Bangalore office once awarded work.	Bidder to comply with RFP terms and conditions
57	60	Annexure-8 Scope of Work> 5. Resources to be provided by the Bank	"5. Resources to be provided by the Bank The following resources shall be provided by the bank: a) Premises owned by Bank at NGV Complex, Kormangala which is currently serving as Recovery Call Centre along with 50 PCs, Servers and 2 network SIP lines. b) Need based training of resources. c) Providing NPA data on daily basis."	"5. Resources to be provided by the Bank The following resources shall be provided by the bank: a) Premises owned by Bank at NGV Complex, Kormangala which is currently serving as Recovery Call Centre along with 50 PCs, Servers and 2 network SIP lines. b) Need based training of resources. c) Providing NPA data on daily basis."	i) Will the premises and other hardware, provided by the Bank, be free of cost till the contract period? ii) Is there any technical assessment by the Bank at the initial level like Number of PRI Lines/SIP Lines required, hardware, etc. is done, If yes please share its details.	i. Yes the premises along with hardware and infrastructure will be provided by the bank. ii. Since the existing setup is functioning in the same premises, technical assessment may not be required

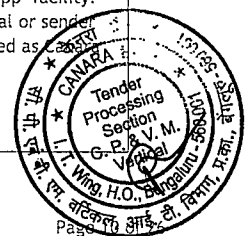




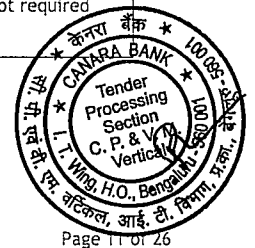
58	71	Appendix -A Instructions to be noted while preparing/submitted Part A - Technical cum Eligibility	8) Team of Supervisor/Agents as per Annexure-6.	8) Team of Supervisor/Agents as per Annexure-6.	Please remove this doubt that against this we have to give only clients details as per Annexure-6	Not required. For better administration one or 2 senior agents could be allocated with additional work by the vendor depending on their requirement. Solely depending on vendor discretion. No additional payment will be made by Bank.  Bidder to refer Corrigendum-1
59		General Query/Suggestion	Bid End Date/Time : 21-12-2023 15:00:00	Bid End Date/Time : 21-12-2023 15:00:00	We Armsotech, Chennai, Tamil Nadu - hereby request to extend Due date by 10 -15 Days.	Bidder to refer the Corrigendum-1
60	55	<u>Annexure - 8</u>	1.1	1.1. Providing 50 support personnel (consisting of 25 experienced ex-bankers and 25 others)	Please update how much experience required for other Telecalling agents. 0-3 Months, 3months - 6 months, 6-12 Months, More than 12 Months	Ex- bankers has to have minimum 15 years experience with no bad remarks. others can be of company discretion. Even freshers could be allowed if they are capable of handling work allocated.
61	55	<u>Annexure - 8</u>	1.7	1.7. Providing licensed version of software solution/ software for Call Centre having multi factor authentication with features like auto dialer, call recording, call Scheduling, call disposition and saving the call records for a given period say 3 months	Is bank fine with cloud solution or on-premises software solution for Call Centre is required.	Bidder to provide On premises software solution for the Call Centre
62	55	<u>Annexure - 8</u>	1.1	1.1. Providing 50 support personnel (consisting of 25 experienced ex-bankers and 25 others)	Please provide No. of Team Leaders, Quality Analyst, Trainer, MIS or Asstt. Manager/ SPOC.	For better administration vendor can decide the number without any additional cost to the Bank.
63	35	Training and Handholding	13	13.1. Successful bidder shall provide necessary knowledge transfer and transition support to the satisfaction of the Bank	Please provide Training Duration to be considered in case for ex-banker	All the 50 agents should be given with work related training in the bank premises for 1 to 2days based on necessity by the selected bidder.
64	56	Business Continuity Plan	1.10	Business Continuity plan to be submitted Quarterly in the prescribed format of Bank, which is described as under and as required/modified by the Bank from time to time	Since this service provider has to provide manpower with infrastructure would be under the purview of Canara Bank. We understand that this clause of BCP would not be applicable. Kindly provide your inputs if our understanding is incorrect.	Bidder to comply with RFP terms and conditions



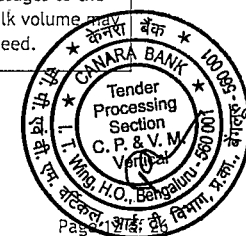
65	56	Business Continuity Plan	1.10	Business Continuity plan to be submitted Quarterly in the prescribed format of Bank, which is described as under and as required/modified by the Bank from time to time	In case Canara bank is of the view that BCP would be under the scope of service provider kindly let us know if there is any specific number of workstation to be earmarked for canara bank at service provider's alternate location like Mumbai, Chennai etc. if yes we understand monthly infrastructure charges for these workstation would be charged extra to canara bank. Kindly provide your inputs if our understanding is incorrect.	The RFP clause is self explanatory. Bidder to comply with RFP terms and conditions
66	56	Business Continuity Plan	1.10	Business Continuity plan to be submitted Quarterly in the prescribed format of Bank, which is described as under and as required/modified by the Bank from time to time	In case Canara bank is of the view that BCP would be under the scope of service provider kindly let us know whether Canara Bank would be extending voice and data links to service provider's alternate facility for the complete duration of the contract, with the perspective of having an active BCP in place.	No, data links to service provider's alternate facility shall not be provided.
67	56	Business Continuity Plan	1.10	Business Continuity plan to be submitted Quarterly in the prescribed format of Bank, which is described as under and as required/modified by the Bank from time to time	In case Canara bank is of the view that BCP would be under the scope of service provider and there is scenario of BCP getting triggered within how much duration Canara bank is expecting service provider to hire telecalling team at service providers alternate premises Mumbai, Chennai etc.	As per the RFP terms the service is to be provided in Bangalore only
68	56	Business Continuity Plan	1.10	Business Continuity plan to be submitted Quarterly in the prescribed format of Bank, which is described as under and as required/modified by the Bank from time to time	In case Canara bank is of the view that BCP would be under the scope of service provider would Canara bank want service provider to make infrastructure available within bengaluru or outside bengaluru.	As per the RFP terms the service is to be provided in Bangalore only
69	67	Price details for the Agent	Table-A	Cost for the Agents for Recovery Call Center in the Bank as per Annexure-8 (Scope of Work).	Since commercial format is provided under Annexure -14 in RFP while commercial format on GEM portal is different. Is the bidder required to submit commercial response for as per Annexure -2 on the GEM portal. If yes, under which section it is to be uploaded on GEM portal.	Bidder to provide the Bill of Material as per Annexure-14 of the RFP
70	55	<u>Annexure - 8</u>	1.7	1.7. Providing licensed version of software solution/ software for Call Centre having multi factor authentication with features like auto dialer, call recording, call Scheduling, call disposition and saving the call records for a given period say 3 months, updating customer remarks/feedbacks, SMS blast, Email, Voice Blast, WhatsApp messaging etc. It is to understood that all the call recordings are Bank's property.	We understand Whatsapp Business account will be provisioned by Canara Bank. Kindly confirm.	The software package should contain bulk SMS/ EMAIL and Whatsapp facility. However the commercial or sender account will be addressed as Canara Bank.



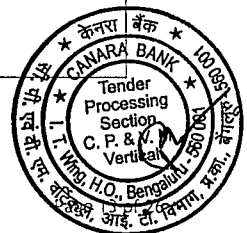
71	55	1. PROJECT SCOPE & KEY DELIVERABLES:	1.1. Providing 50 support personnel (consisting of 25 experienced ex-bankers and 25 others) with good communication skills for outbound calling with minimum graduation as minimum qualification. Bank at its discretion may change the requirements with sufficient prior notice.	1.1. Providing 50 support personnel (consisting of 25 experienced ex-bankers and 25 others) with good communication skills for outbound calling with minimum graduation as minimum qualification. Bank at its discretion may change the requirements with sufficient prior notice.	* The Headcount of 50 is overall including shrinkages such as work off, leaves, etc, is the understanding correct?	Bidder to provide 50 support personnel on all Bank working Days with in time frame of 9.30AM to 5.30 PM. However if required the same will be communicated in advance.
72	55	1. PROJECT SCOPE & KEY DELIVERABLES:	1.2. There shall be mix of callers who should be fluent enough to converse in different languages such as English, Kannada, Telugu, Tamil, Malayalam, Hindi and Bengali etc. to ensure that effective calls are made to NPA borrowers across the country.	1.2. There shall be mix of callers who should be fluent enough to converse in different languages such as English, Kannada, Telugu, Tamil, Malayalam, Hindi and Bengali etc. to ensure that effective calls are made to NPA borrowers across the country.	What would be the language wise bifurcation? Please provide language wise headcount/volume.	For each regional language except Hindi and Kannada, 3 -5 agents will suffice.
73	55	1. PROJECT SCOPE & KEY DELIVERABLES:	1.1. Providing 50 support personnel (consisting of 25 experienced ex-bankers and 25 others) with good communication skills for outbound calling with minimum graduation as minimum qualification. Bank at its discretion may change the requirements with sufficient prior notice.	1.1. Providing 50 support personnel (consisting of 25 experienced ex-bankers and 25 others) with good communication skills for outbound calling with minimum graduation as minimum qualification. Bank at its discretion may change the requirements with sufficient prior notice.	Please confirm the Ratio of Experience & fresher to be considered in headcount of 50	25 experienced ex-bankers and 25 others, may be freshers but to be give enough orientation regarding call centre work description.
74	58	5. Resources to be provided by the Bank	a) Premises owned by Bank at NGV Complex, Kormangala which is currently serving as Recovery Call Centre along with 50 PCs, Servers and 2 network SIP lines.	a) Premises owned by Bank at NGV Complex, Kormangala which is currently serving as Recovery Call Centre along with 50 PCs, Servers and 2 network SIP lines.	Please confirm is this Call Centre operation allowed from Vendor Location Do we need separate enclosed area at Vendor Location or Logical Separation on Floor will do	Premises along with infrastructure will be provided by Bank.
75	58	5. Resources to be provided by the Bank	b) Need based training of resources.	b) Need based training of resources.	Please confirm the duration of Training days and are this Training days billable to Canara Bank	Successful bidder shall provide necessary knowledge transfer and transition support to the satisfaction of the Bank. The same will be on job training for 1 or 2 days without any cost to the Bank.
76	General	General	General	General	Please confirm do we need to consider for any Client seat at any location	Premises along with infrastructure will be provided by Bank.
77	General	General Query	General Query	General	Please confirm is DRA Trained agents required for this Process if incase required we recommend Hire and Train model for DRA	DRA certification is not required



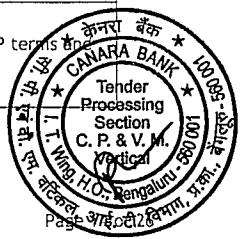
78	30	4. Human Resource Requirement	4.1. The manpower supplied by the vendor should have good knowledge on banking and the mindset of borrowers so that right channel at appropriate levels would be used. Out of the total manpower at least 50% of the agents would be retired bank officials who had put in more than 15 years of service in banking, which would give the bank a comfort level for handling of customers in a professional & productive way. In order to get quality OTS proposals the agents should understand the OTS provisions/borrower standing and experience in handling such proposals.	4.1. The manpower supplied by the vendor should have good knowledge on banking and the mindset of borrowers so that right channel at appropriate levels would be used. Out of the total manpower at least 50% of the agents would be retired bank officials who had put in more than 15 years of service in banking, which would give the bank a comfort level for handling of customers in a professional & productive way. In order to get quality OTS proposals the agents should understand the OTS provisions/borrower standing and experience in handling such proposals.	Please confirm if we can consider 1 Year BFSI collection experience candidate for this process	Total manpower at least 50% of the agents would be retired bank officials who had put in more than 15 years of service in banking, which would give the bank a comfort level for handling of customers in a professional & productive way.
79	General	General	General	General	* What is the expected daily / monthly cases for collection? Please share bucket and language wise details	On an average we look for 200 successful calls per day per caller. Any further detail, if required will be shared with the successful bidder.
80	General	General	General	General	* Support span ratio will be as per CBSL standards? If No, yes share LOB wise support staff span ratio.	No separate support staff required.
81	General	General	General	General	* What is the current KPI/SLA achievement trend? Please share details for last 6 months.	On an average we look for 200 successful calls per day per caller.
82	General	General	General	General	* Beta period shall be 90 days from the go-live date? Please confirm.	There shall be no Beta period.
83	General	General	General	General	* What is the billable FTE/Seat definition? Please provide details along with illustration.	50 Agents, Billing will be based on their attendance.
84	57	2. Technology capability	SMS-Text blast	Bank will give the script for texting in different languages which shall be blasted within the stipulated time	Who will provide SMS Gateway? Do we need to use Bank's existing gateway or bidder need to provision it?	SMS, Whatsapp, email gateway will be provided by vendor through API linked to Call centre software, Bidder has to provision it.
85	57	2. Technology capability	WhatsApp messaging	vendor should enable the facility for sending WhatsApp messages to the Borrower Customers in bulk	Please confirm the list of languages to be supported for WhatsApp messages	Details will be shared with the successful bidder
86	57	2. Technology capability	WhatsApp messaging	vendor should enable the facility for sending WhatsApp messages to the Borrower Customers in bulk	Is there any scope for WhatsApp bot for conversational chat?	No
87	57	2. Technology capability	WhatsApp messaging	vendor should enable the facility for sending WhatsApp messages to the Borrower Customers in bulk	Please confirm the number of users and monthly volume	Call centre software should be capable of providing WhatsApp messages to the Borrower Customers in bulk volume may vary based on need.



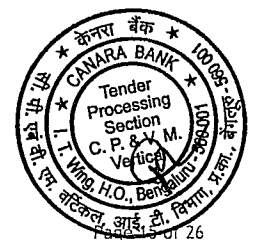
88	57	2.Technology capability	WhatsApp messaging	vendor should enable the facility for sending WhatsApp messages to the Borrower Customers in bulk	Please confirm the scope of integration for whatsapp solution. What are the existing system needs to be integrated with Whatsapp solution?	Call centre software package should be capable of integrating with the Whatsapp solution. The details shall be shared to successful bidder
89	57	2.Technology capability	Call disposition	Every call should be followed by the noting of responses in the Call Centre Software Solution/ software (CRM package) for future reference	Please confirm if Bank has it's existing CRM which will be used or vendor has to propose it's own CRM	The selected bidder to provide the Call Centre Software Solution.
90	57	2.Technology capability	Call disposition	Every call should be followed by the noting of responses in the Call Centre Software Solution/ software (CRM package) for future reference	In case vendor has to propose the CRM, is data migration in scope?	Daily data for the Call centre software will be uploaded.
91	57	2.Technology capability	Call disposition	Every call should be followed by the noting of responses in the Call Centre Software Solution/ software (CRM package) for future reference	Please confirm number of users for CRM	Number of user logins for Call centre software will be 55
92	57	2.Technology capability	Call disposition	Every call should be followed by the noting of responses in the Call Centre Software Solution/ software (CRM package) for future reference	Which is the current vendor of CRM?	Not required to be provided. If felt necessary at a later stage, Details will be shared with the successful bidder
93	13	SECTION C	6.1.1	6.1. Penalties & Liquidated damages 6.1. The Bank will impose liquidated damages 0.5% of the total contract value per week or part thereof, for delay in not adhering to the time schedules for commitments under each activity under Clause 1.3. with the maximum cap of 10% of total contract value	We suggest to delete liquidated damages in the entire process as and where mentioned and applicable	Bidder to comply with RFP terms and conditions
94	13	SECTION C	6.2	6.2. Penalties/liquidated damages for Manpower Engagement: In case the Resource goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the selected bidder to ensure that regular functioning of the solution/ software does not hamper. In case replacements are not arranged, Bank shall pay only the proportionate amount of Agent charges during the particular month. The Bank shall also impose a penalty of 0.5% of the Agent charges payable to the respective bidder for that month for each week and part thereof of absence. However, total penalty under this clause will be limited to 10% of the total charges payable for Agent charges for that month	We suggest to relook at the entire penalties as they seem to be too high@Conneqt OPS team	Bidder to comply with RFP terms and conditions



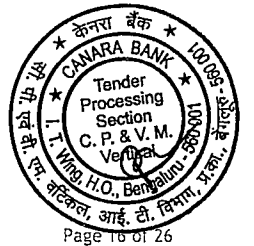
95	16	SECTION C	9.1	<p>Subcontracting</p> <p>9.5. The selected Bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the selected Bidder under the contract without the prior written consent of the Bank. The selected Bidder should not sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority (refer: F/No.6/18/2019-PPD dated 23/07/2020 of Public Procurement Division, Department of Expenditure, Ministry of Finance). Any false declaration and non-compliance of the above would be a ground for immediate termination of the contract and further legal action in accordance with the laws</p>	<p>We suggest to relax this clause giving Connect the right to Subcontract this agreement to any of its Affiliates, subsidiaries or group entities with notice.</p>	<p>Bidder to comply with RFP terms and conditions</p>
96	17	SECTION C	10	<p>10. Right to Audit</p> <p>10.1. The selected bidder (Service Provider) has to get itself annually audited by internal/external empaneled Auditors appointed by the Bank/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/such auditors in the areas of products (IT hardware/software) and services etc., provided to the Bank and the Service Provider is required to submit such certification by such Auditors to the Bank. The Service Provider and or his/their outsourced agents/subcontractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the Service Provider. The Service Provider shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank.</p>	<p>We suggest Bank to provide prior notice of 7 days to conduct an audit</p>	<p>Bidder to comply with RFP terms and conditions</p>
97	27	SECTION F	8	<p>7. Fixed Price</p> <p>The prices quoted in the tender response will be fixed for the period of the contract</p>	<p>We Suggest To have Inflation of 6% shall be applicable from year 2 onwards or Contract price shall remain fixed for 1st Year and 6% escalation on YoY basis</p>	<p>Bidder to comply with RFP terms and conditions</p>



98	28	SECTION F	11	<p>11. Order Cancellation/Termination of Contract</p> <p>11.1. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:</p> <p>11.1.1. Delay in delivery of services in the specified period.</p> <p>11.1.2. Serious discrepancies noted in the inspection.</p> <p>11.1.3. Breaches in the terms and conditions of the Order.</p> <p>11.3. Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services without assigning any reasons.</p> <p>11.4. In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days prior notice to the bidder.</p>	We suggest to have Termination clause to be mutual in nature	Bidder to comply with RFP terms and conditions
99	32	SECTION G	6	<p>6. Inspection of Records</p> <p>Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software &amp; other items provided to the Bank under this RFP and the selected bidder shall extend all cooperation in this regard.</p>	We suggest Bank to provide prior notice of 7 days to conduct an inspection	Bidder to comply with RFP terms and conditions
100	32	SECTION G	8	<p>8. Assignment</p> <p>8.1. The selected bidder shall not assign to any one, in whole or in part, its obligations to perform under the RFP/contract, except with the Bank's prior written consent.</p>	We suggest to relax this clause giving Connect the right to assign this agreement to any of its Affiliates, subsidiaries or group entities with notice.	Bidder to comply with RFP terms and conditions

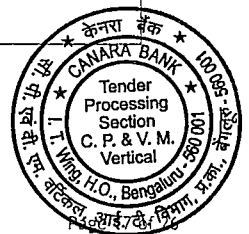


101	33	SECTION G	11	<p>11. Confidentiality and Non-Disclosure</p> <p>11.1. The selected bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. The selected bidder shall suitably defend, indemnify Bank for any loss/damage suffered by Bank on account of and to the extent of any disclosure of the confidential information. The selected bidder shall furnish an undertaking as given in Annexure-11.</p> <p>11.2. No media release/public announcement or any other reference to the RFP or any program there under shall be made without the written consent of the Bank, by photographic, electronic or other means</p>	We suggest to have confidentiality clause to be bilateral in nature as and where applicable in the entire transaction	Bidder to comply with RFP terms and conditions
102	35	SECTION G	14	<p>14. Indemnity</p> <p>14.1. The bidder shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:</p> <p>14.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the bidder;</p> <p>14.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by the bidder;</p> <p>14.2. The bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of service provided by them.</p> <p>14.2.1. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities</p>	We suggest Indemnity clause to be mutual	Bidder to comply with RFP terms and conditions

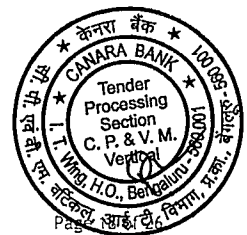




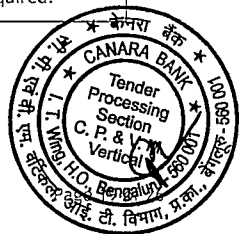
103	36	SECTION G	14.3	<p>Limitation of Liability</p> <p>14.3. Bidder's aggregate liability shall be subject to an overall limit of the total Cost of the project.</p>	<p>We suggest to replace the either parties aggregate liability under this Contract shall be subject to an overall limit of the total Cost of the project with the following stated below: Notwithstanding anything contained in this Agreement, Conneqt's liability to the other party for damages, from any cause whatsoever and regardless of the form of action, whether in contract or in tort, including proven negligence, shall be limited to the actual amount billed by Service Provider to customer in the two (2) calendar months prior to the cause of action first arose which are subject to proven.</p>	Bidder to comply with RFP terms and conditions
104	36	SECTION G	15	<p>15. Force Majeure</p> <p>15.1. The selected bidder shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the bidder, i.e. Force Majeure.</p> <p>15.2. For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the selected bidder, due to or as a result of or caused by acts of God, wars, insurrections, riots, earth quake and fire, events not foreseeable but does not include any fault or negligence or carelessness on the part of the selected bidder, resulting in such a situation.</p> <p>15.3. In the event of any such intervening Force Majeure, the selected bidder shall notify the Bank</p>	<p>We propose to add "Pandemic" in the definition of Force Majeure and the below clause</p> <p>In situations like lock down of the Cities / Towns (experienced in Covid 19 periods), or any other similar unforeseen situations, where the Service Provider, in order to restore operations, plan working from home or make special arrangements to service from office, the Customer agrees to bear such additional costs to hire computers, other infrastructure, bear / reimburse additional transport costs etc.</p>	Bidder to comply with RFP terms and conditions
105	11	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2. Integration & Interfaces	<p>2.1. The selected Bidder has to work with different application vendors in order to integrate new solution/ software to the existing workload or new workloads during contract period.</p>	<p>Please let us know the application names and scope of integration in brief.</p>	only in case of new software requirement in future.



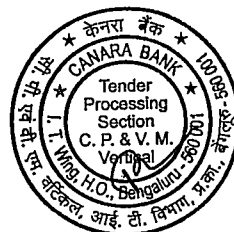
106	11	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2. Integration & Interfaces	2.2. The selected Bidder has to work with different teams of Bank & application OEMs to understand the policies requirement and configurations of respective applications for the offered solution/ software.	Let us know how Bank applications will be extended at delivery location. These all are internet based applications or MPLS/p2P link will be provided by Bank to extend their applications. Please confirm.	Details will be shared with the successful bidder
107	11	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3. Security	3.1. The selected Bidder has to use standard procedures like hardening, dedicated configuration in order to comply security standards including cyber security.	We understand Bidder is supposed to operate this business from Bank premise. Let us know if Bidder can extend their existing Voice solution over MPLS link at Bank premise or dedicated server deployment is required at Bank premise. Please confirm.	Premises along with infrastructure will be provided by Bank.
108	56	1. PROJECT SCOPE & KEY DELIVERABLES:	2. Technology capability	The data could be sent through APIs pulling, SFTP, transfer or Excel sheets by mail.	Let us know if SFTP will be extended by Bank or bidder has to provide SFTP.	Details will be shared with the successful bidder
109	58	1. PROJECT SCOPE & KEY DELIVERABLES:	5. Resources to be provided by the Bank	a) Premises owned by Bank at NGV Complex, Kormangala which is currently serving as Recovery Call Centre along with 50 PCs, Servers and 2 network SIP lines.	We understand, Bidder is supposed to operate this business from Bank premise. Please confirm what all will be provided by Bank-a) We understand LAN cabling from user desk to hub room along with L2 Switch will be provided by Bank. b) We understand Rack space will be provided by Bank to mount bidders equipment's)We understand Bank will provide their domain, Antivirus, security tools and patch management for all the systems. Please confirm d) We understand internet required for business and bidder's applications will be provided by Bank. Please confirm e)We understand on-floor IT support engineers to check day to day issues will be provided by Bank. Please confirm. f) We understand that the Servers along with OS and DB to deploy Voice solution and CRM will be provided by Bank. Please confirm. g) Let us know if Voice gateway to provision PRI/SIM will also be provided by Bank h)Let us know if it would be only PRI/SIP based calling or GSM based calling is also required. i) We understand that the server deployment for call center software and agent login both will happen from same premise-NGV Complex. Please confirm. j) We understand internal Bank to Bank or Bank to DC/DR connectivity will be taken care by Bank	An engineer from Vendors end should be readily available in case of issues with call centre software or while installing call centre software. All the Hardware related infrastructure is provided by Bank. Integration of call centre software with Bank Servers will be needing support from Vendor's engineer who is required to be present physically as and when required.



110	56	Scope of Work	1. PROJECT SCOPE & KEY DELIVERABLES:	a) Outsourced service provider regularly tests BCP plans and tests validate the feasibility of the recovery time objectives and resumption of operating capacities.	Let us know if server setup will be required at single location in A mode or server is required to be deployed at two locations in DC and DR environment. We would like to know the second location ( DR ) for server deployment.	Can be conducted at vendor's server. Location of the DR shall be shared to the successful bidder.
111	55	Scope of Work	1. PROJECT SCOPE & KEY DELIVERABLES:	1.8. Engineer Assistance/ support for handling the software issues should be available to ensure smooth access and trouble shooting in case of issues with server and functioning of the Call Centre.	Let us know if workstation along with desktop/Laptop will be provided to Engineer by Bank who will operate from Bank premise.	As and when required basis.
112	55	1	1.1	Banking Experience required	Experienced with any contact center Banking / any contact center experience	Banking experience is required in any Public, private or co-operative society bank.
113	55	1	1.1	minimum graduation as minimum qualification	Suggesting for both Graduate and Under graduate	Ex- bankers has to have minimum 15 years experience with no bad remarks. Others can be of company descretion. Even freshers could be allowed if they are capable of handling work allocated.
114	55	1	1.2	English	Skill set required?	Good communication skills & proficiency in the language they are selected.
115	55	1	General	Additional Queries	Require Detailed JD of Agents and Support Staff along with experience & Education	details of the same are mentioned in Scope of the project
116	55	1	General	Additional Queries	What is the expected mix of Fresher: Experience?	Ex- bankers has to have minimum 15 years experience with no bad remarks. Others can be of company descretion. Even freshers could be allowed if they are capable of handling work allocated.
117	55	1	General	Additional Queries	What are the Support positions required and share the detailed JD	50 Agents with same Job Description are required.
118	55	1	General	Additional Queries	Do we need any certification, if so this will be hire and train model? What certification required?	No certification required.
119	General	General Query	General Query	General Query	Please confirm the Support staff role ratio required i.e TL , Manager , Trainer , QA and MIS	No, Support staff is not required.
120	General	General Query	General Query	General Query	Please share the JD for Support Staff	Support staff is not required. All agents are to have same Job Description.
121	General	General Query	General Query	General Query	CSA & Supervisor Certification Approach	No certification required.



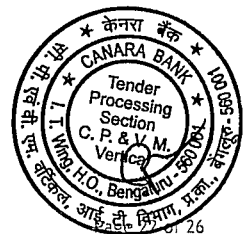
122	General	General Query	General Query	General Query	Please share the TTT approach for process & product related knowledge transfer. Availability of training content, assessments and SOPs applicable for new hire training?	Good communication skills with proficiency in their selected Regional language and working knowledge in English will be required. Training on soft skills, Call Centre Software Solution shall be provided by the vendor Bank shall provide training content related to the subject.
123	13	6.3. Penalties/ Liquidated Damages for Quality of Calls	The bidder has to ensure minimum call quality based on scoring criteria measured as per table below:	The bidder has to ensure minimum call quality based on scoring criteria measured as per table below:	Please confirm the mentioned grid can be mutually discussed and then finalized	Bidder to comply with RFP terms and conditions
124	13	6.3. Penalties/ Liquidated Damages for Quality of Calls	Bank at its discretion may finalize the periodicity of the random sampling of these calls to be graded by the Bank's call quality audit team against pre-decided parameters as mentioned in Annexure-8A	Bank at its discretion may finalize the periodicity of the random sampling of these calls to be graded by the Bank's call quality audit team against pre-decided parameters as mentioned in Annexure-8A	Please confirm the no of sample audit to be done for each agent and confirm the QA ratio against no of agent	Sample audit need to conducted everyday atleast once for every agent.
125	General	General Query	General Query	General Query	Please confirm the agent KPI to be considered for this process	Number of successful calls made. Recovery from successful calls and upgraded accounts from successful calls
126	General	General Query	General Query	General Query	Please confirm the versant requirement for the calling resources - Versant 3 or Versant 4	Good communication skills in english .
127	11	1.Project Timelines Section 1.3	Engagement of Manpower in the desired location	Time line 4 Weeks	We request Bank to change this to 8 to 12 week as it is next to imposible to onboard resources and deployed in 4 weeks time.	Bidder to comply with RFP terms and conditions
128	13	6.Penalties & Liquidated damages	6.1.Penalties/Liquidated damages for delay in implementation as per the timelines for Segment of Assignment as mentioned in clause 1.3	The Bank will impose liquidated damages 0.5% of the total contract value per week or part thereof, for delay in not adhering to the time schedules for commitments under each activity under Clause 1.3. with the maximum cap of 10% of total contract value.	We request bank to change the clause to maximum cap to 5 % of Total contract value.	Bidder to comply with RFP terms and conditions



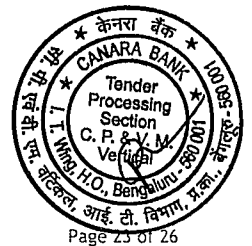
129	13	6.2.Penalties/liquidated damages for Manpower Engagement:	6.2.Penalties/liquidated damages for Manpower Engagement:	In case the Resource goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the selected bidder to ensure that regular functioning of the solution/ software does not hamper. In case replacements are not arranged, Bank shall pay only the proportionate amount of Agent charges during the particular month. The Bank shall also impose a penalty of 0.5% of the Agent charges payable to the respective bidder for that month for each week and part thereof of absence. However, total penalty under this clause will be limited to 10% of the total charges payable for Agent charges for that month	Absence of resource is billing loss of the service provider, hence recommending to remove the resource base penalty from the clause 6.2	Bidder to comply with RFP terms and conditions
130	13	6.3. Penalties/ Liquidated Damages for Quality of Calls	6.3. Penalties/ Liquidated Damages for Quality of Calls	Sl. No. No.Score on call qualityPenalty 1>85%Nil 2Between 80% to 85%5% of the monthly payable for the respective agent(s) 3Between 75% to 80%7% of the monthly payable for the respective agent(s) 4<75%10% of the monthly payable for the respective agent(s)	Absence of resource is billing loss of the service provider, hence recommending to remove the resource base penalty from the clause 6.3	Bidder to comply with RFP terms and conditions
131	15	6.13 Penalties/Liquidated damages for not maintaining uptime:	6.13.2 However, the total Penalty/LD to be recovered under clause 6.11.1 shall be restricted to 10% of the total cost of the project.	6.13.2 However, the total Penalty/LD to be recovered under clause 6.11.1 shall be restricted to 10% of the total cost of the project.	We request bank to change the clause to maximum cap to 5 % of Total contract value.	Bidder to comply with RFP terms and conditions
132	17	<u>9.Subcontracting</u>	9.3.In case subcontracting is warranted in interest of the project, the selected bidder should take consent of the Bank before undertaking any such agreement. The selected bidder should further ensure subcontracting agreement is vetted by the Bank.	9.3.In case subcontracting is warranted in interest of the project, the selected bidder should take consent of the Bank before undertaking any such agreement. The selected bidder should further ensure subcontracting agreement is vetted by the Bank.	Consider allowing Sub-contracting with prior intimation to the Bank.	Bidder to comply with RFP terms and conditions
133	29	11.Order Cancellation/Termination of Contract	11 3. Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services without assigning any reasons.	11.3. Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services without assigning any reasons.	Bank to provide 60 days written notice to the selected bidder in case of cancellation / termination of contract. Also, Bank to make payment of all the completed deliverable till the date of cancellation / termination.	Bidder to comply with RFP terms and conditions



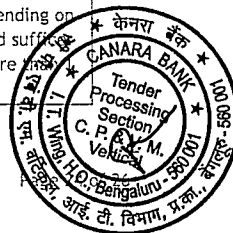
134	29	11.Order Cancellation/Termination of Contract	11.4. In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days prior notice to the bidder	11.4. In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days prior notice to the bidder.	In such case service provider liability shall be limited to 110% cost of the undelivered services.	Bidder to comply with RFP terms and conditions
135	28	11.Order Cancellation/Termination of Contract	Additional	General Query	In case of cancellation / Termination of contract Tech Mahindra to receive full payment of service and manpower delivered. Customer to make payment of all the deliverable delivered till the date of termination / cancellation.	Bidder to comply with RFP terms and conditions
136	30	4. <u>Human Resource Requirement</u>	4.1.The manpower supplied by the vendor should have good knowledge on banking and the mindset of borrowers so that right channel at appropriate levels would be used. Out of the total manpower at least 50% of the agents would be retired bank officials who had put in more than 15 years of service in banking, which would give the bank a comfort level for handling of customers in a professional & productive way. In order to get quality OTS proposals the agents should understand the OTS provisions/borrower standing and experience in handing such proposals.	4.1.The manpower supplied by the vendor should have good knowledge on banking and the mindset of borrowers so that right channel at appropriate levels would be used. Out of the total manpower at least 50% of the agents would be retired bank officials who had put in more than 15 years of service in banking, which would give the bank a comfort level for handling of customers in a professional & productive way. In order to get quality OTS proposals the agents should understand the OTS provisions/borrower standing and experience in handing such proposals.	We request Bank to remove the clause at least 50% of the agents would be retired bank officials. As this is a difficult ask to execute and get retired Bank official . As a company we have experience in delivering the scope in PSU bank in India and we can experience in giving quality resources who understand OTS provisions/borrower standing.	Bidder to comply with RFP terms and conditions
137	35	14. Indemnity -14.2.	The Bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of service provided by them	The Bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of service provided by them	Selected Bidder shall indemnify, protect and save the Bank against only for direct claims attributable to bidder.	Bidder to comply with RFP terms and conditions



138	35	14. Indemnity -14.2.1	All indemnities shall survive notwithstanding expiry or termination of the contract and Bidder shall continue to be liable under the indemnities.	All indemnities shall survive notwithstanding expiry or termination of the contract and Bidder shall continue to be liable under the indemnities.	Consider modifying the clause as "All indemnities shall survive only for 1 year after expiry or termination of the contract."	Bidder to comply with RFP terms and conditions
139	12	Section C	5.1	The selected bidder shall guarantee a 24*7*365 availability with monthly uptime of 99.95% for the solution/ software/software as per Scope of Work (Annexure-8), during contract period, which shall be calculated on monthly basis.	Considering that the telecom lines(PRI/SIP etc) will be from Bank which makes it difficult for bidder to maintain uptime of 99.95%, so request to relax it to 95%.	Bidder to comply with RFP terms and conditions
140	21	Section D	11.1	The Bidder has to submit their response in GeM portal before the bid end date & time mentioned in the GeM bid document. The physical documents (viz., EMD, Integrity Pact etc.,) should be submitted to the below mentioned officials before the bid end date & time at the Venue specified in the Bid Schedule.	Kindly confirm if all legal documents(like power of attorney etc) need to be submitted along with EMD & Integrity pact.	Bidder to execute the hard copy of the Integrity Pact and EMD BG on or before the bid submission date and all other documents shall be uploaded in the GeM portal
141	25	SECTION E	7.1	The bidder/s who quotes the lowest price (L1) after the reverse auction will be referred as the successful bidder/ bidders and will be notified through the GeM portal.	GeM document states Highest price bid elimination, however RFP states L1 post reverse auction. Please specify bid evaluation method.	The bid will be under RA process, where the highest quoted bidder (H1) will be eliminated from RA process.
142	30	SECTION G	4.1	The manpower supplied by the vendor should have good knowledge on banking and the mindset of borrowers so that right channel at appropriate levels would be used. Out of the total manpower at least 50% of the agents would be retired bank officials who had put in more than 15 years of service in banking, which would give the bank a comfort level for handling of customers in a professional & productive way. In order to get quality OTS proposals the agents should understand the OTS provisions/borrower standing and experience in handling such proposals.	Clause states that it is a mandate for 50% manpower to be of retired Bankers with 15 years experience, please share their salary structure as such resources are not only difficult to hire but have enormous pay packages. Therefore please share their salary structure & revise hiring timelines for them.	This information cannot be shared.
143	35	SECTION G	13.1	Successful bidder shall provide necessary knowledge transfer and transition support to the satisfaction of the Bank.	Our understanding is that initial training will be imparted by Bank. Kindly confirm.	Bank will provide only knowledge on the subject. Call centre software and softskills and any other requirement shall be provided by the vendor.

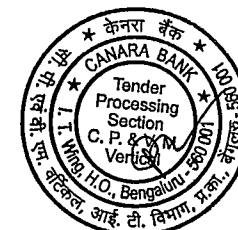


144	55	Annexure 8 Scope of Work	1.2	There shall be mix of callers who should be fluent enough to converse in different languages such as English, Kannada, Tetugu, Tamil, Malayalam, Hindi and Bengali etc. to ensure that effective calls are made to NPA borrowers across the country.	Please share language wise resource bifurcation.	Call centre package should consists of the facilities. Data will be dynamic/need based. Other than Hindi and Kannada ,depending on requirement 3-5 Agents would suffice. Agents should be knowing more than 1 language.
145	55	Annexure 8 Scope of Work	1.3	Thorough background verification of personnel recruited to be conducted and the same along with KYC to be provided to Bank for records.	Please confirm the level of background verification required, also confirm if cost for BGVC will be borne by Bank or bidder.	Criminal, cibil, police, residence verification can be done. To be taken care by company and a report to be submitted to BANK along with KYC of Agents without any extra cost to the bank.
146	55	Annexure 8 Scope of Work	1.1	Providing 50 support personnel (consisting of 25 experienced ex-bankers and 25 others) with good communication skills for outbound calling with minimum graduation as minimum qualification. Bank at its discretion may change the requirements with sufficient prior notice.	There are no details with regards to timeline(sufficient prior notice). We suggest the timeline of minimum 15 days to be given in both ramp up or ramp down scenario.	shall be considered at the time of requirement & will be within the guidance by any other terms and conditions of the contract.
147	61	Annexure-9 Technical Evaluation Criteria	3	Bidder to submit the documentary evidence of its relevant past experience like reference letter mentioning satisfactory performance from the client on their letter head.	BFSI clients do not issue client certificate on letterheads owing to legal & compliance reasons, so we request fir client email confirmation to be accepted as performance certificate.	Bidder to comply-with RFP terms and conditions
148	NA	General	General	OEM Turnover-GEM Portal	We are submitting this bid as an individual entity, hence our turnover should suffice the bid conditions.However, GEM portal is asking-for OEM annual Turnover certificate, which is not feasible as they are not a consortium partner. Hence please remove the requirement of OEM Turnover from GEM portal.	Bidder can upload bidder turnover details in the same
149	NA	General	General	Operations SLA	Please share operational SLA.	Details shall be shared to successful bidders
150	NA	General	General	Team Composition	Please share agent support staff ratios.	No support staff required. All 50 agents shall be having same Job Description.
151	NA	General	General	Operations SLA	Please share AHT of calls	There is no talk time limit to a sucessful call. However minimum and maximum call duration will be monitored by our team present at Call Centre. Wrap up time will be maximum of 30 secs.
152	NA	General	General	Regional Languages	Please share language wise bifucation of calls to assess manpower required for each language	Data will be dynamic/need based. Other than Hindi and Kannada ,depending on requirement 3-5 Agents would suffice. Agents should be knowing more language.



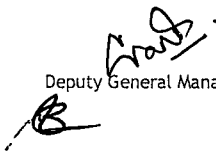


153	NA	General	General	Training	Please confirm if training is billable or OJT is billable to Bank	Successful bidder shall provide necessary knowledge transfer and transition support to the satisfaction of the Bank without any cost to the Bank.
154	NA	General	General	Beta Period	As per industry standards a beta period of 60 days should be given, kindly confirm.	There shall be no Beta period
155	16	Subcontracting	Point-9	Subcontracting	What about the technology partner of a vendor?	To be taken care by Vendor.
156	30	Human Resource Requirement	Point-4	Human Resource Requirement	1) Is there any age criteria for agents DRA certification will be required for agents or not ? 2) What is the ratio for supervisory and monitoring staff ?	1) No, age criteria for agents is not prescribed. Vendor should ensure that they are in compliance with all Laws. DRA certification for agents is not required. 2) No, additional supervisory and monitoring staff is not required.
157	42	Procurement through Local Suppliers (Make in India)	SECTION H, Point- 3	Procurement through Local Suppliers (Make in India)	We understand that we as a bidder (Indian registered service Provider) is authorised supplier of OEM which the OEM is not indian based, will it be consider our solution under MII Clause ? Please confirm	Bidder to refer the guidelines issued by Department of Industrial Policy and Promotion under Ministry of Commerce and Industry vide letter no. P-45021/2/2017-PP (BE-II) dated 16.09.2020 and subsequent amendemēnts from time to time to be followed to promote manufacturing and production of goods and services in India under "Make in India" initiative
158	58	Remote access	Annexure-8, point-3 (I)	The call unit should be monitored through web access of the dashboard. This should give the data on number of agents engaged real time. vendor should also provide remote access to CCTV.	CCTV setup will be of bank or vendor?	CCTV setup is provided by the Bank at the exsiting premises at Koramangala, Bengaluru. However, in case the vendor is required to operate from any other location provided by the Vendor, then vendor to provide CCTV setup with remote access to the Bank.



159	.55	Workflow of Call Centre setup	Annexure-8, point-4	<p>a)Bank will source the NPA data from MIS reports and after examining the data, the accounts which need to be followed up for recovery/upgradation will be given to the Call Centre through the Functional Manager. The format shall contain details of the Borrower in a prescribed format providing basic information of the borrower.</p> <p>b)Based on the assimilated data, provided by RLFP Wing, the Call Centre personnel shall make calls to the NPA borrowers accordingly.</p> <p>c)The details which transpired during the call shall be submitted to RLFP Wing.</p> <p>d)Functional Manager/s from Canara Bank will be overseeing/ monitoring activities and coordinating the movement of MIS data.</p>	Will there be only NPA accounts and no SMA account for calling Will there be any other KPI's like connectivity, conversion, etc. ?	NPA & SMA will be included. Limited to outbound calling. On an average we look for 200 succesful calls per day per caller. Any further KPI can be discussed in future.
160	NA	General	General	General	We have had International Credentials for the Call centre last 5 years. Will it apply to the past performance?	The RFP clause is self explanatory. Bidder to comply with RFP terms and conditions

Date: 18/12/2023  
Place: Bengaluru

  
Deputy General Manager

