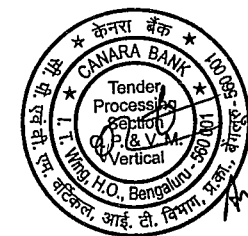
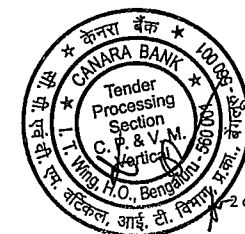


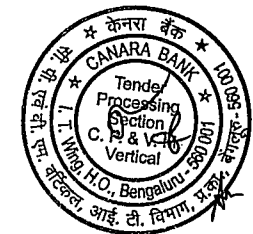
Sl. No	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query/ Suggestion	Response
1	85	Annexure 2 - Pre Qualification Criteria	2	The bidder should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.	Since we are a Start-Up. Are we Exempted from this? Kindly Confirm	Bidder to comply with RFP terms
2	85	Annexure 2 - Pre Qualification Criteria	3	The Bidder should be a partnership firm registered under LLP Act 2008/ Indian Partnership Act 1932 or Company in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013 (as mandated from time to time as per the competent authority) and should have been in operation for at least 5 years as on 31.12.2023. In case the current Bidder Company is the result of a merger / acquisition, at least one of the merging companies should have been in operation for at least 5 years as on 31/12/2023.	Since we are a Start-Up. Are we Exempted from this? Kindly Confirm	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
3	85	Annexure 2 - Pre Qualification Criteria	6	The Bidder should have a minimum annual Turnover of Rs.500 Crores for each of the past three financial years, namely 2020-21, 2021-22, and 2022-23.	Since we are a Start-Up. Are we Exempted from this? Kindly Confirm	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
4	85	Annexure 2 - Pre Qualification Criteria	7	The bidder should have positive Net Worth as on 31/03/2023 and also should have not eroded by more than 30% in the last three financial year, ending on 31/03/2023.	Since we are a Start-Up. Are we Exempted from this? Kindly Confirm	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
5	85	Annexure 2 - Pre Qualification Criteria	10	The Bidder should be operating with an aggregate of at least 10,000 Full Time Equivalents (FTEs) for its Contact Centre Voice Operations based in India catering to domestic clients during last financial year	Since we are a Start-Up. Are we Exempted from this? Kindly Confirm	Please refer to Corrigendum 1
6	85	Annexure 2 - Pre Qualification Criteria	11	The Bidder is required to have a customer base that encompasses at least one well-regarded Scheduled Commercial Bank (Indian or Foreign Bank operating in India) with a confirmed annual business volume (comprising Deposits and Advances) surpassing Rs.5 lakh crores in the preceding fiscal year, 2023. Additionally, the Service Provider should have established a Contact Centre staffed by a minimum of 500 Full-Time Equivalents (FTEs) to cater to the needs of said bank. Or If the bidder is catering to a single Indian Public Sector Undertaking (PSU) or Government Organization, the requirement is a Contact Centre equipped with a workforce of at least 500 FTEs.	Since we are a Start-Up. Are we Exempted from this? Kindly Confirm	Bidder to comply with RFP terms



7	85	Annexure 2 - Pre Qualification Criteria	13	<p>Certification Requirements:  The Service Provider should be ISO 27001:2022 certified.  The Service Provider should be ISO 18295-1:2017 certified.  The Service Provider should be ISO 10002: 2018 certified.  The Service Provider may be COPC 'CX Standard for Contact Centers' certified. (As mandated from time to time as per the bank/government/competent authority</p>	We will get required Certification once the contract is awarded to us.	Please refer to Corrigendum 1
8	87	Annexure 2 - Pre Qualification Criteria	10	<p>The Bidder should be operating with an aggregate of at least 10,000 Full Time Equivalents (FTEs) for its Contact Centre Voice Operations based in India catering to domestic clients during last financial year. Please provide letter from client/ LOI/ Agreement with the client to this effect.</p>	1. Requesting you to kindly consider the Self-undertaking from Company Authorized signatory/CS along with the LOI/Agreements with the client to this effect.	Bidder to comply with RFP terms
9	87	Annexure 2 - Pre Qualification Criteria	11	<p>The Bidder is required to have a customer base that encompasses at least one well-regarded Scheduled Commercial Bank (Indian or Foreign Bank operating in India) with a combined annual business volume (comprising Deposits and Advances) surpassing Rs.5 lakh crores in the preceding fiscal year, 2023. Additionally, the Service Provider should have established a Contact Centre staffed by a minimum of 500 Full-Time Equivalents (FTEs) to cater to the needs of said bank.  Or  If the bidder is catering to a single Indian Public Sector Undertaking (PSU) or Government Organization, the requirement is a Contact Centre equipped with a workforce of at least 500 FTEs.</p>	1. Requesting you to kindly consider the Self-undertaking from Company Authorized signatory/CS along with the LOI/Agreements with the client to this effect.	Bidder to comply with RFP terms

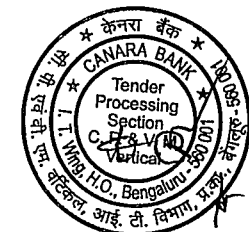


10	88	Annexure 2 - Pre Qualification Criteria	13	<p>Certification Requirements: The Service Provider should be ISO 27001:2022 certified. The Service Provider should be ISO 18295-1:2017 certified. The Service Provider should be ISO 10002: 2018 certified. The Service Provider may be COPC 'CX Standard for Contact Centers' certified. (As mandated from time to time as per the bank/government/competent authority) Copy of the valid certificate(s) to be provided.</p>	<p>1. Requesting you to kindly consider the 2 basic certifications required for contact center operations, ISO 9001 and ISO 27001, instead of using ISO 18295 and ISO 10002 for the initial eligibility criteria. This will drain out all the competition and will left with some specific players only. Requesting your kind-self to Keep ISO 9001 and ISO 27001 (any version) as the basic eligibility and the remaining certification can be considered post awarding the successful BID contract on the asked ISO 18295-1:2017 &amp; ISO 10002:2018.</p> <p>2. Requesting you to kindly allow us to participate with the ISO 9001 and ISO 27001 certification and we shall get ourselves certified for ISO 18295-1:2017 and ISO 10002: 2018 along with COPC 'CX Standard for Contact Centers' within the first year of operations. Please confirm.</p>	Please refer to Corrigendum 1
11	74	Annexure 9A - Technical Evaluation	Table B	Score - NA	<p>1. We could see that the score mentioned against these technical evaluation serial numbers are NA. We understand that there will not be any marking for these points. Please confirm.</p>	Confirmed
12	86	Annexure 2 - Pre Qualification Criteria	6	<p>The Bidder should have a minimum annual Turnover of Rs.500 Crores for each of the past three financial years, namely 2020-21, 2021-22, and 2022-23.</p> <p>Copies of audited/provisional balance sheets and Profit &amp; Loss statements for the last three financial years should be submitted along with the offer. In the event that profit is not publicly reported for the Indian call center operations of the Bidder / its subsidiary, a certificate to this effect from a Chartered Accountant should be provided.</p>	<p>1. We understand that the Bank is looking for the annual Turnover to be minimum of Rs. 500 crore, not the turnover from call center operations to be a minimum of Rs. 500 crores please confirm.</p>	Total turnover of the company
13	77	Annexure 9C - Scale of operations	1	<p>Locations serviced: Bidder should have at least one call centre set-up for BFSI services across each location as below:</p> <ul style="list-style-type: none"> <li>North zone,</li> <li>East zone,</li> <li>West zone,</li> <li>Central Zone</li> <li>Bengaluru</li> </ul>	<p>1. We request you to kindly rephrase the location eligibility as "Bidder should have at least one call center set up for Any Contact Center across each location as below:</p>	Please refer to Corrigendum 1

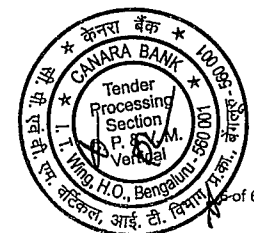




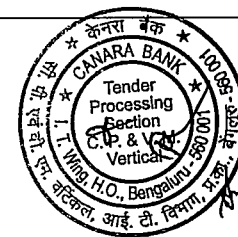
19	95	Annexure 8 - Compliance to scope of work	3.1	3.1 Inbound process	<p>1. We are assuming that the current volume trends of language-wise, daily &amp; monthly and accordingly current full-time equivalent (FTE) count for each sub-line of business (LOB), process, are considered for the solutioning.</p> <p>2. When the actual volume received is 110% of projection same shall be considered as exception and no SLA shall be applicable for the entire day, please confirm?</p>	<p>1. Yes</p> <p>2. The selected bidder will be provided with requisite historical data to staff accordingly. SLA shall be applicable.</p>
20	100	Annexure 8 - Compliance to scope of work	3.2	3.2 Outbound process	<p>1. We are assuming that the current volume trends of language-wise, daily &amp; monthly and accordingly current full-time equivalent (FTE) count for each sub-line of business (LOB), process, are considered for the solutioning. Please specify if any additional activities to be considered.</p>	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
21	103	Annexure 8 - Compliance to scope of work	3.3.4	3.3.4	<p>1.What are the operational hours and days for the email handling team?</p> <p>2.What is the average number of daily and monthly email transactions that the team is expected to handle?</p> <p>3.What is the specified turnaround time for email responses, and is it different during the Beta Period compared to the Business as Usual (BAU) Period? If so, what are the respective timeframes (e.g., 48 hours for Beta, 24 hours for BAU)?</p> <p>4.Can you provide the Average Handling Time (AHT) for each queue, distinguishing between the Beta Period and the BAU Period?</p> <p>5.What is the email distribution pattern in terms of half-hourly intervals and daily trends over the last three months? Please share the numerical data.</p> <p>6.Will agents responsible for handling emails be required to make outbound calls for coordination purposes? If yes, what is the Average Handling Time (AHT) for these coordination calls?</p>	1-5. New Services for the bank.



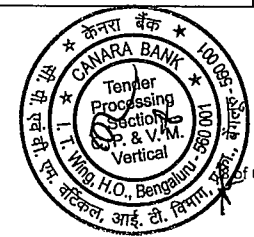
22	104	Annexure 8 - Compliance to scope of work	3.5.1	3.5.1	<p>1.What is the breakdown of daily and monthly transactions? Please share the details by desk or queue, outlining the transaction volume for each.</p> <p>2.What is the expected Turnaround Time (TAT) for the service?</p> <p>3.Can you provide the Average Handling Time (AHT) for each queue? Please share the AHT details queue-wise.</p> <p>4.What is the distribution pattern of Social Media interactions in half-hourly intervals and on a daily basis? Could you share the trend over the last 3 months, specifying the numerical values for each interval and day?</p>	The bank has a social media platform currently in use, as such agent assist is the beginning and preliminary use case post the platform response. Further backward integration is basis bank prerogative and vendor performance.
23	104	Annexure 8 - Compliance to scope of work	3.5.2	3.5.2	<p>1.What is the breakdown of daily and monthly transactions? Please share the details by desk or queue, outlining the transaction volume for each.</p> <p>2.What is the expected Turnaround Time (TAT) for the service?</p> <p>3.Can you provide the Average Handling Time (AHT) for each queue? Please share the AHT details queue-wise.</p> <p>4.What is the distribution pattern of Social Media interactions in half-hourly intervals and on a daily basis? Could you share the trend over the last 3 months, specifying the numerical values for each interval and day?</p>	The bank has a social media platform currently in use, as such agent assist is the starting and preliminary use case post the platform response. We may seek to increase the end to end use cases basis selected vendor performance.



24	106	Annexure 8 - Compliance to scope of work	3.7	3.7 Feet on street (FOS) and Staff Augmentation	<p>1.What are the anticipated monthly volumes for the service? Could you please provide details on city/pin code and categorize the volumes into different buckets?</p> <p>2.What is the operational window and the number of working days per week for the service? Is it from 9:00 am to 7:00 pm, Monday to Saturday?</p> <p>3.What are the expected daily and monthly ACR (Average Call Resolution) and FOS (Field Service) metrics? Kindly share details categorized by different buckets.</p> <p>4.What are the projected daily and monthly pickups or visits for the Field Service personnel? Could you please provide details on the expected number of pickups or visits per FOS?</p>	FOS clause in the scope stands deleted.
25	108	Annexure 8 - Compliance to scope of work	3.7.16	3.7.16	<p>1. Could you please confirm the anticipated deployment of skip tracers? What is the expected number of skip tracers to be deployed?</p> <p>2. What is the projected number of cases earmarked for skip tracing? Please share the anticipated quantity of cases for skip tracing purposes.</p>	FOS clause in the scope stands deleted.
26	104	Annexure 8 - Compliance to scope of work	3.4	Chatbot Support	<p>1. What is the operational window, and on which days does it operate? Please provide details of the hours of operation, specifically from 9:00 am to 7:00 pm, Monday to Saturday.</p> <p>2. Can you share the details of the daily and monthly video chat volume? Please provide a breakdown of the volume per desk/queue.</p> <p>3. What is the expected Service Level Agreement (SLA) for the video chat services?</p> <p>4. What is the Average Handling Time (AHT) for video chat interactions?</p> <p>5. Can you share the chat distribution pattern in half-hourly intervals and on a day-wise basis for the last 3 months? Please provide numerical details to illustrate the trend.</p>	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.

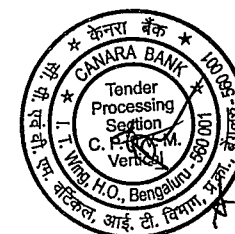


27	General	General		General	<p>1. Is the duration of the beta period set at 90 days from the go-live date? Please confirm.</p> <p>2. Is it accurate to understand that the language requirement for Emails, Chat, and Social media is exclusively English?</p>	<p>1. Please refer to corrigendum 1</p> <p>2. As per customer language (majorly Hindi, English and as recommended by the bank from time to time)</p>
28	25	Section C	7.1.4	Customer satisfaction score	<p>1. Can bidder consider the CSAT score target of 90% (as per industry standard) instead of 93% given in the RFP document? Please confirm.</p>	Please refer to Corrigendum 1
29	158	Annexure 8 - Compliance to scope of work	3.12.1	<ul style="list-style-type: none"> <li>Additional certifications required are of NSE: Mutual Funds- Beginners module, Certified Customer Service Professional from CSII and other reputed certifications in the field of banking based on the process handled by the Agent.</li> <li>Additional certifications required of NISM Series V-A: Mutual Fund Distributors Certification, Insurance certification coursed from III/IRDAI and other reputed certifications in the field of banking and sales, based on the process handled by the Agent.</li> <li>Additional certifications required of RBIs debt recovery management certificate, certified credit professional by IIBF/ other reputed certifications in this field.</li> <li>Additional certifications required of NISM Series V-A: Mutual Fund Distributors Certification, Insurance certification coursed from III/IRDAI, NSE certification in wealth management, or any other certifications from the relevant regulatory/competent authority.</li> <li>Additional certifications required of treasury services from the relevant regulatory/competent authority.</li> </ul>	<p>1. Please specify the count of FTE required against each certification mentioned.</p>	New use cases for the bank, will be informed in advance during process setup to the selected bidder.
30	21 & 31	Section C	2.7	<p>2. Penalty for delayed implementation</p> <p>2.7. Post 20 weeks from acceptance of PO or 22 weeks from issuance of PO any delay in meeting the delivery date (as per clause 1.4 (point 1, 2 together), Section C) will attract a 0.5% penalty per week and part thereof delay on the projected outflow for 1st year as per TCO subject to maximum penalty cap of 5% of the projected outflow for 1st year as per TCO.</p>	<p>1. We suggest to relook at the entire penalties and service level parameters of clause 7 as they seem to be too high.</p>	Bidder to comply with RFP terms
31	21 & 31	Section C	7.1	7.1. Service level agreement (SLA) adherence	<p>1. We suggest to relook at the entire penalties and service level parameters of clause 7 as they seem to be too high.</p>	Bidder to comply with RFP terms

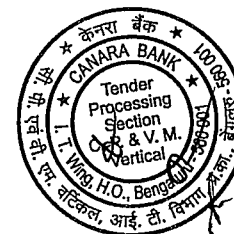




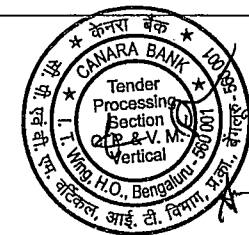
32	40	Section C	8.16	8. Payment Terms 8.16. Payment shall be released within 30 days from submission of relevant documents as per RFP terms	1. We suggest that any delayed payment beyond the stipulated period (30 days from the date of receipt of invoice by Canara) will attract a penalty of 1.5% per month on the original invoice amount. Please confirm.	Bidder to comply with RFP terms
33	42	Section C	10.1	10. Subcontracting 10.1. Principal bidder only can participate and bidder should not sub-contract to any other company/firm/trust. After Selection process of the bidder and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder	1. We suggest to relax this clause giving us the right to Subcontract this agreement to any of its Affiliates, subsidiaries or group entities with notice. Please confirm.	Bidder to comply with RFP terms
34	42	Section C	11.1	11. Right to Audit 11.1. The selected bidder 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 selected bidder is required to submit such certification by such Auditors to the Bank. The selected bidder 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 selected bidder. The selected bidder 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.	1. We suggest Bank to provide prior notice of 7 days to conduct an audit. Please confirm.	Bidder to comply with RFP terms
35	62	Section F	7	7. Fixed Price The prices quoted in the tender response will be fixed for the period of the contract	1. We Suggest To have Inflation of 6% which shall be applicable from year 2 onwards or Contract price shall remain fixed for 1st Year and 6% escalation on YoY basis. Please confirm.	Bidder to comply with RFP terms



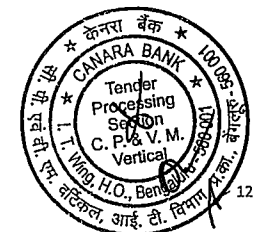
36	63	Section F	11	<p>11. Order Cancellation/Termination of Contract</p> <p>11.1. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages 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>	1. We suggest to have Termination clause to be mutual in nature. Please confirm.	Bidder to comply with RFP terms
37	67	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>	1. We suggest Bank to provide prior notice of 7 days to conduct an inspection. Please confirm.	Bidder to comply with RFP terms
38	67	Section G	8.1	<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>	1. We suggest to relax this clause giving us the right to assign this agreement to any of its Affiliates, subsidiaries or group entities with notice. Please confirm.	Bidder to comply with RFP terms



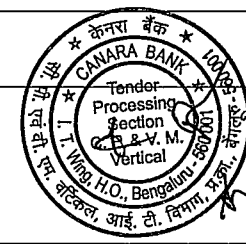
39	69	Section G	13	<p>13. Confidentiality and Non-Disclosure</p> <p>11.1. The selected bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. The selected bidder shall 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>	<p>1. We suggest to have confidentiality clause to be bilateral in nature as and where applicable in the entire transaction. Please confirm.</p>	Bidder to comply with RFP terms
40	73	Section G	24.1	<p>24. Indemnity</p> <p>24.1. 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>24.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the bidder;</p> <p>24.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by the bidder</p>	<p>1. We suggest Indemnity clause to be mutual. Please confirm.</p>	Bidder to comply with RFP terms
41	73	Section G	24.3	<p>Limitation of Liability</p> <p>24.3. Bidder's aggregate liability shall be subject to an overall limit of the total Cost of the project.</p>	<p>1. 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:</p> <p>Notwithstanding anything contained in this Agreement, Quess Corp'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>	Please refer to Corrigendum 1



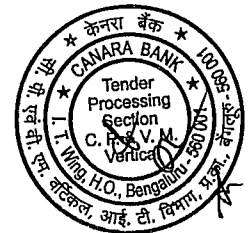
42	75	Section G	27	<p>27. Force Majeure</p> <p>27.1. The selected bidder shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the bidder, i.e., Force Majeure.</p> <p>27.2. 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, earthquake 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>27.3. In the event of any such intervening Force Majeure, the selected bidder shall notify the Bank in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the Bank, the selected bidder shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.</p>	<p>1. 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
43	124	Annexure 8 - Compliance to scope of work	3.8. VI	<p>The Service Provider is required to integrate all the systems with Bank and/or their CRM as required by the Bank.</p>	<p>1. We assume that the CRM users will be only contact center staff, if any additional users required? Pls specify.</p> <p>2. Can we propose cloud based CRM solution to Bank?</p>	<p>1. Correct for Bank CRM, additions if any will be discussed and added as per process use case.</p> <p>2. Currently no, but will be taken up by the bank based on architecture provided by the selected bidder.</p>
44	124	Annexure 8 - Compliance to scope of work	3.8. VI	<p>The CRM should facilitate an omni-channel platform to deliver an exceptional customer experience and enable seamless integration for effective service and sales.</p>	<p>1. We assume that the CRM users will be only contact center staff, if any additional users required? Pls specify.</p> <p>2. Can we propose cloud based CRM solution to Bank?</p>	<p>1. Correct for Bank CRM, additions if any will be discussed and added as per process use case.</p> <p>2. Currently no, but will be taken up by the bank based on architecture provided by the selected bidder.</p>



45	133	Annexure 8 - Compliance to scope of work	3.8. XI	The Service Provider should be able to service customers over WhatsApp channel and chatbots hosted on the Bank's website/ IB/ MB and any other digital infra as desired by the Bank through bots & live-chat (agent led) capability	<p>1. Which all Languages to be supported for Chatbot?</p> <p>2. What are the use cases for Chatbot?</p> <p>3. Please confirm, do bank need Cognitive QnA feature? Our NLP learns from unstructured data, such as website content, PDF, Word, Knowledge-base etc. If yes, than please include the sources of data.</p> <p>4. Please confirm, do bank need Payment Gateway integration to process payment inside Chatbot ?</p> <p>5. Please confirm, do bank need Fall back on Live Chat, if yes, do you have your own live chat platform or will required Bidder's live chat platform. also confirm, How many live chat license are required ?</p>	<p>1. All Call Centre customer languages part of this RFP, in phases.</p> <p>2. Will be discussed with the selected bidders.</p> <p>3. Yes</p> <p>4. No</p> <p>5. Yes, count of licenses will evolve since this is a new service for the bank.</p>
46	134	Annexure 8 - Compliance to scope of work	3.8. XIII	<p>The Bank offers issue/ query resolution through email services and is looking forward to enhancing these services. The Service Provider should be able to provide email management software services and integrate them with other systems of the Bank like internet banking, mobile banking, WhatsApp banking etc. for resolving queries through such channels without any additional cost.</p> <p>The proposed system should support scanning e-mail subject and/or body to match the identified contents with the information repository and automatically address routine enquiries, FAQs etc. to reduce the load on the dedicated agents, enabling the dedicated agents to offer faster responses to customers.</p>	<p>1. Please confirm, will client extend the email gateway? Or Bidder has to use existing Bank's email gateway Or do we have to make provision for it.</p> <p>2. 1. Please confirm, does bidder to provide Robotic Process Automation?</p>	<p>1. Banks gateway, unless based on mutual agreement, there is a need to make alternate arrangements.</p> <p>2. Yes</p>
47	104	Annexure 8 - Compliance to scope of work	3.4	Chatbot Support	<p>1. Please confirm, Does bank need login authentication inside Chatbot? [Auth based login authentication].</p> <p>2. Please confirm, Does Bank has it's own WhatsApp business API or vendor has to provision it?</p>	<p>1. Yes, based on use case</p> <p>2. Banks has its own vendor</p>
48	142	Annexure 8 - Compliance to scope of work	3.8. XVI	Automated Speech Recognition (ASR) should be able to recognize and convert spoken words into text using artificial intelligence (AI) and machine learning (ML).	1. We understand that conversion required from speech to text would be in English only. Please confirm..	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
49	102	Annexure 8 - Compliance to scope of work	3.2.7	Point 1	1. We assume that Bank will provide it's existing SMS gateway and Bidder has to integrate with it. Please confirm.	Yes



50	23	Section C	7.1.1	<p>System availability shall ensure that the period in which no customer could have been serviced is not more than 0.1% of the total period. This may be changed as per the Bank's future needs.</p> <p>1 &gt;= 99.9% Nil  2 &gt; 99% but &lt; 99.9% 1% of monthly cost  3 &gt;= 98% but &lt; 99% 2% of monthly cost  4 &lt; 98% 4% of monthly cost  5 &lt;95% 7% of monthly cost  6 &lt;90% 10% of monthly cost</p>	<p>1. We understand that proposed Penalty Grid for complete downtime &amp; not partial, we request bank to leverage it to 99.75% i.e 1:48hrs. Also this has to be specific to the LOB wise downtime.</p>	Please refer to Corrigendum 1
51	24	Section C	7.1.2	<p>Average speed of answer (ASA) shall ensure that more than 90% of calls requesting to speak with an agent are attended within 10 seconds. This may be changed as per the Bank's future needs.</p> <p>1 &gt; 90% calls attended within 10 seconds Nil  2 &lt;90% calls attended within 10 seconds 5% of monthly cost</p>	<p>1. We request bank to consider normalized SL concept as per the industry practice , wherein any day/hr./month if the volume are higher than the agreed forecast capacity it should be considered for exemption of penalty calculation. Forecast to be agreed mutually prior 60 days to a month. Please confirm.</p> <p>2. Also we can consider the segment wise SLAs as per the customer need which is the best industry practice &amp; can be mutually agreed.</p>	Bidder to comply with RFP terms
52	24	Section C	7.1.3	<p>Call abandonment rate will be measured to ensure that no more than 2% of calls requesting for an agent go unattended. This may be changed as per the Bank's future needs.</p>	<p>1. We request bank to consider normalized SL concept as per the industry practice , wherein any day/hr./month if the volume are higher than the agreed forecast capacity it should be considered for exemption of penalty calculation. Forecast to be agreed mutually prior 60 days to a month. Please confirm.</p> <p>2. We request bank that calls are disconnected by customers within 10 seconds after reaching an agent be excluded when measuring the relevant parameters. Please confirm.</p> <p>PS : Penalty to be imposed as per the Inbound billing only instead of over all billing</p>	<p>1. Bidder to comply with RFP Terms  2. Call back facility needs to be present, as per RFP Scope.</p>



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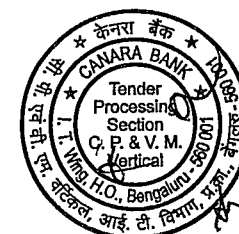
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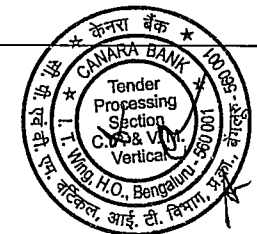




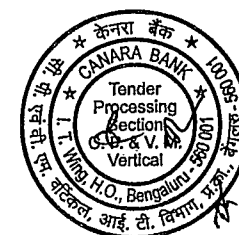
65	107	Annexure 8 - Compliance to scope of work	3.7.12	3.7.12 FOS shall ensure the inclusion of manual receipt books or Personal Digital Assistant (PDA)-based SMS, but it should be used sparingly. There should be an alternative mechanism available for reconciling receipts generated physically. If SMS receipts are used, the collection partner should retain a copy of the SMS for auditing purposes. This activity is applicable only if the Bank permits the collection of cash or cheques by the FOS.	1. We request bank to provide clarity on the printers and stationaries required to print manual receipts to be provided by bidder or Bank will provide the same. Please confirm.	FOS clause in the scope stands deleted.
66	101	Annexure 8 - Compliance to scope of work	3.2.3	vi. Any new products/ services/ enhancements/ development as advised by Bank from time to time without any additional cost in time bound manner.	1. Any new products/ services/ enhancements/ development as advised by Bank from time to time would be mutually agreed. Please confirm.	Bidder to comply with RFP terms
67	106	Annexure 8 - Compliance to scope of work	3.1	3.1 Feet on street (FOS) and Staff Augmentation	<p>1. Kindly share the location wise Filed data/Pin code wise.</p> <p>2. Request you to provide potential customer visits/ month for Collections - along with location wise split.</p> <p>3. Kindly let us know Right Party Contact (RPC) % for Field Collections and average no. of visits needed per customer to complete a collection</p> <p>4. What is the current productivity of an FOS agent per day (No.of customer visits per day generally varies from 5 to 10 visits depending on the reach/ radius assigned to FOS agent).</p> <p>5. What is the no. of visits to be made for each customer for payment collection and what is the current average attempts.</p> <p>6. What is the ticket size for payment collection &amp; the mode of collection(cash/cheque/DD/Card swipe).</p> <p>7. Kindly let us know what will be the geographical limits of each FOS- city limits.</p> <p>8. Please let us know the allocation plan whether it would be in multiple batches. like</p>	FOS clause in the scope stands deleted.



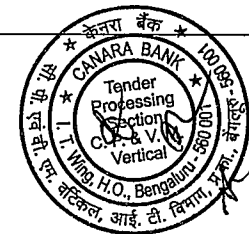
68	23	Section C	7	-	<p>1. Please confirm, for collections calling &amp; FOS services do we need DRA Trained resources or certified resources- also confirm the can we consider DRA hire &amp; Train model in which NON DRA resources would be hired &amp; would be trained &amp; certified with in 90 days from Joining the process- in these 90 days they will perform there regular work/task &amp; would be billed to Canara Bank on the agreed rate/price.</p> <p>2. Kindly confirm the SLA parameters for Collections for both Tele calling &amp; FOS services - please share KPI wise performance trend for last 3 months.</p>	FOS clause in the scope stands deleted.
69	107	Annexure 8 - Compliance to scope of work	3.7.12	3.7.12	1. Bank to provide us the Receipt books for any cash collection. Please confirm.	FOS clause in the scope stands deleted.
70	17	Section B	5.1.4	5.1.4. The Bank will not supply any assets apart from a toll-free number for inbound call center and other systems like CRM, Customer 360-degree tool to the outsourced Service Provider, and Service Provider shall be required to have a secondary/redundant CRM functionality to be utilized in scenarios of downtime of the primary CRM	<p>1. Please confirm, Bank CRM and Customer 360 degree tool will be extended to Service provider's delivery location Over Internet by whitelisting IP Or over MPLS/P2P link?</p> <p>2. Also, In case MPLS/P2P connectivity is required then let us know who will provide MPLS along with router. Will it be provided by Bank or it is under service provider scope?</p>	<p>1. MPLS based connectivity, but final decision based on discussion with selected bidder and banks' requirements.</p> <p>2. Selected Bidder</p>
71	46	Section C	12.4	12.1.2. Service Provider shall ensure that only its authorized employees/ representatives have access to their relevant device via 2FA authentication.	1. We understand 2FA is required for core IT components like servers and network equipment only. Please confirm.	No, it has to be for agents as well
72	48	Section C	13.2	13.2. The successful bidder shall host Contact Center tech stack/servers in Bank's DC at Bengaluru and DR at Mumbai (and/or at location as prescribed by the bank from time to time). The servers shall be procured by the bidder and hosted at Bank's premises.	1. We understand connectivity between Bank DC and Bank DR is already available and it will be in Bank Scope. Please confirm.	DR and DC server has to be supplied by the selected bidder and all network related activities for the same to be done by the selected bidder
73	50	Section C	13.14	1.1. All dialer platform and critical components must operate in an active-active mode consistently at the primary (active) location, with online replication maintained at the backup (passive) location.	1. We understand Bank will provide required bandwidth to establish synchronization of data between Bank DC and DR. Please confirm.	DR and DC server has to be supplied by the selected bidder and all network related activities for the same to be done by the selected bidder
74	72	Section G	21.1	21.1. BIDDER/VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	1. Internet is required for agents to access any of the Bank application. Please mention.	Will be communicated as per requirement during setup phase.
75	72	Section G	21.1	21.1. BIDDER/VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.	1. As standard practice we don't extend Email id with Ms Office to the agents, it is extended only to the support users like TL and above. Please confirms if bank wants to extend email id with MS office for agents.	No. Bidder to comply with RFP terms.



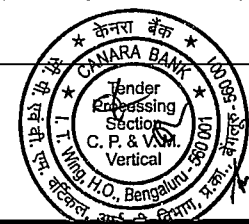
76	111	Annexure 8 - Compliance to scope of work	3.8.I	Complete recording of both the co-browsing session screen and the conversation between the customer and agent should be possible for all 100% co-browsing sessions.	1. Please confirm. For how many users Co browser is required? Or Do we need to consider it for all users?	Please note the access for said functionality needs to be given to all inbound tele calling agents
77	111	Annexure 8 - Compliance to scope of work	3.8.II	Customers should have the capability to initiate video calls from desktops, phones, tablets, or similar mobile communication devices.	1. Please confirm for how many users the Video calling is required? Or should we consider it for all users?	Initial use case has to be enabled for NRI customers with subsequent enablement for all customers
78	117	Annexure 8 - Compliance to scope of work	3.8.III	The Service Provider should provide call / screen recording on demand in a time bound manner. Any delay will attract the penalty as defined by the Bank time to time.	1. Please confirm, the screen recording is required for all the seats ? If yes, then what is the retention period and duration to keep it in the system.	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
79	125	Annexure 8 - Compliance to scope of work	3.8.VI	The CRM shall be hosted at the Bank's premises and should be available in Business Continuity and Disaster Recovery.	1. If CRM is to be provided by vendor, then specify it should be deployed in DC & DR both.	Yes, Back up CRM
80	49	Section E	13.2	13.2. The successful bidder shall host Contact Center tech stack/servers in Bank's DC at Bengaluru and DR at Mumbai (and/or at location as prescribed by the bank from time to time). The servers shall be procured by the bidder and hosted at Bank's premises.	1. Please confirm, Does service provider is supposed to host only CRM at Bank premise whereas Dialer will be hosted at Service provider location Or both CRM and Dialer will be hosted at Bank Premise ?	Bidder to comply with RFP terms
81	154	Annexure 8 - Compliance to scope of work	3.10	The maintenance of equipment, subscriptions to software/application licenses, antivirus, technical support for infrastructure will also be the sole responsibility of the Service Provider.	1. We understand all the users will login into Service providers domain and Service provider will take care of AD, Antivirus, Patch Management etc. Please confirm.	Bidder to comply with RFP terms
82	156	Annexure 8 - Compliance to scope of work	3.10	ix. PRI lines for outbound Contact Center shall be procured by the Service Provider specifically for Canara Bank and they shall be billed to the bank separately.	1. Please confirms, if GSM based calling is also required.	Will be as per requirement of the bank, telephony cost will be as per actuals.
83	169	Annexure 8 - Compliance to scope of work	3.19.1	3.19.1 The Bank proposes to have one mandatory location of Contact Center at Bengaluru, a dedicated Contact Center for the Bank's treasury service in Manipal at Canara Bank's premises (with a limited seating of approx. 20 seats) and remaining 3-4 locations spread across east, west, north & central zone in India as mutually agreed between the Bank and the Service Provider, to cater to a larger demographic diversity of India. This is subject to modification as decided by the Bank/competent authority from time to time.	1. We understand connectivity to Manipal premise is already available with Bank DC and Bank DR and that will be used to carry voice and data traffic. Service provider is not supposed to establish this connectivity again. Please confirm. 2. Also, the IT infra readiness of Manipal premises will be provided by bank? 3. Please confirm, Desktop at Manipal will be provided by bank or service provider? 4. Please confirm, cabling from user desk to hub room, LAN & Internet are already available.	1. Yes, but service provider servers to be integrated 2,3,4. Hardware and PRI lines shall be provided by the Bank. All other software shall be provided by the Service Provider. Service Provider to use the same software's/technologies across all locations



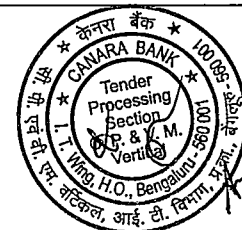
84	88	Annexure 2 - Pre Qualification Criteria	13	Certification Requirements: The Service Provider should be ISO 27001:2022 certified. The Service Provider should be ISO 18295-1:2017 certified. The Service Provider should be ISO 10002: 2018 certified. The Service Provider may be COPC 'CX Standard for Contact Centers' certified. (As mandated from time to time as per the bank/government/competent authority)	1. We are ISO 27001:2013 certified which is valid till Nov 2024. After 2024 will go for 27001:2022. Please confirm if only ISO 27001:2013 is required or all these certifications are mandatory.	Please refer to Corrigendum 1
85	General	General	General	General	1. How billing will be done for FOS as commercial format for FOS is not mentioned in the RFP. Or do we have to consider it in the Outbound only. Please confirm.	FOS clause in the scope stands deleted.
86	93	Annexure 6	-	-	1. Is it acceptable to submit a reference letter along with the agreement copy as a supporting document for our client agreement, considering that the agreement does not mention FTE and is based on a "Per connect" module?	Yes, Only for Annexure 6
87	21	Section C	2.1	Post 20 weeks from acceptance of PO or 22 weeks from issuance of PO any delay in meeting the delivery date (as per clause 1.4 (point 1, 2 together), Section C) will attract a 0.5% penalty per week and part thereof delay on the projected outflow for 1st year as per TCO subject to maximum penalty cap of 5% of the projected outflow for 1st year as per TCO.	We propose that this clause is subject to following parameters: 1. Trigger: Triggers to such penalties to be clearly defined and should apply only to critical transition milestones;(only to transition of services) and only if the delay is due to TP's act or omission e.g.: during hiring, training)- before go- live/ actual services starts. 2. Cure Period: Penalty to apply upon expiry of minimum 30 days from the longstop date (Transition completion date); and 3. Penalty Cap: Total amount of LD payable in any given month to be capped at an agreed 2% of the monthly invoice of the relevant SOW. 4. All such penalties to be capped at 2% thought-out the terms and conditions of the RFP.	1. Triggers a) Mandatory Technology as per RFP b) Existing process (IB QRC, OB Collections, Manipal etc.) 2. Please refer to Corrigendum 1 3,4. Bidder to Comply with RFP terms
88	32	Section C	7.1.11	The overall penalty of all SLAs combined shall be levied up to a maximum of 10% of monthly cost* for respective month. However, if the maximum penalty limit is reached continuously for 2 billing cycles or 20% in one billing cycle, then the cap shall be removed by the Bank and actual penalty shall be charged.	We propose to cap all SLA penalties to a maximum of 5% with no exceptions.	Bidder to comply with RFP terms



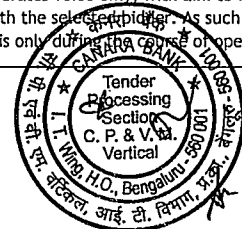
89	41	Section C	6	The payment made by the Bank shall be subject to deduction of penalties, if any, and statutory deductions such as TDS etc. Prices quoted must be firm till the completion of the contract.	We propose that prices shall be escalated in case of change in law, minimum wages or change in CPI.	Bidder to comply with RFP terms
90	41	Section C	8.1	The Bank may withhold payment of any charges that it disputes in good faith, and may set-off against penalty amount and any other amount which the Vendor owes to the Bank against charges payable to the Vendor under this Agreement.	We propose that Bank shall discuss and mutually agree with the Vendor about all such charges, penalty amounts and any other amounts before setting off or adjusting from the charges payable to the Vendor. Such charges, penalty amounts and any other amounts to be adjusted shall be capped at 2% of the monthly invoices.	Bidder to comply with RFP terms
91	42	Section C	11.1	The selected bidder 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.	We propose to add that Bank shall provide a minimum of 5 business days notice for any such audit to be conducted which shall be specific to the data, records, premises, employees, etc. related to the Services to the Bank. Further, except the statutory regulator, any internal or external auditor of the Bank shall not be a direct competitor of the Vendor.	Bidder to comply with RFP terms
92	44	Section C	12.2.2	The Service Provider shall also adhere to all the guidelines and provisions issued by the Reserve Bank of India (RBI) for outsourcing in financial institutions & comply with all customer service or regulatory supervision mandated by the relevant regulatory body/competent authority.	We propose to add that this clause is applicable provided; Bank shall provide copy of such guidelines and provisions issued by RBI/regulatory body/competent authority, and shall provide relevant training material for Service Provider to comply with such requirements.	Bidder to comply with RFP terms
93	63	Section F	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 in terms of the contract	We propose to add Termination for non-payment right for Service provider wherein if Bank fails to make payment of an undisputed invoice within the payment due date, then Service Provider shall provide a notice to the Bank to make all outstanding payments within 5 business days. If Bank fails to make such payments even after the said notice, the Service Provider shall terminate the contract immediately.	Bidder to comply with RFP terms
94	64	Section F	11.10	After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one-month notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract.	We propose to add that in such case, Bank shall provide a cure period of 90 days to the Service Provider by providing a notice and in case if the Service Provider fails to cure the breach/delay, the Bank shall terminate the agreement and settle all accounts with Service Provider.  We also propose to add termination of convenience rights to be added for Service Provider by giving 90 days advance notice.	Bidder to comply with RFP terms
95	65	Section F	4.1	The selected bidder shall provide a contingent of well trained personnel and extend necessary mentoring and operational support to the intermediary network of agents, etc. as part of the solution/ software/service.	We propose that Bank shall provide a rolling forecast of 90 days for the requirement of personnel in advance to the Service Provider for it to make necessary arrangements.	RFP is self explanatory in this regard. Bidder to comply with RFP terms.



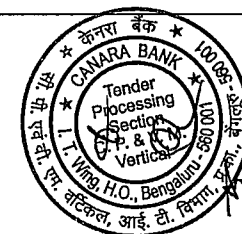
96	67	Section F	7	In connection with the work or contravenes the provisions of General Terms, if the selected bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder.	We propose to add that this clause is to be applicable provided Bank provide an advance notice of 30 days for such negligence from Service Provider and if Service Provider fails to cure the breach within the advance notice. Also, all such costs or liabilities to be capped at 3 times the monthly fees paid by Bank to Service Provider during the term of the contract.	Bidder to comply with RFP terms
97	67	Section F	10	The Hardware to be supplied will be insured by the bidder against all risks of loss or damages from the date of shipment till such time, the same is delivered and installed at site and handed over to the Bank/Office. The Bidder has to obtain transit insurance cover for the items to be delivered from their factory/go down to the location and such insurance cover should be available till installation of the Solution. If there is any delay in the installation which could be attributed to Bank, in such an event the insurance must be available for minimum 30 days from the date of delivery of Solution.	Not applicable to Service Provider for the Services under this contract.	Bidder to comply with RFP terms
98	68	Section F	13.1	The selected bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential	We propose to add the confidentiality obligation under the contract shall survive up till 2 years after the expiry/termination of the contract.	Bidder to comply with RFP terms
99	69	Section F	14.1.1	Successful bidder shall submit a structured & detailed Exit Management plan along with Training and Knowledge transfer for its exit initiated by the Bank.	We propose that Service Provider shall not be forced to work with a direct competitor of Service Provider for transition of the services and this clause 14 shall not be applicable in case the contract is terminated by Service provider for non-payment by Bank or any other reasons whatsoever.	Bidder to comply with RFP terms
100	73	Section F	24	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	We propose to make this clause as mutual clause and this clause to be subject to a liability cap where all claims under this clause are to be capped at the maximum of 3 months fees paid by Bank to the Service provider.  We also propose that this clause and its related obligations shall survive up till the expiry/termination of this contract.	Bidder to comply with RFP terms



101	100	Annexure 8 - Compliance to scope of work	3.2	Any new products/ services/ campaigns/ activities/ enhancements/ developments as advised by Bank from time to time may be added without any additional cost to the bank in time bound manner	Bank to provide consented database of its customers for all such outbound calling requirements and shall indemnify Service provider from any claims arising out of Banks failure to comply with outbound calling related rules or DPDPA 2023.	Bidder to comply with RFP terms
102	106	Annexure 8 - Compliance to scope of work	3.7	Service Provider shall deploy FOS agents to provide door to door collection (SMA, NPA, etc.) service borrowers for recovering the dues in borrower accounts. FOS agents deployed by the Service Provider should work solely for Canara Bank.	In how many locations bank wants to deploy FoS by the bidder across India ?	FOS clause in the scope stands deleted.
103	106	Annexure 8 - Compliance to scope of work	3.7	3.7 Feet on street (FOS) and Staff Augmentation	What would be the FoS & staff augmentation count region wise	FOS clause in the scope stands deleted.
104	106	Annexure 8 - Compliance to scope of work	3.7	3.7	Can bidder outsource this scope of services	FOS clause in the scope stands deleted.
105	106	Annexure 8 - Compliance to scope of work	3.7	3.7	Can bidder exclude this service from its offering, would bank permit the same	FOS clause in the scope stands deleted.
106	20	Section C	1.4		would the bidder need to setup the entire scope in 10 weeks or 20 weeks as clause 2.7 refers to 20 weeks for any delay in SLA's	Complete setup and go live according to scope defined in 10 weeks and transition from current service provider to the selected bidder in the next 10 weeks, total 20 weeks.
107	64	Section F	11		does service provider have right to terminate the contract for any reason during the term of the contract ?	Bidder to comply with RFP terms
108	83	Annexure 1*			Can bidder put forward deviations / conditional bid ?	Bidder to comply with RFP terms
109	Not Applicable	General	General	General	Request extension for bid submission as this is a complex RFP & would request for extension by 10 days	Please refer to Corrigendum 1
110	Not Applicable	General	General	General	Does the bid submission requires digital token/certificate & is the upload on GeM portal only ?	Upload on GEM and submit hard copy to the bank where applicable.
111	28	Section C	7.1		What is the overall penalty cap across all parameters on a monthly basis	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
112	108	Annexure 8 - Compliance to scope of work	3.8	3.8	What calls types / query types are resolved at the IVR and the percentage of queries that are resolved at IVR stage. Please provide the current IVR map.	To be shared with selected bidder.
113	108	Annexure 8 - Compliance to scope of work	3.8	3.8 Technology provisioning	Can you please detail which technology/ software solutions will be enabled by Canara bank for the partner to utilize to provide the services: 1. Knowledge Management System 2. FOS 3. Fraud Detection System 4. KYC, e-KYC, Video KYC	FOS clause in the scope stands deleted. Other details to be shared with selected bidder.
114	95	Annexure 8 - Compliance to scope of work	3.1	3.1	Please provide the AHT and volumes for all channels in scope for all the processes in scope for this RFP.	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.

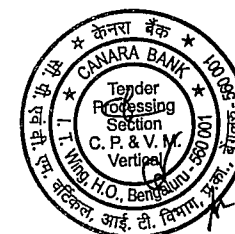


115	25	Section C	7.1.4		What is the current level of customer satisfaction? What are the points of dissatisfaction for the customer in the current process? How is CSAT currently measured? Can you share past CSAT data?	To be shared with selected bidder.
116	95	Annexure 8 - Compliance to scope of work			Is there any system of fraud checks that needs to be integrated? What is the current process for detecting frauds?	To be shared with selected bidder.
117	23	Section C	7		Please provide the past 1 year performance of the SLAs and KPIs in scope for the RFP.	To be shared with selected bidder
118	95	Annexure 8 - Compliance to scope of work			Can you share the contact drivers split by volume?	To be shared with selected bidder
119	108	Annexure 8 - Compliance to scope of work			How do you manage performance? Is there any performance management system in place? What are the system's BI Capabilities?	Manual excel based tracking. Bank wants the service provider to provide tools to track as per RFP.
120	95	Annexure 8 - Compliance to scope of work			Please provide detailed process flows of the processes mentioned in the RFP document.	To be shared with selected bidder
121	Not Applicable	General	General	General	Kindly share the current operational challenges / pain points?	Improvement in technology, Self service rates on IVR, Implementation of AI in bank approved manner. Implementation of Email, Chat based process.
122	Not Applicable	General	General	General	What are your strategic goals for the next 24 months from this RFP?	To be best in class service provider. 100% updated as per to latest EASE norms.
123	Not Applicable	General	General	General	What are the processes that have manual nature of work? Have you done any automations using any tools /technology/utility?	To be shared with selected bidder
124	Not Applicable	General	General	General	How is your organization's maturity around transformation? Please share details of any in-flight transformation projects around areas like Technology, Automation, AI, Predictive Analytics, Reporting Capabilities or Process Changes?	Bank needs the technologies mentioned in the query to be implemented as part of this RFP.
125	Not Applicable	General	General	General	Please advise of any limitations or restrictions for deployment of any technology/automation solutions.	Will be shared with the selected bidder based on implementation architecture proposed by the bidder
126	Not Applicable	General	General	General	Please enlist the technology applications used for performing daily tasks.	List of technologies as specified in the RFP
127	Not Applicable	General	General	General	Are the agents required to toggle between multiple screens?	Bidder should ensure that this is reduced.
128	Not Applicable	General	General	General	Do you have any training simulation environment for the agents? If yes, is it classroom based or hybrid? Will they have access to a sandbox environment?	Not applicable as the systems used by call centre agents are provided by the service provider
129	Not Applicable	General	General	General	How convenient is it for the agents to access the knowledge base? Is it a separate portal or CRM based?	Not applicable as the systems used by call centre agents are provided by the service provider
130	Not Applicable	General	General	General	What are the challenges in the current landscape that you would like to change with a new Service Provider?	Better and updated technology and its implementation

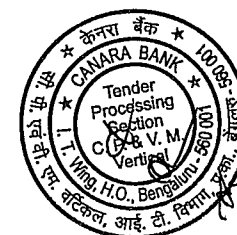




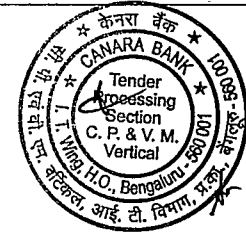
131	Not Applicable	General	General	General	What is the vision for Canara bank for the next 5 years for Customer Experience? What are the challenges being faced by Canara bank which are possibly impacting the achievement of the vision?	Will be shared with the selected bidder
132	Not Applicable	General	General	General	Do you measure complaints? If yes, please share past 6 months data for complaints and analysis if any on complaint drivers.	We do, but data will be shared with the selected bidder
133	25	Section C	7.1.4	The CSAT target provided is >=93%	1. Request for historical data on CSAT survey trend and CSAT scores. 2. Do we have an option to exclude Process related ,technical issues and normalize the CSAT calculation . Contact centre may not have any control on certain bank related restrictions on the process and technology , hence any DSAT resulted due to external factors to be excluded from the overall calculations.	Will be shared with the selected bidder
134	25 & 26	Section C	7.1.5	Call quality measurement	Request for historical data on quality performance.	Will be shared with the selected bidder
135	167	Annexure 8 - Compliance to scope of work	3.16.1	3.16.1	The service provider will be able to provide services encompassing Agent based calling, IVR, AI-based chatbot, speech analytics, and Natural Language Processing (NLP) functionalities across all the languages barring the below mentioned during launch of the process:  i. Oriya ii. Assamese iii. Khasi iv. Kashmiri v. Konkani  Please confirm if this can be considered as Futuristic requirement and can be added during the course of the contract period.	Already live languages for the bank, hence please adhere to RFP terms.
136	108	Annexure 8 - Compliance to scope of work	3.1.1	3.1.1	Can the following technology enablers be considered a futuristic requirement which can be evaluated for the scope instead of being a mandatory requirement: i.Real time speech analytics ii.Automated speech recognition iii.Text to Speech and vice versa	Bidder to comply with RFP terms, kindly refer to all terms in tech implementation.



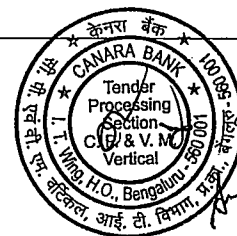
137	124	Annexure 8 - Compliance to scope of work	3.8.11	<p>4.4.In this context, the Bank invites bids from prospective Bidder for setting up the Contact Center for handling activities described in the scope of work here within, with state-of-the-art facilities. This Contact Center shall be purely on outsourced model to be setup at Bidder's premises with all required infrastructure (hardware, software, premises, various equipment, power requirement, furniture, security, insurance, and other needs) to be supplied, implemented, and maintained by the selected bidder only.</p> <p>4.5.With respect to the infrastructure (servers, storage, software, licenses, network equipment, link, link termination devices etc.) to be deployed at DC &amp; DRC of the bank (at bank's premises), shall be provided by the selected bidder and bidder will be responsible for installation, maintenance and management of the infrastructure including but not limited to AMC, preventive maintenance, warranty etc. Any security devices required for Contact Centre operations during the contract period has to be taken care by the selected bidder.</p>	Please confirm if bidder will deploy/ implement all required software like CRM, KMS, Email Management software, AQM , etc. at bidder data center or its mandatory to deploy at Canara Bank Data center & DR center? please confirm?	All servers and software's to be deployed/implemented at Bank premise (hybrid, subject to architecture approval by the bank)
138	16	Section B	4	<p>4.4.In this context, the Bank invites bids from prospective Bidder for setting up the Contact Center for handling activities described in the scope of work here within, with state-of-the-art facilities. This Contact Center shall be purely on outsourced model to be setup at Bidder's premises with all required infrastructure (hardware, software, premises, various equipment, power requirement, furniture, security, insurance, and other needs) to be supplied, implemented, and maintained by the selected bidder only.</p> <p>4.5.With respect to the infrastructure (servers, storage, software, licenses, network equipment, link, link termination devices etc.) to be deployed at DC &amp; DRC of the bank (at bank's premises), shall be provided by the selected bidder and bidder will be responsible for installation, maintenance and management of the infrastructure including but not limited to AMC, preventive maintenance, warranty etc. Any security devices required for Contact Centre operations during the contract period has to be taken care by the selected bidder.</p>	Please confirm if bidder will deploy/ implement all required software like CRM, KMS, Email Management software, AQM , etc. at bidder data center or its mandatory to deploy at Canara Bank Data center & DR center? please confirm?	All servers and software's to be deployed/implemented at Bank premise (hybrid, subject to architecture approval by the bank)



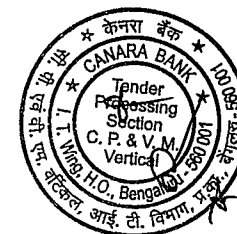
139	17, 49, 126	Section B, Annexure 8		<p>5.1.2.As mentioned in the Clause 4.5 (section B), the IT infrastructure delivering the services to bank based on this RFP, shall be localized at Bank's premises or hybrid based on bank's requirements from time to time.</p> <p>13.10.Service Provider to ensure that all critical systems in the design should have 100% redundant at primary (active) location and DR location. Critical systems include the following but not limited to:</p> <p>The Dialer system should support for standard CTI / API, such as Telephony API (TAPI) and Java Telephony API (JTAPI), to interface with external applications.</p>	<p>Can Bidder propose cloud telephony platform like (Genesys CCaaS)for this engagement? Or is it mandatory on prem Telephony setup is required, please confirm</p> <p>Please provide the list of applications that need to be integrated with the Dialer</p>	All technology and software shall be deployed/provided at Bank premise
140	17	Section B	5.1.7	<p>5.1.7.Branch users will also use the bank CRM to fulfil customer requests. This shall facilitate fulfilment of service requests placed by the customer with an agent through proper workflow management i.e., through a customer request resolution module that can be used by the Branches to fulfill / complete such requests.</p>	<p>As per the clause branch users will use bank CRM, Please confirm medium of connectivity (MPLS/P2P/Internet) link. Please confirm how much per user bandwidth required? Please confirm concurrent count of the bank users who will use bank CRM to fulfil customer requests.</p>	RFP clause is self explanatory in this regard. Bidder to comply with RFP Terms.
141	17 & 169	Section B, Annexure 8		<p>3.19.1The Bank proposes to have one mandatory location of Contact Center at Bengaluru, a dedicated Contact Center for the Bank's treasury service in Manipal at Canara Bank's premises (with a limited seating of approx. 20 seats) and remaining 3-4 locations spread across east, west, north &amp; central zone in India as mutually agreed between the Bank and the Service Provider, to cater to a larger demographic diversity of India. This is subject to modification as decided by the Bank/competent authority from time to time.</p> <p>5.2.4.The Manipal location facilities for treasury services are to be provided with limited capacity of approximately 20 seats in Canara Bank premises wherein the service provider has to provide for all agent tools, Contact Centre systems/software, integration with systems and manpower at a location prescribed by the Bank.</p>	<p>We are assuming for Bank's treasury service in Manipal ( 20 seats), bidder have to provide end points, if yes, please share required specification of end points. The bidder will host the required contact centre platforms at Bank's primary / secondary site, we expect that the bank will connect Manipal centre to Bank's primary DC. The Bidder assumes that Manipal doesn't require a separate set up of telephony etc</p>	Telephony set up used at Manipal location will be same as the Contact Center's provided by the Service Provider.Nothing is to be integrated with the Bank, as of now.
142	17	Section B	5.2.4	<p>5.2.4.The Manipal location facilities for treasury services are to be provided with limited capacity of approximately 20 seats in Canara Bank premises wherein the service provider has to provide for all agent tools, Contact Centre systems/software, integration with systems and manpower at a location prescribed by the Bank.</p>	<p>From Manipal bank location please confirm require mod of connectivity like MPLS/P2P/Internet. Please confirm per user required bandwidth to access all required applications</p>	MPLS based connectivity, but final decision based on discussion with selected bidder and banks' requirements.



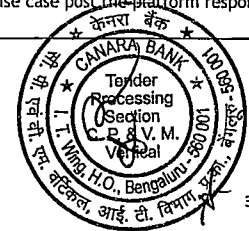
143	17	Section B	5.2.4	5.2.4.The Manipal location facilities for treasury services are to be provided with limited capacity of approximately 20 seats in Canara Bank premises wherein the service provider has to provide for all agent tools, Contact Centre systems/software, integration with systems and manpower at a location prescribed by the Bank.	Please share list of in scope applications which the Bidder Agents will access over Internet?	Bank mandates no application access over internet, but may change based on use cases in the future.
144	17	Section B	5.2.4	5.2.4.The Manipal location facilities for treasury services are to be provided with limited capacity of approximately 20 seats in Canara Bank premises wherein the service provider has to provide for all agent tools, Contact Centre systems/software, integration with systems and manpower at a location prescribed by the Bank.	We are assuming all 20 seats will be part of Canara Bank Active Directory domain, please confirm	Agents will get logins for the Canara Bank Active Directory.
145	103	Annexure 8 - Compliance to scope of work	3.3.4	3.3.4The Service Provider shall set up a dedicated email desk with few agents dedicated only for email support and services.	We are assuming Email platform will be extended by Canara Bank? Please confirm	Canara domain Emails will be provided by the bank. Selected bidder to provide with the platform required for reverts and automations.
146	104	Annexure 8 - Compliance to scope of work	3.5.3	3.5.3The Service Provider shall procure all the required software and tools, integrate the same with the Bank's existing software (or any new software/ system launched by the bank in future) and provide any middleware software required for this integration.	We are assuming social media (Twitter, Facebook, etc.)_ will be provided by Canara Bank. Please elaborate integrate touch points which required from bidder?	The bank has a social media platform currently in use, as such agent assist is preliminary use case post the platform response. Details to be shared with selected service provider on discussion with the Bank
147	109, 128, 129	Annexure 8 - Compliance to scope of work	3.8. VIII	8. Call recording and call monitoring VIII.Call recording and call monitoring The call recording solution should support archiving of call records on removable media such as hard disk drives, etc. It should have the ability to provide automatic digital recording for all calls (voice and screen recording) - this must capture below non-exhaustive and indicative list of following information: •Date •Time •Call duration •Agent ID •Caller number •Number dialed for outbound calls •Inbound/Outbound identifier - system generated •Any other parameters as desired by the bank in time bound manner during contract period or in future	Please share call & screen recording retention period?  We are assuming SFTP will be provided by Canara bank to transferred voice call recording, please confirm	1. RFP is self explanatory in this regard. Bidder to comply with RFP terms. 2.Harddrive based handover of recordings at regular intervals.
148	110	Annexure 8 - Compliance to scope of work	3.8.6	3.8.6The Service Provider should integrate with banks' vendors including and not limited to WhatsApp, CRM, Chatbot etc. as part of this RFP, these integrations are required to be done with no additional CR. Bank will ensure interactions with the vendors.	We are assuming WhatsApp platform will be provided by Canara Bank, Please confirm	Bank has its own WhatsApp vendor



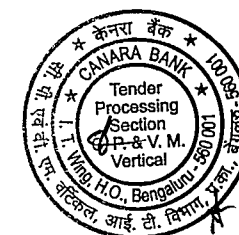
149	113, 154	Annexure 8 - Compliance to scope of work	3.8. III	d.The Service Provider is required to provide different IVR for different customer segments. IVR design, development, integration, maintenance etc. must meet the following requirements:	Please share the complete IVR flow with integration touch points	The selected vendor to provide based on banks' experience and input.
150	113, 154	Annexure 8 - Compliance to scope of work	3.10.4	3.10.4The Service Provider shall also provide the rights to use the software architecture deployed including IVR, call flow etc. to the customer service associates in all Contact Center locations.	Please share the complete IVR flow with integration touch points	The selected vendor to provide based on banks' experience and input.
151	155	Annexure 8 - Compliance to scope of work	3.11.9	i.Complete hardware and software for agents (e.g., virtualized desktops, headphones, servers that will host the data etc.)	Is there any specific hardware requirement for endpoints? Is there any specific requirement to factor dual monitor/ specific size requirement?	Agents should be able to perform the activities as per the RFP.
152	-	General	General	General	Bidder proposed solution will be on VDI (Citrix) with Thin Clients as endpoints. Please confirm, If any of the in scope Canara Bank applications have any compliance issue while accessing through VDI or thin clients?	Will be shared with the selected bidder based on implementation architecture proposed by the bidder
153	-	General	General	General	Bidder endpoints will be as per Bidder IT Security policies Active Directory, Anti-Virus, Patch Management etc.. for endpoints (ThinClient/desktop) compliance? Kindly confirm on this approach	Bidder to comply with RFP terms
154	-	General	General	General	Are there any specific compliance requirements that need to be considered such as ISO 27001, PCI, GDPR ,etc.? Please confirm	Bidder to comply with RFP terms
155	109	Annexure 8 - Compliance to scope of work			As per the RFP Bidder have to provision the Telephony setup for outbound then, How will Canara Bank provide data for these outbound campaigns	CRM integration or Data shall be provided via SFTP (based on requirements and use case)
156	17	Annexure 8 - Compliance to scope of work			Please provide location wise number of users from the Bank that will need access to the telephony platform, KMS, CRM etc that will be deployed by the Bidder. The Bidder will need to estimate the number of licenses to be factored apart from the call centre agents working from the Bidder premises	Please refer to total requirement in bill of material. Selected bidder has to provide locations (as per RFP)
157	109	Annexure 8 - Compliance to scope of work			What is the current contact centre platform in use, please list the challenges of the contact centre platform	Completely outsourced setup.
158	109	Annexure 8 - Compliance to scope of work			Will the Bank provide the required servers to host the contact centre platform? Or does bidder need to price for the hardware required at the Bank's data centre as well?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.



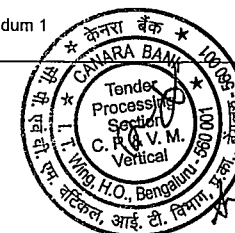
159	16, 124	Section B	4	<p>4.4. "This Contact Center shall be purely on outsourced model to be setup at Bidder's premises with all required infrastructure (hardware, software, premises, various equipment, power requirement, furniture, security, insurance, and other needs) to be supplied, implemented, and maintained by the selected bidder only." ( Page 16)</p> <p>4.5. "With respect to the infrastructure (servers, storage, software, licenses, network equipment, link, link termination devices etc.) to be deployed at DC &amp; DRC of the bank (at bank's premises), shall be provided by the selected bidder and bidder will be responsible for installation, maintenance and management of the infrastructure including but not limited to AMC, preventive maintenance, warranty etc." ( Page 16)</p>	Kindly confirm if the software applications like CRM or any other tools in the scope would be deployed and hosted in the service provider premises or in bank's premises kindly confirm.	All technology and software shall be deployed/provided at Bank premise
160	16, 124	Annexure 8 - Compliance to scope of work	3.8.VI	3.8.11: (VI) Customer relationship management (CRM): "The CRM shall be hosted at the Bank's premises and should be available in Business Continuity and Disaster Recovery." ( Page 124)	Kindly confirm if the software applications like CRM or any other tools in the scope would be deployed and hosted in the service provider premises or in bank's premises kindly confirm.	All servers and software's to be deployed/implemented at Bank premise
161	96	Annexure 8 - Compliance to scope of work	3.1.1	(1) Product enquiries: "viii. General product queries would need to be recorded in the Customer relationship management tool (CRM)." (Page 96)	We assume that cases would be logged in bank provision CRM integrated with omnichannel platform provisioned by service provider. In absence of bank's case management platform service provider to support logging of cases in omnichannel platform. Kindly confirm.	Yes
162	96	Annexure 8 - Compliance to scope of work	3.1.1	(1) Product enquiries: "viii. General product queries would need to be recorded in the Customer relationship management tool (CRM)." (Page 96)	How do we validate existing bank's customers details on call arrival or for other interaction channel. Whether the API for the same would be provided. Kindly confirm.	Yes
163	98,100	Annexure 8 - Compliance to scope of work	3.1.5	5) Support on IB/ MB and other Bank and its partners: v. Activation/deactivation, registration/de-registration for digital channels, SMS/ email alerts. (Page - 98)	We assume that SMS gateway, email account and SMTP details would be provisioned by the bank. Kindly confirm.	Yes
164	98,100	Annexure 8 - Compliance to scope of work	3.2	Category (1): "The Contact Center will be required to assist the Bank in its endeavors by making outbound calls/ emails/ video calls/ messaging to customers and non-customers, to execute the following functions" (Page - 100)	Kindly confirm how will the service provider will update the bank's applications with calling outcomes? Offline via pre-defined reports and file uploads or online via API's provisioned by bank.	Can be required in any of formats mentioned in the query depending on calling requirement and use case. For campaign based calling bank will need integration with Banks's CRM.
165	104	Annexure 8 - Compliance to scope of work	3.5.2	3.5.2 "The social media agents should continuously review the Bank's social media channels for queries/concerns posted by the Bank's customers." (Page - 104)	Kindly list out all the social media platforms that needs to be supported by the service provider.	The bank has a social media platform currently in use, as such agent assist is preliminary use case post the platform response.



166	104	Annexure 8 - Compliance to scope of work	3.5.2	3.5.2 "The social media agents should continuously review the Bank's social media channels for queries/concerns posted by the Bank's customers." (Page - 104)	Is there any existing platform utilized by bank for managing social media posts and Whether the same would be provisioned and extend to the service provider or service provider needs to provide an independent platform to manage social media responses. Kindly confirm.	Clarified in the RFP scope of work
167	108	Annexure 8 - Compliance to scope of work	3.7.16	3.7.16 - " i. The skip tracer shall gather basic information (name, last known addresses, contact details, etc.) about borrowers." (Page- 108)	Kindly confirm whether any existing application is being utilized for skip tracing activities and whether the same would be provisioned and extended by the bank or service provider needs to provide. Kindly confirm.	FOS clause in the scope stands deleted.
168	124	Annexure 8 - Compliance to scope of work	3.8. VI	VI. Customer relationship management (CRM): "4. The CRM should facilitate an omni-channel platform to deliver an exceptional customer experience and enable seamless integration for effective service and sales." (Page- 124)	We understand that Service Provider's omnichannel platform to support following channels - Inbound calls, Outbound calls, Web Chat, Video Chat, Email, Social Media . Please confirm.	Omnichannel platform to support all channels mentioned in RFP document
169	124	Annexure 8 - Compliance to scope of work	3.8. VI	VI. Customer relationship management (CRM): 2) The Service Provider is required to integrate all the systems with Bank and/or their CRM as required by the Bank. (Page- 124)	Kindly specify the bank's CRM name and list of other system and sub systems of bank that require integration with service provider CRM.	To be shared with selected bidder based on use case discussion with Bank
170	124	Annexure 8 - Compliance to scope of work	3.8. VI	VI. Customer relationship management (CRM): 2) The Service Provider is required to integrate all the systems with Bank and/or their CRM as required by the Bank. (Page- 124)	Please share an overview of the expectations on reports to be generated from the service providers CRM?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
171	107	Annexure 8 - Compliance to scope of work	3.7	3.7.5 The Service Provider shall provide required an application to their FOS agents. (Page - 107) 3.7.9 The application should be facilitated with GPS facility to assist in navigation to a customer's location. The duration of the visit with the mapped location shall be recorded in the application. (Page - 107) 3.7.10 FOS shall record the payment collection details in the application along with necessary support documents and proofs. (Page - 107)	We assume that service provider needs to provision GPS enabled mobile based android/iOS application for FOS agents which could help FOS agents to easily reach the respective customer location and to update the application with the payment collection details along with necessary support documents and proofs and supporting reconciliation of payment with auto notification to the customer via SMS. Kindly confirm.	FOS clause in the scope stands deleted.
172	170	Annexure 8 - Compliance to scope of work	3.20.5	3.20.5 The transition plan must include migration of existing and historical data (including but not limited to call recordings/ logs, list of open transactions such as service requests, issues, leads etc.) and ability to retrieve/review/use the data in a new Contact Center solution. (Page - 170)	Kindly indicate volume of data that will need to be migrated into service provider's omnichannel platform with the following details to be provided by the bank (1) Period of data to be migrated (2) Approximate number of records (3) Approximate size of data to be migrated (4) Bank and service provider to mutually agree on the structure of data to be migrated and bank would provision and provide data in the required format.	To be shared with selected bidder.

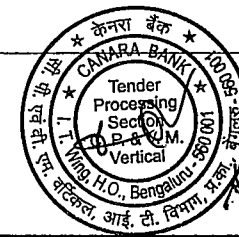


173	17	Section B	5.2.1	5.2.1. The Bank proposes to have one mandatory location of the Contact Center at Bengaluru, a dedicated Contact Center for the Bank's treasury service in Manipal, and minimum additional 3-4 locations spread across east, west, north, and central zone in India as mutually agreed between the Bank and the Service Provider.	We propose to have 3 centers for an overall requirement of 1000 seats.	Bidder to comply with RFP terms
174	17	Section B	5.2.1	5.2.4. The Manipal location facilities for treasury services are to be provided with limited capacity of approximately 20 seats in Canara Bank premises wherein the service provider has to provide for all agent tools, Contact Centre systems/software, integration with systems and manpower at a location prescribed by the Bank.	We request for a detailed JD for these resources	Forex related QRC, training will be provided by the bank. Other requirement as per voice agents as per RFP.
175	18	Section B	5.3.3	Manpower Ratios	We propose the below ratios. This is as per industry practices and is being followed for other BFSI clients managed by us. QA - 1:45, AM/Supervisor : 1:75 and Trainer 1:75	Bidder to comply with RFP terms
176	25	Section C	7.1.4	93% Target	Please share rating scale to measure the mentioned target %	Please refer to Corrigendum 1
177	28	Section C	7.1.8	>90% Target	Requesting to reconsider / relax on the parameter i.e. to achieve 90% occupancy at a 90/10 service Level target	Please refer to Corrigendum 1
178	26	Section C	7.1.6	Definition	The customer does call for same reason in 30 days as transaction related or balance related calls will always be repeated. Hence, requesting you to reconsider / relax on the definition	Reconsideration of queries (call types) included under 'First time resolution' shall be provided to the selected bidder
179	34	Section C	7.2.1	Desired KPI Level 70%	Requesting to reconsider / relax on the parameter as per industry benchmarks	KPI is desired with service provider support. This is not an SLA, incentive is above 50%.
180	48	Section C	12.5	12.1.29	Please share the targets defined in EASE 6.0	Available in public domain.
181	57	Section E	3.3.5	1.1.1. The bidder/Bidder is to incorporate costs of integration and service of other voice (video calling) and non-voice channels (WhatsApp, Email, Chabot, etc.) in the cost per FTE.	Its recommended to have an FTE rate per service instead of a blanket one since each service comes at a different cost.	Non voice is a new service sought by the bank, as such agent counts will be ascertained during the due course.
182	101	Annexure 8 - Compliance to scope of work	3.2.2	i. All associated training costs, certification cost or specialized agent for bank products and third-party products will be managed by the Service Provider.	Please share the count of associates and the related trainings/certifications for us to be able to incorporate into the cost. Alternatively its recommended that the Vendor be allowed to bill this at actuals to Bank	Bidders to comply with RFP Terms
183	-	General		General	Please share the percentage breakup of FTEs required between Inbound/Outbound/Email/Social Media etc	To be shared with selected bidder based on use case discussion with Bank
184	155	Annexure 8 - Compliance to scope of work	3.11.4	3.1.1 This is also inclusive of providing cabins and workstations etc. at no extra cost for the Bank employees to be stationed in the proposed Contact Center.	Please share the count of seats required for Bank employees per site	To be shared with selected bidder based on use case discussion with Bank
185	158	Annexure 8 - Compliance to scope of work	3.12.3	Agent shall have bachelor's degree in any stream and minimum 50% team to have 6+ months experience in call center operations .	We recommend a healthy ratio of 50:50 for Grads vs undergrads. Please confirm	Please refer to Corrigendum 1

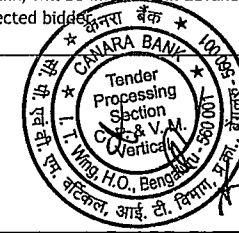




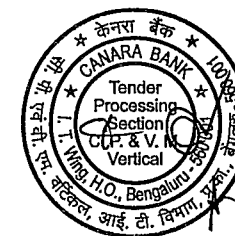
186	160	Annexure 8 - Compliance to scope of work	3.12.4	Team leader shall have a minimum of 3 years of experience in the same line .	Growth trajectory in a BPO is fast. An experience of 3 years and above will qualify for next level. Recommend this be kept at 1 Yr.	Bidder to comply with RFP terms
187	161	Annexure 8 - Compliance to scope of work	3.12.5	The supervisor shall have a minimum of 6 years of experience in the same line/ relevant field .	We propose to left this at discretion of Bidder basis industry standards	Bidder to comply with RFP terms
188	119	Annexure 8 - Compliance to scope of work	3.8. IV	Ability to configure SLAs such as (non-exhaustive): •Total talk time •Average Handling Time •First Call Resolution Rate •Call Agent Available Time •Call Agent Idle Time, Average speed of answer •Call abandoned count; call abandoned percentage. •% of calls closed on the IVR	FCR cannot be presented on ACD on real time basis	FCR can be shown at lagged basis, but bidder to ensure lag to be limited to one day.
189	128	Annexure 8 - Compliance to scope of work	3.8. VIII	The system should support 100% bulk recording and ensure high-quality recording (as per recent industry standards) for both voice as well as screen.	Please reconsider/ relax that parameter as the Industry leaders do not commit more than 94/95%	Bidder to comply with RFP terms
190	-	General	General	General	Kindly share FTE in scope distributed at LOB and Language level for each channel separately	To be shared with selected bidder based on use case discussion with Bank
191	-	General	General	General	Kindly share number of FTE/RTA required for Command Center	Bidder to comply with RFP terms
192	-	General	General	General	Kindly confirm if Command Center will be required for business outsourced to the service provider or for multiple vendors	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
193	-	General	General	General	Kindly share weekly or the monthly offered volumes to be considered for sizing of each channel and LOB separately at language level e.g. Inbound Calls, Outbound, Email, chat, back office etc at LOB level.	To be shared with selected bidder based on use case discussion with Bank
194	-	General	General	General	Kindly share language wise volume split to be considered across the channels & LOBs in-scope	To be shared with selected bidder based on use case discussion with Bank
195	-	General	General	General	Please confirm if the AHT target of 360 seconds has to be same for all the channels and LOB's else Kindly share AHT to be considered for sizing of each channel and LOB separately at language level e.g. Inbound Calls, Outbound, Email, chat, back office etc at LOB level.	Will be shared with the selected bidder
196	-	General	General	General	Please suggest the chat concurrency i.e. what is the average number of chat can be handled at same time. Also, what is the maximum number of chats possible to be handled at the same time.	To be shared with selected bidder based on use case discussion with Bank
197	-	General	General	General	Kindly confirm if AHT shared for chat is concurrent AHT or Linear AHT?	New use cases for the bank.
198	-	General	General	General	Kindly share 4 - 6 weeks of daily volume to assess the day of the week volume factor for sizing purpose of Inbound Calls, Email, Chat, Backoffice, etc at LOB level. Alternatively, please share day of the week volume factor for each channel in-scope at LOB level. E.g. - Mon-15%, Tue-16% & so on.	To be shared with selected bidder based on use case discussion with Bank



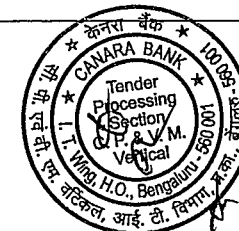
199	-	General	General	General	Kindly share 4 - 6 weeks of interval wise volume offered to assess the intraday arrival pattern for sizing purpose of Inbound Calls, Email, Chat, Backoffice, etc. at LOB level. Alternatively, please share intraday volume pattern for each channel in-scope at LOB level. E.g. - 09:00 - 1%, 09:30 - 1.5% & so on.	To be shared with selected bidder based on use case discussion with Bank
200	-	General	General	General	Kindly share the Hours of Operation (HOOPs) & business Operating days for chat, email, social media, back office, etc at LOB level.	Hours of operation for non-voice processes shall be similar to the hours of operations specified for Inbound calling process specified in the RFP, though bank is open to suggestions for optimization for non live non voice channel.
201	-	General	General	General	Kindly share the turnaround time (TAT) for Email, Backoffice & any other non-live channel in-scope.	New use cases for the bank, will be informed in advance during process setup to the selected bidder.
202	-	General	General	General	At what level is that SL/ASA and abandon target is required to be achieved i.e. daily, weekly or monthly?	SLA's will be measured on a Monthly basis
203	-	General	General	General	For Outbound Calls is in scope then, kindly share the connect % bifurcated into Right Party Connect% and Non-Right Party Connect% at LOB level.	Will be informed in advance during process setup to the selected bidder.
204	-	General	General	General	Kindly confirm if an Outbound call is connected to a non-right party to be re-attempted until the right party is connected or not be re-attempted.	To be re-attempted to connect with the right party
205	-	General	General	General	For Outbound Calls is in scope then, kindly share maximum number of attempts to be made to a non-connected outbound call? Also, please share attempt wise connect % e.g. attempt 1 - 40%, attempt 2 - 30%, etc.	Will be informed in advance during process setup to the selected bidder.
206	-	General	General	General	For Outbound Calls is in scope then, Kindly confirm how do we expect the Outbound calls to be made, dialer or manual calling? If Dialer, then is it predictive or preview?	Dialer to have capabilities for both predictive and preview dialing. Additionally, please refer the Technical scope mentioned in RFP for indicative and non-exhaustive list of technical specifications required by the bank.
207	-	General	General	General	For Outbound Calls to be made via manual dialing or preview dialer then, please share the non-connect AHT to be considered e.g. - 30 secs, 45 secs or etc.	Will be informed in advance during process setup to the selected bidder.
208	-	General	General	General	How many touches are expected per transaction of Backoffice, Email and any other non-live channel in-scope. For multiple touches, please clarify if the AHT shared is inclusive all required touches, if not then, please share the AHT i.e. inclusive of all touches.	New use cases for the bank, will be informed in advance during process setup to the selected bidder.
209	-	General	General	General	Does Backoffice, Email and any other non-live channel require maker and checker process as well? If yes, please share maker and checker APT/AHT for each query type.	New use cases for the bank, will be informed in advance during process setup to the selected bidder.



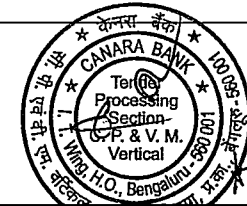
210	-	General	General	General	Is there any scope of multiskilling between LOBs or Channels in-scope?	Please refer Annexure 8 - Clause 3.12 and 3.13 for detailed manpower profile and training requirements. Agents deployed on a specific process/LOB should be certified by the bank to handle calls for that process. It is desirable to have dedicated agents aligned to specific LOB's and Channels.
211	General Query	General		General Query	What will be the training duration as per the LOB [ i.e IB/OB/Email /Chat ] ? [ In RFP says overall it is for 21 days. Please provide training period as LOB wise	Will be informed in advance during process setup to the selected bidder.
212	General Query	General		General Query	Apart from Bangalore & Manipal what will be other locations and what will be count of agents needed (location wise bifurcation of agent requirement)	To be shared with selected bidder based on use case discussion with Bank
213	General Query	General		General Query	What would be Agent Bifurcation LOB Wise	To be shared with selected bidder based on use case discussion with Bank
214	General Query	General		General Query	What would be Language wise Agent Ratio:	To be shared with selected bidder based on use case discussion with Bank
215	General Query	General		General Query	Can we get the Historic data LOB wise with achieved SLAs (eg: FTR, AHT etc.)	To be shared with selected bidder based on use case discussion with Bank
216	General Query	General		General Query	Please share Peak hours trend Analysis [ i.e calls, email, chats ]	To be shared with selected bidder based on use case discussion with Bank
217	General Query	General		General Query	Please share the KPI for all LOBs.	To be shared with selected bidder based on use case discussion with Bank
218	General Query	General		General Query	Can you please share the IVR Flow requirement	To be shared with selected bidder based on use case discussion with Bank
219	General Query	General		General Query	For Email Chat, is there any basic speed/accuracy requirement ?	New use cases for the bank, will be informed in advance during process setup to the selected bidder.
220	General Query	General		General Query	Which Versant category is needed?	Desirable to have resources proficient with Vet 3 and above
221	General Query	General		General Query	What is the requirement count of agents for different 2 category eg; nism certified, csi certified, nasscom certified, RBIs debt recovery etc. ?	New use cases for the bank, will be informed in advance during process setup to the selected bidder.
222	General Query	General		General Query	What would be the maximum capping of penalties	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
223	General Query	General		General Query	will EMD be exempted for MSME (medium enterprises) too	Please refer to GEM GTC for EMD exemptions.
224	General Query	General	General	General Query	what would be the FOS requirement count ?	FOS clause in the scope stands deleted.
225	General Query	General	General	General Query	There is no boq format for FOS , please clarify where to put that cost?	FOS clause in the scope stands deleted.
226	15	Section B	2.2	2.20. 'Implementation duration' shall be of 10 weeks from the acceptance of the PO or 12 weeks from the issuance of PO.	We assume that OB will go live in 10 weeks. Rest services can go live gradually. Please confirm	RFP is self explanatory in this regard. Bidder to comply with RFP terms.



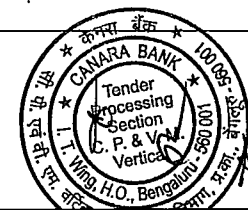
227	17	Section B	5.1.3	5.1.3. The Service Provider is also responsible for integrating their infrastructure including the software with that of the Bank's CBS, CRM or any other application which may be provided by Bank or its associates (including but not limited to third parties as per the Bank's discretion and requirements from time to time), to facilitate seamless data integration and deliver an omni-channel/required experience to customers.	Will the APIs required for integration be provided by the Bank?	Yes, though selected bidder needs to ensure end to end integration including and not limited to provision of middleware if needed.
228	17	Section B	5.1.4	5.1.4. The Bank will not supply any assets apart from a toll-free number for inbound call center and other systems like CRM, Customer 360-degree tool to the outsourced Service Provider, and Service Provider shall be required to have a secondary/redundant CRM functionality to be utilized in scenarios of downtime of the primary CRM.	As the Solution will be deployed in Bank's Data centers can we assume that the Rackspace, UPS Power supply, Structured cabling and other infrastructure components at DC will be provided by Bank?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
229	17	Section B	5.2.4	5.2.4. The Manipal location facilities for treasury services are to be provided with limited capacity of approximately 20 seats in Canara Bank premises wherein the service provider has to provide for all agent tools, Contact Centre systems/software, integration with systems and manpower at a location prescribed by the Bank.	- Is service provider expected to implement telephony solution at Banks location? Please confirm	Telephony set up used at Manipal location will be same as the Contact Center's. Nothing is to be integrated with the Bank, as of now.
230	17	Section B	5.1	5.1.2. As mentioned in the Clause 4.5 (section B), the IT infrastructure delivering the services to bank based on this RFP, shall be localized at Bank's premises or hybrid based on bank's requirements from time to time	Does the agents login in Bank Domain or Vendor Domain?	Service providers domain
231	17	Section B	5.4	Languages	Request bank kindly share the bifurcation of FTE as per Language requirement.	To be shared with selected bidder based on use case discussion with Bank
232	18	Section B	5.6	Contact Center operations timings and holidays	Please provide expected hours of operations for each queue along with the working days of each queue (including mandatory day off/holiday list to be followed) - (Email/Chat/Co-browsing/Video chat/social media etc.)	Will be informed in advance during process setup to the selected bidder.
233	18	Section B	5.3.3	Manpower requirement	Are there any other roles required, apart from the roles mentioned in the table? Please confirm	Roles required shall be as per Bank's directive from time to time
234	18	Section B	5.4.1	Languages	-Are all given languages required for Inbound/Outbound - We assume that only English/Hindi is required for Email/Chat/Co-browsing/Video chat/ Social Media etc. Please confirm	1. Yes all languages specified as per RFP 2. Customer languages, and as decided by Bank time to time
235	18	Section B	5.4.1	Languages	Please help us with the vernacular volume percentages for each channel	To be shared with selected bidder based on use case discussion with Bank



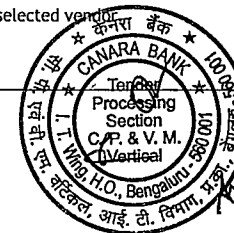
236	18	Section B	5.3	Capacity	Please share specific volume seasonality for (Inbound/Outbound/Email/Chat bot/Video Chat/Co-browsing/Social Media etc.) - months with higher or lower volume and percentage variation expected month over month	To be shared with selected bidder based on use case discussion with Bank
237	18	Section B	5.3.2	5.3.2. The Bank is evaluating a Service Provider to cater to a capacity of approximately 1000 agents for Canara Bank, inclusive of both inbound and outbound call center process.	Are 1000 concurrent agents required or 1000 named agents across multiple shifts?	1000 FTEs across multiple shifts
238	18	Section B	5.3.3	Supervisor span - 1: 45 agents	What is the definition of Supervisor? Can Senior TLs/ Group TLs be considered for this role	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
239	18	Section B	5.3.3	Span Ratio	Will span ratio be considered on the approved FTE count or the Headcount deployed by Vendor. Vendor may deploy additional HC for better services to the Bank, this should not be considered for span ratio	Approved FTE count will be considered for span ratio
240	18	Section B	5.3.3	Span Ratio	What will be the calculation used for span ratio? Opening HC/ Closing HR / Avg HC of every month	Approved FTE count will be considered for span ratio
241	18	Section B	5.4.3	Language Addition	How many languages is the Bank planning to add in the future?	Bank requires 15 languages as specified in RFP as of now to be extended to 22 languages as mentioned in the RFP which may be further increased as per Bank's discretion
242	18	Section B	5.5.1	Period of Contract	Will the contract period be considered from date of PO issuance or from the date of go live from 1st centre? Validity from PO issuance would mean that operationally contract will be for 57 months	From PO issuance.
243	20	Section C	1.4	Implementation of Good to Have/Futuristic functionalities	Please list the good to have/Futuristic functionalities?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
244	20	Section C	1.4	Implementation timelines	There are various factors involved for project implementation. Is Bank okay to revise the timelines based on discussion and agreement of the Bank	Bidder to comply with RFP terms
245	20	Section C	1.5	The transition plan must include migration of existing and historical data (including but not limited to call recordings/ logs, list of open transactions such as service requests, issues, leads etc.) and ability to retrieve/review/use the data in a new Contact Center solution	Requests to confirm the anticipated level of data migration activity along with the rough data Size	Will be shared with the selected bidder
246	21	Section C	3.1	3.1. 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. Bank will facilitate vendor interactions. Any challenges have to be informed immediately to the bank.	Will the APIs required for integration be provided by the Bank?	All API will be included as part of call center module provided by Bank's CRM
247	21	Section C	4.1	4.1. The selected Bidder has to use standard procedures like hardening, dedicated configuration in order to comply security standards including cyber security.	Applicable security Standards are not mentioned here, please clarify	All security standards to be followed as per Information Security guidelines and policies defined by the bank



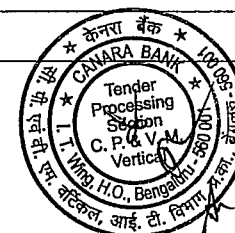
248	21	Section C	4.4	4.4.The selected Bidder has to do necessary changes in the configuration directed by security team of the Bank after security audits like VAPT, Code Audit etc., without disturbing the production and existing backed up copies and at no additional cost to the Bank	VAPT is done on the tools developed by Service provider, further if VAPT is to be done on any other Application then it has to be done by Service provider or third party? Please confirm	To be done by the service provider for tools developed/procured/provided by the service provider
249	21	Section C	4.7	4.7.The selected Bidder should take adequate security measures to ensure confidentiality, integrity and availability of the information. 4.8.The selected Bidder is liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.	Please provide Guidelines/ policy/ standards mentioned in this clause.	Will be shared with the selected bidder
250	22	Section C	4.9	4.9.The selected Bidder will be responsible for Data Protection as per statutory guidelines from time to time during the contract period and he will be liable for any breach in this regard. 4.10.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.	Please provide Guidelines/ policy/ standards mentioned in this clause.	Will be shared with the selected bidder
251	22	Section C	4.12	4.12.The application and the associated systems including APIs should be compliant to OWASP TOP 10 security vulnerability controls, OWASP TOP 10 API Security controls	Request to confirm, which application is mentioned in this clause?	Will be shared with the selected bidder
252	23	Section C	7.1	Service level agreement (SLA) adherence	Please provide Service Level/TAT & ASA targets for all channels (Email/Chat bot/Video Chat/Co-browsing/Social Media etc.)	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.
253	24	Section C	7.1	Current performance levels	We would request the Bank team to share the current performance levels against the mentioned SLAs. Request data for last 12 months	To be shared with selected bidder based on use case discussion with Bank
254	24	Section C	7.1	SLA Measures	Beta period	Please refer to Corrigendum 1
255	24	Section C	7.1.3	Call Abandonment Rate	As per the Speed of Answer performance clause, vendor is allowed 10 seconds to answer the call. Any abandonment within 10 seconds should be removed from Call Abandonment Rate calculation	Please note: Call abandoned rate refers to the abandonment from the tele-callers side. Any abandonment from customer's side after agent has received the call will not be considered under call abandoned rate
256	25	Section C	7.1.4	Customer Satisfaction Score	CSAT is dependent on multiple factors all of which will not be in control or attributed to the vendor. CSAT performance based solely on vendor performance should be considered	Please refer to Corrigendum 1
257	26	Section C	7.1.5	-	As it is not specified, Is there vernacular language audit requirement ?	Same as the audit requirement for English and Hindi languages.
258	26	Section C	7.1.6	First Time resolution	FTR is dependent on multiple factors all of which will not be in control or attributed to the vendor. FTR performance based solely on vendor performance should be considered	Reconsideration of queries included under 'First time resolution' shall be provided to the selected bidder



259	27	Section C	7.1.7	Average handle time	Please help with the historical AHT and benchmarking data for the target of 360 seconds	To be shared with selected bidder based on use case discussion with Bank
260	27	Section C	7.1.7	Average Handle Time	We assume that Average handle time will be considered as the average of calls answered at a monthly level. Please let know in case of any other understanding	Yes monthly number will be calculated
261	28	Section C	7.1.8	Utilization rate	As per definition Utilization rate will be calculated with a combination for productivity and available time. However, as per clause 3.13.7 - 8 hours of cross training is required for each agent per month, will this time be included in productive time. Also, will coaching and feedback to agent by supervisor/Team leader/quality auditor/trainer be considered as productive time.	All post certification trainings will be considered under productive time, however pre-certification trainings will not
262	28	Section C	7.1.8	Utilization Rate	Will Agent Meal and Short breaks be considered as part of Utilization? As per labor compliance, 1 hour of break needs to be given to every employee for 8 hours of work. This 1 hour translates to 11.11% of the overall 9 hours of staff time. Hence in case Meal and Short breaks are considered as part of Utilization then target of 90% has to be changed, as that will be in violation of labor laws	Utilization is calculated excluding the agent meal and short breaks. It is calculated out of 8 hours instead of 9 -9.5 hours. Please refer to Corrigendum 1.
263	29	Section C	7.1.9	Incident Management	What is the difference between Incident Management and System Availability as both are related to uptime of systems	System availability is a measure of total down time, however incident management is how much time it takes for restoration of the system. There could be a case where there is multiple system downtimes which together breach the penalty thresholds, however incident management penalty is different for each system downtime event
264	30	Section C	7.1.10	Business Continuity Management	BCP or DC/ DR switch may not be initiated or done every month. In this case how will this clause be calculated	Switch over for BCP/DR for complete restoration of services in unplanned outage/disaster for which BCP needs to be invoked and in hot/cold tests for BCP readiness done at specified and agreed periodic frequency. Needs to be conducted every month
265	44	Section C	12.2.2	The Service Provider shall also adhere to all the guidelines and provisions issued by the Reserve Bank of India (RBI) for outsourcing in financial institutions & comply with all customer service or regulatory supervision mandated by the relevant regulatory body/competent authority.	Pls help us with there RBI guidelines to be followed	Available in public domain.
266	47	Section C	12.1.13	Non Disclosure Agreement	Will request the Bank team to share the NDA format that is to be used	Will be provided by the bank
267	48	Section C	12.5	EASE reforms implementation	We would request the Bank team to share the EASE reforms checklist that the vendor has to follow. As part of EASE 5.0 reforms, Bank had to submit a 3 year road plan - will this also be part of the guidelines for vendor. We would request this plan to be shared with vendor	To be shared with the selected vendor

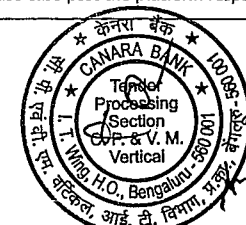


268	49	Section C	13.2	13.2. The successful bidder shall host Contact Center tech stack/servers in Bank's DC at Bengaluru and DR at Mumbai (and/or at location as prescribed by the bank from time to time). The servers shall be procured by the bidder and hosted at Bank's premises.	Are the agents required to be seated at Bank's Data centers?	No
269	49	Section C	13.11	13.11. Service Provider shall ensure that all critical systems in the design should have 100% redundancy at the service location(s)	Service location just has the outbound trunks and the agent devices. Hence the Recorders and the SBCs/Gateways for trunks will be having 100% redundancy. The agent devices at agent location and the outbound calling would depend on the network connectivity to the data centers to function. Please confirm if this understanding is correct.	All processes, yes
270	49	Section C	13.8	BCP Planning	Agent capacity for each location will be as per the plan submitted to the Bank. in case of BCP situation, can agent capacity for a specific location be mutually discussed and agreed between Bank and vendor	Yes
271	50	Section C	13.15	13.15. The locations must be interconnected by a fully redundant network to facilitate seamless switchover as needed. The design should explicitly outline the WAN link requirements for connecting all locations in this design.	Will the MPLS or P2P link required for interconnection of the CC sites be provided by the Bank?	Service provider to provide the same, but final decision based on discussion with selected bidder and banks' requirements.
272	75	Section G	27.2	Definition of Force Majeure	Force Majeure to include pandemic and any situation created through order of local/ State/ Central Govt or its represented authorities	Bidder to comply with RFP terms
273	78	Section G	34	34.1.No person of the bank or the contractors and third parties shall violate the social media policy of the bank	Please provide Guidelines/ policy/ standards mentioned on this.	To be shared with selected service provided
274	100	Annexure 8 - Compliance to scope of work	3.1 (11)	- Inbound Process - Inbound Process - HNI/ NRI/ Overseas territory accounts of Bank and its partners	Please provide Interval / day / weekly level volume and AHT for Inbound (Language Wise) historical (last 3 years) and expected for New deal term - calls to be handled by Agent	To be shared with selected bidder
275	100	Annexure 8 - Compliance to scope of work	3.2	Outbound process	Please provide Interval / day / weekly level volume and AHT for Outbound (Language Wise) historical (for last 3 years) and expected for New deal term; please include historical connect percentages along with connected and not connected AHT - calls to be handled by Agent	The Bank currently operates collections process only on a regular basis, with aim to initiate other channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.
276	101	Annexure 8 - Compliance to scope of work	3.1 (3)	SMS/IVR and Email blast	Please provide expected Interval / day / weekly level volume and AHT for IVR, SMS and email blast. We need this volume to build capability and factor cost according to the expected volume	To be shared with selected bidder based on use case discussion with Bank
277	101	Annexure 8 - Compliance to scope of work	3.2	Lead processing of Bank and its partners' products	Does the bank have an existing Lead management tool that the provide can use?	Yes, bank CRM

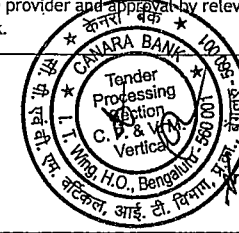




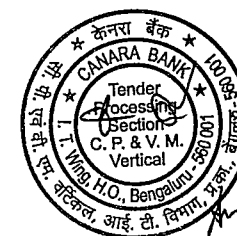
278	102	Annexure 8 - Compliance to scope of work	3.2	Customer satisfaction survey of Bank and its partners iii. Conduct CSAT survey for branch/ Bank's services via SMS and IVR blast. iv. Conduct CSAT survey for Contact Center services via SMS and IVR blast.	Will the Bank provide SMS gateway?	SMS - Yes
279	102	Annexure 8 - Compliance to scope of work	3.2	Other requirements i. SMS/ Voice/ Email/ WhatsApp/ social media blast service	Will the bank provide: 1. WhatsApp for Business Account and the associated API 2. Business Accounts to Social Media and the respective APIs 3. Email Server with the required services	Yes
280	103	Annexure 8 - Compliance to scope of work	3.3	Email Support	Please provide Interval / day / weekly level volume and AHT for Email Management (Language Wise) historical (last 3 years) and expected for New deal term - to be handled by agent. In case, this service is not provided in current set up, please share the expected volume for deal term (year over year)	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.
281	104	Annexure 8 - Compliance to scope of work	3.4	Chatbot support	Please provide Interval / day / weekly level volume and AHT for Chat (Language Wise) historical (last 3 years) and expected for New deal term - Chats to be handled by agent. In case, this service is not provided in current set up, please share the expected volume for deal term (year over year)	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.
282	104	Annexure 8 - Compliance to scope of work	3.5	Social media support	Please provide Interval / day / weekly level volume and AHT for Social Media (Language Wise) historical and expected for New deal term - to be handled by agent. In case, this service is not provided in current set up, please share the expected volume for deal term (year over year)	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.
283	104	Annexure 8 - Compliance to scope of work	3.4.4	3.4.4 The Bank has identified a WhatsApp partner; thus, the Service Provider is required to integrate and customize the chatbot services as per Bank's requirement.	It is assumed that the Bank will provide WhatsApp for Business Account and the associated APIs. Please confirm if this is correct.	Yes
284	104	Annexure 8 - Compliance to scope of work	3.4.2	general query	What do you mean by application base chat ? If integration of chatbot is required with the application, mention name of application where chatbot will be integrated	Application-based chat' refers to chat functionality available in applications like mobile banking, WhatsApp or any such applications as available with the bank currently or introduced in future from time to time. Chatbot integration shall be done with indicative applications like WhatsApp, web-chat, internet banking, mobile banking and any other application available and introduced in future.
285	104	Annexure 8 - Compliance to scope of work	3.5	General Query	On what social media platforms chatbot will be deployed	The bank has a social media platform currently in use, as such agent assist is preliminary use case post the platform response.



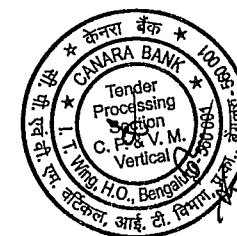
286	104	Annexure 8 - Compliance to scope of work	3.4	General Query	What are the expected languages of Chatbot	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation. Bank expects all languages as part of this RFP to be included.
287	105	Annexure 8 - Compliance to scope of work	3.6.1	3.6.1 Service Provider will be required to set up a command center which shall be at a centralized location designed to monitor, manage, and oversee the various operations and activities within the Contact Center.	Will this be at Bank DC?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
288	106	Annexure 8 - Compliance to scope of work	3.7	Feet on street (FOS) and Staff Augmentation	Please provide the expected sites (cities along with the pin codes) for these agents to be deployed. Also, please help with the expected picks per day/month/year in the current set up. In case, this service is not provided in current set up, please share the expected volume for deal term (year over year)	FOS clause in the scope stands deleted.
289	106	Annexure 8 - Compliance to scope of work	3.7	3.7 Feet on street (FOS) and Staff Augmentation	Does the bank expect any calling technology through contact center to be provided to the FOS resources?	FOS clause in the scope stands deleted.
290	106	Annexure 8 - Compliance to scope of work	3.7.1	FOS	Please share the Job Description for FOS and Skip tracers	FOS clause in the scope stands deleted.
291	106	Annexure 8 - Compliance to scope of work	3.7	Feet on street (FOS) and Staff Augmentation	Please advise if a supplier can sub contract Feet on Street solution?	FOS clause in the scope stands deleted.
292	107	Annexure 8 - Compliance to scope of work	3.4	general query	What is the Bank's current IVR/ chatbot technology	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.
293	107	Annexure 8 - Compliance to scope of work	3.4	general query	Is volumetric data available (monthly / annual) (Y / N), If Y, provide details	Will be shared with selected bidder
294	107	Annexure 8 - Compliance to scope of work	3.4	general query	Do we have the AHT(Average handling time) for calls	Will be shared with selected bidder
295	107	Annexure 8 - Compliance to scope of work	3.4	general query	What is the expected target volume deflection on the bot	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.
296	107	Annexure 8 - Compliance to scope of work	3.4	general query	Are the Use cases identified - Informational - Transactional - Both	New use cases for the bank, available list will be informed in advance during process setup to the selected bidder.
297	107	Annexure 8 - Compliance to scope of work	3.4	general query	State the number of use cases identified	New use cases for the bank, available list will be informed in advance during process setup to the selected bidder.
298	107	Annexure 8 - Compliance to scope of work	3.4	general query	Detail of use cases that have been identified	New use cases for the bank, available list will be informed in advance during process setup to the selected bidder.
299	107	Annexure 8 - Compliance to scope of work	3.4	general query	Does the Bank have a preference for: - Pure cloud - Hybrid cloud - On Prem	On premises, though it can be based on Architecture design submitted by Service provider and approval by relevant authority in the bank.



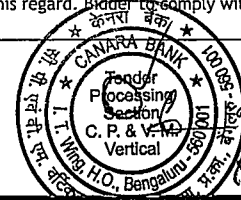
300	107	Annexure 8 - Compliance to scope of work	3.4	general query	Is API integration available to integrate with internal portals?	Bank has a vendor for WhatsApp and self chatbot.
301	107	Annexure 8 - Compliance to scope of work	3.4	general query	Do you have any SMS partner?	Yes
302	107	Annexure 8 - Compliance to scope of work	3.4	general query	What are the platforms that are expected for integration with chatbot?	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation. The selected bidder needs to suggest basis banks' systems in place. Bank already has a chatbot in place, Service provider bot integration required as a priority.
303	109	Annexure 8 - Compliance to scope of work	3.8.4 (2)	Video Chat	Please provide Interval / day / weekly level volume and AHT for Video Chat (Language Wise) historical and expected for New deal term - Chats to be handled by agent. In case, this service is not provided in current set up, please share the expected volume for deal term (year over year)	New use cases for the bank, will be informed in advance during process setup to the selected bidder.
304	109	Annexure 8 - Compliance to scope of work	3.8.4	3.8.4 The specific technology/functionality required are listed below and described in detail. These specifications are only indicative but not exhaustive. IVR (Inbound, Outbound, Self-service, Voice recognition, Dual tone multi frequency, Virtual assistant, Hybrid, Multilingual, Visual)	Visual IVR functions are delivered through CHATBOT, Can we take Visual IVR out of scope?	Bidder to comply with RFP terms
305	109	Annexure 8 - Compliance to scope of work	3.8.4	21. Voice biometrics	While Voice Biometric is a Futuristic Technology to have, please advise if there is any strategy arounds its coverage percentage. Which means whether 100% of banks customers will be covered or Voice Biometric will be used for only premium, HNI clients 3-5% coverage?	New use cases for the bank, will be informed in advance during process setup to the selected bidder. But deployment will be phase wise basis mutual agreement.
306	112	Annexure 8 - Compliance to scope of work	3.8.III	III.Interactive Voice Response (Inbound, Outbound, self-service, Voice recognition, Dual tone multi frequency, Virtual assistant, Hybrid, Multilingual, Visual)	1. How many levels of API integration does current IVR has. Please confirm 2.Expected go live date	To be shared with selected bidder based on use case discussion with Bank
307	113	Annexure 8 - Compliance to scope of work	3.8. III	III.d.5Develop, deploy, and maintain on an ongoing basis during the contractual period best-in-class speech IVR services using AI in English, Hindi, and other Indian vernacular languages basis the existing IVR tree and call flow on Canara Bank's customer helplines.	Please confirm the languages to be supported by Voice BOT	RFP is self explanatory in this regard. Bidder to comply with RFP terms. In case further details required, shall be shared as required with the selected bidder.
308	114	Annexure 8 - Compliance to scope of work	3.8. III	Assess, design, and implement Text-to-Speech (TTS) and biometric authentication on existing and future IVR platforms for the Contact Center, adhering to time-bound requirements set by the bank.	Please suggest for what % of calls Voice Biometric Solution need to be implemented	New use cases for the bank, will be informed in advance during process setup to the selected bidder. But deployment will be phase wise basis mutual agreement.



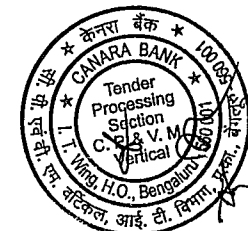
309	114	Annexure 8 - Compliance to scope of work	3.8.III	Assess, design, and implement Text-to-Speech (TTS) and biometric authentication on existing and future IVR platforms for the Contact Center, adhering to time-bound requirements set by the bank.	Can the Voice Biometric and Voice BOT application be delivered from Cloud?	Bank is inclined towards On-Prem solutions. Decision on cloud-based processing will be taken post evaluation of the architecture proposed by the service provider and bank reserves the right to decline/amend the proposed architecture to cater to the information security guidelines. Further, please refer to Data retention clause in the RFP for details on data processing storage and processing over cloud.
310	128	Annexure 8 - Compliance to scope of work	3.8.VIII	The system should support 100% bulk recording and ensure high-quality recording (as per recent industry standards) for both voice as well as screen.	Is the screen recording required for 100% of the call?	Yes
311	128	Annexure 8 - Compliance to scope of work	3.8.VIII	The system should support 100% bulk recording and ensure high-quality recording (as per recent industry standards) for both voice as well as screen.	Service Provider Assume to facilitate Voice PRI's/SIP lines, DID's for Inbound call collection and outbound calling. Please confirm if these would be provided by Bank at Service provider delivery locations?	Service provider
312	128	Annexure 8 - Compliance to scope of work	3.8.VIII	The system should support 100% bulk recording and ensure high-quality recording (as per recent industry standards) for both voice as well as screen.	Do we need to installed CCT infra in Bank's DC and DR or we can installed in Service provider DC/DR?	Will be communicated to the selected bidder.
313	131	Annexure 8 - Compliance to scope of work	3.8.X	X. Real time speech analytics	This has to be supported in what languages and for what % of calls	Please refer to RFP clause on languages to be serviced. It is expected for the process to be initiated with English, Hindi and further extend the support to specified Indian languages.
314	132	Annexure 8 - Compliance to scope of work	3.8.X	The platform and system should be able to provide/ integrate with other real time speech analytics capabilities as defined by the Bank like interactive virtual agents, voice biometrics (customer or agent) for outbound calling	Please provide the use case of RTSA to be integrated with IVR and Voice Biometrics	To be shared with selected bidder based on use case discussion with Bank
315	143	Annexure 8 - Compliance to scope of work	3.8.III	Automated speech recognition (ASR)	Which languages are to be supported using ASR?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
316	144	Annexure 8 - Compliance to scope of work	3.8.XVII	XVII. Text to Speech (TTS)	Which languages are to be supported using TTS?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
317	147	Annexure 8 - Compliance to scope of work	3.8.XXI	XXI. Voice biometrics	Please let us know the use cases and the percentage of calls for which Voice Biometrics have to be deployed	New use cases for the bank, will be informed in advance during process setup to the selected bidder. But deployment will be phase wise basis mutual agreement.
318	148	Annexure 8 - Compliance to scope of work	3.8.XXII	DNC Compliance Solutions	As per latest TRAI guidelines, vendor does not have access to DNC list. This is available only with telecom providers. We can provide a Blacklist option at the Dialer where any number entered will not be dialed for any campaign	Bank agrees to the Blacklist option suggested. Additionally, the service provider must maintain a repository of DNC list as available with the bank for DNC accounts registered with the bank and ensure the list is appended on daily basis for any new additions/modifications. Remaining provisions may be discussed with the selected bidder as per extant regulatory norms.



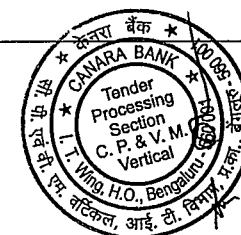
319	150	Annexure 8 - Compliance to scope of work	3.9.1	Co-browsing	Please provide Interval / day / weekly level volume and AHT for Co-browsing (Language Wise) historical (last 3 years) and expected for New deal term - to be handled by agent. In case, this service is not provided in current set up, please share the expected volume for deal term (year over year)	To be shared with selected bidder based on use case discussion with Bank
320	155	Annexure 8 - Compliance to scope of work	3.11.4	Premises, furniture and amenities	How many seats / cabins does the Bank require at the vendor locations	2 supervisory bank staff at each location at all times
321	156	Annexure 8 - Compliance to scope of work	3.11.6	The Service Provider must ensure that no hardware equipment, for which "End-of-Sale" / "End of Life" has been declared, is offered as part of this RFP response. No hardware or software should have an "End-of-Support" mandated by the respective OEM within seven years from date of installation of hardware or software. The Service Provider will have to provide a replacement for such equipment, within the duration of the contract, at no additional cost to the Bank.	Request you to amend this point to 5 years.	Bidder to comply with RFP terms
322	158	Annexure 8 - Compliance to scope of work	3.12.3	a. Additional profile requirements for "Inbound -query resolution and customer servicing" Additional certifications required are of NSE: Mutual Funds- Beginners module, Certified Customer Service Professional from CSII and other reputed certifications in the field of banking based on the process handled by the Agent.	Pl confirm if candidates are required to hire with these certifications OR these certifications will be done post hiring within product training	Within product training post hiring is agreeable, but before respective process assignment.
323	158	Annexure 8 - Compliance to scope of work	3.12.3	Inbound -query resolution and customer servicing • Additional certifications required are of NSE: Mutual Funds- Beginners module, Certified Customer Service Professional from CSII and other reputed certifications in the field of banking based on the process handled by the Agent.	1) Is Additional certification mandatory? Please confirm 2) Is BGV Procedure required? What are the verifications required? Please confirm	1) The Service Provider needs to ensure that all the required certifications and trainings shall be completed by the agents as a prerequisite for the respective process 2) RFP is self explanatory in this regard. Bidder to comply with RFP terms.
324	158	Annexure 8 - Compliance to scope of work	3.12.3	Outbound- Sales • Additional certifications required of NISM Series V-A: Mutual Fund Distributors Certification, Insurance certification coursed from III/IRDAI and other reputed certifications in the field of banking and sales, based on the process handled by the Agent • Previous Sales Experience	1) Is Additional certification mandatory? Please confirm 2) Is BGV Procedure required? What are the verifications required? Please confirm	1) The Service Provider needs to ensure that all the required certifications and trainings shall be completed by the agents as a prerequisite for the respective process 2) BGV is mandatory. RFP is self explanatory in this regard. Bidder to comply with RFP terms.
325	158	Annexure 8 - Compliance to scope of work	3.12.3	Additional certifications required are of NSE: Mutual Funds- Beginners module, Certified Customer Service Professional from CSII and other reputed certifications in the field of banking based on the process handled by the Agent	- Are all Additional certifications mentioned in the clause mandatory for hiring a candidate or candidate can upskill himself/herself on these certifications post getting hired? - Freshers can apply for this role or not? If yes then what will be the hiring criteria for Freshers?	1) The Service Provider needs to ensure that all the required certifications and trainings shall be completed by the agents as a prerequisite for the respective process. 2) RFP is self explanatory in this regard. Bidder to comply with RFP terms.
326	158	Annexure 8 - Compliance to scope of work	3.12.3	6 month experience	Can experience is direct selling/ customer service be also considered?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.



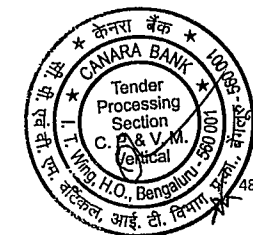
327	158	Annexure 8 - Compliance to scope of work	3.12.3	Additional Certifications	Are the given certifications for each Line of Business mandatory	Yes
328	159	Annexure 8 - Compliance to scope of work	3.12.3	a. Additional profile requirements for "Outbound-Sales" - Additional certifications required of NISM Series V-A: Mutual Fund Distributors Certification, Insurance certification coursed from III/IRDAI and other reputed certifications in the field of banking and sales, based on the process handled by the Agent.	Pl confirm if candidates are required to hire with these certifications OR these certifications will be done post hiring within product training	Within product training post hiring is agreeable, but before respective process assignment.
329	159	Annexure 8 - Compliance to scope of work	3.12.4	3.1.1 Team Leader: The profile of a team leader should be as follows: - •Must have undergone training on the lines of Customer Operations Performance Center (COPC) High Performance Management Techniques (HPMT) or similar training.	Pl confirm if COPC is must before hiring anyone resource or it can be taken up during training, this to be confirm for all support roles	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
330	159	Annexure 8 - Compliance to scope of work	3.12.3	Outbound- EFRM/Risk management • Additional certifications required of AML-KYC certification, Cyber / Information security related certifications from NASSCOM/ other reputed certifications in this field	1) Is Additional certification mandatory? Please confirm 2) Is BGV Procedure required? What are the verifications required? Please confirm	1) The Service Provider needs to ensure that all the required certifications and trainings shall be completed by the agents as a prerequisite for the respective process 2) RFP is self explanatory in this regard. Bidder to comply with RFP terms.
331	159	Annexure 8 - Compliance to scope of work	3.12.3	Outbound-Collections • Additional certifications required of RBIs debt recovery management certificate, certified credit professional by IIBF/ other reputed certifications in this field	1) Is Additional certification mandatory? Please confirm 2) Is BGV Procedure required? What are the verifications required? Please confirm	1) The Service Provider needs to ensure that all the required certifications and trainings shall be completed by the agents as a prerequisite for the respective process 2) RFP is self explanatory in this regard. Bidder to comply with RFP terms.
332	159	Annexure 8 - Compliance to scope of work	3.12.3	Outbound-Mutual funds, Wealth management and Insurance Additional certifications required of NISM Series V-A: Mutual Fund Distributors Certification, Insurance certification coursed from III/IRDAI, NSE certification in wealth management, or any other certifications from the relevant regulatory/competent authority	1) Is Additional certification mandatory? Please confirm 2) Is BGV Procedure required? What are the verifications required? Please confirm	1) The Service Provider needs to ensure that all the required certifications and trainings shall be completed by the agents as a prerequisite for the respective process 2) RFP is self explanatory in this regard. Bidder to comply with RFP terms.
333	159	Annexure 8 - Compliance to scope of work	3.12.3	Outbound - Integrated Treasury services • Agents must have prior experience in banking, trade and forex products, etc. • Additional certifications required of treasury services from the relevant regulatory/competent authority	1) Is Additional certification mandatory? Please confirm 2) Is BGV Procedure required? What are the verifications required? Please confirm	1) The Service Provider needs to ensure that all the required certifications and trainings shall be completed by the agents as a prerequisite for the respective process 2) RFP is self explanatory in this regard. Bidder to comply with RFP terms.
334	160	Annexure 8 - Compliance to scope of work	3.12.4	Experience	Is the experience of 3 years required for TL role or 3 years in Contact Centre	RFP is self explanatory in this regard. Bidder to comply with RFP terms.



335	161	Annexure 8 - Compliance to scope of work	3.12.5	Supervisor profile	Certified Banking Compliance Professional by IIBF and Six Sigma Green Belt or Black Belt - Are these certifications mandatory? Generally these certifications are mandated in the industry and available talent pool will not have these certifications done	Please refer to Corrigendum 1
336	165	Annexure 8 - Compliance to scope of work	3.13.4	On boarding/induction training must include a certification post completion of training and only those who obtain more than 80% marks will be permitted to go on the shop floor.	Will certification be done on mock or live calls and will it be conducted internally or by Bank?	Agent certification for onboarding of the agent in the specified process shall be done on mock calls by the bank. For any tele-calling agent shifting from one process to another, re-certification to be done, as per script defined for new process, prior to deployment of the agent into the new process
337	166	Annexure 8 - Compliance to scope of work	3.13.7	Cross training	Will the cross training hours be billable and considered as part of the Utilization	Please refer to Corrigendum 1
338	169	Annexure 8 - Compliance to scope of work	3.19	Capacity planning and forecasting	Please provide expected volume/staffing distribution between the proposed contact centers (apart from Manipal - 20 FTE's)	To be shared with selected bidder based on use case discussion with Bank
339	169	Annexure 8 - Compliance to scope of work	3.18.1	New initiatives	Is the current scope of requirements the same as mentioned in Table B of Annexure 9A? We assume any requirement beyond this list will be considered as a new initiative attracting separate commercials	Any requirement not mentioned in the RFP shall be considered as new initiatives
340	170	Annexure 8 - Compliance to scope of work	3.20.5	3.20.5 The transition plan must include migration of existing and historical data (including but not limited to call recordings/ logs, list of open transactions such as service requests, issues, leads etc.) and ability to retrieve/review/use the data in a new Contact Center solution.	Please let us know the technology solutions that are in use today? Please let us know the Volume (Size) of data to be migrated. In what form will the data be available? For call recordings: a. What is the format of meta data? b. The field description of Metadata? c. Volume of Calls to be migrated? d. File Structure? e. Directory Structure? f. Calls only or Screen as well? g. Whether the calls are encrypted? h. Where are the recorded calls stored? i. How will the recorded calls be provided ? j. If a sample to the archived calls could be provided?	To be shared with selected bidder based on use case discussion with Bank
341	170	Annexure 8 - Compliance to scope of work	3.20.5	3.20.5 The transition plan must include migration of existing and historical data (including but not limited to call recordings/ logs, list of open transactions such as service requests, issues, leads etc.) and ability to retrieve/review/use the data in a new Contact Center solution.	Please let us know the expected AHT on the IVR and at the agent	Will be informed in advance during process setup to the selected bidder.

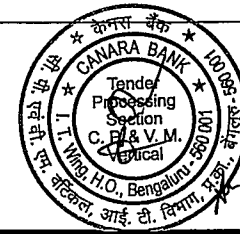


342	170	Annexure 8 - Compliance to scope of work	3.20.5	3.20.5 The transition plan must include migration of existing and historical data (including but not limited to call recordings/ logs, list of open transactions such as service requests, issues, leads etc.) and ability to retrieve/review/use the data in a new Contact Center solution.	Please confirm, whether it will be Banks domain or Service provider domain for agent log in ?, if it is Banks domain, we assume that the Monitoring, Management, OS, patch, AV will be taken care by Bank and service provider will provide only the hands on feet support.	Service providers domain
343	170	Annexure 8 - Compliance to scope of work	3.20.5	3.20.5 The transition plan must include migration of existing and historical data (including but not limited to call recordings/ logs, list of open transactions such as service requests, issues, leads etc.) and ability to retrieve/review/use the data in a new Contact Center solution.	Will the bank provide TPIN application?	Bidder to comply with RFP Terms
344	170	Annexure 8 - Compliance to scope of work	3.20.5	3.20.5 The transition plan must include migration of existing and historical data (including but not limited to call recordings/ logs, list of open transactions such as service requests, issues, leads etc.) and ability to retrieve/review/use the data in a new Contact Center solution.	Will bank provide Cabling, Rack, power, Network cabling and network ports at Bank DC and DR	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
345	170	Annexure 8 - Compliance to scope of work	3.20.5	3.20.5 The transition plan must include migration of existing and historical data (including but not limited to call recordings/ logs, list of open transactions such as service requests, issues, leads etc.) and ability to retrieve/review/use the data in a new Contact Center solution.	Will Bank provide Database and OS licenses?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
346	170	Annexure 8 - Compliance to scope of work	3.20.5	3.20.5 The transition plan must include migration of existing and historical data (including but not limited to call recordings/ logs, list of open transactions such as service requests, issues, leads etc.) and ability to retrieve/review/use the data in a new Contact Center solution.	Will Bank provide Storage devices for Archival of Calls?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
347	170	Annexure 8 - Compliance to scope of work	3.20.5	Project Implementation	There are various factors involved for project implementation, some of which will have a Bank dependency. Will the Bank be okay to discuss the timelines with selected vendor to arrive at mutual agreement	Bidder to comply with RFP terms
348	171	Annexure 8 - Compliance to scope of work	3.20.9	Toll Free Numbers	How many Toll Free numbers does the Bank have currently	Two toll-free numbers
349	186	Annexure 14 - Bill of Material	Table - A (1) - Inbound	(1) - Inbound	Please help with the channel wise break up of FTEs (Inbound related channels)	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.
350	186	Annexure 14 - Bill of Material	Table - A (2) - Outbound	(2) - Outbound	Please help with the channel wise break up of FTEs (Outbound related channels)	The Bank currently operates collections process only on a regular basis, with aim to initiate other channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.
351	188	Annexure 14 - Bill of Material	Table 2	One Time Implementation Cost	How will the Bank pay for the items listed in Table C?	As per confirmation of implementation and sign off by the bank on the implementation.

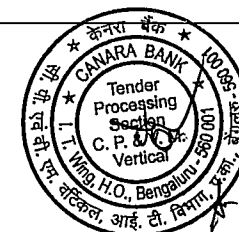




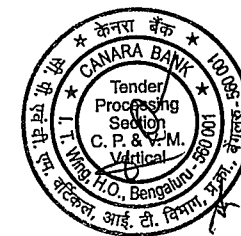
352	191	Annexure 14 - Bill of Material	Table-F (2)	Feet on street (FOS) and Staff Augmentation	What will be the FTE definition for FOS agents and what will be the acceptable tracking mechanism for the same (as they may not be able to login to any portal for login hour tracking)	FOS clause in the scope stands deleted.
353	General	General	General	General	What are top 3-5 challenges that you face with your current incumbent?	Will be shared with the selected bidder
354	General	General	General	General	What is the current Platform used for ACD, Recording, IVR, Dialer?	Will be shared with the selected bidder
355	general query	General	General	General	Please let us know which CRM tool and Customer 360 tool is in use today?	Salesforce CRM will be extended to the selected bidder from Bank's side. Additionally, the back-up CRM is to be provided by the selected bidder
356	17	Section C	5.2	Manipal location facilities for treasury services	Kindly share complete address for Manipal location facilities, HC required on this facility , Profile of the resources and how many support count required by role to manage resources	To be shared with selected bidder based on use case discussion with Bank
357	17	Section C	5.2	Location	Kindly share HC Details by each line of business	An indicative agent count for voice channel has been mentioned in the RFP
358	17	Section C	5.2	Location	Kindly share HC segregation by language	The HC segregation calculation can be done by the selected bidder based on past data, which will shared with selected bidder.
359	Annexure 5	Annexure 5	1	Annexure 5	Annexure 5 may be not applicable as we may bringing in technology which may not be "Made In India"	Bidder to comply with RFP terms
360	17	Section C	5.2	Location	Are non voice channels in scope.. E.g Email , Chat , Social media.. If so kindly share HC requirement by Channel	The Bank currently operates voice only, with aim to initiate non voice channels with the selected bidder. As such it will be feasible to identify this only during the course of operation.
361	106	Annexure 8 - Compliance to scope of work	3.7	FOS Service	Is it mandatory to provide FOS services as part of the overall proposal?	FOS clause in the scope stands deleted.
362	108	Annexure 8 - Compliance to scope of work	3.7.16	The Service Provider is also required to deploy agents for skip tracing	Our understanding is Canara bank would provide Skip trace platform? How many agents are required for Skip trace Lob?	FOS clause in the scope stands deleted.
363	158	Annexure 8 - Compliance to scope of work	3.12.3	Mutual Funds- Beginners module, Certified Customer Service Professional from CSII and other reputed certifications in the field of banking based on the process handled by the Agent.	How many advisors would be required for Mutual Funds Lob?	To be shared with selected bidder based on use case discussion with Bank
364	158	Annexure 8 - Compliance to scope of work	3.12.3	Inbound -query resolution and customer servicing"	How many advisors would be required for Mutual Funds Lob?	To be shared with selected bidder based on use case discussion with Bank
365	158	Annexure 8 - Compliance to scope of work	3.12.3	Inbound / Outbound / Chat / Email / Social Media	Kindly share volume patterns (Half hourly volume patterns, day of the week , Last 12 months (Month on Month Data) volumetric information by channel / by language.	To be shared with selected bidder based on use case discussion with Bank
366	158	Annexure 8 - Compliance to scope of work	3.12.3	Inbound / Outbound / Chat / Email / Social Media	Kindly share historical data for all KPIs, Target Vs actual performance for each line of business	To be shared with selected bidder based on use case discussion with Bank
367	158	Annexure 8 - Compliance to scope of work	3.12.3	Inbound / Outbound / Chat / Email / Social Media	Kindly share top 5 call drivers for each line of business by channel and reason for customer initiating the interaction	To be shared with selected bidder based on use case discussion with Bank



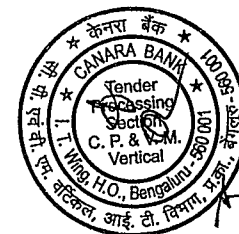
368	158	Annexure 8 - Compliance to scope of work	3.12.3	Additional certifications required of NISM Series V-A: Mutual Fund Distributors Certification, Insurance certification coursed from III/IRDAI and other reputed certifications in the field of banking and sales, based on the process handled by the Agent.	How many advisors would be required for Mutual Funds Distributors certification? How Many advisors would support insurance LOB to cost for IRDAI certificate?	To be shared with selected bidder based on use case discussion with Bank
369	159	Annexure 8 - Compliance to scope of work	3.12.3	Outbound- Sales	Is it expected to hire 100% of resources with sale background experience or we can hire 50% Fresher and 50% Experience resources	Please refer to Corrigendum 1
370	159	Annexure 8 - Compliance to scope of work	3.12.3	Outbound- EFRM/Risk management	How Many advisors would support EFRM / Risk Management?	To be shared with selected bidder based on use case discussion with Bank
371	159	Annexure 8 - Compliance to scope of work	3.12.3	Outbound-Collections	How Many advisors would support outbound collections?	To be shared with selected bidder based on use case discussion with Bank
372	159	Annexure 8 - Compliance to scope of work	3.12.3	"Outbound-Mutual funds, Wealth management and Insurance"	How Many advisors would support outbound Mutual Funds LOB? How Many advisors would support outbound Wealth Management LOB?	To be shared with selected bidder based on use case discussion with Bank
373	159	Annexure 8 - Compliance to scope of work	3.12.3	Agents must have prior experience in banking, trade and forex products, etc.	How many agents are required to support "Outbound - Integrated Treasury service Is mandatory to have "treasury services from the relevant regulatory/competent authority" certification?	1. Will be shared with the selected bidder based on the use-cases decided by the bank. For total please refer to RFP. 2. Yes. As per RFP
374	159	Annexure 8 - Compliance to scope of work	3.12.3	Agents must have prior experience in banking, trade and forex products, etc.	Kindly define language proficiency, E.g Do you want resources with Vet 4 , Vet 5 ?	Desirable to have resources proficient with Vet 4 and above
375	169	Annexure 8 - Compliance to scope of work	3.19.4	Volume Forecast	Is Canara Bank going to provide the volume forecast or expectation is to have vendor to keep resources for volume forecasting and provide it to Canara bank for approval	Service provider to share forecast 45 days prior to commencement of a month as mentioned in annexure 8, clause 3.19.4
376	169	Annexure 8 - Compliance to scope of work	3.19.4	Volume Forecast	Instead for 45 days volume forecast cycle, would you accept 90 volume forecast in advance and 60 days lock?	Service provider to share forecast 45 days prior to commencement of a month as mentioned in annexure 8, clause 3.19.4
377	167	Annexure 8 - Compliance to scope of work	3.16.1	Languages for AQM, Speech Analytics & Real-Time speech analytics	Considering the infrastructure deployment and maintenance cost for each language for the various modules (AQM, Speech Analytics & Real-Time Speech Analytics), would the client be interested an optimized approach for deploying these solutions where it seems feasible to do so? If Yes, is it possible for the client to share estimate volumes for each language so that we can consult around a prudent approach around which languages to be included for these requirements?	Languages requirement shall as mentioned in the RFP. Estimated volumes will be informed in advance during process setup to the selected bidder
378	106	Section B	5.3.2	Voice & Non-Voice Channels	The capacity section states the scope for approx. 1000 agents, Can we have an approximate split between the channels (volume and agent) we need to solution so that we can cater to the required analytics needs appropriately?	New use cases for the bank, will be informed in advance during process setup to the selected bidder.



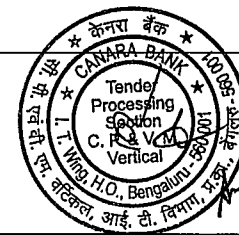
379	130	Annexure 8 - Compliance to scope of work	3.8.11	Automated Quality Monitoring Requirement Description	As part of our solution, we leverage our platform partners' tool however, the solution is managed by CNX analytics team. Wanted to confirm if this complies with your requirements?	Based on the operations, data storage, data assessment process of the tool subject to approval from relevant authority of the bank. Bank reserves the right to approve/modify any of the proposed solutions based on assessment of architecture provided by the bidder.
380	131	Annexure 8 - Compliance to scope of work	3.8.11	The platform and system should be able to do real time speech analytics on Indian languages, primarily Hindi/Hinglish, Indian English and other majorly spoken Indian languages which shall be defined by the Bank from time to time. On deployment, the platform and system should be able to maintain high accuracy levels for real time speech analytics-based output features mentioned above for the above-mentioned and other Bank-specified Indian languages.	Can you confirm the languages for real-time speech analytics so that we can solution for appropriate requirements?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
381	106	Annexure 8 - Compliance to scope of work	3.6.3	Analytics tools such as Tableau, Power BI, Looker, Google analytics, Klipfolio, etc. required for monitoring and dash boarding shall be provided by the Service Provider. The Service Provider shall procure all the required software and tools, integrate the same with the Bank's existing software (or any new software/ system launched by the bank in future) and provide any middleware software required for this integration	Is the Bank open to public cloud version of analytics tool with the necessary security controls?	RFP is self explanatory in this regard. Bidder to comply with RFP terms. Bank reserves the right to approve/modify any of the proposed solutions based on assessment of architecture provided by the bidder.
382	130	Annexure 8 - Compliance to scope of work	3.6.3	It should have the capability to generate summarized and detailed reports of agent wise/teamwise evaluation scores. Such reports should be shared with the Bank daily, or as per frequency decided by the Bank from time to time, through secured server.	Can the medium of report delivery be through a web interface and/or through emails?	Can be mutually agreed with the bank post consideration of information security aspects involved in transfer of files
383	154	Annexure 8 - Compliance to scope of work	3.10	Infrastructure to be provided by the Service Provider	For Analytics and Reporting is the bank open to the service provider providing the solution in Service provider's secure data platform hosted on a public cloud platform?	RFP is self explanatory in this regard. Bidder to comply with RFP terms. Bank reserves the right to approve/modify any of the proposed solutions based on assessment of architecture provided by the bidder.
384	154	Annexure 8 - Compliance to scope of work	3.10	Infrastructure to be provided by the Service Provider	Are there any data residence requirements to store the data within India region?	As per Bank policy data needs to be localized to bank premises.
385	37	Section C	7.1.7	the Service Provider should be able to generate custom reports periodically as and when required by the Bank.	Can you provide the approximate number of adhoc reports expected in a month?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
386	145	Annexure 8 - Compliance to scope of work.	3.6.3	Analytics and reporting system should collect and analyze data from customer interactions.	Can you provide the approximate size of data that will need to stored for analytics and reporting (in TBs)?	Selected Bidder to arrive based on MIS requirements and call volumes.
387	145	Annexure 8 - Compliance to scope of work	3.6.3	Analytics and reporting system should collect and analyze data from customer interactions.	Can you provide the number of users expected to access the reports.	To be shared with selected bidder based on use case discussion with Bank



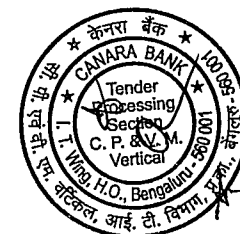
388	153	Annexure 8 - Compliance to scope of work	3.9	Analytics and reporting Dialer Interactive Voice Response Campaign management tool Email Management software Co-browsing solution Video chat solution Live chat solution Automated speech recognition Text to Speech and vice versa Real time speech analytics Sentiment Analytics Automated quality monitoring tool Call recording and call monitoring Canara Bank, CP & VM Vertical, IT Wing, HO - GEM/2023/B/4331799 dated 12/12/2023 Page 154 of 223 Knowledge Management software Access to interaction via all channels Integration of government/ regulatory grievances redressal system like CPGRAM, INGRAM, etc. as well as bank's grievance system like CPGRS, CCR, etc. Customer relationship management tool Agent desktop tool Data warehouse	Does the bank expects the vendor to set up a data warehouse for analytics and reporting or use the bank's datawarehouse. If Bank's existing Datawarehouse has to be used please list the data storage and ETL technology used currently.	No DWH setup required by selected bidder. Rest will be shared with selected bidder.
389	23	Section C	7	SLA Penalties	1. No penalty for initial 180 days from last batch go live 2. All KPI's to be baselined and mutually agreed between both the parties after 180 days of operations 3. Max penalty cap of 5% (Inclusive of all penalties including Performance controls / IT Up Time / IT Setup up / Future IT enablers / Transition Delays / Any other penalty clause) of monthly billing. 4. Max penalty cap of 5% of month billing will be applicable even if consecutive month have Service Level misses.. Penalty Cap of 5% of monthly billing can't exceed any circumstances	1. Refer to corrigendum 1 2, 3 and 4. Bidders to comply with RFP terms
390	56	Section D	6.8	1. Can't withdraws or amends 2. Fails to accept the purchase order within 14 days or fails to sign the contract	Should be mutually discussed and agreed and no forfeit of bank guarantee in any circumstances	Bidder to comply with RFP terms
391	62	Section F	9	10% contract Value	Not Acceptable, No performance security deposit will be provided by concentrix	Bidder to comply with RFP terms
392	166	Annexure 8 - Compliance to scope of work	3.14	Manually audit minimum of 1.5% of the calls offered to the agent in a month	6 to 8 audits per person / month	Bidders to comply with RFP Terms
393	14	Section B	2.9	Full Time Equivalent	Standards hours inclusive of in office shrinkages.. Range is approx. 174 hours + 3 to 4 hours of training / coaching	Please refer to Corrigendum 1
394	158	Annexure 8 - Compliance to scope of work	3.12.3	Education Qualification - Graduate - 100%	Mix of 50% Graduate / 50% Undergraduate	Please refer to Corrigendum 1
395	160	Annexure 8 - Compliance to scope of work	3.12.4	Mandatory COPC certification	TL experience should be okay without any kind of certification	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
396	211	Appendix H	5	As Per RFP/RFQ/EOI Document/ Bid No/PO No ..... dated .....	Penalty should be part of R&P Grid and capped upto 5% in case of breach of SLA.	Bidder to comply with RFP terms



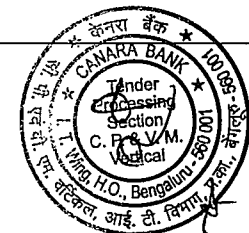
397	212	Appendix H	10.2	Bank shall serve the notice of termination to the Vendor/Service Provider at least 30 days prior, of its intention to terminate services	Termination for cause should be a mutual right which may be invoked after cure period of at least 30 days. In case of payment default, Service Provider should be able to terminate the contract, in case the breach is not cured	Bidder to comply with RFP terms
398	213	Appendix H	10.7	Notwithstanding anything contained hereinabove, the Bank may terminate this contract by giving a 30 day's notice without assigning any cause	This should be a mutual T4C clause also with 90 days notice period	Bidder to comply with RFP terms
399	212	Appendix H	10.4	After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months' notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled	This should be limited to the delay in execution for the reasons solely attributable to the Service Provider and concentrix will not bear any transition out cost	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
400	215-216	Appendix H	14.1	14.1.VENDOR/ SERVICE PROVIDER 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: 14.1.1.The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER; 14.1.2.Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER; 14.1.3.Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider	Indemnity should be related to third party claims. Operational indemnities as stated in 14.1.1 and 14.1.3 are not agreeable as these would be covered under the SOW in the form of penalties.	Bidder to comply with RFP terms
401	216	Appendix H	14.1	VENDOR/ SERVICE PROVIDER 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 Solution supplied by them	Indemnity should be related to third party claims and losses shall be payable to the extent of damages that a court finally awards to such third party on account of the claim, or the amount of any settlement.	Bidder to comply with RFP terms



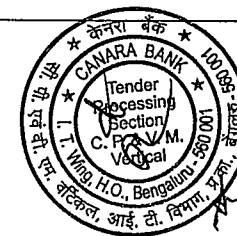
402	216	Appendix H	14.1	The limits specified in below clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.	Unlimited liabilities are not agreeable. Direct damages shall be subject to overall liability cap under the contract. Also, following clause should be added: In no event shall either party be liable to the other party for any lost profits, lost savings, third party claims, consequential, exemplary, punitive, incidental, indirect or special damages or costs howsoever arising out of or related to this agreement, whether or not either party has been advised of the possibility of such damages or costs.	Please refer to Corrigendum 1
403	216	Appendix H	14.1	VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of the total Cost of the project	Overall limit of liability shall be equivalent to the amount paid by Bank during last 6 months to Concentrix. Total cost of project is not agreeable. Breach of payment obligations should be excluded from the limitation of liability	Bidder to comply with RFP terms
404	220	Appendix H	14.1	The VENDOR/ SERVICE PROVIDER is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information	Concentrix can adhere RBI guidelines to the extent it directly applies on it. As Concentrix is not storing any data into its systems so rest of the clause is not applicable.	Bidder to comply with RFP terms
405	220	Appendix H	23.4	The VENDOR/ SERVICE PROVIDER should ensure that it is complying with applicable guidelines issued by regulatory bodies on Digital Data Protection Act 2023 and its future amendments and communications	PDPA 2023 is not implemented as yet so it can be removed.	Bidder to comply with RFP terms
406	217	Appendix H	18	CONFIDENTIALITY AND NON-DISCLOSURE	Should be mutual clause for both parties	Bidder to comply with RFP terms
407	218	Appendix H	19	FORCE MAJEURE	We would need to add following clause in FM section: Bank is responsible for ensuring that its systems are adequately secured against unauthorized intrusion. Concentrix will not be responsible for any losses or damages to the extent arising from Bank's failure to implement and maintain reasonable data security and transaction monitoring measures in systems under its control or supervision. Bank will promptly advise Concentrix if it identifies any activity that may indicate an issue within any of Concentrix's systems or operations	RFP is self explanatory in this regard. Bidder to comply with RFP terms.



408	216	Appendix H	RIGHT TO AUDIT	RIGHT TO AUDIT	We wish to add the following in this section: Bank shall not have access to the proprietary, personal and sensitive data of or relating to, any other customer of the Vendor, or a third party (without that third party's consent) including Vendor' cost, profit, discount and pricing data. Concentrix willn't allow any audit of its staff confidential data	Bidder to comply with RFP terms
409		General	General	Payment terms	Notwithstanding above, in the event there is any amendment to applicable laws or any new notification or circulars issued by the appropriate government as result of which there is an increase in statutory levies payable by Concentrix, including without limitation increase in the payment of statutory bonus, minimum wages, ESI, gratuity or and any other changes of similar nature, there would be a corresponding increase in the applicable fees payable to Concentrix by the Bank. If there is any upward revision of the minimum wages, which is greater than the cost of living adjustment in that particular year, that corresponding increase in the amount would be payable to Concentrix by Bank.	Bidder to comply with RFP terms
410		General	General	Consents	Bank will ensure that (i) any information or materials provided by Bank will not violate or infringe upon the rights of third parties; (ii) unless otherwise agreed in the applicable SOW, any prospect or Bank lists provided to Concentrix in connection with sales support Services have been screened against relevant "do not call" and opt-out lists, and that any necessary consents have been obtained from such prospects or Banks; (iii) Concentrix will have sufficient, free, and safe access to facilities, systems, programs products and business processes owned or otherwise accessed or used by Bank to the extent reasonably required for performance of the Services; and (iv) any consents or approvals required in connection with such access are obtained ((i), (ii), (iii), and (iv) collectively, "Required Consents"). Each of the parties agrees that it (the "Indemnifying Party") shall indemnify the other party (the "Indemnified Party"), if Indemnifying Party fails to obtain any Required Consent for which such party is responsible under the Contract.	Please refer to Corrigendum 1

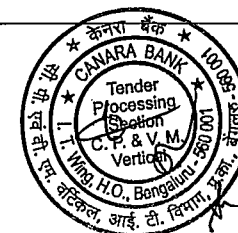


411	104	Annexure 8 - Compliance to scope of work	3.4.4	The Bank has identified a WhatsApp partner; thus, the Service Provider is required to integrate and customize the chatbot services as per Bank's requirement.	Is the bank procuring WhatsApp for business license from the identified partner and want service provider to design, develop and integrate AI based chat/WhatsApp bot with the bank website and system?	Bank has their own WhatsApp vendor
412	104	Annexure 8 - Compliance to scope of work	3.4.4	The Bank has identified a WhatsApp partner; thus, the Service Provider is required to integrate and customize the chatbot services as per Bank's requirement.	Please provide list of contact driverwise monthly volume and AHT	To be shared with selected bidder based on use case discussion with Bank ;
413	104	Annexure 8 - Compliance to scope of work	3.4.4	The Bank has identified a WhatsApp partner; thus, the Service Provider is required to integrate and customize the chatbot services as per Bank's requirement.	Please clarify if this assumption is correct.	Bank has their own WhatsApp vendor ;
414	104	Annexure 8 - Compliance to scope of work	3.4.8	The chatbot services should be integrated with inbound Contact Center's direct voice/IVR for converting chat-based queries to voice medium as per customer demand.	Is the bank expecting service provider to provide "Click to Call" feature and "Call back request" option to the customer on chatbot?	Yes, bidder to refer to scope of work.
415	104	Annexure 8 - Compliance to scope of work	3.5.2	The social media agents should continuously review the Bank's social media channels for queries/concerns posted by the Bank's customers. The agent and social media support desk must have the proficiency to resolve the customers' query or appropriately direct customers to raise query either through email or call center number.	Does the bank expect service provider to deploy chatbot on channels like Facebook messenger to answer customer queries?	To be shared with selected bidder based on use case discussion with Bank
416	110	Annexure 8 - Compliance to scope of work	3.8.8	In the future, the Bank may propose the adoption of new-age technology (over and above the technologies mentioned in the scope (Functional and Technical) of this RFP at the Contact Center. The Service Provider is required to implement such initiatives within the timeline specified by the Bank.	Does the bank expect separate commercial structure for the new and change request over and above the existing contract scope agreement?	RFP is self explanatory in this regard. Bidder to comply with RFP terms. Bidder to be guided by the same.
417	110	Annexure 8 - Compliance to scope of work	3.8.9	The commercials for the same (for above clause 3.8.7) shall be mutually agreed upon between the Service Provider and the Bank.	Point 3.9.7 mentions "no additional cost to the bank" for upgrades (latest versions of technology), while 3.8.9 mentions commercials to be mutually agreed. Please clarify.	Please refer to Corrigendum 1
418	110	Annexure 8 - Compliance to scope of work	3.8.9	Commercial liabilities for the Bank shall only begin after successful implementation of any recommended technology from the current list of recommended technology enablers as mentioned in this section or any technology required by the bank in future from time to time.	Please clarify the payments can be milestone based?	Yes. RFP is self explanatory in this regard. Bidder to comply with RFP terms.
419	113	Annexure 8 - Compliance to scope of work	3.8.III	Ensure the IVR software solution/service seamlessly integrates with the existing infrastructure and any future additions or upgrades at no additional cost.	Please clarify the future additions that could be applications and technology will be additional scope.	Anything not part of the technology scope or not part of this RFP.
420	113	Annexure 8 - Compliance to scope of work	3.8.III	The Service Provider should provide call / screen recording on demand in a time bound manner. Any delay will attract the penalty as defined by the Bank time to time.	What will be the retention period of the call recording?	RFP is self explanatory in this regard. Bidder to comply with RFP terms.

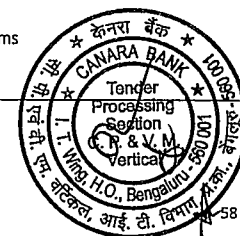




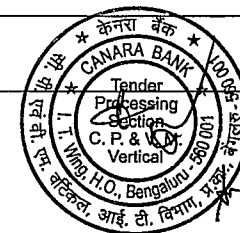
421	4	Annexure 9A - Technical Evaluation	B	Documentary/Certification proofs are to be enclosed to substantiate the claims made. Bank may request for demos of live deployed systems to substantiate the documentary claims. Failure to demonstrate may lead to Bank awarding zero in the category along with score penalty of 2 times the category score. E.g. if the demo of co-browsing is not presented or is thought to be a non-live demo, bank may choose to reduce the score in that section to 0 (Zero) along with a penalty of (-2) on overall score."	Please clarify if this assumption is correct, that bidder can provide customer references on deployment and provide demo of the respective solutions	Bidder needs to provide related documentary proof for technologies mentioned as "available" in Annexure 9A and to substantiate the claims, the demos of systems that are deployed and live with their current customers need to be provided.
422	113	Annexure 8 - Compliance to scope of work	3.8.III	Develop, deploy, and maintain on an ongoing basis during the contractual period best-in-class speech IVR services using AI in English, Hindi, and other Indian vernacular languages basis the existing IVR tree and call flow on Canara Bank's customer helplines.	Please clarify the list of the Indian languages for Virtual assistants and It is good to start with English and Hindi.	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
423	113	Annexure 8 - Compliance to scope of work	3.8.III	Develop, deploy, and maintain on an ongoing basis during the contractual period best-in-class speech IVR services using AI in English, Hindi, and other Indian vernacular languages basis the existing IVR tree and call flow on Canara Bank's customer helplines.	Please provide list of contact driverwise monthly volume and AHT	To be shared with selected bidder based on use case discussion with Bank
424	87	Annexure 2 - Pre Qualification Criteria	10	The Bidder should be operating with an aggregate of at least 10,000 Full Time Equivalents (FTEs) for its Contact Centre Voice Operations based in India catering to domestic clients during last financial year. Please provide letter from client/ LOI/ Agreement with the client to this effect.	These many FTEs are spread across 50+ accounts and hence client letter or LOI or agreement would not be feasible to get from all the clients. Hence Kindly accept self deflation on this	Bidder to comply with RFP terms
425	106	Annexure 8 - Compliance to scope of work	3.7	Service Provider shall deploy FOS agents to provide door to door collection	We may opt out of this, can we still sign the Annex 8-compliance sheet saying full compliance?	FOS clause in the scope stands deleted.
426	86	Annexure 2 - Pre Qualification Criteria	6	The Bidder should have a minimum annual Turnover of Rs.500 Crores for each of the past three financial years, namely 2020-21, 2021-22, and 2022-23.	To increase healthy competition and give fair chance to all bidders, we request for the parameter to be modified as below: "The Bidder should have a minimum average annual Turnover of Rs.100 Crores for past three financial years, namely 2020-21, 2021-22, and 2022-23."	Please refer to Corrigendum 1
427	87	Annexure 2 - Pre Qualification Criteria	10	The Bidder should be operating with an aggregate of at least 10,000 Full Time Equivalents (FTEs) for its Contact Centre Voice Operations based in India catering to domestic clients during last financial year.	To increase healthy competition and give fair chance to all bidders, we request for the parameter to be modified as below: "The Bidder should be operating with an aggregate of at least 4,000 Full Time Equivalents (FTEs) for its Contact Centre Voice Operations based in India catering to domestic clients during last financial year."	Please refer to Corrigendum 1



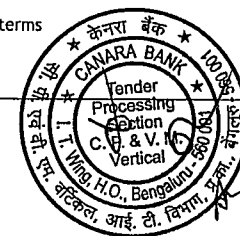
428	87	Annexure 2 - Pre Qualification Criteria	11	The Bidder is required to have a customer base that encompasses at least one well-regarded Scheduled Commercial Bank (Indian or Foreign Bank operating in India) with a combined annual business volume (comprising Deposits and Advances) surpassing Rs.5 lakh crores in the preceding fiscal year, 2023. Additionally, the Service Provider should have established a Contact Centre staffed by a minimum of 500 Full-Time Equivalents (FTEs) to cater to the needs of said bank. Or If the bidder is catering to a single Indian Public Sector Undertaking (PSU) or Government Organization, the requirement is a Contact Centre equipped with a workforce of at least 500 FTEs.	To increase healthy competition and give fair chance to all bidders, we request for the parameter to be modified as below: "If the bidder is catering to a single Indian Public Sector Undertaking (PSU) or Government Organization or Corporate sector, the requirement is a Contact Centre equipped with a workforce of at least 500 FTEs."	Bidder to comply with RFP terms
429	88	Annexure 2 - Pre Qualification Criteria	13	Certification Requirements: The Service Provider should be ISO 27001:2022 certified. The Service Provider should be ISO 18295-1:2017 certified. The Service Provider should be ISO 10002: 2018 certified. The Service Provider may be COPC 'CX Standard for Contact Centers' certified. (As mandated from time to time as per the bank/government/competent authority)	Considering it is a Contact centre tender hence Request the clause to be modified as below:- "Certification Requirements: The Service Provider should be ISO 27001:2022 & CMMI Level 3 certified organization."	Please refer to Corrigendum 1
430	95	Annexure 8 - Compliance to scope of work	2	2	Please share CRM Flow for Back up CRM	Will be shared with selected bidder
431	18	Section B	5.4.1		Please confirm language wise manpower bifurcation	To be shared with selected bidder based on use case discussion with Bank
432	49	Section C	13.2		Please confirm locations of all expected DR sites apart from Mumbai	Bank DR site is Mumbai as per the RFP
433	155	Annexure 8 - Compliance to scope of work	3.11.9	3.11.9	Please share specifications for all the required hardware	To be shared with selected bidder based on use case discussion with Bank
434	155	Annexure 8 - Compliance to scope of work	3.11.9	3.11.9	Please share technical requirement document for the process	Please refer Annexure 8 - Technical scope section for required details. Detailed technical requirements document to be provided by the selected bidder along with the integration architecture to evaluate further.
435	155	Annexure 8 - Compliance to scope of work	3.11.9	3.11.9	Please confirm if fresh hardware needs to be procured or refurbished products can also be used	RFP is self explanatory in this regard. Bidder to comply with RFP terms.
436	27	Section C	7.1.7		Please share AHT for inbound & outbound operations.	To be shared with selected bidder based on use case discussion with Bank
437	80	SECTION H			To give fair chance to all bidders, we request the panel to consider giving only EMD exemption to MSE & Start up organizations, no exemption should be provided on experience & technical evaluation criteria's.	Bidder to comply with RFP terms



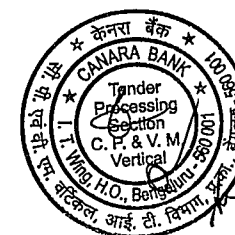
438	96	Annexure 8 - Compliance to scope of work	3.1	Table Point no 4 of Functional scope 3.1 Inbound process	1. Do we have to provide separate agents for different LOBs Like Retail Assets, Retail Banking, Credit Cards, Current Account, Chatbots and Email support?  2. Do we have separate people for escalation desk?	1. Yes in case of voice and non voice within the overall scope. 2. No
439	107	Annexure 8 - Compliance to scope of work	3.7.1	3.7 Feet on street (FOS) and Staff Augmentation	How many field executives are required	FOS clause in the scope stands deleted.
440	96	Annexure 8 - Compliance to scope of work	3.1.1	Table sub point X of 1 Product enquiries, of Functional scope 3.1 Inbound process	Do the Lead Generation will be a part of outbound as well?	Yes
441	97	Annexure 8 - Compliance to scope of work	3.1.3	table Sub point X of 3 Account based service request for all existing customers, of Functional scope 3.1 Inbound process	Do we will be getting the prior intimation on the IVR Blast on all the LOBs.	Yes
442	100	Annexure 8 - Compliance to scope of work	3.2.1	Table Point no. 1 of 3.2 Outbound process	Is there any incentive structure for the agents on conversion? This will help motivating the agents	Bidder to provide an all inclusive cost.
443	98	Annexure 8 - Compliance to scope of work	3.1.5	Table point no 5 of Functional scope 3.1 Inbound process	Does all critical queries will be transferred to separate set of expertise team or does it goes to the normal queue	Normal queue to be followed currently and changes to be done based on sole discretion of the bank
444	98	Annexure 8 - Compliance to scope of work	3.1.5	Table Sub point xii of point no 5 of Functional scope 3.1 Inbound process	Do you have any KMS or portal to create PKTs?	Service provider is expected to bring the KMS portal for all training, assessments, etc.
445	99	Annexure 8 - Compliance to scope of work	3.1.8	Table point no 8 of Functional scope 3.1 Inbound process	Do we will be getting the APIs to fetch the information of Bank's Branches/ ATMs etc.?	Yes, though selected bidder needs to ensure end to end integration including and not limited to provision of middleware if needed.
446	100	Annexure 8 - Compliance to scope of work	3.1.11	Table point no 11 of Functional scope 3.1 Inbound process	Do you need a separate set of people for HNI/ NRI/ Overseas territory accounts of Bank and its partners?	Yes, To be shared with selected bidder based on use case discussion with Bank, within the overall scope.
447	102	Annexure 8 - Compliance to scope of work	3.2.5	Table Point No. 5 of 3.2 Outbound process	Do the bank will count both inbound and outbound C-Sat together for the Service Level?	CSAT will be measured for Inbound and Outbound Call backs
448	104	Annexure 8 - Compliance to scope of work	3.4.9	Point No. 3.4.9 of 3.4 Chatbot support	1. In SMS Broadcasting do the bank will get the template approved from DLT?  2. Do Promotional message will be filtered DND by the bank or the service provider should filter the same?	1. Query not relevant to Chatbot support. 2. To be done by the Service provider
449	95	Annexure 8 - Compliance to scope of work		Annexure-8 Compliance to Scope of Work	1. Please share the bifurcation of all the agents required LOB Wise and location wise.  2. Please share the bifurcation of the FOS Required, including the locations and counts at each locations.	Details to be shared with selected bidder. FOS clause in the scope stands deleted.
450	24	Section C	7.1.3	7.1.3 Call abandonment rate	As per Industries best practices generally the call abandoned percentage is 3%, Hence we would request you to please relax the penalty upto 3%	Bidder to comply with RFP terms
451	25	Section C	7.1.4	7.1.4 Customer satisfaction score	Same of the C-Sat, considering the industries best practices C-Sats are capped on 85%, we will be seeking relaxation on this too.	Refer to Corrigendum 1



452	26	Section C	7.1.6	7.1.6 First time resolution	Considering the industries best practices and experiences with the BFSI Domain, 90% of First time resolution is standard hence request you to please cap this SLA on 90%	Bidder to comply with RFP terms
453	88	Annexure 2 - Pre Qualification Criteria	13	Table point no. 13 of Annexure-2 Pre-Qualification Criteria	For the bidders who do not owe the requested certificate, please allow bidders to submit self declaration to submit these certificates to the bank within 3 months from the issuance of LOI if the contract is awarded.  This will help the bidder getting the enough time to arrange certificates as per the requirement of this process.	Please refer to Corrigendum 1
454	88	Annexure 2 - Pre Qualification Criteria	13	Table point no. 13 of Annexure-2 Pre-Qualification Criteria	We believe PCI - DSS compliance certificate should be mandatory for this project, our suggestion is to add on this certificate too in PQR.	Bidder to comply with RFP terms
455	86	Annexure 2 - Pre Qualification Criteria	6	Table point no. 6 of Annexure-2 Pre-Qualification Criteria	As per Section-II of O.M. No.F.20/2/2014-PPD(Pt.) dated 20.09.2016 Startups are exempted from Prior Turnover & Experience, we hope Prior turnover and experience stands exempted for DIPP recognized startups, Please confirm.	Please refer to Corrigendum 1
456	174	Annexure 9A - Technical Evaluation	Table A	A. Process evaluation	Majorly we have case studies in the form of presentation, please confirm do this point can be covered as a part of presentation and can be evaluated during the presentation round of the bidder?  IF no, then please confirm do the workorder/ LOI would suffice to fulfill this clause?	Client Satisfactory letters/Contracts/Agreements acceptable, as per RFP terms.
457	176	Annexure 9B - Past Experience		Point No 1 of Annexure 9B Past experience and client relevance	Since this is a QCBS, Please allow equal opportunities for the startups to achieve best marks in number of years into the business,  Please consider 1 Marks for each year maximum upto 4 marks for the DIPP Registered startup organizations.	Bidder to comply with RFP terms
458	176	Annexure 9B - Past Experience		Second row of Annexure 9B Past experience and client relevance	Do the 5 NBFC and Payment bank will be considered for full marks (10 Marks)  OR  please add Payments Bank (PSU) experience too to get additional 5 marks.	RFP is self explanatory in this regard. Bidder to comply with RFP terms. Bidder to be guided by the same.
459	177	Annexure 9C - Scale of operations	1	Table Point No. 1 of Annexure 9C Scale of Operations	In ideal scenario 3 zones should be considered for evaluation OR Jammu and kasmir should be considered as North and NCR region as central. Please review this clause.	Bidder to comply with RFP terms

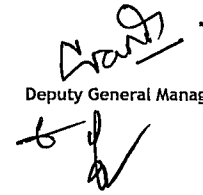


460	177	Annexure 9C - Scale of operations	3	Table Point No. 3 of Annexure 9C Scale of Operations	Overall manpower requirement of bank as per clause 5.3.2 is 1000 whereas in this point the evaluation process is starting from 5000, almost 5 time than current requirement of the bank till 10 times. Which doesn't seems a biased evaluation.  1. Please relax this criteria for DIPP Registered Startups upto 1000 in Inbound and 500 in Outbound  2. Please confirm what document to be submitted against this criteria.	1&2. Bidder to comply with RFP Terms
461	General	General		General	Please confirm do the consortium in this bid	Bidder to comply with RFP terms
462	3	Annexure 9A - Technical Evaluation	Table A	Feet-on-street (FOS) augmentation Social media and chat handling process	Please clarify what exactly you need in Feet-on-street (FOS) augmentation? We understood that API's for social media will be provided by Canara Bank and Service Provider has to integrate with the solution.	FOS clause in the scope stands deleted.
463	5	Annexure 9B - Past Experience		No of Years: a. More than 15 years : 4 Marks. b. More than 10 years: 3 Marks. c. More than 5 years: 2 Marks. d. Less than 5 years: 1 Marks	We request you to change as No of Years: a. More than 12 years : 4 Marks. b. More than 8 years: 3 Marks. c. More than 3 years: 2 Marks. d. Less than 3 years: 1 Marks e. Less than 1 Years: 0 Marks	Bidder to comply with RFP terms
464	5	Annexure 9B - Past Experience		Additional score if the above experience is from below categories Scheduled commercial bank/ Foreign: 6 Marks Insurance /Any other BSFI unit: 3 Marks Any other industry: 1 Mark	We request you to change as Additional score if the above experience is from below categories Scheduled commercial bank/ Foreign: 6 Marks Any other industry: 3 Mark Insurance /Any other BSFI unit: 1 Marks	Bidder to comply with RFP terms
465	7	Annexure 9C - Scale of operations	1	Locations serviced: Bidder should have at-least one call centre set-up for BFSI services across each location as below. North Zone East Zone West Zone Central Zone Bengaluru	We request to modify this clause as Bidder who doesn't have call centre setup in the said zones. They can establish within one month after award of the contract.	Bidder to comply with RFP terms



466	7	Annexure 9C - Scale of operations	1	<p>2.5 marks for each location across the mentioned zones, in case multiple locations in single zone, they will be considered as single unit. Bengaluru is mandatory location</p> <p>Zone inclusions for this RFP:</p> <ol style="list-style-type: none"> <li>1. North (Punjab, NCR, Haryana, Himachal Pradesh, Uttar Pradesh, Uttarakhand, Rajasthan)</li> <li>2. East (Bihar, Jharkhand, West Bengal, Odisha, Assam + North East)</li> <li>3. Central (Madhya Pradesh, Chhattisgarh)</li> <li>4. West (Maharashtra, Gujarat, Goa)</li> </ol>	We request to modify this clause as Bidder who doesn't have call centre setup in the said zones. They can establish within one month after award of the contract.	Bidder to comply with RFP terms
467	7	Annexure 9C - Scale of operations	3	<p>Inbound BFSI Process:</p> <p>More than 10,000 Agents: 2.5 Marks More than 5,000 Agents: 1.5 Marks Less than 5,000 Agents: 1 Marks</p> <p>Outbound BFSI Process:</p> <p>More than 5,000 Agents: 2.5 Marks</p>	We request to modify this clause as Bidder who doesn't have 10,000 Agents (Seats Capacity) can provide an self-declaration states that based on actual seating capacity the bidder has to provide as per the department requirements	Bidder to comply with RFP terms

Date: 04/01/2024  
Place: Bengaluru

  
Deputy General Manager

